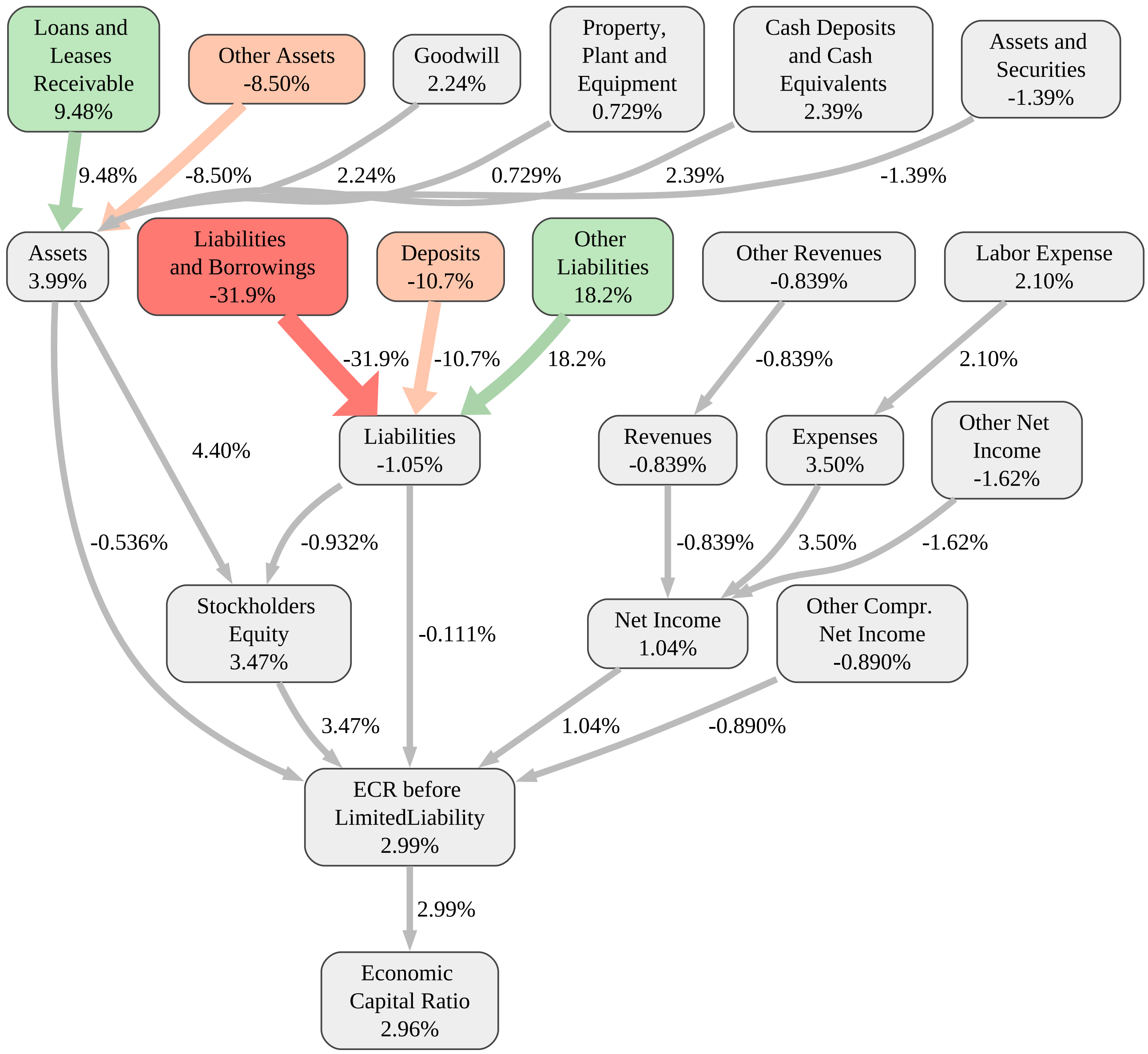
STATE BANKS 2020

First Community Bankshares INC VA
Rank 23 of 143



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The relative strengths and weaknesses of First Community Bankshares INC VA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Community Bankshares INC VA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 18% points.The greatest weakness of First Community Bankshares INC VA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 3.0% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	271,103
Cash Deposits and Cash Equivalents	217,009
Deposits	2,329,912
Fees	0
Goodwill	129,565
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,702,044
Loans and Leases Receivable	2,096,035
Long-term Debt	0
Occupancy	0
Other Assets	22,311
Other Compr. Net Income	-77
Other Expenses	10,994
Other Liabilities	-1,661,928
Other Net Income	49,796
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	62,824

Output Variable	Value in 1000 USD
Liabilities	2,370,028
Assets	2,798,847
Expenses	10,994
Revenues	0
Stockholders Equity	428,819
Net Income	38,802
Comprehensive Net Income	38,725
BaseVar	2,694,911
ECR before LimitedLiability	18%
Economic Capital Ratio	18%