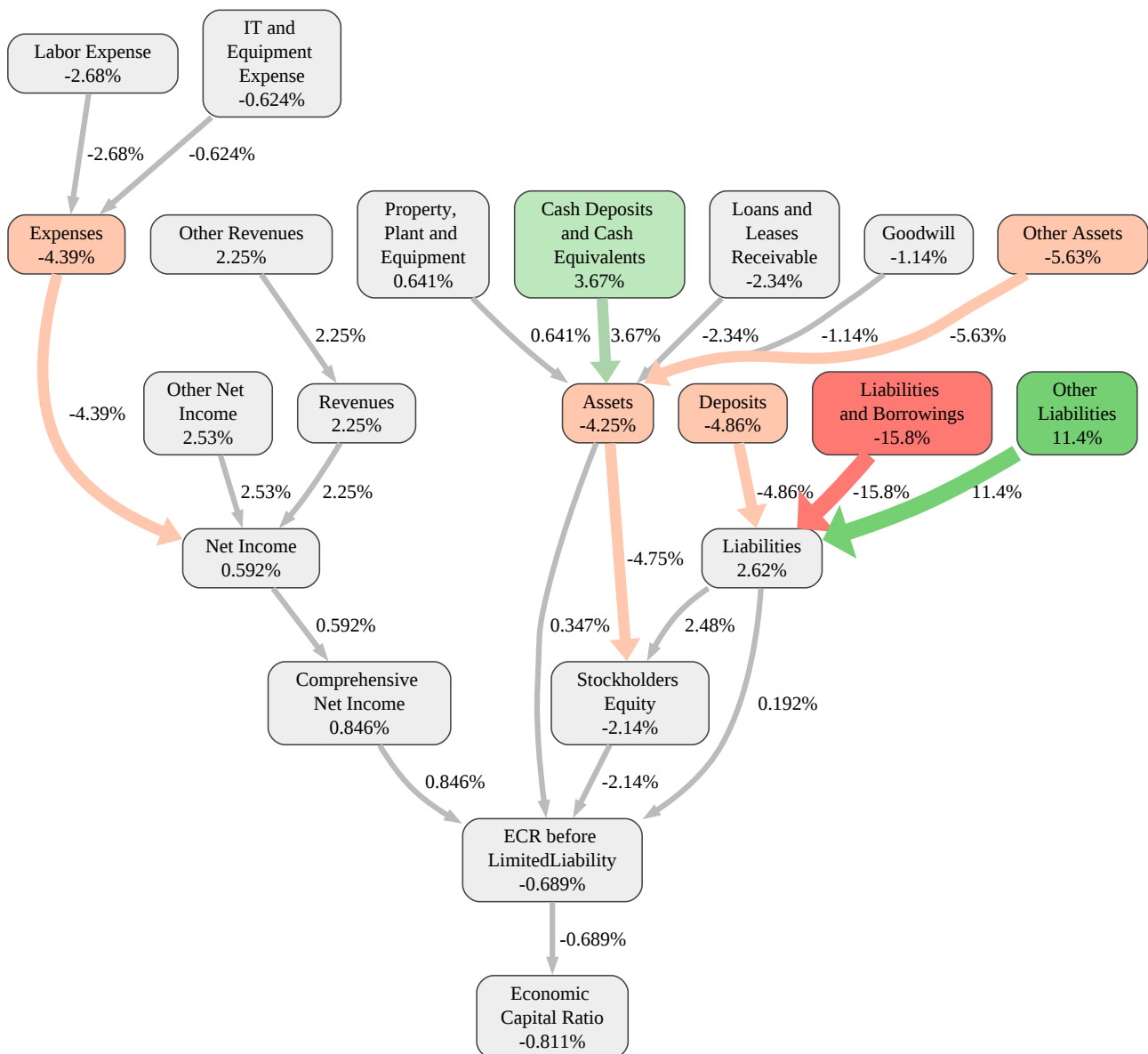




The relative strengths and weaknesses of First National CORP VA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First National CORP VA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of First National CORP VA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.81% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	144,881
Cash Deposits and Cash Equivalents	127,297
Deposits	842,461
Fees	1,399
Goodwill	0
IT and Equipment Expense	2,466
Labor Expense	13,321
Liabilities and Borrowings	479,035
Loans and Leases Receivable	622,674
Long-term Debt	0
Occupancy	1,666
Other Assets	36,761
Other Compr. Net Income	2,674
Other Expenses	4,537
Other Liabilities	-455,480
Other Net Income	26,578
Other Noninterest Expense	2,446
Other Revenues	8,115
Property, Plant and Equipment	19,319

Output Variable	Value in 1000 USD
Liabilities	866,016
Assets	950,932
Expenses	25,835
Revenues	8,115
Stockholders Equity	84,916
Net Income	8,858
Comprehensive Net Income	11,532
BaseVar	1,023,186
ECR before Limited Liability	12%
Economic Capital Ratio	12%