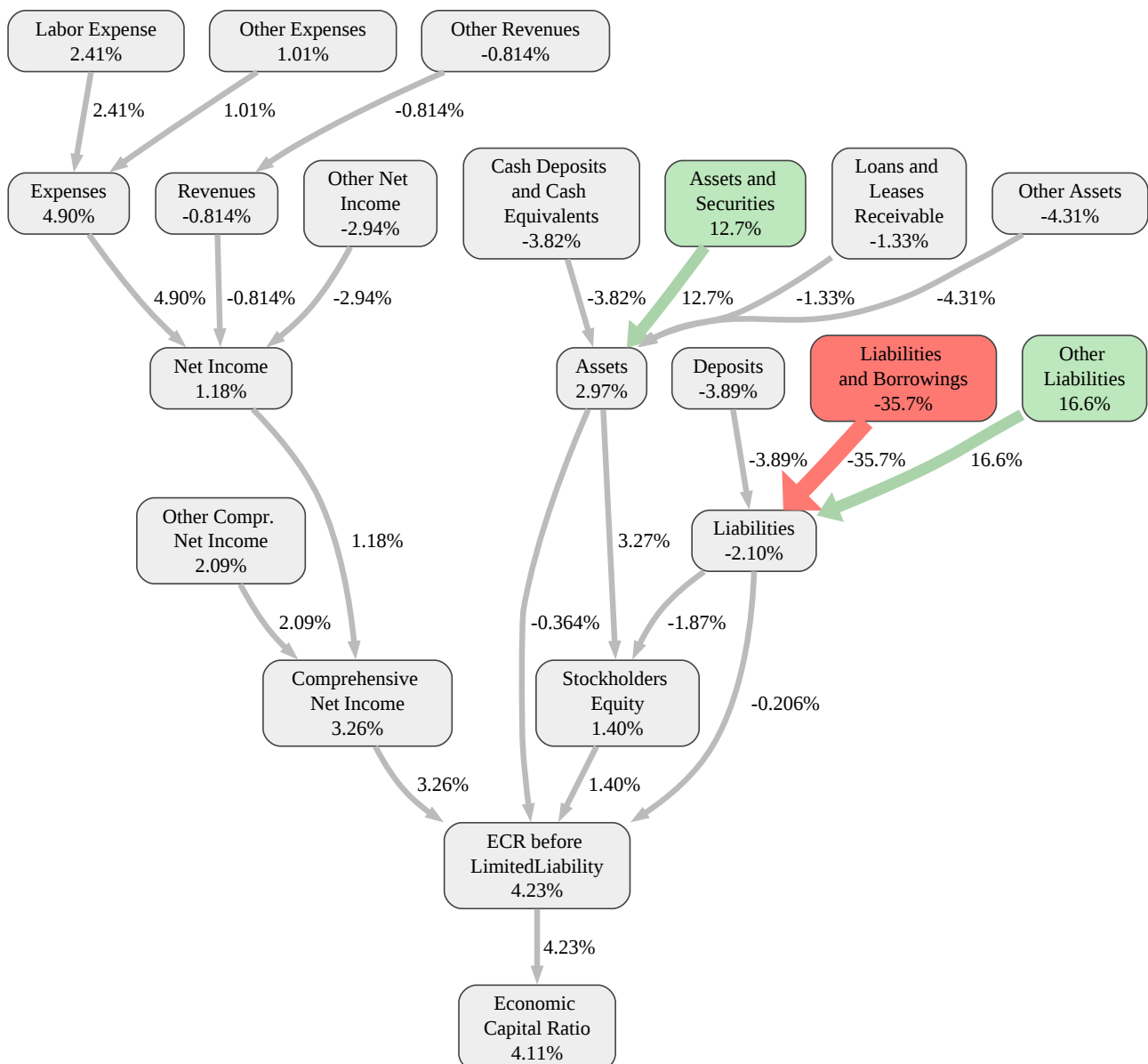




The relative strengths and weaknesses of First Keystone CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Keystone CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of First Keystone CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 4.1% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	368,946
Cash Deposits and Cash Equivalents	24,180
Deposits	937,488
Fees	0
Goodwill	19,133
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	742,748
Loans and Leases Receivable	712,677
Long-term Debt	0
Occupancy	0
Other Assets	54,111
Other Compr. Net Income	8,649
Other Expenses	1,577
Other Liabilities	-645,431
Other Net Income	13,414
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	1,034,805
Assets	1,179,047
Expenses	1,577
Revenues	0
Stockholders Equity	144,242
Net Income	11,837
Comprehensive Net Income	20,486
BaseVar	1,149,833
ECR before Limited Liability	17%
Economic Capital Ratio	17%