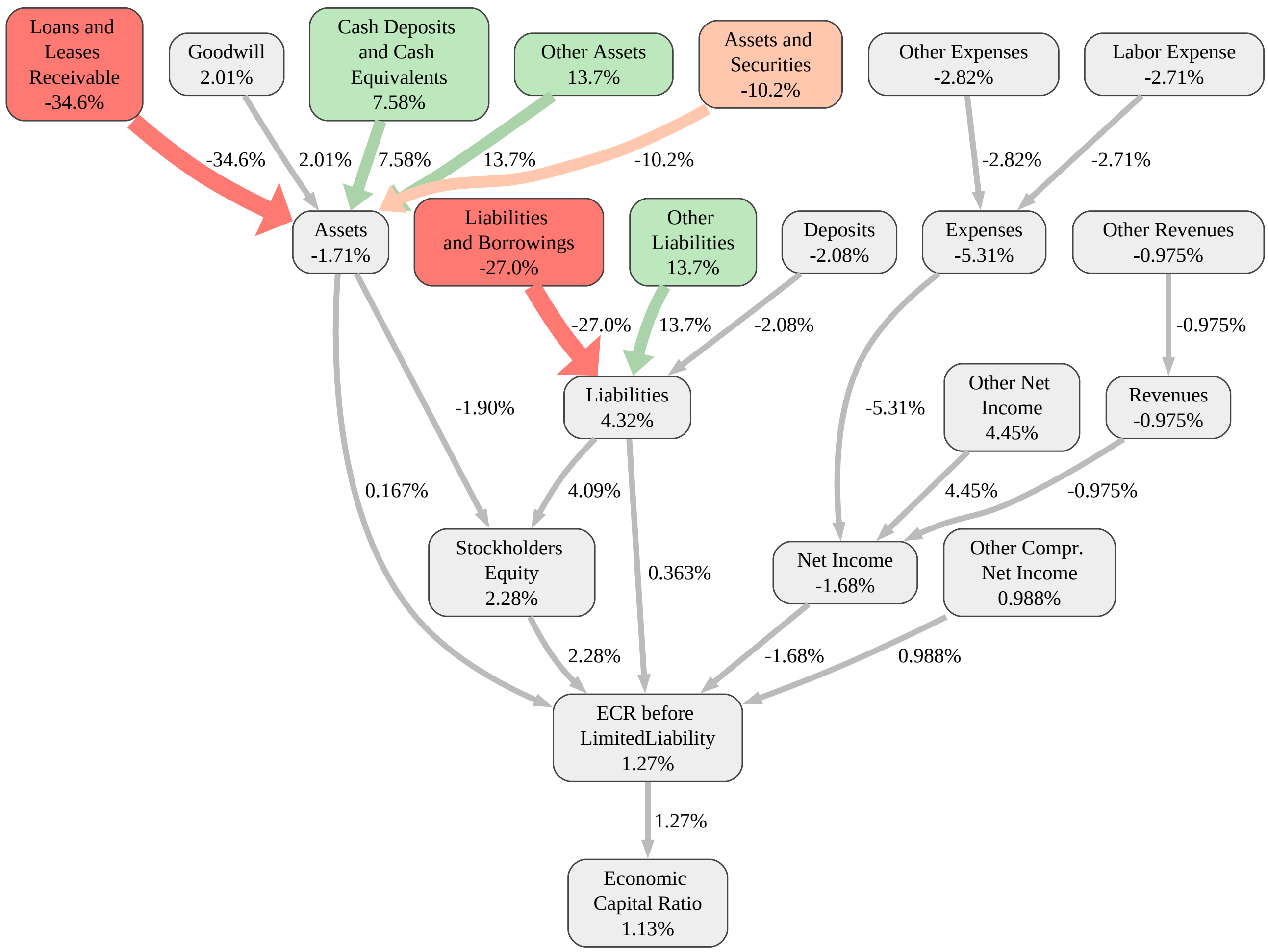
STATE BANKS 2022

First Community Bankshares INC VA
Rank 40 of 152



RealRate

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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 Assets, increasing the Economic Capital Ratio by 14% points.The greatest weakness of First Community Bankshares INC VA is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.1% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	182,983
Cash Deposits and Cash Equivalents	677,439
Deposits	2,729,391
Fees	1,524
Goodwill	129,565
IT and Equipment Expense	5,627
Labor Expense	44,239
Liabilities and Borrowings	1,886,608
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	4,913
Other Assets	2,152,248
Other Compr. Net Income	377
Other Expenses	37,775
Other Liabilities	-1,849,255
Other Net Income	110,945
Other Noninterest Expense	0
Other Revenues	4,580
Property, Plant and Equipment	52,284

Output Variable	Value in 1000 USD
Liabilities	2,766,744
Assets	3,194,519
Expenses	94,078
Revenues	4,580
Stockholders Equity	427,775
Net Income	21,447
Comprehensive Net Income	21,824
BaseVar	3,361,745
ECR before LimitedLiability	14%
Economic Capital Ratio	14%