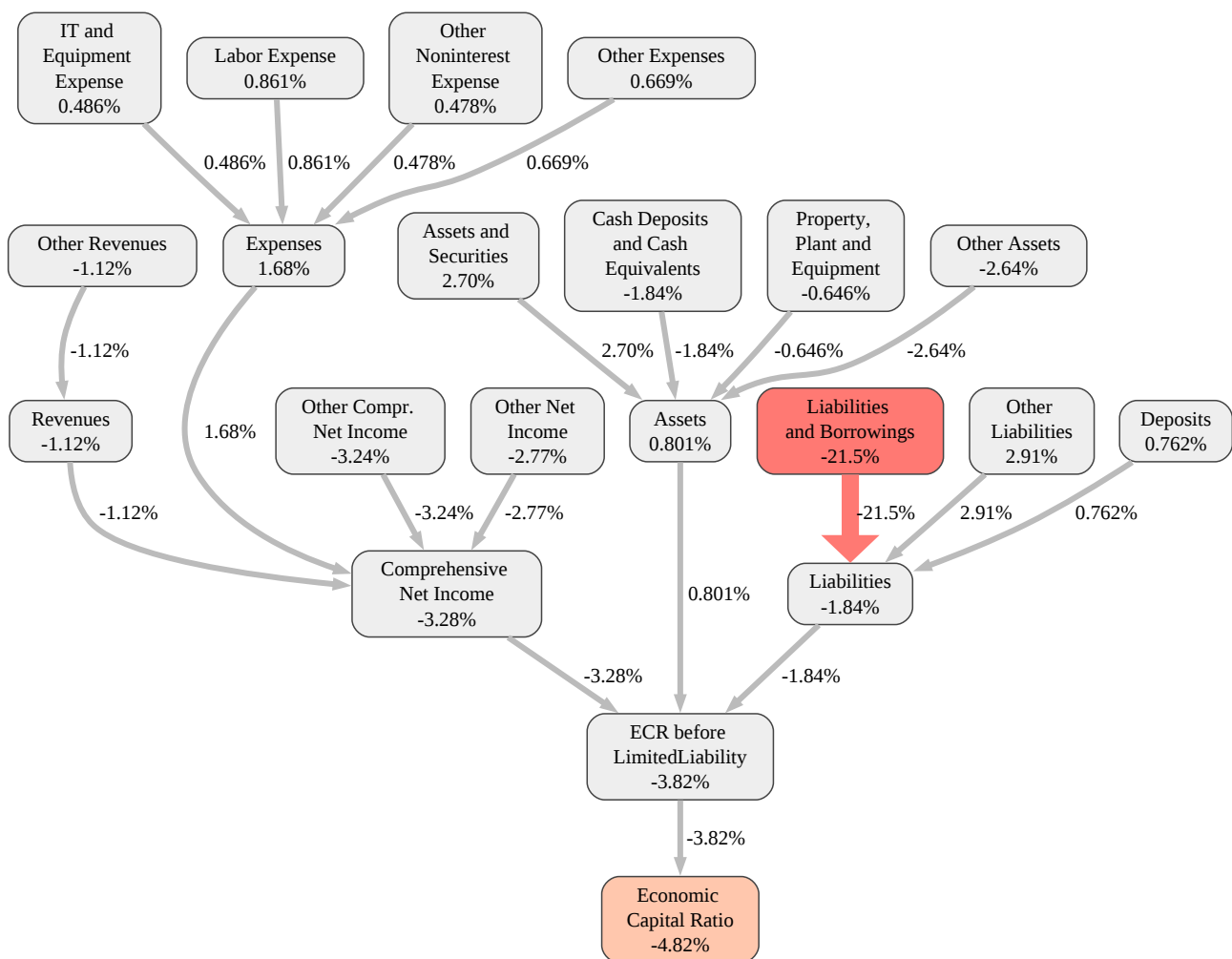




The relative strengths and weaknesses of First Keystone CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Keystone CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 2.9% points. The greatest weakness of First Keystone CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.9%, being 4.8% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	377,056
Cash Deposits and Cash Equivalents	10,738
Deposits	993,499
Fees	0
Goodwill	19,133
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	771,044
Loans and Leases Receivable	850,195
Long-term Debt	0
Occupancy	0
Other Assets	72,072
Other Compr. Net Income	-37,146
Other Expenses	2,294
Other Liabilities	-555,735
Other Net Income	16,318
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	1,208,808
Assets	1,329,194
Expenses	2,294
Revenues	0
Stockholders Equity	120,386
Net Income	14,024
Comprehensive Net Income	-23,122
BaseVar	1,370,202
ECR before Limited Liability	0.69%
Economic Capital Ratio	2.9%