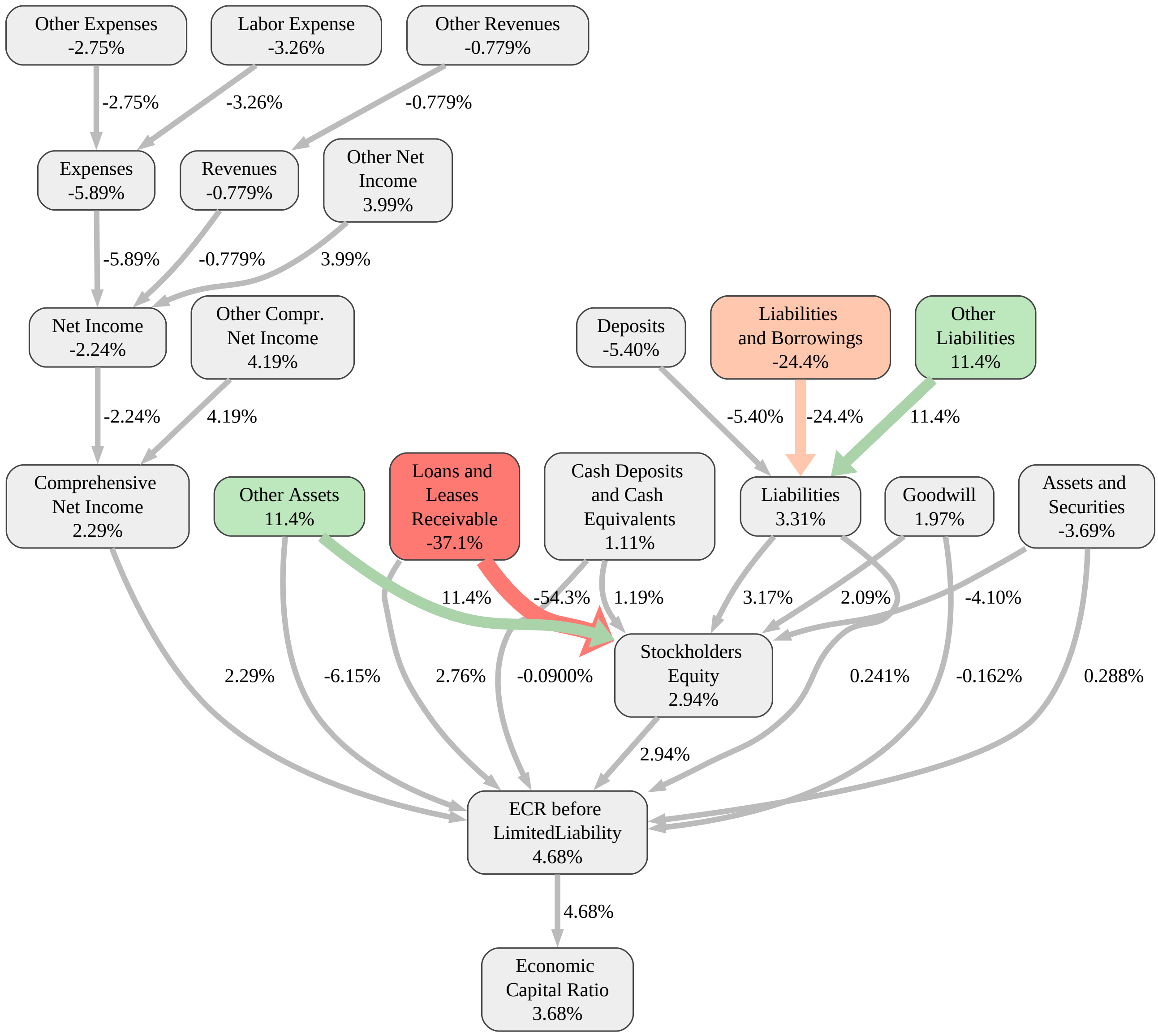
STATE BANKS 2023

First Community Bankshares INC VA
Rank 25 of 157



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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 11% points.The greatest weakness of First Community Bankshares INC VA is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 3.7% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	404,022
Cash Deposits and Cash Equivalents	170,846
Deposits	2,678,815
Fees	1,303
Goodwill	129,565
IT and Equipment Expense	6,001
Labor Expense	47,183
Liabilities and Borrowings	1,806,647
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	4,818
Other Assets	2,383,799
Other Compr. Net Income	-14,173
Other Expenses	37,306
Other Liabilities	-1,771,875
Other Net Income	107,749
Other Noninterest Expense	0
Other Revenues	5,148
Property, Plant and Equipment	47,340

Output Variable	Value in 1000 USD
Liabilities	2,713,587
Assets	3,135,572
Expenses	96,611
Revenues	5,148
Stockholders Equity	421,985
Net Income	16,286
Comprehensive Net Income	2,113
BaseVar	3,330,561
ECR before LimitedLiability	11%
Economic Capital Ratio	11%