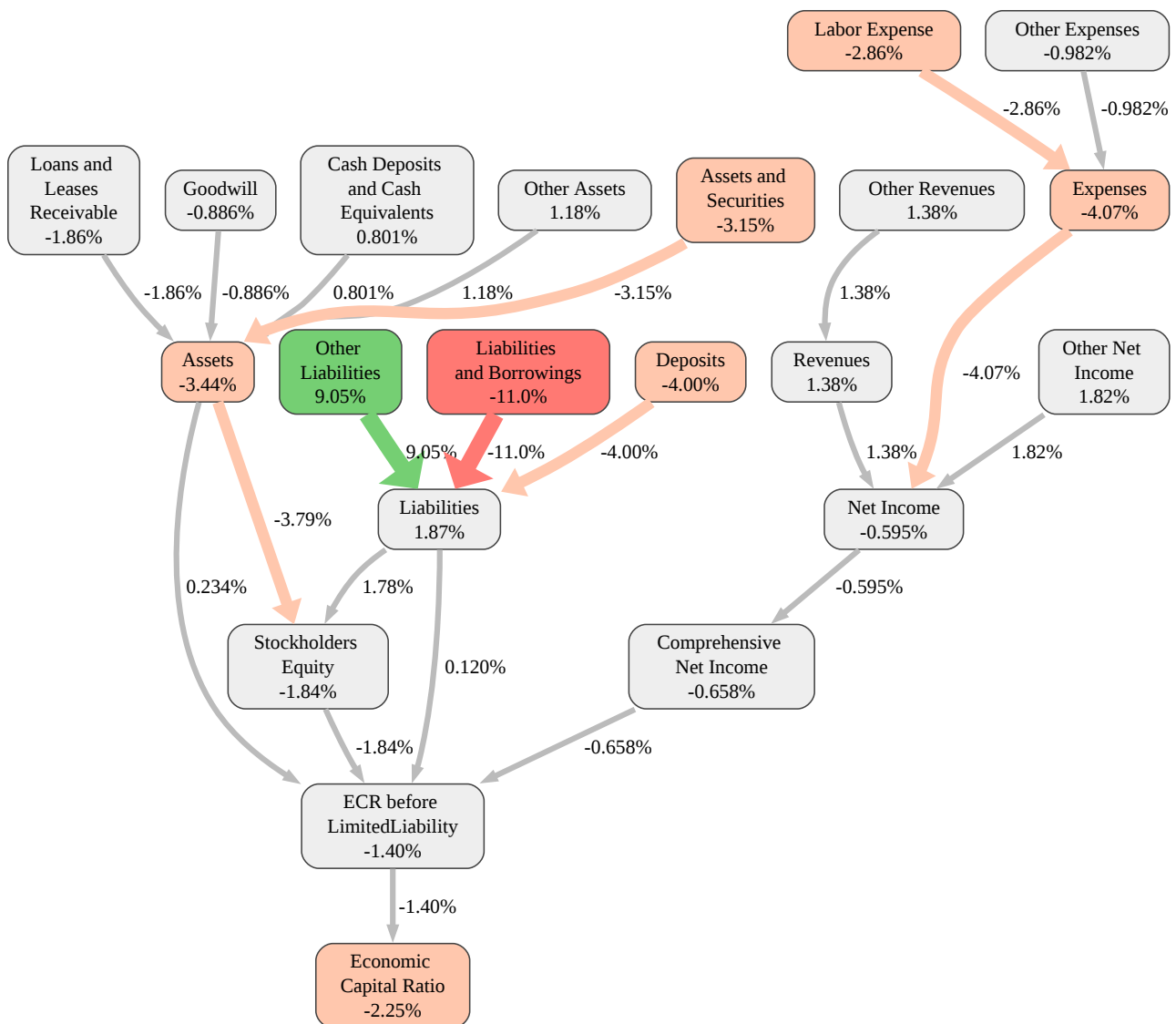




The relative strengths and weaknesses of First National CORP VA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First National CORP VA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.0% points. The greatest weakness of First National CORP VA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.2% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	169,510
Cash Deposits and Cash Equivalents	87,161
Deposits	1,233,726
Fees	2,280
Goodwill	3,030
IT and Equipment Expense	3,424
Labor Expense	21,039
Liabilities and Borrowings	712,169
Loans and Leases Receivable	957,456
Long-term Debt	0
Occupancy	2,154
Other Assets	179,996
Other Compr. Net Income	3,765
Other Expenses	10,526
Other Liabilities	-642,871
Other Net Income	37,496
Other Noninterest Expense	0
Other Revenues	11,551
Property, Plant and Equipment	22,142

Output Variable	Value in 1000 USD
Liabilities	1,303,024
Assets	1,419,295
Expenses	39,423
Revenues	11,551
Stockholders Equity	116,271
Net Income	9,624
Comprehensive Net Income	13,389
BaseVar	1,528,566
ECR before Limited Liability	10%
Economic Capital Ratio	10%