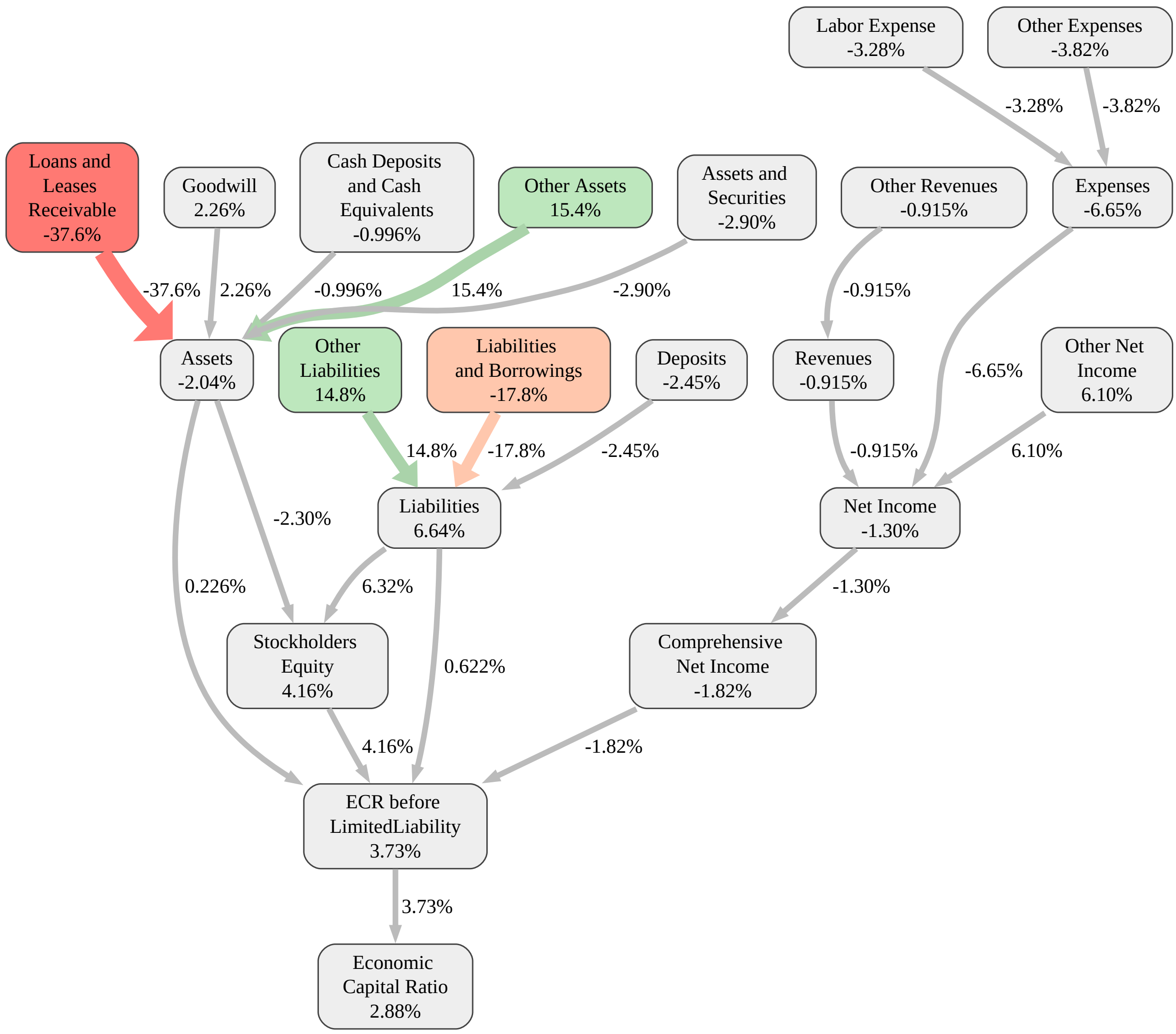
STATE BANKS 2024

First Community Bankshares INC VA
Rank 21 of 134



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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 15% points.The greatest weakness of First Community Bankshares INC VA is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.9% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	395,172
Cash Deposits and Cash Equivalents	116,420
Deposits	2,722,325
Fees	1,567
Goodwill	143,946
IT and Equipment Expense	5,878
Labor Expense	49,887
Liabilities and Borrowings	1,790,405
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	4,967
Other Assets	2,562,327
Other Compr. Net Income	4,768
Other Expenses	46,832
Other Liabilities	-1,747,479
Other Net Income	119,678
Other Noninterest Expense	0
Other Revenues	5,651
Property, Plant and Equipment	50,680

Output Variable	Value in 1000 USD
Liabilities	2,765,251
Assets	3,268,545
Expenses	109,131
Revenues	5,651
Stockholders Equity	503,294
Net Income	16,198
Comprehensive Net Income	20,966
BaseVar	3,451,097
ECR before LimitedLiability	15%
Economic Capital Ratio	15%