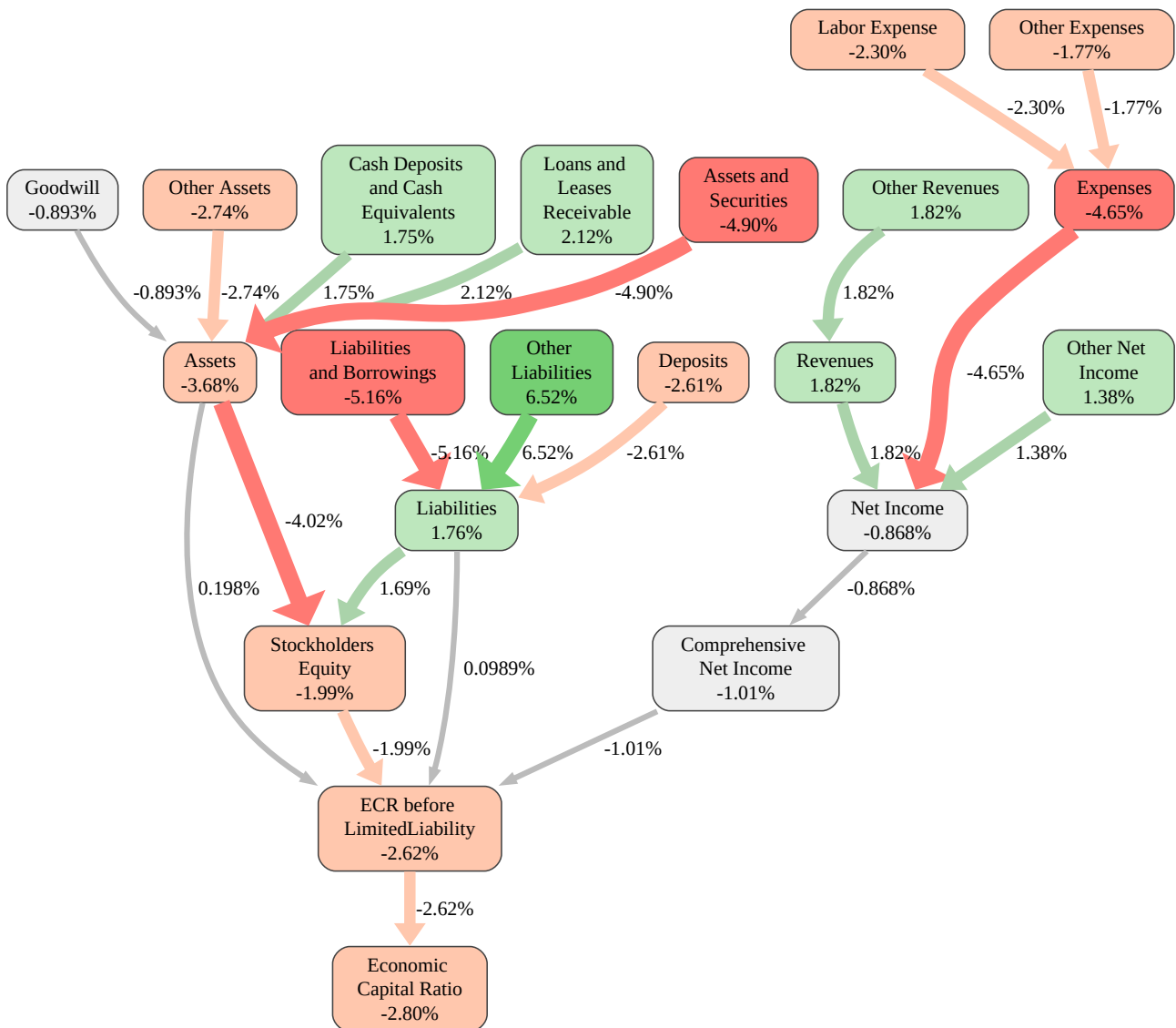




The relative strengths and weaknesses of First National CORP VA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First National CORP VA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 6.5% points. The greatest weakness of First National CORP VA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 5.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 2.8% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	186,535
Cash Deposits and Cash Equivalents	162,874
Deposits	1,803,778
Fees	2,853
Goodwill	3,030
IT and Equipment Expense	4,535
Labor Expense	25,134
Liabilities and Borrowings	923,726
Loans and Leases Receivable	1,450,195
Long-term Debt	0
Occupancy	2,573
Other Assets	172,823
Other Compr. Net Income	14
Other Expenses	18,921
Other Liabilities	-883,754
Other Net Income	47,407
Other Noninterest Expense	0
Other Revenues	16,495
Property, Plant and Equipment	34,824

Output Variable	Value in 1000 USD
Liabilities	1,843,750
Assets	2,010,281
Expenses	54,016
Revenues	16,495
Stockholders Equity	166,531
Net Income	9,886
Comprehensive Net Income	9,900
BaseVar	2,141,062
ECR before Limited Liability	8.5%
Economic Capital Ratio	8.8%