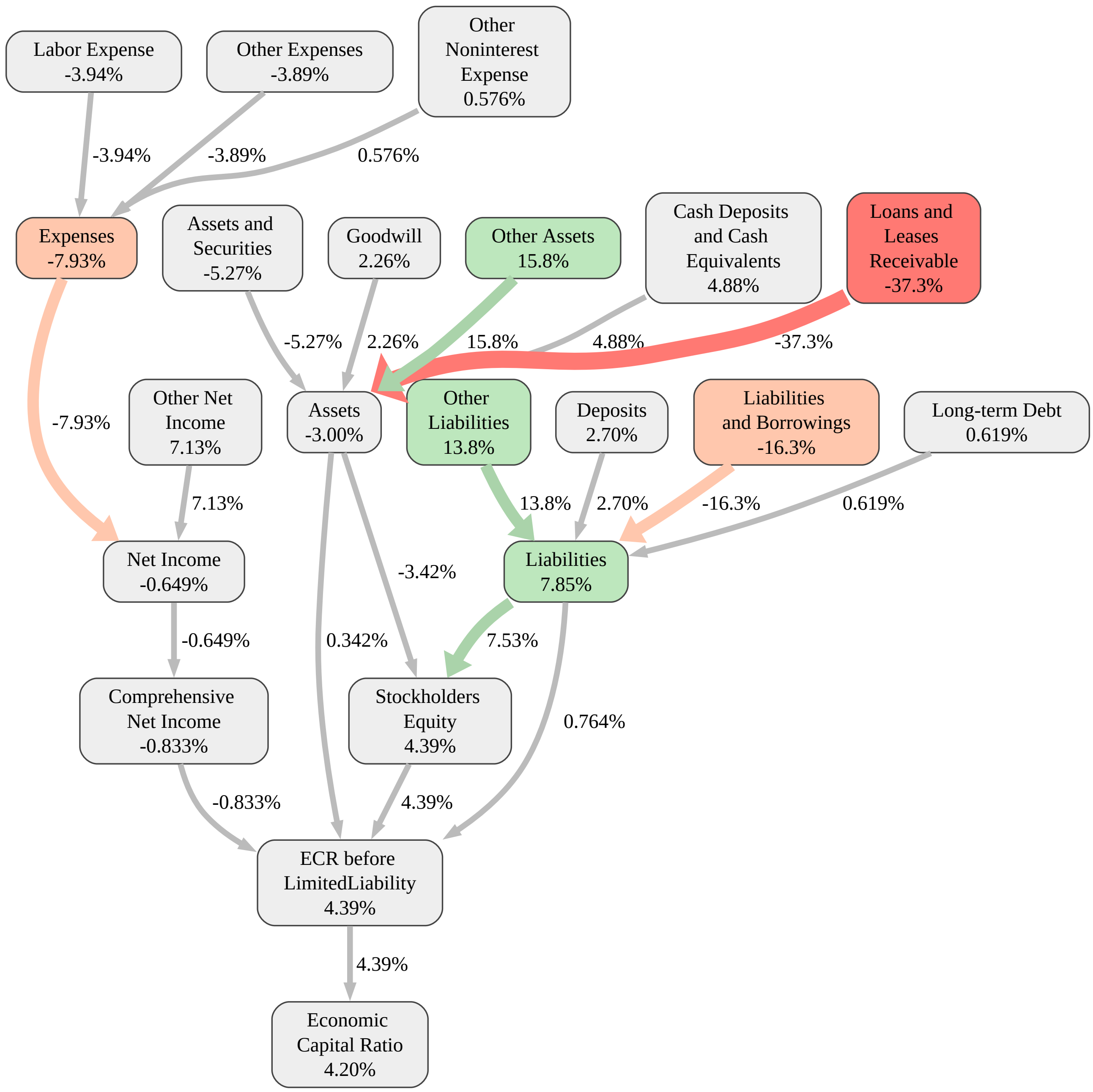
STATE BANKS 2025

First Community Bankshares INC VA
Rank 11 of 96



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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 16% 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 16%, being 4.2% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	287,075
Cash Deposits and Cash Equivalents	377,454
Deposits	2,691,247
Fees	1,218
Goodwill	143,946
IT and Equipment Expense	6,368
Labor Expense	51,702
Liabilities and Borrowings	1,807,748
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	5,286
Other Assets	2,404,006
Other Compr. Net Income	-220
Other Expenses	46,083
Other Liabilities	-1,764,171
Other Net Income	122,871
Other Noninterest Expense	0
Other Revenues	6,501
Property, Plant and Equipment	48,735

Output Variable	Value in 1000 USD
Liabilities	2,734,824
Assets	3,261,216
Expenses	110,657
Revenues	6,501
Stockholders Equity	526,392
Net Income	18,715
Comprehensive Net Income	18,495
BaseVar	3,434,072
ECR before LimitedLiability	16%
Economic Capital Ratio	16%