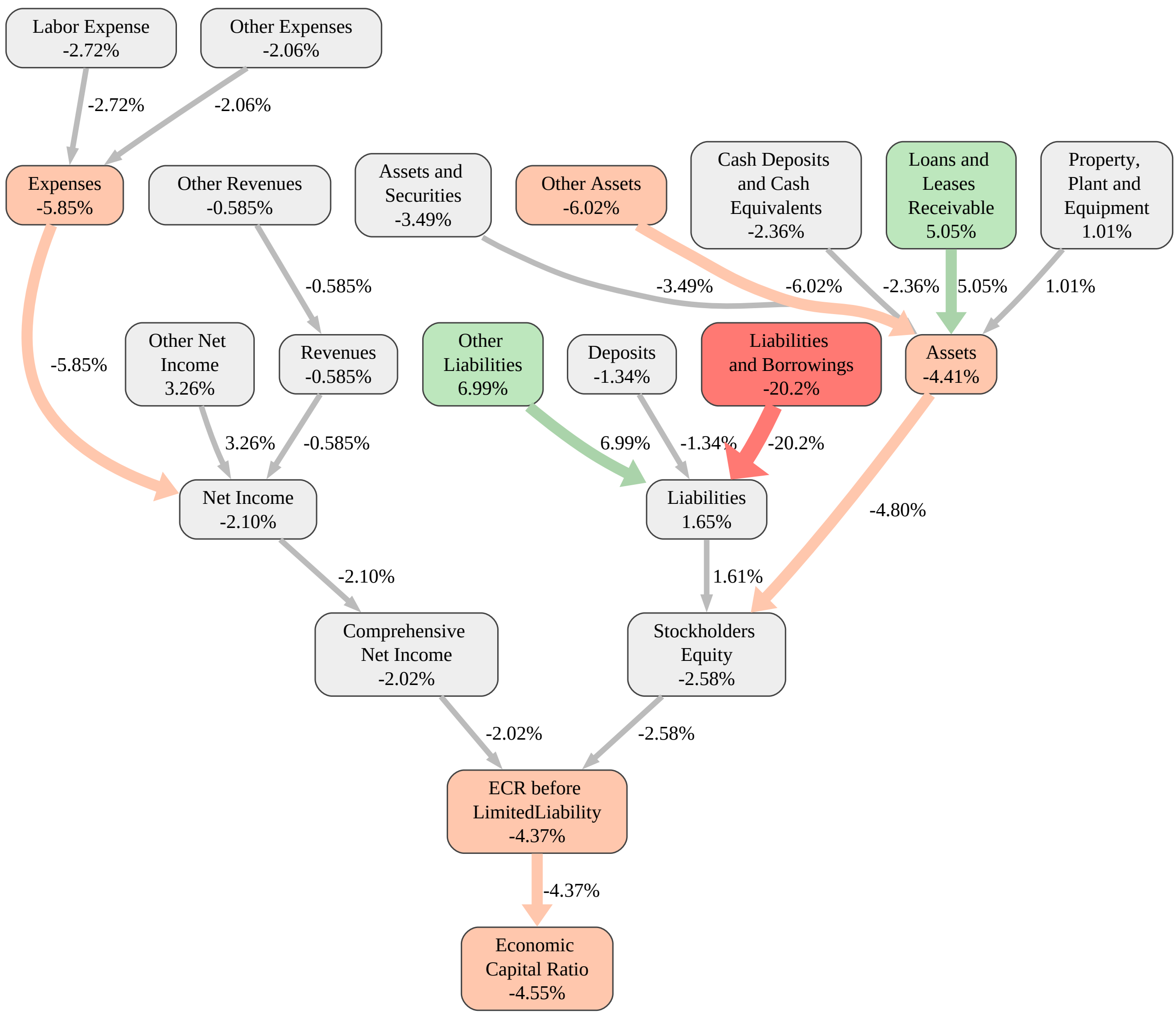
STATE BANKS 2025

Skyline Bankshares Inc
Rank 90 of 96



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The relative strengths and weaknesses of Skyline Bankshares Inc 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 Skyline Bankshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 7.0% points.The greatest weakness of Skyline Bankshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 4.6% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	134,815
Cash Deposits and Cash Equivalents	19,451
Deposits	1,092,203
Fees	856
Goodwill	7,900
IT and Equipment Expense	3,019
Labor Expense	17,770
Liabilities and Borrowings	760,809
Loans and Leases Receivable	976,432
Long-term Debt	0
Occupancy	0
Other Assets	44,338
Other Compr. Net Income	787
Other Expenses	13,424
Other Liabilities	-724,081
Other Net Income	38,856
Other Noninterest Expense	3,145
Other Revenues	345
Property, Plant and Equipment	34,663

Output Variable	Value in 1000 USD
Liabilities	1,128,931
Assets	1,217,599
Expenses	38,214
Revenues	345
Stockholders Equity	88,668
Net Income	987
Comprehensive Net Income	1,774
BaseVar	1,315,202
ECR before LimitedLiability	6.4%
Economic Capital Ratio	7.0%