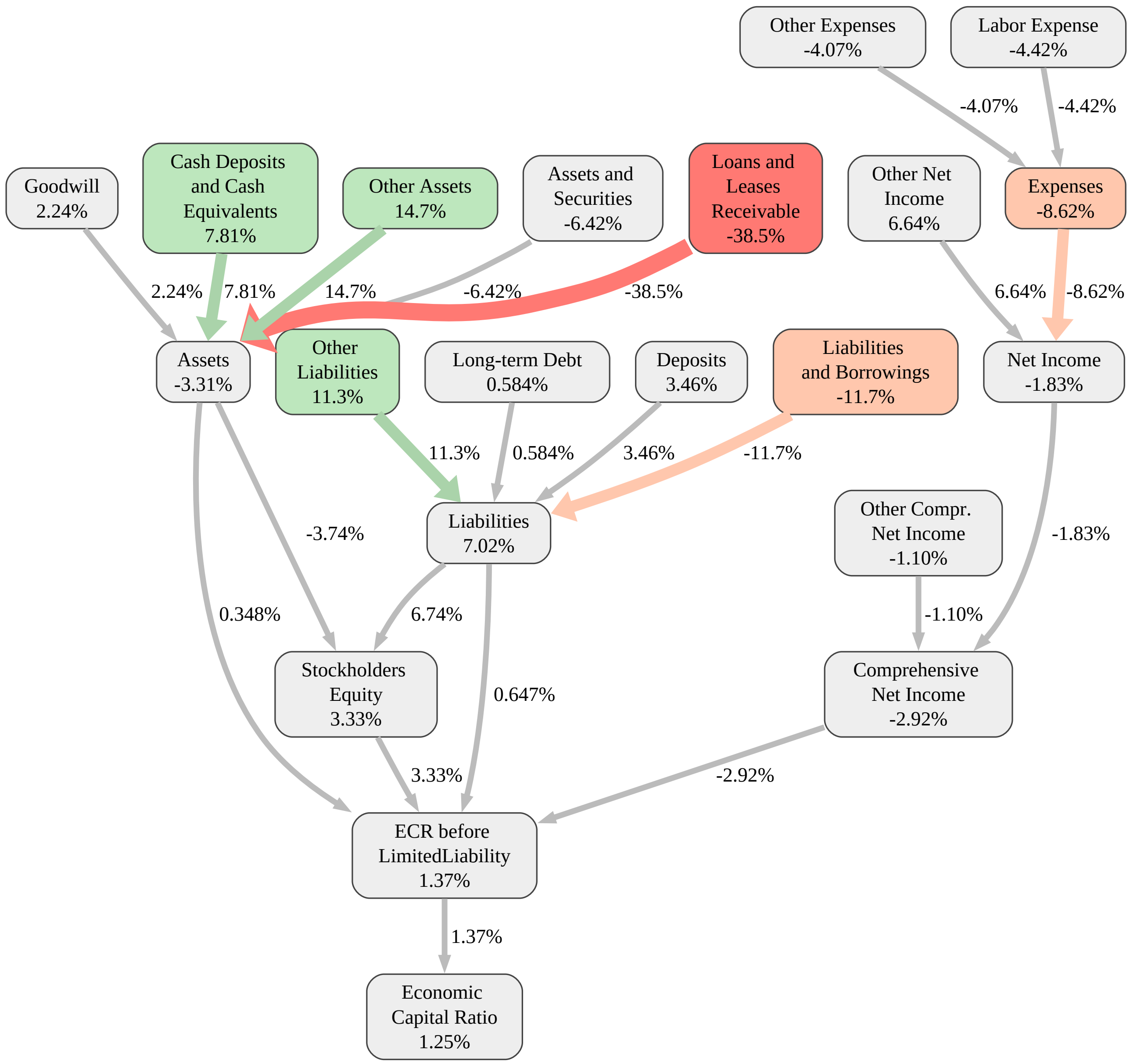
STATE BANKS 2026

First Community Bankshares INC VA
Rank 32 of 87



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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 1.3% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	252,085
Cash Deposits and Cash Equivalents	512,240
Deposits	2,685,329
Fees	1,265
Goodwill	143,946
IT and Equipment Expense	6,148
Labor Expense	56,433
Liabilities and Borrowings	1,789,074
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	5,680
Other Assets	2,303,812
Other Compr. Net Income	3,657
Other Expenses	49,108
Other Liabilities	-1,715,307
Other Net Income	124,541
Other Noninterest Expense	0
Other Revenues	6,159
Property, Plant and Equipment	47,560

Output Variable	Value in 1000 USD
Liabilities	2,759,096
Assets	3,259,643
Expenses	118,634
Revenues	6,159
Stockholders Equity	500,547
Net Income	12,066
Comprehensive Net Income	15,723
BaseVar	3,468,548
ECR before LimitedLiability	15%
Economic Capital Ratio	15%