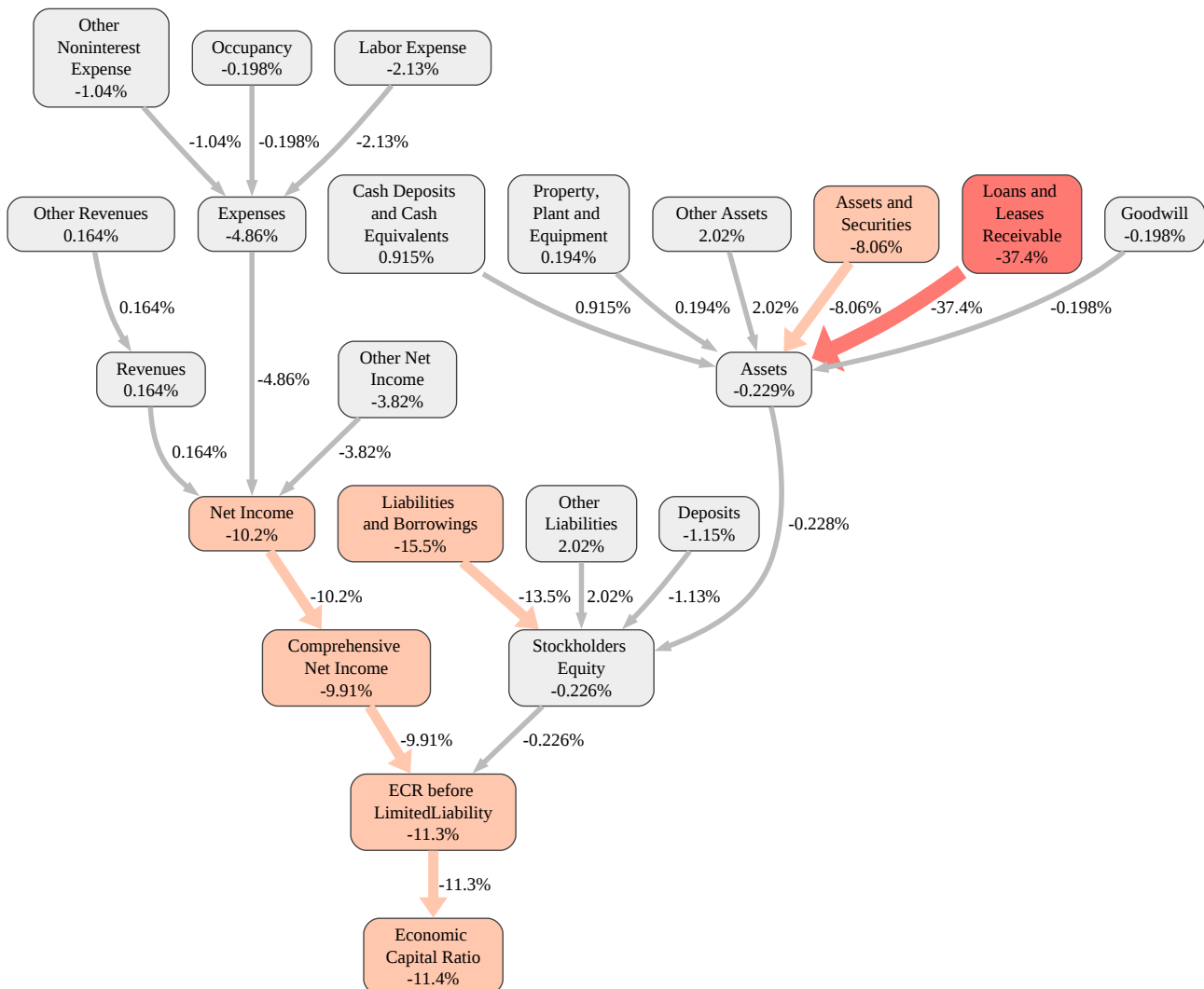




The relative strengths and weaknesses of NEW Peoples Bankshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of NEW Peoples Bankshares INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 2.0% points. The greatest weakness of NEW Peoples Bankshares INC 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 2.0%, being 11% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	5,146
Cash Deposits and Cash Equivalents	77,210
Deposits	798,266
Fees	0
Goodwill	0
IT and Equipment Expense	2,608
Labor Expense	15,146
Liabilities and Borrowings	577,437
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	3,589
Other Assets	810,944
Other Compr. Net Income	4,117
Other Expenses	3,047
Other Liabilities	-548,858
Other Net Income	2,386
Other Noninterest Expense	7,772
Other Revenues	3,621
Property, Plant and Equipment	16,400

Output Variable	Value in 1000 USD
Liabilities	826,845
Assets	909,700
Expenses	32,162
Revenues	3,621
Stockholders Equity	82,855
Net Income	-26,155
Comprehensive Net Income	-22,038
BaseVar	945,022
ECR before Limited Liability	-1.9%
Economic Capital Ratio	2.0%