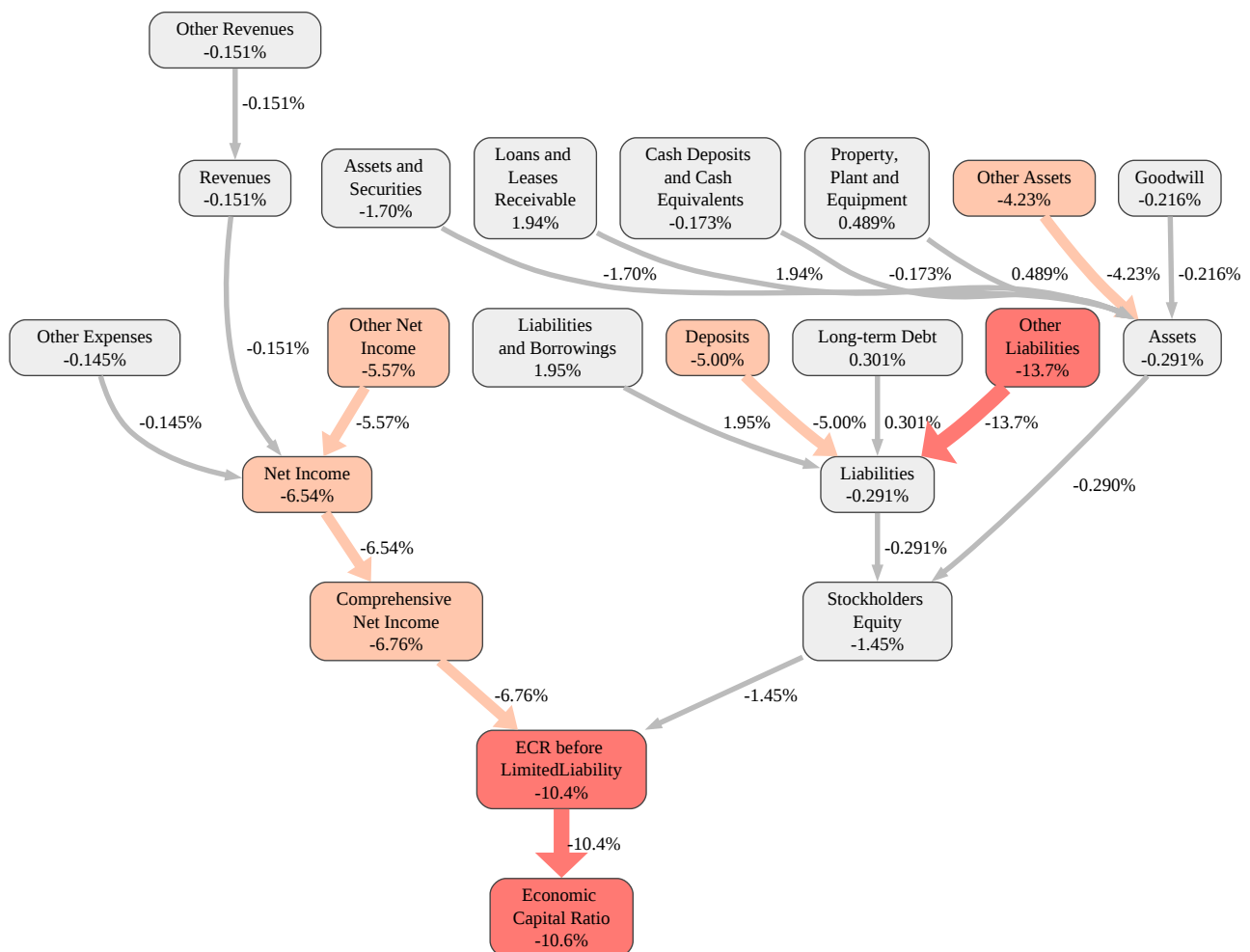




The relative strengths and weaknesses of First National CORP VA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First National CORP VA compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 2.0% points. The greatest weakness of First National CORP VA is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% 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	7,731
Cash Deposits and Cash Equivalents	29,524
Deposits	469,172
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	23,517
Loans and Leases Receivable	379,503
Long-term Debt	0
Occupancy	0
Other Assets	102,708
Other Compr. Net Income	0
Other Expenses	3,835
Other Liabilities	9,279
Other Net Income	-7,126
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,598

Output Variable	Value in 1000 USD
Liabilities	501,968
Assets	539,064
Expenses	3,835
Revenues	0
Stockholders Equity	37,096
Net Income	-10,961
Comprehensive Net Income	-10,961
BaseVar	540,410
ECR before Limited Liability	-2.2%
Economic Capital Ratio	2.0%