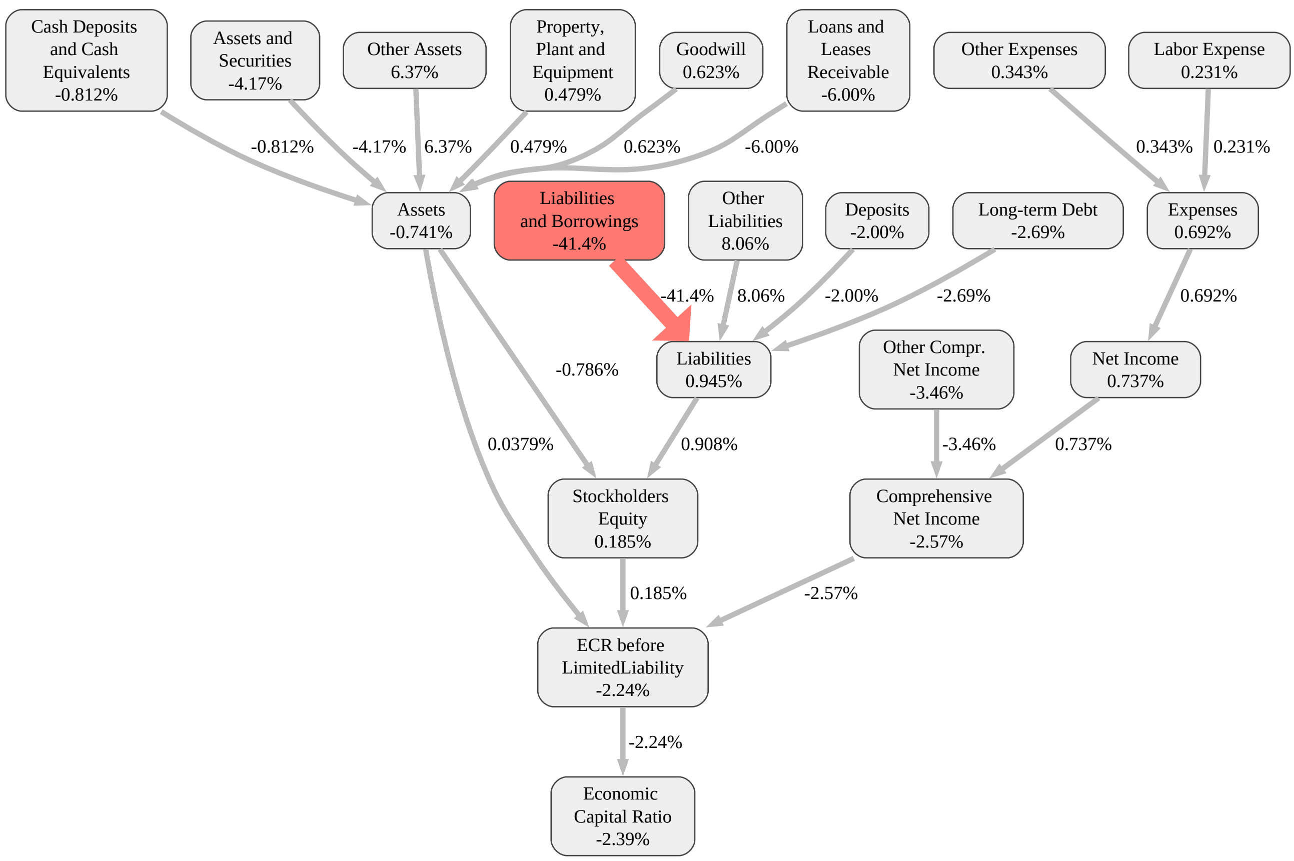
STATE BANKS 2014

First Keystone CORP
Rank 70 of 87



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The relative strengths and weaknesses of First Keystone CORP 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 Keystone CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 8.1% points.The greatest weakness of First Keystone CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 2.4% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	2,296
Cash Deposits and Cash Equivalents	30,623
Deposits	690,075
Fees	0
Goodwill	19,133
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	608,333
Loans and Leases Receivable	439,999
Long-term Debt	40,429
Occupancy	0
Other Assets	387,998
Other Compr. Net Income	-12,582
Other Expenses	2,391
Other Liabilities	-533,623
Other Net Income	12,664
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,516

Output Variable	Value in 1000 USD
Liabilities	805,214
Assets	901,565
Expenses	2,391
Revenues	0
Stockholders Equity	96,351
Net Income	10,273
Comprehensive Net Income	-2,309
BaseVar	903,551
ECR before LimitedLiability	7.7%
Economic Capital Ratio	8.1%