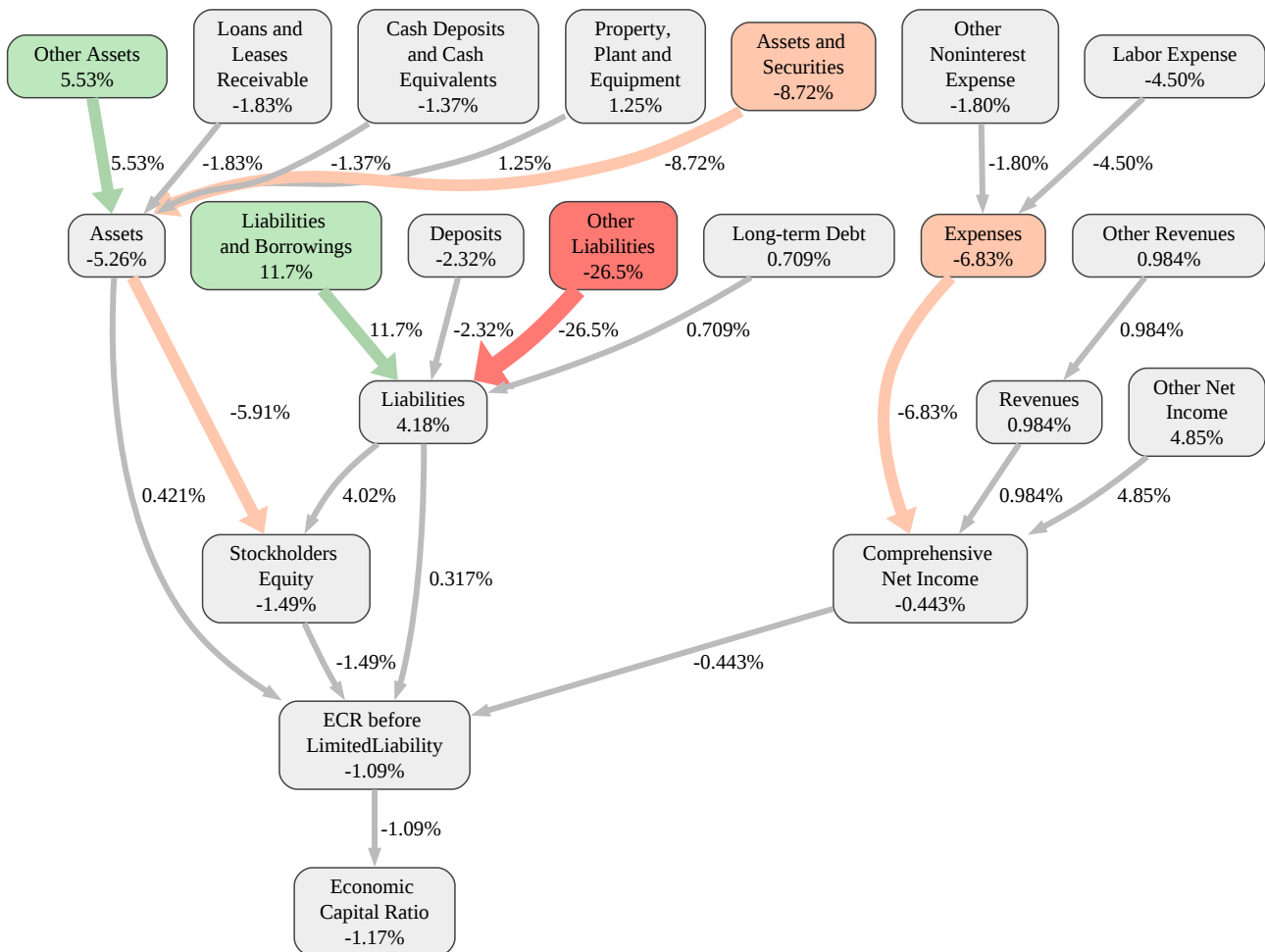




RealRate

STATE BANKS 2019

First Community CORP SC
Rank 80 of 127



RealRate

The First AI Rating Agency

www.realrate.ai



STATE BANKS 2019

First Community CORP SC Rank 80 of 127



The relative strengths and weaknesses of First Community CORP SC 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 CORP SC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points. The greatest weakness of First Community CORP SC is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.2% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	57	Liabilities	979,098
Cash Deposits and Cash Equivalents	32,211	Assets	1,091,595
Deposits	925,523	Expenses	34,817
Fees	375	Revenues	5,384
Goodwill	14,637	Stockholders Equity	112,497
IT and Equipment Expense	1,513	Net Income	11,229
Labor Expense	19,515	Comprehensive Net Income	9,339
Liabilities and Borrowings	10,358	BaseVar	1,185,543
Loans and Leases Receivable	712,199	ECR before LimitedLiability	12%
Long-term Debt	0	Economic Capital Ratio	12%
Occupancy	2,380		
Other Assets	297,504		
Other Compr. Net Income	-1,890		
Other Expenses	4,274		
Other Liabilities	43,217		
Other Net Income	40,662		
Other Noninterest Expense	6,760		
Other Revenues	5,384		
Property, Plant and Equipment	34,987		