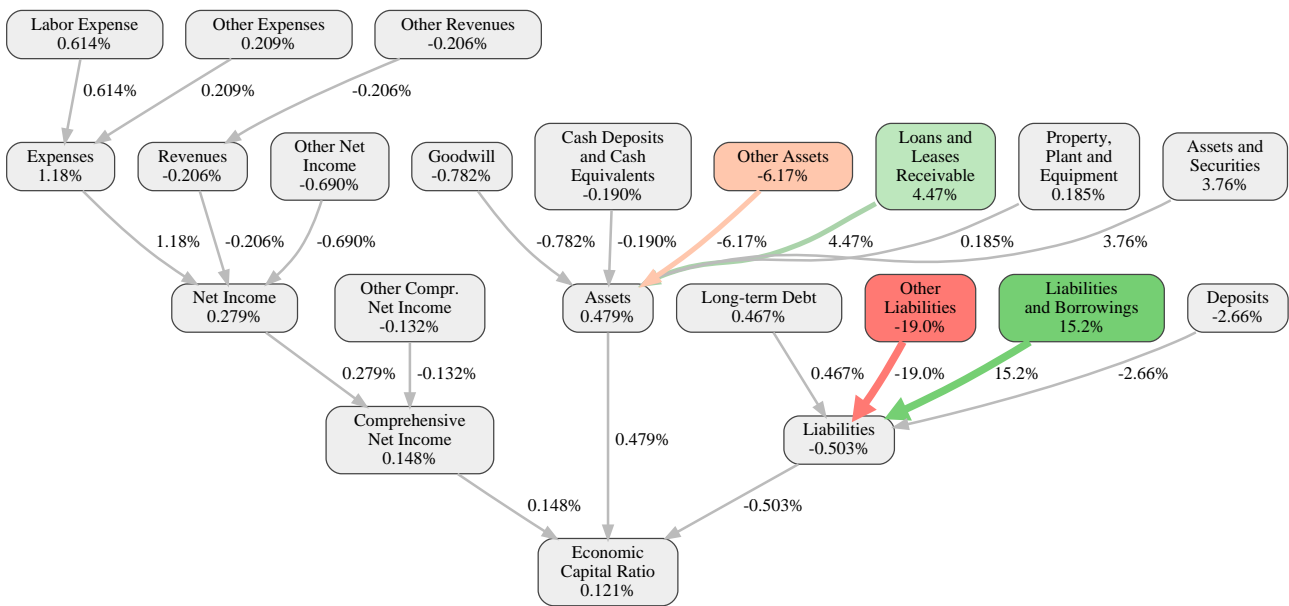




# STATE BANKS 2019

## PEOPLES BANCORP OF NORTH CAROLINA INC Rank 80 of 172





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## PEOPLES BANCORP OF NORTH CAROLINA INC Rank 80 of 172



The relative strengths and weaknesses of PEOPLES BANCORP OF NORTH CAROLINA 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 PEOPLES BANCORP OF NORTH CAROLINA INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of PEOPLES BANCORP OF NORTH CAROLINA INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 0.12% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	198,939
Cash Deposits and Cash Equivalents	43,370
Deposits	877,213
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	797,578
Long-term Debt	0
Occupancy	0
Other Assets	34,914
Other Compr. Net Income	-2,607
Other Expenses	2,624
Other Liabilities	92,421
Other Net Income	16,006
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,450

Output Variable	Value in 1000 USD
Liabilities	969,634
Assets	1,093,251
Expenses	2,624
Revenues	0
Stockholders Equity	123,617
Net Income	13,382
Comprehensive Net Income	10,775
Economic Capital Ratio	7.0%