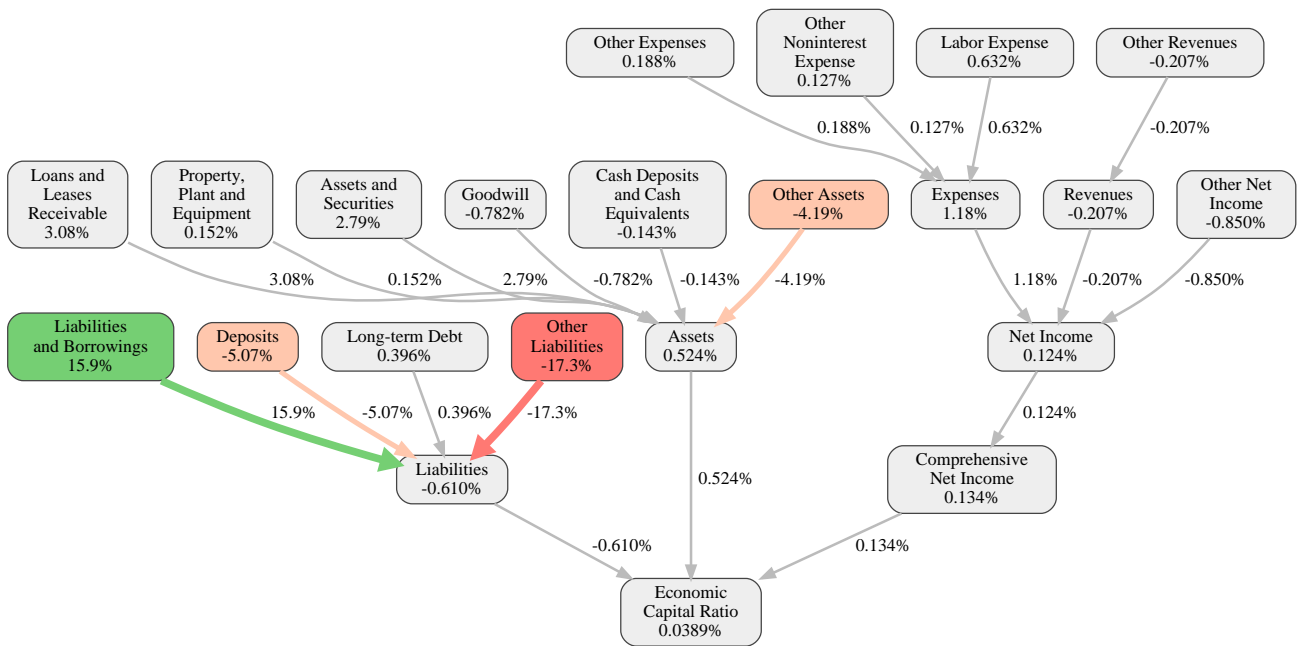




STATE BANKS 2020

PEOPLES BANCORP OF NORTH CAROLINA INC

Rank 85 of 190





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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 16% points. The greatest weakness of PEOPLES BANCORP OF NORTH CAROLINA INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 0.039% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	199,977
Cash Deposits and Cash Equivalents	52,387
Deposits	966,517
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	843,194
Long-term Debt	0
Occupancy	0
Other Assets	40,720
Other Compr. Net Income	2,658
Other Expenses	3,136
Other Liabilities	54,245
Other Net Income	17,203
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,604

Output Variable	Value in 1000 USD
Liabilities	1,020,762
Assets	1,154,882
Expenses	3,136
Revenues	0
Stockholders Equity	134,120
Net Income	14,067
Comprehensive Net Income	16,725
Economic Capital Ratio	7.7%