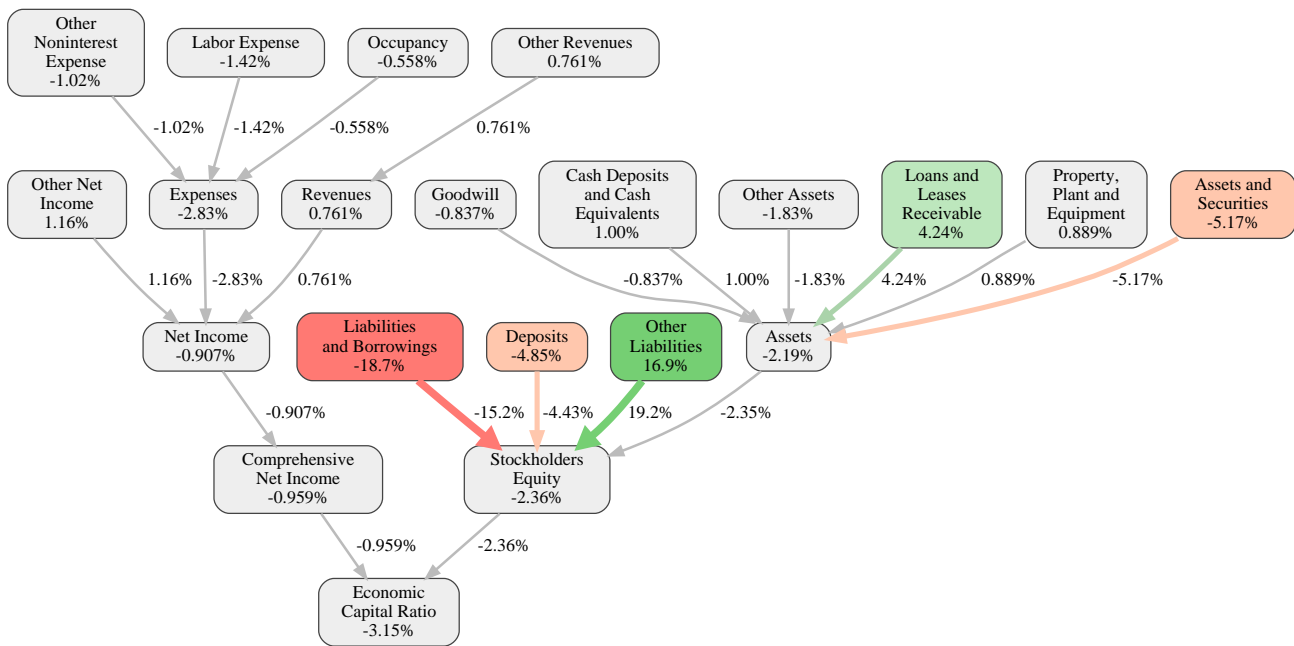




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RealRate

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The relative strengths and weaknesses of NEW PEOPLES BANKSHARES 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 NEW PEOPLES BANKSHARES INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of NEW PEOPLES BANKSHARES INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.5%, being 3.1% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	10,238
Cash Deposits and Cash Equivalents	50,147
Deposits	621,477
Fees	0
Goodwill	0
IT and Equipment Expense	2,541
Labor Expense	14,106
Liabilities and Borrowings	450,695
Loans and Leases Receivable	557,176
Long-term Debt	0
Occupancy	4,514
Other Assets	66,570
Other Compr. Net Income	1,293
Other Expenses	522
Other Liabilities	-420,401
Other Net Income	24,959
Other Noninterest Expense	7,836
Other Revenues	6,619
Property, Plant and Equipment	22,242

Output Variable	Value in 1000 USD
Liabilities	651,771
Assets	706,373
Expenses	29,519
Revenues	6,619
Stockholders Equity	54,602
Net Income	2,059
Comprehensive Net Income	3,352
Economic Capital Ratio	4.5%