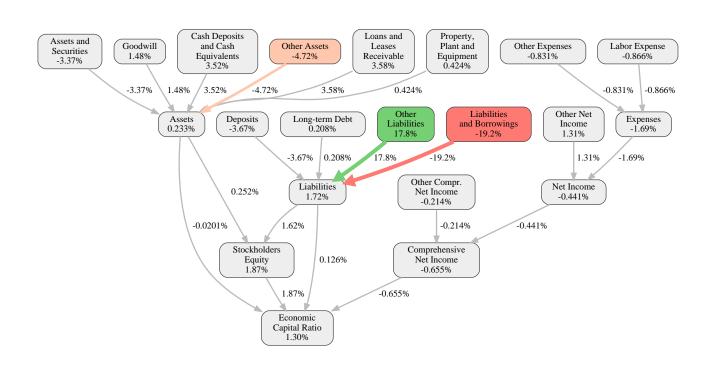


**STATE BANKS 2021** 

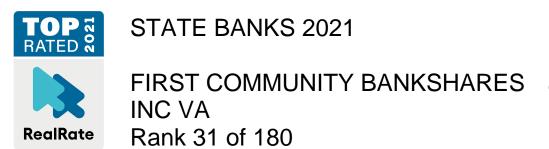




FIRST COMMUNITY BANKSHARES INC VA Rank 31 of 180









The relative strengths and weaknesses of FIRST COMMUNITY BANKSHARES INC VA 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 BANKSHARES INC VA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 18% points. The greatest weakness of FIRST COMMUNITY BANKSHARES INC VA 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 7.9%, being 1.3% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	187,433
Cash Deposits and Cash Equivalents	456,561
Deposits	2,546,247
Fees	1,224
Goodwill	129,565
IT and Equipment Expense	5,558
Labor Expense	44,005
Liabilities and Borrowings	1,773,452
Loans and Leases Receivable	2,160,450
Long-term Debt	0
Occupancy	5,043
Other Assets	19,427
Other Compr. Net Income	-417
Other Expenses	35,671
Other Liabilities	-1,735,293
Other Net Income	96,289
Other Noninterest Expense	0
Other Revenues	4,369
Property, Plant and Equipment	57,700

Output Variable	Value in 1000 USD
Liabilities	2,584,406
Assets	3,011,136
Expenses	91,501
Revenues	4,369
Stockholders Equity	426,730
Net Income	9,157
Comprehensive Net Income	8,740
Economic Capital Ratio	7.9%

