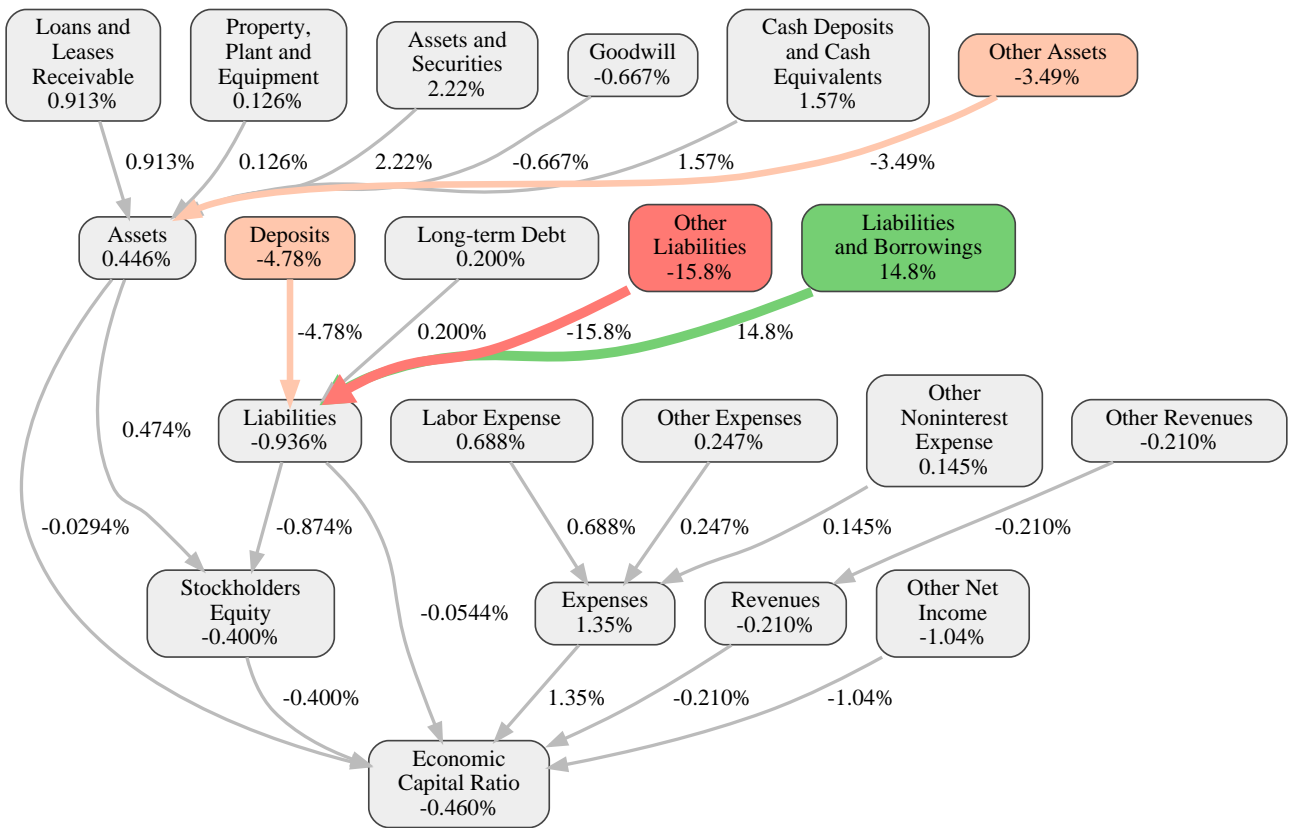




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PEOPLES BANCORP OF NORTH CAROLINA INC
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The relative strengths and weaknesses of PEOPLES BANCORP OF NORTH CAROLINA INC are analyzed with respect to the market average, including all of its competitors. 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 15% points. The greatest weakness of PEOPLES BANCORP OF NORTH CAROLINA INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 0.46% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	249,404
Cash Deposits and Cash Equivalents	161,580
Deposits	1,221,086
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	938,731
Long-term Debt	0
Occupancy	0
Other Assets	46,540
Other Compr. Net Income	1,756
Other Expenses	2,489
Other Liabilities	53,870
Other Net Income	13,846
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,600

Output Variable	Value in 1000 USD
Liabilities	1,274,956
Assets	1,414,855
Expenses	2,489
Revenues	0
Stockholders Equity	139,899
Net Income	11,357
Comprehensive Net Income	13,113
Economic Capital Ratio	6.2%