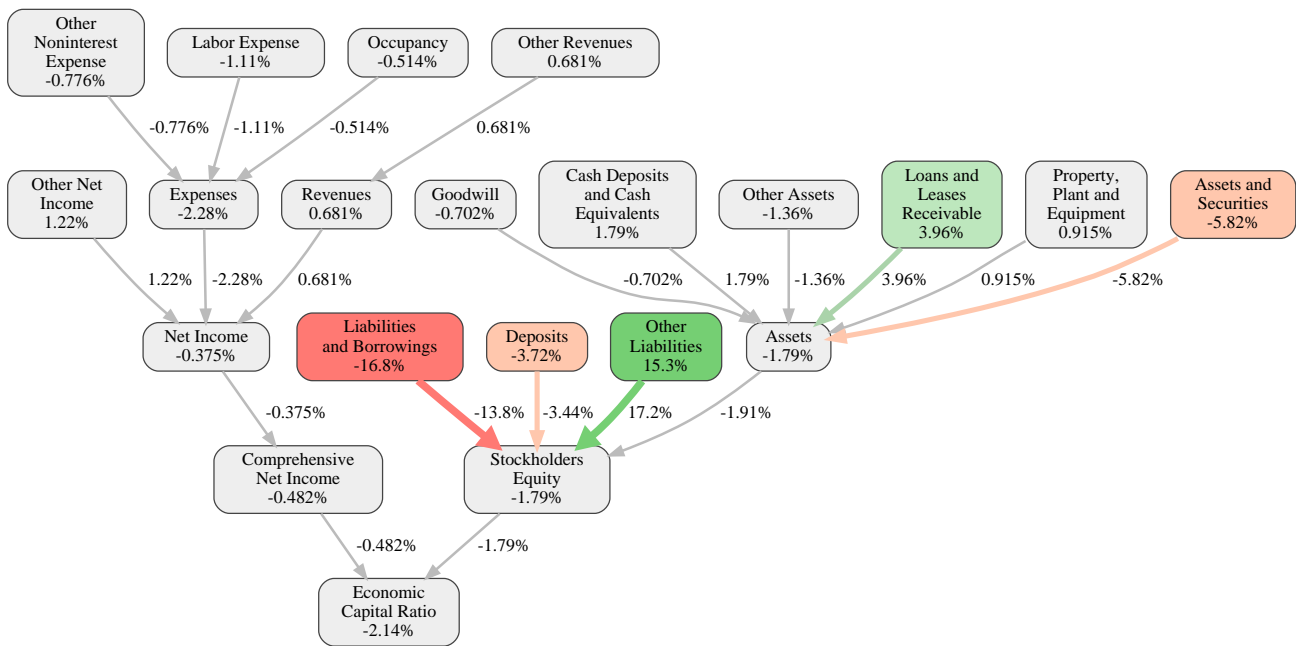




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NEW PEOPLES BANKSHARES INC
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RealRate

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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 15% points. The greatest weakness of NEW PEOPLES BANKSHARES INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.5%, being 2.1% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	10,317
Cash Deposits and Cash Equivalents	92,350
Deposits	668,012
Fees	0
Goodwill	0
IT and Equipment Expense	2,497
Labor Expense	13,228
Liabilities and Borrowings	444,287
Loans and Leases Receivable	568,375
Long-term Debt	0
Occupancy	4,536
Other Assets	63,086
Other Compr. Net Income	685
Other Expenses	1,103
Other Liabilities	-414,174
Other Net Income	24,459
Other Noninterest Expense	6,736
Other Revenues	6,531
Property, Plant and Equipment	22,174

Output Variable	Value in 1000 USD
Liabilities	698,125
Assets	756,302
Expenses	28,100
Revenues	6,531
Stockholders Equity	58,177
Net Income	2,890
Comprehensive Net Income	3,575
Economic Capital Ratio	4.5%