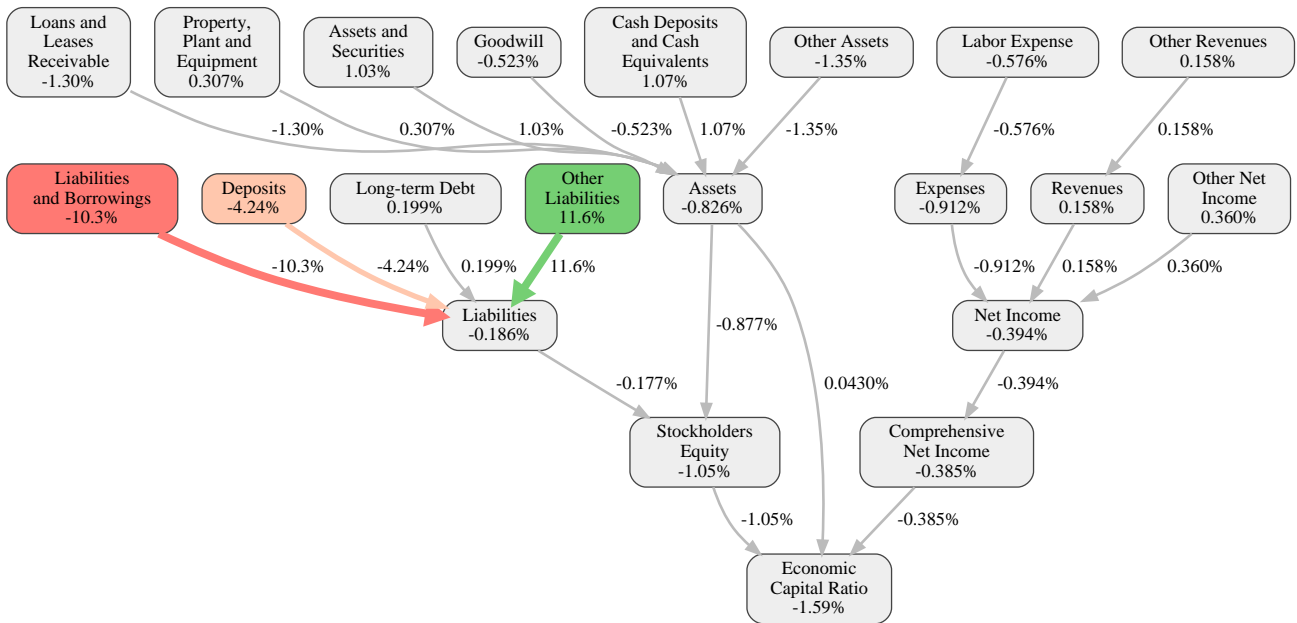




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The relative strengths and weaknesses of FIRST NATIONAL CORP VA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FIRST NATIONAL CORP VA compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of FIRST NATIONAL CORP VA is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 10% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.9%, being 1.6% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	303,137
Cash Deposits and Cash Equivalents	176,006
Deposits	1,248,752
Fees	2,883
Goodwill	3,030
IT and Equipment Expense	4,066
Labor Expense	17,792
Liabilities and Borrowings	689,998
Loans and Leases Receivable	819,408
Long-term Debt	0
Occupancy	1,856
Other Assets	65,453
Other Compr. Net Income	-3,100
Other Expenses	5,625
Other Liabilities	-666,352
Other Net Income	35,567
Other Noninterest Expense	3,096
Other Revenues	10,100
Property, Plant and Equipment	22,403

Output Variable	Value in 1000 USD
Liabilities	1,272,398
Assets	1,389,437
Expenses	35,318
Revenues	10,100
Stockholders Equity	117,039
Net Income	10,349
Comprehensive Net Income	7,249
Economic Capital Ratio	4.9%