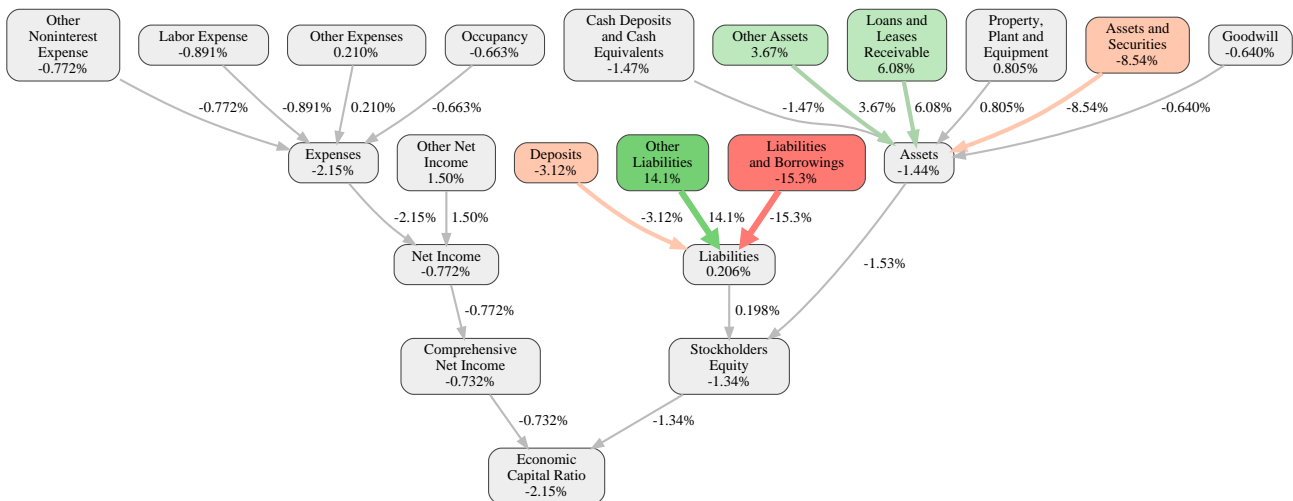




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NEW PEOPLES BANKSHARES INC
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RealRate

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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 14% points. The greatest weakness of NEW PEOPLES BANKSHARES INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.4%, being 2.2% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	9,391
Cash Deposits and Cash Equivalents	60,946
Deposits	707,513
Fees	0
Goodwill	0
IT and Equipment Expense	2,444
Labor Expense	12,662
Liabilities and Borrowings	456,256
Loans and Leases Receivable	587,009
Long-term Debt	0
Occupancy	5,785
Other Assets	116,566
Other Compr. Net Income	-1,556
Other Expenses	1,942
Other Liabilities	-432,753
Other Net Income	29,224
Other Noninterest Expense	6,976
Other Revenues	3,724
Property, Plant and Equipment	20,735

Output Variable	Value in 1000 USD
Liabilities	731,016
Assets	794,647
Expenses	29,809
Revenues	3,724
Stockholders Equity	63,631
Net Income	3,139
Comprehensive Net Income	1,583
Economic Capital Ratio	4.4%