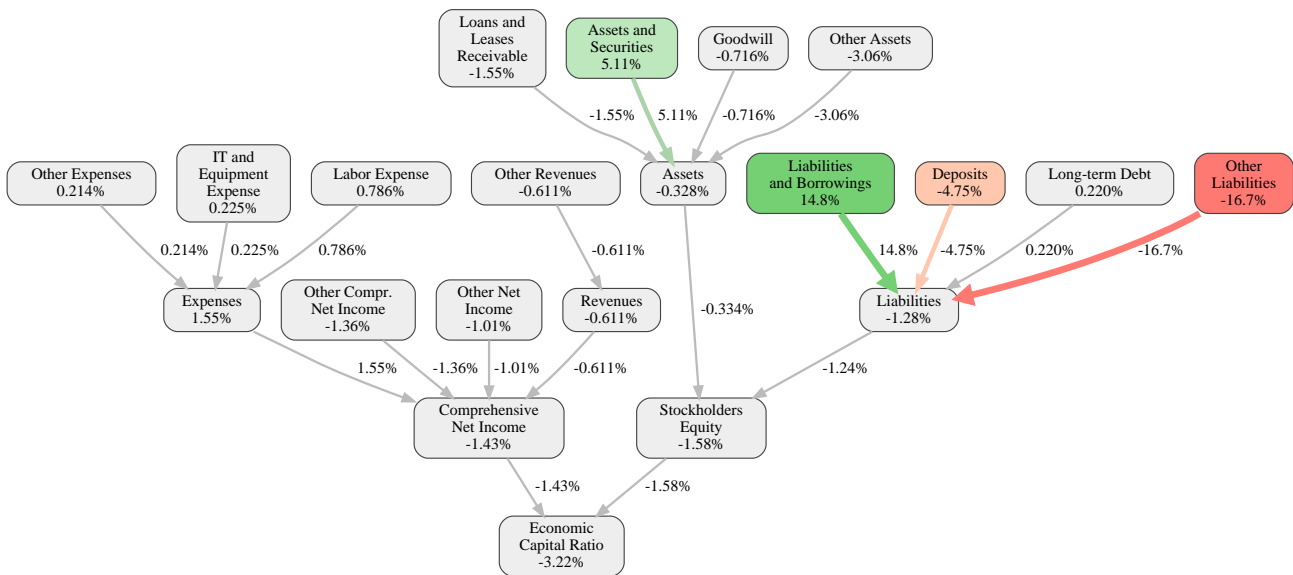




# STATE BANKS 2023

PEOPLES BANCORP OF NORTH CAROLINA INC  
Rank 148 of 165





# STATE BANKS 2023

## PEOPLES BANCORP OF NORTH CAROLINA INC Rank 148 of 165



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 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 1.3%, being 3.2% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	448,050
Cash Deposits and Cash Equivalents	71,596
Deposits	1,435,215
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,022,114
Long-term Debt	0
Occupancy	0
Other Assets	60,962
Other Compr. Net Income	-47,693
Other Expenses	4,172
Other Liabilities	80,517
Other Net Income	20,295
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,205

Output Variable	Value in 1000 USD
Liabilities	1,515,732
Assets	1,620,927
Expenses	4,172
Revenues	0
Stockholders Equity	105,195
Net Income	16,123
Comprehensive Net Income	-31,570
Economic Capital Ratio	1.3%