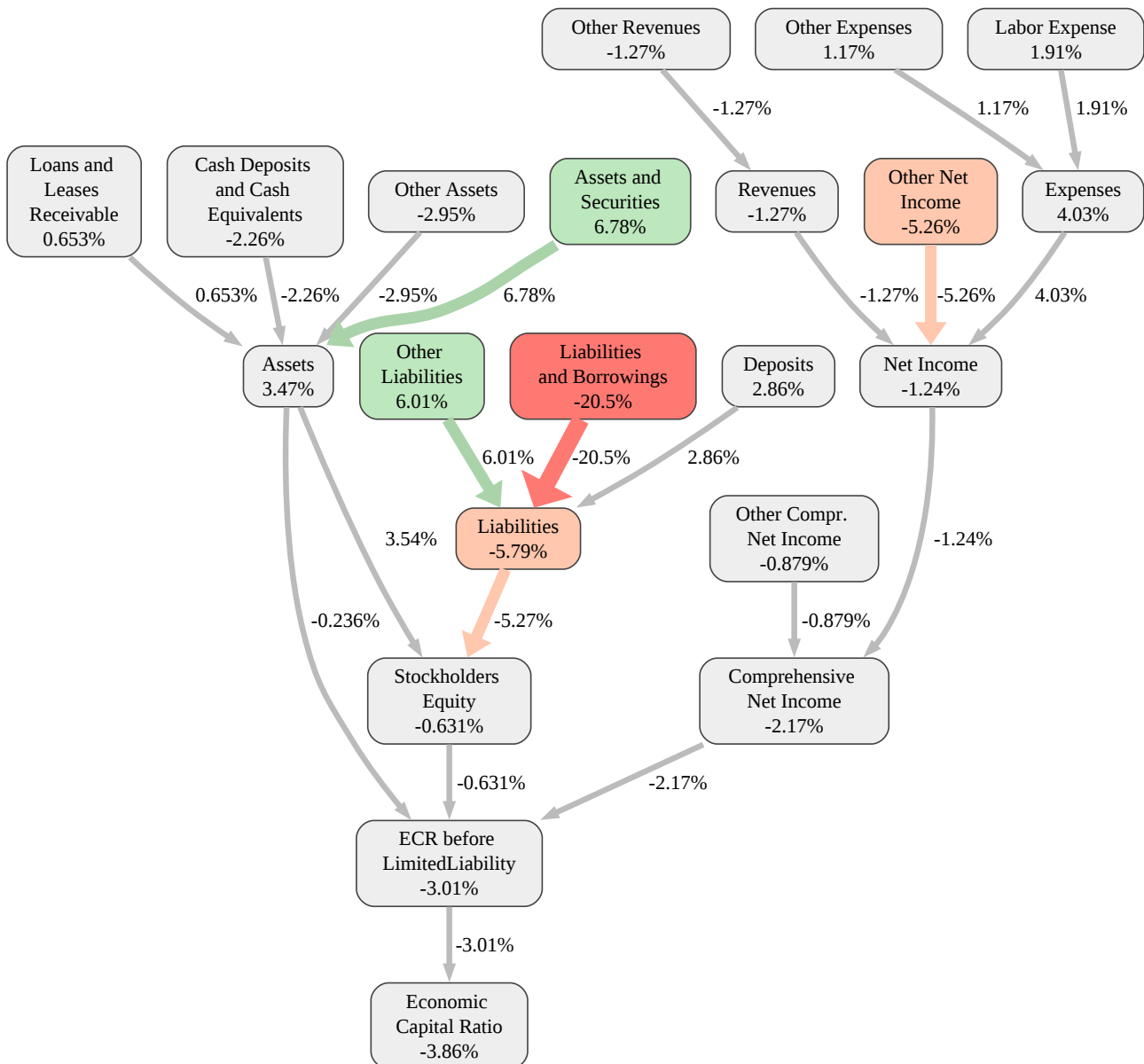




The relative strengths and weaknesses of First Keystone CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Keystone CORP compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 6.8% points. The greatest weakness of First Keystone CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.6%, being 3.9% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	396,254
Cash Deposits and Cash Equivalents	17,013
Deposits	980,439
Fees	0
Goodwill	19,133
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	790,419
Loans and Leases Receivable	904,153
Long-term Debt	0
Occupancy	0
Other Assets	79,317
Other Compr. Net Income	-87
Other Expenses	684
Other Liabilities	-476,603
Other Net Income	6,244
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	1,294,255
Assets	1,415,870
Expenses	684
Revenues	0
Stockholders Equity	121,615
Net Income	5,560
Comprehensive Net Income	5,473
BaseVar	1,367,795
ECR before Limited Liability	8.4%
Economic Capital Ratio	8.6%