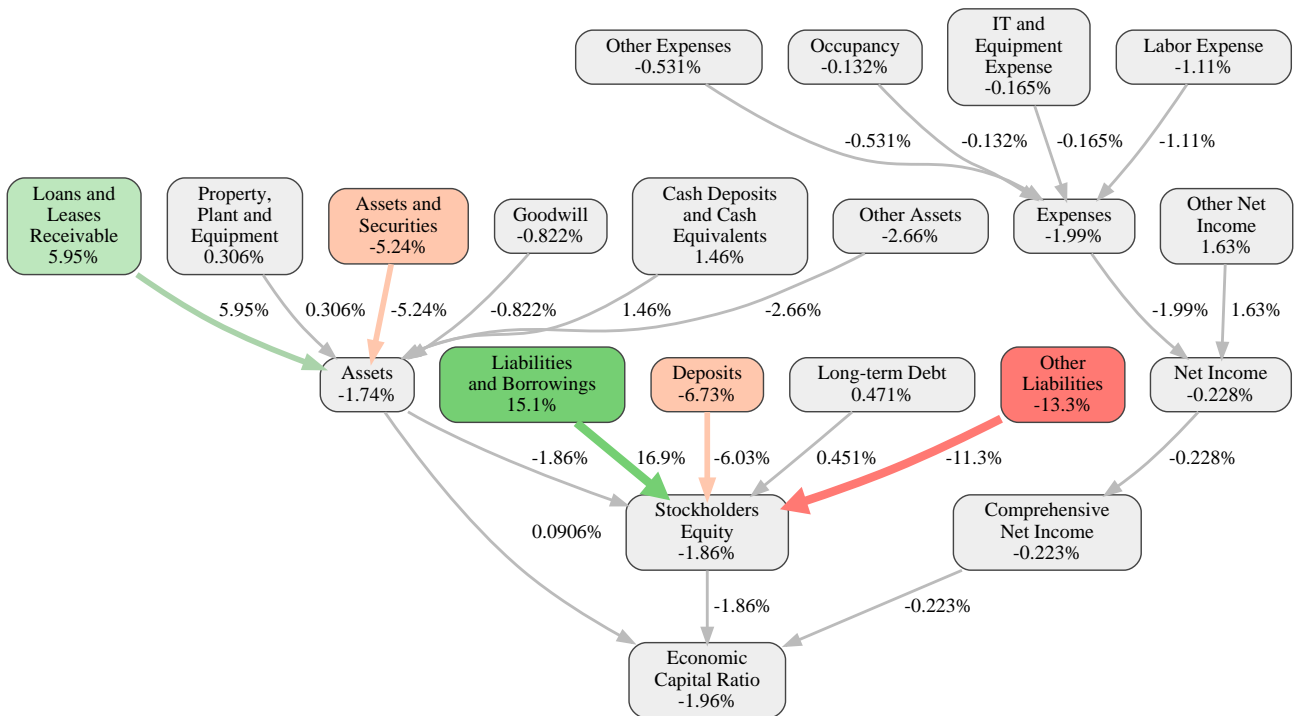




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The relative strengths and weaknesses of BANK OF THE JAMES FINANCIAL GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BANK OF THE JAMES FINANCIAL GROUP INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of BANK OF THE JAMES FINANCIAL GROUP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 2.0% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	1,183
Cash Deposits and Cash Equivalents	50,325
Deposits	612,043
Fees	398
Goodwill	0
IT and Equipment Expense	1,600
Labor Expense	11,279
Liabilities and Borrowings	2,584
Loans and Leases Receivable	530,016
Long-term Debt	0
Occupancy	1,522
Other Assets	79,947
Other Compr. Net Income	-774
Other Expenses	6,519
Other Liabilities	5,127
Other Net Income	25,483
Other Noninterest Expense	1,075
Other Revenues	2,212
Property, Plant and Equipment	13,426

Output Variable	Value in 1000 USD
Liabilities	619,754
Assets	674,897
Expenses	22,393
Revenues	2,212
Stockholders Equity	55,143
Net Income	5,302
Comprehensive Net Income	4,528
Economic Capital Ratio	5.0%