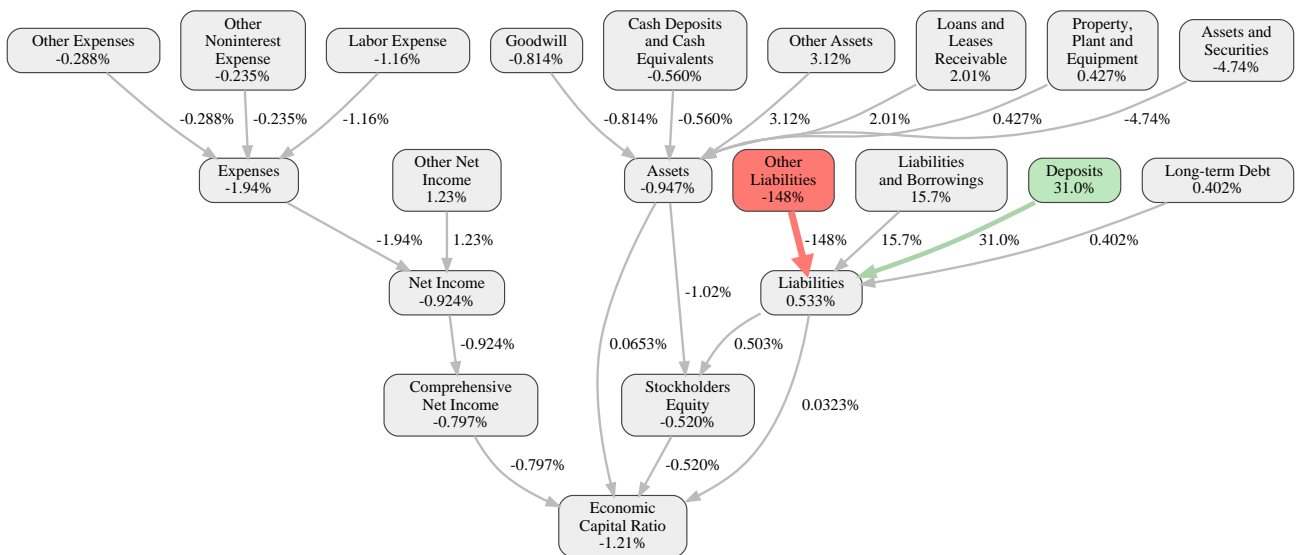




STATE BANKS 2020

EAGLE FINANCIAL SERVICES INC
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RealRate

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The relative strengths and weaknesses of EAGLE FINANCIAL SERVICES 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 EAGLE FINANCIAL SERVICES INC compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 31% points. The greatest weakness of EAGLE FINANCIAL SERVICES INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 148% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 1.2% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	18,194
Cash Deposits and Cash Equivalents	33,659
Deposits	0
Fees	1,162
Goodwill	0
IT and Equipment Expense	1,316
Labor Expense	15,025
Liabilities and Borrowings	9,450
Loans and Leases Receivable	639,787
Long-term Debt	0
Occupancy	1,611
Other Assets	166,383
Other Compr. Net Income	3,035
Other Expenses	6,441
Other Liabilities	771,544
Other Net Income	30,885
Other Noninterest Expense	3,031
Other Revenues	0
Property, Plant and Equipment	19,297

Output Variable	Value in 1000 USD
Liabilities	780,994
Assets	877,320
Expenses	28,586
Revenues	0
Stockholders Equity	96,326
Net Income	2,299
Comprehensive Net Income	5,334
Economic Capital Ratio	6.5%