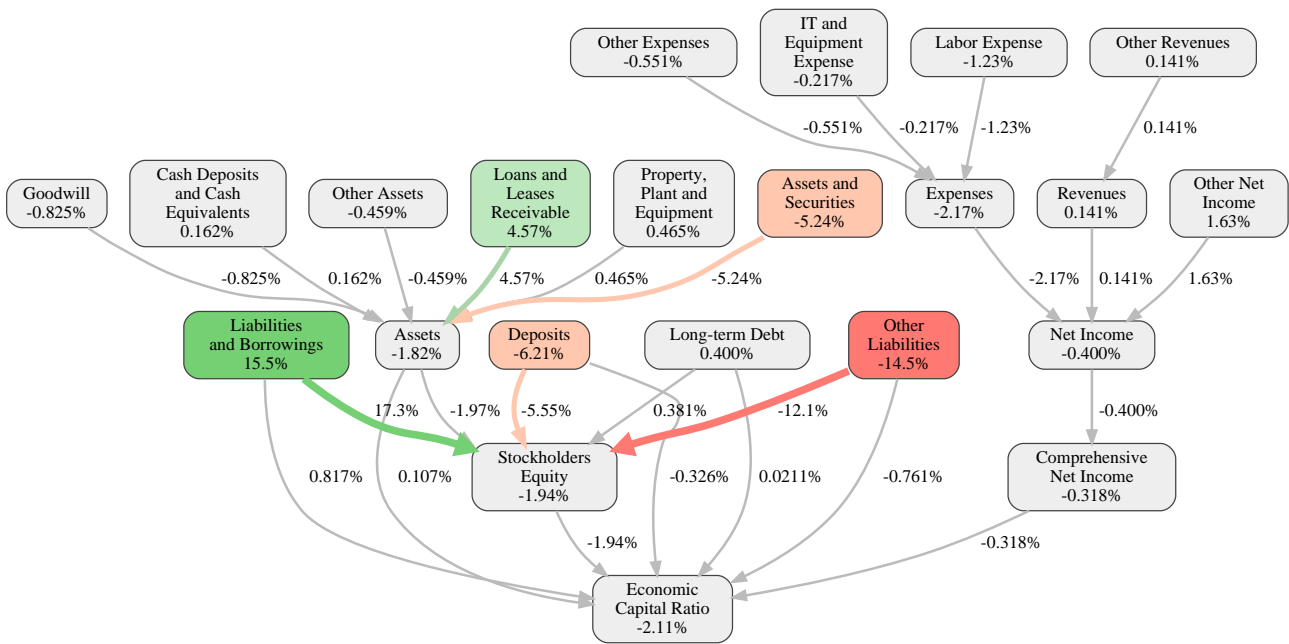




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The relative strengths and weaknesses of BANK OF THE JAMES FINANCIAL GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 16% points. The greatest weakness of BANK OF THE JAMES FINANCIAL GROUP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 2.1% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	8,173
Cash Deposits and Cash Equivalents	39,111
Deposits	649,459
Fees	226
Goodwill	0
IT and Equipment Expense	2,107
Labor Expense	13,092
Liabilities and Borrowings	9,193
Loans and Leases Receivable	573,274
Long-term Debt	0
Occupancy	1,655
Other Assets	88,138
Other Compr. Net Income	2,238
Other Expenses	7,243
Other Liabilities	5,297
Other Net Income	28,753
Other Noninterest Expense	1,289
Other Revenues	2,464
Property, Plant and Equipment	16,698

Output Variable	Value in 1000 USD
Liabilities	663,949
Assets	725,394
Expenses	25,612
Revenues	2,464
Stockholders Equity	61,445
Net Income	5,605
Comprehensive Net Income	7,843
Economic Capital Ratio	5.6%