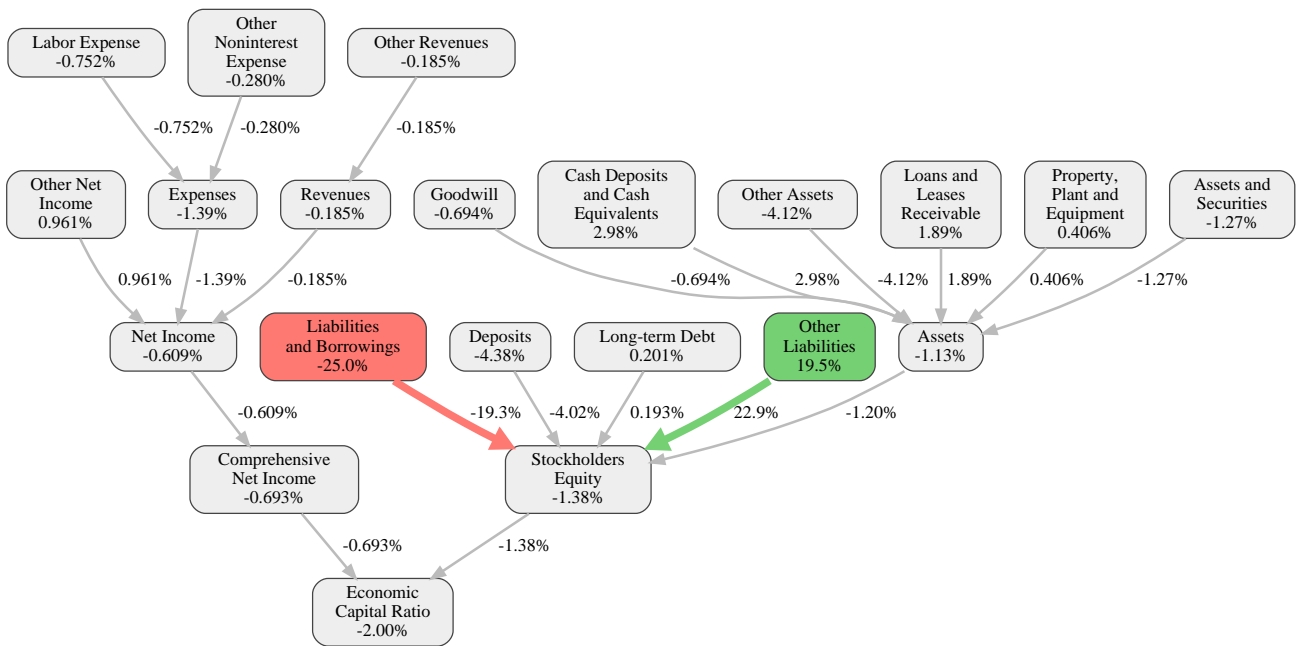




STATE BANKS 2021

FAUQUIER BANKSHARES INC. Rank 161 of 180

TFB Fauquier Bankshares, Inc.





RealRate

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The relative strengths and weaknesses of FAUQUIER BANKSHARES 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 FAUQUIER BANKSHARES INC. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of FAUQUIER BANKSHARES INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.6%, being 2.0% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	96,007
Cash Deposits and Cash Equivalents	124,553
Deposits	766,119
Fees	1,517
Goodwill	0
IT and Equipment Expense	2,208
Labor Expense	12,103
Liabilities and Borrowings	595,329
Loans and Leases Receivable	609,879
Long-term Debt	0
Occupancy	2,409
Other Assets	20,205
Other Compr. Net Income	954
Other Expenses	2,785
Other Liabilities	-566,736
Other Net Income	25,633
Other Noninterest Expense	3,565
Other Revenues	249
Property, Plant and Equipment	16,529

Output Variable	Value in 1000 USD
Liabilities	794,712
Assets	867,173
Expenses	24,587
Revenues	249
Stockholders Equity	72,461
Net Income	1,295
Comprehensive Net Income	2,249
Economic Capital Ratio	4.6%