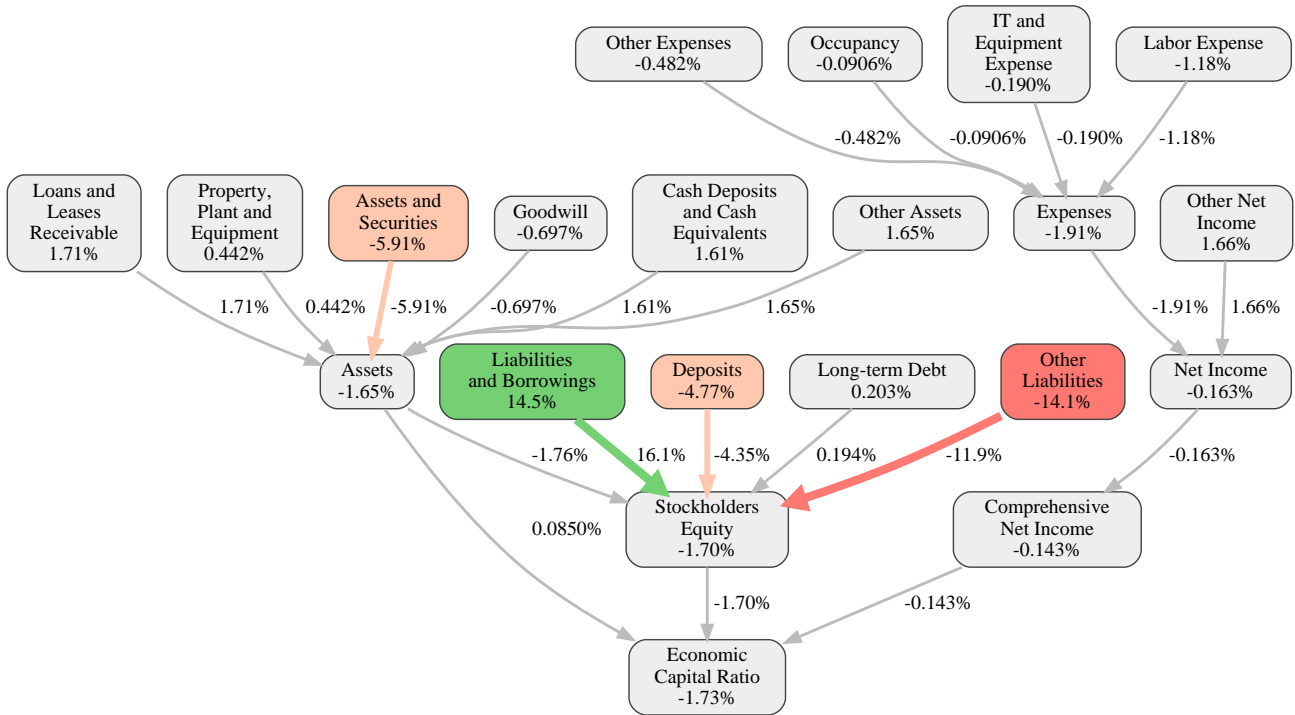




# STATE BANKS 2021

**BANK OF THE JAMES FINANCIAL GROUP INC**  
 Rank 150 of 180





# STATE BANKS 2021

## BANK OF THE JAMES FINANCIAL GROUP INC Rank 150 of 180



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 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.9%, being 1.7% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	9,265
Cash Deposits and Cash Equivalents	100,886
Deposits	764,967
Fees	336
Goodwill	0
IT and Equipment Expense	2,350
Labor Expense	15,430
Liabilities and Borrowings	9,575
Loans and Leases Receivable	601,934
Long-term Debt	0
Occupancy	1,638
Other Assets	122,319
Other Compr. Net Income	1,797
Other Expenses	7,591
Other Liabilities	10,112
Other Net Income	31,104
Other Noninterest Expense	1,248
Other Revenues	2,469
Property, Plant and Equipment	16,982

Output Variable	Value in 1000 USD
Liabilities	784,654
Assets	851,386
Expenses	28,593
Revenues	2,469
Stockholders Equity	66,732
Net Income	4,980
Comprehensive Net Income	6,777
Economic Capital Ratio	4.9%