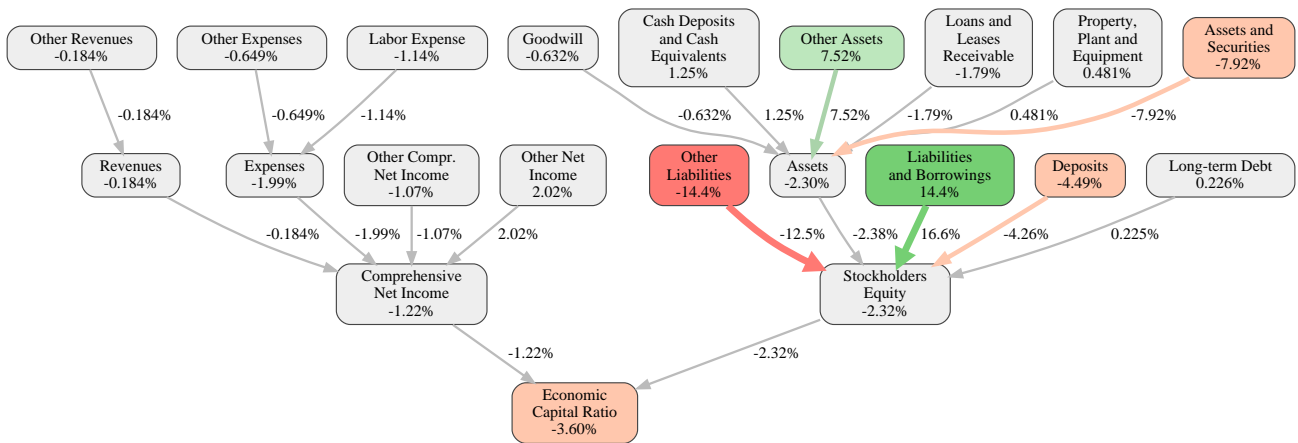




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The relative strengths and weaknesses of BANK OF THE JAMES FINANCIAL GROUP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 14% 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 0.96%, being 3.6% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	17,795
Cash Deposits and Cash Equivalents	61,762
Deposits	848,138
Fees	500
Goodwill	2,054
IT and Equipment Expense	2,553
Labor Expense	17,682
Liabilities and Borrowings	20,081
Loans and Leases Receivable	605,366
Long-term Debt	0
Occupancy	1,814
Other Assets	223,620
Other Compr. Net Income	-25,395
Other Expenses	10,345
Other Liabilities	10,126
Other Net Income	39,804
Other Noninterest Expense	1,994
Other Revenues	4,043
Property, Plant and Equipment	17,974

Output Variable	Value in 1000 USD
Liabilities	878,345
Assets	928,571
Expenses	34,888
Revenues	4,043
Stockholders Equity	50,226
Net Income	8,959
Comprehensive Net Income	-16,436
Economic Capital Ratio	0.96%