

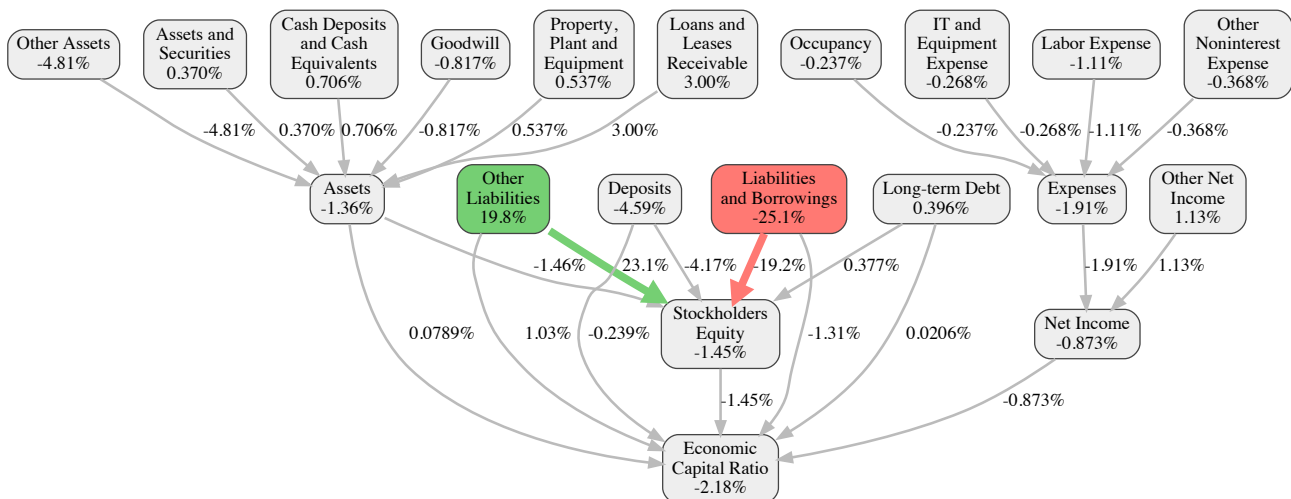


RealRate

STATE BANKS 2020

FAUQUIER BANKSHARES INC.
Rank 176 of 191

TFB Fauquier Bankshares, Inc.



RealRate

• Financial Strength Rankings using Artificial Intelligence

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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 5.5%, being 2.2% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	93,775
Cash Deposits and Cash Equivalents	46,327
Deposits	622,155
Fees	1,244
Goodwill	0
IT and Equipment Expense	2,431
Labor Expense	12,084
Liabilities and Borrowings	510,738
Loans and Leases Receivable	544,999
Long-term Debt	0
Occupancy	2,352
Other Assets	19,578
Other Compr. Net Income	1,909
Other Expenses	1,920
Other Liabilities	-477,844
Other Net Income	24,905
Other Noninterest Expense	3,427
Property, Plant and Equipment	17,492
Revenues	803

Output Variable	Value in 1000 USD
Liabilities	655,049
Assets	722,171
Expenses	23,458
Stockholders Equity	67,122
Net Income	2,250
Comprehensive Net Income	4,159
Economic Capital Ratio	5.5%

