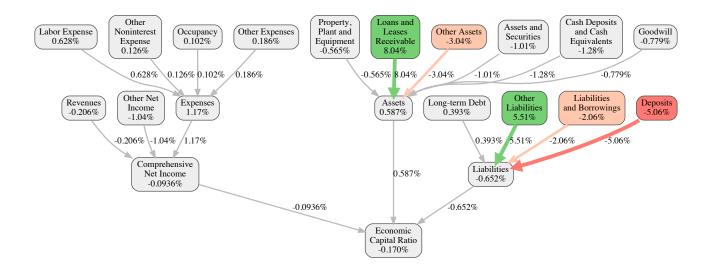


STATE BANKS 2020

FVCBankcorp Inc. Rank 93 of 191







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The relative strengths and weaknesses of FVCBankcorp 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 FVCBankcorp Inc. compared to the market average is the variable Loans and Leases Receivable, increasing the Economic Capital Ratio by 8.0% points. The greatest weakness of FVCBankcorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 5.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 0.17% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	149,069
Cash Deposits and Cash Equivalents	33,142
Deposits	1,285,722
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	557,148
Loans and Leases Receivable	1,260,295
Long-term Debt	0
Occupancy	0
Other Assets	92,705
Other Compr. Net Income	3,101
Other Expenses	4,184
Other Liabilities	-484,653
Other Net Income	20,012
Other Noninterest Expense	0
Property, Plant and Equipment	2,084
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,358,217
Assets	1,537,295
Expenses	4,184
Stockholders Equity	179,078
Net Income	15,828
Comprehensive Net Income	18,929
Economic Capital Ratio	7.5%