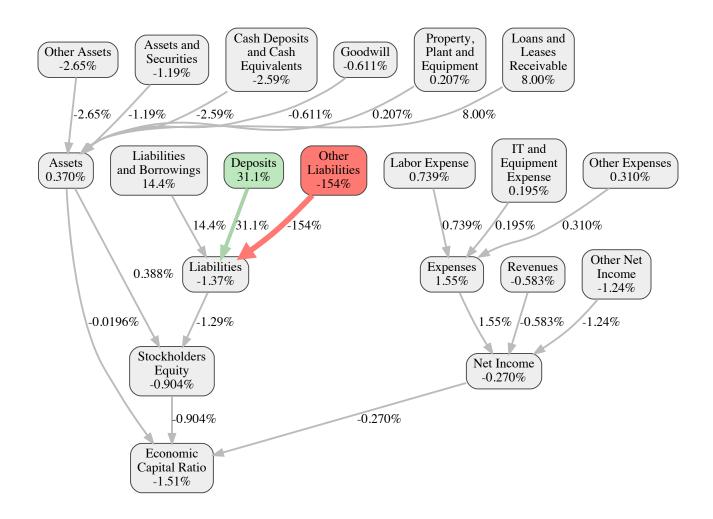


STATE BANKS 2022



EAGLE FINANCIAL SERVICES INC Rank 138 of 175





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The relative strengths and weaknesses of EAGLE FINANCIAL SERVICES 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 EAGLE FINANCIAL SERVICES INC compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 31% points. The greatest weakness of EAGLE FINANCIAL SERVICES INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 154% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 1.5% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	218,627
Cash Deposits and Cash Equivalents	64,068
Deposits	0
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	15,523
Loans and Leases Receivable	977,809
Long-term Debt	0
Occupancy	0
Other Assets	24,285
Other Compr. Net Income	-3,434
Other Expenses	1,766
Other Liabilities	1,177,235
Other Net Income	12,787
Other Noninterest Expense	0
Property, Plant and Equipment	18,249
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,192,758
Assets	1,303,038
Expenses	1,766
Stockholders Equity	110,280
Net Income	11,021
Comprehensive Net Income	7,587
Economic Capital Ratio	5.0%