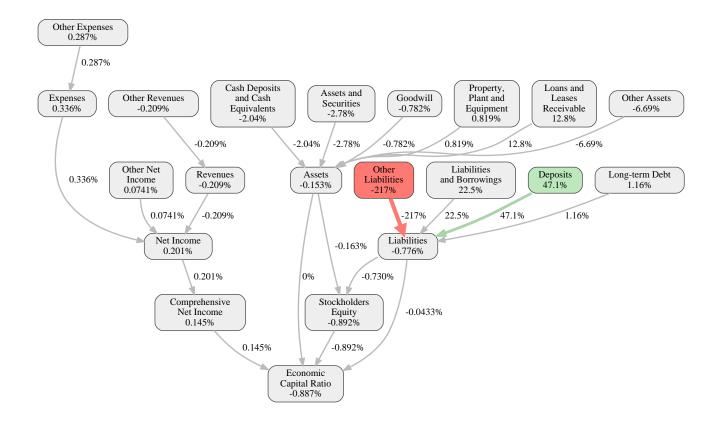


STATE BANKS 2012

Eagle Financial Services INC Rank 77 of 151









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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 47% points. The greatest weakness of Eagle Financial Services INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 217% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.2%, being 0.89% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	9,168
Cash Deposits and Cash Equivalents	21,941
Deposits	0
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	12,000
Loans and Leases Receivable	401,681
Long-term Debt	0
Occupancy	0
Other Assets	120,032
Other Compr. Net Income	0
Other Expenses	1,371
Other Liabilities	497,932
Other Net Income	5,693
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,200

Output Variable	Value in 1000 USD
Liabilities	509,932
Assets	568,022
Expenses	1,371
Revenues	0
Stockholders Equity	58,090
Net Income	4,322
Comprehensive Net Income	4,322
Economic Capital Ratio	9.2%

