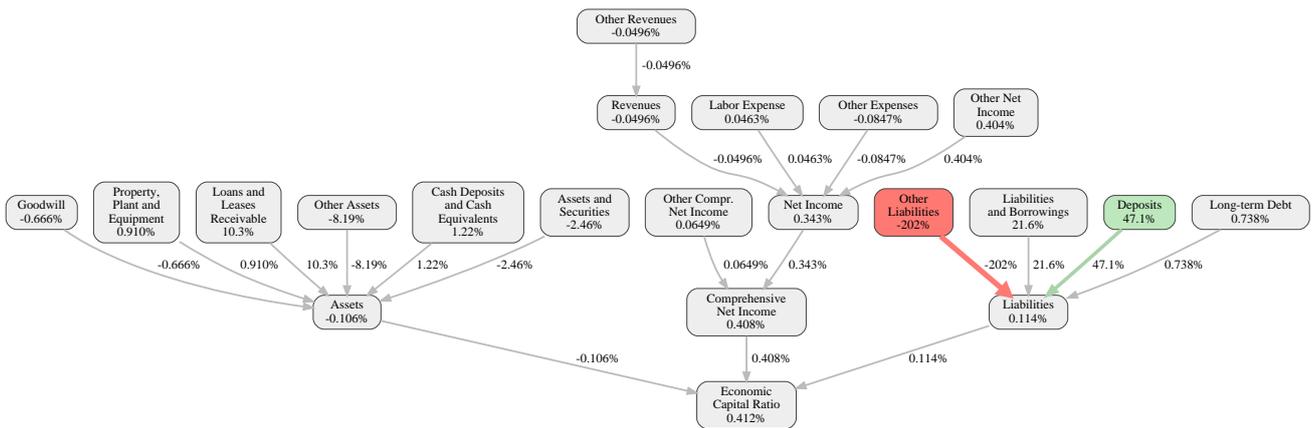




STATE BANKS 2013

Eagle Financial Services INC
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RealRate

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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 202% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.41% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	8,062
Cash Deposits and Cash Equivalents	48,690
Deposits	0
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,002
Loans and Leases Receivable	411,520
Long-term Debt	0
Occupancy	0
Other Assets	108,459
Other Compr. Net Income	517
Other Expenses	2,559
Other Liabilities	516,568
Other Net Income	9,109
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,545

Output Variable	Value in 1000 USD
Liabilities	529,570
Assets	593,276
Expenses	2,559
Revenues	0
Stockholders Equity	63,706
Net Income	6,550
Comprehensive Net Income	7,067
Economic Capital Ratio	10%