

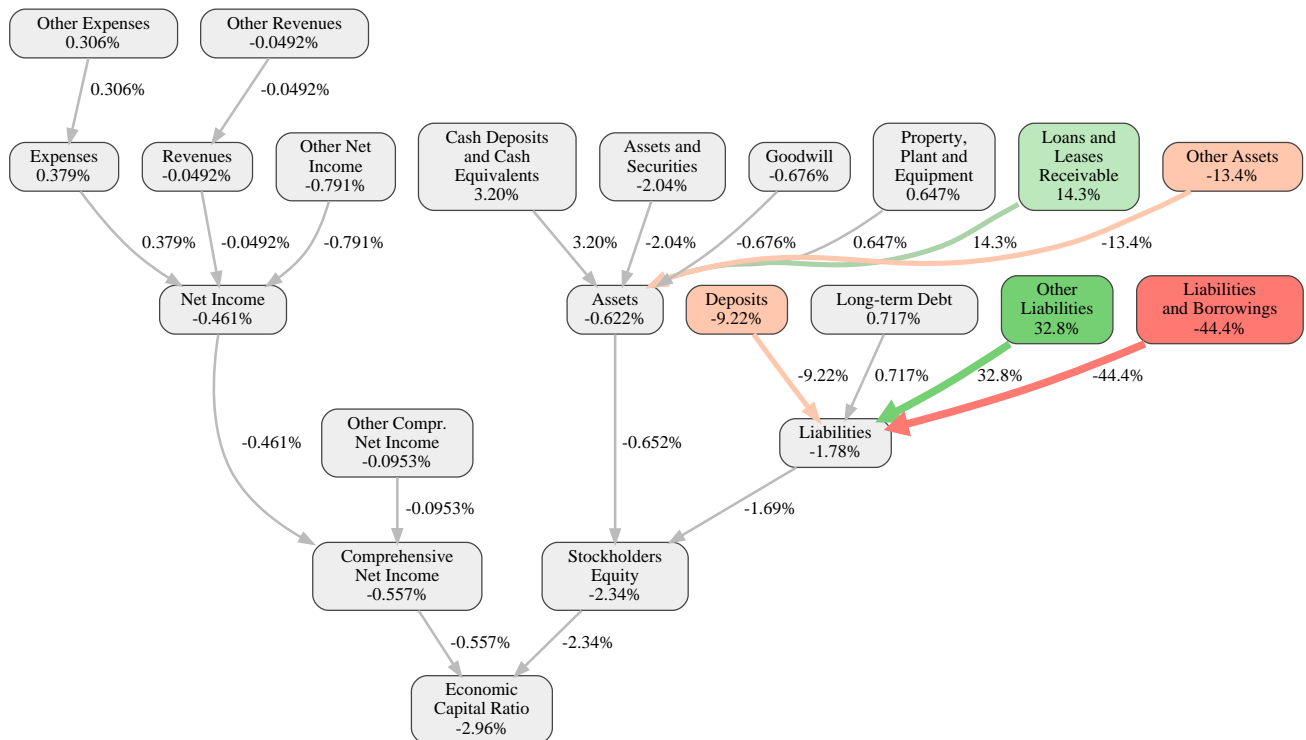


RealRate

STATE BANKS 2013

Fauquier Bankshares INC
Rank 141 of 149

TFB Fauquier Bankshares, Inc.



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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 33% points. The greatest weakness of Fauquier Bankshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 3.0% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	11,925
Cash Deposits and Cash Equivalents	64,424
Deposits	515,134
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	432,051
Loans and Leases Receivable	445,108
Long-term Debt	0
Occupancy	0
Other Assets	65,167
Other Compr. Net Income	-395
Other Expenses	360
Other Liabilities	-393,546
Other Net Income	2,413
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,763

Output Variable	Value in 1000 USD
Liabilities	553,639
Assets	601,387
Expenses	360
Revenues	0
Stockholders Equity	47,748
Net Income	2,053
Comprehensive Net Income	1,658
Economic Capital Ratio	6.7%