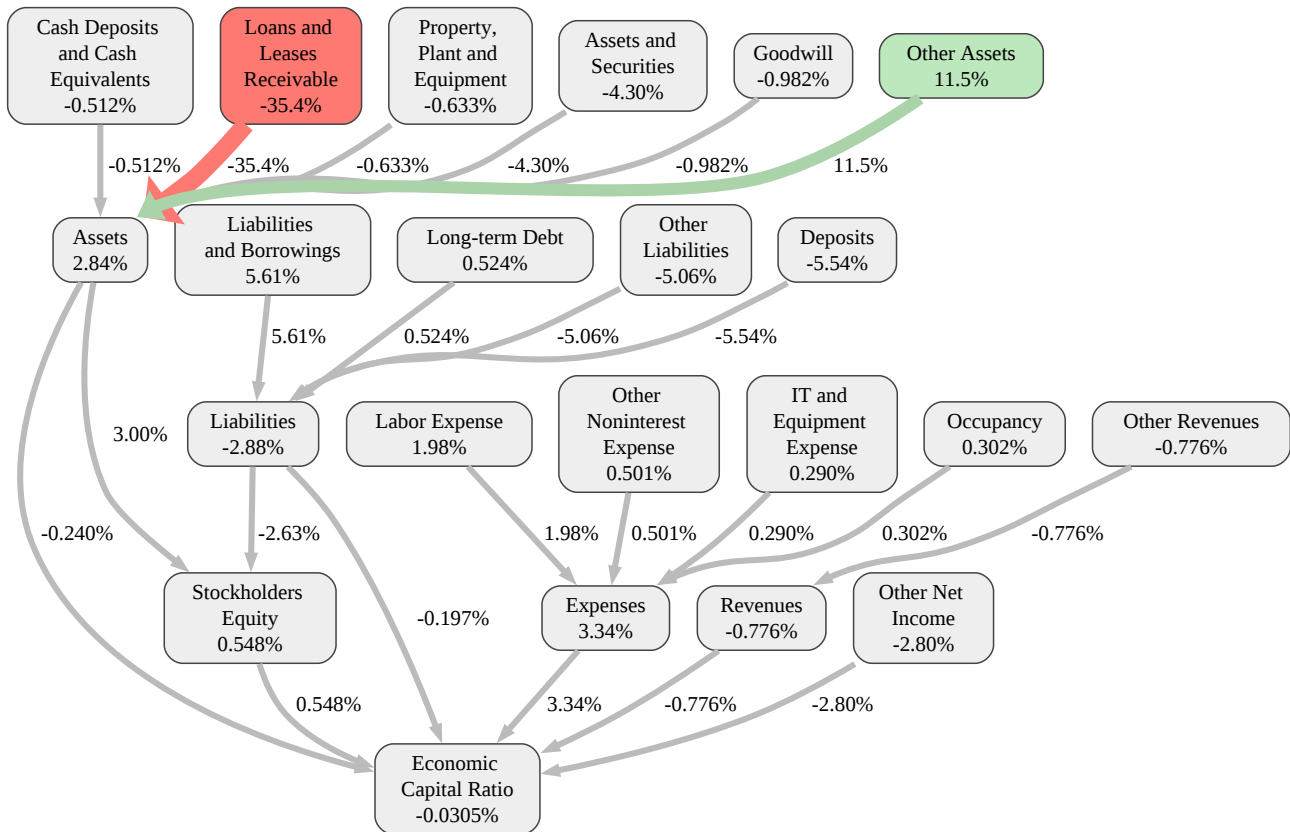




The relative strengths and weaknesses of Fvcbankcorp Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Fvcbankcorp Inc compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Fvcbankcorp Inc is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.031% points below the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	195,821	Liabilities	1,963,596
Cash Deposits and Cash Equivalents	90,950	Assets	2,198,950
Deposits	1,870,605	Expenses	7,233
Fees	0	Revenues	0
Goodwill	0	Stockholders Equity	235,354
IT and Equipment Expense	0	Net Income	15,064
Labor Expense	0	Comprehensive Net Income	15,958
Liabilities and Borrowings	623,811	BaseVar	2,136,493
Loans and Leases Receivable	0	ECR before LimitedLiability	11%
Long-term Debt	0	Economic Capital Ratio	12%
Occupancy	0		
Other Assets	1,911,321		
Other Compr. Net Income	894		
Other Expenses	7,233		
Other Liabilities	-530,820		
Other Net Income	22,297		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	858		