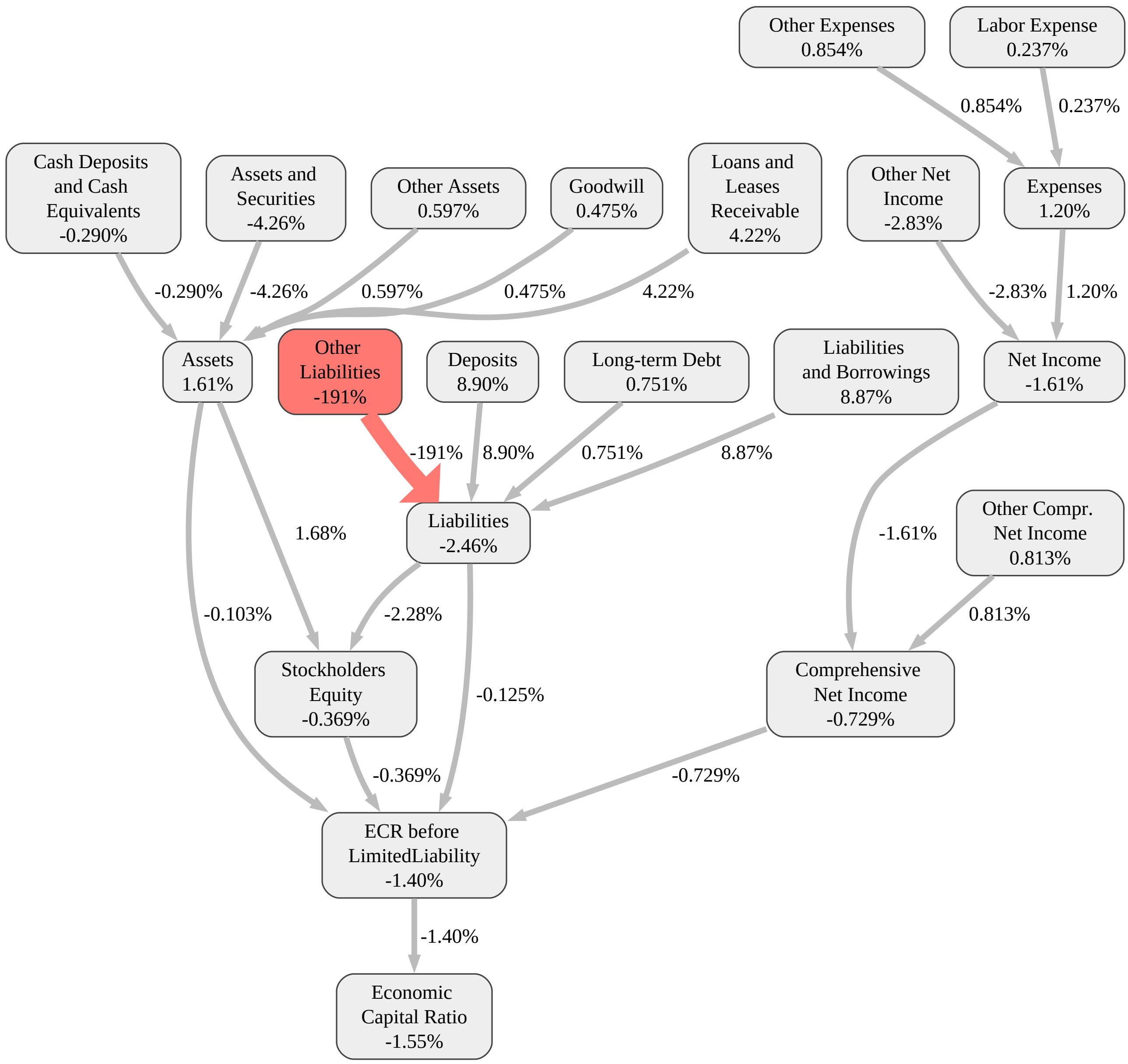
STATE BANKS 2014

MVB Financial CORP
Rank 63 of 87



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The relative strengths and weaknesses of MVB Financial CORP 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 MVB Financial CORP compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 8.9% points.The greatest weakness of MVB Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 191% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.9%, being 1.6% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	39,843
Deposits	0
Fees	0
Goodwill	17,779
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	617,370
Long-term Debt	0
Occupancy	0
Other Assets	295,149
Other Compr. Net Income	-1,466
Other Expenses	983
Other Liabilities	893,038
Other Net Income	5,003
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,919

Output Variable	Value in 1000 USD
Liabilities	893,038
Assets	987,060
Expenses	983
Revenues	0
Stockholders Equity	94,022
Net Income	4,020
Comprehensive Net Income	2,554
BaseVar	953,574
ECR before LimitedLiability	8.7%
Economic Capital Ratio	8.9%