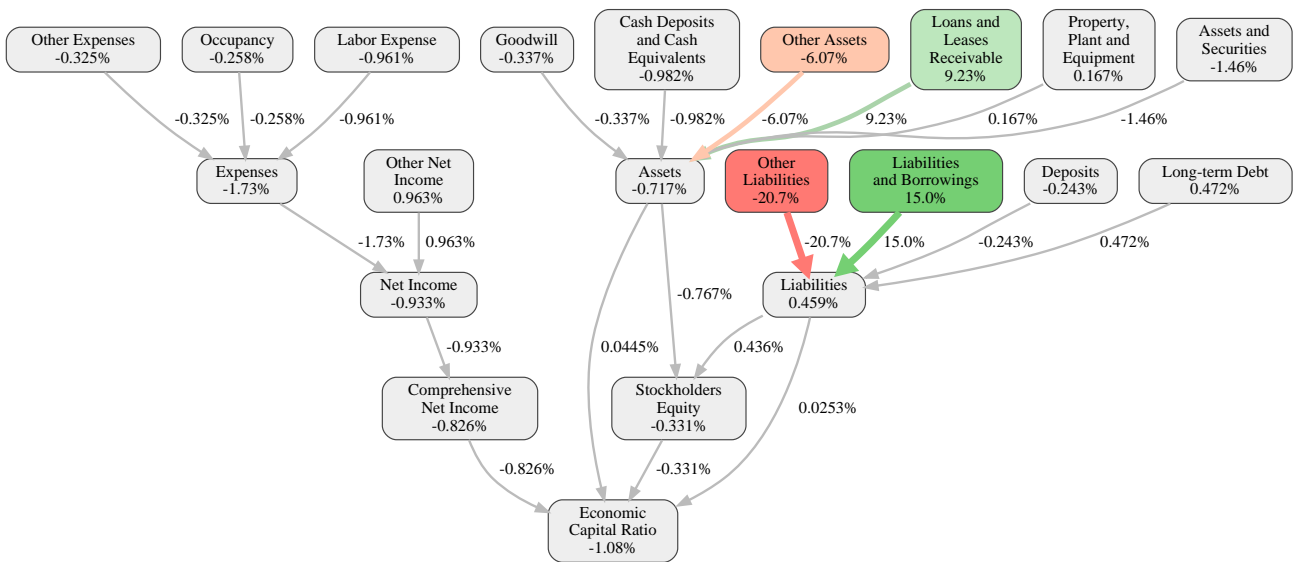




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RealRate

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The relative strengths and weaknesses of BAY BANKS OF VIRGINIA 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 BAY BANKS OF VIRGINIA INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of BAY BANKS OF VIRGINIA INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 1.1% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	88,159
Cash Deposits and Cash Equivalents	26,666
Deposits	842,192
Fees	1,817
Goodwill	10,374
IT and Equipment Expense	0
Labor Expense	16,233
Liabilities and Borrowings	7,967
Loans and Leases Receivable	894,191
Long-term Debt	0
Occupancy	3,682
Other Assets	43,058
Other Compr. Net Income	-171
Other Expenses	8,160
Other Liabilities	112,982
Other Net Income	33,258
Other Noninterest Expense	2,760
Other Revenues	497
Property, Plant and Equipment	18,169

Output Variable	Value in 1000 USD
Liabilities	963,141
Assets	1,080,617
Expenses	32,652
Revenues	497
Stockholders Equity	117,476
Net Income	1,103
Comprehensive Net Income	932
Economic Capital Ratio	5.8%