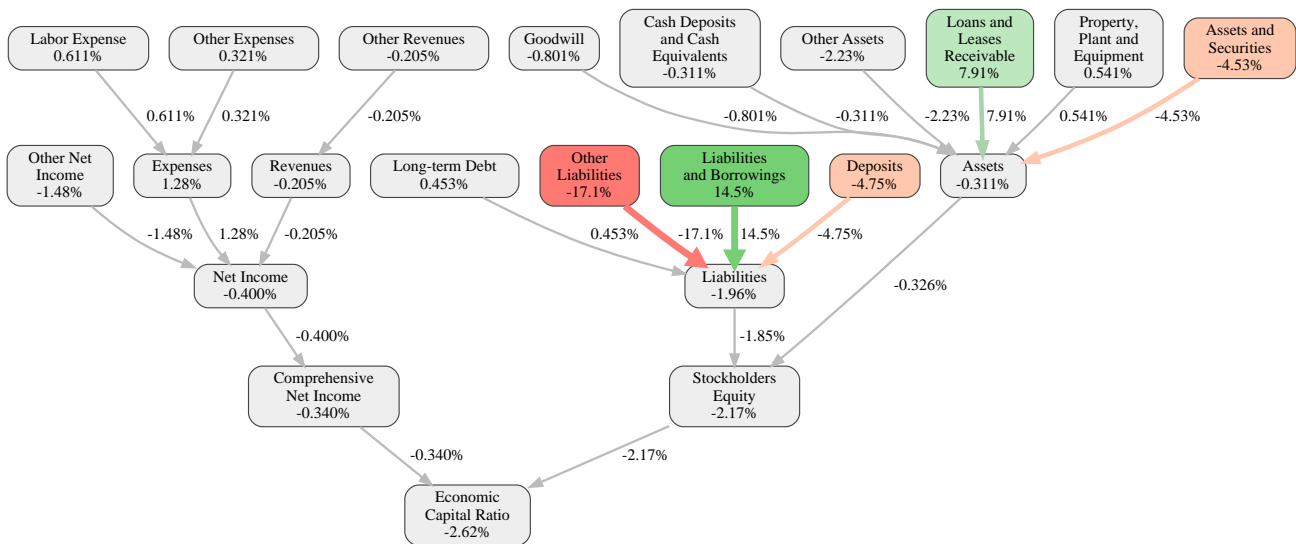




# STATE BANKS 2019

Village Bank & Trust Financial Corp.  
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The relative strengths and weaknesses of Village Bank & Trust 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 Village Bank & Trust Financial Corp. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Village Bank & Trust Financial Corp. is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.3%, being 2.6% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	7,551
Cash Deposits and Cash Equivalents	19,543
Deposits	439,047
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,138
Loans and Leases Receivable	412,092
Long-term Debt	0
Occupancy	0
Other Assets	63,225
Other Compr. Net Income	-297
Other Expenses	693
Other Liabilities	35,548
Other Net Income	3,730
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,455

Output Variable	Value in 1000 USD
Liabilities	477,733
Assets	514,866
Expenses	693
Revenues	0
Stockholders Equity	37,133
Net Income	3,037
Comprehensive Net Income	2,740
Economic Capital Ratio	4.3%