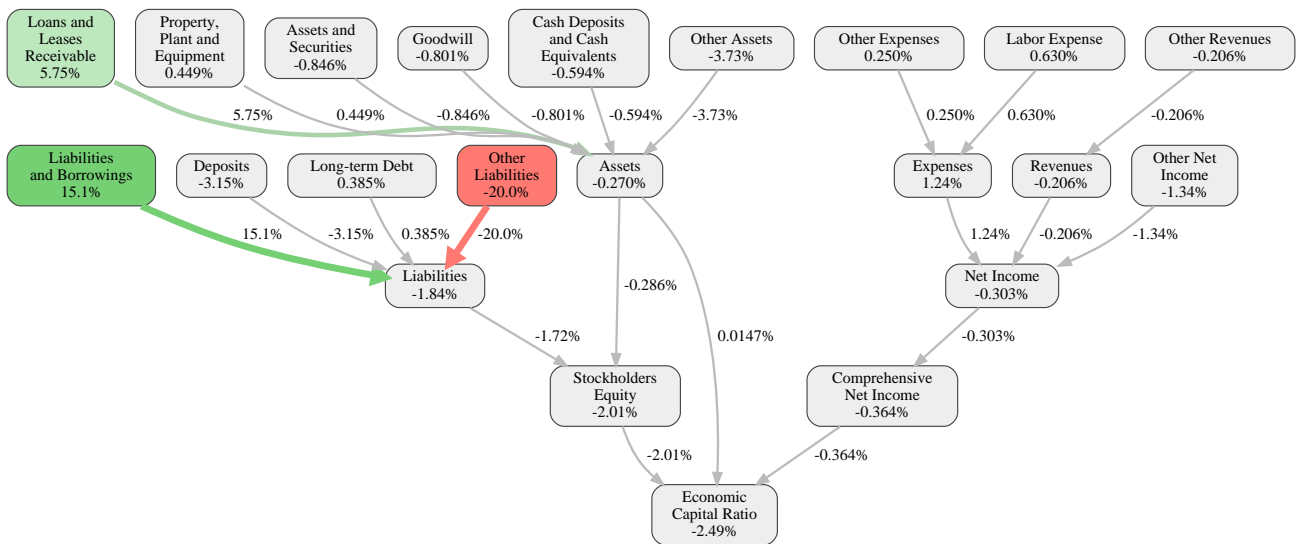




# STATE BANKS 2020

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 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.2%, being 2.5% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	55,431
Cash Deposits and Cash Equivalents	19,967
Deposits	443,208
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,294
Loans and Leases Receivable	426,873
Long-term Debt	0
Occupancy	0
Other Assets	26,006
Other Compr. Net Income	891
Other Expenses	1,164
Other Liabilities	48,897
Other Net Income	5,641
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,036

Output Variable	Value in 1000 USD
Liabilities	497,399
Assets	540,313
Expenses	1,164
Revenues	0
Stockholders Equity	42,914
Net Income	4,477
Comprehensive Net Income	5,368
Economic Capital Ratio	5.2%