

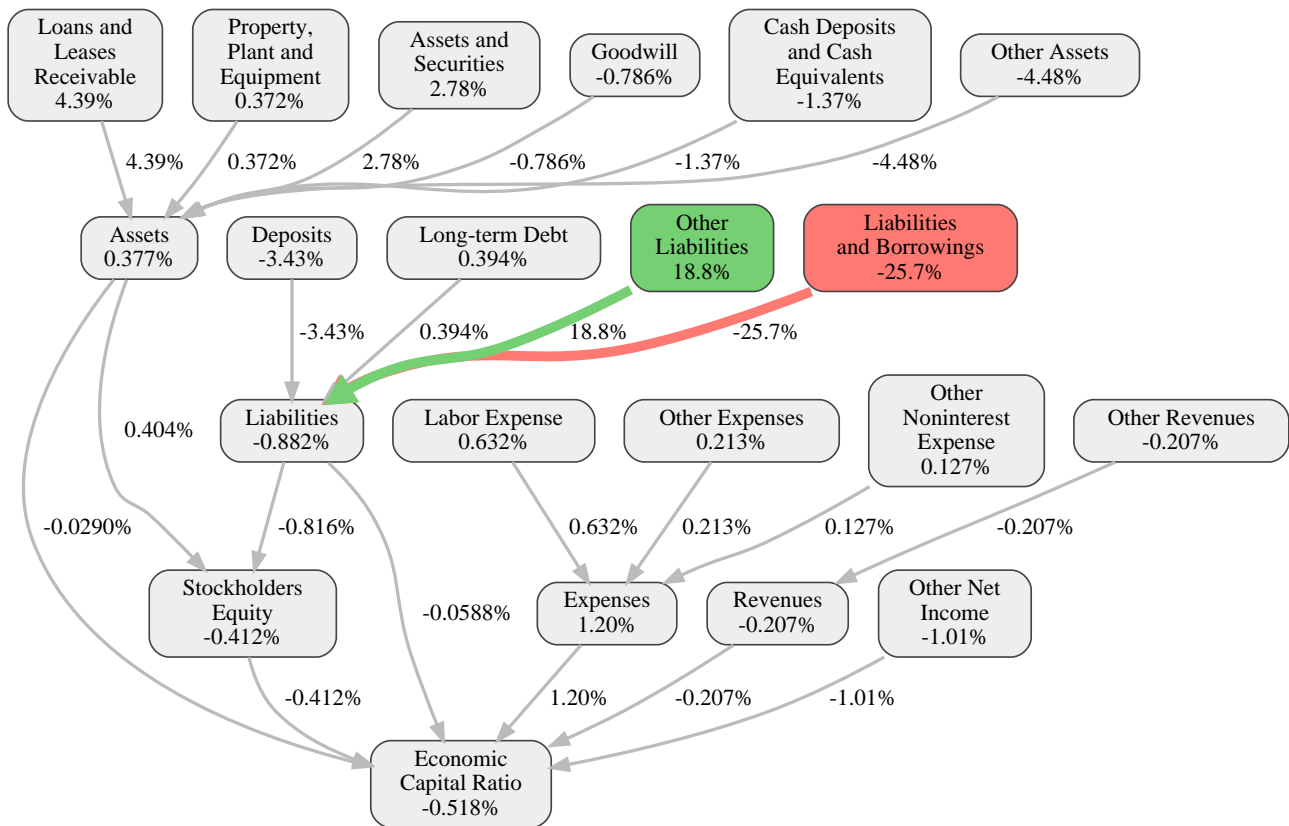


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STATE BANKS 2020

Community Bankers Trust Corp Rank 104 of 190

Community Bankers
Trust Corporation





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The relative strengths and weaknesses of Community Bankers Trust 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 Community Bankers Trust Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Community Bankers Trust Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.1%, being 0.52% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	247,989
Cash Deposits and Cash Equivalents	28,684
Deposits	1,163,448
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	992,979
Loans and Leases Receivable	1,082,767
Long-term Debt	0
Occupancy	0
Other Assets	41,928
Other Compr. Net Income	3,244
Other Expenses	3,552
Other Liabilities	-881,066
Other Net Income	19,257
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	29,472

Output Variable	Value in 1000 USD
Liabilities	1,275,361
Assets	1,430,840
Expenses	3,552
Revenues	0
Stockholders Equity	155,479
Net Income	15,705
Comprehensive Net Income	18,949
Economic Capital Ratio	7.1%