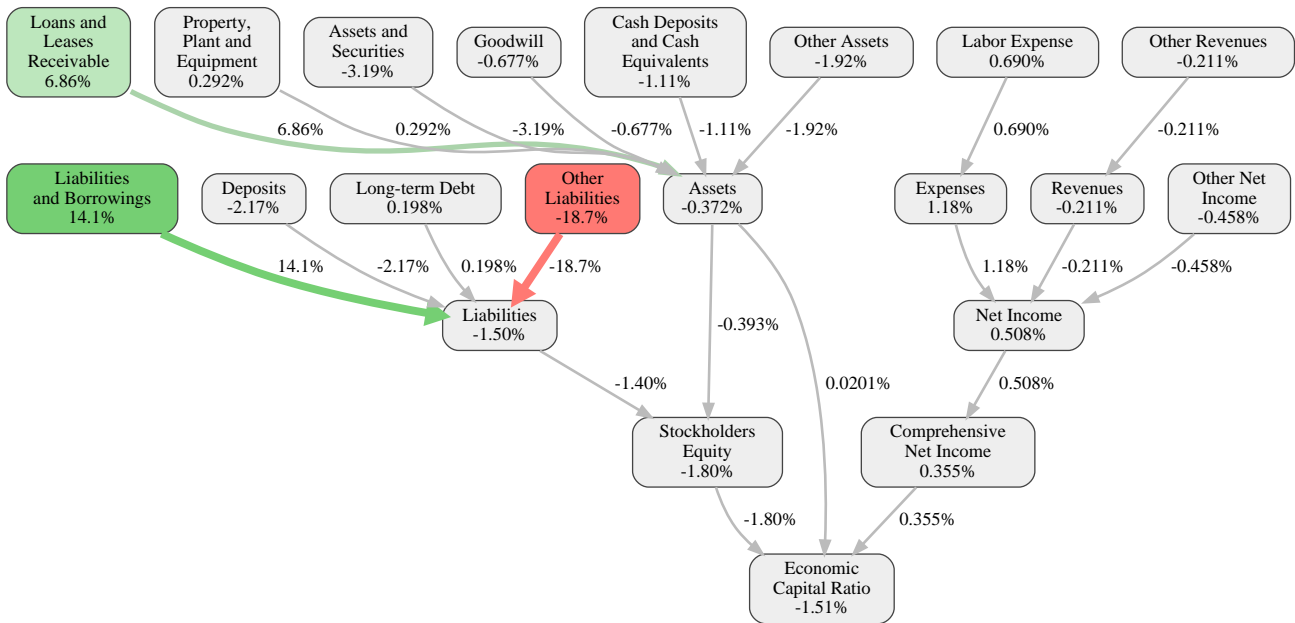




# STATE BANKS 2021

Village Bank & Trust Financial Corp.  
Rank 143 of 180





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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 14% points. The greatest weakness of Village Bank & Trust Financial Corp. is the variable Other Liabilities, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.1%, being 1.5% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	47,690
Cash Deposits and Cash Equivalents	43,451
Deposits	588,382
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,743
Loans and Leases Receivable	554,985
Long-term Debt	0
Occupancy	0
Other Assets	48,331
Other Compr. Net Income	288
Other Expenses	2,485
Other Liabilities	56,115
Other Net Income	11,039
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,779

Output Variable	Value in 1000 USD
Liabilities	654,240
Assets	706,236
Expenses	2,485
Revenues	0
Stockholders Equity	51,996
Net Income	8,554
Comprehensive Net Income	8,842
Economic Capital Ratio	5.1%