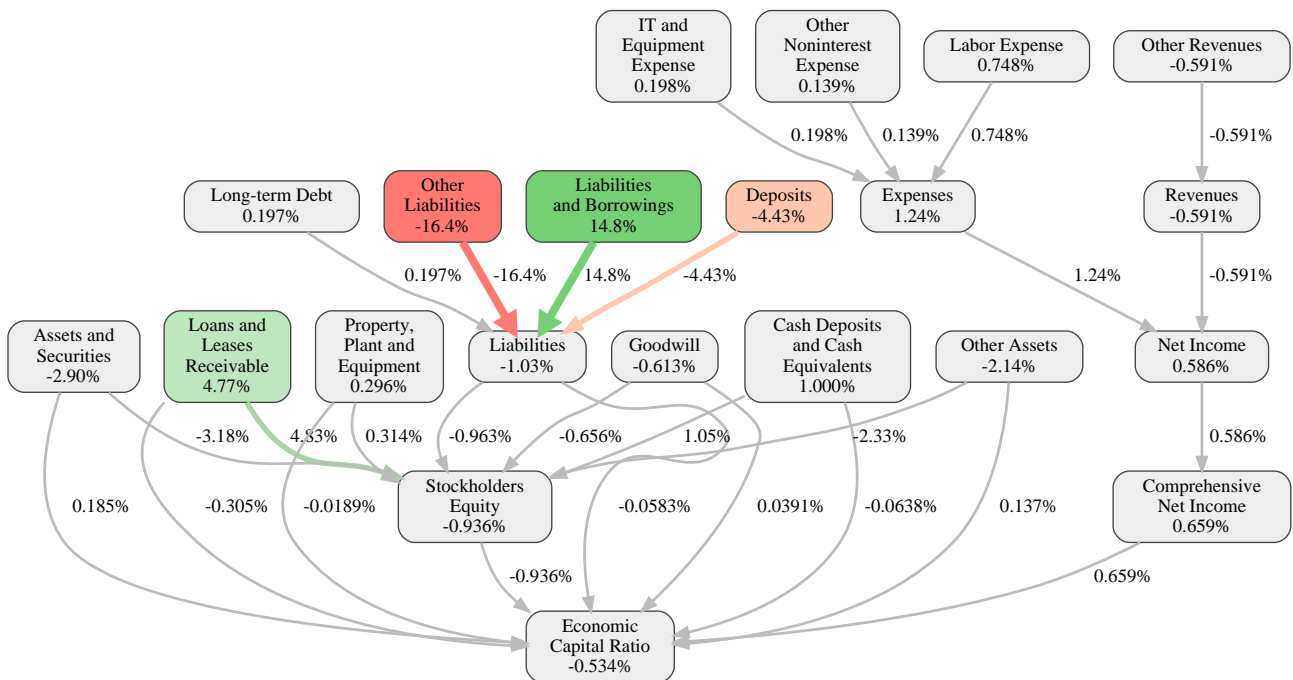




# STATE BANKS 2022

Village Bank & Trust Financial Corp.  
Rank 96 of 174





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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 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 0.53% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	99,786
Cash Deposits and Cash Equivalents	92,616
Deposits	664,048
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,460
Loans and Leases Receivable	522,601
Long-term Debt	0
Occupancy	0
Other Assets	21,574
Other Compr. Net Income	-1,174
Other Expenses	3,420
Other Liabilities	14,492
Other Net Income	15,873
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,824

Output Variable	Value in 1000 USD
Liabilities	685,000
Assets	748,401
Expenses	3,420
Revenues	0
Stockholders Equity	63,401
Net Income	12,453
Comprehensive Net Income	11,279
Economic Capital Ratio	6.0%