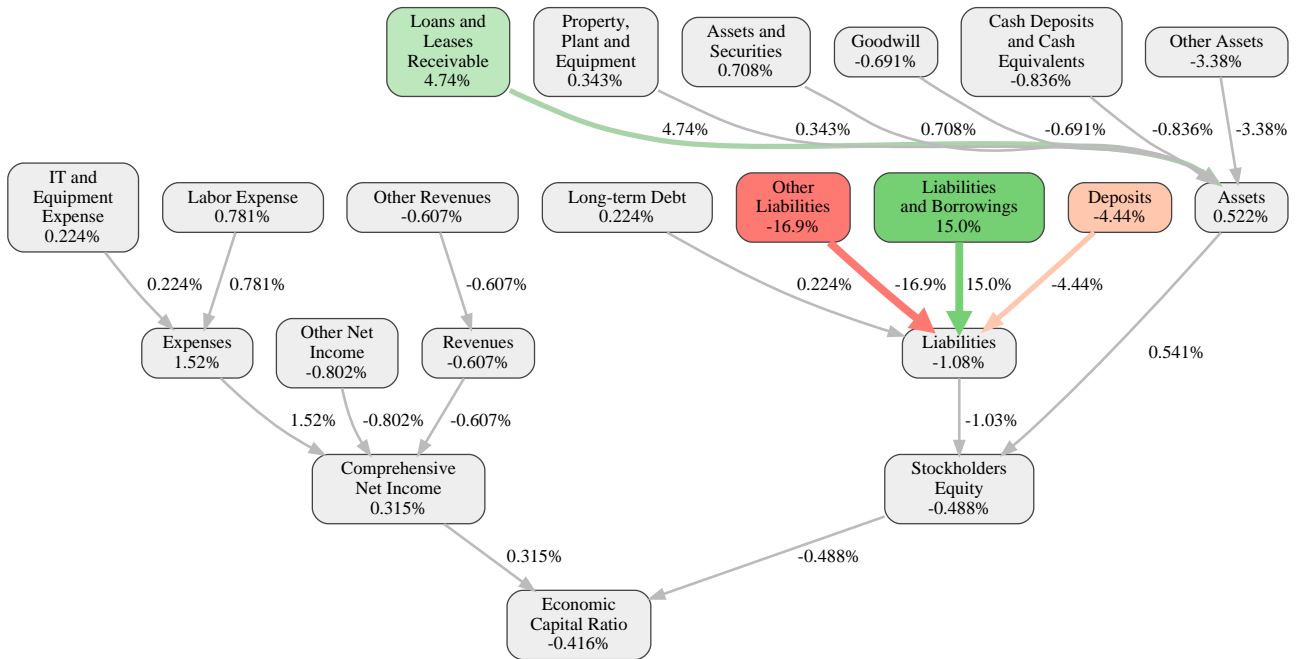




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The relative strengths and weaknesses of Village Bank & Trust Financial Corp. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 4.1%, being 0.42% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	138,918
Cash Deposits and Cash Equivalents	16,678
Deposits	624,743
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,890
Loans and Leases Receivable	535,645
Long-term Debt	0
Occupancy	0
Other Assets	20,281
Other Compr. Net Income	-10,137
Other Expenses	1,990
Other Liabilities	34,526
Other Net Income	10,295
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,748

Output Variable	Value in 1000 USD
Liabilities	662,159
Assets	723,270
Expenses	1,990
Revenues	0
Stockholders Equity	61,111
Net Income	8,305
Comprehensive Net Income	-1,832
Economic Capital Ratio	4.1%