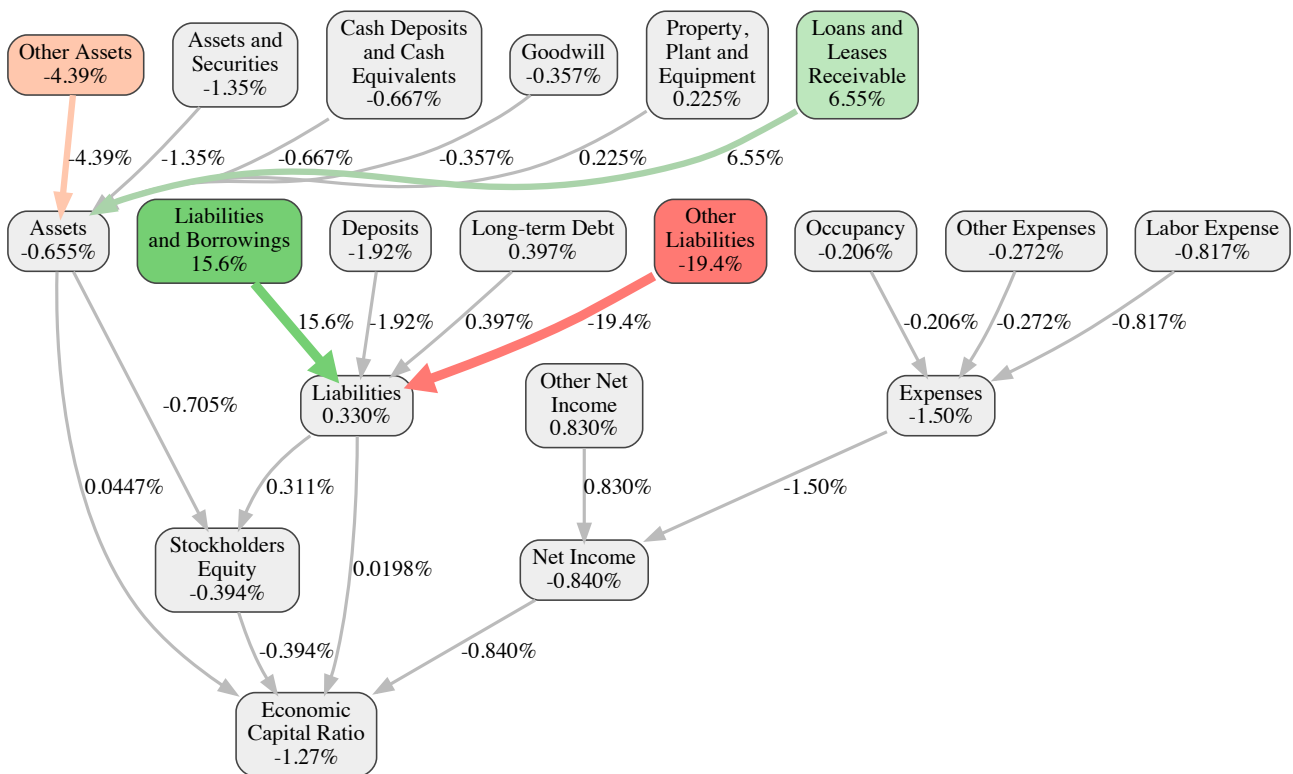




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The relative strengths and weaknesses of BAY BANKS OF VIRGINIA INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BAY BANKS OF VIRGINIA INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of BAY BANKS OF VIRGINIA INC 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 6.4%, being 1.3% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	105,301
Cash Deposits and Cash Equivalents	40,454
Deposits	910,440
Fees	1,009
Goodwill	10,374
IT and Equipment Expense	1,087
Labor Expense	15,597
Liabilities and Borrowings	12,772
Loans and Leases Receivable	916,628
Long-term Debt	0
Occupancy	3,319
Other Assets	39,025
Other Compr. Net Income	1,410
Other Expenses	8,096
Other Liabilities	82,526
Other Net Income	35,360
Other Noninterest Expense	2,943
Property, Plant and Equipment	20,141
Revenues	481

Output Variable	Value in 1000 USD
Liabilities	1,005,738
Assets	1,131,923
Expenses	32,051
Stockholders Equity	126,185
Net Income	3,790
Comprehensive Net Income	5,200
Economic Capital Ratio	6.4%

