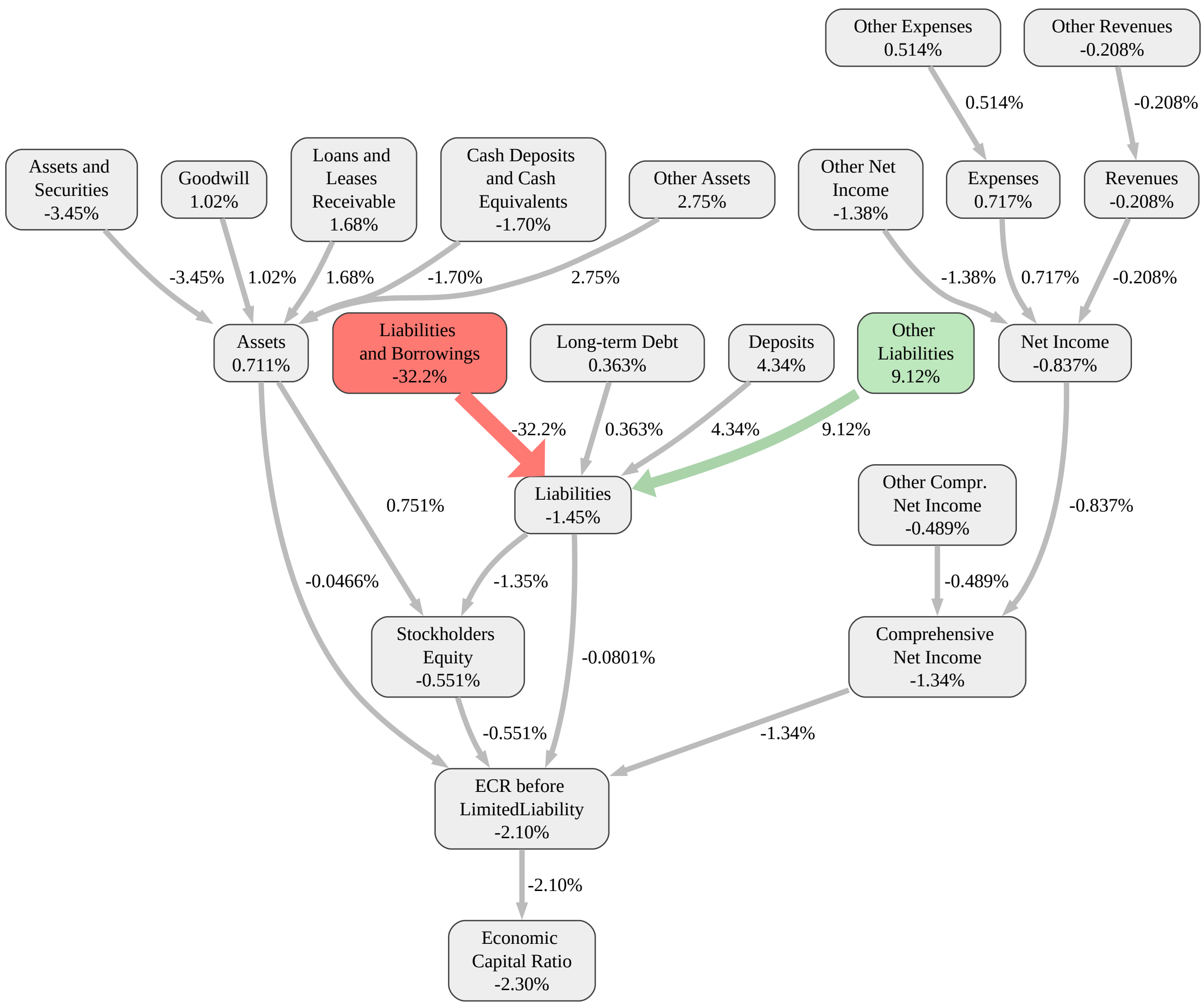
STATE BANKS 2013

MVB Financial CORP
Rank 70 of 85



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The relative strengths and weaknesses of MVB 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 MVB Financial CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.1% points.The greatest weakness of MVB Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 2.3% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	25,340
Deposits	486,519
Fees	0
Goodwill	17,622
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	431,899
Loans and Leases Receivable	442,367
Long-term Debt	4,124
Occupancy	0
Other Assets	230,086
Other Compr. Net Income	-753
Other Expenses	1,666
Other Liabilities	-263,322
Other Net Income	5,834
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,354

Output Variable	Value in 1000 USD
Liabilities	659,220
Assets	726,769
Expenses	1,666
Revenues	0
Stockholders Equity	67,549
Net Income	4,168
Comprehensive Net Income	3,415
BaseVar	707,974
ECR before LimitedLiability	9.3%
Economic Capital Ratio	9.4%