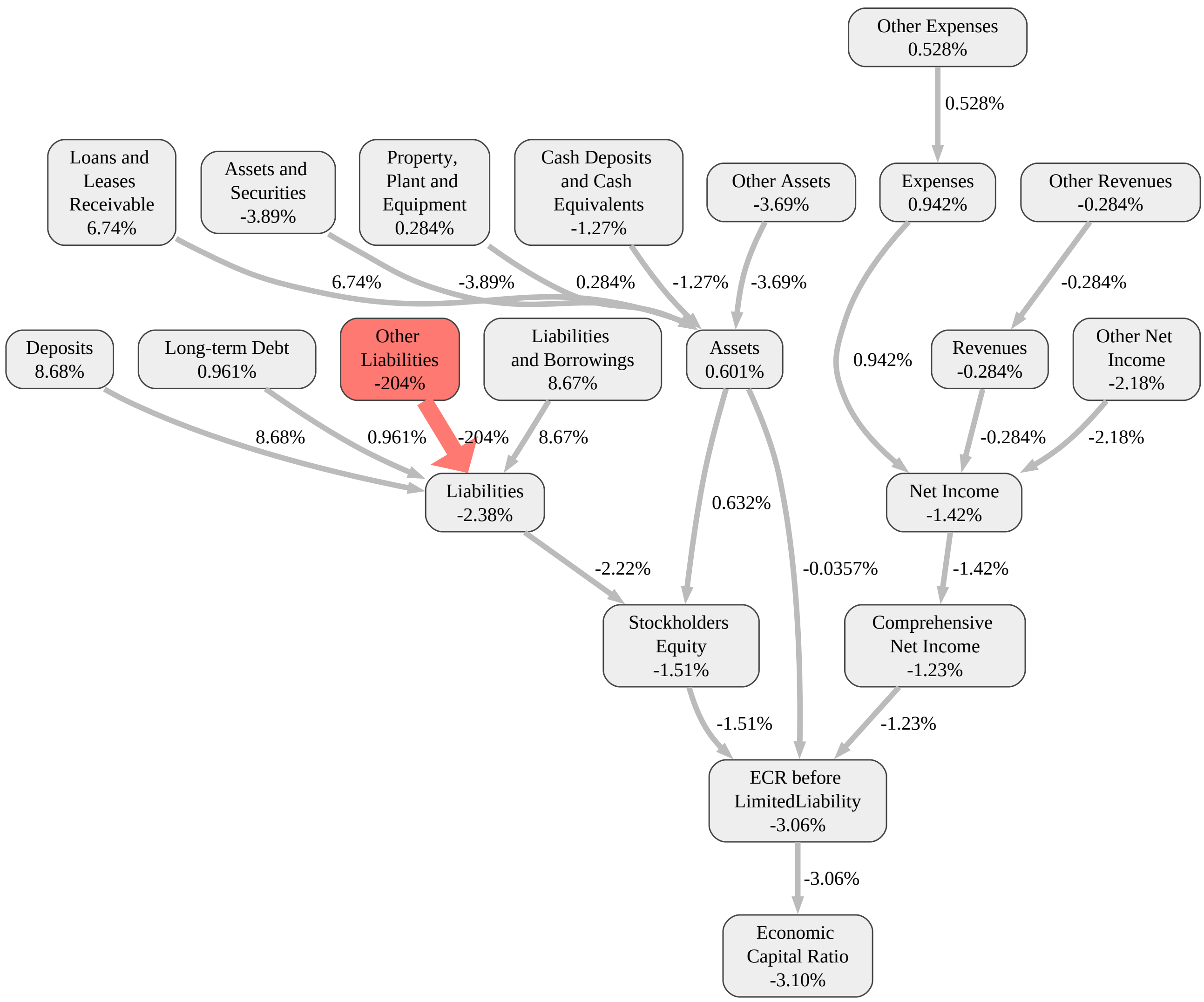
STATE BANKS 2016

MVB Financial CORP
Rank 96 of 101



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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 Deposits, increasing the Economic Capital Ratio by 8.7% points.The greatest weakness of MVB Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 204% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 3.1% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	29,133
Deposits	0
Fees	0
Goodwill	18,480
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,024,164
Long-term Debt	0
Occupancy	0
Other Assets	286,424
Other Compr. Net Income	-291
Other Expenses	3,026
Other Liabilities	1,269,764
Other Net Income	9,842
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	26,275

Output Variable	Value in 1000 USD
Liabilities	1,269,764
Assets	1,384,476
Expenses	3,026
Revenues	0
Stockholders Equity	114,712
Net Income	6,816
Comprehensive Net Income	6,525
BaseVar	1,351,004
ECR before LimitedLiability	8.4%
Economic Capital Ratio	8.7%