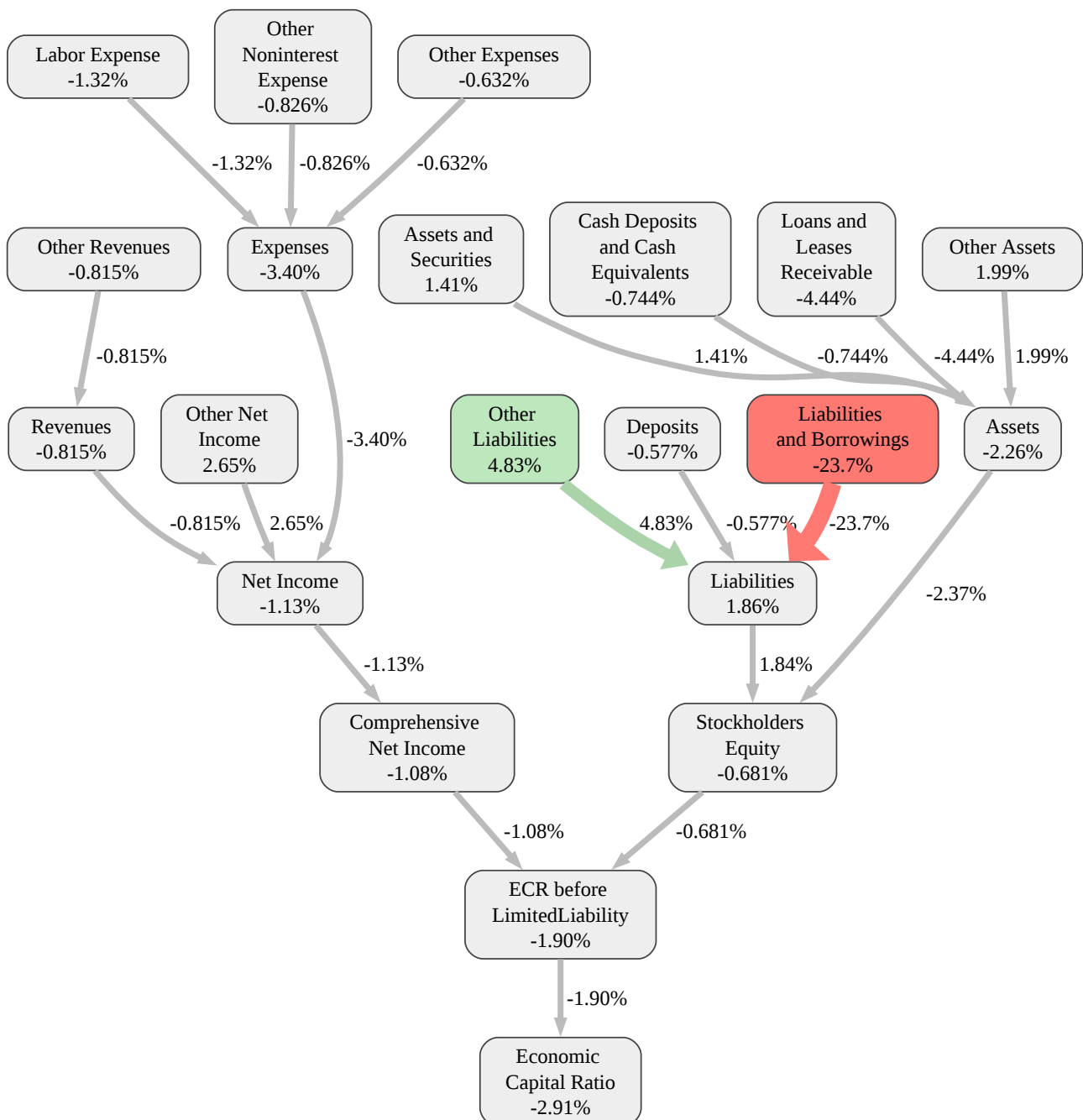




The relative strengths and weaknesses of HBT Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HBT Financial Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 4.8% points. The greatest weakness of HBT Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 2.9% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	899,968
Cash Deposits and Cash Equivalents	114,159
Deposits	3,587,024
Fees	1,164
Goodwill	29,322
IT and Equipment Expense	9,917
Labor Expense	51,767
Liabilities and Borrowings	2,637,892
Loans and Leases Receivable	2,595,535
Long-term Debt	0
Occupancy	7,673
Other Assets	597,281
Other Compr. Net Income	-73,230
Other Expenses	31,924
Other Liabilities	-2,311,814
Other Net Income	150,058
Other Noninterest Expense	20,243
Other Revenues	2,530
Property, Plant and Equipment	50,469

Output Variable	Value in 1000 USD
Liabilities	3,913,102
Assets	4,286,734
Expenses	122,688
Revenues	2,530
Stockholders Equity	373,632
Net Income	29,900
Comprehensive Net Income	-43,330
BaseVar	4,732,456
ECR before LimitedLiability	3.2%
Economic Capital Ratio	4.8%