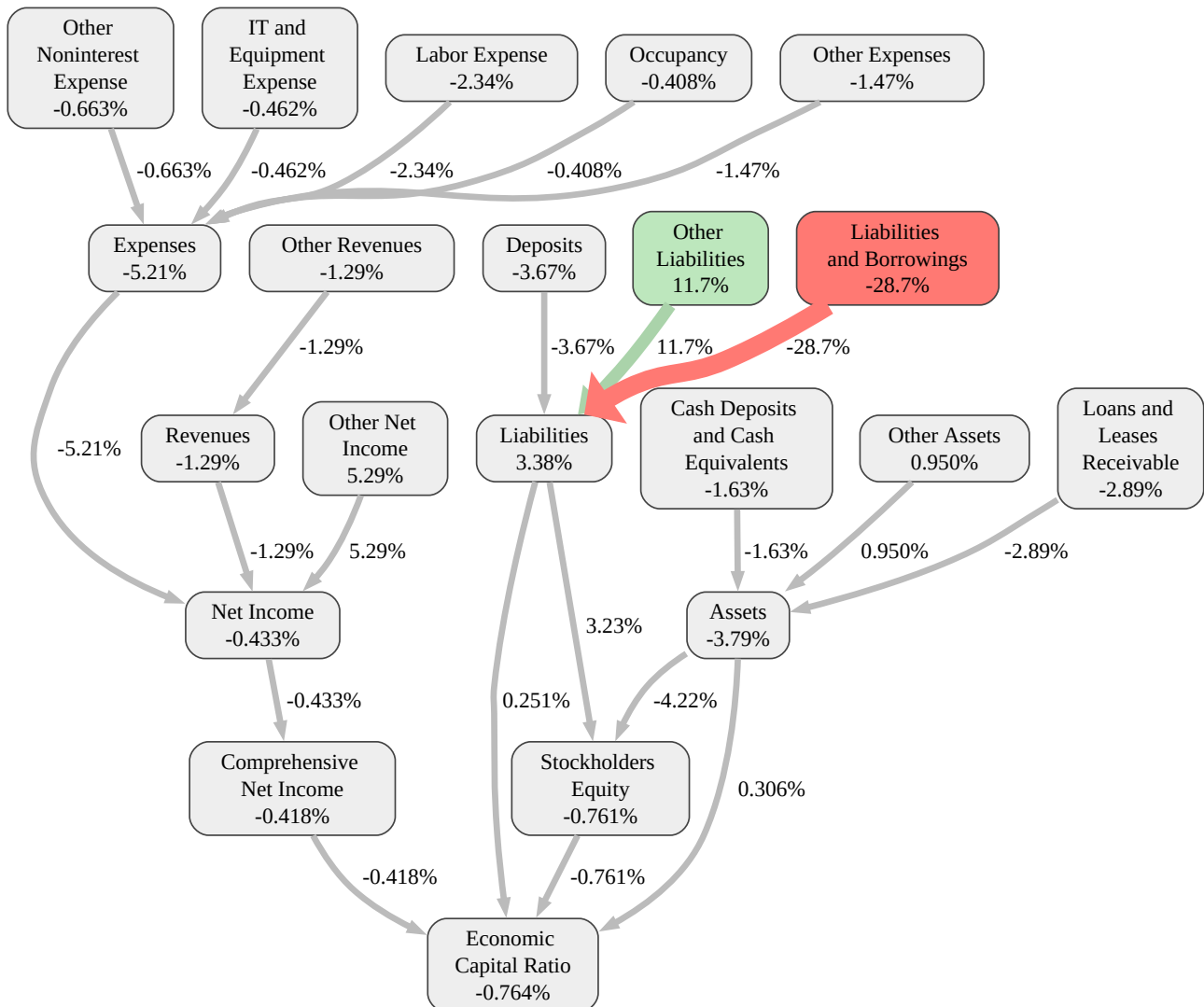




The relative strengths and weaknesses of HBT Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HBT Financial Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of HBT Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.76% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	814,700
Cash Deposits and Cash Equivalents	141,252
Deposits	4,401,437
Fees	2,280
Goodwill	59,820
IT and Equipment Expense	15,142
Labor Expense	67,453
Liabilities and Borrowings	3,363,939
Loans and Leases Receivable	3,366,687
Long-term Debt	0
Occupancy	9,918
Other Assets	625,561
Other Compr. Net Income	14,596
Other Expenses	43,757
Other Liabilities	-3,181,702
Other Net Income	188,710
Other Noninterest Expense	16,768
Other Revenues	3,678
Property, Plant and Equipment	65,150

Output Variable	Value in 1000 USD
Liabilities	4,583,674
Assets	5,073,170
Expenses	155,318
Revenues	3,678
Stockholders Equity	489,496
Net Income	37,070
Comprehensive Net Income	51,666
BaseVar	5,486,000
ECR before Limited Liability	12%
Economic Capital Ratio	12%