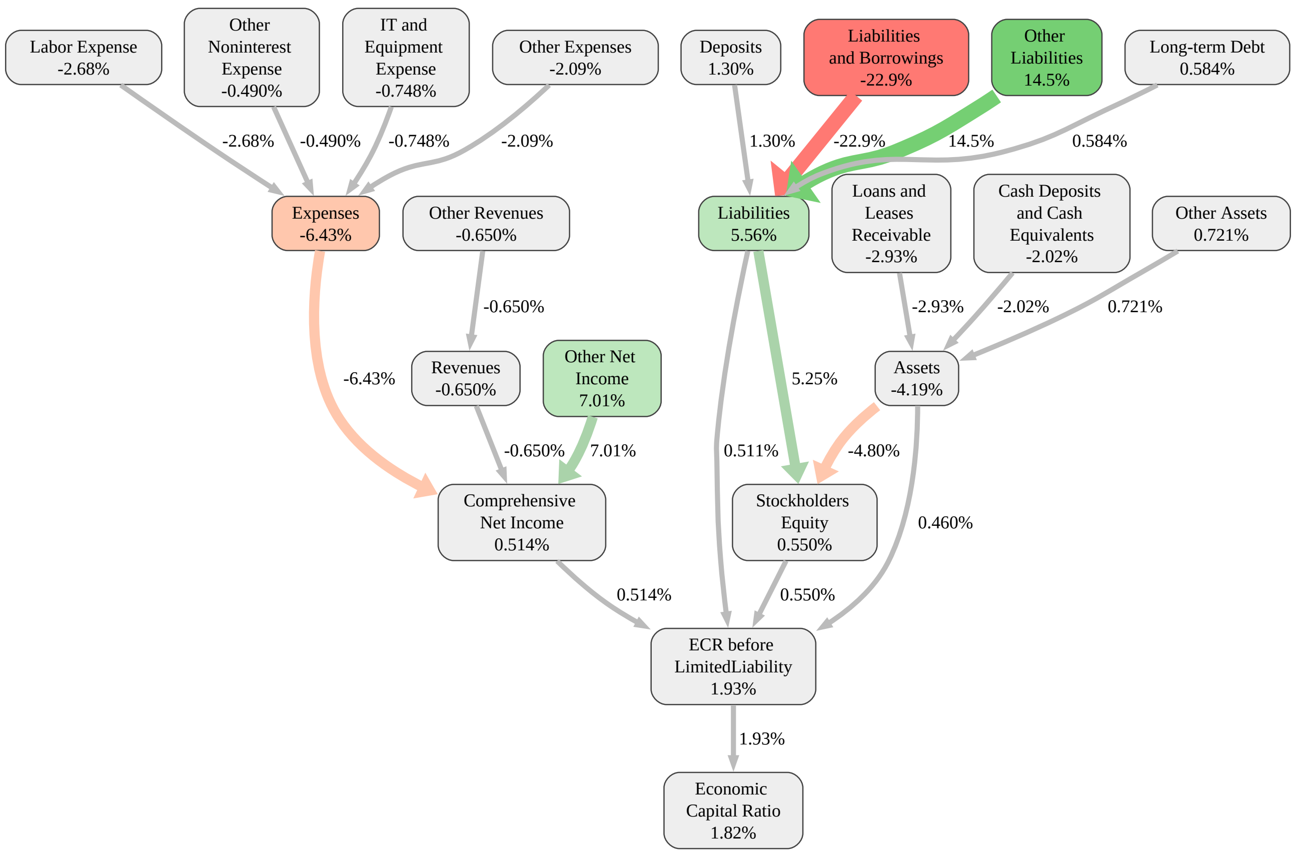
STATE BANKS 2026

HBT Financial Inc
Rank 26 of 87



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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 15% points.The greatest weakness of HBT Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.8% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	846,978
Cash Deposits and Cash Equivalents	122,269
Deposits	4,359,263
Fees	2,234
Goodwill	59,820
IT and Equipment Expense	14,046
Labor Expense	66,342
Liabilities and Borrowings	3,341,639
Loans and Leases Receivable	3,415,782
Long-term Debt	0
Occupancy	10,713
Other Assets	552,899
Other Compr. Net Income	23,747
Other Expenses	51,734
Other Liabilities	-3,245,010
Other Net Income	201,046
Other Noninterest Expense	13,730
Other Revenues	3,785
Property, Plant and Equipment	73,642

Output Variable	Value in 1000 USD
Liabilities	4,455,892
Assets	5,071,390
Expenses	158,799
Revenues	3,785
Stockholders Equity	615,498
Net Income	46,032
Comprehensive Net Income	69,779
BaseVar	5,466,730
ECR before LimitedLiability	15%
Economic Capital Ratio	15%