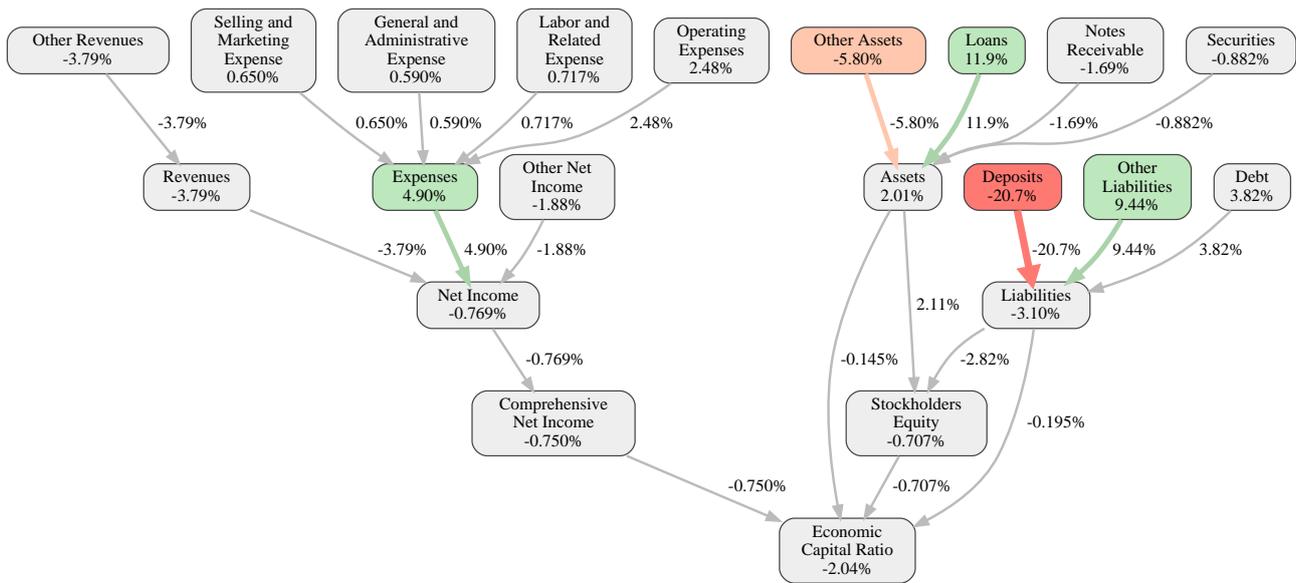




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Poage Bankshares Inc.
Rank 60 of 108





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The relative strengths and weaknesses of Poage Bankshares 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 Poage Bankshares Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Poage Bankshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 2.0% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	20,499
Debt	0
Deposits	370,050
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	24
Labor and Related Expense	0
Loans	328,554
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	97,827
Other Compr. Net Income	-64
Other Expenses	69
Other Liabilities	15,091
Other Net Income	-2,799
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	446,880
Liabilities	385,165
Expenses	69
Revenues	0
Stockholders Equity	61,715
Net Income	-2,868
Comprehensive Net Income	-2,932
Economic Capital Ratio	6.7%