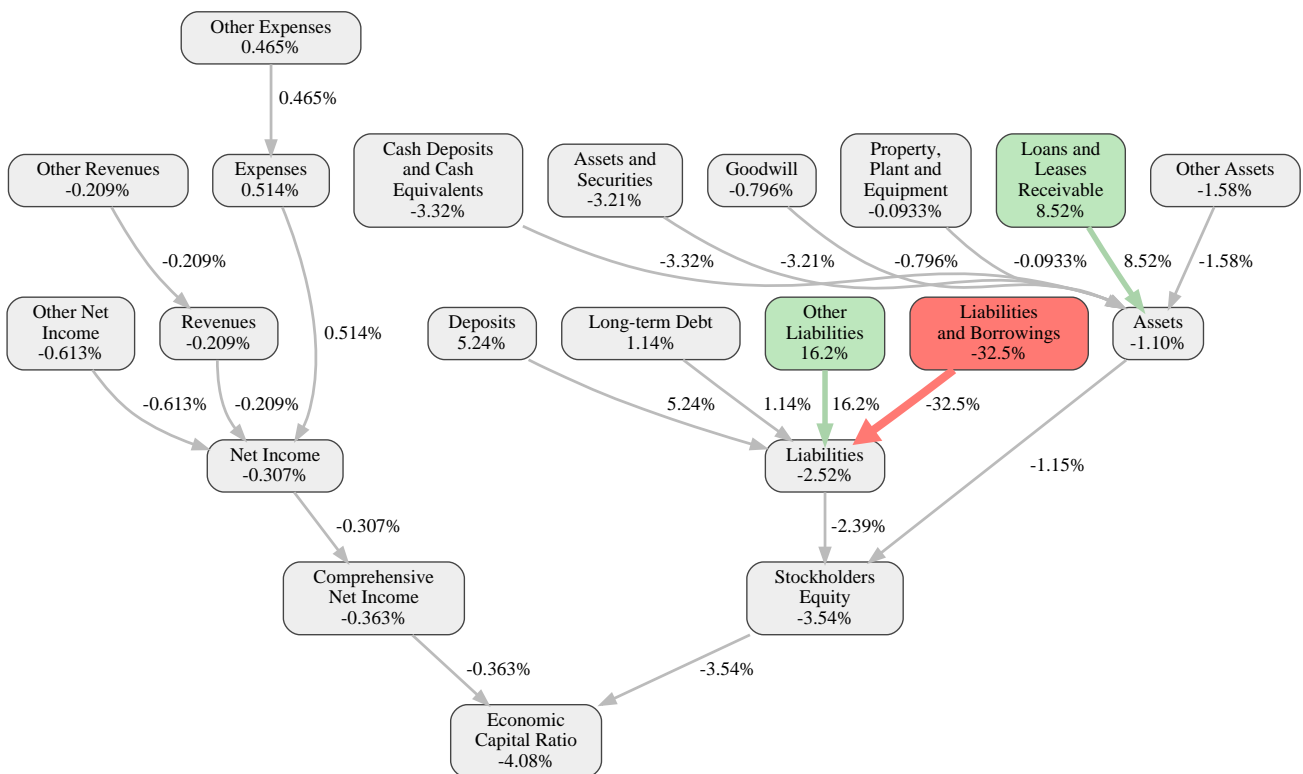




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The relative strengths and weaknesses of Summit Financial Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Summit Financial Group INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Summit Financial Group INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 4.1% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	16,427
Cash Deposits and Cash Equivalents	32,692
Deposits	1,016,500
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	936,301
Loans and Leases Receivable	965,516
Long-term Debt	0
Occupancy	0
Other Assets	413,402
Other Compr. Net Income	0
Other Expenses	1,035
Other Liabilities	-605,246
Other Net Income	5,109
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	22,084

Output Variable	Value in 1000 USD
Liabilities	1,347,555
Assets	1,450,121
Expenses	1,035
Revenues	0
Stockholders Equity	102,566
Net Income	4,074
Comprehensive Net Income	4,074
Economic Capital Ratio	6.0%