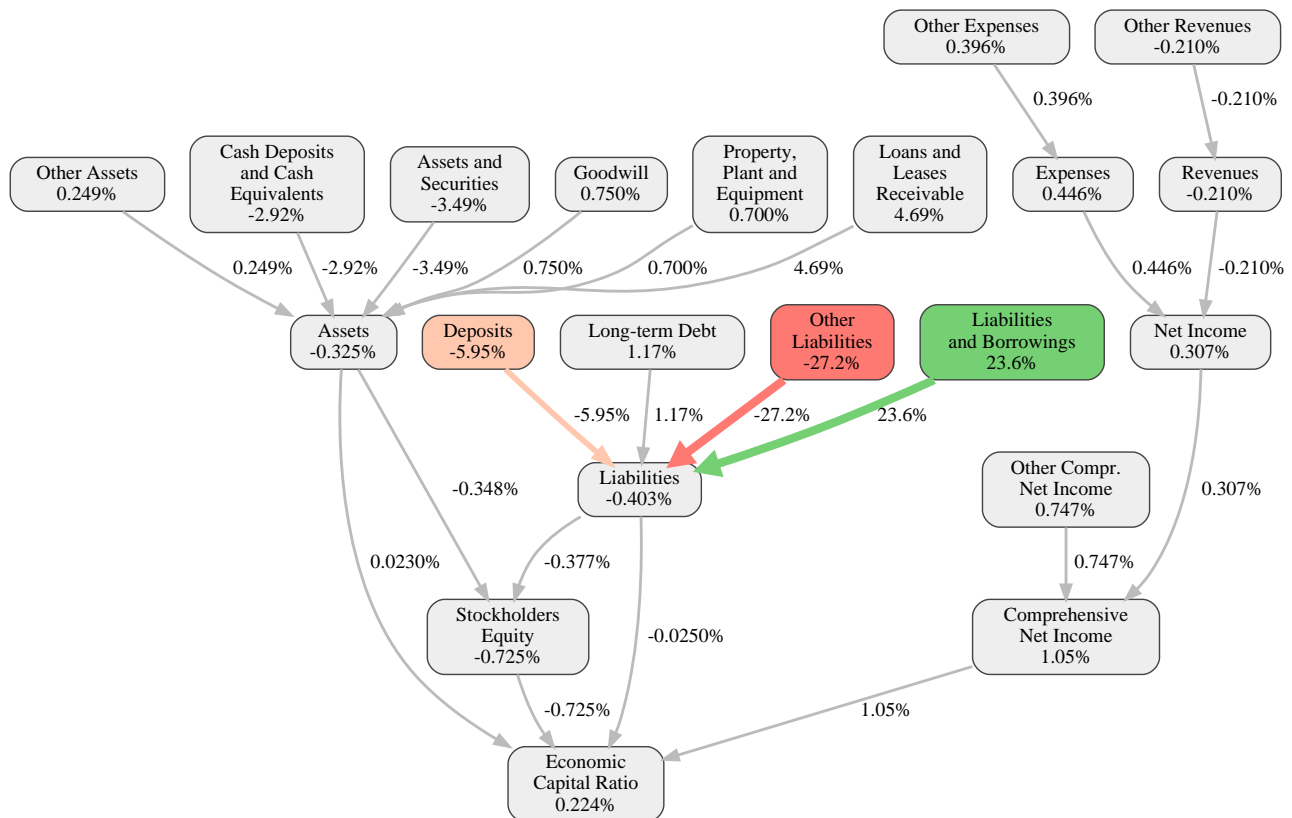




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The relative strengths and weaknesses of Kentucky Bancshares INC Ky are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Kentucky Bancshares INC Ky compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Kentucky Bancshares INC Ky is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.22% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	4,230
Cash Deposits and Cash Equivalents	17,656
Deposits	542,924
Fees	0
Goodwill	13,117
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,547
Loans and Leases Receivable	406,025
Long-term Debt	0
Occupancy	0
Other Assets	201,724
Other Compr. Net Income	5,022
Other Expenses	919
Other Liabilities	43,029
Other Net Income	6,606
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,702

Output Variable	Value in 1000 USD
Liabilities	590,500
Assets	659,453
Expenses	919
Revenues	0
Stockholders Equity	68,953
Net Income	5,687
Comprehensive Net Income	10,709
Economic Capital Ratio	10%