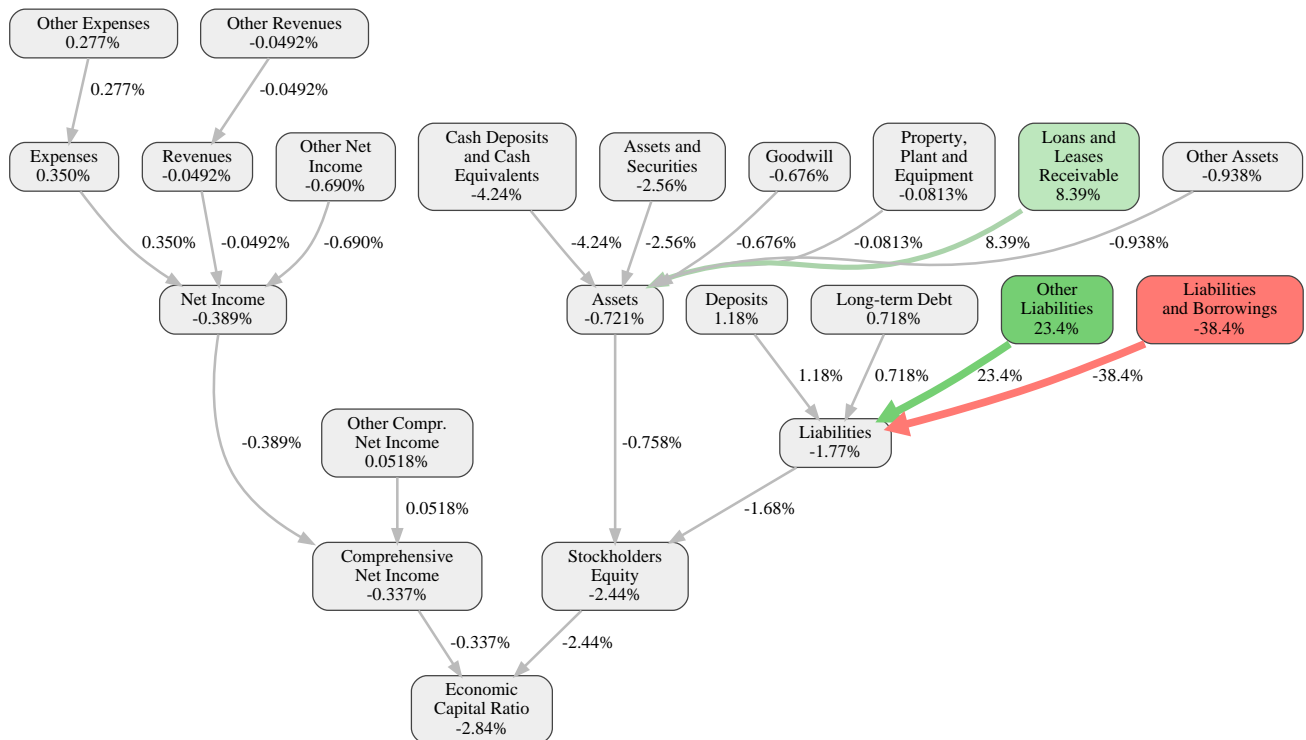




RealRate

STATE BANKS 2013

Summit Financial Group INC
Rank 138 of 149



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 23% points. The greatest weakness of Summit Financial Group INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 2.8% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	17,936
Cash Deposits and Cash Equivalents	14,802
Deposits	1,027,125
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	934,342
Loans and Leases Receivable	937,168
Long-term Debt	0
Occupancy	0
Other Assets	396,069
Other Compr. Net Income	1,050
Other Expenses	1,219
Other Liabilities	-682,918
Other Net Income	6,932
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,129

Output Variable	Value in 1000 USD
Liabilities	1,278,549
Assets	1,387,104
Expenses	1,219
Revenues	0
Stockholders Equity	108,555
Net Income	5,713
Comprehensive Net Income	6,763
Economic Capital Ratio	6.9%