



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 22% points. The greatest weakness of Kentucky Bancshares INC Ky is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 0.13% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	5,638
Cash Deposits and Cash Equivalents	31,764
Deposits	590,425
Fees	0
Goodwill	13,117
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,986
Loans and Leases Receivable	423,928
Long-term Debt	0
Occupancy	0
Other Assets	209,796
Other Compr. Net Income	514
Other Expenses	1,644
Other Liabilities	29,591
Other Net Income	8,651
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,768

Output Variable	Value in 1000 USD
Liabilities	627,002
Assets	701,010
Expenses	1,644
Revenues	0
Stockholders Equity	74,009
Net Income	7,008
Comprehensive Net Income	7,521
Economic Capital Ratio	9.8%