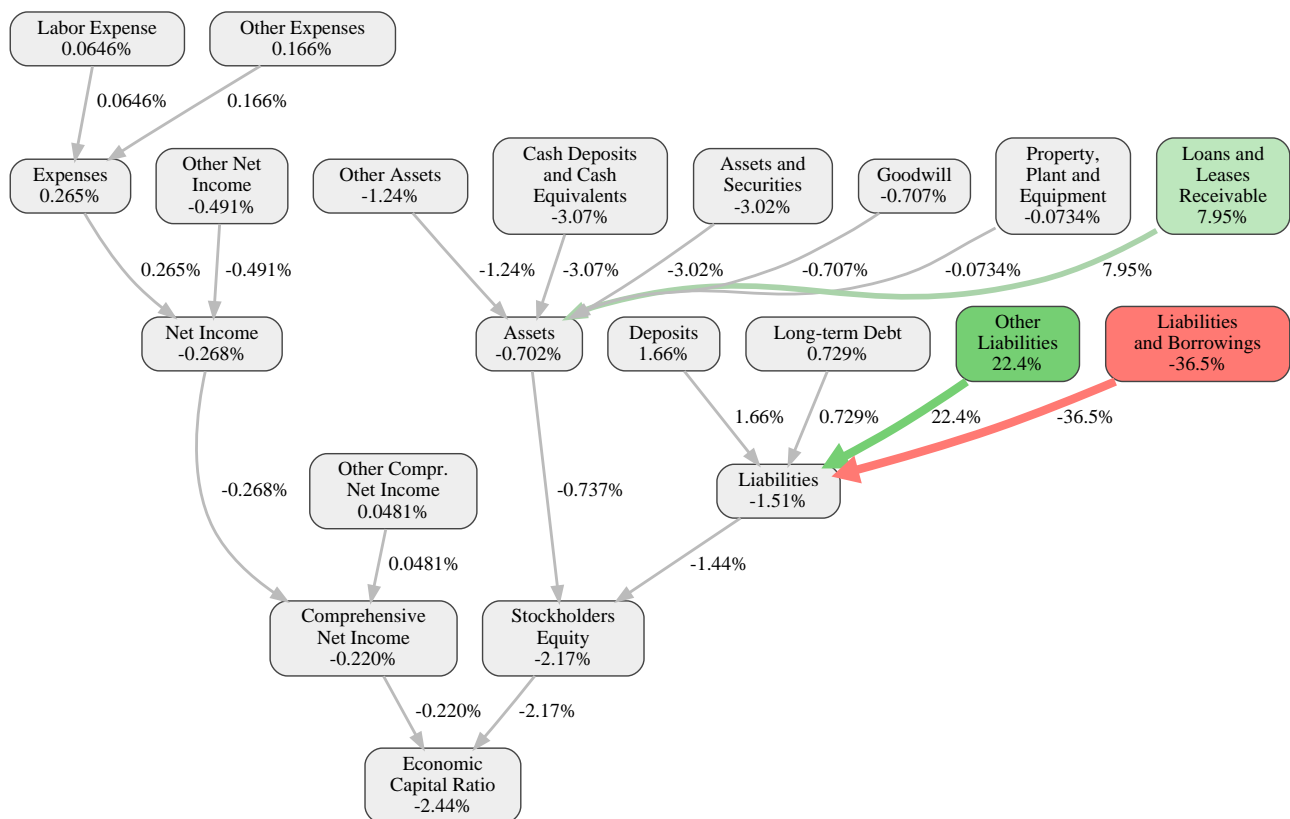




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STATE BANKS 2014

Summit Financial Group INC
Rank 135 of 157



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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 22% points. The greatest weakness of Summit Financial Group INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 2.4% points below the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	17,215
Cash Deposits and Cash Equivalents	11,782
Deposits	1,003,812
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	919,644
Loans and Leases Receivable	937,070
Long-term Debt	0
Occupancy	0
Other Assets	399,537
Other Compr. Net Income	-4,889
Other Expenses	2,688
Other Liabilities	-648,301
Other Net Income	10,756
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,623

Output Variable	Value in 1000 USD
Liabilities	1,275,155
Assets	1,386,227
Expenses	2,688
Revenues	0
Stockholders Equity	111,072
Net Income	8,068
Comprehensive Net Income	3,179
Economic Capital Ratio	6.7%