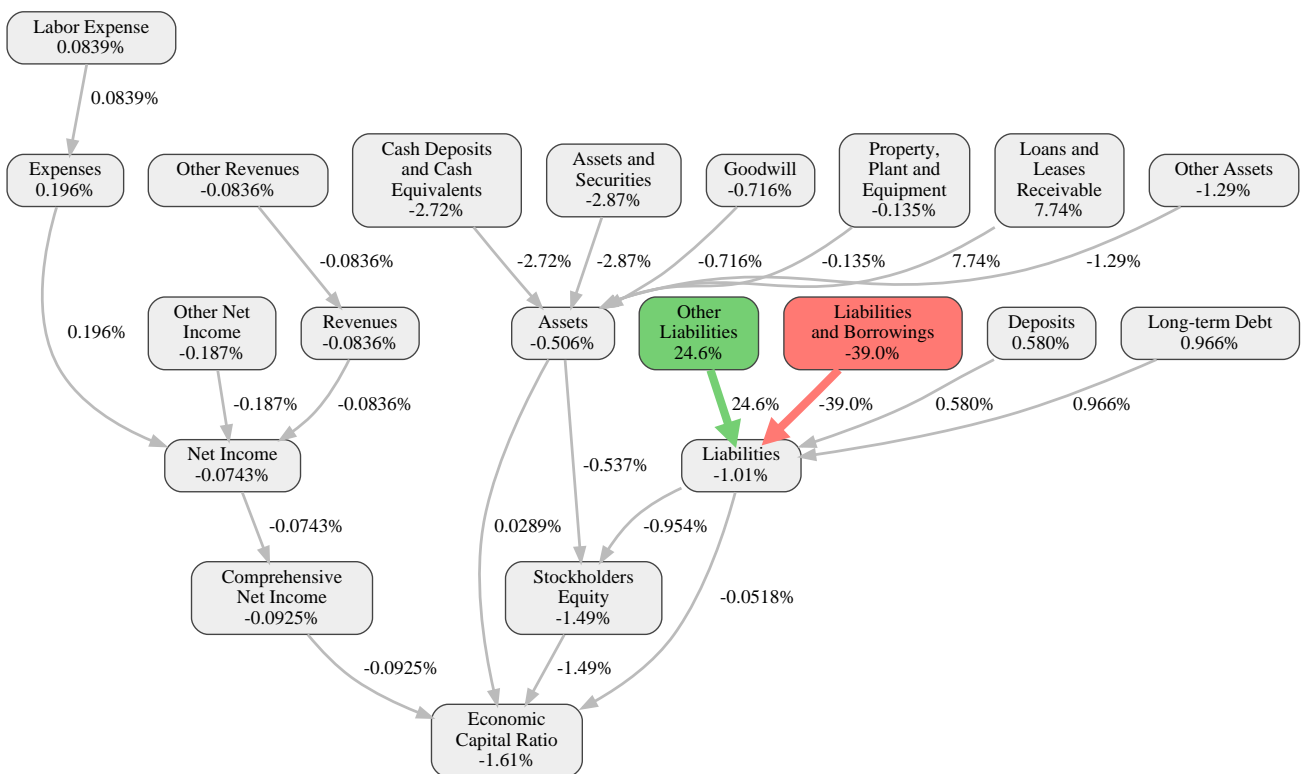




RealRate

# STATE BANKS 2015

Summit Financial Group INC  
Rank 129 of 164



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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 25% points. The greatest weakness of Summit Financial Group INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.4%, being 1.6% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	13,847
Cash Deposits and Cash Equivalents	12,510
Deposits	1,061,314
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	958,985
Loans and Leases Receivable	1,019,842
Long-term Debt	0
Occupancy	0
Other Assets	377,309
Other Compr. Net Income	2,093
Other Expenses	4,678
Other Liabilities	-708,375
Other Net Income	16,034
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,060

Output Variable	Value in 1000 USD
Liabilities	1,311,924
Assets	1,443,568
Expenses	4,678
Revenues	0
Stockholders Equity	131,644
Net Income	11,356
Comprehensive Net Income	13,449
Economic Capital Ratio	8.4%