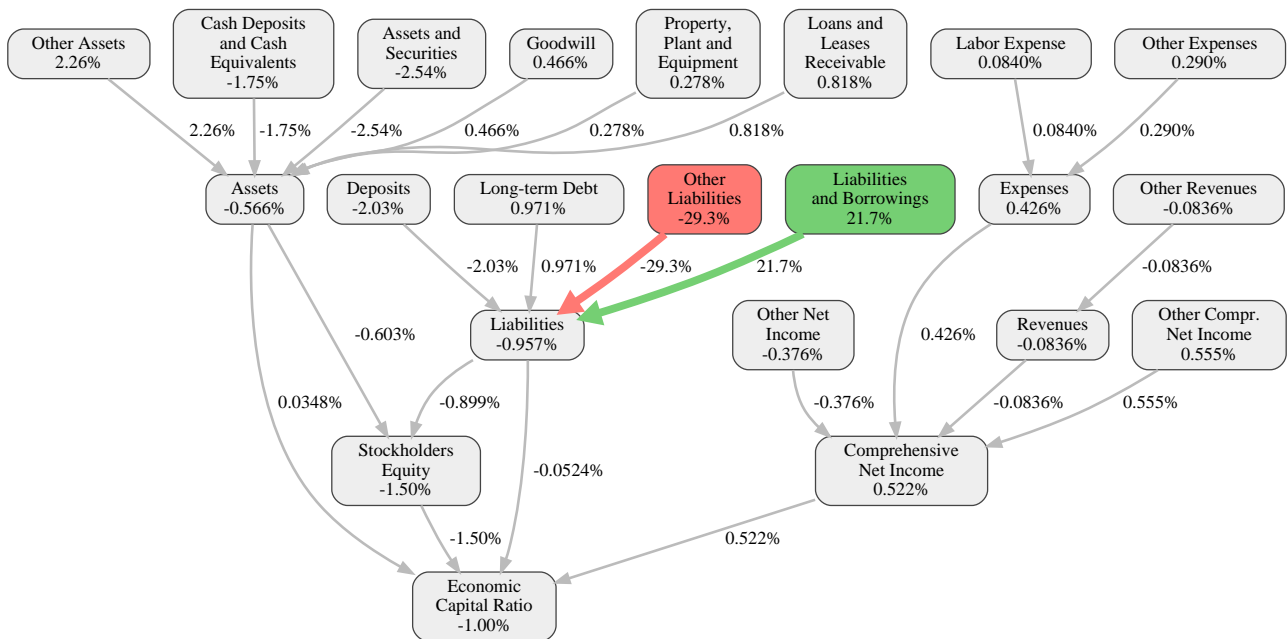




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The relative strengths and weaknesses of Kentucky Bancshares INC Ky are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 22% points. The greatest weakness of Kentucky Bancshares INC Ky is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 1.0% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	11,965
Cash Deposits and Cash Equivalents	18,449
Deposits	654,869
Fees	0
Goodwill	13,117
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,298
Loans and Leases Receivable	532,293
Long-term Debt	0
Occupancy	0
Other Assets	262,906
Other Compr. Net Income	5,917
Other Expenses	898
Other Liabilities	114,101
Other Net Income	7,968
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,480

Output Variable	Value in 1000 USD
Liabilities	777,267
Assets	855,209
Expenses	898
Revenues	0
Stockholders Equity	77,942
Net Income	7,071
Comprehensive Net Income	12,988
Economic Capital Ratio	9.0%