



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 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 0.84% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	15,178
Cash Deposits and Cash Equivalents	9,487
Deposits	1,066,709
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	963,111
Loans and Leases Receivable	1,079,331
Long-term Debt	0
Occupancy	0
Other Assets	366,861
Other Compr. Net Income	-2,528
Other Expenses	6,893
Other Liabilities	-681,135
Other Net Income	22,995
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,572

Output Variable	Value in 1000 USD
Liabilities	1,348,685
Assets	1,492,429
Expenses	6,893
Revenues	0
Stockholders Equity	143,744
Net Income	16,102
Comprehensive Net Income	13,574
Economic Capital Ratio	8.8%