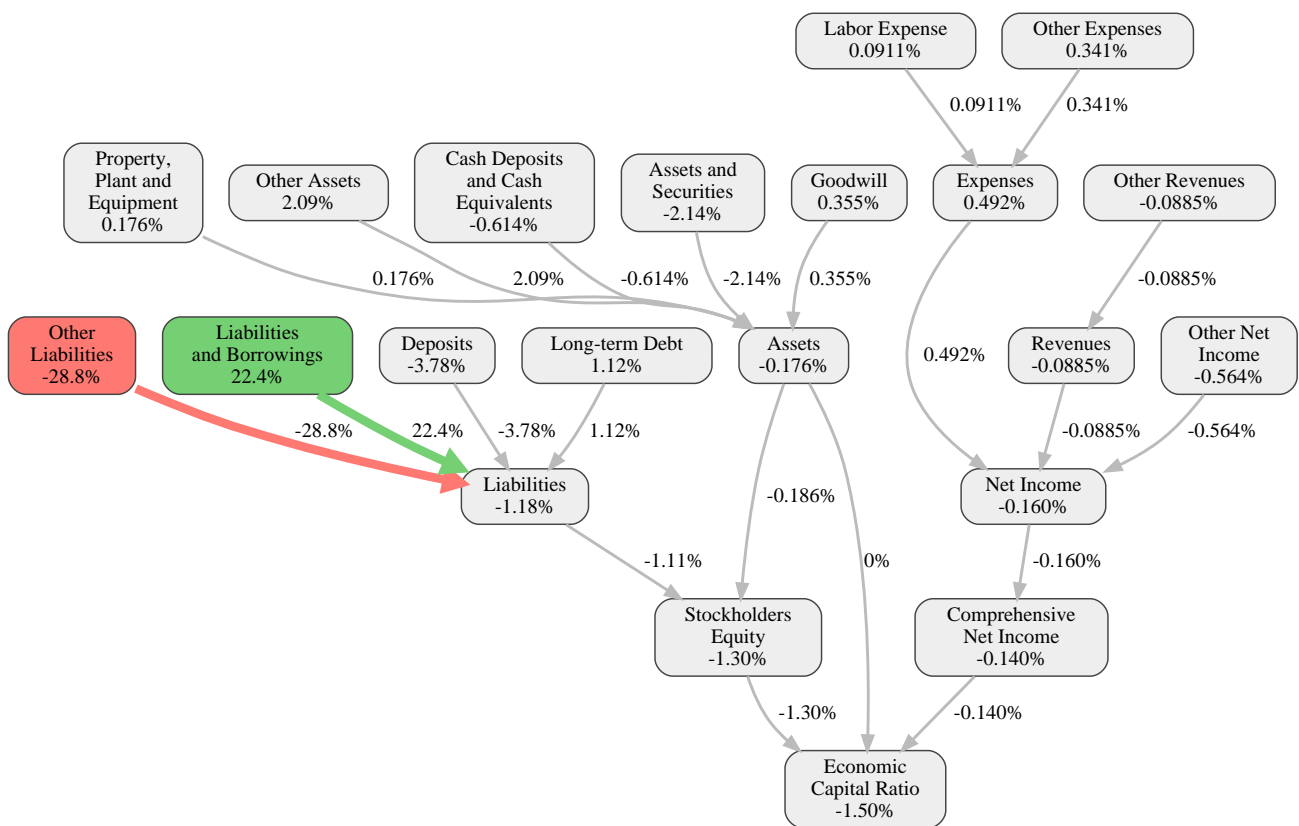




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# STATE BANKS 2016

Kentucky Bancshares INC Ky  
Rank 133 of 177



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# STATE BANKS 2016

## Kentucky Bancshares INC Ky Rank 133 of 177



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 8.2%, being 1.5% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	13,616
Cash Deposits and Cash Equivalents	32,922
Deposits	758,981
Fees	0
Goodwill	14,001
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,273
Loans and Leases Receivable	617,600
Long-term Debt	0
Occupancy	0
Other Assets	279,948
Other Compr. Net Income	-432
Other Expenses	530
Other Liabilities	119,017
Other Net Income	7,362
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,597

Output Variable	Value in 1000 USD
Liabilities	885,271
Assets	974,684
Expenses	530
Revenues	0
Stockholders Equity	89,413
Net Income	6,832
Comprehensive Net Income	6,400
Economic Capital Ratio	8.2%