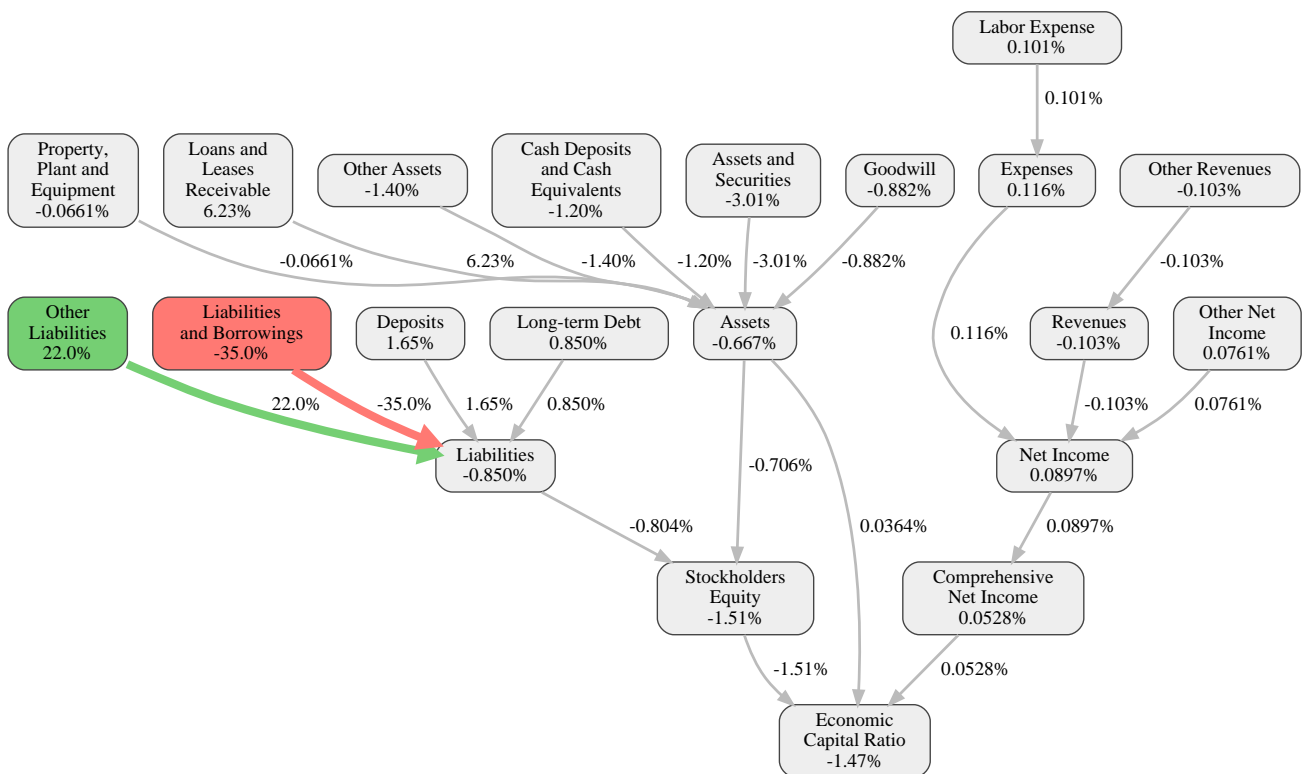




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STATE BANKS 2017

Summit Financial Group INC
Rank 135 of 177



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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 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 1.5% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	17,306
Cash Deposits and Cash Equivalents	46,616
Deposits	1,295,519
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,162,830
Loans and Leases Receivable	1,307,862
Long-term Debt	0
Occupancy	0
Other Assets	363,126
Other Compr. Net Income	-2,806
Other Expenses	8,008
Other Liabilities	-855,062
Other Net Income	25,305
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	23,737

Output Variable	Value in 1000 USD
Liabilities	1,603,287
Assets	1,758,647
Expenses	8,008
Revenues	0
Stockholders Equity	155,360
Net Income	17,297
Comprehensive Net Income	14,491
Economic Capital Ratio	8.1%