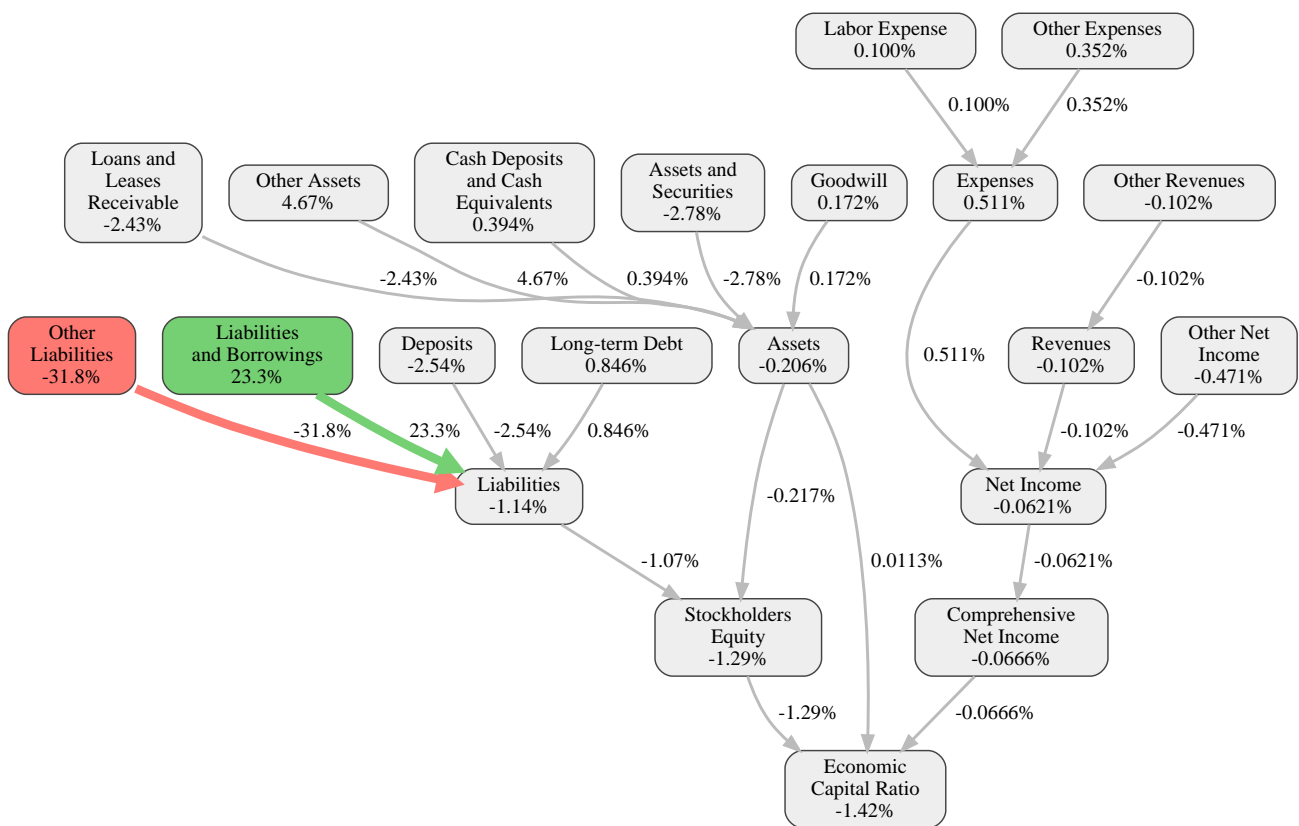




RealRate

# STATE BANKS 2017

Kentucky Bancshares INC Ky  
Rank 133 of 177





# STATE BANKS 2017

## 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 23% points. The greatest weakness of Kentucky Bancshares INC Ky is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 1.4% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	13,034
Cash Deposits and Cash Equivalents	48,279
Deposits	802,981
Fees	0
Goodwill	14,001
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,122
Loans and Leases Receivable	648,466
Long-term Debt	0
Occupancy	0
Other Assets	289,886
Other Compr. Net Income	-1,315
Other Expenses	773
Other Liabilities	125,372
Other Net Income	9,342
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,781

Output Variable	Value in 1000 USD
Liabilities	935,475
Assets	1,028,447
Expenses	773
Revenues	0
Stockholders Equity	92,972
Net Income	8,569
Comprehensive Net Income	7,254
Economic Capital Ratio	8.1%