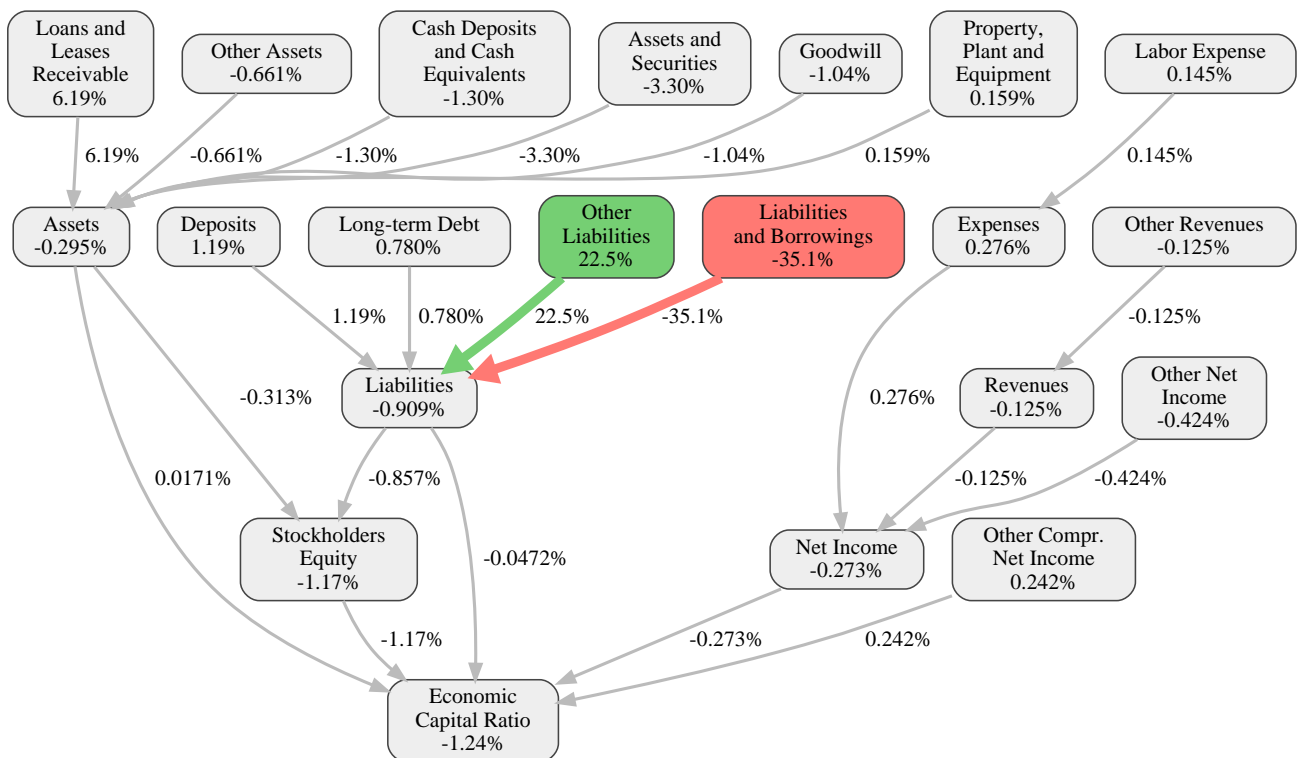




RealRate

# STATE BANKS 2018

Summit Financial Group INC  
Rank 119 of 173



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 23% 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 8.5%, being 1.2% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	11,329
Cash Deposits and Cash Equivalents	52,631
Deposits	1,600,601
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,399,403
Loans and Leases Receivable	1,593,744
Long-term Debt	0
Occupancy	0
Other Assets	442,327
Other Compr. Net Income	4,696
Other Expenses	9,664
Other Liabilities	-1,067,269
Other Net Income	21,579
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	34,209

Output Variable	Value in 1000 USD
Liabilities	1,932,735
Assets	2,134,240
Expenses	9,664
Revenues	0
Stockholders Equity	201,505
Net Income	11,915
Comprehensive Net Income	16,611
Economic Capital Ratio	8.5%