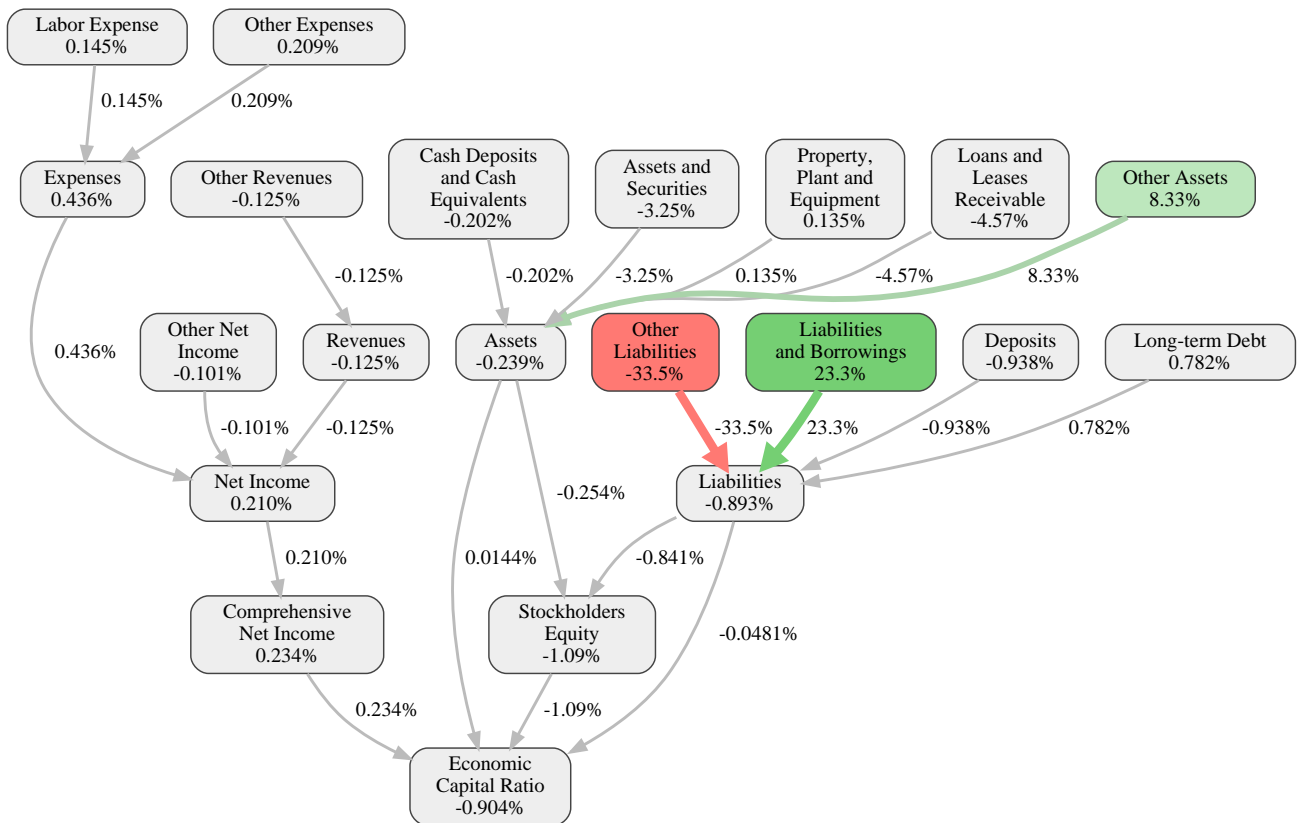




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# STATE BANKS 2018

Kentucky Bancshares INC Ky  
Rank 108 of 173



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# STATE BANKS 2018

## Kentucky Bancshares INC Ky Rank 108 of 173



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 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.9%, being 0.90% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	6,159
Cash Deposits and Cash Equivalents	41,002
Deposits	815,273
Fees	0
Goodwill	14,001
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,583
Loans and Leases Receivable	640,815
Long-term Debt	0
Occupancy	0
Other Assets	334,677
Other Compr. Net Income	123
Other Expenses	3,163
Other Liabilities	130,008
Other Net Income	13,880
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,539

Output Variable	Value in 1000 USD
Liabilities	952,864
Assets	1,053,193
Expenses	3,163
Revenues	0
Stockholders Equity	100,329
Net Income	10,717
Comprehensive Net Income	10,840
Economic Capital Ratio	8.9%