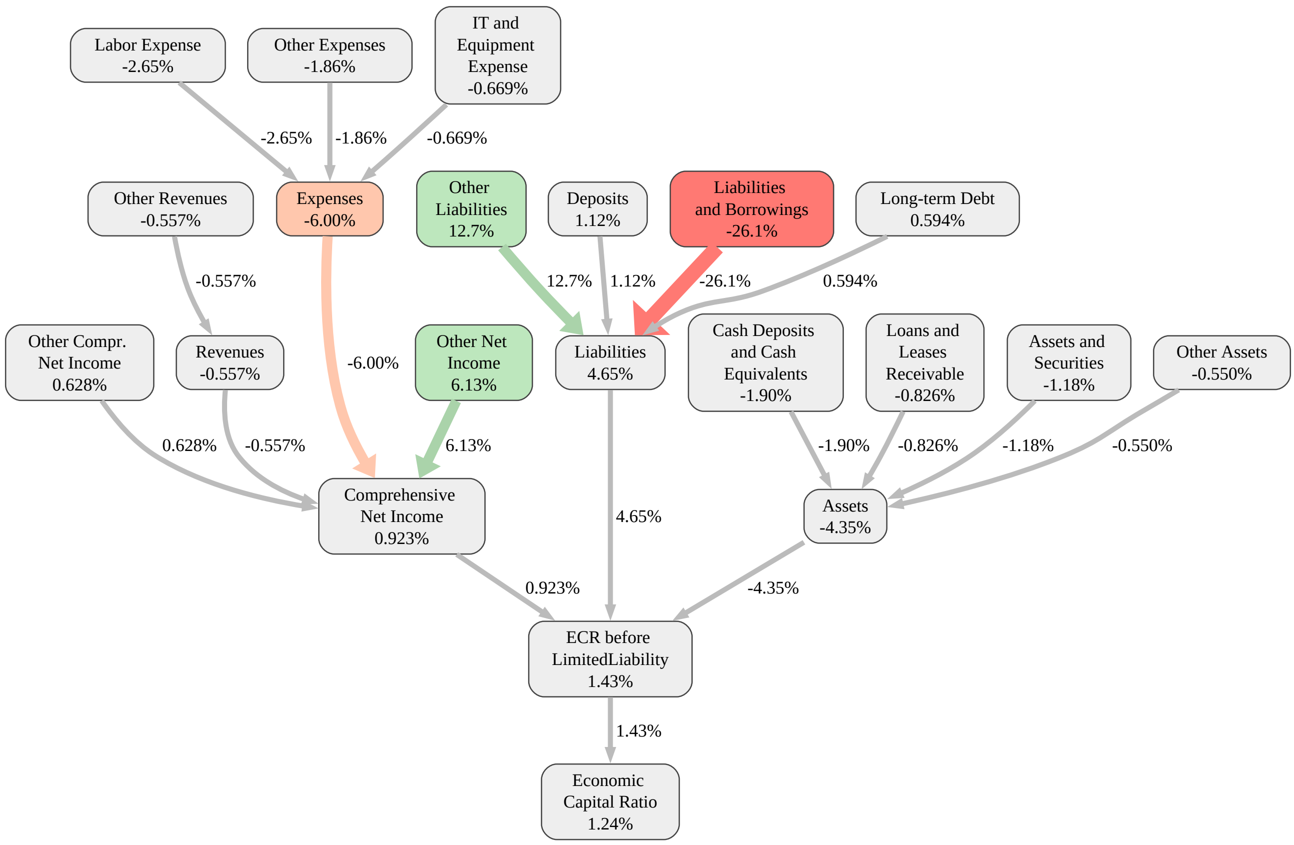
STATE BANKS 2025

HBT Financial Inc
Rank 31 of 96



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The relative strengths and weaknesses of HBT Financial 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 HBT Financial Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points.The greatest weakness of HBT Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 1.2% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	744,329
Cash Deposits and Cash Equivalents	137,692
Deposits	4,318,254
Fees	2,254
Goodwill	59,820
IT and Equipment Expense	13,173
Labor Expense	65,130
Liabilities and Borrowings	3,307,290
Loans and Leases Receivable	3,425,688
Long-term Debt	0
Occupancy	10,293
Other Assets	598,615
Other Compr. Net Income	10,398
Other Expenses	46,412
Other Liabilities	-3,137,247
Other Net Income	187,476
Other Noninterest Expense	12,522
Other Revenues	4,105
Property, Plant and Equipment	66,758

Output Variable	Value in 1000 USD
Liabilities	4,488,297
Assets	5,032,902
Expenses	149,784
Revenues	4,105
Stockholders Equity	544,605
Net Income	41,797
Comprehensive Net Income	52,195
BaseVar	5,399,049
ECR before LimitedLiability	13%
Economic Capital Ratio	13%