



RealRate

SAVINGS & CREDIT 2017

Poage Bankshares Inc Rank 37 of 99



The relative strengths and weaknesses of Poage Bankshares 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 Poage Bankshares Inc compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 8.0% points. The greatest weakness of Poage Bankshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 1.4% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	24,389
Debt	0
Deposits	374,708
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	52
Labor and Related Expense	0
Loans	343,921
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	90,155
Other Compr. Net Income	-537
Other Expenses	632
Other Liabilities	15,004
Other Net Income	2,427
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	458,465
Liabilities	389,764
Expenses	632
Revenues	0
Stockholders Equity	68,701
Net Income	1,795
Comprehensive Net Income	1,258
BaseVar	425,912
ECR before LimitedLiability	8.4%
Economic Capital Ratio	16%