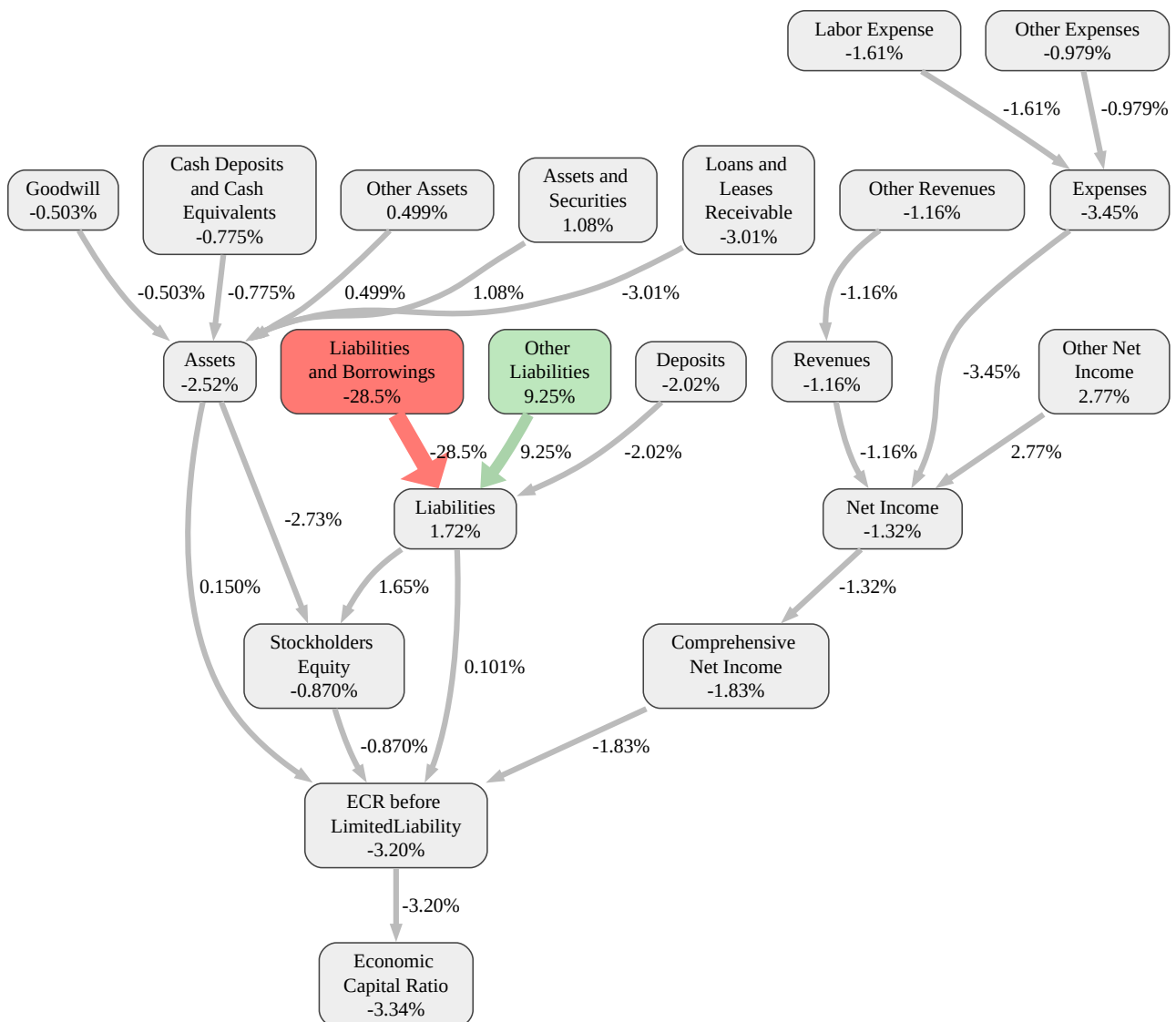




The relative strengths and weaknesses of HBT Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HBT Financial Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.2% points. The greatest weakness of HBT Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 3.3% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	959,576
Cash Deposits and Cash Equivalents	409,268
Deposits	3,738,185
Fees	1,043
Goodwill	29,322
IT and Equipment Expense	10,005
Labor Expense	49,437
Liabilities and Borrowings	2,676,428
Loans and Leases Receivable	2,480,695
Long-term Debt	0
Occupancy	6,788
Other Assets	382,910
Other Compr. Net Income	-16,682
Other Expenses	31,950
Other Liabilities	-2,512,240
Other Net Income	138,845
Other Noninterest Expense	10,624
Other Revenues	3,075
Property, Plant and Equipment	52,483

Output Variable	Value in 1000 USD
Liabilities	3,902,373
Assets	4,314,254
Expenses	109,847
Revenues	3,075
Stockholders Equity	411,881
Net Income	32,073
Comprehensive Net Income	15,391
BaseVar	4,595,548
ECR before Limited Liability	9.1%
Economic Capital Ratio	9.3%