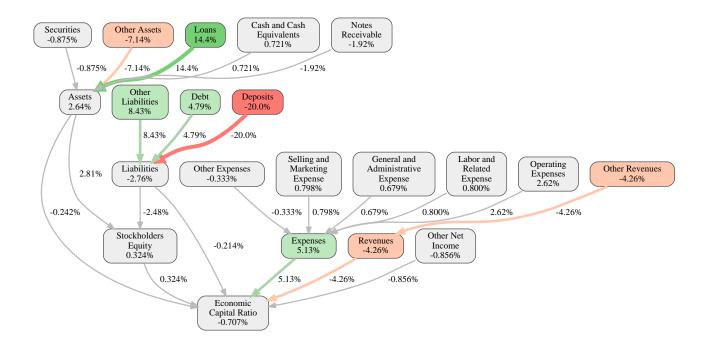


SAVINGS & CREDIT 2017



Poage Bankshares Inc. Rank 35 of 93





SAVINGS & CREDIT 2017



Poage Bankshares Inc. Rank 35 of 93

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 14% points. The greatest weakness of Poage Bankshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.4%, being 0.71% points below the market average of 9.1%.

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
Economic Capital Ratio	8.4%

