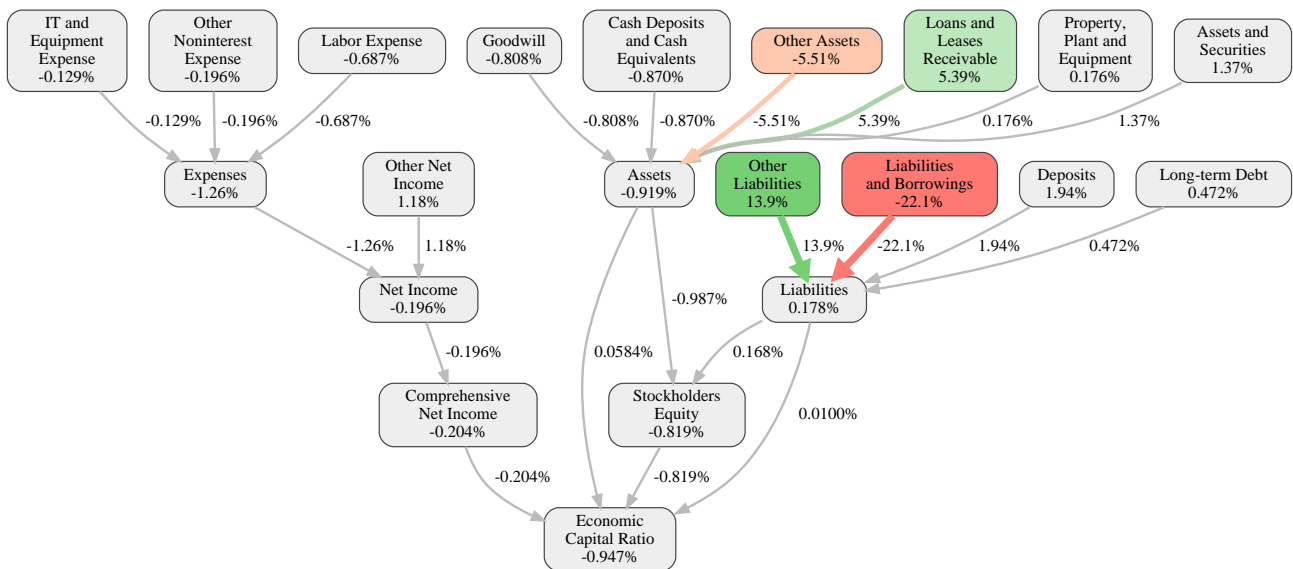




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STATE BANKS 2019

SUMMIT FINANCIAL GROUP INC. Rank 126 of 172





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The relative strengths and weaknesses of SUMMIT FINANCIAL GROUP 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 SUMMIT FINANCIAL GROUP INC. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of SUMMIT FINANCIAL GROUP INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 0.95% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	306,085
Cash Deposits and Cash Equivalents	59,540
Deposits	1,634,826
Fees	2,437
Goodwill	0
IT and Equipment Expense	4,411
Labor Expense	27,478
Liabilities and Borrowings	1,429,228
Loans and Leases Receivable	1,682,005
Long-term Debt	0
Occupancy	3,364
Other Assets	115,403
Other Compr. Net Income	-2,748
Other Expenses	12,318
Other Liabilities	-1,083,298
Other Net Income	72,489
Other Noninterest Expense	6,889
Other Revenues	2,044
Property, Plant and Equipment	37,553

Output Variable	Value in 1000 USD
Liabilities	1,980,756
Assets	2,200,586
Expenses	56,897
Revenues	2,044
Stockholders Equity	219,830
Net Income	17,636
Comprehensive Net Income	14,888
Economic Capital Ratio	6.0%