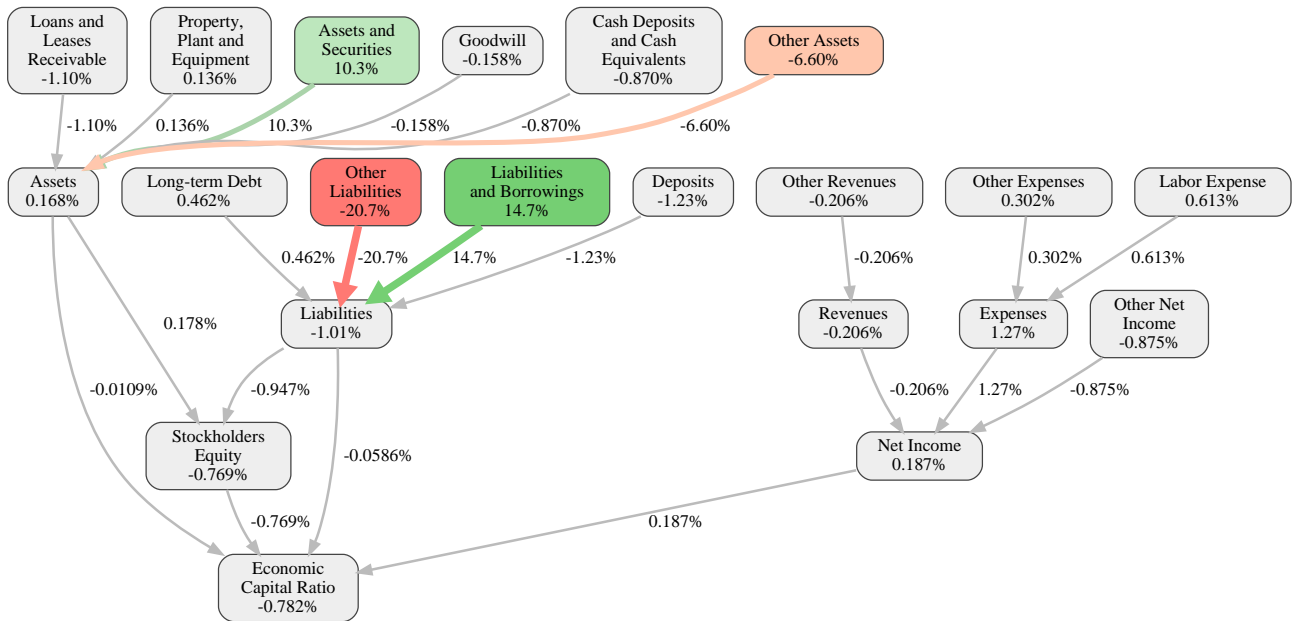




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# STATE BANKS 2019

## KENTUCKY BANCSHARES INC KY Rank 116 of 172





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# STATE BANKS 2019

## KENTUCKY BANCSHARES INC KY Rank 116 of 172



The relative strengths and weaknesses of KENTUCKY BANCSHARES INC KY 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 KENTUCKY BANCSHARES INC KY compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of KENTUCKY BANCSHARES INC KY is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 0.78% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	323,180
Cash Deposits and Cash Equivalents	28,276
Deposits	850,442
Fees	0
Goodwill	14,001
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,420
Loans and Leases Receivable	678,017
Long-term Debt	0
Occupancy	0
Other Assets	25,189
Other Compr. Net Income	-2,481
Other Expenses	1,654
Other Liabilities	119,357
Other Net Income	14,084
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,349

Output Variable	Value in 1000 USD
Liabilities	979,219
Assets	1,086,012
Expenses	1,654
Revenues	0
Stockholders Equity	106,793
Net Income	12,430
Comprehensive Net Income	9,949
Economic Capital Ratio	6.1%