

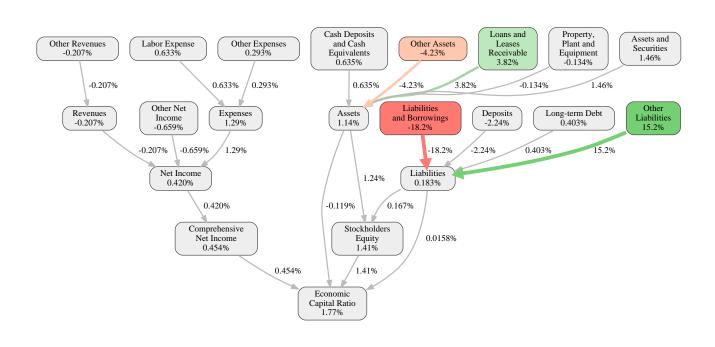
STATE BANKS 2020



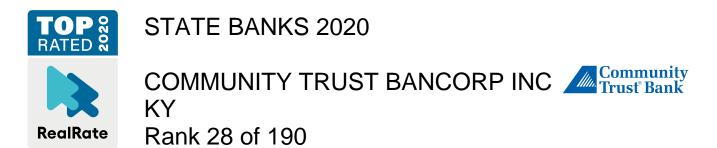


RealRate Rank 28 of 190

KY







The relative strengths and weaknesses of COMMUNITY TRUST BANCORP 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 COMMUNITY TRUST BANCORP INC KY compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of COMMUNITY TRUST BANCORP INC KY is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 1.8% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	637,575
Cash Deposits and Cash Equivalents	264,683
Deposits	3,405,572
Fees	0
Goodwill	65,490
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,569,144
Loans and Leases Receivable	3,213,568
Long-term Debt	0
Occupancy	0
Other Assets	140,641
Other Compr. Net Income	10,864
Other Expenses	7,452
Other Liabilities	-2,223,599
Other Net Income	71,992
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	44,046

Output Variable	Value in 1000 USD
Liabilities	3,751,117
Assets	4,366,003
Expenses	7,452
Revenues	0
Stockholders Equity	614,886
Net Income	64,540
Comprehensive Net Income	75,404
Economic Capital Ratio	9.4%

