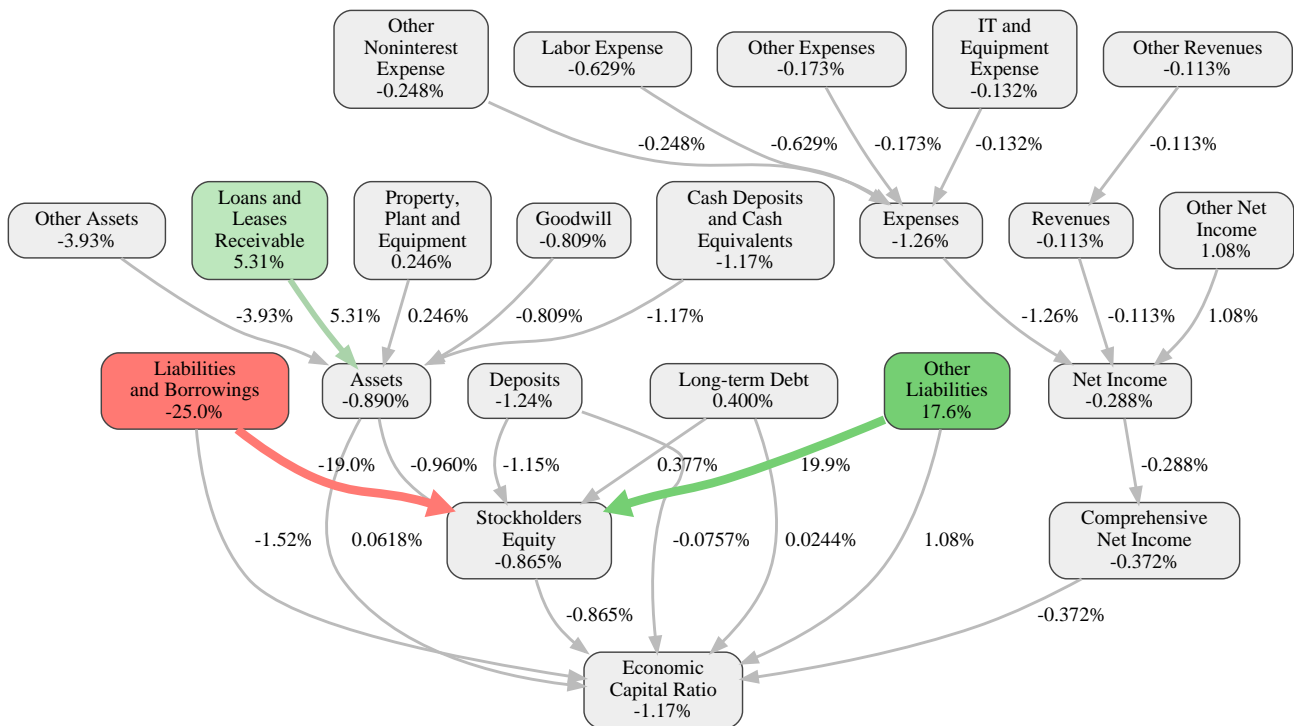




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# STATE BANKS 2020

## SUMMIT FINANCIAL GROUP INC. Rank 139 of 190





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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 18% points. The greatest weakness of SUMMIT FINANCIAL GROUP INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 1.2% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	288,380
Cash Deposits and Cash Equivalents	61,888
Deposits	1,913,237
Fees	1,766
Goodwill	0
IT and Equipment Expense	4,972
Labor Expense	29,066
Liabilities and Borrowings	1,675,524
Loans and Leases Receivable	1,900,425
Long-term Debt	0
Occupancy	3,417
Other Assets	108,631
Other Compr. Net Income	3,551
Other Expenses	15,051
Other Liabilities	-1,433,033
Other Net Income	81,289
Other Noninterest Expense	8,599
Other Revenues	2,254
Property, Plant and Equipment	44,168

Output Variable	Value in 1000 USD
Liabilities	2,155,728
Assets	2,403,492
Expenses	62,871
Revenues	2,254
Stockholders Equity	247,764
Net Income	20,672
Comprehensive Net Income	24,223
Economic Capital Ratio	6.5%