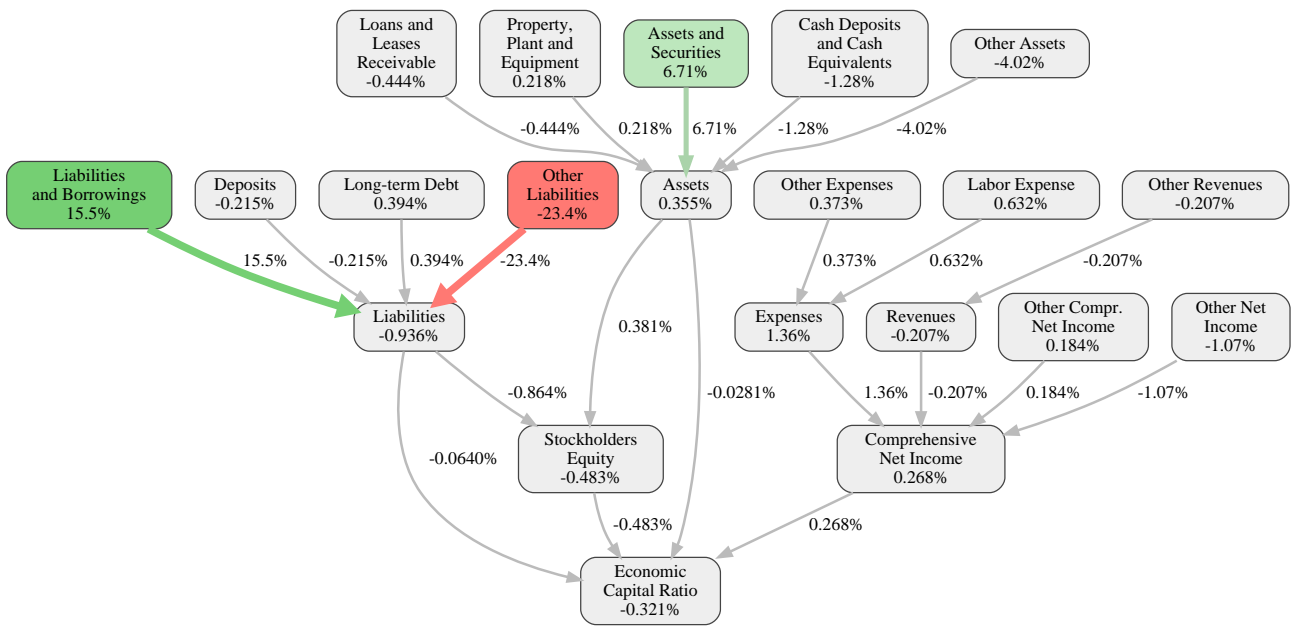




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KENTUCKY BANCSHARES INC KY
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RealRate

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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 16% points. The greatest weakness of KENTUCKY BANCSHARES INC KY is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 0.32% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	273,389
Cash Deposits and Cash Equivalents	24,297
Deposits	842,653
Fees	0
Goodwill	14,001
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,725
Loans and Leases Receivable	735,853
Long-term Debt	0
Occupancy	0
Other Assets	43,821
Other Compr. Net Income	4,391
Other Expenses	1,077
Other Liabilities	139,149
Other Net Income	14,230
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,429

Output Variable	Value in 1000 USD
Liabilities	991,527
Assets	1,110,790
Expenses	1,077
Revenues	0
Stockholders Equity	119,263
Net Income	13,153
Comprehensive Net Income	17,544
Economic Capital Ratio	7.3%