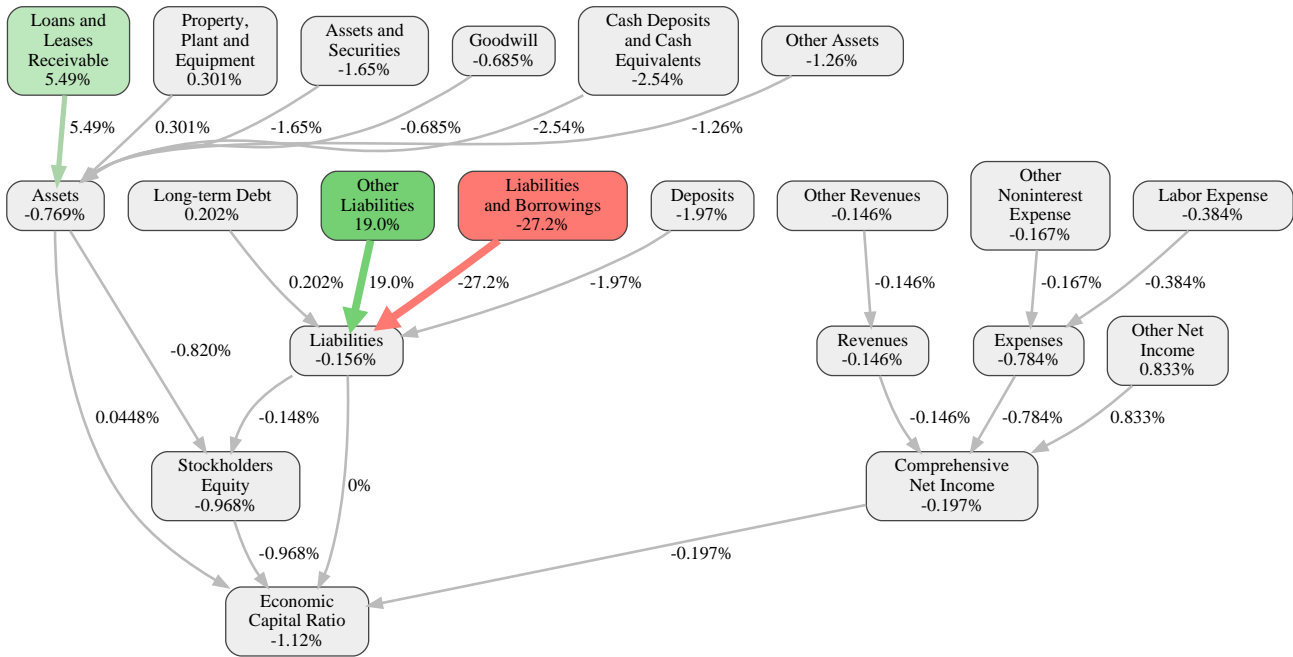




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SUMMIT FINANCIAL GROUP INC. Rank 131 of 180





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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 19% points. The greatest weakness of SUMMIT FINANCIAL GROUP INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.5%, being 1.1% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	315,918
Cash Deposits and Cash Equivalents	99,787
Deposits	2,595,651
Fees	2,394
Goodwill	0
IT and Equipment Expense	5,765
Labor Expense	32,211
Liabilities and Borrowings	2,194,188
Loans and Leases Receivable	2,379,907
Long-term Debt	0
Occupancy	3,963
Other Assets	258,235
Other Compr. Net Income	2,910
Other Expenses	16,069
Other Liabilities	-1,965,035
Other Net Income	87,455
Other Noninterest Expense	9,337
Other Revenues	2,033
Property, Plant and Equipment	52,537

Output Variable	Value in 1000 USD
Liabilities	2,824,804
Assets	3,106,384
Expenses	69,739
Revenues	2,033
Stockholders Equity	281,580
Net Income	19,749
Comprehensive Net Income	22,659
Economic Capital Ratio	5.5%