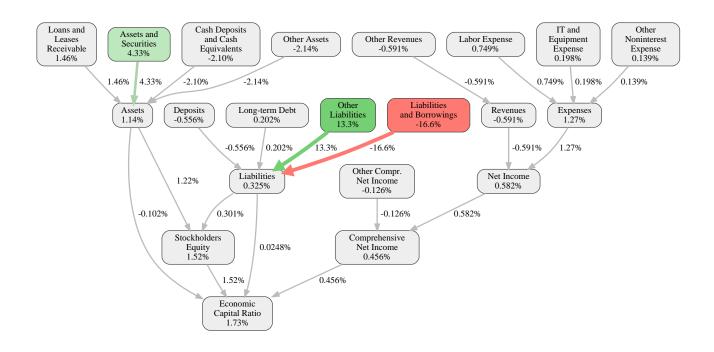


**STATE BANKS 2022** 

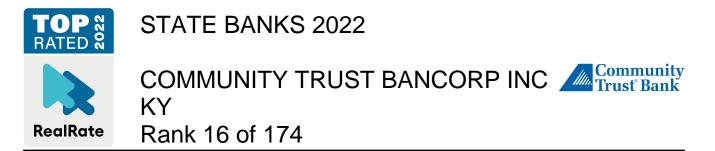


COMMUNITY TRUST BANCORP INC Community Trust Bank

RealRate Rank 16 of 174







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 13% points. The greatest weakness of COMMUNITY TRUST BANCORP INC KY is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 1.7% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,486,399
Cash Deposits and Cash Equivalents	311,756
Deposits	4,344,292
Fees	0
Goodwill	65,490
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,044,581
Loans and Leases Receivable	3,367,057
Long-term Debt	0
Occupancy	0
Other Assets	147,076
Other Compr. Net Income	-18,416
Other Expenses	22,704
Other Liabilities	-2,668,818
Other Net Income	110,643
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	40,479

Output Variable	Value in 1000 USD
Liabilities	4,720,055
Assets	5,418,257
Expenses	22,704
Revenues	0
Stockholders Equity	698,202
Net Income	87,939
Comprehensive Net Income	69,523
Economic Capital Ratio	8.3%

