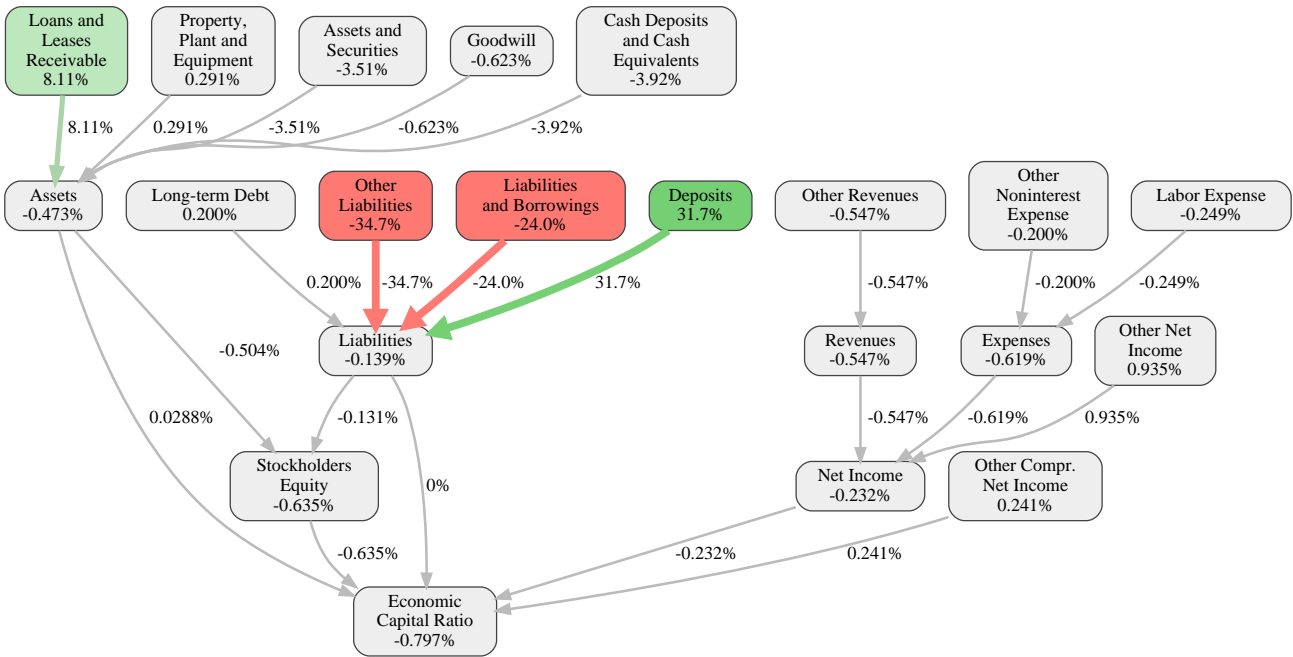




RealRate

STATE BANKS 2022

SUMMIT FINANCIAL GROUP INC. Rank 100 of 174





RealRate

STATE BANKS 2022

SUMMIT FINANCIAL GROUP INC. Rank 100 of 174



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 Deposits, increasing the Economic Capital Ratio by 32% points. The greatest weakness of SUMMIT FINANCIAL GROUP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 0.80% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	438,365
Cash Deposits and Cash Equivalents	78,458
Deposits	0
Fees	3,027
Goodwill	0
IT and Equipment Expense	6,990
Labor Expense	34,386
Liabilities and Borrowings	2,416,955
Loans and Leases Receivable	2,729,093
Long-term Debt	0
Occupancy	4,824
Other Assets	274,432
Other Compr. Net Income	37
Other Expenses	19,560
Other Liabilities	832,291
Other Net Income	110,558
Other Noninterest Expense	11,615
Other Revenues	1,768
Property, Plant and Equipment	56,371

Output Variable	Value in 1000 USD
Liabilities	3,249,246
Assets	3,576,719
Expenses	80,402
Revenues	1,768
Stockholders Equity	327,473
Net Income	31,924
Comprehensive Net Income	31,961
Economic Capital Ratio	5.7%