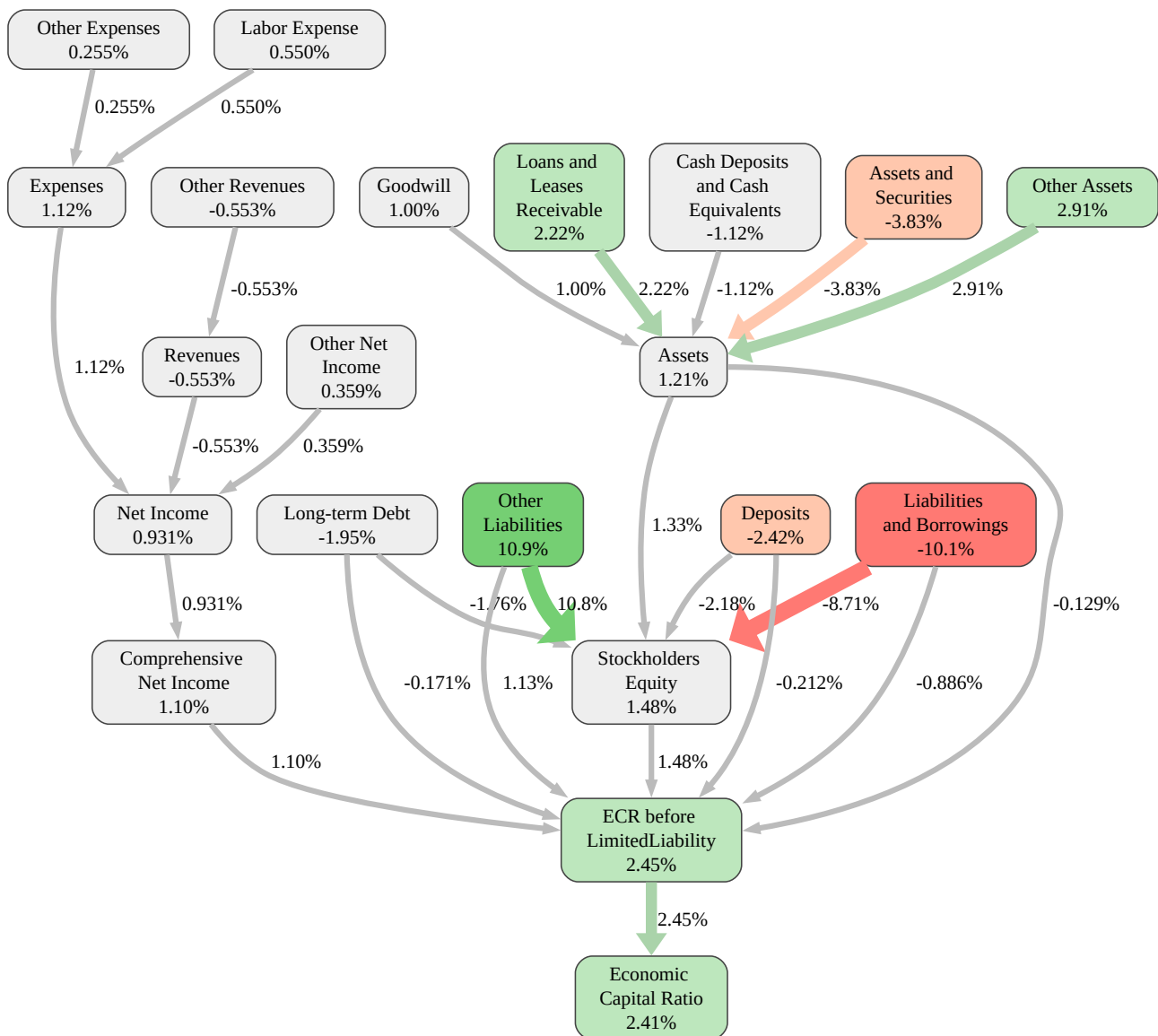




The relative strengths and weaknesses of FB Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FB Financial Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of FB Financial Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 10% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.4% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	44,216
Cash Deposits and Cash Equivalents	119,751
Deposits	3,664,395
Fees	0
Goodwill	137,190
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,909,546
Loans and Leases Receivable	3,142,870
Long-term Debt	143,302
Occupancy	0
Other Assets	1,202,109
Other Compr. Net Income	1,674
Other Expenses	21,087
Other Liabilities	-1,586,259
Other Net Income	73,485
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	81,577

Output Variable	Value in 1000 USD
Liabilities	4,130,984
Assets	4,727,713
Expenses	21,087
Revenues	0
Stockholders Equity	596,729
Net Income	52,398
Comprehensive Net Income	54,072
BaseVar	4,604,035
ECR before Limited Liability	15%
Economic Capital Ratio	15%