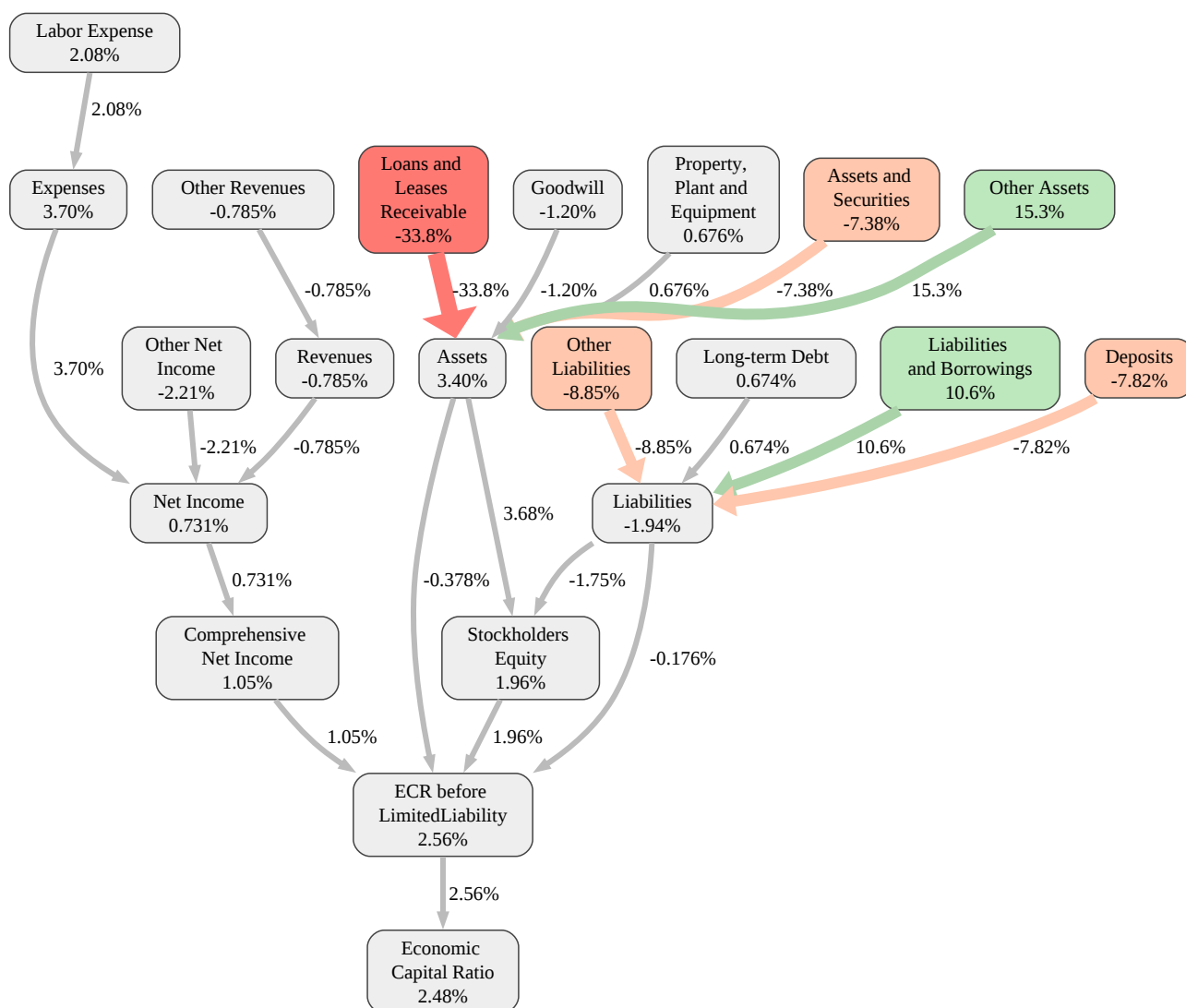




The relative strengths and weaknesses of SB Financial Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SB Financial Group INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 15% points. The greatest weakness of SB Financial Group INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.5% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	5,575	Liabilities	856,393
Cash Deposits and Cash Equivalents	48,363	Assets	986,828
Deposits	802,552	Expenses	2,806
Fees	0	Revenues	0
Goodwill	0	Stockholders Equity	130,435
IT and Equipment Expense	0	Net Income	11,638
Labor Expense	0	Comprehensive Net Income	11,227
Liabilities and Borrowings	157,250	BaseVar	953,665
Loans and Leases Receivable	0	ECR before Limited Liability	15%
Long-term Debt	0	Economic Capital Ratio	15%
Occupancy	0		
Other Assets	910,806		
Other Compr. Net Income	-411		
Other Expenses	2,806		
Other Liabilities	-103,409		
Other Net Income	14,444		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	22,084		