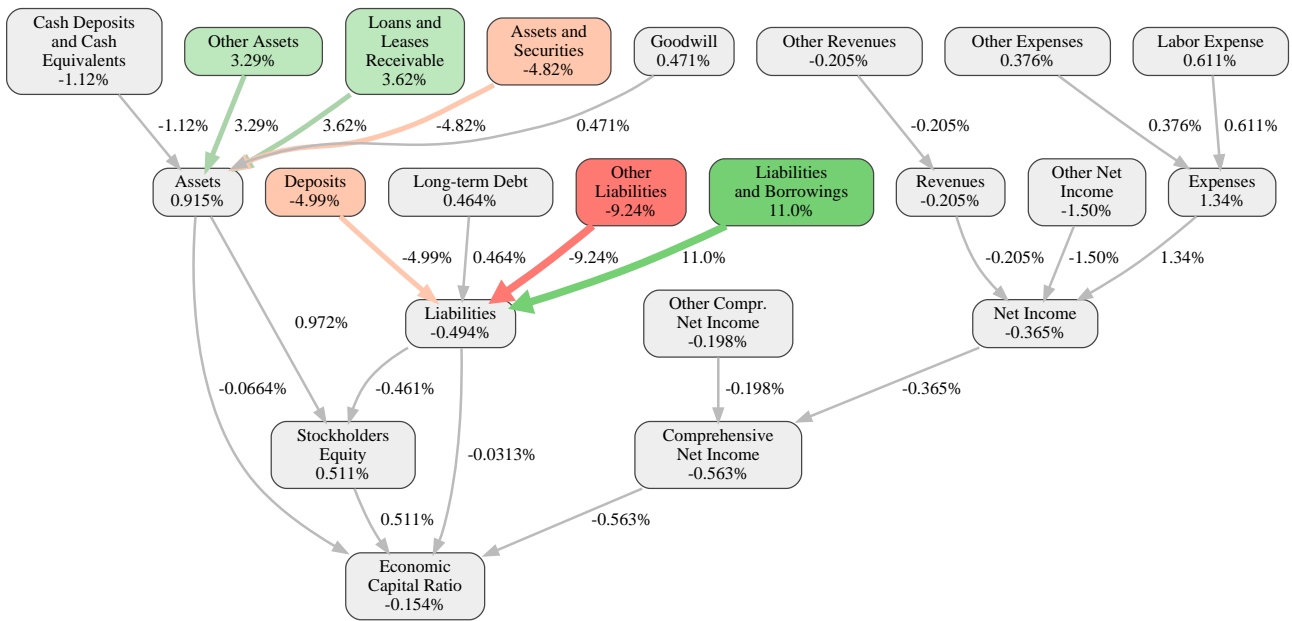




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The relative strengths and weaknesses of Reliant Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Reliant Bancorp Inc. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Reliant Bancorp Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 9.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 0.15% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	9,091
Cash Deposits and Cash Equivalents	35,178
Deposits	1,437,903
Fees	0
Goodwill	43,642
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	161,039
Loans and Leases Receivable	1,220,184
Long-term Debt	0
Occupancy	0
Other Assets	394,210
Other Compr. Net Income	-5,161
Other Expenses	1,372
Other Liabilities	-83,018
Other Net Income	11,879
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	22,033

Output Variable	Value in 1000 USD
Liabilities	1,515,924
Assets	1,724,338
Expenses	1,372
Revenues	0
Stockholders Equity	208,414
Net Income	10,507
Comprehensive Net Income	5,346
Economic Capital Ratio	6.8%