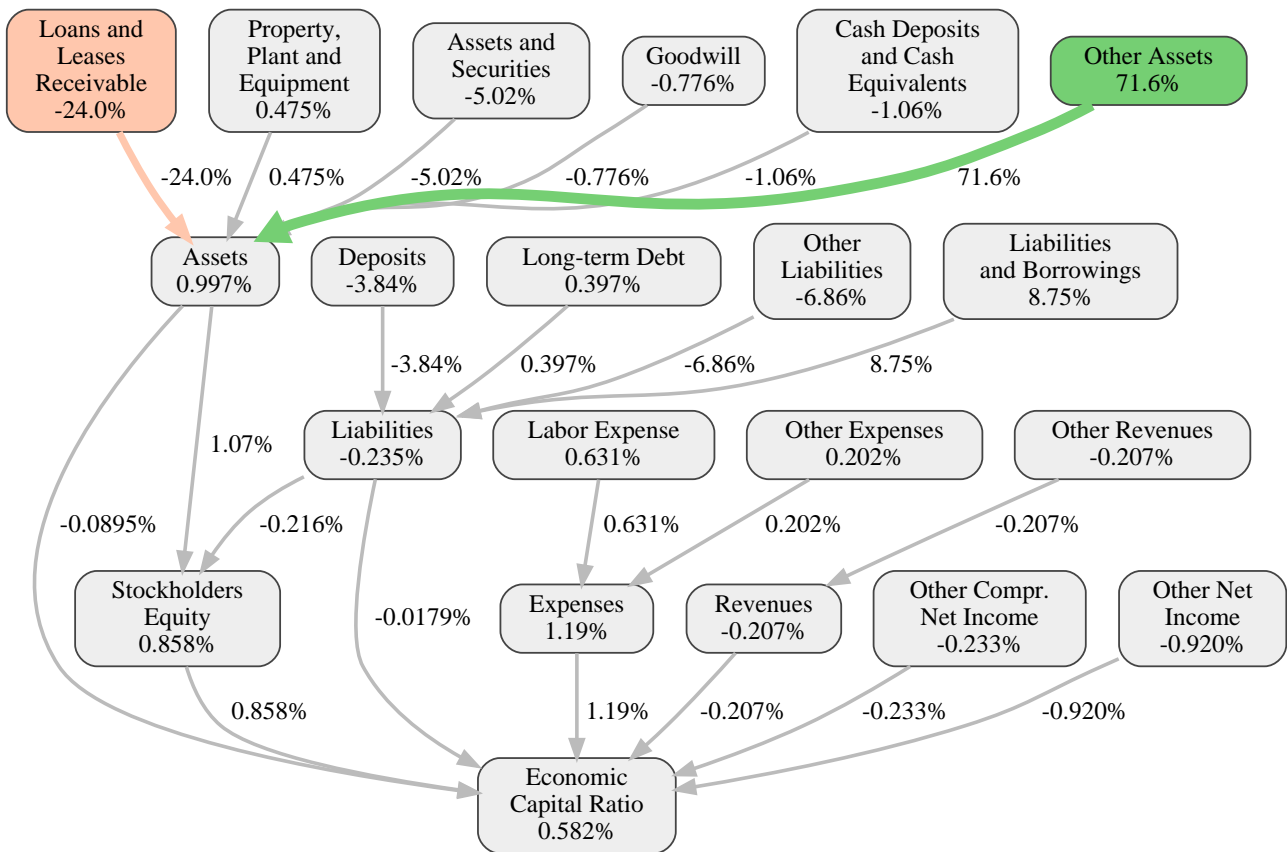




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The relative strengths and weaknesses of SB FINANCIAL GROUP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SB FINANCIAL GROUP INC. compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 72% points. The greatest weakness of SB FINANCIAL GROUP INC. is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 0.58% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	9,038
Cash Deposits and Cash Equivalents	27,064
Deposits	840,219
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	165,847
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	979,090
Other Compr. Net Income	0
Other Expenses	2,659
Other Liabilities	-103,583
Other Net Income	14,632
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	23,385

Output Variable	Value in 1000 USD
Liabilities	902,483
Assets	1,038,577
Expenses	2,659
Revenues	0
Stockholders Equity	136,094
Net Income	11,973
Comprehensive Net Income	11,973
Economic Capital Ratio	8.2%