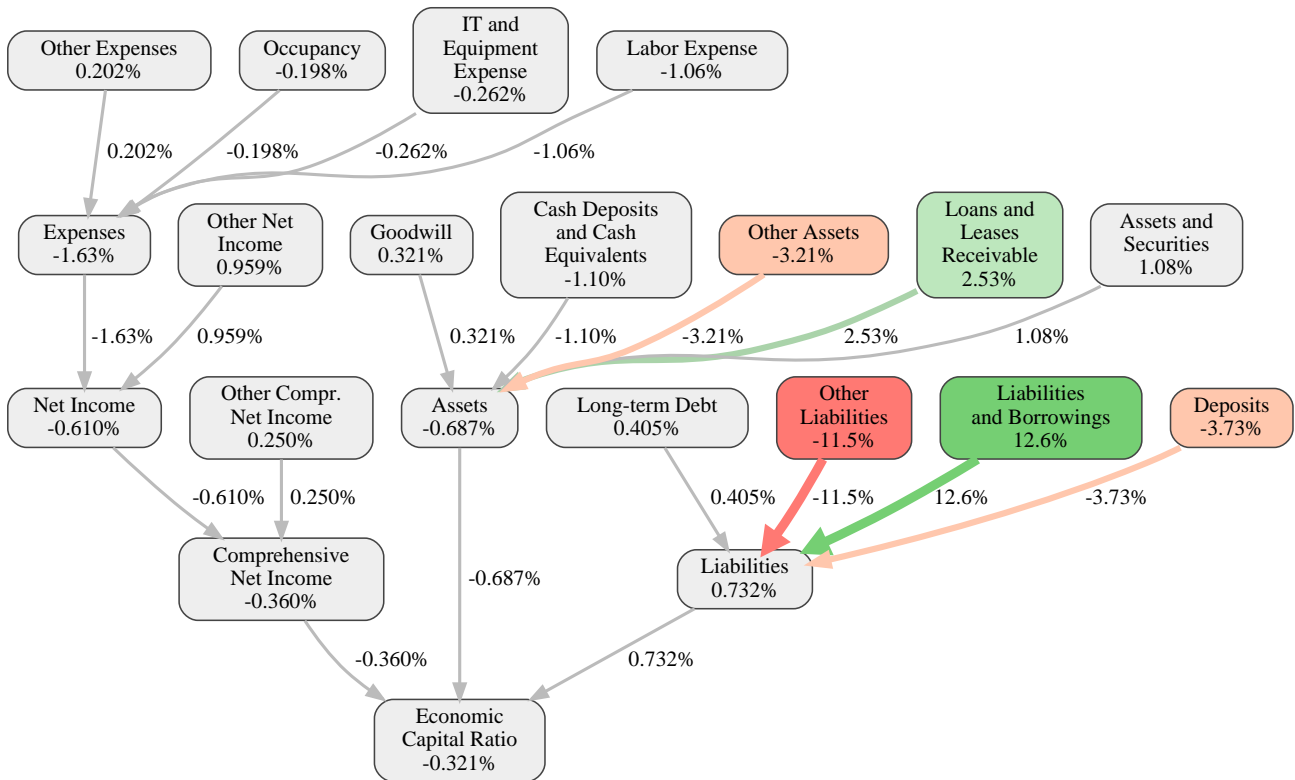




STATE BANKS 2020

Reliant Bancorp Inc.
Rank 103 of 190





STATE BANKS 2020

Reliant Bancorp Inc.
Rank 103 of 190



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 13% points. The greatest weakness of Reliant Bancorp Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 0.32% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	270,582
Cash Deposits and Cash Equivalents	51,042
Deposits	1,583,789
Fees	2,907
Goodwill	43,642
IT and Equipment Expense	6,213
Labor Expense	30,514
Liabilities and Borrowings	159,925
Loans and Leases Receivable	1,397,374
Long-term Debt	0
Occupancy	5,423
Other Assets	114,451
Other Compr. Net Income	8,753
Other Expenses	5,123
Other Liabilities	-69,000
Other Net Income	61,693
Other Noninterest Expense	5,841
Other Revenues	4,865
Property, Plant and Equipment	21,376

Output Variable	Value in 1000 USD
Liabilities	1,674,714
Assets	1,898,467
Expenses	56,021
Revenues	4,865
Stockholders Equity	223,753
Net Income	10,537
Comprehensive Net Income	19,290
Economic Capital Ratio	7.3%