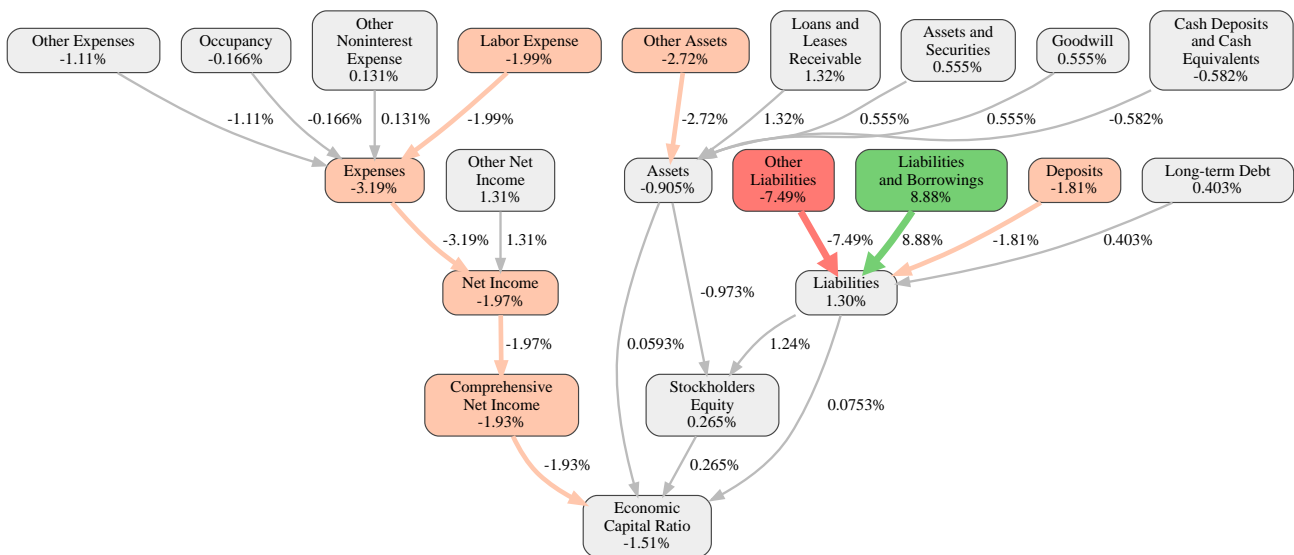




# STATE BANKS 2020

FB Financial Corp  
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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 Liabilities and Borrowings, increasing the Economic Capital Ratio by 8.9% points. The greatest weakness of FB Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 7.5% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 1.5% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	811,095
Cash Deposits and Cash Equivalents	232,681
Deposits	4,934,938
Fees	0
Goodwill	169,051
IT and Equipment Expense	10,589
Labor Expense	152,084
Liabilities and Borrowings	1,014,875
Loans and Leases Receivable	4,378,503
Long-term Debt	0
Occupancy	15,641
Other Assets	443,460
Other Compr. Net Income	16,365
Other Expenses	92,252
Other Liabilities	-587,221
Other Net Income	219,481
Other Noninterest Expense	0
Other Revenues	7,099
Property, Plant and Equipment	90,131

Output Variable	Value in 1000 USD
Liabilities	5,362,592
Assets	6,124,921
Expenses	270,566
Revenues	7,099
Stockholders Equity	762,329
Net Income	-43,986
Comprehensive Net Income	-27,621
Economic Capital Ratio	6.2%