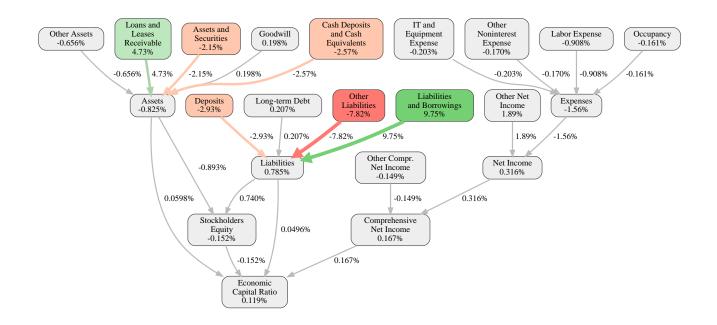


STATE BANKS 2021

Reliant Bank

Reliant Bancorp Inc. Rank 80 of 180





STATE BANKS 2021

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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 9.7% points. The greatest weakness of Reliant Bancorp Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 7.8% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 0.12% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	275,716
Cash Deposits and Cash Equivalents	95,045
Deposits	2,579,235
Fees	4,473
Goodwill	54,396
IT and Equipment Expense	8,594
Labor Expense	46,332
Liabilities and Borrowings	378,471
Loans and Leases Receivable	2,280,147
Long-term Debt	0
Occupancy	7,756
Other Assets	289,769
Other Compr. Net Income	1,461
Other Expenses	13,830
Other Liabilities	-253,144
Other Net Income	115,508
Other Noninterest Expense	9,157
Other Revenues	5,747
Property, Plant and Equipment	31,462

Output Variable	Value in 1000 USD
Liabilities	2,704,562
Assets	3,026,535
Expenses	90,142
Revenues	5,747
Stockholders Equity	321,973
Net Income	31,113
Comprehensive Net Income	32,574
Economic Capital Ratio	6.8%

