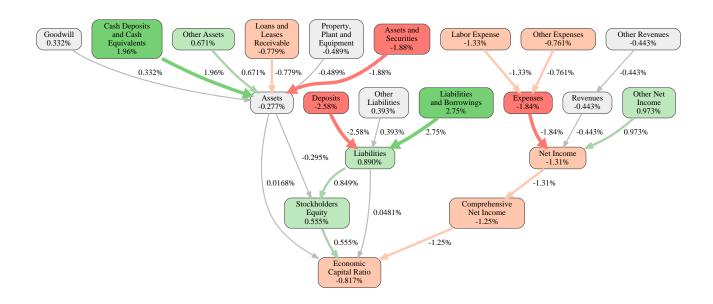


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The relative strengths and weaknesses of FB Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FB Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 2.7% points. The greatest weakness of FB Financial Corp is the variable Deposits, reducing the Economic Capital Ratio by 2.6% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 0.82% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,978,848
Cash Deposits and Cash Equivalents	1,797,740
Deposits	10,836,897
Fees	0
Goodwill	242,561
IT and Equipment Expense	9,987
Labor Expense	248,318
Liabilities and Borrowings	3,418,666
Loans and Leases Receivable	7,479,103
Long-term Debt	0
Occupancy	22,733
Other Assets	1,099,434
Other Compr. Net Income	-21,753
Other Expenses	145,279
Other Liabilities	-3,090,572
Other Net Income	391,514
Other Noninterest Expense	0
Other Revenues	19,047
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	11,164,991
Assets	12,597,686
Expenses	426,317
Revenues	19,047
Stockholders Equity	1,432,695
Net Income	-15,756
Comprehensive Net Income	-37,509
Economic Capital Ratio	5.7%

