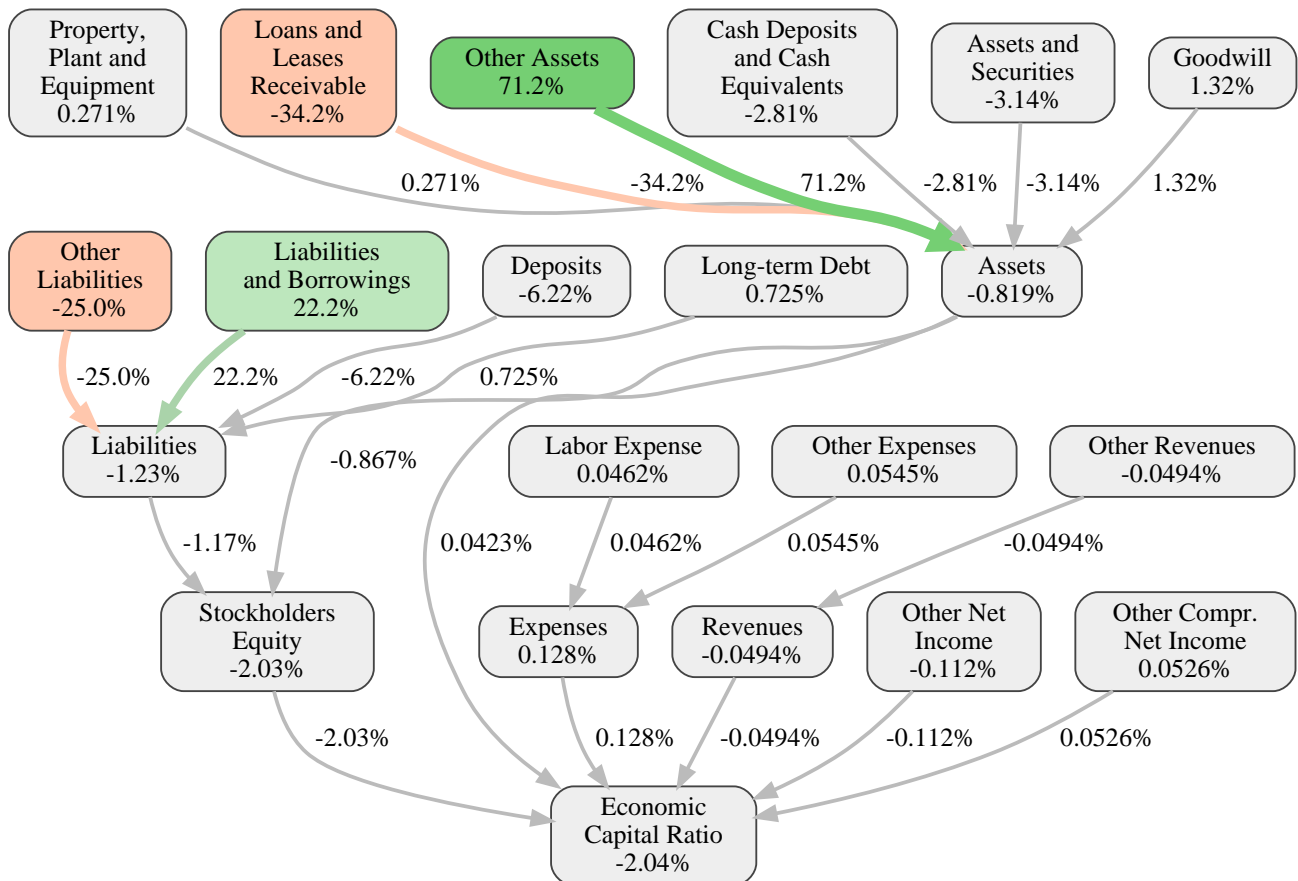




RealRate

STATE BANKS 2013

Sb Financial Group INC
Rank 123 of 149



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 71% points. The greatest weakness of Sb Financial Group INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 2.0% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	3,249
Cash Deposits and Cash Equivalents	19,144
Deposits	527,001
Fees	0
Goodwill	16,353
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,156
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	586,855
Other Compr. Net Income	487
Other Expenses	1,929
Other Liabilities	53,793
Other Net Income	6,743
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,633

Output Variable	Value in 1000 USD
Liabilities	584,950
Assets	638,234
Expenses	1,929
Revenues	0
Stockholders Equity	53,284
Net Income	4,814
Comprehensive Net Income	5,301
Economic Capital Ratio	7.7%