



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 91% points. The greatest weakness of Sb Financial Group INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 0.26% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	3,771
Cash Deposits and Cash Equivalents	17,012
Deposits	673,073
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	150,764
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	776,093
Other Compr. Net Income	-599
Other Expenses	4,117
Other Liabilities	-94,380
Other Net Income	12,901
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,129

Output Variable	Value in 1000 USD
Liabilities	729,457
Assets	816,005
Expenses	4,117
Revenues	0
Stockholders Equity	86,548
Net Income	8,784
Comprehensive Net Income	8,185
Economic Capital Ratio	9.8%