



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 99% points. The greatest weakness of Sb Financial Group INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.0% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	5,575
Cash Deposits and Cash Equivalents	48,363
Deposits	802,552
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	157,250
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	910,806
Other Compr. Net Income	-411
Other Expenses	2,806
Other Liabilities	-103,409
Other Net Income	14,444
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	22,084

Output Variable	Value in 1000 USD
Liabilities	856,393
Assets	986,828
Expenses	2,806
Revenues	0
Stockholders Equity	130,435
Net Income	11,638
Comprehensive Net Income	11,227
Economic Capital Ratio	12%