



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 66% points. The greatest weakness of Sb Financial Group INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.81% points above the market average of 9.6%.

Input Variable	Value in 1000 USD
Assets and Securities	275,688
Cash Deposits and Cash Equivalents	149,511
Deposits	1,113,045
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	232,689
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	882,443
Other Compr. Net Income	0
Other Expenses	4,446
Other Liabilities	-159,809
Other Net Income	22,723
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	23,212

Output Variable	Value in 1000 USD
Liabilities	1,185,925
Assets	1,330,854
Expenses	4,446
Revenues	0
Stockholders Equity	144,929
Net Income	18,277
Comprehensive Net Income	18,277
Economic Capital Ratio	10%