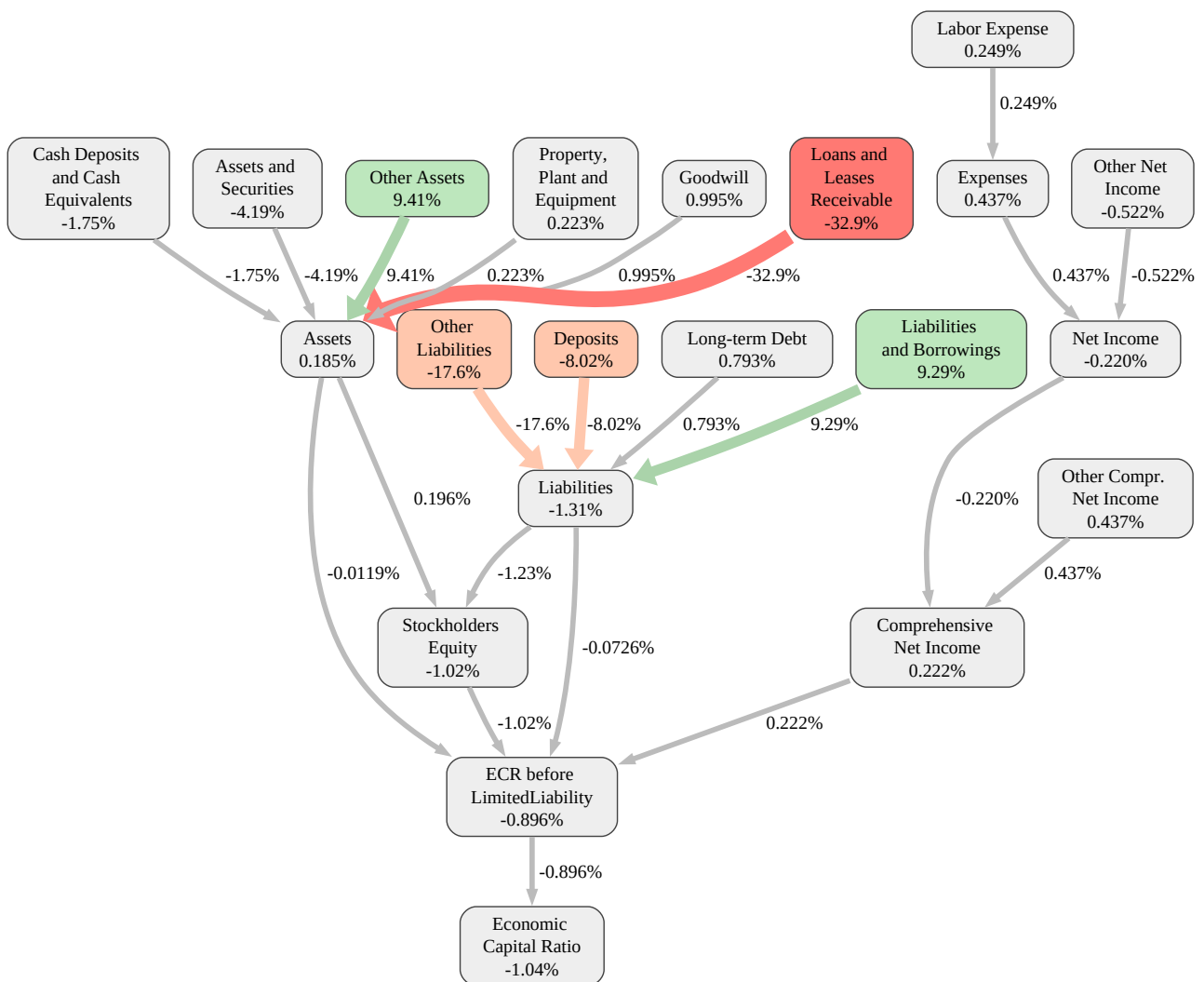




The relative strengths and weaknesses of SB Financial Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SB Financial Group INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 9.4% points. The greatest weakness of SB Financial Group INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 1.0% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	1,738
Cash Deposits and Cash Equivalents	13,137
Deposits	518,234
Fees	0
Goodwill	16,353
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	19,403
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	588,340
Other Compr. Net Income	-1,756
Other Expenses	2,243
Other Liabilities	37,848
Other Net Income	7,448
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,186

Output Variable	Value in 1000 USD
Liabilities	575,485
Assets	631,754
Expenses	2,243
Revenues	0
Stockholders Equity	56,269
Net Income	5,205
Comprehensive Net Income	3,449
BaseVar	624,396
ECR before Limited Liability	9.3%
Economic Capital Ratio	9.4%