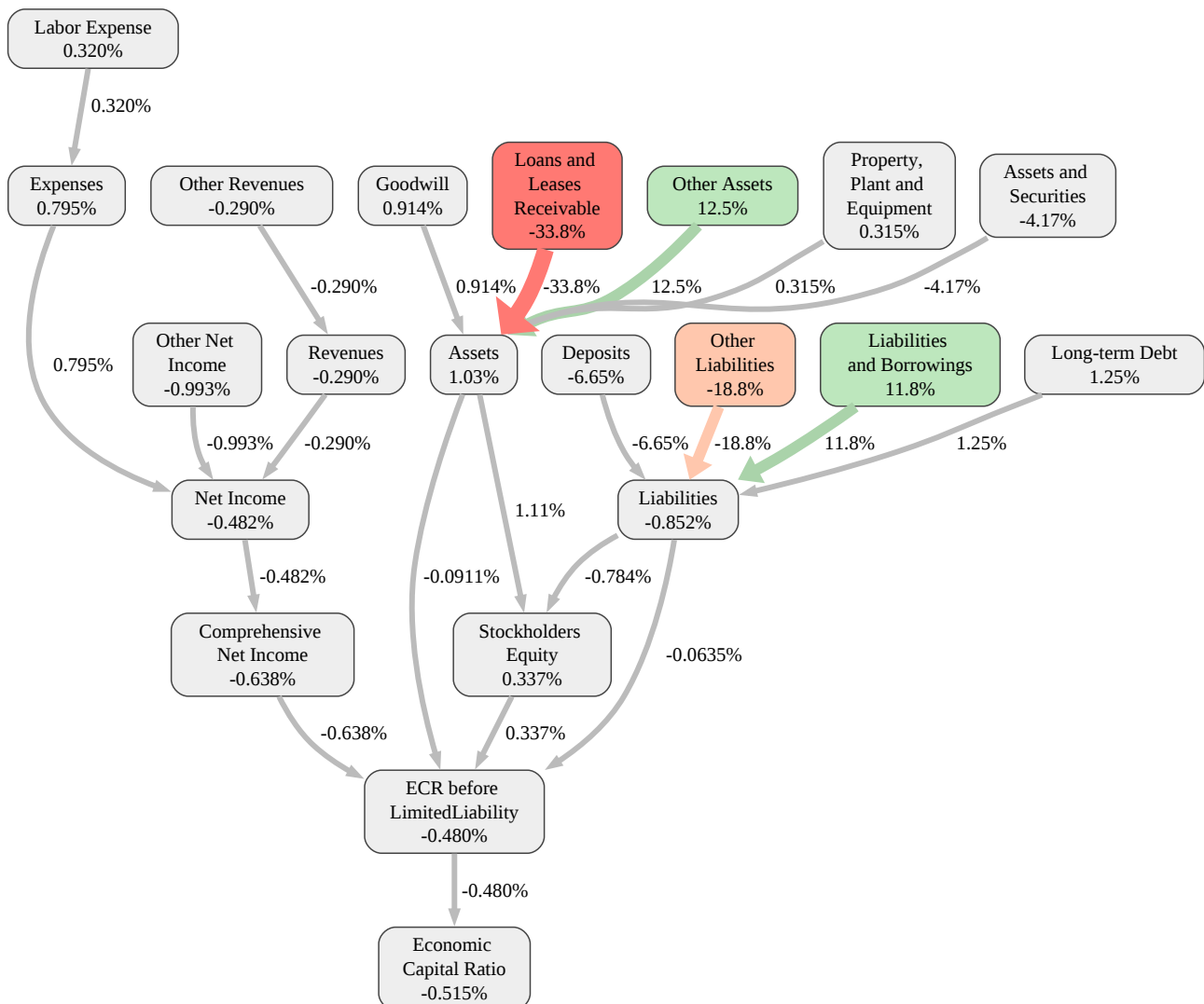




The relative strengths and weaknesses of SB Financial Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SB Financial Group INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 12% 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 12%, being 0.51% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,587
Cash Deposits and Cash Equivalents	28,197
Deposits	550,906
Fees	0
Goodwill	16,353
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	17,065
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	624,862
Other Compr. Net Income	844
Other Expenses	2,085
Other Liabilities	40,574
Other Net Income	7,348
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,229

Output Variable	Value in 1000 USD
Liabilities	608,545
Assets	684,228
Expenses	2,085
Revenues	0
Stockholders Equity	75,683
Net Income	5,263
Comprehensive Net Income	6,107
BaseVar	665,039
ECR before Limited Liability	12%
Economic Capital Ratio	12%