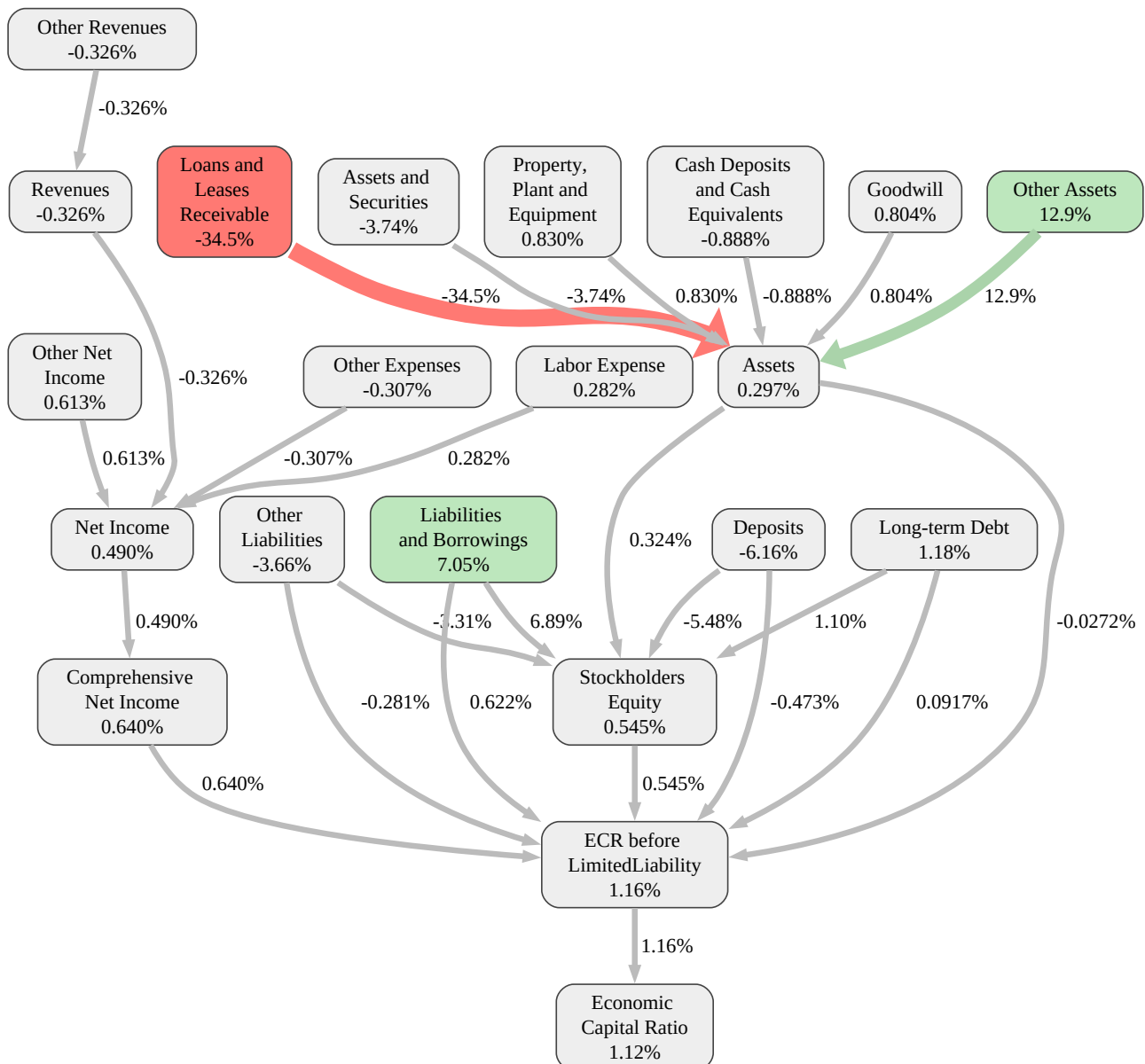




The relative strengths and weaknesses of SB Financial Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SB Financial Group INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 13% 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 13%, being 1.1% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	3,310
Cash Deposits and Cash Equivalents	20,459
Deposits	586,453
Fees	0
Goodwill	16,353
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	146,246
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	673,939
Other Compr. Net Income	-268
Other Expenses	3,404
Other Liabilities	-80,869
Other Net Income	11,023
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,010

Output Variable	Value in 1000 USD
Liabilities	651,830
Assets	733,071
Expenses	3,404
Revenues	0
Stockholders Equity	81,241
Net Income	7,619
Comprehensive Net Income	7,351
BaseVar	719,122
ECR before Limited Liability	13%
Economic Capital Ratio	13%