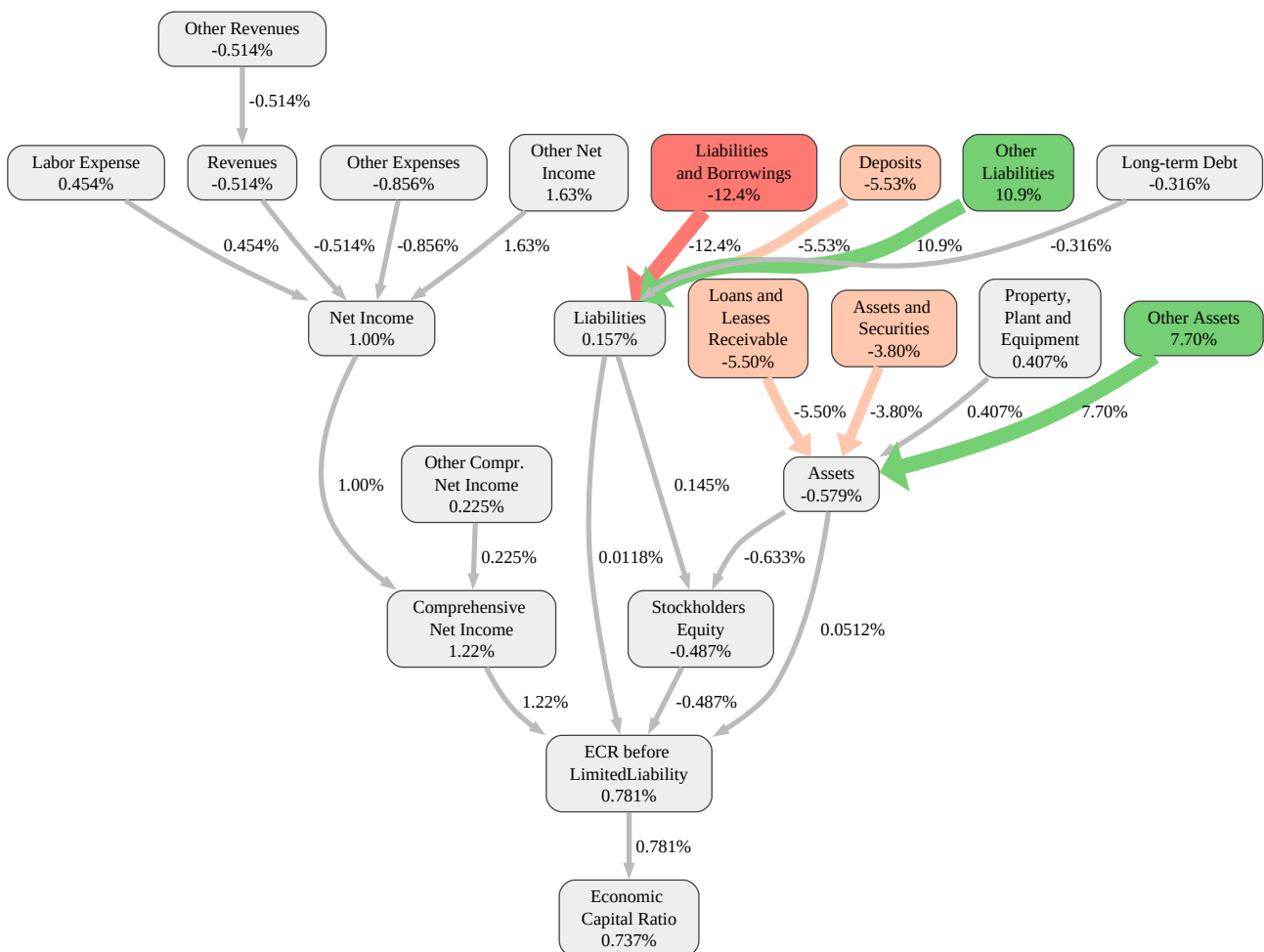




The relative strengths and weaknesses of FB Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FB Financial Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of FB Financial Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.74% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	51,354
Cash Deposits and Cash Equivalents	136,327
Deposits	2,671,562
Fees	0
Goodwill	46,867
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,449,382
Loans and Leases Receivable	1,827,037
Long-term Debt	44,892
Occupancy	0
Other Assets	1,148,645
Other Compr. Net Income	-3,331
Other Expenses	21,733
Other Liabilities	-1,219,453
Other Net Income	62,324
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	66,651

Output Variable	Value in 1000 USD
Liabilities	2,946,383
Assets	3,276,881
Expenses	21,733
Revenues	0
Stockholders Equity	330,498
Net Income	40,591
Comprehensive Net Income	37,260
BaseVar	3,270,241
ECR before Limited Liability	13%
Economic Capital Ratio	13%