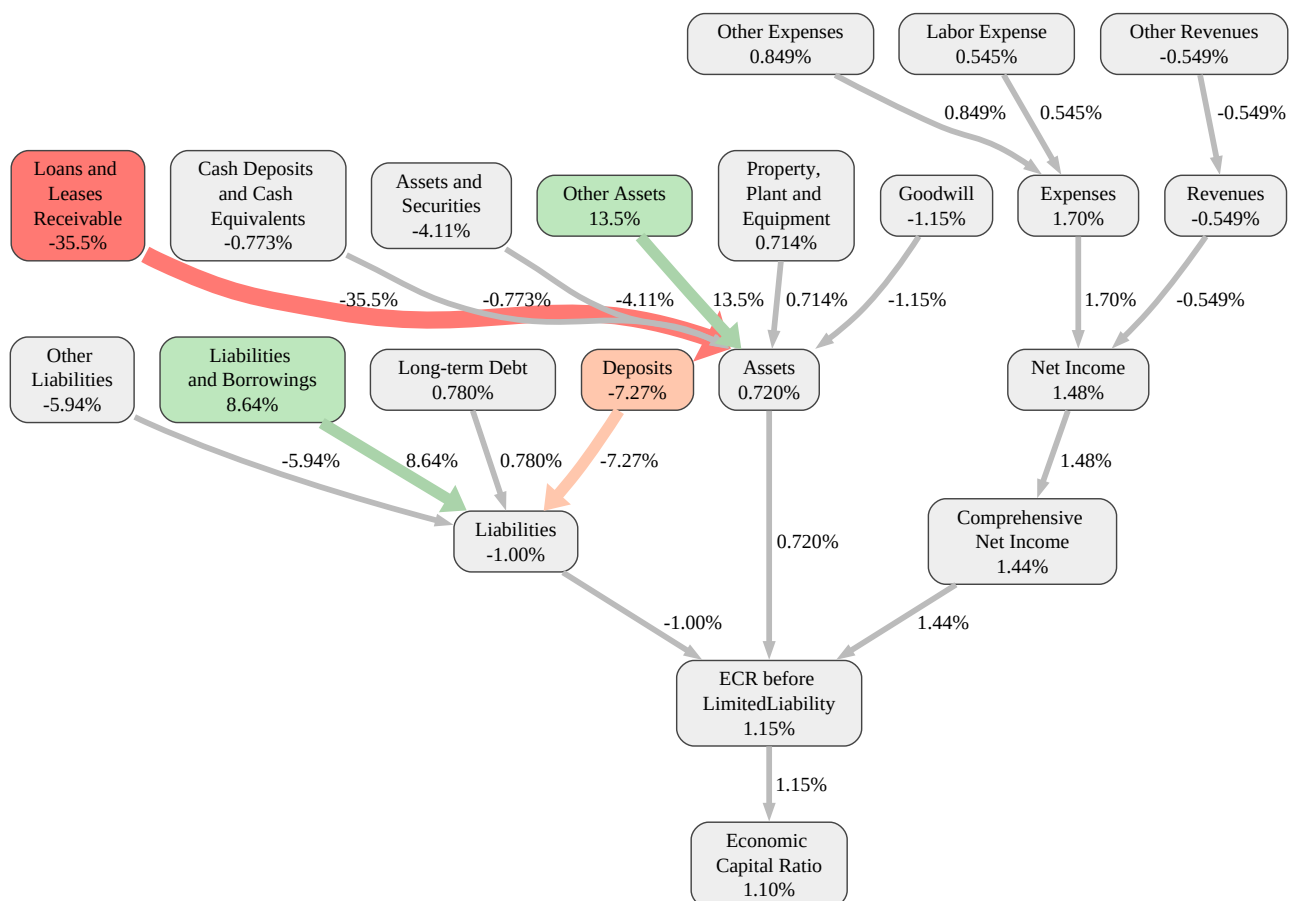




The relative strengths and weaknesses of SB Financial Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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	4,923
Cash Deposits and Cash Equivalents	26,616
Deposits	729,600
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	154,704
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	823,811
Other Compr. Net Income	-169
Other Expenses	2,560
Other Liabilities	-101,677
Other Net Income	13,625
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,277

Output Variable	Value in 1000 USD
Liabilities	782,627
Assets	876,627
Expenses	2,560
Revenues	0
Stockholders Equity	94,000
Net Income	11,065
Comprehensive Net Income	10,896
BaseVar	859,310
ECR before Limited Liability	13%
Economic Capital Ratio	13%