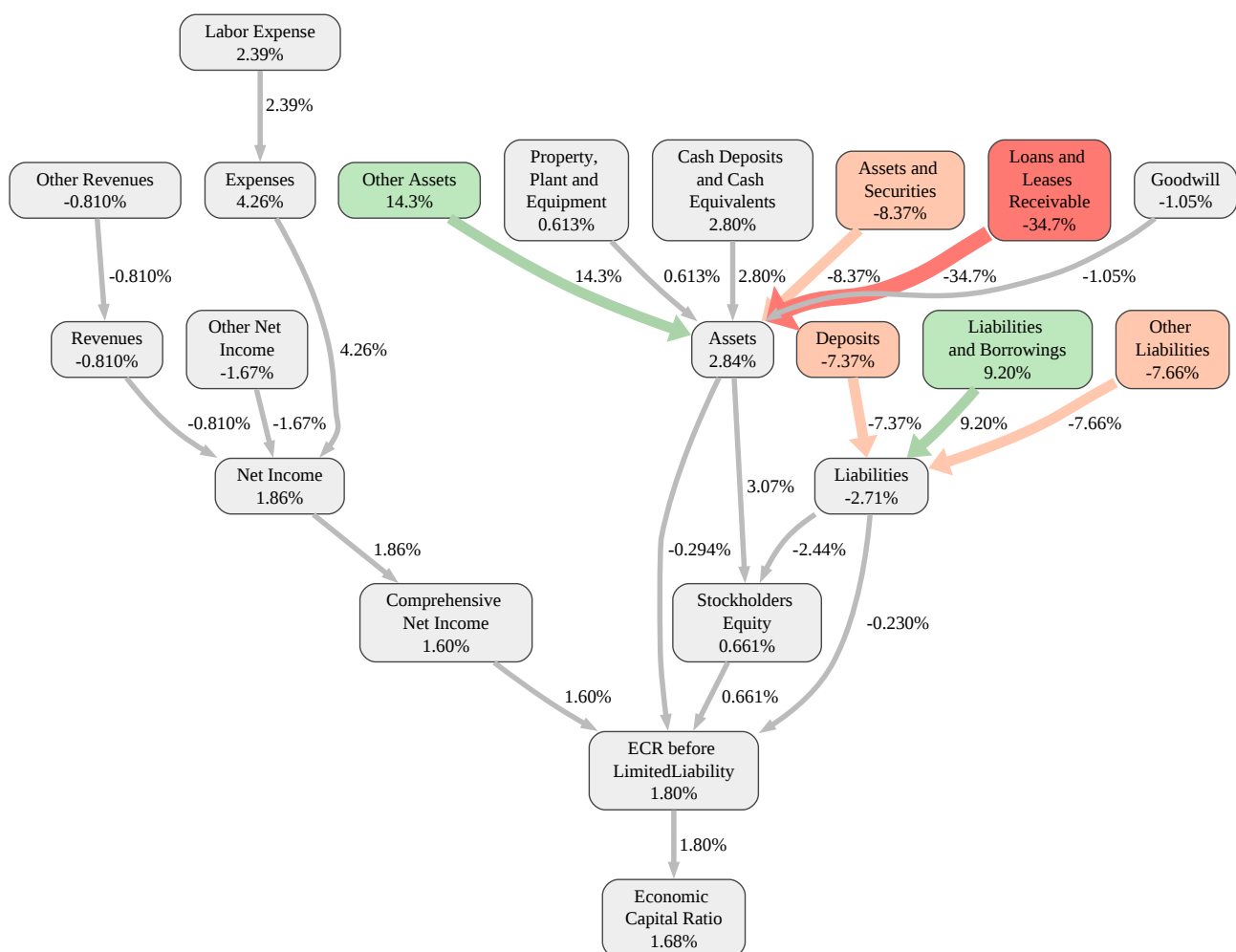




The relative strengths and weaknesses of SB Financial Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SB Financial Group INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 14% 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 14%, being 1.7% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	14,475
Cash Deposits and Cash Equivalents	140,690
Deposits	1,049,011
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	223,764
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	1,079,117
Other Compr. Net Income	1,551
Other Expenses	3,495
Other Liabilities	-157,859
Other Net Income	18,439
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	23,557

Output Variable	Value in 1000 USD
Liabilities	1,114,916
Assets	1,257,839
Expenses	3,495
Revenues	0
Stockholders Equity	142,923
Net Income	14,944
Comprehensive Net Income	16,495
BaseVar	1,229,003
ECR before Limited Liability	14%
Economic Capital Ratio	14%