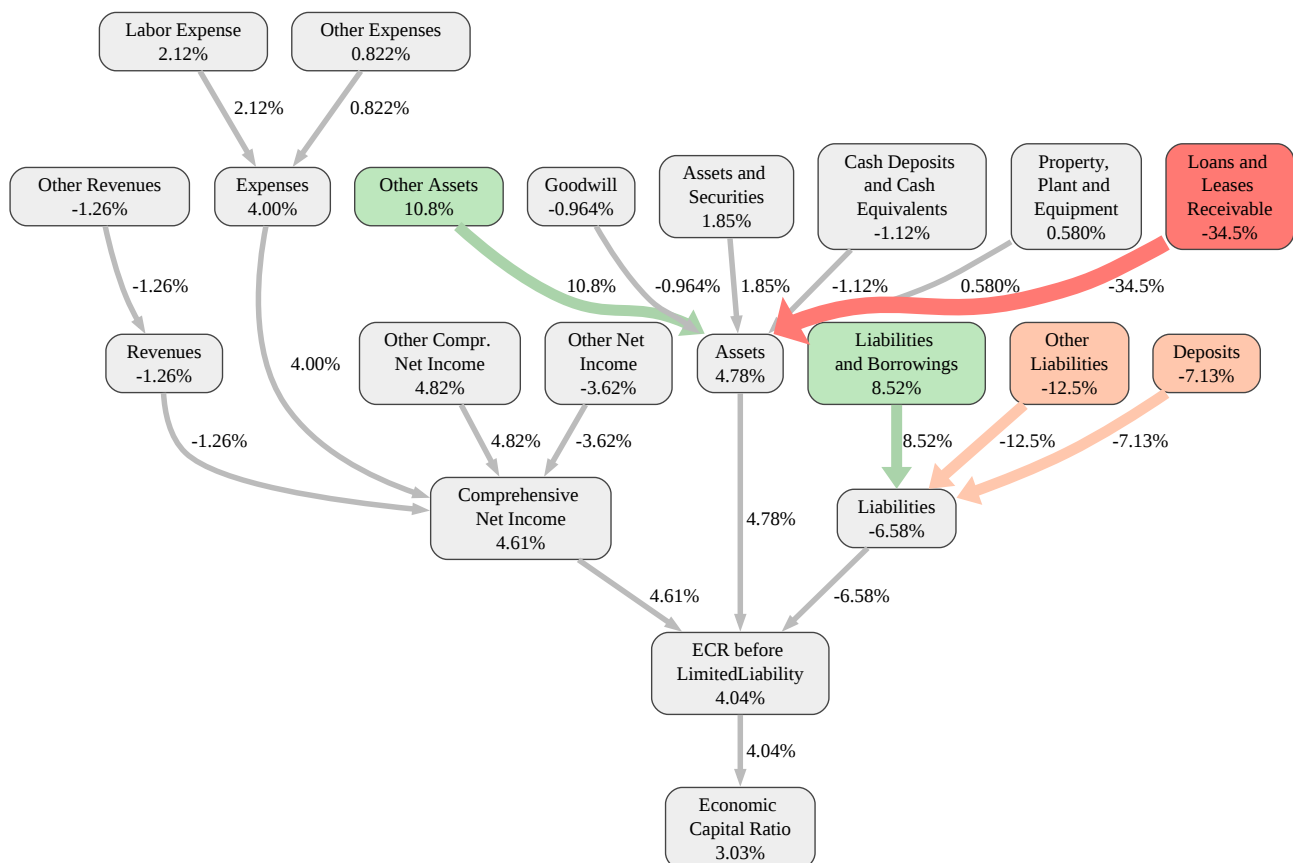




The relative strengths and weaknesses of SB Financial Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SB Financial Group INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 11% 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 11%, being 3.0% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	255,720
Cash Deposits and Cash Equivalents	27,817
Deposits	1,086,665
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	231,586
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	1,029,267
Other Compr. Net Income	0
Other Expenses	2,795
Other Liabilities	-101,046
Other Net Income	15,316
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	22,829

Output Variable	Value in 1000 USD
Liabilities	1,217,205
Assets	1,335,633
Expenses	2,795
Revenues	0
Stockholders Equity	118,428
Net Income	12,521
Comprehensive Net Income	12,521
BaseVar	1,309,290
ECR before Limited Liability	11%
Economic Capital Ratio	11%