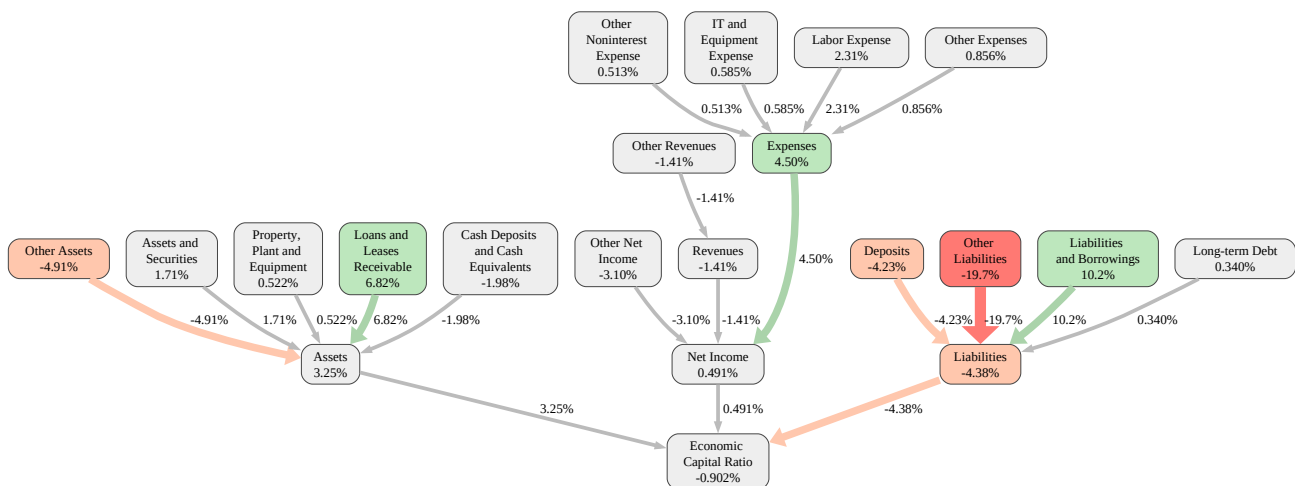




The relative strengths and weaknesses of SB Financial Group INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of SB Financial Group INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 10% points. The greatest weakness of SB Financial Group INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.90% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	231,707
Cash Deposits and Cash Equivalents	24,500
Deposits	1,070,205
Fees	0
Goodwill	23,239
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	199,120
Loans and Leases Receivable	1,000,212
Long-term Debt	0
Occupancy	0
Other Assets	42,213
Other Compr. Net Income	2,289
Other Expenses	2,622
Other Liabilities	-50,418
Other Net Income	14,717
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,378

Output Variable	Value in 1000 USD
Liabilities	1,218,907
Assets	1,343,249
Expenses	2,622
Revenues	0
Stockholders Equity	124,342
Net Income	12,095
Comprehensive Net Income	14,384
BaseVar	1,316,703
ECR before Limited Liability	12%
Economic Capital Ratio	12%