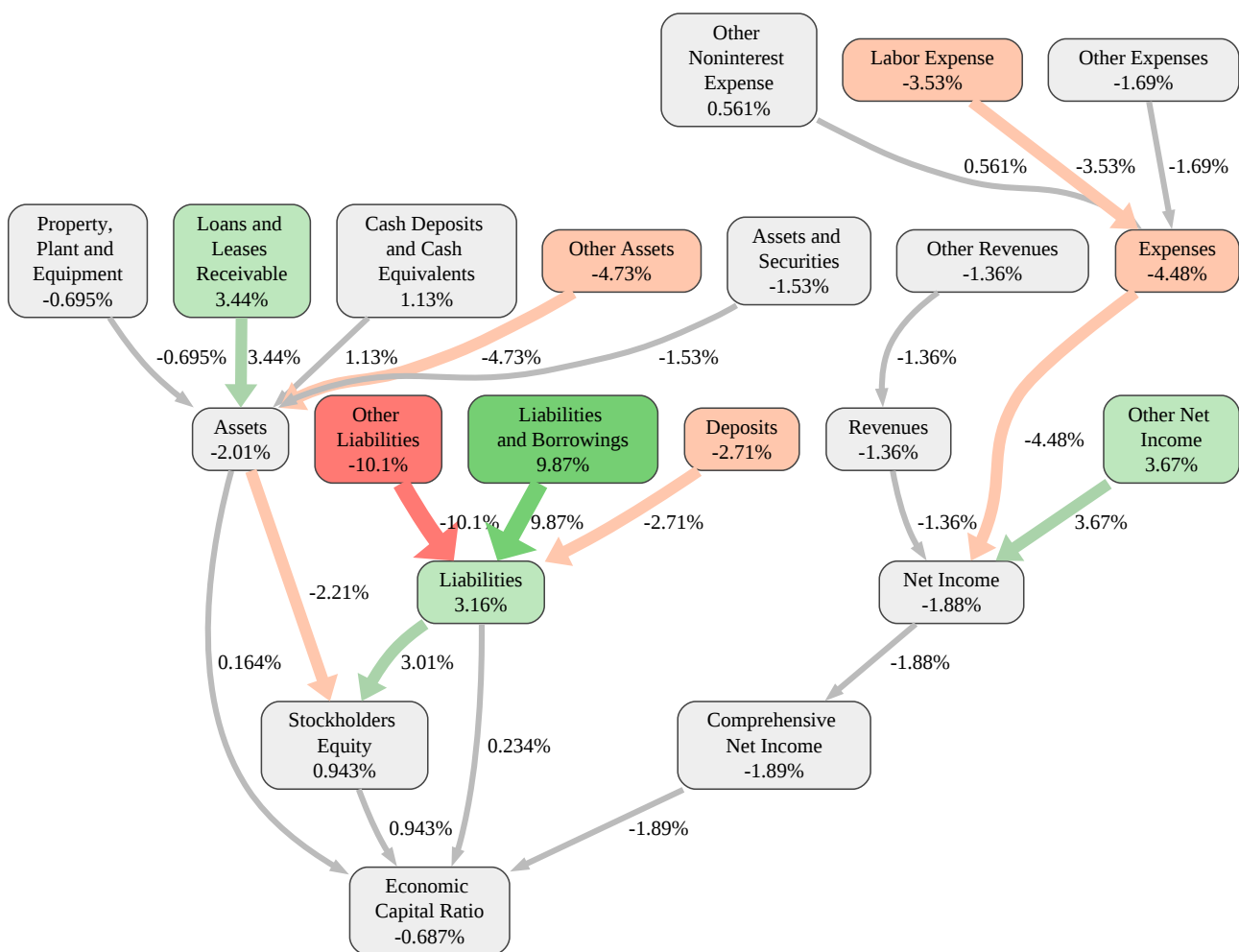




The relative strengths and weaknesses of FB Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FB Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.9% points. The greatest weakness of FB Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 10% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.69% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,758,706
Cash Deposits and Cash Equivalents	810,932
Deposits	10,548,287
Fees	0
Goodwill	242,561
IT and Equipment Expense	9,230
Labor Expense	203,441
Liabilities and Borrowings	2,504,421
Loans and Leases Receivable	9,258,457
Long-term Debt	0
Occupancy	28,148
Other Assets	533,747
Other Compr. Net Income	34,692
Other Expenses	114,162
Other Liabilities	-1,903,192
Other Net Income	390,678
Other Noninterest Expense	0
Other Revenues	6,095
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	11,149,516
Assets	12,604,403
Expenses	354,981
Revenues	6,095
Stockholders Equity	1,454,887
Net Income	41,792
Comprehensive Net Income	76,484
BaseVar	13,304,359
ECR before Limited Liability	12%
Economic Capital Ratio	12%