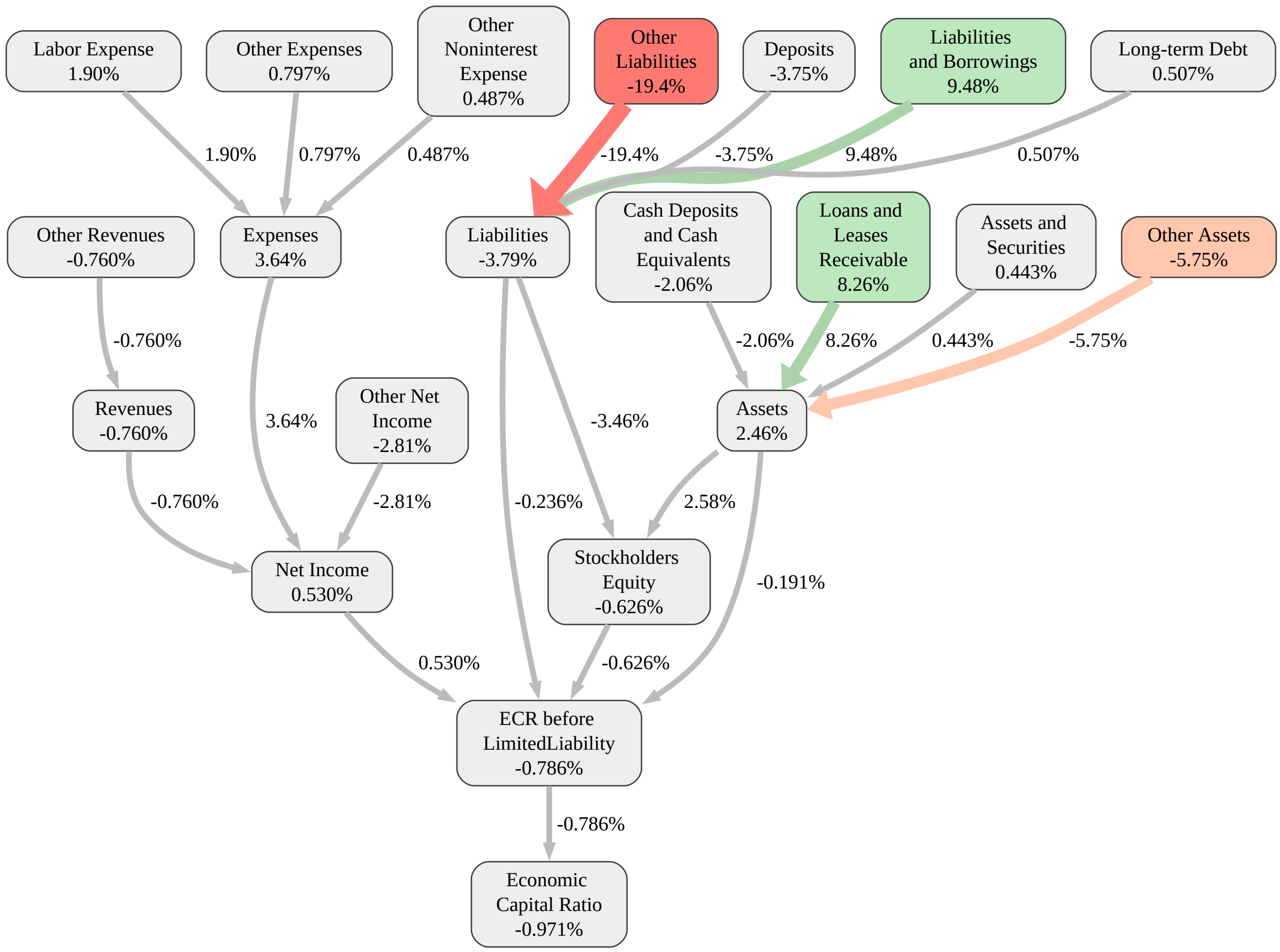
STATE BANKS 2025

SB Financial Group INC
Rank 59 of 96



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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 9.5% points.The greatest weakness of SB Financial Group INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.97% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	214,236
Cash Deposits and Cash Equivalents	27,493
Deposits	1,152,605
Fees	0
Goodwill	23,239
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	233,138
Loans and Leases Receivable	1,046,735
Long-term Debt	0
Occupancy	0
Other Assets	47,358
Other Compr. Net Income	-403
Other Expenses	2,386
Other Liabilities	-133,734
Other Net Income	13,856
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,456

Output Variable	Value in 1000 USD
Liabilities	1,252,009
Assets	1,379,517
Expenses	2,386
Revenues	0
Stockholders Equity	127,508
Net Income	11,470
Comprehensive Net Income	11,067
BaseVar	1,345,974
ECR before LimitedLiability	11%
Economic Capital Ratio	11%