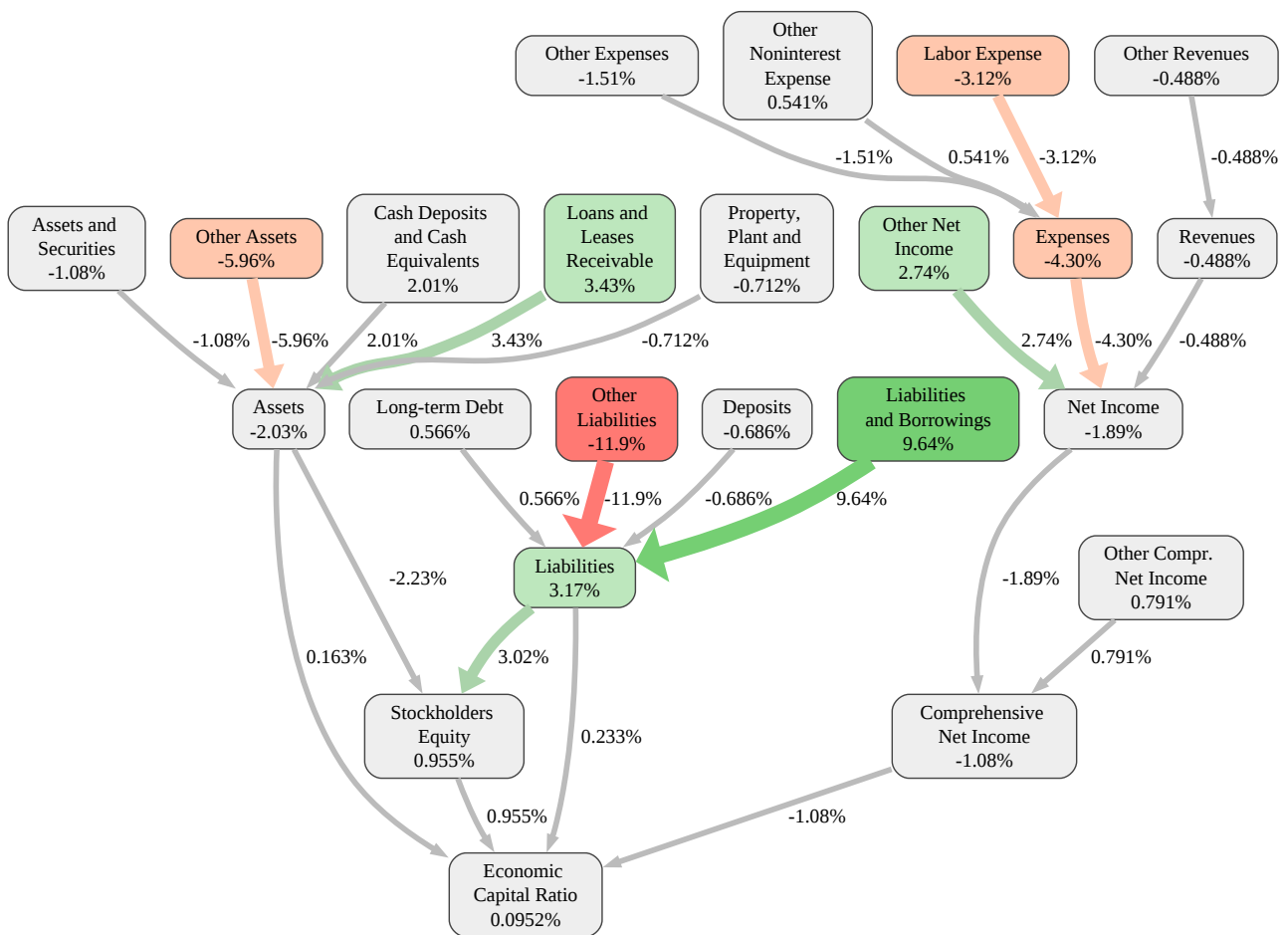




The relative strengths and weaknesses of FB Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FB Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.6% points. The greatest weakness of FB Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.095% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,897,121
Cash Deposits and Cash Equivalents	1,042,488
Deposits	11,210,434
Fees	0
Goodwill	242,561
IT and Equipment Expense	9,642
Labor Expense	183,813
Liabilities and Borrowings	2,906,425
Loans and Leases Receivable	9,450,442
Long-term Debt	0
Occupancy	26,250
Other Assets	524,870
Other Compr. Net Income	33,025
Other Expenses	107,813
Other Liabilities	-2,527,008
Other Net Income	345,954
Other Noninterest Expense	0
Other Revenues	12,091
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	11,589,851
Assets	13,157,482
Expenses	327,518
Revenues	12,091
Stockholders Equity	1,567,631
Net Income	30,527
Comprehensive Net Income	63,552
BaseVar	13,677,904
ECR before LimitedLiability	12%
Economic Capital Ratio	12%