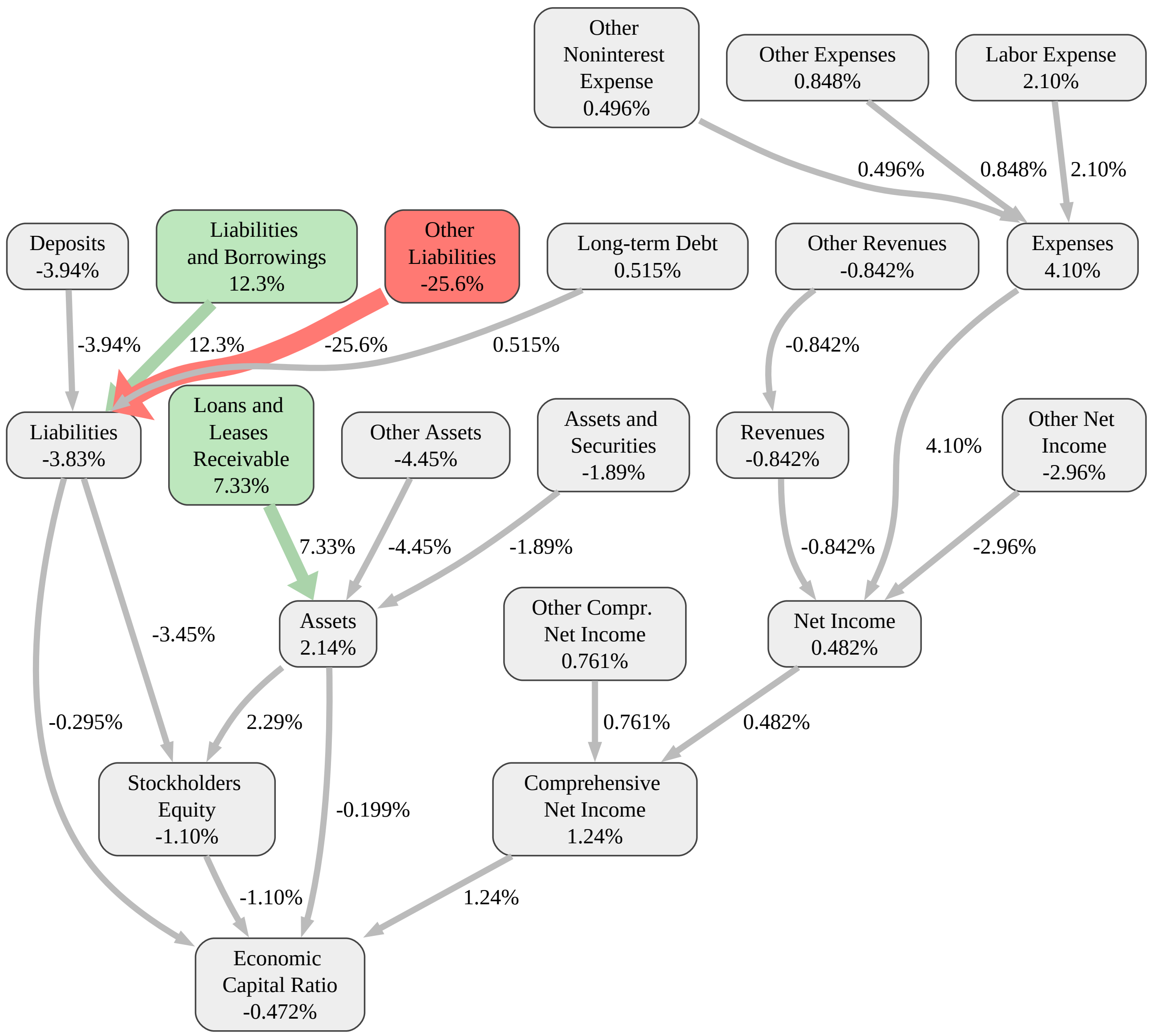
STATE BANKS 2026

SB Financial Group INC
Rank 47 of 87



STATE BANKS 2026

SB Financial Group INC
Rank 47 of 87

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 12% points.The greatest weakness of SB Financial Group INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.47% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	198,934
Cash Deposits and Cash Equivalents	72,683
Deposits	1,307,244
Fees	0
Goodwill	27,158
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	231,879
Loans and Leases Receivable	1,180,591
Long-term Debt	0
Occupancy	0
Other Assets	44,313
Other Compr. Net Income	8,753
Other Expenses	3,281
Other Liabilities	-134,992
Other Net Income	17,255
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	21,688

Output Variable	Value in 1000 USD
Liabilities	1,404,131
Assets	1,545,367
Expenses	3,281
Revenues	0
Stockholders Equity	141,236
Net Income	13,974
Comprehensive Net Income	22,727
BaseVar	1,527,909
ECR before LimitedLiability	13%
Economic Capital Ratio	13%