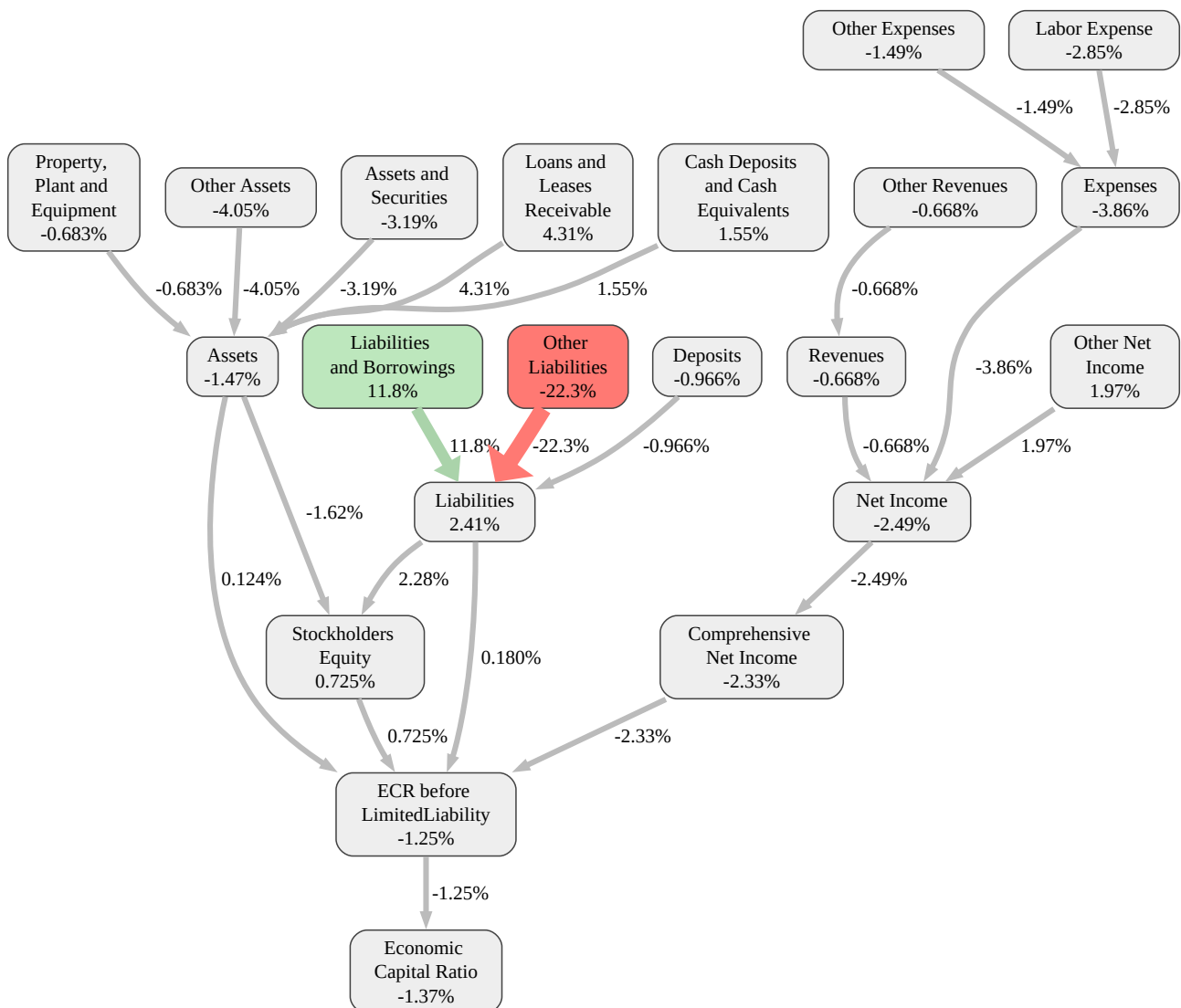




The relative strengths and weaknesses of FB Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FB Financial Corp compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points. The greatest weakness of FB Financial Corp is the variable Other Liabilities, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.4% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,941,378
Cash Deposits and Cash Equivalents	1,155,895
Deposits	13,909,961
Fees	0
Goodwill	350,353
IT and Equipment Expense	9,740
Labor Expense	217,721
Liabilities and Borrowings	2,651,369
Loans and Leases Receivable	12,197,643
Long-term Debt	0
Occupancy	28,085
Other Assets	655,023
Other Compr. Net Income	69,117
Other Expenses	138,548
Other Liabilities	-2,209,296
Other Net Income	411,199
Other Noninterest Expense	0
Other Revenues	9,563
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	14,352,034
Assets	16,300,292
Expenses	394,094
Revenues	9,563
Stockholders Equity	1,948,258
Net Income	26,668
Comprehensive Net Income	95,785
BaseVar	16,930,574
ECR before Limited Liability	12%
Economic Capital Ratio	12%