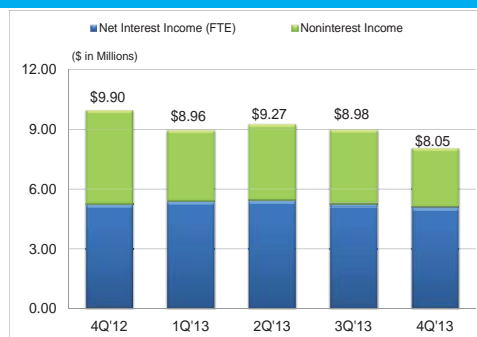
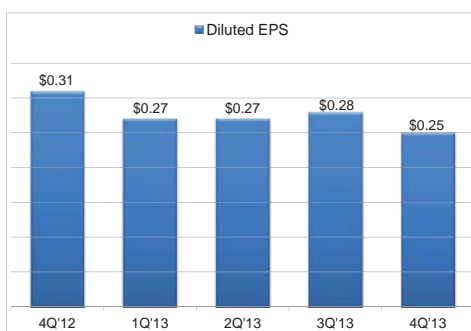


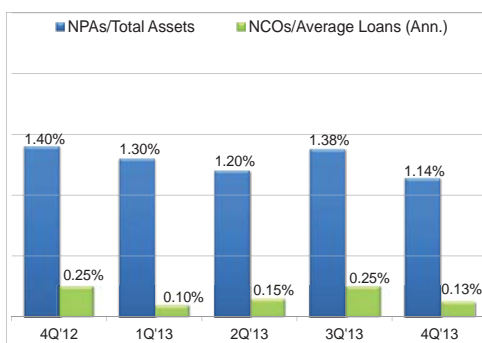
Total Revenue



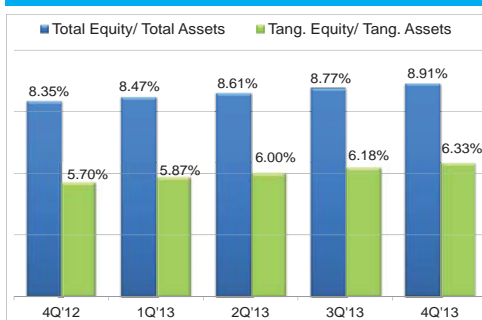
Earnings Per Share



Asset Quality



Equity to Assets



Contact Information:

Mark A. Klein

President and Chief Executive Officer
419.783.8920

Anthony V. Cosentino

EVP and Chief Financial Officer
419.785.3663

SELECTED FINANCIAL DATA

(\$000s except per share data)

Financial Condition	Three Months Ended Dec. 31,		Fiscal Year Ended Dec. 31,	
	2013	2012	2013	2012
Assets	\$631,754	\$638,234	\$631,754	\$638,234
Loans, Net of unearned income	477,303	463,389	477,303	463,389
Deposits	518,234	527,001	518,234	527,001
Equity	56,269	53,284	56,269	53,284
Operating Results				
Net Interest Income*	\$5,096	\$5,247	\$21,210	\$21,091
Prov. For Loan Losses	--	400	900	1,350
Non-Interest Income	2,949	4,648	14,046	14,845
Non-Interest Expense	6,199	7,212	26,511	27,484
Net Income	1,224	1,524	5,205	4,814
Per Share Data				
Diluted Earnings per Share	\$0.25	\$0.31	\$1.07	\$0.99
Dividends per Share	\$0.035	\$0.00	\$0.12	\$0.00
Book Value per Share	\$11.55	\$10.96	\$11.55	\$10.96
Tang. Book Value per Share	\$7.98	\$7.28	\$7.98	\$7.28
Selected Ratios				
ROACE	8.75%	11.64%	9.52%	9.57%
ROAA	0.76%	0.95%	0.81%	0.75%
NIM*	3.57%	3.72%	3.75%	3.76%
Tang. Equity/Tang. Assets	6.33%	5.70%	6.33%	5.70%
NPAs/Assets	1.14%	1.40%	1.14%	1.40%
NCO/Avg. Loans (Annualized)	0.13%	0.25%	0.16%	0.23%

*Fully Tax-Equivalent ("FTE")

MARKET MAKERS

The following firms currently make a market in the stock of SB Financial Group traded on the Nasdaq under the symbol SBF6.

Firm	Web Site	Phone
Robert W. Baird & Co., Inc.	www.rwbaird.com	(414) 765-3500
Sweney Cartwright & Co.	www.swencart.com	(614) 228-5391

Forward-Looking Statements

Certain statements within this document, which are not statements of historical fact, constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements involve risks and uncertainties and actual results may differ materially from those predicted by the forward-looking statements. These risks and uncertainties include, but are not limited to, risks and uncertainties inherent in the national and regional banking, insurance and mortgage industries, competitive factors specific to markets in which SB Financial and its subsidiaries operate, future interest rate levels, legislative and regulatory actions, capital market conditions, general economic conditions, geopolitical events, the loss of key personnel and other factors. Additional factors that could cause results to differ from those described above can be found in SB Financial's Annual Report on Form 10-K and documents subsequently filed by SB Financial with the Securities and Exchange Commission. Forward-looking statements speak only as of the date on which they are made, and SB Financial undertakes no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made except as required by law. All subsequent written and oral forward-looking statements attributable to SB Financial or any person acting on its behalf are qualified by these cautionary statements.