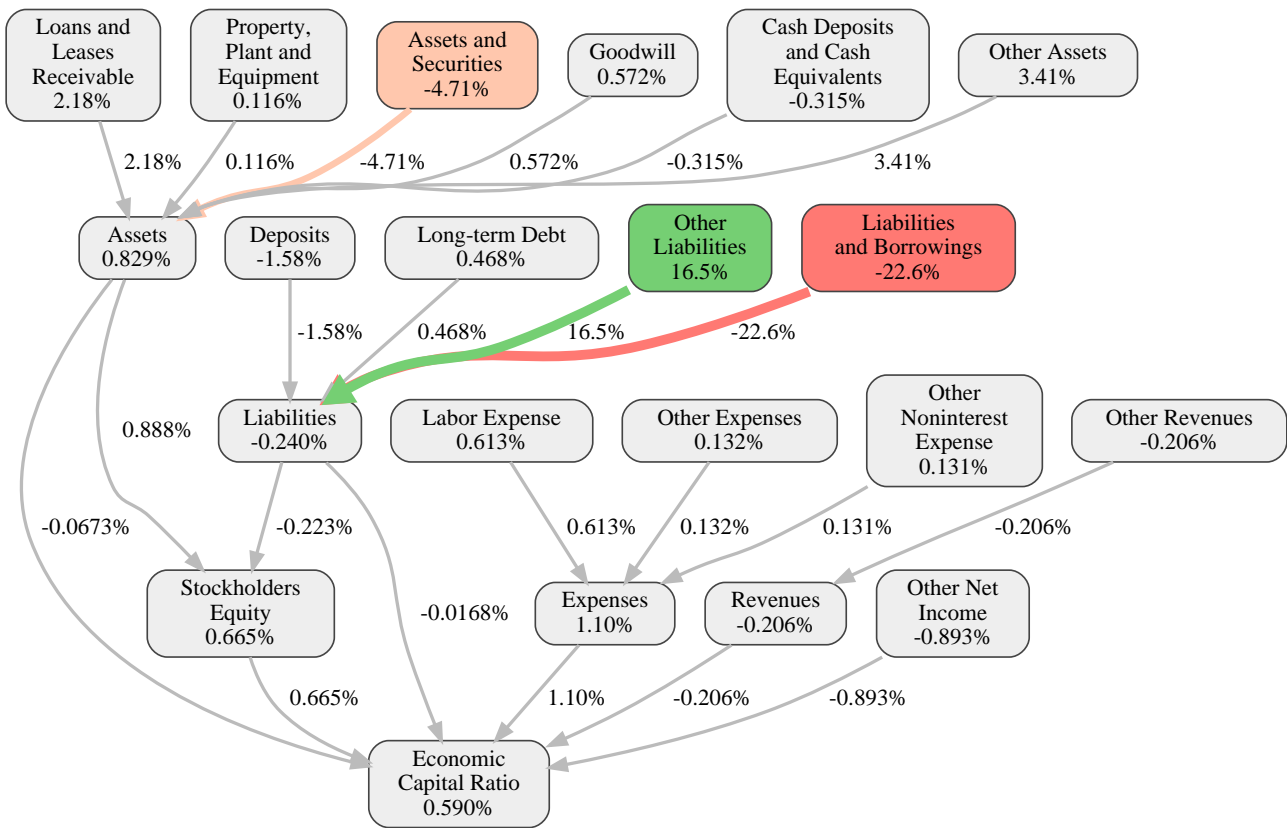




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FIRST MID BANCSHARES INC. Rank 58 of 172





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The relative strengths and weaknesses of FIRST MID BANCSHARES 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 FIRST MID BANCSHARES INC. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of FIRST MID BANCSHARES INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 0.59% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	27,612
Cash Deposits and Cash Equivalents	141,400
Deposits	2,988,686
Fees	0
Goodwill	105,277
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,445,253
Loans and Leases Receivable	2,616,822
Long-term Debt	0
Occupancy	0
Other Assets	889,506
Other Compr. Net Income	-4,169
Other Expenses	11,905
Other Liabilities	-2,070,069
Other Net Income	48,505
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	59,117

Output Variable	Value in 1000 USD
Liabilities	3,363,870
Assets	3,839,734
Expenses	11,905
Revenues	0
Stockholders Equity	475,864
Net Income	36,600
Comprehensive Net Income	32,431
Economic Capital Ratio	7.5%