



The relative strengths and weaknesses of CIVISTA 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 CIVISTA BANCSHARES INC. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of CIVISTA BANCSHARES INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 1.3% points above the market average of 6.9%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	366,447	Liabilities	1,840,056
Cash Deposits and Cash Equivalents	42,779	Assets	2,138,954
Deposits	1,579,893	Expenses	2,640
Fees	0	Revenues	0
Goodwill	76,851	Stockholders Equity	298,898
IT and Equipment Expense	0	Net Income	14,139
Labor Expense	0	Comprehensive Net Income	14,139
Liabilities and Borrowings	1,111,810	Economic Capital Ratio	8.2%
Loans and Leases Receivable	1,548,262		
Long-term Debt	0		
Occupancy	0		
Other Assets	82,594		
Other Compr. Net Income	0		
Other Expenses	2,640		
Other Liabilities	-851,647		
Other Net Income	16,779		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	22,021		