



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 13% points. The greatest weakness of CIVISTA BANCSHARES INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 1.7% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	377,895
Cash Deposits and Cash Equivalents	128,222
Deposits	2,189,398
Fees	0
Goodwill	76,851
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,468,589
Loans and Leases Receivable	2,032,474
Long-term Debt	0
Occupancy	0
Other Assets	124,896
Other Compr. Net Income	7,745
Other Expenses	4,940
Other Liabilities	-1,245,177
Other Net Income	37,132
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	22,580

Output Variable	Value in 1000 USD
Liabilities	2,412,810
Assets	2,762,918
Expenses	4,940
Revenues	0
Stockholders Equity	350,108
Net Income	32,192
Comprehensive Net Income	39,937
Economic Capital Ratio	8.3%