



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 12% 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 7.5%, being 0.96% points above the market average of 6.5%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	582,746	Liabilities	2,656,771
Cash Deposits and Cash Equivalents	255,189	Assets	3,011,983
Deposits	2,416,701	Expenses	7,017
Fees	0	Revenues	0
Goodwill	76,851	Stockholders Equity	355,212
IT and Equipment Expense	0	Net Income	40,546
Labor Expense	0	Comprehensive Net Income	34,747
Liabilities and Borrowings	1,627,795	Economic Capital Ratio	7.5%
Loans and Leases Receivable	1,971,238		
Long-term Debt	0		
Occupancy	0		
Other Assets	103,514		
Other Compr. Net Income	-5,799		
Other Expenses	7,017		
Other Liabilities	-1,387,725		
Other Net Income	47,563		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	22,445		