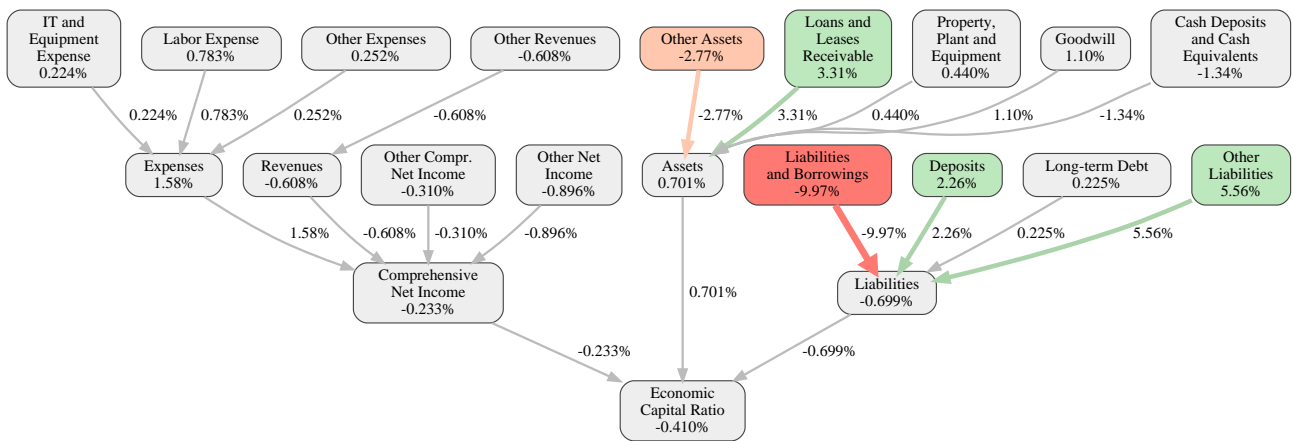




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CIVISTA BANCSHARES INC. Rank 88 of 165





RealRate

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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 5.6% points. The greatest weakness of CIVISTA BANCSHARES INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 10.0% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.2%, being 0.41% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	640,598
Cash Deposits and Cash Equivalents	44,838
Deposits	2,619,984
Fees	0
Goodwill	125,695
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,739,167
Loans and Leases Receivable	2,518,155
Long-term Debt	0
Occupancy	0
Other Assets	144,526
Other Compr. Net Income	-66,865
Other Expenses	7,608
Other Liabilities	-1,156,156
Other Net Income	47,035
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	64,018

Output Variable	Value in 1000 USD
Liabilities	3,202,995
Assets	3,537,830
Expenses	7,608
Revenues	0
Stockholders Equity	334,835
Net Income	39,427
Comprehensive Net Income	-27,438
Economic Capital Ratio	4.2%