



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 15% points. The greatest weakness of FIRST MID BANCSHARES INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 1.5% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	29,495
Cash Deposits and Cash Equivalents	85,080
Deposits	2,917,366
Fees	0
Goodwill	104,992
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,319,356
Loans and Leases Receivable	2,666,616
Long-term Debt	0
Occupancy	0
Other Assets	893,752
Other Compr. Net Income	14,833
Other Expenses	15,323
Other Liabilities	-1,923,905
Other Net Income	63,266
Other Noninterest Expense	0
Property, Plant and Equipment	59,491
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	3,312,817
Assets	3,839,426
Expenses	15,323
Stockholders Equity	526,609
Net Income	47,943
Comprehensive Net Income	62,776
Economic Capital Ratio	9.1%