



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 8.9% points. The greatest weakness of CIVISTA BANCSHARES INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.7%, being 2.0% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	382,944
Cash Deposits and Cash Equivalents	48,535
Deposits	1,678,764
Fees	0
Goodwill	76,851
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,166,211
Loans and Leases Receivable	1,694,203
Long-term Debt	0
Occupancy	0
Other Assets	84,153
Other Compr. Net Income	8,326
Other Expenses	5,683
Other Liabilities	-865,544
Other Net Income	39,561
Other Noninterest Expense	0
Property, Plant and Equipment	22,871
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,979,431
Assets	2,309,557
Expenses	5,683
Stockholders Equity	330,126
Net Income	33,878
Comprehensive Net Income	42,204
Economic Capital Ratio	9.7%