



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 14% points. The greatest weakness of FIRST MID BANCSHARES INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.6%, being 0.99% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	910,363
Cash Deposits and Cash Equivalents	417,281
Deposits	3,692,784
Fees	0
Goodwill	104,992
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,787,312
Loans and Leases Receivable	3,096,509
Long-term Debt	0
Occupancy	0
Other Assets	138,997
Other Compr. Net Income	8,735
Other Expenses	14,472
Other Liabilities	-2,321,976
Other Net Income	59,742
Other Noninterest Expense	0
Property, Plant and Equipment	58,206
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	4,158,120
Assets	4,726,348
Expenses	14,472
Stockholders Equity	568,228
Net Income	45,270
Comprehensive Net Income	54,005
Economic Capital Ratio	7.6%