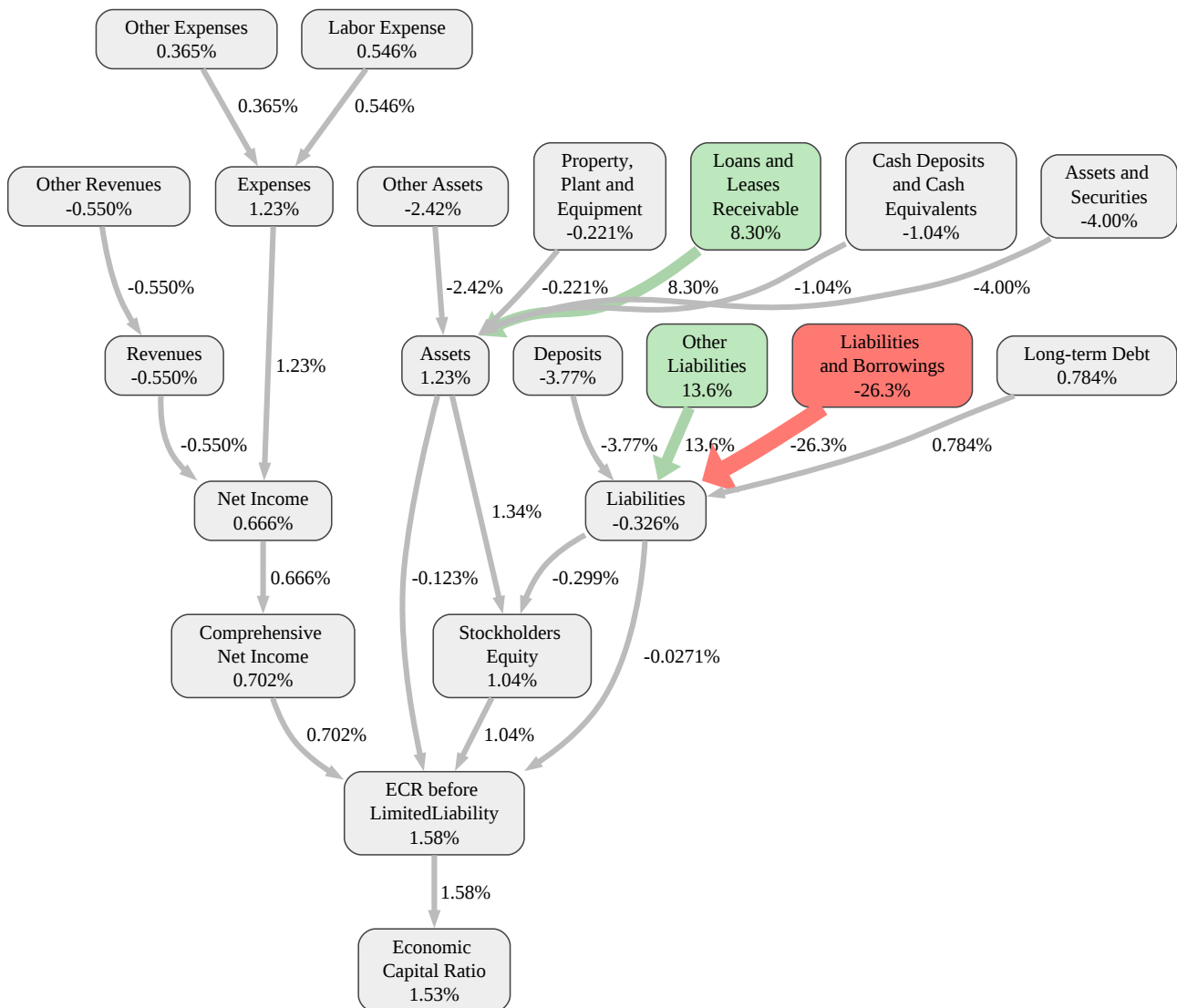




The relative strengths and weaknesses of Civista Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Civista Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Civista Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.5% points above the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	10,707	Liabilities	1,341,396
Cash Deposits and Cash Equivalents	40,519	Assets	1,525,857
Deposits	1,204,923	Expenses	6,360
Fees	0	Revenues	0
Goodwill	27,095	Stockholders Equity	184,461
IT and Equipment Expense	0	Net Income	15,872
Labor Expense	0	Comprehensive Net Income	15,872
Liabilities and Borrowings	842,959	BaseVar	1,485,521
Loans and Leases Receivable	1,151,527	ECR before LimitedLiability	14%
Long-term Debt	0	Economic Capital Ratio	14%
Occupancy	0		
Other Assets	278,398		
Other Compr. Net Income	0		
Other Expenses	6,360		
Other Liabilities	-706,486		
Other Net Income	22,232		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	17,611		