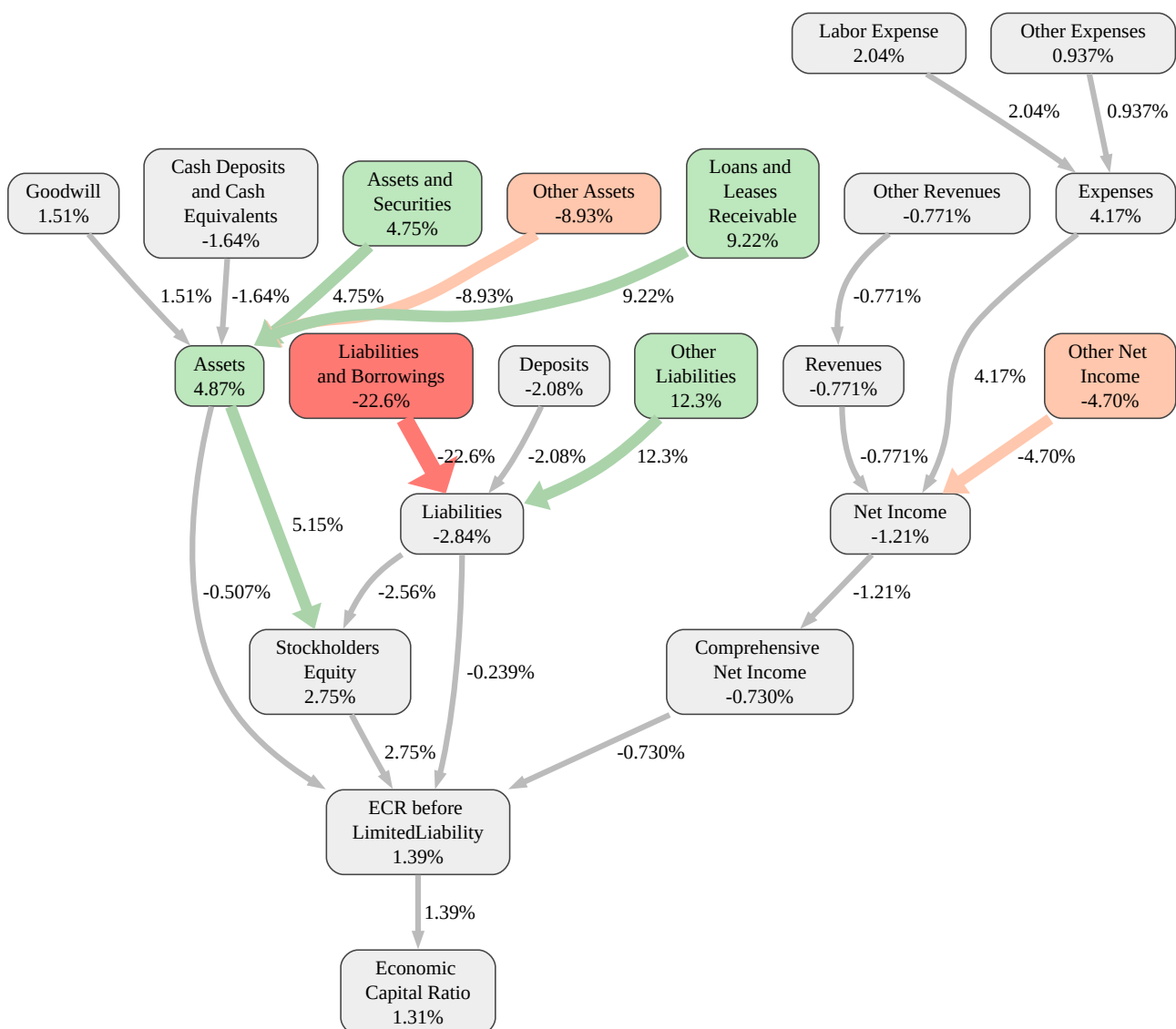




The relative strengths and weaknesses of Civista Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Civista Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Civista Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.3% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	366,447
Cash Deposits and Cash Equivalents	42,779
Deposits	1,579,893
Fees	0
Goodwill	76,851
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,111,810
Loans and Leases Receivable	1,548,262
Long-term Debt	0
Occupancy	0
Other Assets	82,594
Other Compr. Net Income	0
Other Expenses	2,640
Other Liabilities	-851,647
Other Net Income	16,779
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	22,021

Output Variable	Value in 1000 USD
Liabilities	1,840,056
Assets	2,138,954
Expenses	2,640
Revenues	0
Stockholders Equity	298,898
Net Income	14,139
Comprehensive Net Income	14,139
BaseVar	2,024,750
ECR before Limited Liability	14%
Economic Capital Ratio	14%