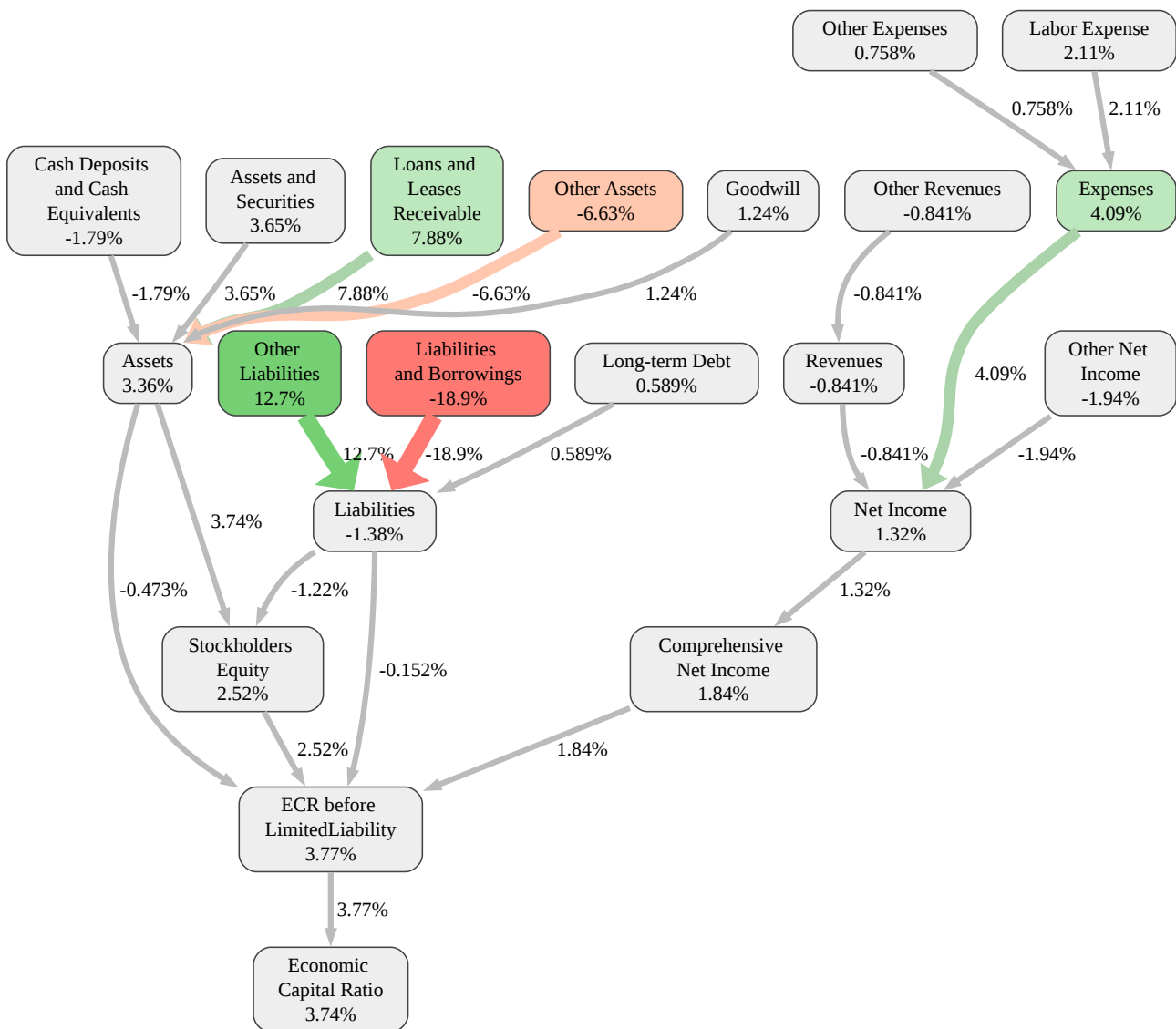




The relative strengths and weaknesses of Civista Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Civista Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Civista 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 19%, being 3.7% points above the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	382,944	Liabilities	1,979,431
Cash Deposits and Cash Equivalents	48,535	Assets	2,309,557
Deposits	1,678,764	Expenses	5,683
Fees	0	Revenues	0
Goodwill	76,851	Stockholders Equity	330,126
IT and Equipment Expense	0	Net Income	33,878
Labor Expense	0	Comprehensive Net Income	42,204
Liabilities and Borrowings	1,166,211	BaseVar	2,241,724
Loans and Leases Receivable	1,694,203	ECR before Limited Liability	19%
Long-term Debt	0	Economic Capital Ratio	19%
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		
Other Revenues	0		
Property, Plant and Equipment	22,871		