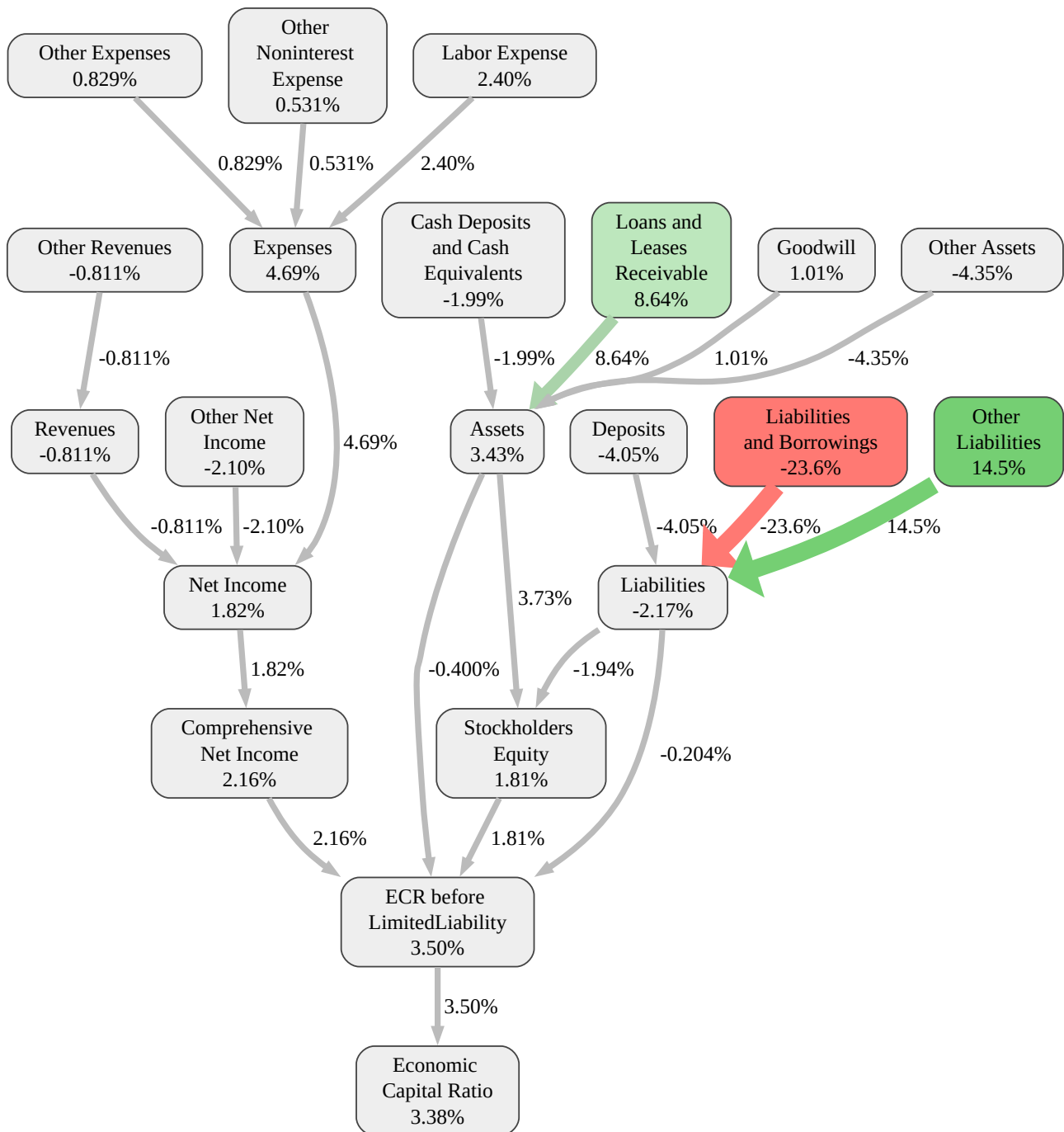




The relative strengths and weaknesses of Civista Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Civista Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Civista Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 3.4% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	377,895	Liabilities	2,412,810
Cash Deposits and Cash Equivalents	128,222	Assets	2,762,918
Deposits	2,189,398	Expenses	4,940
Fees	0	Revenues	0
Goodwill	76,851	Stockholders Equity	350,108
IT and Equipment Expense	0	Net Income	32,192
Labor Expense	0	Comprehensive Net Income	39,937
Liabilities and Borrowings	1,468,589	BaseVar	2,678,282
Loans and Leases Receivable	2,032,474	ECR before Limited Liability	16%
Long-term Debt	0	Economic Capital Ratio	16%
Occupancy	0		
Other Assets	124,896		
Other Compr. Net Income	7,745		
Other Expenses	4,940		
Other Liabilities	-1,245,177		
Other Net Income	37,132		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	22,580		