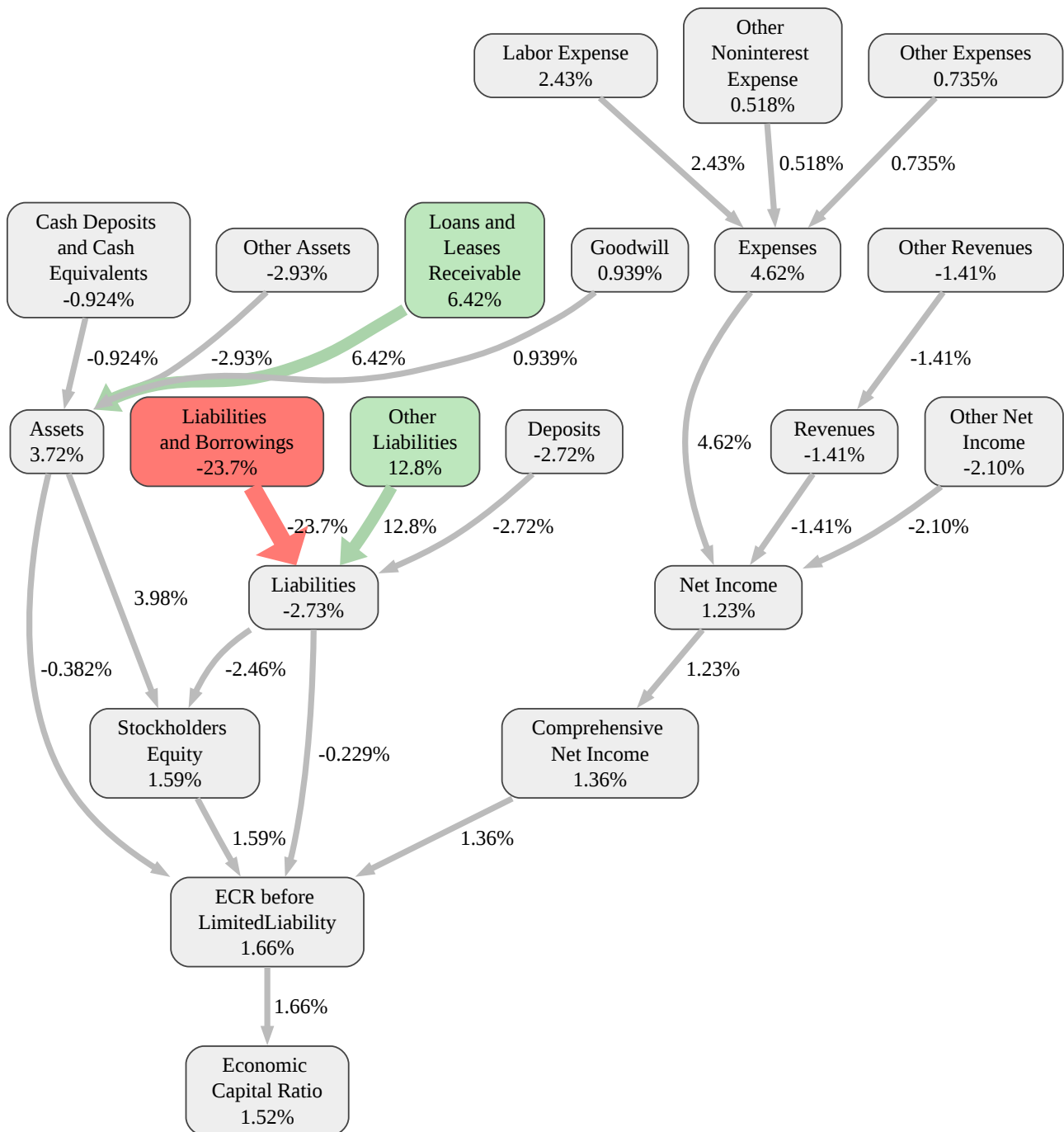




The relative strengths and weaknesses of Civista Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.5% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	582,746
Cash Deposits and Cash Equivalents	255,189
Deposits	2,416,701
Fees	0
Goodwill	76,851
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,627,795
Loans and Leases Receivable	1,971,238
Long-term Debt	0
Occupancy	0
Other Assets	103,514
Other Compr. Net Income	-5,799
Other Expenses	7,017
Other Liabilities	-1,387,725
Other Net Income	47,563
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	22,445

Output Variable	Value in 1000 USD
Liabilities	2,656,771
Assets	3,011,983
Expenses	7,017
Revenues	0
Stockholders Equity	355,212
Net Income	40,546
Comprehensive Net Income	34,747
BaseVar	2,943,965
ECR before Limited Liability	14%
Economic Capital Ratio	14%