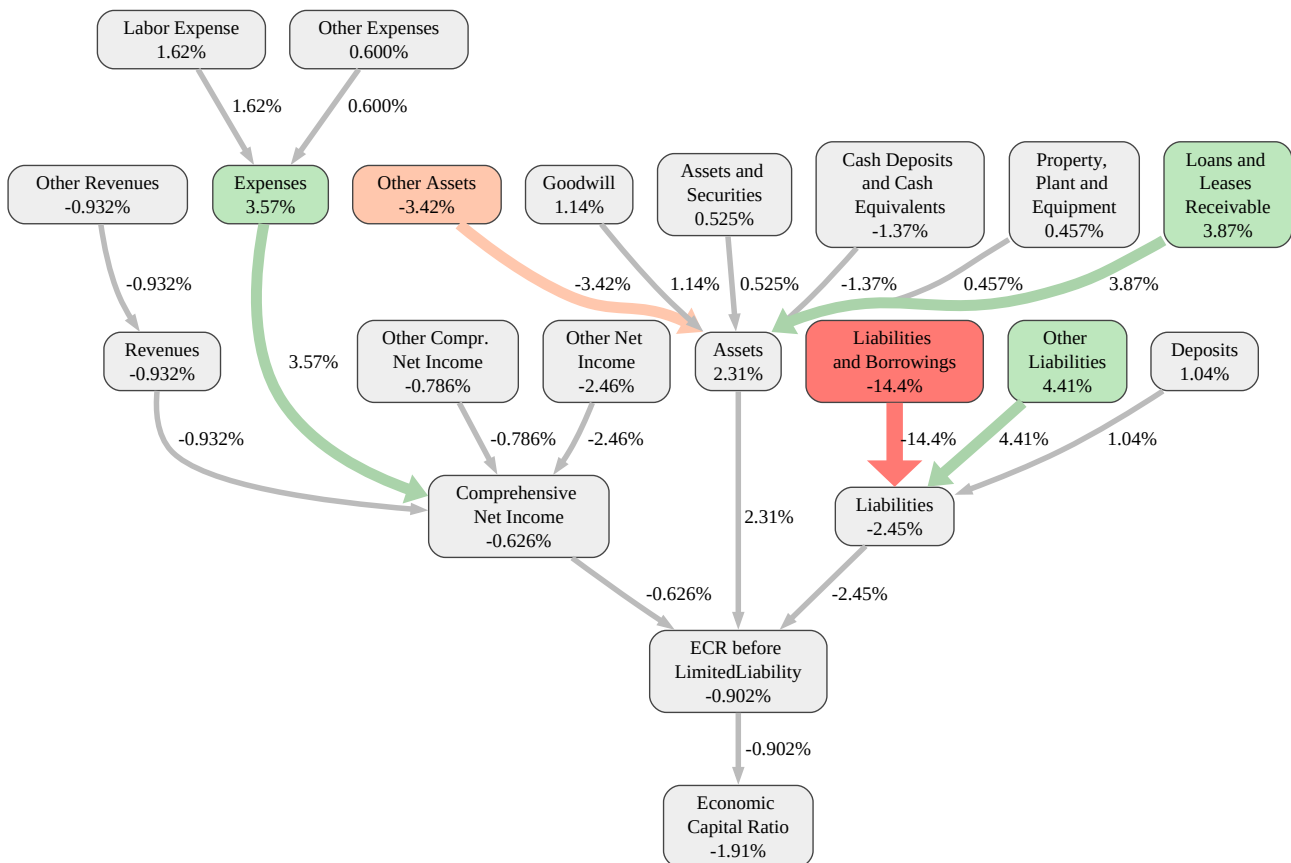




The relative strengths and weaknesses of Civista Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Civista Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 4.4% points. The greatest weakness of Civista Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 1.9% points below the market average of 7.7%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	640,598	Liabilities	3,202,995
Cash Deposits and Cash Equivalents	44,838	Assets	3,537,830
Deposits	2,619,984	Expenses	7,608
Fees	0	Revenues	0
Goodwill	125,695	Stockholders Equity	334,835
IT and Equipment Expense	0	Net Income	39,427
Labor Expense	0	Comprehensive Net Income	-27,438
Liabilities and Borrowings	1,739,167	BaseVar	3,590,950
Loans and Leases Receivable	2,518,155	ECR before Limited Liability	4.7%
Long-term Debt	0	Economic Capital Ratio	5.8%
Occupancy	0		
Other Assets	144,526		
Other Compr. Net Income	-66,865		
Other Expenses	7,608		
Other Liabilities	-1,156,156		
Other Net Income	47,035		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	64,018		