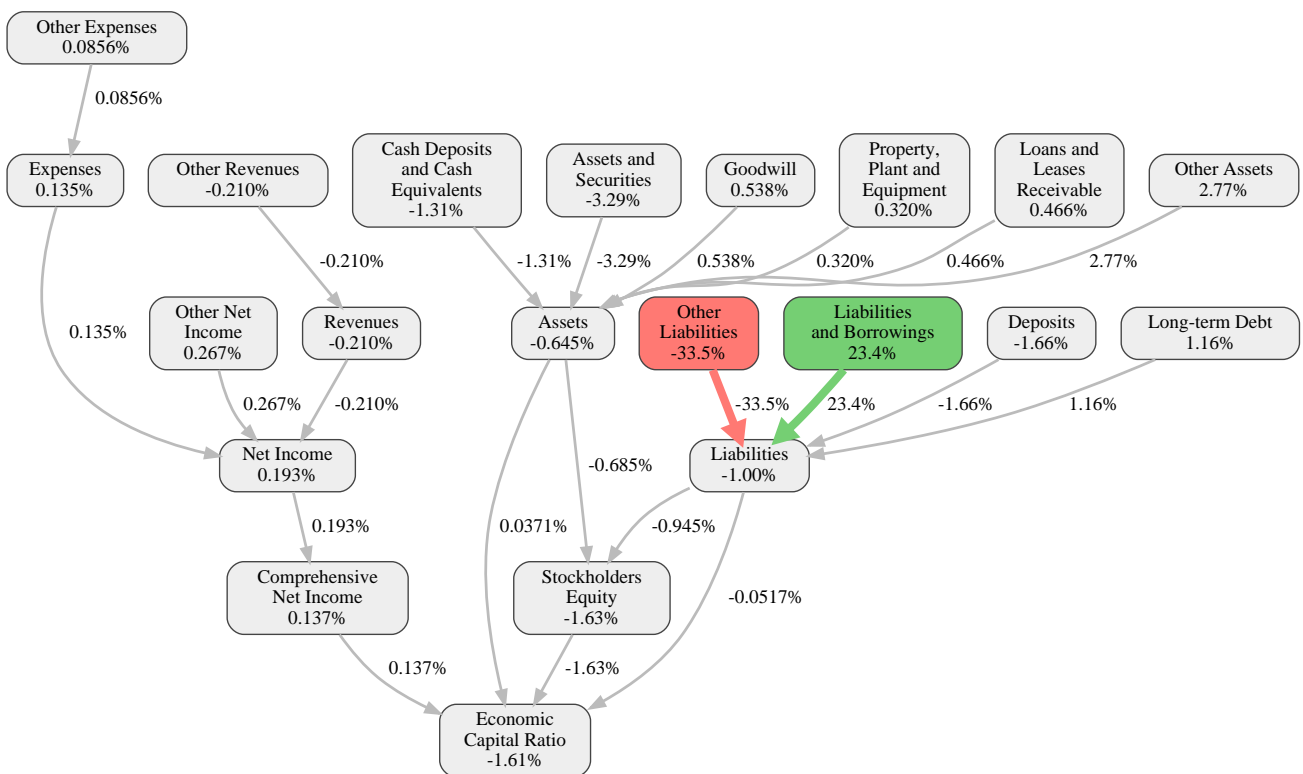




RealRate

# STATE BANKS 2012

First MID Bancshares INC  
Rank 97 of 151



The relative strengths and weaknesses of First MID 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 First MID Bancshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 23% points. The greatest weakness of First MID Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 1.6% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	14,640
Cash Deposits and Cash Equivalents	73,102
Deposits	1,170,734
Fees	0
Goodwill	25,753
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,745
Loans and Leases Receivable	847,908
Long-term Debt	0
Occupancy	0
Other Assets	508,836
Other Compr. Net Income	0
Other Expenses	6,529
Other Liabilities	181,510
Other Net Income	17,901
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	30,717

Output Variable	Value in 1000 USD
Liabilities	1,359,989
Assets	1,500,956
Expenses	6,529
Revenues	0
Stockholders Equity	140,967
Net Income	11,372
Comprehensive Net Income	11,372
Economic Capital Ratio	8.5%