



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 25% points. The greatest weakness of Civista Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 2.2% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	10,863
Cash Deposits and Cash Equivalents	52,127
Deposits	901,246
Fees	0
Goodwill	21,720
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	711,864
Loans and Leases Receivable	764,011
Long-term Debt	0
Occupancy	0
Other Assets	246,482
Other Compr. Net Income	0
Other Expenses	847
Other Liabilities	-602,661
Other Net Income	4,805
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,774

Output Variable	Value in 1000 USD
Liabilities	1,010,449
Assets	1,112,977
Expenses	847
Revenues	0
Stockholders Equity	102,528
Net Income	3,958
Comprehensive Net Income	3,958
Economic Capital Ratio	7.9%