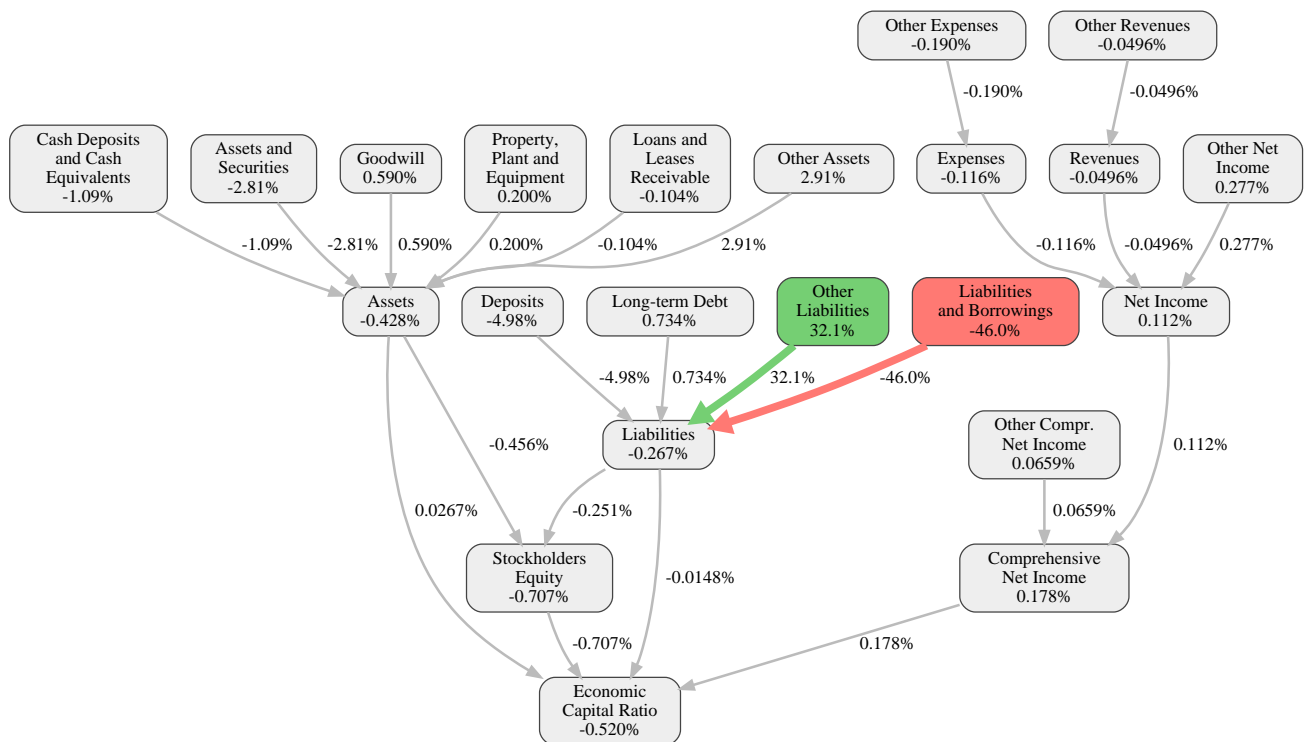




RealRate

STATE BANKS 2013

First MID Bancshares INC
Rank 79 of 149



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 Other Liabilities, increasing the Economic Capital Ratio by 32% points. The greatest weakness of First MID Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 46% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.2%, being 0.52% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	14,511
Cash Deposits and Cash Equivalents	82,712
Deposits	1,274,065
Fees	0
Goodwill	25,753
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,136,546
Loans and Leases Receivable	899,077
Long-term Debt	0
Occupancy	0
Other Assets	526,309
Other Compr. Net Income	1,396
Other Expenses	8,410
Other Liabilities	-989,266
Other Net Income	22,435
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	29,670

Output Variable	Value in 1000 USD
Liabilities	1,421,345
Assets	1,578,032
Expenses	8,410
Revenues	0
Stockholders Equity	156,687
Net Income	14,025
Comprehensive Net Income	15,421
Economic Capital Ratio	9.2%