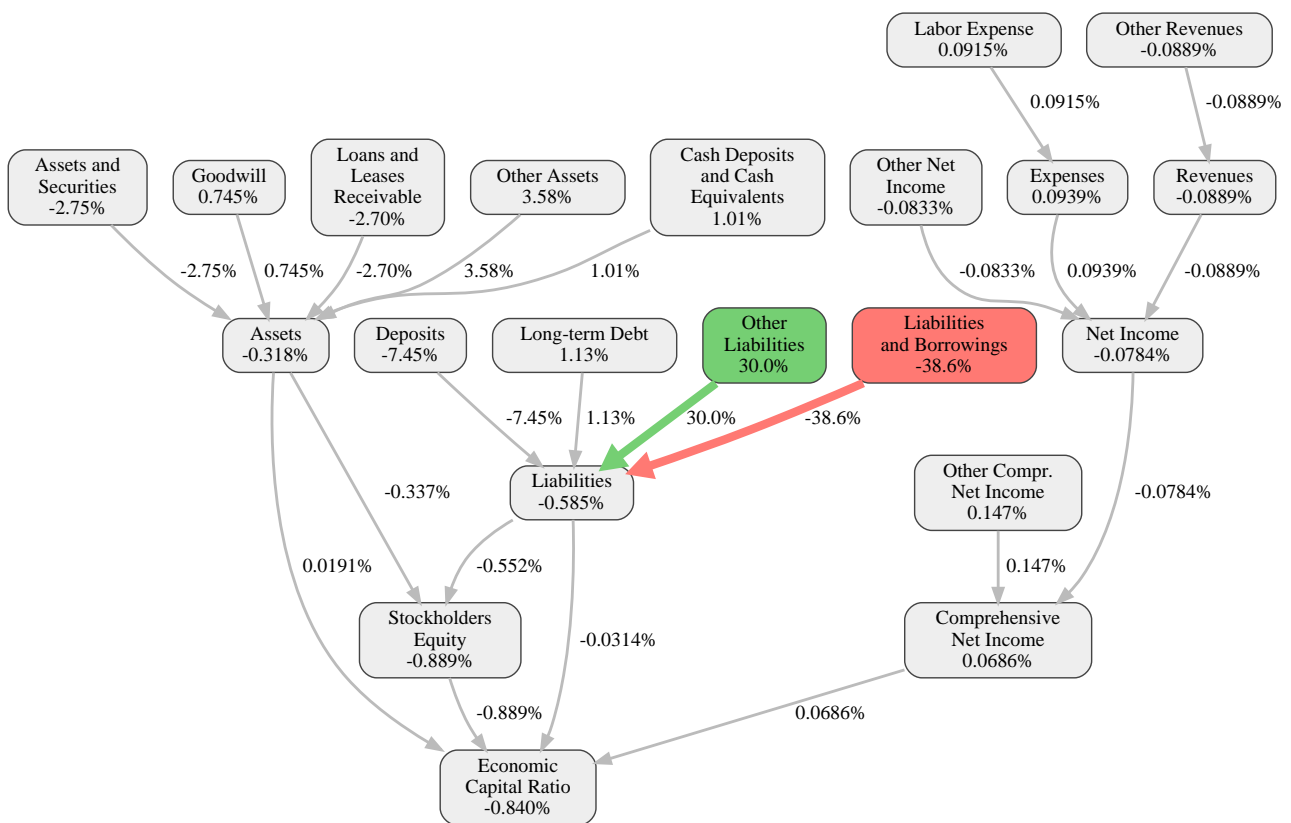




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Rank 106 of 177



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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 30% points. The greatest weakness of First MID Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 0.84% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	12,440
Cash Deposits and Cash Equivalents	115,784
Deposits	1,732,568
Fees	0
Goodwill	41,007
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,416,486
Loans and Leases Receivable	1,266,345
Long-term Debt	0
Occupancy	0
Other Assets	647,583
Other Compr. Net Income	1,598
Other Expenses	9,218
Other Liabilities	-1,239,564
Other Net Income	25,730
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	31,340

Output Variable	Value in 1000 USD
Liabilities	1,909,490
Assets	2,114,499
Expenses	9,218
Revenues	0
Stockholders Equity	205,009
Net Income	16,512
Comprehensive Net Income	18,110
Economic Capital Ratio	8.8%