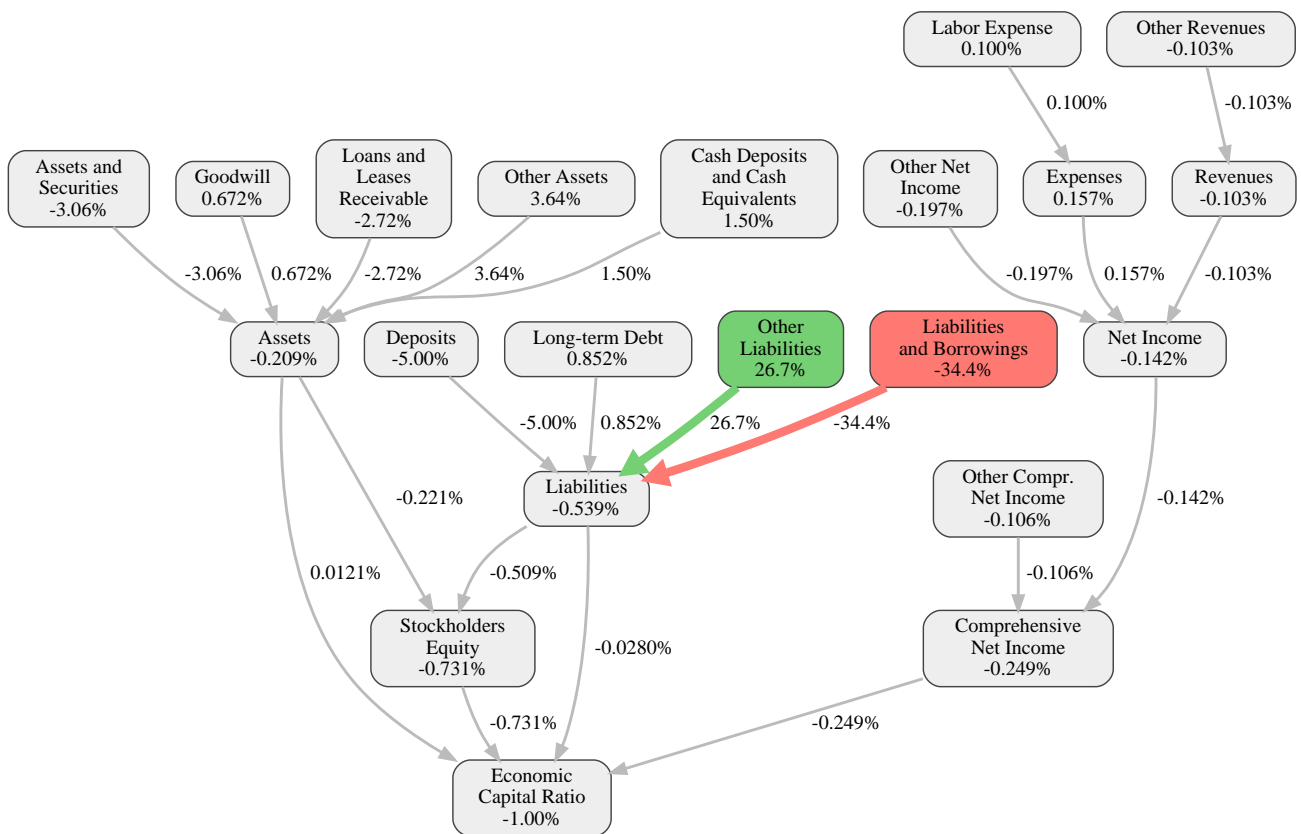




RealRate

STATE BANKS 2017

First MID Bancshares INC
Rank 113 of 177



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The First AI Rating Agency

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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 27% points. The greatest weakness of First MID Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 1.0% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	25,904
Cash Deposits and Cash Equivalents	175,902
Deposits	2,329,887
Fees	0
Goodwill	57,791
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,882,347
Loans and Leases Receivable	1,808,064
Long-term Debt	0
Occupancy	0
Other Assets	776,582
Other Compr. Net Income	-6,484
Other Expenses	11,940
Other Liabilities	-1,608,372
Other Net Income	33,780
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	40,292

Output Variable	Value in 1000 USD
Liabilities	2,603,862
Assets	2,884,535
Expenses	11,940
Revenues	0
Stockholders Equity	280,673
Net Income	21,840
Comprehensive Net Income	15,356
Economic Capital Ratio	8.5%