



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 26% 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 10%, being 0.27% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	18,976
Cash Deposits and Cash Equivalents	88,879
Deposits	2,274,639
Fees	0
Goodwill	60,150
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,813,264
Loans and Leases Receivable	1,918,499
Long-term Debt	0
Occupancy	0
Other Assets	716,769
Other Compr. Net Income	3,525
Other Expenses	15,042
Other Liabilities	-1,554,328
Other Net Income	41,726
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	38,266

Output Variable	Value in 1000 USD
Liabilities	2,533,575
Assets	2,841,539
Expenses	15,042
Revenues	0
Stockholders Equity	307,964
Net Income	26,684
Comprehensive Net Income	30,209
Economic Capital Ratio	10%