



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 21% points. The greatest weakness of Civista Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.4% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	10,707
Cash Deposits and Cash Equivalents	40,519
Deposits	1,204,923
Fees	0
Goodwill	27,095
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	842,959
Loans and Leases Receivable	1,151,527
Long-term Debt	0
Occupancy	0
Other Assets	278,398
Other Compr. Net Income	0
Other Expenses	6,360
Other Liabilities	-706,486
Other Net Income	22,232
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,611

Output Variable	Value in 1000 USD
Liabilities	1,341,396
Assets	1,525,857
Expenses	6,360
Revenues	0
Stockholders Equity	184,461
Net Income	15,872
Comprehensive Net Income	15,872
Economic Capital Ratio	11%