



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 24% points. The greatest weakness of First MID Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 0.31% points below the market average of 9.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,472,032
Cash Deposits and Cash Equivalents	168,602
Deposits	4,956,486
Fees	0
Goodwill	111,853
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,743,038
Loans and Leases Receivable	3,940,868
Long-term Debt	0
Occupancy	0
Other Assets	211,743
Other Compr. Net Income	-17,926
Other Expenses	15,298
Other Liabilities	-3,346,836
Other Net Income	66,788
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	81,484

Output Variable	Value in 1000 USD
Liabilities	5,352,688
Assets	5,986,582
Expenses	15,298
Revenues	0
Stockholders Equity	633,894
Net Income	51,490
Comprehensive Net Income	33,564
Economic Capital Ratio	9.3%