



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 19% points. The greatest weakness of First MID Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 1.2% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,287,156
Cash Deposits and Cash Equivalents	152,433
Deposits	5,257,001
Fees	0
Goodwill	140,412
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,034,763
Loans and Leases Receivable	4,767,119
Long-term Debt	0
Occupancy	0
Other Assets	306,622
Other Compr. Net Income	-150,676
Other Expenses	18,340
Other Liabilities	-3,180,704
Other Net Income	91,292
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	90,473

Output Variable	Value in 1000 USD
Liabilities	6,111,060
Assets	6,744,215
Expenses	18,340
Revenues	0
Stockholders Equity	633,155
Net Income	72,952
Comprehensive Net Income	-77,724
Economic Capital Ratio	6.5%