





STATE BANKS 2019

TWO RIVER BANCORP Rank 94 of 183



The relative strengths and weaknesses of TWO RIVER BANCORP 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 TWO RIVER BANCORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of TWO RIVER BANCORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 0.21% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	7,207
Cash Deposits and Cash Equivalents	48,126
Deposits	917,354
Fees	2,100
Goodwill	18,109
IT and Equipment Expense	738
Labor Expense	15,941
Liabilities and Borrowings	751,322
Loans and Leases Receivable	911,399
Long-term Debt	0
Occupancy	0
Other Assets	105,661
Other Compr. Net Income	-4,111
Other Expenses	5,223
Other Liabilities	-688,755
Other Net Income	35,351
Other Noninterest Expense	1,684
Property, Plant and Equipment	5,917
Revenues	5,531

Output Variable	Value in 1000 USD
Liabilities	979,921
Assets	1,096,419
Expenses	25,686
Stockholders Equity	116,498
Net Income	15,196
Comprehensive Net Income	11,085
Economic Capital Ratio	6.7%

