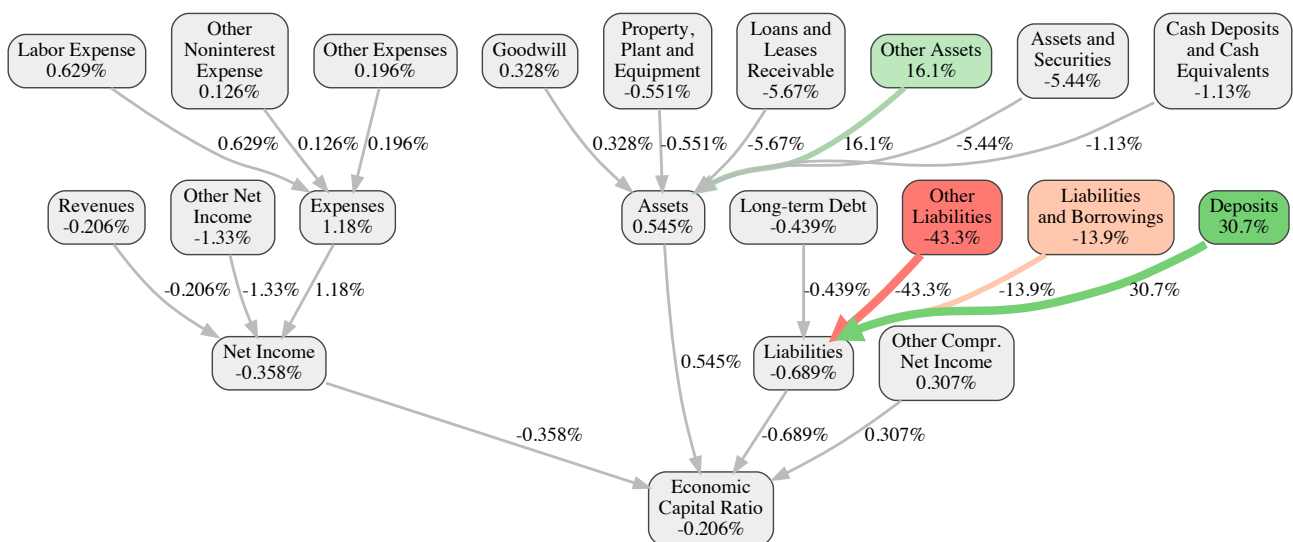




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The relative strengths and weaknesses of AMERICAN RIVER BANKSHARES are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of AMERICAN RIVER BANKSHARES compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 31% points. The greatest weakness of AMERICAN RIVER BANKSHARES is the variable Other Liabilities, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 0.21% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	17,810
Deposits	0
Fees	0
Goodwill	16,321
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	390,889
Loans and Leases Receivable	393,802
Long-term Debt	10,500
Occupancy	0
Other Assets	291,229
Other Compr. Net Income	3,668
Other Expenses	1,891
Other Liabilities	236,055
Other Net Income	7,391
Other Noninterest Expense	0
Property, Plant and Equipment	1,191
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	637,444
Assets	720,353
Expenses	1,891
Stockholders Equity	82,909
Net Income	5,500
Comprehensive Net Income	9,168
Economic Capital Ratio	7.5%

