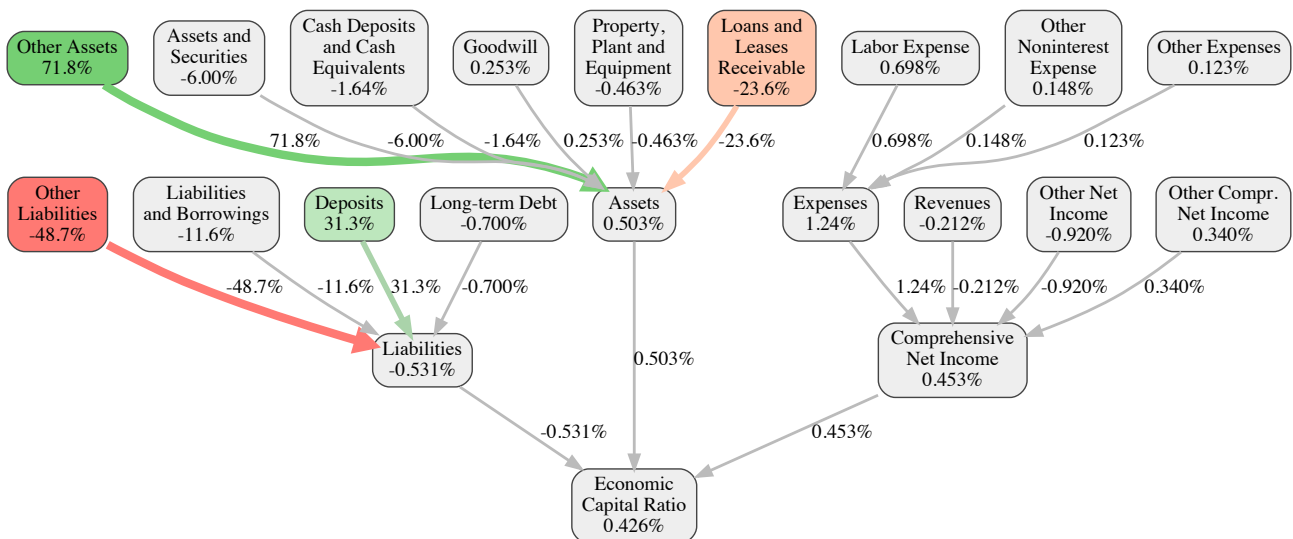




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AMERICAN RIVER BANKSHARES
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The relative strengths and weaknesses of AMERICAN RIVER BANKSHARES are analyzed with respect to the market average, including all of its competitors. We analyzed all variables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

The greatest strength of AMERICAN RIVER BANKSHARES compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 72% points. The greatest weakness of AMERICAN RIVER BANKSHARES is the variable Other Liabilities, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 0.43% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	42,509
Deposits	0
Fees	0
Goodwill	16,321
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	425,014
Loans and Leases Receivable	0
Long-term Debt	13,787
Occupancy	0
Other Assets	809,159
Other Compr. Net Income	4,364
Other Expenses	2,556
Other Liabilities	337,095
Other Net Income	9,611
Other Noninterest Expense	0
Property, Plant and Equipment	1,002
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	775,896
Assets	868,991
Expenses	2,556
Stockholders Equity	93,095
Net Income	7,055
Comprehensive Net Income	11,419
Economic Capital Ratio	7.0%

