



American River Bankshares Rank 13 of 151

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 Liabilities, increasing the Economic Capital Ratio by 28% points. The greatest weakness of American River Bankshares is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 4.1% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	19,906
Cash Deposits and Cash Equivalents	25,018
Deposits	462,285
Fees	0
Goodwill	16,321
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	334,979
Loans and Leases Receivable	293,731
Long-term Debt	14,000
Occupancy	0
Other Assets	224,187
Other Compr. Net Income	0
Other Expenses	1,269
Other Liabilities	-323,845
Other Net Income	3,773
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,355

Output Variable	Value in 1000 USD
Liabilities	487,419
Assets	581,518
Expenses	1,269
Revenues	0
Stockholders Equity	94,099
Net Income	2,504
Comprehensive Net Income	2,504
Economic Capital Ratio	14%