



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

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 4.4% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	56,211
Deposits	478,256
Fees	0
Goodwill	16,321
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	333,194
Loans and Leases Receivable	252,118
Long-term Debt	16,000
Occupancy	0
Other Assets	269,851
Other Compr. Net Income	727
Other Expenses	860
Other Liabilities	-325,055
Other Net Income	4,067
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,888

Output Variable	Value in 1000 USD
Liabilities	502,395
Assets	596,389
Expenses	860
Revenues	0
Stockholders Equity	93,994
Net Income	3,207
Comprehensive Net Income	3,934
Economic Capital Ratio	14%