



American River Bankshares Rank 11 of 157

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 30% points. The greatest weakness of American River Bankshares is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 3.1% points above the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	7,706
Cash Deposits and Cash Equivalents	18,948
Deposits	483,690
Fees	0
Goodwill	16,321
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	344,217
Loans and Leases Receivable	251,747
Long-term Debt	8,000
Occupancy	0
Other Assets	296,531
Other Compr. Net Income	-3,162
Other Expenses	1,258
Other Liabilities	-330,174
Other Net Income	4,315
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,500

Output Variable	Value in 1000 USD
Liabilities	505,733
Assets	592,753
Expenses	1,258
Revenues	0
Stockholders Equity	87,020
Net Income	3,057
Comprehensive Net Income	-105
Economic Capital Ratio	12%