



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 47% points. The greatest weakness of American River Bankshares is the variable Other Liabilities, reducing the Economic Capital Ratio by 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 2.9% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	23,449
Deposits	0
Fees	0
Goodwill	16,321
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	361,409
Loans and Leases Receivable	258,057
Long-term Debt	7,500
Occupancy	0
Other Assets	318,409
Other Compr. Net Income	0
Other Expenses	2,292
Other Liabilities	159,198
Other Net Income	6,653
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,518

Output Variable	Value in 1000 USD
Liabilities	528,107
Assets	617,754
Expenses	2,292
Revenues	0
Stockholders Equity	89,647
Net Income	4,361
Comprehensive Net Income	4,361
Economic Capital Ratio	13%