



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 56% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.6% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	24,477
Deposits	0
Fees	0
Goodwill	16,321
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	347,017
Loans and Leases Receivable	289,102
Long-term Debt	7,500
Occupancy	0
Other Assets	303,333
Other Compr. Net Income	0
Other Expenses	2,674
Other Liabilities	194,048
Other Net Income	7,942
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,407

Output Variable	Value in 1000 USD
Liabilities	548,565
Assets	634,640
Expenses	2,674
Revenues	0
Stockholders Equity	86,075
Net Income	5,268
Comprehensive Net Income	5,268
Economic Capital Ratio	12%