



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 48% points. The greatest weakness of American River Bankshares is the variable Other Liabilities, reducing the Economic Capital Ratio by 61% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.2% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	28,588
Deposits	0
Fees	0
Goodwill	16,321
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	350,987
Loans and Leases Receivable	324,086
Long-term Debt	12,000
Occupancy	0
Other Assets	281,093
Other Compr. Net Income	0
Other Expenses	3,392
Other Liabilities	204,613
Other Net Income	9,796
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,362

Output Variable	Value in 1000 USD
Liabilities	567,600
Assets	651,450
Expenses	3,392
Revenues	0
Stockholders Equity	83,850
Net Income	6,404
Comprehensive Net Income	6,404
Economic Capital Ratio	12%