





STATE BANKS 2018

American River Bankshares Rank 77 of 173



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 65% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.32% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	40,213
Deposits	0
Fees	0
Goodwill	16,321
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	347,673
Loans and Leases Receivable	308,713
Long-term Debt	12,000
Occupancy	0
Other Assets	289,217
Other Compr. Net Income	-817
Other Expenses	3,252
Other Liabilities	219,028
Other Net Income	6,450
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,158

Output Variable	Value in 1000 USD
Liabilities	578,701
Assets	655,622
Expenses	3,252
Revenues	0
Stockholders Equity	76,921
Net Income	3,198
Comprehensive Net Income	2,381
Economic Capital Ratio	10%