





# STATE BANKS 2019

## American River Bankshares Rank 108 of 182



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 62% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 0.77% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	22,733
Deposits	0
Fees	0
Goodwill	16,321
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	383,126
Loans and Leases Receivable	318,516
Long-term Debt	10,500
Occupancy	0
Other Assets	329,451
Other Compr. Net Income	-1,555
Other Expenses	1,574
Other Liabilities	219,745
Other Net Income	6,474
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	1,071

Output Variable	Value in 1000 USD
Liabilities	613,371
Assets	688,092
Expenses	1,574
Revenues	0
Stockholders Equity	74,721
Net Income	4,900
Comprehensive Net Income	3,345
Economic Capital Ratio	9.5%