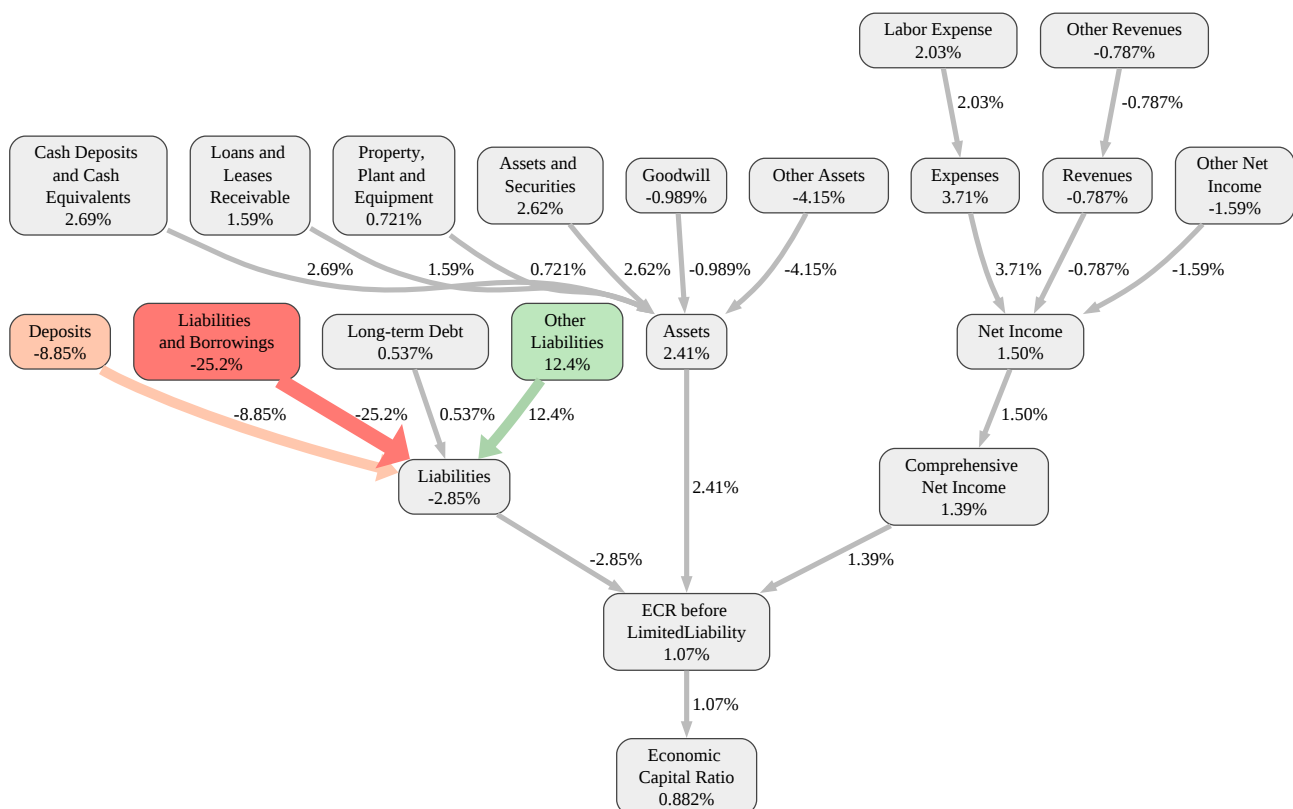




RealRate

STATE BANKS 2025

RED River Bancshares INC
Rank 35 of 96



RealRate

The First AI Rating Agency

www.realrate.ai

The relative strengths and weaknesses of RED River Bancshares INC 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 RED River Bancshares INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of RED River Bancshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.88% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	583,581
Cash Deposits and Cash Equivalents	268,975
Deposits	2,805,106
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,938,610
Loans and Leases Receivable	2,055,829
Long-term Debt	0
Occupancy	0
Other Assets	181,768
Other Compr. Net Income	247
Other Expenses	8,146
Other Liabilities	-1,913,861
Other Net Income	42,381
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	59,441

Output Variable	Value in 1000 USD
Liabilities	2,829,855
Assets	3,149,594
Expenses	8,146
Revenues	0
Stockholders Equity	319,739
Net Income	34,235
Comprehensive Net Income	34,482
BaseVar	3,081,879
ECR before Limited Liability	12%
Economic Capital Ratio	12%