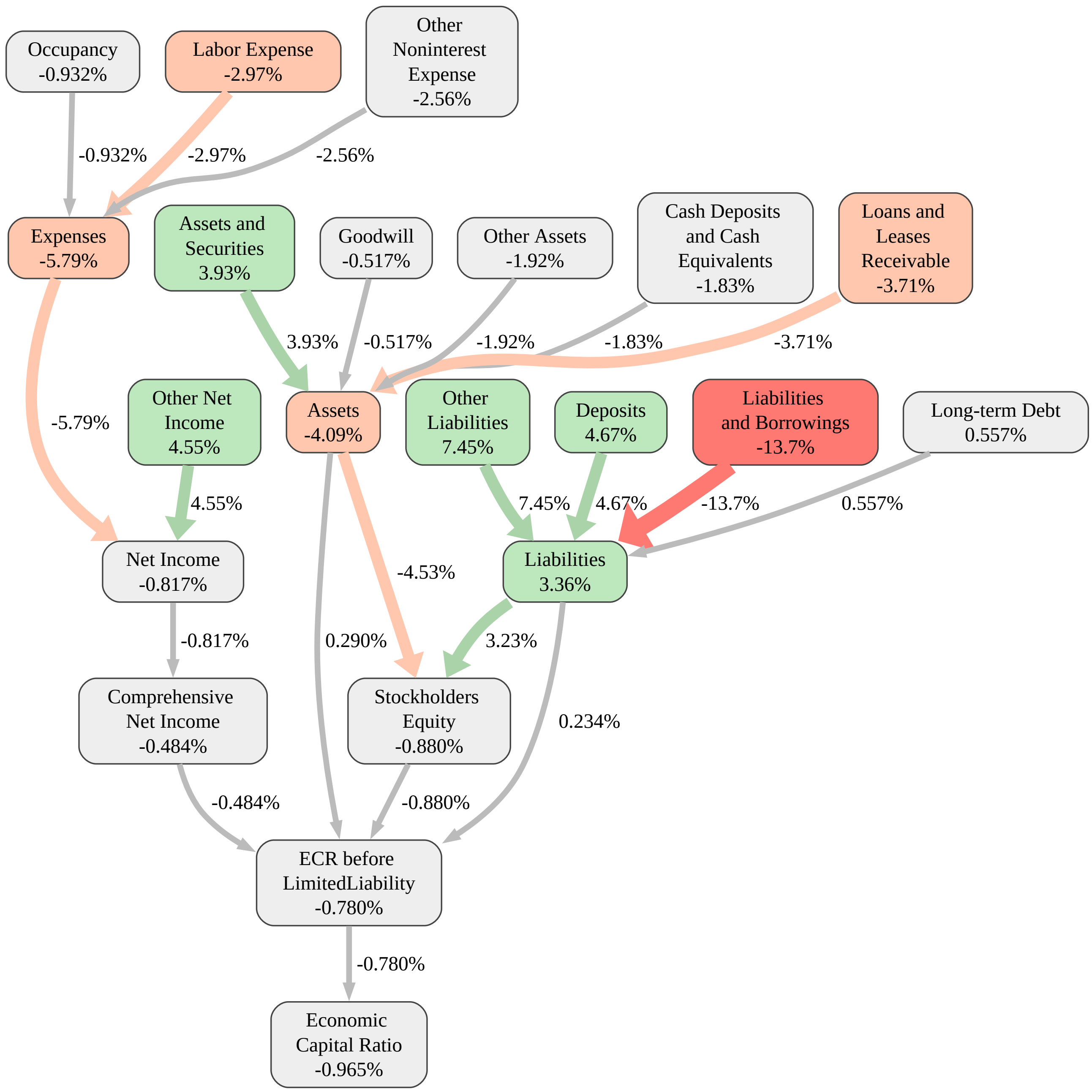
STATE BANKS 2025

Sierra Bancorp
Rank 58 of 96



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The relative strengths and weaknesses of Sierra Bancorp 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 Sierra Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 7.5% points.The greatest weakness of Sierra Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.96% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	804,930
Cash Deposits and Cash Equivalents	100,664
Deposits	2,891,668
Fees	0
Goodwill	27,357
IT and Equipment Expense	0
Labor Expense	50,338
Liabilities and Borrowings	1,974,960
Loans and Leases Receivable	2,306,604
Long-term Debt	0
Occupancy	12,374
Other Assets	359,285
Other Compr. Net Income	4,723
Other Expenses	13,308
Other Liabilities	-1,609,659
Other Net Income	121,736
Other Noninterest Expense	30,178
Other Revenues	3,530
Property, Plant and Equipment	15,431

Output Variable	Value in 1000 USD
Liabilities	3,256,969
Assets	3,614,271
Expenses	106,198
Revenues	3,530
Stockholders Equity	357,302
Net Income	19,068
Comprehensive Net Income	23,791
BaseVar	3,864,299
ECR before LimitedLiability	11%
Economic Capital Ratio	11%