





# STATE BANKS 2019

## SIERRA BANCORP Rank 85 of 172



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 16% points. The greatest weakness of SIERRA BANCORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 0.13% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	611,043
Cash Deposits and Cash Equivalents	74,132
Deposits	2,116,340
Fees	0
Goodwill	27,357
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,479,725
Loans and Leases Receivable	1,724,780
Long-term Debt	0
Occupancy	0
Other Assets	55,690
Other Compr. Net Income	-4,336
Other Expenses	9,907
Other Liabilities	-1,346,587
Other Net Income	39,584
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	29,500

Output Variable	Value in 1000 USD
Liabilities	2,249,478
Assets	2,522,502
Expenses	9,907
Revenues	0
Stockholders Equity	273,024
Net Income	29,677
Comprehensive Net Income	25,341
Economic Capital Ratio	6.8%