





STATE BANKS 2020



CENTRAL VALLEY COMMUNITY BANCORP Rank 25 of 190

The relative strengths and weaknesses of CENTRAL VALLEY COMMUNITY 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 CENTRAL VALLEY COMMUNITY BANCORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of CENTRAL VALLEY COMMUNITY BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.6%, being 2.0% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	470,746
Cash Deposits and Cash Equivalents	52,574
Deposits	1,333,285
Fees	0
Goodwill	53,777
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	934,250
Long-term Debt	0
Occupancy	0
Other Assets	77,790
Other Compr. Net Income	7,224
Other Expenses	8,509
Other Liabilities	35,342
Other Net Income	29,952
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	7,618

Output Variable	Value in 1000 USD
Liabilities	1,368,627
Assets	1,596,755
Expenses	8,509
Revenues	0
Stockholders Equity	228,128
Net Income	21,443
Comprehensive Net Income	28,667
Economic Capital Ratio	9.6%