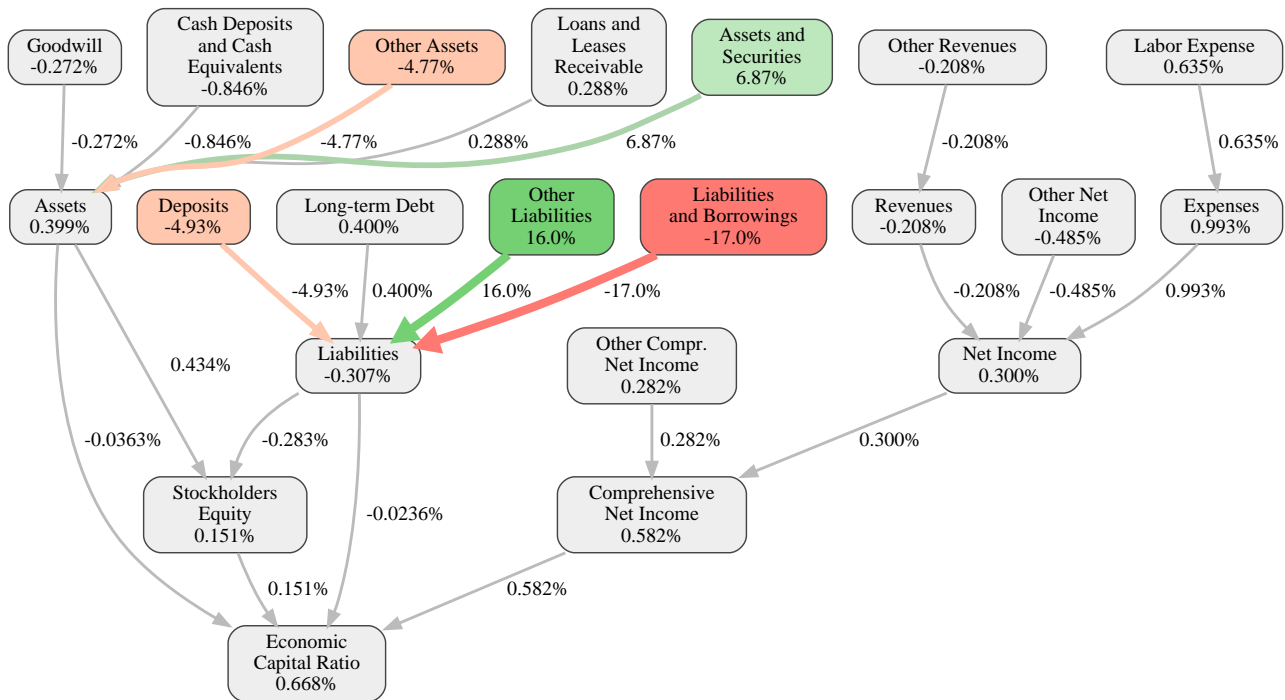




RealRate

# STATE BANKS 2020

## SIERRA BANCORP Rank 58 of 190





RealRate

# STATE BANKS 2020

## SIERRA BANCORP Rank 58 of 190



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 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 0.67% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	646,714
Cash Deposits and Cash Equivalents	80,077
Deposits	2,168,374
Fees	0
Goodwill	27,357
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,512,928
Loans and Leases Receivable	1,755,538
Long-term Debt	0
Occupancy	0
Other Assets	56,698
Other Compr. Net Income	12,598
Other Expenses	11,757
Other Liabilities	-1,396,768
Other Net Income	47,718
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	27,435

Output Variable	Value in 1000 USD
Liabilities	2,284,534
Assets	2,593,819
Expenses	11,757
Revenues	0
Stockholders Equity	309,285
Net Income	35,961
Comprehensive Net Income	48,559
Economic Capital Ratio	8.3%