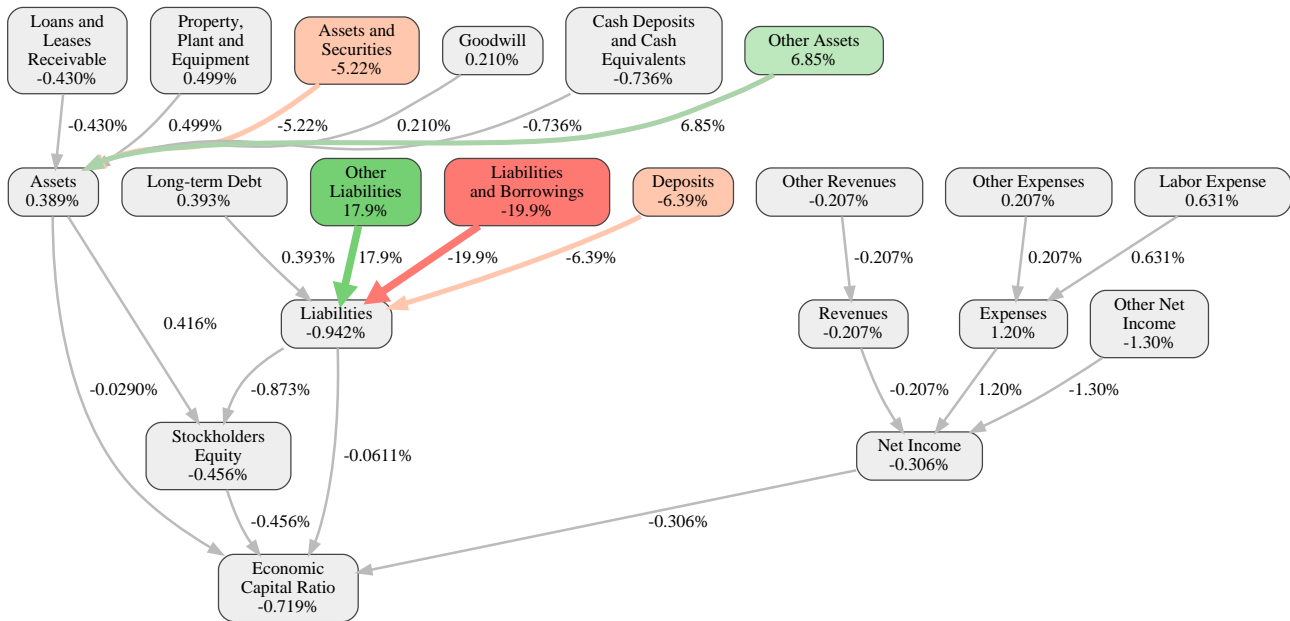




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The relative strengths and weaknesses of River Financial Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of River Financial Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 18% points. The greatest weakness of River Financial Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 0.72% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	8,024
Cash Deposits and Cash Equivalents	45,455
Deposits	1,174,299
Fees	0
Goodwill	27,817
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	852,841
Loans and Leases Receivable	903,390
Long-term Debt	0
Occupancy	0
Other Assets	347,696
Other Compr. Net Income	4,978
Other Expenses	3,470
Other Liabilities	-810,233
Other Net Income	14,584
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	31,554

Output Variable	Value in 1000 USD
Liabilities	1,216,907
Assets	1,363,936
Expenses	3,470
Revenues	0
Stockholders Equity	147,029
Net Income	11,114
Comprehensive Net Income	16,092
Economic Capital Ratio	6.9%