





STATE BANKS 2021



CENTRAL VALLEY COMMUNITY BANCORP Rank 25 of 180

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 15% points. The greatest weakness of CENTRAL VALLEY COMMUNITY BANCORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 1.6% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	710,092
Cash Deposits and Cash Equivalents	70,278
Deposits	1,722,710
Fees	0
Goodwill	53,777
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,089,432
Long-term Debt	0
Occupancy	0
Other Assets	72,289
Other Compr. Net Income	12,039
Other Expenses	6,914
Other Liabilities	36,365
Other Net Income	27,261
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	8,228

Output Variable	Value in 1000 USD
Liabilities	1,759,075
Assets	2,004,096
Expenses	6,914
Revenues	0
Stockholders Equity	245,021
Net Income	20,347
Comprehensive Net Income	32,386
Economic Capital Ratio	8.2%