





# STATE BANKS 2021

## SIERRA BANCORP Rank 87 of 180



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 12% points. The greatest weakness of SIERRA BANCORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 0.040% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	594,420
Cash Deposits and Cash Equivalents	71,417
Deposits	2,624,606
Fees	0
Goodwill	27,357
IT and Equipment Expense	0
Labor Expense	40,178
Liabilities and Borrowings	1,716,020
Loans and Leases Receivable	2,442,226
Long-term Debt	0
Occupancy	9,842
Other Assets	57,817
Other Compr. Net Income	12,473
Other Expenses	11,079
Other Liabilities	-1,463,780
Other Net Income	99,087
Other Noninterest Expense	25,892
Other Revenues	4,560
Property, Plant and Equipment	27,505

Output Variable	Value in 1000 USD
Liabilities	2,876,846
Assets	3,220,742
Expenses	86,991
Revenues	4,560
Stockholders Equity	343,896
Net Income	16,656
Comprehensive Net Income	29,129
Economic Capital Ratio	6.6%