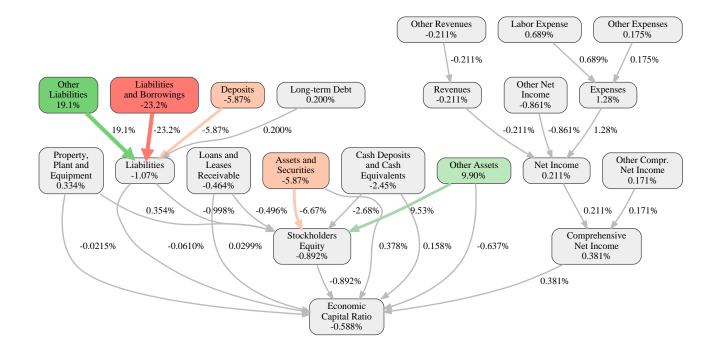


## STATE BANKS 2021

## River Financial Corp Rank 113 of 180







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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 19% points. The greatest weakness of River Financial Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 0.59% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	11,120
Cash Deposits and Cash Equivalents	60,268
Deposits	1,653,635
Fees	0
Goodwill	27,817
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,216,750
Loans and Leases Receivable	1,193,783
Long-term Debt	0
Occupancy	0
Other Assets	539,161
Other Compr. Net Income	6,499
Other Expenses	4,595
Other Liabilities	-1,173,915
Other Net Income	21,685
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	32,501

Output Variable	Value in 1000 USD
Liabilities	1,696,470
Assets	1,864,650
Expenses	4,595
Revenues	0
Stockholders Equity	168,180
Net Income	17,090
Comprehensive Net Income	23,589
Economic Capital Ratio	6.0%

