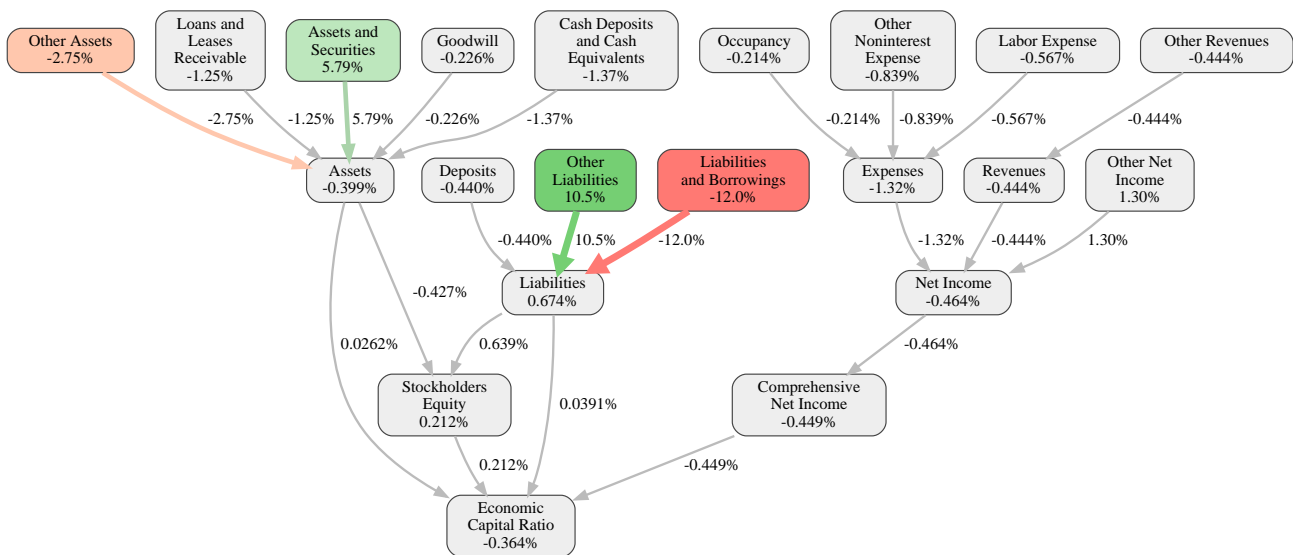




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SIERRA BANCORP
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The relative strengths and weaknesses of SIERRA BANCORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect 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 11% points. The greatest weakness of SIERRA BANCORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 0.36% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,031,343
Cash Deposits and Cash Equivalents	257,528
Deposits	2,781,572
Fees	0
Goodwill	27,357
IT and Equipment Expense	0
Labor Expense	42,431
Liabilities and Borrowings	1,732,596
Loans and Leases Receivable	1,973,605
Long-term Debt	0
Occupancy	9,837
Other Assets	57,610
Other Compr. Net Income	-7,238
Other Expenses	14,187
Other Liabilities	-1,505,648
Other Net Income	115,335
Other Noninterest Expense	31,288
Other Revenues	5,089
Property, Plant and Equipment	23,571

Output Variable	Value in 1000 USD
Liabilities	3,008,520
Assets	3,371,014
Expenses	97,743
Revenues	5,089
Stockholders Equity	362,494
Net Income	22,681
Comprehensive Net Income	15,443
Economic Capital Ratio	6.2%