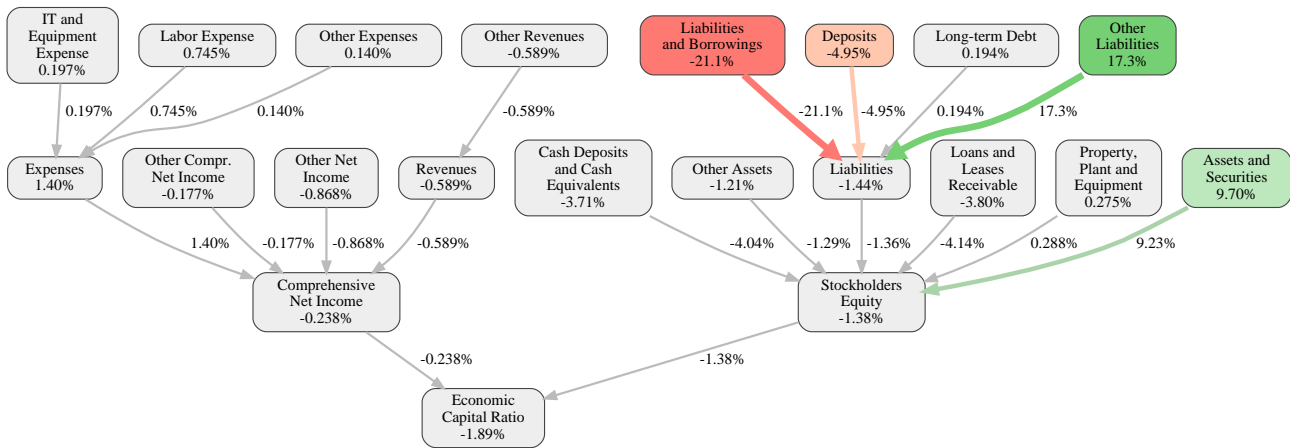




STATE BANKS 2022

River Financial Corp
Rank 152 of 174





RealRate

STATE BANKS 2022

River Financial Corp
Rank 152 of 174



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 17% points. The greatest weakness of River Financial Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.6%, being 1.9% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	891,193
Cash Deposits and Cash Equivalents	61,962
Deposits	2,151,177
Fees	0
Goodwill	27,817
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,541,175
Loans and Leases Receivable	1,261,244
Long-term Debt	0
Occupancy	0
Other Assets	116,762
Other Compr. Net Income	-9,532
Other Expenses	7,163
Other Liabilities	-1,479,350
Other Net Income	32,199
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	36,702

Output Variable	Value in 1000 USD
Liabilities	2,213,002
Assets	2,395,680
Expenses	7,163
Revenues	0
Stockholders Equity	182,678
Net Income	25,036
Comprehensive Net Income	15,504
Economic Capital Ratio	4.6%