





STATE BANKS 2023

SIERRA BANCORP Rank 128 of 165



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 Assets, increasing the Economic Capital Ratio by 41% points. The greatest weakness of SIERRA BANCORP is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.8%, being 1.8% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,060,542
Cash Deposits and Cash Equivalents	77,131
Deposits	2,846,164
Fees	0
Goodwill	27,357
IT and Equipment Expense	0
Labor Expense	47,053
Liabilities and Borrowings	1,803,105
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	9,718
Other Assets	2,421,082
Other Compr. Net Income	-67,743
Other Expenses	11,256
Other Liabilities	-1,344,261
Other Net Income	99,439
Other Noninterest Expense	28,032
Other Revenues	9,211
Property, Plant and Equipment	22,478

Output Variable	Value in 1000 USD
Liabilities	3,305,008
Assets	3,608,590
Expenses	96,059
Revenues	9,211
Stockholders Equity	303,582
Net Income	12,591
Comprehensive Net Income	-55,152
Economic Capital Ratio	2.8%