



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 25% points. The greatest weakness of River Financial Corp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.4%, being 5.3% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	677,122
Cash Deposits and Cash Equivalents	74,826
Deposits	2,514,199
Fees	0
Goodwill	27,817
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,841,243
Loans and Leases Receivable	1,782,230
Long-term Debt	0
Occupancy	0
Other Assets	231,174
Other Compr. Net Income	-70,342
Other Expenses	7,948
Other Liabilities	-1,660,246
Other Net Income	35,877
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	40,213

Output Variable	Value in 1000 USD
Liabilities	2,695,196
Assets	2,833,382
Expenses	7,948
Revenues	0
Stockholders Equity	138,186
Net Income	27,929
Comprehensive Net Income	-42,413
Economic Capital Ratio	2.4%