

**American River Bankshares**  
**Condensed Consolidated Balance Sheets (Unaudited)**

(Dollars in thousands)

ASSETS	December 31, 2015	September 30, 2015	December 31, 2014
Cash and due from banks	\$ 23,727	\$ 21,638	\$ 22,449
Interest-bearing deposits in banks	750	1,000	1,000
Investment securities	274,442	267,414	289,926
Loans & leases:			
Real estate	251,818	253,888	229,375
Commercial	36,195	34,269	25,186
Lease financing	732	837	1,286
Other	5,553	5,948	7,798
Deferred loan and lease origination fees, net	(221)	(239)	(287)
Allowance for loan and lease losses	(4,975)	(4,929)	(5,301)
<b>Loans and leases, net</b>	<b>289,102</b>	<b>289,774</b>	<b>258,057</b>
Bank premises and equipment, net	1,407	1,435	1,518
Goodwill and intangible assets	16,321	16,321	16,321
Investment in Federal Home Loan Bank Stock	3,779	3,779	3,686
Other real estate owned, net	3,551	3,781	4,647
Accrued interest receivable and other assets	21,561	20,052	20,150
	<b>\$ 634,640</b>	<b>\$ 625,194</b>	<b>\$ 617,754</b>

**LIABILITIES & SHAREHOLDERS' EQUITY**

Noninterest-bearing deposits	\$ 190,548	\$ 178,038	\$ 155,698
Interest checking	61,324	63,745	60,862
Money market	135,186	133,249	147,625
Savings	59,061	60,174	58,820
Time deposits	84,571	86,163	87,688
<b>Total deposits</b>	<b>530,690</b>	<b>521,369</b>	<b>510,693</b>
Short-term borrowings	3,500	3,500	3,500
Long-term borrowings	7,500	7,500	7,500
Accrued interest and other liabilities	6,875	6,547	6,414
<b>Total liabilities</b>	<b>548,565</b>	<b>538,916</b>	<b>528,107</b>

**SHAREHOLDERS' EQUITY**

Common stock	\$ 49,554	\$ 49,483	\$ 57,126
Retained earnings	34,418	32,961	29,150
Accumulated other comprehensive income	2,103	3,834	3,371
Total shareholders' equity	86,075	86,278	89,647
	<b>\$ 634,640</b>	<b>\$ 625,194</b>	<b>\$ 617,754</b>

**Ratios:**

Nonperforming loans and leases to total loans and leases	0.56%	0.66%	0.63%
Net chargeoffs (recoveries) to average loans and leases (annualized)	0.12%	0.18%	-0.20%
Allowance for loan and lease losses to total loans and leases	1.69%	1.67%	2.01%

**American River Bank Capital Ratios:**

Leverage Capital Ratio	11.04%	10.89%	11.65%
Common Equity Tier 1 Risk-Based Capital	19.07%	18.75%	N/A
Tier 1 Risk-Based Capital Ratio	19.07%	18.75%	21.69%
Total Risk-Based Capital Ratio	20.32%	20.00%	22.95%

**American River Bankshares Capital Ratios:**

Leverage Capital Ratio	10.97%	10.82%	11.60%
Tier 1 Risk-Based Capital Ratio	19.34%	19.00%	21.60%
Total Risk-Based Capital Ratio	20.59%	20.25%	22.85%