

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

(Dollars in thousands)

| ASSETS  | June 30<br>2016   | December 31,<br>2015 | June 30<br>2015   |
|---|-------------------|----------------------|-------------------|
| Cash and due from banks   | \$ 22,671         | \$ 23,727            | \$ 18,009         |
| Interest-bearing deposits in banks                                    | 999               | 750                  | 1,000             |
| Investment securities   | 255,023           | 274,442              | 276,951           |
| Loans & leases:   |                   |                      |                   |
| Real estate   | 269,119           | 251,818              | 241,216           |
| Commercial  | 36,193            | 36,195               | 32,034            |
| Lease financing   | 534               | 732                  | 981               |
| Other   | 4,621             | 5,553                | 6,739             |
| Deferred loan and lease origination fees, net                         | (247)             | (221)                | (258)             |
| Allowance for loan and lease losses                                   | (5,132)           | (4,975)              | (5,359)           |
| <b>Loans and leases, net</b>  | <b>305,088</b>    | <b>289,102</b>       | <b>275,353</b>    |
| Bank premises and equipment, net                                      | 1,305             | 1,407                | 1,461             |
| Goodwill and intangible assets  | 16,321            | 16,321               | 16,321            |
| Investment in Federal Home Loan Bank Stock                            | 3,779             | 3,779                | 3,779             |
| Other real estate owned, net  | 896               | 3,551                | 3,781             |
| Accrued interest receivable and other assets                          | 19,729            | 21,561               | 20,235            |
|   | <b>\$ 625,811</b> | <b>\$ 634,640</b>    | <b>\$ 616,890</b> |
| <b>LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>                         |                   |                      |                   |
| Noninterest-bearing deposits  | \$ 195,903        | \$ 190,548           | \$ 173,324        |
| Interest checking   | 59,686            | 61,324               | 61,353            |
| Money market  | 127,864           | 135,186              | 132,551           |
| Savings   | 59,881            | 59,061               | 57,120            |
| Time deposits   | 82,599            | 84,571               | 87,635            |
| <b>Total deposits</b>   | <b>525,933</b>    | <b>530,690</b>       | <b>511,983</b>    |
| Short-term borrowings   | 5,000             | 3,500                | 3,500             |
| Long-term borrowings  | 6,000             | 7,500                | 7,500             |
| Accrued interest and other liabilities                                | 5,312             | 6,875                | 5,716             |
| <b>Total liabilities</b>  | <b>542,245</b>    | <b>548,565</b>       | <b>528,699</b>    |
| <b>SHAREHOLDERS' EQUITY</b>   |                   |                      |                   |
| Common stock  | \$ 42,311         | \$ 49,554            | \$ 53,307         |
| Retained earnings   | 37,094            | 34,418               | 31,492            |
| Accumulated other comprehensive income                                | 4,161             | 2,103                | 3,392             |
| Total shareholders' equity  | <b>83,566</b>     | <b>86,075</b>        | <b>88,191</b>     |
|   | <b>\$ 625,811</b> | <b>\$ 634,640</b>    | <b>\$ 616,890</b> |
| <b>Ratios:</b>  |                   |                      |                   |
| Nonperforming loans and leases to total loans and leases              | 0.34%             | 0.56%                | 0.87%             |
| Net (recoveries) charge-offs to average loans and leases (annualized) | -0.11%            | 0.12%                | -0.04%            |
| Allowance for loan and lease losses to total loans and leases         | 1.65%             | 1.69%                | 1.91%             |
| <b>American River Bank Capital Ratios:</b>                            |                   |                      |                   |
| Leverage Capital Ratio  | 10.46%            | 11.04%               | 11.58%            |
| Common Equity Tier 1 Risk-Based Capital                               | 17.69%            | 19.07%               | 19.78%            |
| Tier 1 Risk-Based Capital Ratio                                       | 17.69%            | 19.07%               | 19.78%            |
| Total Risk-Based Capital Ratio  | 18.95%            | 20.32%               | 21.03%            |
| <b>American River Bankshares Capital Ratios:</b>                      |                   |                      |                   |
| Leverage Capital Ratio  | 10.41%            | 10.97%               | 11.51%            |
| Tier 1 Risk-Based Capital Ratio                                       | 17.96%            | 19.34%               | 20.01%            |
| Total Risk-Based Capital Ratio  | 19.21%            | 20.59%               | 21.26%            |