

American River Bankshares
Condensed Consolidated Balance Sheets (Unaudited)

(Dollars in thousands)

ASSETS	March 31, 2017	December 31, 2016	March 31, 2016
Cash and due from banks	\$ 35,915	\$ 27,589	\$ 29,257
Interest-bearing deposits in banks	1,248	999	999
Investment securities	263,562	254,503	261,391
Loans & leases:			
Real estate	285,146	289,400	256,227
Commercial	29,828	35,374	35,648
Other	4,077	4,356	5,683
Deferred loan and lease origination fees, net	(249)	(222)	(250)
Allowance for loan and lease losses	(4,833)	(4,822)	(5,082)
Loans and leases, net	313,969	324,086	292,226
Bank premises and equipment, net	1,342	1,362	1,448
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	1,348	1,348	896
Accrued interest receivable and other assets	21,767	21,463	19,823
	\$ 659,251	\$ 651,450	\$ 626,140
LIABILITIES & SHAREHOLDERS' EQUITY			
Noninterest-bearing deposits	\$ 200,417	\$ 201,113	\$ 188,585
Interest checking	66,646	64,652	62,339
Money market	138,460	131,342	129,556
Savings	63,314	64,740	59,816
Time deposits	82,125	82,959	83,523
Total deposits	550,962	544,806	523,819
Short-term borrowings	3,500	3,500	3,500
Long-term borrowings	12,000	12,000	7,500
Accrued interest and other liabilities	9,681	7,294	6,019
Total liabilities	576,143	567,600	540,838
SHAREHOLDERS' EQUITY			
Common stock	\$ 40,641	\$ 42,484	\$ 45,838
Retained earnings	41,674	40,822	35,790
Accumulated other comprehensive income	793	544	3,674
Total shareholders' equity	83,108	83,850	85,302
	\$ 659,251	\$ 651,450	\$ 626,140

Ratios:

Nonperforming loans and leases to total loans and leases	0.01%	0.01%	0.53%
Net recoveries to average loans and leases (annualized)	-0.01%	-0.37%	-0.15%
Allowance for loan and lease losses to total loans and leases	1.52%	1.47%	1.71%

American River Bank Capital Ratios:

Leverage Capital Ratio	10.43%	10.57%	10.68%
Common Equity Tier 1 Risk-Based Capital	18.81%	18.93%	18.71%
Tier 1 Risk-Based Capital Ratio	18.81%	18.93%	18.71%
Total Risk-Based Capital Ratio	20.06%	20.18%	19.97%

American River Bankshares Capital Ratios:

Leverage Capital Ratio	10.38%	10.50%	10.61%
Tier 1 Risk-Based Capital Ratio	18.91%	19.02%	18.91%
Total Risk-Based Capital Ratio	20.16%	20.27%	20.16%