

American River Bankshares
Condensed Consolidated Balance Sheets (Unaudited)

(Dollars in thousands)

| ASSETS | March 31 2019 | December 31 2018 | March 31 2018 |
|---|-------------------|---------------------|-------------------|
| Cash and due from banks | \$ 16,610 | \$ 20,987 | \$ 22,023 |
| Federal funds sold | 0 | 7,000 | 38,000 |
| Interest-bearing deposits in banks | 2,835 | 1,746 | 1,746 |
| Investment securities | 286,879 | 295,225 | 288,766 |
| Loans & leases: | | | |
| Real estate | 285,950 | 278,056 | 280,199 |
| Commercial | 29,827 | 29,650 | 20,747 |
| Other | 24,539 | 15,165 | 2,794 |
| Deferred loan and lease origination fees, net | 268 | 37 | (186) |
| Allowance for loan and lease losses | (4,577) | (4,392) | (4,488) |
| Loans and leases, net | 336,007 | 318,516 | 299,066 |
| Bank premises and equipment, net | 1,151 | 1,071 | 1,123 |
| Goodwill and intangible assets | 16,321 | 16,321 | 16,321 |
| Investment in Federal Home Loan Bank Stock | 3,932 | 3,932 | 3,932 |
| Other real estate owned, net | 957 | 957 | 961 |
| Accrued interest receivable and other assets | 24,676 | 22,337 | 23,209 |
| | \$ 689,368 | \$ 688,092 | \$ 695,147 |
| LIABILITIES & SHAREHOLDERS' EQUITY | | | |
| Noninterest-bearing deposits | \$ 213,012 | \$ 214,745 | \$ 212,685 |
| Interest checking | 66,148 | 69,489 | 71,794 |
| Money market | 132,966 | 145,831 | 164,457 |
| Savings | 72,576 | 72,522 | 71,504 |
| Time deposits | 87,677 | 88,087 | 79,747 |
| Total deposits | 572,379 | 590,674 | 600,187 |
| Short-term borrowings | 19,000 | 5,000 | 3,500 |
| Long-term borrowings | 10,500 | 10,500 | 12,000 |
| Accrued interest and other liabilities | 9,913 | 7,197 | 7,362 |
| Total liabilities | 611,792 | 613,371 | 623,049 |
| SHAREHOLDERS' EQUITY | | | |
| Common stock | 30,281 | 30,103 | 30,501 |
| Retained earnings | 47,347 | 46,494 | 43,826 |
| Accumulated other comprehensive (loss) income | (52) | (1,876) | (2,229) |
| Total shareholders' equity | 77,576 | 74,721 | 72,098 |
| | \$ 689,368 | \$ 688,092 | \$ 695,147 |

Ratios:

| | | | |
|--|--------|-------|--------|
| Nonperforming loans and leases to total loans and leases | 0.01% | 0.01% | 0.61% |
| Net (recoveries) chargeoffs to average loans and leases (YTD annualized) | -0.01% | 0.28% | -0.01% |
| Allowance for loan and lease losses to total loans and leases | 1.34% | 1.38% | 1.48% |

American River Bank Capital Ratios:

| | | | |
|---|--------|--------|--------|
| Leverage Capital Ratio | 9.20% | 9.01% | 8.62% |
| Common Equity Tier 1 Risk-Based Capital | 15.95% | 16.23% | 16.84% |
| Tier 1 Risk-Based Capital Ratio | 15.95% | 16.23% | 16.84% |
| Total Risk-Based Capital Ratio | 17.13% | 17.41% | 18.09% |

American River Bankshares Capital Ratios:

| | | | |
|---------------------------------|--------|--------|--------|
| Leverage Capital Ratio | 9.13% | 8.94% | 8.67% |
| Tier 1 Risk-Based Capital Ratio | 15.83% | 16.11% | 17.01% |
| Total Risk-Based Capital Ratio | 17.01% | 17.29% | 18.26% |

| | | | |
|----------------------|-----|-----|-------|
| Nonperforming loans | 25 | 27 | 1,855 |
| Nonperforming assets | 982 | 984 | 2,816 |