

American River Bankshares
Condensed Consolidated Balance Sheets (Unaudited)

(Dollars in thousands)

ASSETS	June 30, 2017	December 31, 2016	June 30, 2016
Cash and due from banks	\$ 22,004	\$ 27,589	\$ 22,671
Interest-bearing deposits in banks	1,248	999	999
Investment securities	257,900	254,503	255,023
Loans & leases:			
Real estate	288,727	289,400	269,119
Commercial	28,756	35,374	36,193
Other	3,769	4,356	5,155
Deferred loan and lease origination fees, net	(225)	(222)	(247)
Allowance for loan and lease losses	(4,881)	(4,822)	(5,132)
Loans and leases, net	316,146	324,086	305,088
Bank premises and equipment, net	1,275	1,362	1,305
Goodwill and intangible assets	16,321	16,321	16,321
Investment in Federal Home Loan Bank Stock	3,932	3,779	3,779
Other real estate owned, net	1,348	1,348	896
Accrued interest receivable and other assets	21,431	21,463	19,729
	\$ 641,605	\$ 651,450	\$ 625,811
LIABILITIES & SHAREHOLDERS' EQUITY			
Noninterest-bearing deposits	\$ 196,212	\$ 201,113	\$ 195,903
Interest checking	63,236	64,652	59,686
Money market	131,998	131,342	127,864
Savings	65,630	64,740	59,881
Time deposits	80,804	82,959	82,599
Total deposits	537,880	544,806	525,933
Short-term borrowings	2,000	3,500	5,000
Long-term borrowings	13,500	12,000	6,000
Accrued interest and other liabilities	6,852	7,294	5,312
Total liabilities	560,232	567,600	542,245
SHAREHOLDERS' EQUITY			
Common stock	\$ 37,739	\$ 42,484	\$ 42,311
Retained earnings	42,646	40,822	37,094
Accumulated other comprehensive income	988	544	4,161
Total shareholders' equity	81,373	83,850	83,566
	\$ 641,605	\$ 651,450	\$ 625,811

Ratios:

Nonperforming loans and leases to total loans and leases	0.00%	0.01%	0.34%
Net recoveries to average loans and leases (annualized)	-0.04%	-0.39%	-0.11%
Allowance for loan and lease losses to total loans and leases	1.52%	1.47%	1.65%

American River Bank Capital Ratios:

Leverage Capital Ratio	10.18%	10.57%	10.46%
Common Equity Tier 1 Risk-Based Capital	18.38%	18.93%	17.69%
Tier 1 Risk-Based Capital Ratio	18.38%	18.93%	17.69%
Total Risk-Based Capital Ratio	19.63%	20.18%	18.95%

American River Bankshares Capital Ratios:

Leverage Capital Ratio	10.17%	10.50%	10.41%
Tier 1 Risk-Based Capital Ratio	18.42%	19.02%	17.96%
Total Risk-Based Capital Ratio	19.67%	20.27%	19.21%