

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

(Dollars in thousands)

ASSETS	June 30, 2019	December 31, 2018	June 30, 2018
Cash and due from banks	\$ 16,764	\$ 20,987	\$ 45,068
Federal funds sold	0	7,000	8,000
Interest-bearing deposits in banks	2,998	1,746	1,746
Investment securities	265,027	295,225	281,990
Loans & leases:			
Real estate	299,988	278,056	266,844
Commercial	35,341	29,650	25,026
Other	27,462	15,165	3,469
Deferred loan and lease origination costs (fees), net	378	37	(295)
Allowance for loan and lease losses	(4,761)	(4,392)	(4,492)
<b>Loans and leases, net</b>	<b>358,408</b>	<b>318,516</b>	<b>290,552</b>
Bank premises and equipment, net	1,136	1,071	1,084
Goodwill and intangible assets	16,321	16,321	16,321
Investment in Federal Home Loan Bank Stock	4,259	3,932	3,932
Other real estate owned, net	957	957	961
Accrued interest receivable and other assets	23,341	22,337	25,602
	<b>\$ 689,211</b>	<b>\$ 688,092</b>	<b>\$ 675,256</b>
<b>LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>			
Noninterest-bearing deposits	\$ 214,012	\$ 214,745	\$ 221,402
Interest checking	70,791	69,489	66,729
Money market	136,240	145,831	145,801
Savings	71,689	72,522	70,184
Time deposits	88,405	88,087	77,200
<b>Total deposits</b>	<b>581,137</b>	<b>590,674</b>	<b>581,316</b>
Short-term borrowings	2,000	5,000	6,500
Long-term borrowings	13,500	10,500	9,000
Accrued interest and other liabilities	11,655	7,197	6,547
<b>Total liabilities</b>	<b>608,292</b>	<b>613,371</b>	<b>603,363</b>
<b>SHAREHOLDERS' EQUITY</b>			
Common stock	\$ 30,373	\$ 30,103	\$ 30,082
Retained earnings	48,329	46,494	44,801
Accumulated other comprehensive income (loss)	2,217	(1,876)	(2,990)
<b>Total shareholders' equity</b>	<b>80,919</b>	<b>74,721</b>	<b>71,893</b>
	<b>\$ 689,211</b>	<b>\$ 688,092</b>	<b>\$ 675,256</b>

**Ratios:**

Nonperforming loans and leases to total loans and leases	0.00%	0.01%	0.66%
Net (recoveries) charge-offs to average loans and leases (annualized)	-0.01%	0.08%	-0.01%
Allowance for loan and lease losses to total loans and leases	1.31%	1.36%	1.52%

**American River Bank Capital Ratios:**

Leverage Capital Ratio	9.34%	9.01%	8.78%
Common Equity Tier 1 Risk-Based Capital	15.62%	16.23%	17.45%
Tier 1 Risk-Based Capital Ratio	15.62%	16.23%	17.45%
Total Risk-Based Capital Ratio	16.80%	17.41%	18.70%

**American River Bankshares Capital Ratios:**

Leverage Capital Ratio	9.25%	8.94%	8.76%
Tier 1 Risk-Based Capital Ratio	15.48%	16.11%	17.55%
Total Risk-Based Capital Ratio	16.66%	17.29%	18.80%

Nonperforming loans	-	27	1,944
Nonperforming assets	957	984	2,905