

American River Bankshares
Condensed Consolidated Balance Sheets (Unaudited)

(Dollars in thousands)

ASSETS	September 30, 2018	December 31, 2017	September 30, 2017
Cash and due from banks	\$ 24,634	\$ 38,467	\$ 37,233
Federal funds sold	10,000	-	-
Interest-bearing deposits in banks	1,746	1,746	1,248
Investment securities	277,580	262,700	250,283
Loans & leases:			
Real estate	280,172	285,153	297,143
Commercial	24,526	25,377	26,753
Other	10,104	2,863	3,120
Deferred loan and lease origination fees, net	(148)	(202)	(227)
Allowance for loan and lease losses	(4,332)	(4,478)	(4,551)
Loans and leases, net	310,322	308,713	322,238
Bank premises and equipment, net	1,072	1,158	1,226
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	961	961	961
Accrued interest receivable and other assets	23,426	21,624	22,202
	\$ 669,994	\$ 655,622	\$ 655,644

LIABILITIES & SHAREHOLDERS' EQUITY

Noninterest-bearing deposits	\$ 209,322	\$ 215,528	\$ 205,938
Interest checking	64,682	64,709	66,707
Money market	150,050	130,032	131,545
Savings	74,765	66,130	66,482
Time deposits	77,001	79,681	80,270
Total deposits	575,820	556,080	550,942
Short-term borrowings	6,500	3,500	2,000
Long-term borrowings	9,000	12,000	13,500
Accrued interest and other liabilities	6,939	7,121	6,947
Total liabilities	598,259	578,701	573,389

SHAREHOLDERS' EQUITY

Common stock	\$ 30,165	\$ 34,463	\$ 38,139
Retained earnings	45,660	42,779	43,437
Accumulated other comprehensive (loss) income	(4,090)	(321)	679
Total shareholders' equity	71,735	76,921	82,255
	\$ 669,994	\$ 655,622	\$ 655,644

Ratios:

Nonperforming loans and leases to total loans and leases	0.12%	0.60%	0.71%
Net recoveries to average loans and leases (annualized)	0.28%	0.25%	0.77%
Allowance for loan and lease losses to total loans and leases	1.38%	1.43%	1.39%

American River Bank Capital Ratios:

Leverage Capital Ratio	9.05%	9.32%	10.42%
Common Equity Tier 1 Risk-Based Capital	16.60%	17.71%	18.55%
Tier 1 Risk-Based Capital Ratio	16.60%	17.71%	18.55%
Total Risk-Based Capital Ratio	17.85%	18.96%	19.80%

American River Bankshares Capital Ratios:

Leverage Capital Ratio	9.00%	9.45%	10.33%
Tier 1 Risk-Based Capital Ratio	16.63%	18.08%	18.75%
Total Risk-Based Capital Ratio	17.88%	19.34%	20.00%

Nonperforming loans	376	1,892	2,317
Nonperforming assets	1,337	2,853	3,278