American River Bankshares

Condensed Consolidated Balance Sheets (Unaudited)

(Dollars in thousands)

ASSETS	December 31, 2016	September 30, 2016	December 31, 2015
Cash and due from banks	$ 27,589	$ 43,094	$ 23,727
Interest-bearing deposits in banks	999	999	750
Investment securities	254,503	254,010	274,442
Loans & leases:			
Real estate	289,400	278,594	251,818
Commercial	35,374	35,172	36,195
Lease financing	404	462	732
Other	3,952	4,305	5,553
Deferred loan and lease origination fees, net	(222)	(248)	(221)
Allowance for loan and lease losses	(4,822)	(4,983)	(4,975)
Loans and leases, net	324,086	313,302	289,102
Bank premises and equipment, net	1,362	1,259	1,407
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	653	3,551
Accrued interest receivable and other assets	21,463	20,429	21,561
	$ 651,450	$ 653,846	$ 634,640
LIABILITIES & SHAREHOLDERS' EQUITY			
Noninterest-bearing deposits	$ 201,113	$ 209,586	$ 190,548
Interest checking	64,652	61,398	61,324
Money market	131,342	131,655	135,186
Savings	64,740	60,605	59,061
Time deposits	82,959	82,921	84,571
Total deposits	544,806	546,165	530,690
Short-term borrowings	3,500	5,000	3,500
Long-term borrowings	12,000	9,000	7,500
Accrued interest and other liabilities	7,294	9,015	6,875
Total liabilities	567,600	569,180	548,565
SHAREHOLDERS' EQUITY			
Common stock	$ 42,484	$ 42,402	$ 49,554
Retained earnings	40,822	38,907	34,418
Accumulated other comprehensive income	544	3,357	2,103
Total shareholders' equity	83,850	84,666	86,075
	$ 651,450	$ 653,846	$ 634,640
Ratios:			
Nonperforming loans and leases to total loans and leases	0.01%	0.24%	0.56%
Net chargeoffs (recoveries) to average loans and leases (annualized)	-0.37%	-0.30%	0.12%
Allowance for loan and lease losses to total loans and leases	1.47%	1.57%	1.69%
American River Bank Capital Ratios:			
Leverage Capital Ratio	10.57%	10.62%	11.04%
Common Equity Tier 1 Risk-Based Capital	18.93%	18.15%	19.07%
Tier 1 Risk-Based Capital Ratio	18.93%	18.15%	19.07%
Total Risk-Based Capital Ratio	20.18%	19.40%	20.32%
American River Bankshares Capital Ratios:			
Leverage Capital Ratio	10.50%	10.56%	10.97%
Tier 1 Risk-Based Capital Ratio	19.02%	18.45%	19.34%
Total Risk-Based Capital Ratio	20.27%	19.70%	20.59%