

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

(Dollars in thousands)

| ASSETS  | December 31,<br>2018 | September 30,<br>2018 | December 31,<br>2017 |
|---|----------------------|-----------------------|----------------------|
| Cash and due from banks                       | \$ 20,987            | \$ 24,634             | \$ 38,467            |
| Federal funds sold                            | 7,000                | 10,000                | -                    |
| Interest-bearing deposits in banks            | 1,746                | 1,746                 | 1,746                |
| Investment securities                         | 295,225              | 277,580               | 262,700              |
| Loans & leases:                               |                      |                       |                      |
| Real estate                                   | 278,056              | 280,172               | 285,153              |
| Commercial                                    | 29,650               | 24,526                | 25,377               |
| Other   | 15,165               | 10,104                | 2,863                |
| Deferred loan origination fees and costs, net | 37                   | (148)                 | (202)                |
| Allowance for loan and lease losses           | (4,392)              | (4,332)               | (4,478)              |
| <b>Loans and leases, net</b>                  | <b>318,516</b>       | <b>310,322</b>        | <b>308,713</b>       |
| Bank premises and equipment, net              | 1,071                | 1,072                 | 1,158                |
| 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                  | 961                   | 961                  |
| Accrued interest receivable and other assets  | 22,337               | 23,426                | 21,624               |
|   | <b>\$ 688,092</b>    | <b>\$ 669,994</b>     | <b>\$ 655,622</b>    |

**LIABILITIES & SHAREHOLDERS' EQUITY**

|  |                |                |                |
|--|----------------|----------------|----------------|
| Noninterest-bearing deposits           | \$ 214,745     | \$ 209,322     | \$ 215,528     |
| Interest checking                      | 69,489         | 64,682         | 64,709         |
| Money market                           | 145,831        | 150,050        | 130,032        |
| Savings                                | 72,522         | 74,765         | 66,130         |
| Time deposits                          | 88,087         | 77,001         | 79,681         |
| <b>Total deposits</b>                  | <b>590,674</b> | <b>575,820</b> | <b>556,080</b> |
| Short-term borrowings                  | 5,000          | 6,500          | 3,500          |
| Long-term borrowings                   | 10,500         | 9,000          | 12,000         |
| Accrued interest and other liabilities | 7,197          | 6,939          | 7,121          |
| <b>Total liabilities</b>               | <b>613,371</b> | <b>598,259</b> | <b>578,701</b> |

**SHAREHOLDERS' EQUITY**

|   |                   |                   |                   |
|---|-------------------|-------------------|-------------------|
| Common stock                                  | \$ 30,103         | \$ 30,165         | \$ 34,463         |
| Retained earnings                             | 46,494            | 45,660            | 42,779            |
| Accumulated other comprehensive (loss) income | (1,876)           | (4,090)           | (321)             |
| <b>Total shareholders' equity</b>             | <b>74,721</b>     | <b>71,735</b>     | <b>76,921</b>     |
|   | <b>\$ 688,092</b> | <b>\$ 669,994</b> | <b>\$ 655,622</b> |

**Ratios:**

|   |       |       |       |
|---|-------|-------|-------|
| Nonperforming loans and leases to total loans and leases                      | 0.01% | 0.12% | 0.60% |
| Net chargeoffs to average loans and leases (annualized at September 30, 2018) | 0.08% | 0.28% | 0.25% |
| Allowance for loan and lease losses to total loans and leases                 | 1.36% | 1.38% | 1.43% |

**American River Bank Capital Ratios:**

|   |        |        |        |
|---|--------|--------|--------|
| Leverage Capital Ratio                  | 9.01%  | 9.05%  | 9.32%  |
| Common Equity Tier 1 Risk-Based Capital | 16.23% | 16.62% | 17.71% |
| Tier 1 Risk-Based Capital Ratio         | 16.23% | 16.62% | 17.71% |
| Total Risk-Based Capital Ratio          | 17.41% | 17.87% | 18.96% |

**American River Bankshares Capital Ratios:**

|                                 |        |        |        |
|---------------------------------|--------|--------|--------|
| Leverage Capital Ratio          | 8.94%  | 9.00%  | 9.45%  |
| Tier 1 Risk-Based Capital Ratio | 16.11% | 16.65% | 18.08% |
| Total Risk-Based Capital Ratio  | 17.29% | 17.90% | 19.34% |