

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

(Dollars in thousands)

ASSETS	March 31, 2016	December 31, 2015	March 31, 2015
Cash and due from banks	\$ 29,257	\$ 23,727	\$ 17,047
Interest-bearing deposits in banks	999	750	1,000
Investment securities	261,391	274,442	282,225
Loans & leases:			
Real estate	256,227	251,818	233,200
Commercial	35,648	36,195	25,133
Lease financing	634	732	1,131
Other	5,049	5,553	7,238
Deferred loan and lease origination fees, net	(250)	(221)	(282)
Allowance for loan and lease losses	(5,082)	(4,975)	(5,308)
<b>Loans and leases, net</b>	<b>292,226</b>	<b>289,102</b>	<b>261,112</b>
Bank premises and equipment, net	1,448	1,407	1,551
Goodwill and intangible assets	16,321	16,321	16,321
Investment in Federal Home Loan Bank Stock	3,779	3,779	3,686
Other real estate owned, net	896	3,551	3,720
Accrued interest receivable and other assets	19,823	21,561	19,193
	<b>\$ 626,140</b>	<b>\$ 634,640</b>	<b>\$ 605,855</b>

**LIABILITIES & SHAREHOLDERS' EQUITY**

Noninterest-bearing deposits	\$ 188,585	\$ 190,548	\$ 158,590
Interest checking	62,339	61,324	62,474
Money market	129,556	135,186	132,083
Savings	59,816	59,061	59,951
Time deposits	83,523	84,571	88,061
<b>Total deposits</b>	<b>523,819</b>	<b>530,690</b>	<b>501,159</b>
Short-term borrowings	3,500	3,500	3,500
Long-term borrowings	7,500	7,500	7,500
Accrued interest and other liabilities	6,019	6,875	5,823
<b>Total liabilities</b>	<b>540,838</b>	<b>548,565</b>	<b>517,982</b>

**SHAREHOLDERS' EQUITY**

Common stock	\$ 45,838	\$ 49,554	\$ 53,236
Retained earnings	35,790	34,418	30,106
Accumulated other comprehensive income	3,674	2,103	4,531
<b>Total shareholders' equity</b>	<b>85,302</b>	<b>86,075</b>	<b>87,873</b>
	<b>\$ 626,140</b>	<b>\$ 634,640</b>	<b>\$ 605,855</b>

**Ratios:**

Nonperforming loans and leases to total loans and leases	0.53%	0.56%	0.65%
Net (recoveries) charge-offs to average loans and leases (annualized)	-0.15%	0.12%	-0.01%
Allowance for loan and lease losses to total loans and leases	1.71%	1.69%	1.99%

**American River Bank Capital Ratios:**

Leverage Capital Ratio	10.68%	11.04%	11.44%
Common Equity Tier 1 Risk-Based Capital	18.71%	19.07%	20.24%
Tier 1 Risk-Based Capital Ratio	18.71%	19.07%	20.24%
Total Risk-Based Capital Ratio	19.97%	20.32%	21.49%

**American River Bankshares Capital Ratios:**

Leverage Capital Ratio	10.61%	10.97%	11.38%
Tier 1 Risk-Based Capital Ratio	18.91%	19.34%	20.13%
Total Risk-Based Capital Ratio	20.16%	20.59%	21.38%