

American River Bankshares
Consolidated Balance Sheet (Unaudited)

ASSETS	September 30 2006	September 30 2005	% Change	December 31 2005
Cash and due from banks	\$ 29,076,000	\$ 38,215,000	(23.9%)	\$ 34,825,000
Federal funds sold	-	1,100,000	n/a	1,250,000
Interest-bearing deposits in bank	4,951,000	5,339,000	(7.3%)	4,844,000
Investment securities	149,776,000	175,539,000	(14.7%)	171,809,000
Loans and leases:				
Real estate	271,350,000	265,974,000	2.0%	265,995,000
Commercial	83,128,000	70,407,000	18.1%	77,971,000
Lease financing	6,686,000	7,809,000	(14.4%)	7,967,000
Other	19,790,000	20,543,000	(3.7%)	20,029,000
Deferred loan and lease originations fees, net	(687,000)	(786,000)	(12.6%)	(712,000)
Allowance for loan and lease losses	(5,871,000)	(5,691,000)	3.2%	(5,679,000)
Total loans and leases, net	374,396,000	358,256,000	4.5%	365,571,000
Bank premises and equipment	1,905,000	1,983,000	(3.9%)	2,090,000
Accounts receivable servicing receivable, net	2,611,000	2,486,000	5.0%	2,000,000
Intangible assets	17,903,000	18,119,000	(1.2%)	18,152,000
Accrued interest and other assets	11,481,000	12,937,000	(11.3%)	12,222,000
	\$ 592,099,000	\$ 613,974,000	(3.6%)	\$ 612,763,000
LIABILITIES & EQUITY				
Noninterest-bearing deposits	\$ 154,549,000	\$ 175,516,000	(11.9%)	\$ 164,397,000
Interest checking	42,670,000	47,652,000	(10.5%)	46,364,000
Money market	125,170,000	140,307,000	(10.8%)	133,443,000
Savings	36,785,000	37,352,000	(1.5%)	37,610,000
Time deposits	134,270,000	117,828,000	14.0%	118,892,000
Total deposits	493,444,000	518,655,000	(4.9%)	500,706,000
Short-term borrowings	25,566,000	18,860,000	35.6%	39,386,000
Long-term debt	6,722,000	8,286,000	(18.9%)	4,270,000
Accrued interest and other liabilities	4,747,000	5,961,000	(20.4%)	5,655,000
Total liabilities	530,479,000	551,762,000	(3.9%)	550,017,000
Total equity	61,620,000	62,212,000	(1.0%)	62,746,000
	\$ 592,099,000	\$ 613,974,000	(3.6%)	\$ 612,763,000
Nonperforming loans and leases to total loans and leases	0.08%	0.05%		0.02%
Net chargeoffs to average loans and leases (annualized)	0.03%	0.03%		0.04%
Allowance for loan and lease loss to total loans and leases	1.55%	1.56%		1.53%
Leverage Ratio	7.59%	7.50%		7.64%
Tier 1 Risk-Based Capital Ratio	10.19%	10.52%		10.57%
Total Risk-Based Capital Ratio	11.44%	11.78%		11.82%