

American River Bankshares
Consolidated Statement of Income (Unaudited)

	Third Quarter 2006	Third Quarter 2005	% Change	For the Nine Months Ended September 30		% Change
				2006	2005	
Interest income	\$ 9,737,000	\$ 8,562,000	13.7%	\$ 28,317,000	\$ 24,247,000	16.8%
Interest expense	2,939,000	1,809,000	62.5%	8,028,000	4,740,000	69.4%
Net interest income	6,798,000	6,753,000	0.7%	20,289,000	19,507,000	4.0%
Provision for loan and lease losses	30,000	-	n/a	270,000	272,000	(0.7%)
Total noninterest income	605,000	594,000	1.9%	1,836,000	1,759,000	4.4%
Total noninterest expense	3,602,000	3,464,000	4.0%	10,862,000	10,195,000	6.5%
Income before taxes	3,771,000	3,883,000	(2.9%)	10,993,000	10,799,000	1.8%
Income taxes	1,496,000	1,507,000	(0.7%)	4,338,000	4,182,000	3.7%
Net income	\$ 2,275,000	\$ 2,376,000	(4.3%)	\$ 6,655,000	\$ 6,617,000	0.6%
Basic earnings per share	\$ 0.41	\$ 0.42	(2.4%)	\$ 1.19	\$ 1.18	0.8%
Diluted earnings per share	0.41	0.41	-	1.17	1.15	1.7%
Average diluted shares outstanding	5,609,839	5,740,870		5,677,800	5,741,351	
Net interest margin as a percentage	5.01%	4.92%		5.03%	4.95%	
Operating Ratios:						
Return on average assets	1.50%	1.54%		1.47%	1.49%	
Return on average equity	14.39%	15.32%		14.11%	14.71%	
Return on average tangible equity	20.16%	21.74%		19.76%	21.11%	
Efficiency ratio (fully taxable equivalent)	47.03%	45.44%		47.45%	46.21%	

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Consolidated Statement of Income (Unaudited)
Trailing Four Quarters

	Third Quarter 2006	Second Quarter 2006	First Quarter 2006	Fourth Quarter 2005
Interest income	\$ 9,737,000	\$ 9,463,000	\$ 9,117,000	\$ 8,966,000
Interest expense	2,939,000	2,764,000	2,325,000	2,011,000
Net interest income	6,798,000	6,699,000	6,792,000	6,955,000
Provision for loan and lease losses	30,000	156,000	84,000	50,000
Total noninterest income	605,000	597,000	634,000	570,000
Total noninterest expense	3,602,000	3,622,000	3,638,000	3,298,000
Income before taxes	3,771,000	3,518,000	3,704,000	4,177,000
Income taxes	1,496,000	1,381,000	1,461,000	1,610,000
Net income	\$ 2,275,000	\$ 2,137,000	\$ 2,243,000	\$ 2,567,000
Basic earnings per share	\$ 0.41	\$ 0.38	\$ 0.40	\$ 0.46
Diluted earnings per share	0.41	\$ 0.38	0.39	0.45
Average diluted shares outstanding	5,609,839	5,698,170	5,726,674	5,721,542
Shares outstanding-end of period	5,407,500	5,535,576	5,624,644	5,604,479
Net interest margin as a percentage	5.01%	4.96%	5.12%	5.09%
Quarterly Operating Ratios:				
Return on average assets	1.50%	1.41%	1.49%	1.67%
Return on average equity	14.39%	13.53%	14.41%	16.41%
Return on average tangible equity	20.16%	18.92%	20.20%	23.15%
Efficiency ratio (fully tax equivalent)	47.03%	48.01%	47.34%	42.21%

Earnings per share have been adjusted for a 5% stock dividend declared in 2005.

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