

American River Bankshares
Condensed Consolidated Balance Sheet (Unaudited)

(Dollars in thousands, except share and per share data)

ASSETS	December 31, 2009	December 31, 2008	%
			Change
Cash and due from banks	\$ 58,493	\$ 15,170	285.58 %
Federal funds sold	-	-	-
Interest-bearing deposits in banks	-	4,248	-
Investment securities	112,935	91,621	23.26 %
Loans & leases:			
Real estate	286,565	300,934	(4.77) %
Commercial	72,621	90,625	(19.87) %
Lease financing	3,920	4,475	(12.40) %
Other	21,725	22,811	(4.76) %
Deferred loan and lease origination fees, net	(600)	(571)	5.08 %
Allowance for loan and lease losses	(7,909)	(5,918)	33.64 %
Loans and leases, net	376,322	412,356	(8.74) %
Bank premises and equipment	2,094	2,115	(0.99) %
Goodwill and intangible assets	16,965	17,228	(1.53) %
Other real estate owned, net	2,508	2,158	16.22 %
Accrued interest receivable and other assets	25,101	18,261	37.46 %
	\$ 594,418	\$ 563,157	5.55 %
LIABILITIES & SHAREHOLDERS' EQUITY			
Noninterest-bearing deposits	\$ 118,328	\$ 119,143	(0.68) %
Interest checking	50,154	45,581	10.03 %
Money market	131,614	105,919	24.26 %
Savings	36,234	33,438	8.36 %
Time deposits	133,425	132,980	0.33 %
Total deposits	469,755	437,061	7.48 %
Short-term borrowings	14,500	43,231	(66.46) %
Long-term borrowings	17,000	14,000	21.43 %
Accrued interest and other liabilities	5,818	5,418	7.38 %
Total liabilities	507,073	499,710	1.47 %
Total shareholders' equity	87,345	63,447	37.67 %
	\$ 594,418	\$ 563,157	5.55 %

Ratios:

Nonperforming loans and leases to total loans and leases	5.46%	1.49%
Net chargeoffs to average loans and leases (YTD)	1.62%	0.42%
Allowance for loan and lease loss to total loans and leases	2.06%	1.41%

American River Bank Capital Ratios:

Leverage Ratio	11.65%	8.40%
Tier 1 Risk-Based Capital Ratio	16.04%	10.35%
Total Risk-Based Capital Ratio	17.30%	11.60%

American River Bankshares Capital Ratios:

Leverage Ratio	12.45%	8.32%
Tier 1 Risk-Based Capital Ratio	17.13%	10.25%
Total Risk-Based Capital Ratio	18.39%	11.50%