

American River Bankshares
Condensed Consolidated Statement of Operations (Unaudited)

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

	Fourth Quarter 2009	Fourth Quarter 2008	%	For the year ended December 31,	
			Change	2009	2008
Interest income	\$ 6,887	\$ 8,119	(15.17) %	\$ 29,122	\$ 33,553
Interest expense	1,140	1,673	(31.86) %	5,090	7,628
Net interest income	5,747	6,446	(10.84) %	24,032	25,925
Provision for loan and lease loss	2,500	835	199.40 %	8,530	1,743
Total noninterest income	513	498	3.01 %	2,269	2,168
Total noninterest expense	3,703	3,236	14.43 %	15,811	14,201
Income before provision for income taxes	57	2,873	(98.02) %	1,960	12,149
(Benefit from) provision for income taxes	(123)	1,047	(111.75) %	374	4,578
Net income	\$ 180	\$ 1,826	(90.14) %	\$ 1,586	\$ 7,571
Basic earnings per share	\$ 0.03	\$ 0.32	(90.63) %	\$ 0.26	\$ 1.30
Diluted earnings per share	\$ 0.03	\$ 0.32	(90.63) %	\$ 0.26	\$ 1.30
Average diluted shares outstanding	6,725,359	5,794,733		6,038,022	5,825,200
Net interest margin as a percentage of average earning assets	4.74%	5.04%		4.90%	5.03%
Operating Ratios:					
Return on average assets	0.12%	1.28%		0.28%	1.32%
Return on average equity	1.03%	11.71%		2.44%	12.39%
Return on average tangible equity	1.37%	16.23%		3.31%	17.32%
Efficiency ratio (fully taxable equivalent)	57.58%	45.03%		58.45%	48.92%

Note: Earnings per share and shares outstanding have been adjusted for a 5% stock dividend distributed in 2008

American River Bankshares
Condensed Consolidated Statement of Income (Unaudited)
Trailing Four Quarters

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

	Fourth Quarter 2009	Third Quarter 2009	Second Quarter 2009	First Quarter 2009
Interest income	\$ 6,887	\$ 7,163	\$ 7,321	\$ 7,751
Interest expense	1,140	1,235	1,303	1,412
Net interest income	5,747	5,928	6,018	6,339
Provision for loan and lease loss	2,500	1,001	3,800	1,229
Total noninterest income	513	597	649	510
Total noninterest expense	3,703	4,268	4,239	3,601
Income before provision for (benefit from) income taxes	57	1,256	(1,372)	2,019
(Benefit from) provision for income taxes	(123)	429	(668)	736
Net income (loss)	\$ 180	\$ 827	\$ (704)	\$ 1,283
Basic earnings (loss) per share	\$ 0.03	\$ 0.14	\$ (0.12)	\$ 0.22
Diluted earnings (loss) per share	\$ 0.03	\$ 0.14	\$ (0.12)	\$ 0.22
Net interest margin as a percentage of average earning assets	4.74%	4.91%	4.87%	5.08%
Average diluted shares outstanding	6,725,359	5,797,533	5,797,533	5,824,407
Shares outstanding-end of period	9,845,533	5,797,533	5,797,533	5,797,533

Operating Ratios (annualized):				
Return on average assets	0.12%	0.59%	-0.50%	0.90%
Return on average equity	1.03%	5.22%	-4.41%	8.15%
Return on average tangible equity	1.37%	7.17%	-6.01%	11.16%
Efficiency ratio (fully taxable equivalent)	57.58%	63.71%	61.81%	50.97%