



The Cereghino Group  
Corporate Investor Relations

NASDAQ: RVSB - \$8.76 - DECEMBER 26, 2017

## FACT SHEET

### 2Q18 HIGHLIGHTS

- Net income grew to \$3.1 million, or \$0.14 per diluted share.
- Net interest margin (NIM) expanded by 33 basis points to 4.03% compared to the second quarter a year ago.
- Total loans were \$783.7 million at September 30, 2017.
- Non-performing assets were 0.27% of total assets.
- Tangible book value per share improved to \$3.93.
- Total risk-based capital ratio was 15.07% and Tier 1 leverage ratio was 9.75%.
- Efficiency ratio improved to 65.2%.
- Declared quarterly cash dividend of \$0.0225 per share, generating a current dividend yield of 1.07%.

### FINANCIAL SUMMARY

Period Ended	EPS Diluted (\$)	Net Income (\$)	Total Assets (\$)	Net Interest Margin (%)	NPAs/Assets (%)	Tangible Book (\$)
2Q18	0.14	3,059	1,147,680	4.03	0.27	3.93
2Q17	0.07	1,680	984,045	3.70	0.29	3.79
FY17	0.33	7,404	1,133,939	3.79	0.27	3.68
FY16	0.28	6,358	921,229	3.67	0.36	3.67
FY15	0.20	4,491	858,750	3.59	0.81	3.46

### ABOUT RIVERVIEW

Riverview Bancorp, Inc. ([www.riverviewbank.com](http://www.riverviewbank.com)) is headquartered in Vancouver, Washington – just north of Portland, Oregon on the I-5 corridor. With assets of \$1.15 billion at September 30, 2017, it is the parent company of the 94-year-old Riverview Community Bank, as well as Riverview Trust Company. The Bank offers true community banking services, focusing on providing the highest quality service and financial products to commercial and retail customers. There are 19 branches, including 14 in the Portland-Vancouver area and three lending centers. For the past 4 years, Riverview has been named Best Bank by the readers of The Vancouver Business Journal, The Columbian and The Gresham Outlook.

### SHARE DATA

DECEMBER 26, 2017

Recent Price	\$8.76
Shares Outstanding	22.5 M
Estimated Float	21.1 M
Insider Ownership	6.5%
Market Cap.	\$197.4 M
Avg. Daily Volume	85,300
Book Value per Share	\$5.18
Price/Book	1.69x
Tangible Book Value	\$3.93
Price/Tangible Book	2.23x
Institutional Owners	57.6%

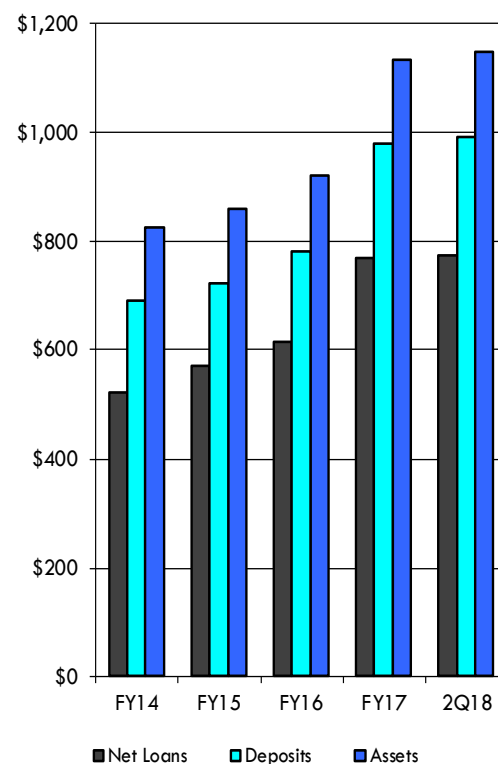
### ANALYST COVERAGE

**RAYMOND JAMES**

Don Worthington

### Balance Sheet

(\$ in millions)



## FINANCIAL HIGHLIGHTS

(UNAUDITED)

### Income Statement

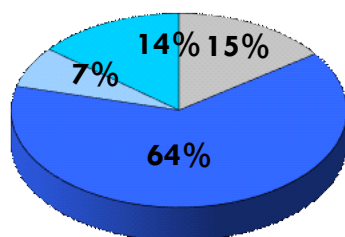
(unaudited)

	Quarter Ended		
	Sep. 30, 2017	Jun. 30, 2017	Sep. 30, 2016
Interest income	\$ 11,315	\$ 11,023	\$ 8,530
Interest expense	590	590	442
Net interest income			
before provision for loan losses	10,725	10,433	8,088
Less provision for loan losses	-	-	-
Net interest income			
after provision for loan losses	10,725	10,433	8,088
Noninterest income	2,713	2,738	2,581
Noninterest expense	8,759	9,174	8,397
Income before income taxes	4,679	3,997	2,272
Provision for income taxes	1,620	1,343	592
Net income	\$ 3,059	\$ 2,654	\$ 1,680
Diluted EPS	\$ 0.14	\$ 0.12	\$ 0.07
Diluted weighted avg. shares O/S	22,609,480	22,589,440	22,530,331

### Balance Sheet

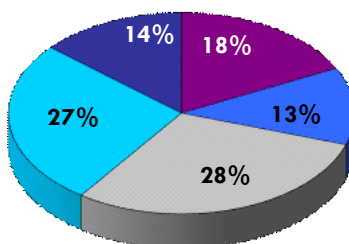
	Sep. 30, 2017	Jun. 30, 2017	Sep. 30, 2016
Total assets	\$ 1,147,680	\$ 1,125,161	\$ 984,045
Shareholders' equity	\$ 116,742	\$ 113,917	\$ 110,986
Deposits	\$ 990,299	\$ 973,483	\$ 838,902
Loans receivable, net	\$ 773,087	\$ 786,913	\$ 640,873

### Loan Portfolio



- Commercial
- Commercial R/E mortgage
- R/E construction
- Consumer/ 1-4 family

### Deposit Mix



- Interest checking
- Regular savings
- Money market deposit accounts
- Non-interest checking
- Certificates of deposit

900 Washington Street  
Suite 900  
Vancouver, WA 98660  
(360) 693-6650

### 10 LARGEST SHAREHOLDERS

BlackRock	7.66%
Dimensional Fund Advisors	6.10%
DePrince Race & Zollo	5.80%
FJ Capital	3.81%
Vanguard Capital	3.45%
Banc Funds	3.18%
Elizabeth Park Capital	2.96%
Thomson Horstmann	2.04%
Maltese Capital	2.00%
State Street Global	1.23%

### MANAGEMENT TEAM

#### Patrick Sheaffer

Chairman, President & CEO

#### Kevin Lycklama

EVP & Chief Operating Officer

#### Kim Capeloto

EVP & Chief Banking Officer

#### David Lam

EVP & Chief Financial Officer

[www.riverviewbank.com](http://www.riverviewbank.com)

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