



NASDAQ: RVSF - \$8.90 - MARCH 7, 2018

FACT SHEET

3Q18 HIGHLIGHTS

- Net income was \$1.5 million, or \$0.07 per diluted share, in its third fiscal quarter ended December 31, 2017. Net income was impacted due to a valuation adjustment of the Company's net deferred tax asset along with the use of a lower blended tax rate, which resulted in an additional net income tax expense of \$1.8 million, or \$0.08 per diluted share.
- Pre-tax income was \$5.1 million, 9.6%, increase compared to the preceding quarter and a 71.8%, increase from the year ago quarter.
- Net interest margin (NIM) expanded by three basis points to 4.06% compared to the preceding quarter and expanded 31 basis points compared to the third quarter a year ago.
- Total loans increased \$13.6 million during the quarter to \$797.3 million.
- Non-performing assets were 0.26% of total assets.
- Efficiency ratio improved to 62.5%.
- Tangible book value per share was \$3.93.
- Total risk-based capital ratio was 15.07% and Tier 1 leverage ratio was 9.82%.
- Declared quarterly cash dividend of \$0.03 per share, generating a current dividend yield of 1.28% based on the market price on January 23, 2018.

FINANCIAL SUMMARY

Period Ended	EPS Diluted (\$)	Net Income (\$)	Total Assets (\$)	Net Interest Margin (%)	NPAs/Assets (%)	Tangible Book (\$)
3Q18	0.07	1,520	1,128,342	4.06	0.26	3.93
3Q17	0.09	1,993	985,669	3.75	0.31	3.72
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) is headquartered in Vancouver, Washington – just north of Portland, Oregon on the I-5 corridor. With assets of \$1.13 billion at December 31, 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 MARCH 7, 2018

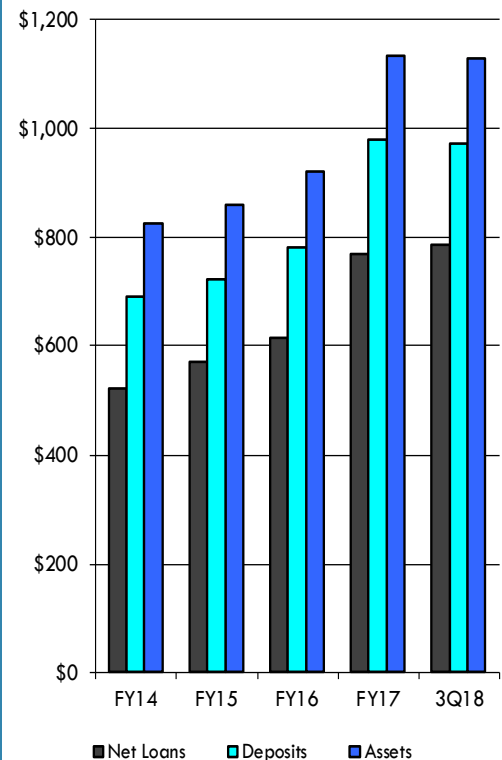
Recent Price	\$8.90
Shares Outstanding	22.5 M
Estimated Float	21.1 M
Insider Ownership	6.5%
Market Cap.	\$200.9 M
Avg. Daily Volume	75,200
Book Value per Share	\$5.18
Price/Book	1.72x
Tangible Book Value	\$3.93
Price/Tangible Book	2.26x
Institutional Owners	59.7%

ANALYST COVERAGE

RAYMOND JAMES
Don Worthington

Balance Sheet

(\$ in millions)



FINANCIAL HIGHLIGHTS (UNAUDITED)

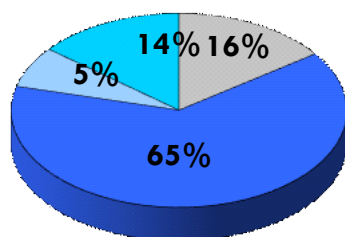
Income Statement

(unaudited)	Quarter Ended		
	Dec. 31, 2017	Sep. 30, 2017	Dec. 31, 2016
Interest income	\$ 11,378	\$ 11,315	\$ 8,952
Interest expense	582	590	450
Net interest income			
before provision for loan losses	10,796	10,725	8,502
Less provision for loan losses	-	-	-
Net interest income			
after provision for loan losses	10,796	10,725	8,502
Noninterest income	2,890	2,713	2,333
Noninterest expense	8,558	8,759	7,851
Income before income taxes	5,128	4,679	2,984
Provision for income taxes	3,608	1,620	991
Net income	\$ 1,520	\$ 3,059	\$ 1,993
Diluted EPS	\$ 0.07	\$ 0.14	\$ 0.09
Diluted weighted avg. shares O/S	22,622,129	22,609,480	22,563,712

Balance Sheet

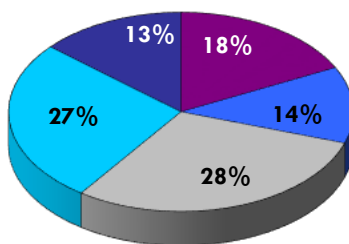
	Dec. 31, 2017	Sep. 30, 2017	Dec. 31, 2016
Total assets	\$ 1,128,342	\$ 1,147,680	\$ 985,669
Shareholders' equity	\$ 116,803	\$ 116,742	\$ 109,400
Deposits	\$ 972,214	\$ 990,299	\$ 840,391
Loans receivable, net	\$ 786,460	\$ 773,087	\$ 654,053

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

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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

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