



NASDAQ: RVSB - \$9.35 - MAY 1, 2018

FACT SHEET

4Q18 HIGHLIGHTS

- Net income of \$3.0 million, or \$0.13 per diluted share.
- Net interest margin (NIM) expanded by eight basis points to 4.14% compared to the preceding quarter and expanded 17 basis points compared to the fourth quarter a year ago.
- Total loans increased \$14.0 million during the quarter to \$811.4 million.
- Non-performing assets improved to 0.24% of total assets.
- Tangible book value per share was \$3.93.
- Total risk-based capital ratio was 15.41% and Tier 1 leverage ratio was 10.26%.
- Declared a quarterly cash dividend of \$0.03 per share, generating a current dividend yield of 1.28% based on the market price on April 25, 2018.

FINANCIAL SUMMARY

Ended	Diluted	Income	Assets	Margin	Assets	Book
	(\$)	(\$)	(\$)	(%)	(%)	(\$)
4Q18	0.13	3,009	1,151,535	4.14	0.24	3.93
4Q17	0.09	2,034	1,133,939	3.97	0.27	3.68
FY18	0.45	10,242	1,151,535	4.08	0.24	3.93
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

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 \$1.15 billion at March 31, 2018, 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 MAY 1, 2018

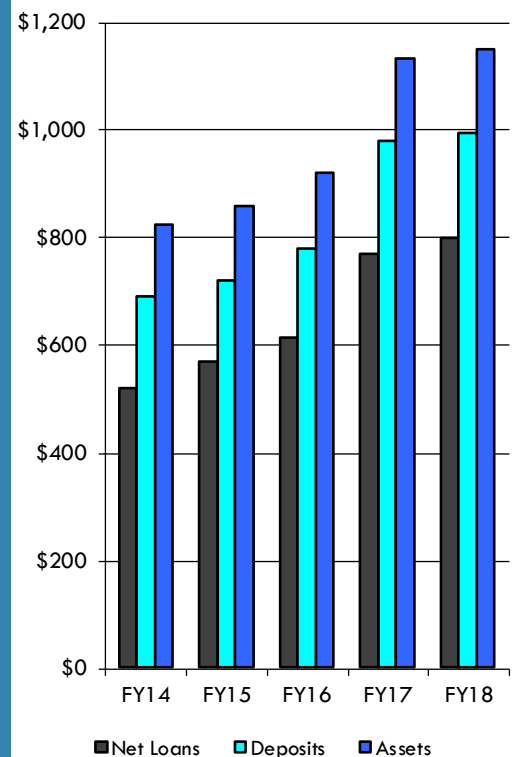
Recent Price	\$9.35
Shares Outstanding	22.6 M
Estimated Float	22.6 M
Insider Ownership	6.8%
Market Cap.	\$211.0 M
Avg. Daily Volume	75,200
Book Value per Share	\$5.18
Price/Book	1.81x
Tangible Book Value	\$3.93
Price/Tangible Book	2.38x
Institutional Owners	61.8%

ANALYST COVERAGE

RAYMOND JAMES
Don Worthington

Balance Sheet

(\$ in millions)



FINANCIAL HIGHLIGHTS

(UNAUDITED)

Income Statement

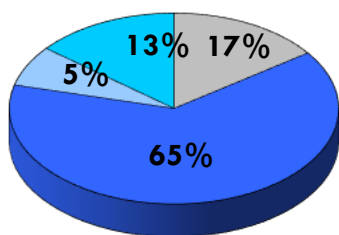
(unaudited)

	Quarter Ended		
	Mar. 31, 2018	Dec. 31, 2017	Mar. 31, 2017
Interest income	\$ 11,244	\$ 11,378	\$ 9,883
Interest expense	587	582	538
Net interest income			
before provision for loan losses	10,657	10,796	9,345
Less provision for loan losses	-	-	-
Net interest income			
after provision for loan losses	10,657	10,796	9,345
Noninterest income	2,663	2,890	2,586
Noninterest expense	9,127	8,558	8,918
Income before income taxes	4,193	5,128	3,013
Provision for income taxes	1,184	3,608	979
Net income	\$ 3,009	\$ 1,520	\$ 2,034
Diluted EPS	\$ 0.13	\$ 0.07	\$ 0.09
Diluted weighted avg. shares O/S	22,639,908	22,622,129	22,585,976

Balance Sheet

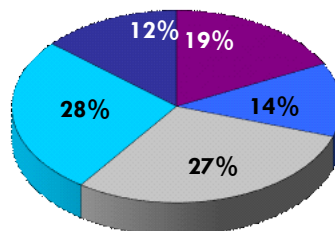
	Mar. 31, 2018	Dec. 31, 2017	Mar. 31, 2017
Total assets	\$ 1,151,535	\$ 1,128,342	\$ 1,133,939
Shareholders' equity	\$ 116,901	\$ 116,803	\$ 111,264
Deposits	\$ 995,691	\$ 972,214	\$ 980,058
Loans receivable, net	\$ 800,610	\$ 786,460	\$ 768,904

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

Kevin Lycklama

President & CEO

Kim Capeloto

EVP, Chief Banking Officer

Daniel Cox

EVP, Chief Credit Officer

David Lam

EVP, Chief Financial Officer

Steven Plambeck

EVP, Chief Lending Officer

www.riverviewbank.com

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