



NASDAQ: RVSBB - \$9.83 - AUGUST 27, 2018

FACT SHEET

1Q19 HIGHLIGHTS

- Net income of \$4.4 million, or \$0.20 per diluted share.
- Net interest margin (NIM) expanded by 26 basis points to 4.40% compared to the preceding quarter and expanded 31 basis points compared to the first quarter a year ago.
- Total loans increased \$15.2 million during the quarter to \$826.6 million.
- Non-performing assets improved to 0.21% of total assets.
- Tangible book value per share was \$4.06.
- Total risk-based capital ratio was 15.59% and Tier 1 leverage ratio was 10.46%.
- Riverview Trust Company's assets under management increased \$90.9 million, or 18.8%, to \$575.2 million.
- Declared a quarterly cash dividend of \$0.035 per share, an increase compared to \$0.03 in the preceding quarter, generating a current dividend yield of 1.62% based on the July 23, 2018 share price.

FINANCIAL SUMMARY

Period Ended	EPS Diluted (\$)	Net Income (\$)	Total Assets (\$)	Net Interest Margin (%)	NPAs/Assets (%)	Tangible Book (\$)
1Q19	0.20	4,442	1,140,268	4.40	0.21	4.06
1Q18	0.12	2,654	1,125,161	4.09	0.27	3.80
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

Fiscal year end 3/31, \$ in 000s except per-share data

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 \$1.14 billion at June 30, 2018, it is the parent company of the 95-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 5 years, Riverview has been named Best Bank by the readers of The Vancouver Business Journal, The Columbian and The Gresham Outlook.

SHARE DATA

AUGUST 27, 2018

Recent Price	\$9.83
Shares Outstanding	22.6 M
Estimated Float	21.0 M
Insider Ownership	7.1%
Institutional Owners	58.9%
Market Cap.	\$221.9 M
Avg. Daily Volume	51,600
Book Value per Share	\$5.31
Price/Book	1.85x
Tangible Book Value	\$4.06
Price/Tangible Book	2.42x

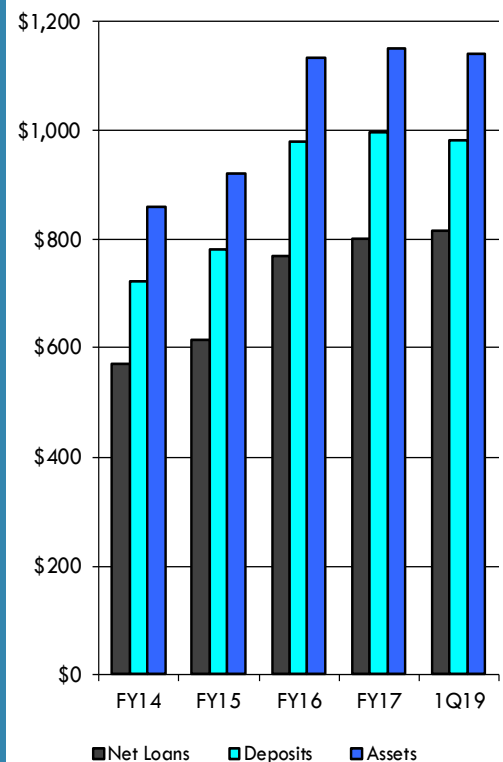
ANALYST COVERAGE

RAYMOND JAMES

Don Worthington

Balance Sheet

(\$ in millions)



FINANCIAL HIGHLIGHTS (UNAUDITED)

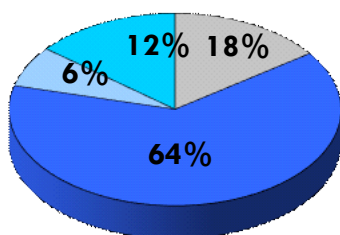
Income Statement

(unaudited)	Quarter Ended		
	Jun. 30, 2018	Mar. 31, 2018	Jun. 30, 2017
Interest income	\$ 12,105	\$ 11,244	\$ 11,023
Interest expense	618	587	590
Net interest income			
before provision for loan losses	11,487	10,657	10,433
Less provision for loan losses	(200)	-	-
Net interest income			
after provision for loan losses	11,687	10,657	10,433
Noninterest income	3,052	2,663	2,738
Noninterest expense	9,019	9,127	9,174
Income before income taxes	5,720	4,193	3,997
Provision for income taxes	1,278	1,184	1,343
Net income	\$ 4,442	\$ 3,009	\$ 2,654
Diluted EPS	\$ 0.20	\$ 0.13	\$ 0.12
Diluted weighted avg. shares O/S	22,651,732	22,639,908	22,589,440

Balance Sheet

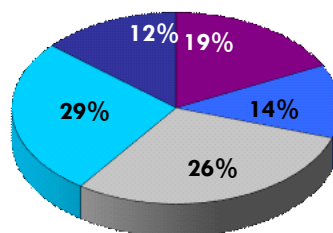
	Jun. 30, 2018	Mar. 31, 2018	Jun. 30, 2017
Total assets	\$ 1,140,268	\$ 1,151,535	\$ 1,125,161
Shareholders' equity	\$ 119,828	\$ 116,901	\$ 113,917
Deposits	\$ 982,350	\$ 995,691	\$ 973,483
Loans receivable, net	\$ 815,237	\$ 800,610	\$ 786,913

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	10.84%
Dimensional Fund Advisors	7.09%
FJ Capital	5.64%
DePrince Race & Zollo	5.61%
Vanguard Capital	3.96%
Banc Funds	2.56%
Thomson Horstmann	1.88%
Renaissance Tech.	1.62%
State Street Global	1.42%
Bridgeway Capital	1.08%

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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