



NASDAQ: RVSF - \$7.33 - MAY 1, 2019

FACT SHEET

4Q19 HIGHLIGHTS

- Net income of \$4.2 million, or \$0.19 per diluted share.
- Net interest margin (NIM) was 4.39% for the quarter.
- Return on average assets of 1.49% for the fourth quarter.
- Return on average equity of 12.98% for the fourth quarter.
- Total loans were \$876.1 million at March 31, 2019, an 8.0% increase compared to \$811.4 million a year ago.
- Cost of deposits remained low at 0.10% for the quarter, the same as the preceding quarter.
- Non-performing assets improved to 0.13% of total assets.
- Total risk-based capital ratio was 16.88% and Tier 1 leverage ratio was 11.56%.
- Paid a quarterly cash dividend of \$0.04 per share, generating a current dividend yield of 2.17% based on the April 29, 2019 share price.

FINANCIAL SUMMARY

Period Ended	EPS Diluted (\$)	Net Income (\$)	Total Assets (\$)	Net Interest Margin (%)	NPAs/Assets (%)	Tangible Book (\$)
4Q19	0.19	4,207	1,156,921	4.39	0.13	4.65
4Q18	0.13	3,009	1,151,535	4.14	0.24	3.93
FY19	0.76	17,266	1,156,921	4.38	0.13	4.65
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 \$1.16 billion at March 31, 2019, 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 18 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 MAY 1, 2019

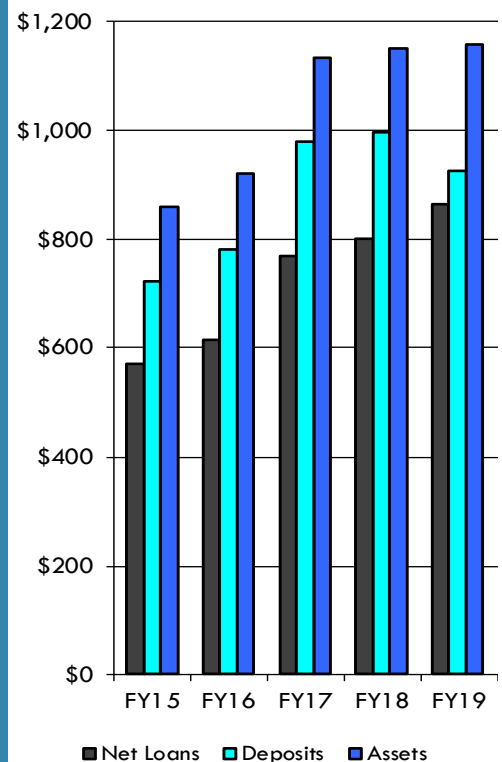
Recent Price	\$7.33
Shares Outstanding	22.6 M
Estimated Float	21.0 M
Insider Ownership	7.1%
Institutional Owners	56.3%
Market Cap.	\$165.7 M
Avg. Daily Volume	45,800
Book Value per Share	\$5.89
Price/Book	1.24x
Tangible Book Value	\$4.65
Price/Tangible Book	1.58x

ANALYST COVERAGE

RAYMOND JAMES
Don Worthington

Balance Sheet

(\$ in millions)



FINANCIAL HIGHLIGHTS (UNAUDITED)

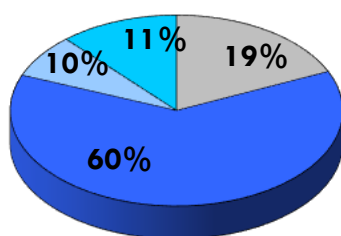
Income Statement

(unaudited)	Quarter Ended		
	Mar. 31, 2019	Dec. 31, 2018	Mar. 31, 2018
Interest income	\$ 12,464	\$ 12,336	\$ 11,244
Interest expense	930	656	587
Net interest income			
before provision for loan losses	11,534	11,680	10,657
Less provision for loan losses	-	-	-
Net interest income			
after provision for loan losses	11,534	11,680	10,657
Noninterest income	3,008	2,782	2,663
Noninterest expense	8,962	8,803	9,127
Income before income taxes	5,580	5,659	4,193
Provision for income taxes	1,373	1,271	1,184
Net income	\$ 4,207	\$ 4,388	\$ 3,009
Diluted EPS	\$ 0.19	\$ 0.19	\$ 0.13
Diluted weighted avg. shares O/S	22,663,997	22,663,919	22,651,026

Balance Sheet

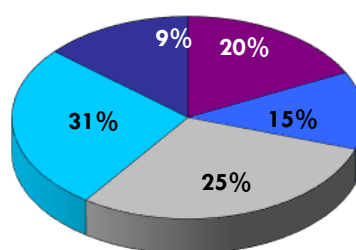
	Mar. 31, 2019	Dec. 31, 2018	Mar. 31, 2018
Total assets	\$ 1,156,921	\$ 1,151,225	\$ 1,151,535
Shareholders' equity	\$ 133,122	\$ 128,094	\$ 116,901
Deposits	\$ 925,068	\$ 943,578	\$ 995,691
Loans receivable, net	\$ 864,659	\$ 857,134	\$ 800,610

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	11.30%
Dimensional Fund Advisors	7.49%
DePrince Race & Zollo	4.83%
Vanguard Capital	4.46%
Renaissance Tech.	1.82%
Thomson Horstmann	1.80%
Pacific Ridge Capital	1.57%
State Street Global	1.47%
Banc Funds	1.40%
Bridgeway Capital	1.09%

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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