



NASDAQ: RVSF - \$7.30 - AUGUST 26, 2019

FACT SHEET

1Q20 HIGHLIGHTS

- Net income of \$4.2 million, or \$0.18 per diluted share.
- Net interest margin (NIM) was 4.32% for the quarter.
- Return on average assets of 1.46% for the first quarter.
- Return on average equity of 12.34% for the first quarter.
- Total loans were \$888.0 million at June 30, 2019, a 7.4% increase over \$826.6 million a year ago.
- Cost of deposits remained low at 0.15% for the quarter compared to 0.10% for the preceding quarter.
- Non-performing assets were 0.13% of total assets.
- Total risk-based capital ratio was 17.18% and Tier 1 leverage ratio was 11.94%.
- Increased quarterly cash dividend by 12.5% to \$0.045 per share, generating a current dividend yield of 2.47% based on the share price at close of market on August 26, 2019.

FINANCIAL SUMMARY

Period Ended	EPS Diluted (\$)	Net Income (\$)	Total Assets (\$)	Net Interest Margin (%)	NPAs/Assets (%)	Tangible Book (\$)
1Q20	0.18	4,192	1,165,234	4.32	0.13	4.88
1Q19	0.20	4,442	1,140,268	4.40	0.21	4.06
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

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 \$1.17 billion at June 30, 2019, it is the parent company of the 96-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 6 years, Riverview has been named Best Bank by the readers of The Vancouver Business Journal, The Columbian and The Gresham Outlook.

SHARE DATA

AUGUST 26, 2019

Recent Price	\$7.30
Shares Outstanding	22.7 M
Estimated Float	21.0 M
Insider Ownership	7.3%
Institutional Owners	54.0%
Market Cap.	\$165.7 M
Avg. Daily Volume	54,900
Book Value per Share	\$6.11
Price/Book	1.19x
Tangible Book Value	\$4.88
Price/Tangible Book	1.50x

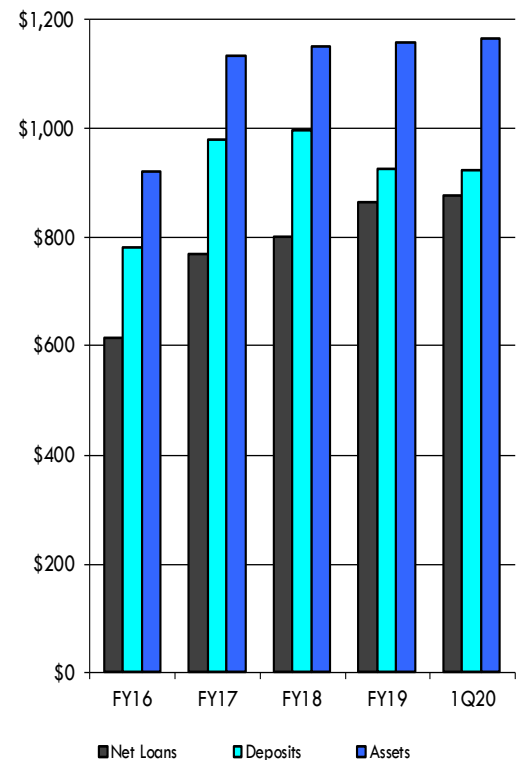
ANALYST COVERAGE

RAYMOND JAMES

Don Worthington

Balance Sheet

(\$ in millions)



FINANCIAL HIGHLIGHTS

(UNAUDITED)

Income Statement

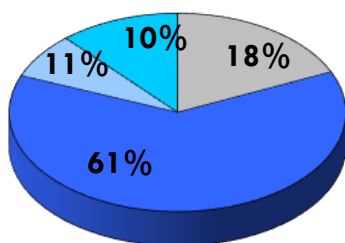
(unaudited)

	Quarter Ended		
	Jun. 30, 2019	Mar. 31, 2019	Jun. 30, 2018
Interest income	\$ 12,516	\$ 12,464	\$ 12,105
Interest expense	1,086	930	618
Net interest income			
before provision for loan losses	11,430	11,534	11,487
Less provision for loan losses	-	-	(200)
Net interest income			
after provision for loan losses	11,430	11,534	11,687
Noninterest income	3,176	3,008	3,052
Noninterest expense	9,194	8,962	9,019
Income before income taxes	5,412	5,580	5,720
Provision for income taxes	1,220	1,373	1,278
Net income	\$ 4,192	\$ 4,207	\$ 4,442
Diluted EPS	\$ 0.18	\$ 0.19	\$ 0.20
Diluted weighted avg. shares O/S	22,685,343	22,663,997	22,651,732

Balance Sheet

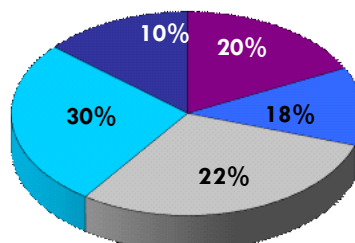
	Jun. 30, 2019	Mar. 31, 2019	Jun. 30, 2018
Total assets	\$ 1,165,234	\$ 1,156,921	\$ 1,140,268
Shareholders' equity	\$ 138,663	\$ 133,122	\$ 119,828
Deposits	\$ 922,274	\$ 925,068	\$ 982,350
Loans receivable, net	\$ 876,535	\$ 864,659	\$ 815,237

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	10.58%
Dimensional Fund Advisors	7.68%
DePrince Race & Zollo	4.82%
Vanguard Capital	4.47%
Pacific Ridge Capital	1.89%
Renaissance Tech.	1.85%
State Street Global	1.47%
Thomson Horstmann	1.36%
Banc Funds	1.27%
Pan Agora Asset Mgmt.	1.13%

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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