



NASDAQ: RVSB - \$7.65 - JANUARY 26, 2017

## FACT SHEET

### 3Q17 HIGHLIGHTS

- Net income increased 16.8% to \$2.0 million, or \$0.09 per diluted share, compared to F3Q16.
- Net interest margin improved to 3.75%.
- Net revenues increased 9.4% to \$10.8 million in F3Q17 compared to F3Q16.
- Net loans increased \$13.2 million, or 2.1% (8.2% on an annualized basis), during the quarter.
- Loan originations were \$68.7 million during the third fiscal quarter.
- Non-performing assets were 0.31% of total assets.
- Total risk-based capital ratio was 15.93% and Tier 1 leverage ratio was 10.81%.
- On September 29, 2016 announced the signing of a purchase and assumption agreement, in which Riverview will acquire certain assets and assume certain liabilities of MBank in a cash transaction.

### SHARE DATA

JANUARY 26, 2017

Recent Price	\$7.65
Shares Outstanding	22.5 M
Estimated Float	20.9 M
Insider Ownership	7.4%
Market Cap.	\$172.2 M
Avg. Daily Volume	38,000
Book Value per Share	\$4.86
Price/Book	1.57x
Tangible Book Value	\$3.72
Price/Tangible Book	2.06x
Institutional Owners	56.7%

### ANALYST COVERAGE

**RAYMOND JAMES**

Don Worthington

### FINANCIAL SUMMARY

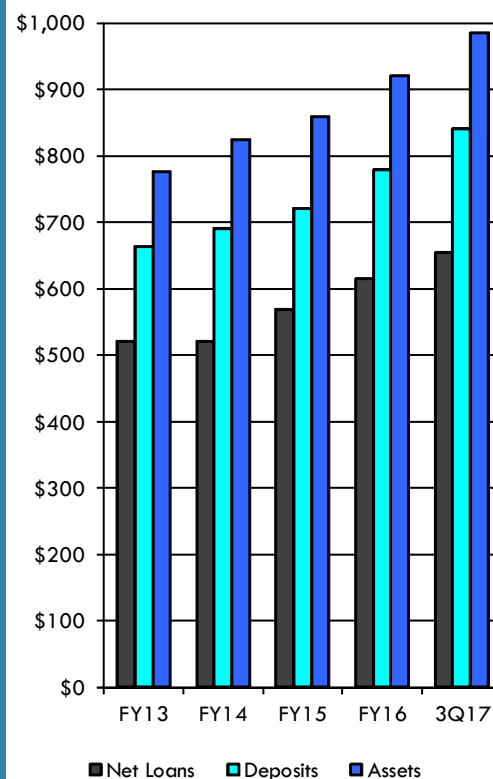
Period Ended	EPS Diluted (\$)	Net Income (\$)	Total Assets (\$)	Net Interest Margin (%)	NPAs/Assets (%)	Tangible Book (\$)
3Q17	0.09	1,993	985,669	3.75	0.31	3.72
3Q16	0.08	1,706	886,152	3.69	0.49	3.56
FY16	0.28	6,358	921,229	3.67	0.36	3.66
FY15	0.20	4,491	858,750	3.59	0.81	3.46
FY14	0.87	19,423	824,521	3.37	2.64	3.20

### ABOUT RIVERVIEW

Riverview Bancorp, Inc. ([www.riverviewbank.com](http://www.riverviewbank.com)) is headquartered in Vancouver, Washington – just north of Portland, Oregon on the I-5 corridor. With assets of \$986 million at December 31, 2016, it is the parent company of the 93 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 17 branches, including twelve in the Portland-Vancouver area and three lending centers. For the past 3 years, Riverview has been named Best Bank by the readers of The Vancouver Business Journal, The Columbian and The Gresham Outlook.

### Balance Sheet

(\$ in millions)





### FINANCIAL HIGHLIGHTS (UNAUDITED)

#### Income Statement

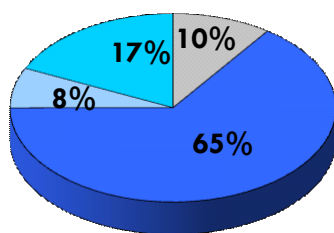
(unaudited)

	Quarter Ended		
	Dec. 31, 2016	Sep. 30, 2016	Dec. 31, 2015
Interest income	\$ 8,952	\$ 8,530	\$ 7,921
Interest expense	450	442	434
Net interest income			
before provision for loan losses	8,502	8,088	7,487
Less recapture for loan losses	-	-	-
Net interest income			
after recapture for loan losses	8,502	8,088	7,487
Noninterest income	2,333	2,581	2,417
Noninterest expense	7,851	8,397	7,349
Income before income taxes	2,984	2,272	2,555
Provision for income taxes	991	592	849
Net income	\$ 1,993	\$ 1,680	\$ 1,706
Diluted EPS	\$ 0.09	\$ 0.07	\$ 0.08
Diluted weighted avg. shares O/S	22,563,712	22,530,331	22,506,341

#### Balance Sheet

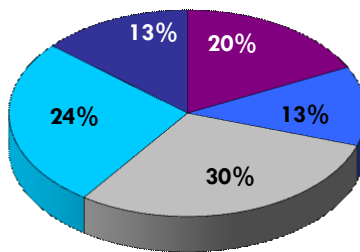
	Dec. 31, 2016	Sep. 30, 2016	Dec. 31, 2015
Total assets	\$ 985,669	\$ 984,045	\$ 886,152
Shareholders' equity	\$ 109,400	\$ 110,986	\$ 105,993
Deposits	\$ 840,391	\$ 838,902	\$ 747,565
Loans receivable, net	\$ 654,053	\$ 640,873	\$ 600,540

#### 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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Suite 900  
Vancouver, WA 98660  
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#### 10 LARGEST SHAREHOLDERS

Ancora Advisors	8.71%
Wellington Mgmt.	6.69%
Maltese Capital Mgmt.	6.11%
Dimensional Fund Advisors	5.12%
PL Capital	3.18%
Elizabeth Park Capital	2.96%
Banc Funds	2.41%
AllianceBernstein LP	2.08%
Jacobs Asset Mgmt.	1.95%
Basswood Capital	1.89%

#### MANAGEMENT TEAM

##### Patrick Sheaffer

Chairman & CEO

##### Ron Wysaske

President & COO

##### Kevin Lycklama

EVP & CFO

##### Kim Capeloto

EVP & Chief Retail  
Banking Officer

##### Dan Cox

EVP & CCO

[www.riverviewbank.com](http://www.riverviewbank.com)

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