



NASDAQ: RVSF - \$7.48 - FEBRUARY 19, 2019

FACT SHEET

3Q19 HIGHLIGHTS

- Net income grew to \$4.4 million, or \$0.19 per diluted share.
- Net interest margin (NIM) expanded by six basis points to 4.39% compared to the preceding quarter.
- Return on average assets increased to 1.53% compared to 1.46% in the preceding quarter.
- Return on average equity improved to 13.90% compared to 13.68% in the preceding quarter.
- Total loans increased \$18.8 million during the quarter to \$868.6 million at December 31, 2018.
- Cost of deposits remained low at 0.10% for the quarter, the same as the preceding quarter.
- Non-performing assets improved to 0.14% of total assets.
- Tangible book value per share (non-GAAP) was \$4.43.
- Total risk-based capital ratio was 16.35% and Tier 1 leverage ratio was 11.22%.
- Increased its quarterly cash dividend to \$0.04 per share, generating a current dividend yield of 2.13% based on the January 18, 2019 share price.

FINANCIAL SUMMARY

Period Ended	EPS Diluted (\$)	Net Income (\$)	Total Assets (\$)	Net Interest Margin (%)	NPAs/Assets (%)	Tangible Book (\$)
3Q19	0.19	4,388	1,151,225	4.39	0.14	4.43
3Q18	0.07	1,520	1,128,342	4.06	0.26	3.93
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 December 31, 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 17 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 FEBRUARY 19, 2019

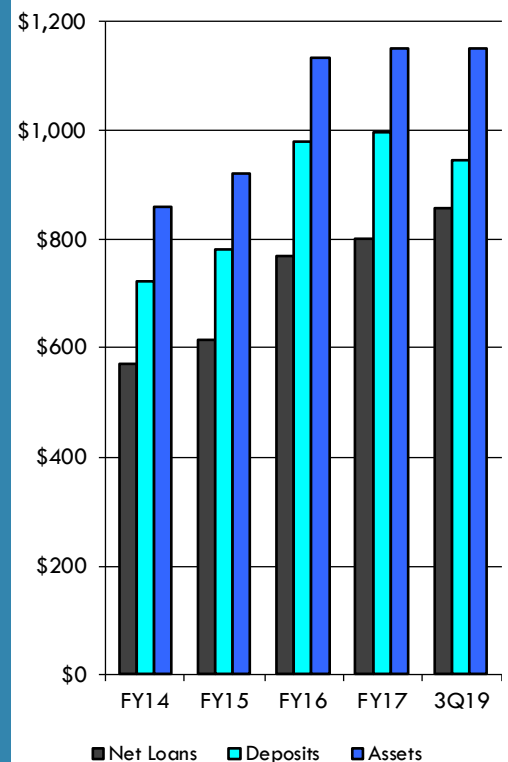
Recent Price	\$7.48
Shares Outstanding	22.6 M
Estimated Float	19.6 M
Insider Ownership	7.1%
Institutional Owners	56.0%
Market Cap.	\$169.1 M
Avg. Daily Volume	35,000
Book Value per Share	\$5.67
Price/Book	1.32x
Tangible Book Value	\$4.43
Price/Tangible Book	1.69x

ANALYST COVERAGE

RAYMOND JAMES
Don Worthington

Balance Sheet

(\$ in millions)



FINANCIAL HIGHLIGHTS

(UNAUDITED)

Income Statement

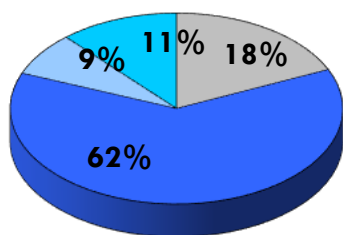
(unaudited)

	Quarter Ended		
	Dec. 31, 2018	Sep. 30, 2018	Dec. 31, 2017
Interest income	\$ 12,336	\$ 12,213	\$ 11,378
Interest expense	656	611	582
Net interest income			
before provision for loan losses	11,680	11,602	10,796
Less provision for loan losses	-	250	-
Net interest income			
after provision for loan losses	11,680	11,352	10,796
Noninterest income	2,782	3,016	2,890
Noninterest expense	8,803	8,915	8,558
Income before income taxes	5,659	5,453	5,128
Provision for income taxes	1,271	1,224	3,608
Net income	\$ 4,388	\$ 4,229	\$ 1,520
Diluted EPS	\$ 0.19	\$ 0.19	\$ 0.07
Diluted weighted avg. shares O/S	22,663,919	22,658,737	225,622,129

Balance Sheet

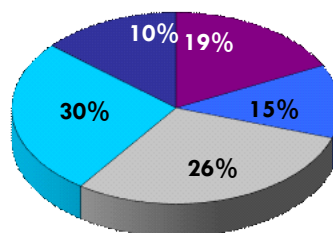
	Dec. 31, 2018	Sep. 30, 2018	Dec. 31, 2017
Total assets	\$ 1,151,225	\$ 1,148,447	\$ 1,128,342
Shareholders' equity	\$ 128,094	\$ 122,410	\$ 116,803
Deposits	\$ 943,578	\$ 982,272	\$ 972,214
Loans receivable, net	\$ 857,134	\$ 838,329	\$ 786,460

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	10.79%
Dimensional Fund Advisors	7.32%
DePrince Race & Zollo	5.47%
Vanguard Capital	3.96%
Thomson Horstmann	1.88%
Banc Funds	1.81%
Renaissance Tech.	1.77%
State Street Global	1.50%
Pacific Ridge Capital	1.18%
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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