



The Cereghino Group
Corporate Investor Relations

NASDAQ: RVSF - \$7.05 - MAY 2, 2017

FACT SHEET

4Q17 HIGHLIGHTS

- On February 17, 2017, completed the purchase and assumption transaction with MBank.
- Net income increased 44.8% to \$2.0 million, or \$0.09 per diluted share, compared to the same period in 2016.
- Net interest margin grew by 30 basis points to 3.97%.
- Total loans increased to \$779.4 million at March 31, 2017.
- New loan originations were \$67.5 million during the fourth fiscal quarter.
- Non-performing assets were 0.27% of total assets.
- Total deposits increased to \$980.1 million at March 31, 2017.
- Total risk-based capital ratio was 14.06% and Tier 1 leverage ratio was 10.21%.

FINANCIAL SUMMARY

Period Ended	EPS Diluted (\$)	Net Income (\$)	Total Assets (\$)	Net Interest Margin (%)	NPAs/Assets (%)	Tangible Book (\$)
4Q17	0.09	2,034	1,133,939	3.97	0.27	3.68
4Q16	0.06	1,405	921,229	3.67	0.36	3.67
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
FY15	0.20	4,491	858,750	3.59	0.81	3.46

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 \$1.13 billion at March 31, 2017, 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 19 branches, including 14 in the Portland-Vancouver area and three lending centers. For the past 4 years, Riverview has been named Best Bank by the readers of The Vancouver Business Journal, The Columbian and The Gresham Outlook.

SHARE DATA

MAY 2, 2017

Recent Price	\$7.05
Shares Outstanding	22.5 M
Estimated Float	20.9 M
Insider Ownership	7.2%
Market Cap.	\$158.7 M
Avg. Daily Volume	47,000
Book Value per Share	\$4.94
Price/Book	1.43x
Tangible Book Value	\$3.68
Price/Tangible Book	1.92x
Institutional Owners	54.1%

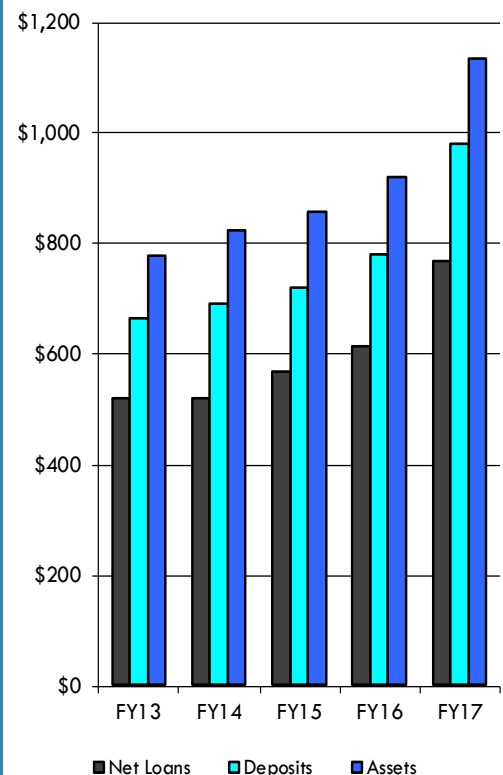
ANALYST COVERAGE

RAYMOND JAMES

Don Worthington

Balance Sheet

(\$ in millions)





FINANCIAL HIGHLIGHTS

(UNAUDITED)

Income Statement

(unaudited)

	Quarter Ended		
	Mar. 31, 2017	Dec. 31, 2016	Mar. 31, 2016
Interest income	\$ 9,883	\$ 8,952	\$ 7,864
Interest expense	538	450	432
Net interest income			
before provision for loan losses	9,345	8,502	7,432
Less recapture for loan losses	-	-	(350)
Net interest income			
after recapture for loan losses	9,345	8,502	7,782
Noninterest income	2,586	2,333	2,193
Noninterest expense	8,918	7,851	7,569
Income before income taxes	3,013	2,984	2,406
Provision for income taxes	979	991	1,001
Net income	<u>\$ 2,034</u>	<u>\$ 1,993</u>	<u>\$ 1,405</u>
Diluted EPS	\$ 0.09	\$ 0.09	\$ 0.06
Diluted weighted avg. shares O/S	22,585,976	22,563,712	22,502,111

Balance Sheet

	Mar. 31, 2017	Dec. 31, 2016	Mar. 31, 2016
Total assets	\$ 1,133,939	\$ 985,669	\$ 921,229
Shareholders' equity	\$ 111,264	\$ 109,400	\$ 108,273
Deposits	\$ 980,058	\$ 840,391	\$ 779,803
Loans receivable, net	\$ 768,904	\$ 654,053	\$ 614,934

900 Washington Street
Suite 900
Vancouver, WA 98660
(360) 693-6650

10 LARGEST SHAREHOLDERS

Ancora Advisors	8.05%
Wellington Mgmt.	6.55%
Maltese Capital Mgmt.	5.90%
Dimensional Fund Advisors	5.23%
DePrince Race & Zollo	4.25%
PL Capital	3.18%
Elizabeth Park Capital	2.96%
Banc Funds	2.41%
AllianceBernstein LP	2.08%
Continental Advisors	1.36%

MANAGEMENT TEAM

Patrick Sheaffer

Chairman & CEO

Ron Wysaske

President & COO

Kevin Lycklama

EVP & CFO

Kim Capeloto

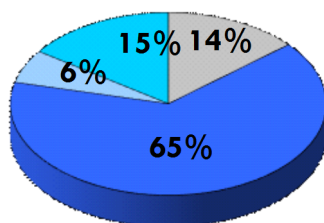
EVP & Chief Retail

Banking Officer

Dan Cox

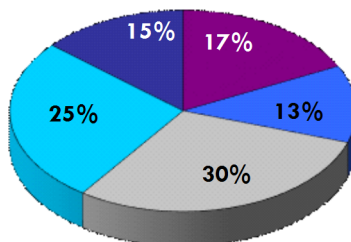
EVP & CCO

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