



NASDAQ: RVSF - \$2.24 - NOVEMBER 9, 2011

FACT SHEET

2Q12 HIGHLIGHTS

- Credit Quality:** Nonperforming loans (NPLs) increased to \$29.7 million, or 4.27% of total loans. Real Estate Owned (REO) decreased to \$25.6 million from \$27.2 million at June 30, 2011.
- Balance Sheet Review:** Net loans increased \$3.5 million during the quarter as loan growth continues to remain a challenge. Due to a planned reduction in non-branch deposits, total deposits decreased \$13.6 million to \$729.3 million at September 30th from \$742.9 million at June 30th, however, average deposits increased \$8.9 million for the quarter.
- Net Interest Margin:** The net interest margin during the second quarter was 4.35%.
- Income Statement:** Net income was \$181,000, or \$0.01 per diluted share, and marks the sixth consecutive profitable quarter.
- Capital and Liquidity:** The Company remains very well capitalized with total risk-based capital ratio of 14.29%. Liquidity remains robust with no outstanding borrowings.

FINANCIAL SUMMARY

Period Ended	EPS Diluted (\$)	Net Income (\$)	Total Assets (\$)	Net Interest Margin (%)	NPAs/Assets (%)	Tangible Book (\$)
2Q12	0.01	181	873,396	4.35	6.33	3.65
2Q11	0.06	1,117	858,865	4.46	6.42	3.53
FY11	0.24	4,315	859,263	4.64	4.65	3.59
FY10	(0.51)	(5,444)	837,953	4.39	5.89	5.27
FY09	(0.25)	(2,650)	914,333	4.08	4.57	5.69

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 \$873 million, it is the parent company of the 88 year-old Riverview Community Bank, as well as Riverview Mortgage and Riverview Asset Management Corp. Riverview operates 17 branches, including 12 in the Portland-Vancouver area and three lending centers. The Bank offers true community banking services, focusing on providing the highest quality service and financial products to commercial and retail customers.

SHARE DATA NOVEMBER 9, 2011

Recent Price	\$2.24
Shares Outstanding	22.5 M
Estimated Float	19.5 M
Insider Ownership	13.4%
Market Cap.	\$50.3 M
Avg. Daily Volume	20,300
Book Value per Share	\$4.81
Price/Book	0.47x
Tangible Book Value	\$3.65
Price/Tangible Book	0.61x
Institutional Owners	44.9%

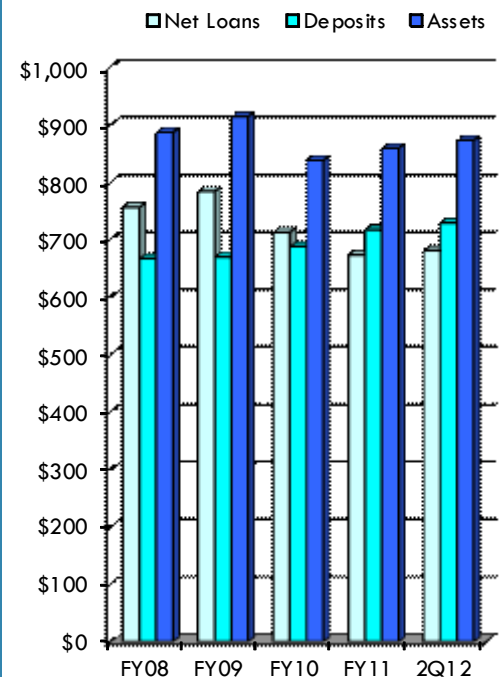
ANALYST COVERAGE

RAYMOND JAMES
Don Worthington

WUNDERLICH SECURITIES
Kevin Reynolds

Balance Sheet

(\$ in millions)





FINANCIAL HIGHLIGHTS (UNAUDITED)

Income Statement

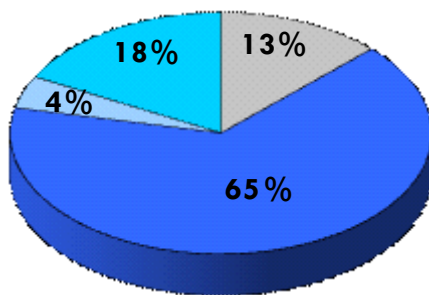
(unaudited)

	Quarter Ended		
	September 30, 2011	June 30, 2011	September 30, 2010
Interest income	\$ 9,965	\$ 10,428	\$ 10,789
Interest expense	1,530	1,598	2,139
Net interest income			
before provision for loan losses	8,435	8,830	8,650
Provision for loan losses	2,200	1,550	1,675
Net interest income			
after provision for loan losses	6,235	7,280	6,975
Noninterest income	1,832	1,904	2,050
Noninterest expense	7,845	8,157	7,412
Income before income taxes	222	1,027	1,613
Provision for income taxes	41	313	496
Net income	\$ 181	\$ 714	\$ 1,117
Diluted EPS	\$ 0.01	\$ 0.03	\$ 0.06
Diluted weighted avg. shares O/S	22,315	22,309	18,033

Balance Sheet

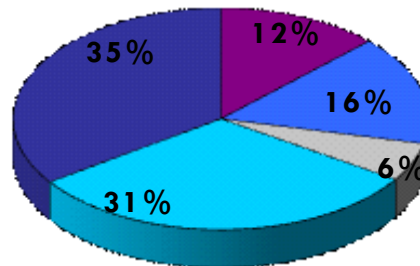
	September 30, 2011	June 30, 2011	September 30, 2010
Total assets	\$ 873,396	\$ 885,625	\$ 858,865
Shareholders' equity	\$ 108,149	\$ 107,818	\$ 105,719
Deposits	\$ 729,259	\$ 742,859	\$ 718,028
Loans receivable, net	\$ 680,838	\$ 677,310	\$ 679,925

Loan Portfolio



- Commercial
- Commercial R/E mortgage
- R/E construction
- R/E/ 1-4 family

Deposit Mix



- Interest checking
- Non-interest checking
- Regular savings
- Money market
- Certificates of deposit

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MARKET MAKERS

Automated Trading Desk
Barclays Capital
Citadel Securities
Credit Suisse Securities
D.A. Davidson
Domestic Securities
E* Trade Capital Markets
FBR Capital Markets
Goldman Sachs
Hudson Securities
Howe Barnes Investments
Jeffries & Company
Keefe, Bruyette & Woods
Knight Equity Markets
McAdams Wright Ragen
Merrill Lynch
Nasdaq Execution Services
Raymond James
RBC Capital Markets
Rodman and Renshaw
Sterne Agee & Leach
Stifel, Nicolaus & Company
Susquehanna Group
Timber Hill
UBS Securities

MANAGEMENT TEAM

Patrick Sheaffer
Chairman & CEO
Ron Wyseske
President & COO
Kevin Lycklama
EVP & Chief Financial Officer
Dave Dahlstrom
EVP & Chief Credit Officer

www.riverviewbank.com

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