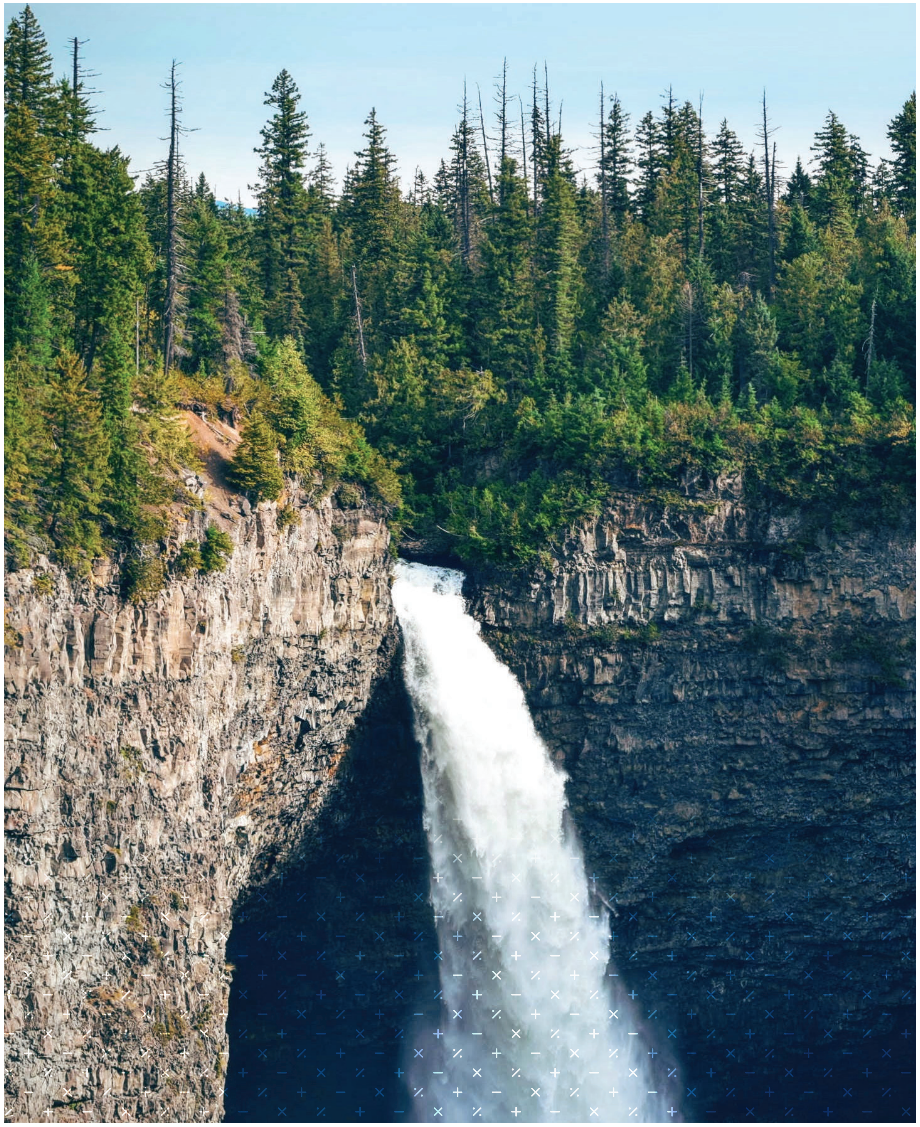
MOSSADAMS × bakertilly



Bankers' Index

AN ANALYSIS OF WASHINGTON AND OREGON COMMUNITY BANKS

The Bankers' Index is published by the Washington and Oregon offices of Baker Tilly. For more information on the data presented in this report, contact **Kassie Ecklund**, **Senior Manager**, at **(559)-835-0122**.

ASSET SIZE DEFINITION

Group A	Over $1 billion
Group B	$501 million–$1 billion
Group C	$251 million–$500 million
Group D	$0–$250 million

Washington

BELLINGHAM
2219 Rimland Drive
Suite 215
Bellingham, WA 98226
(360) 676-1920

EVERETT
2707 Colby Avenue
Suite 801
Everett, WA 98201
(425) 259-7227

ISSAQUAH
385 Front Street North
Issaquah, WA 98027
(425) 961-7000

SEATTLE
999 Third Avenue
Suite 2800
Seattle, WA 98104
(206) 302-6500

SPOKANE
601 West Riverside
Suite 1800
Spokane, WA 99201
(509) 747-2600

TACOMA
1301 A Street
Suite 600
Tacoma, WA 98402
(253) 572-4100

TRI-CITIES
7601 W. Clearwater Avenue
Suite 440
Kennewick, WA 99336
(509) 544-5010

WENATCHEE
121 North Mission Street
Wenatchee, WA 98801
(509) 248-7750

YAKIMA
402 East Yakima Avenue
Suite 110
Yakima, WA 98901
(509) 248-7750

Oregon

EUGENE
975 Oak Street
Suite 500
Eugene, OR 97401
(541) 686-1040

MEDFORD
221 Stewart Avenue
Suite 301
Medford, OR 97501
(541) 857-1040

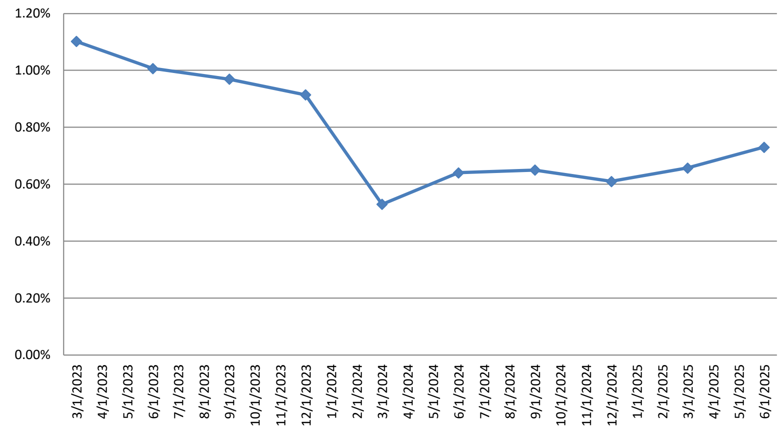
PORTLAND
805 SW Broadway
Suite 1400
Portland, OR 97205
(503) 242-1447

Washington

Performance Analysis

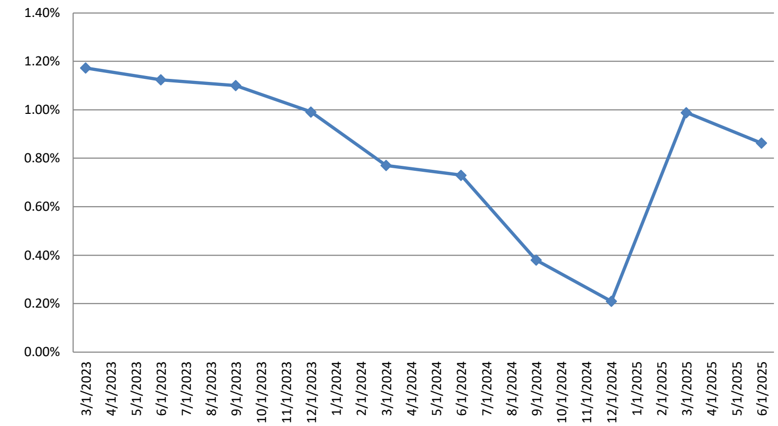
Summary Trends of Historical Asset Group Averages: Return on Average Assets

Asset Group A - Over $1 billion in Total Assets
Year-to-Date



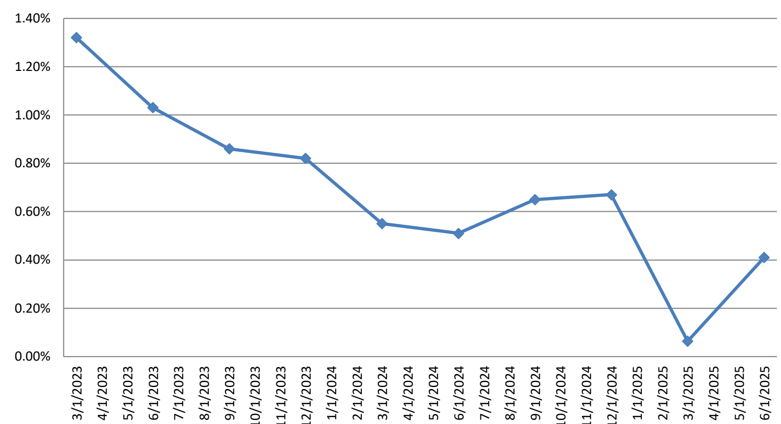
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	1.10%	1.01%	0.97%	0.91%	0.53%	0.64%	0.65%	0.61%	0.66%	0.73%

Asset Group B - $500 million to $1 billion in Total Assets
Year-to-Date



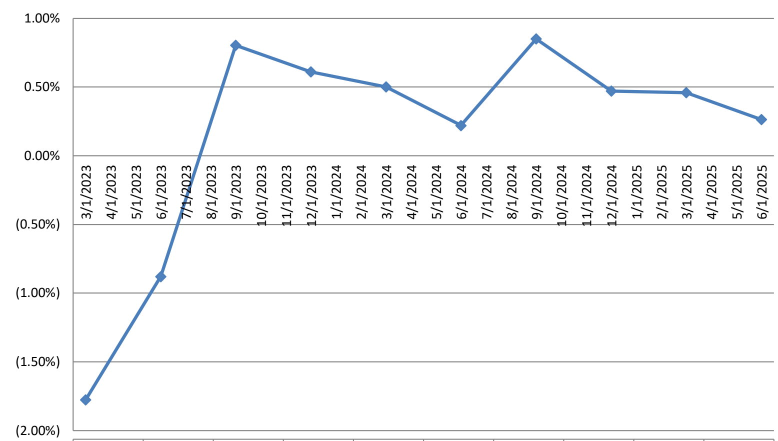
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	1.17%	1.12%	1.10%	0.99%	0.77%	0.73%	0.38%	0.21%	0.99%	0.86%

Asset Group C - $251 to $500 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	1.32%	1.03%	0.86%	0.82%	0.55%	0.51%	0.65%	0.67%	0.06%	0.41%

Asset Group D - $0 to $250 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	(1.78%)	(0.88%)	0.80%	0.61%	0.50%	0.22%	0.85%	0.47%	0.46%	0.26%

Source: SNL Financial

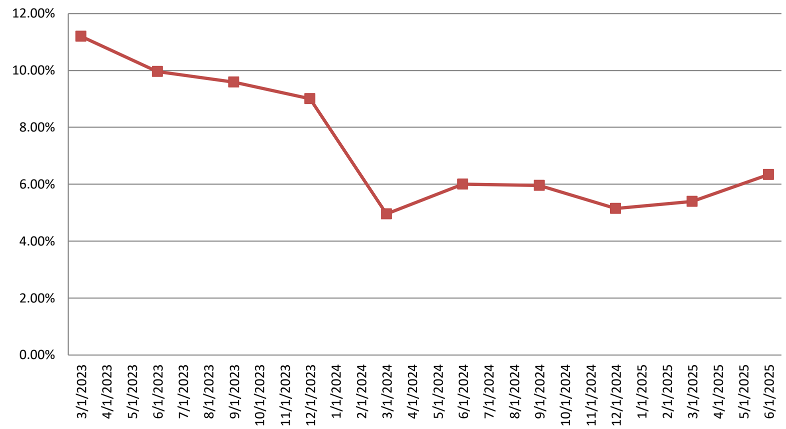
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

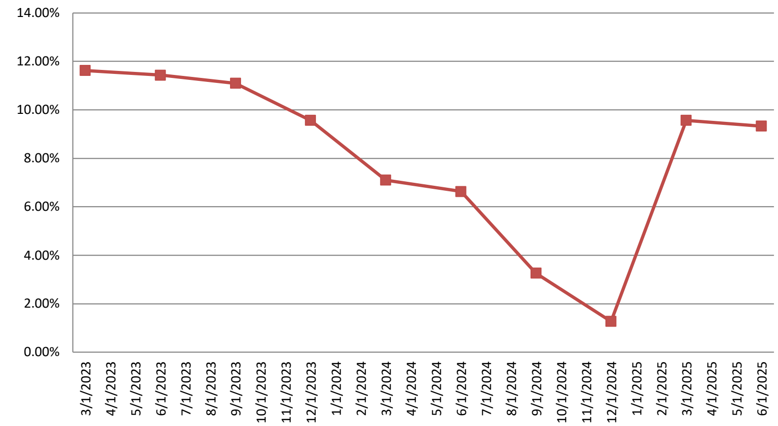
Summary Trends of Historical Asset Group Averages: Return on Average Equity

Asset Group A - Over $1 billion in Total Assets
Year-to-Date



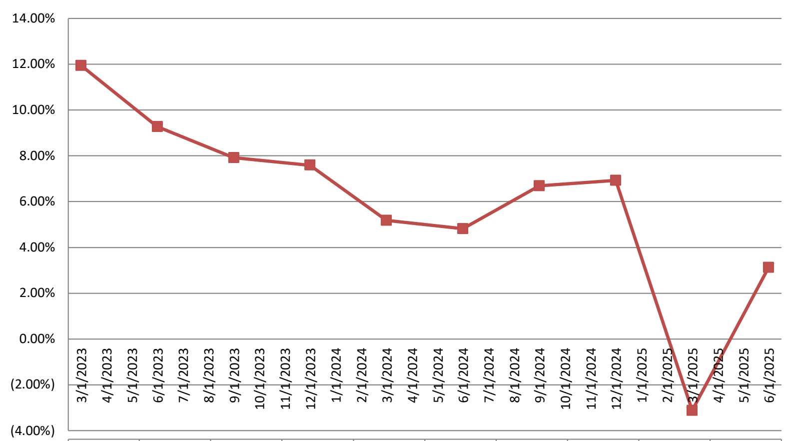
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	11.20%	9.96%	9.59%	9.01%	4.96%	6.00%	5.96%	5.15%	5.40%	6.34%

Asset Group B - $501 million to $1 billion in Total Assets
Year-to-Date



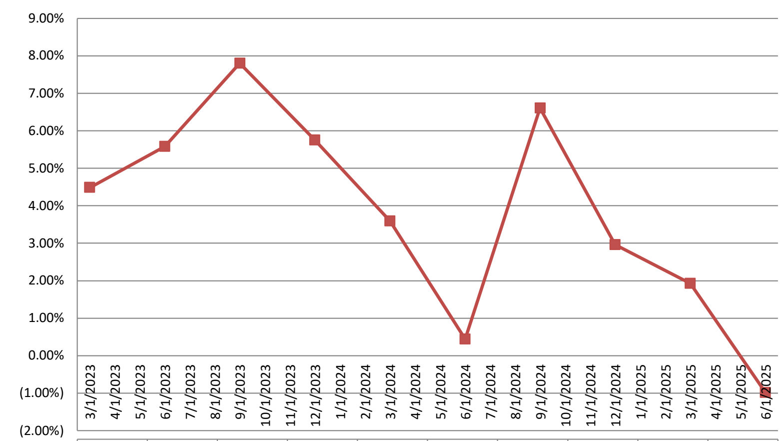
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	11.62%	11.43%	11.09%	9.57%	7.10%	6.63%	3.26%	1.27%	9.56%	9.33%

Asset Group C - $250 to $500 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	11.94%	9.28%	7.92%	7.59%	5.18%	4.82%	6.69%	6.93%	(3.12%)	3.12%

Asset Group D - $0 to $250 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	4.49%	5.58%	7.80%	5.75%	3.59%	0.44%	6.61%	2.96%	1.93%	(0.99%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group A - Over $1 billion in total assets											
Washington Federal Bank	$26,719,225	$63,247	0.94%	8.36%	54.06%	$107	$121,470	0.90%	8.04%	54.94%	$106
Banner Bank	$16,431,475	$47,948	1.17%	10.28%	59.88%	$129	$95,207	1.16%	10.28%	60.34%	$130
Washington Trust Bank	$10,675,754	$19,819	0.75%	8.56%	69.93%	$147	$37,060	0.70%	8.07%	72.09%	$148
HomeStreet Bank	$7,604,778	$653	0.03%	0.43%	85.88%	$138	$1,720	0.04%	0.57%	89.87%	$139
Heritage Bank	$7,065,598	$14,045	0.79%	6.24%	60.69%	$130	$29,793	0.84%	6.67%	61.82%	$130
Coastal Community Bank	$4,477,147	$11,617	1.04%	10.20%	60.35%	$166	$22,094	1.01%	9.84%	55.38%	$166
1st Security Bank of Washington	$3,175,832	$8,237	1.05%	9.59%	64.76%	$99	$16,722	1.08%	9.79%	65.24%	$101
Peoples Bank	$2,414,440	$5,457	0.90%	7.30%	72.22%	$125	$10,435	0.86%	6.99%	73.89%	$126
Cashmere Valley Bank	$2,191,528	$7,998	1.45%	13.11%	54.90%	$94	$14,409	1.32%	12.02%	57.48%	$97
First Fed Bank	$2,181,389	$4,389	0.80%	10.21%	70.72%	$75	($4,618)	(0.42%)	(5.33%)	92.56%	$101
Yakima Federal Savings and Loan Association	$2,012,673	$4,583	0.90%	3.46%	55.20%	$128	$7,929	0.78%	3.00%	58.39%	$130
Timberland Bank	$1,956,585	$7,174	1.48%	11.33%	53.86%	$91	$13,982	1.45%	11.12%	54.72%	$92
Kitsap Bank	$1,693,148	$5,234	1.22%	13.51%	65.63%	$124	$7,587	0.89%	9.94%	71.79%	$120
Riverview Bank	$1,514,435	$1,612	0.42%	3.58%	84.82%	$117	$3,159	0.42%	3.53%	84.95%	$113
Bank of the Pacific	$1,214,544	$2,944	0.96%	9.04%	70.11%	$115	$5,567	0.92%	8.63%	71.28%	$113
Sound Community Bank	$1,058,363	$2,352	0.89%	8.41%	69.57%	$148	$3,820	0.73%	6.78%	75.03%	$153
Seattle Bank	$1,010,220	$708	0.30%	3.05%	74.84%	$143	$735	0.16%	1.57%	81.14%	$144
Olympia Federal Savings and Loan Association	$1,004,703	$440	0.18%	1.53%	92.05%	$124	$1,468	0.30%	2.57%	85.57%	$113
State Average of Asset Group A	$5,244,547	$11,581	0.85%	7.68%	67.75%	$122	$21,586	0.73%	6.34%	70.36%	$123
Asset Group B - $501 million to $1 billion in total assets											
Mountain Pacific Bank	$821,095	$2,835	1.40%	12.90%	56.63%	$133	$6,650	1.67%	15.44%	52.66%	$130
Commencement Bank	$681,488	$1,483	0.89%	11.04%	66.84%	$156	$2,810	0.86%	10.61%	68.92%	$155
Baker Boyer National Bank	$679,686	$647	0.39%	4.70%	88.82%	$121	$1,515	0.45%	5.57%	87.95%	$117
SaviBank	$639,480	$1,107	0.71%	8.33%	72.63%	$110	$1,494	0.47%	5.68%	78.17%	$105
State Average of Asset Group B	$705,437	$1,518	0.85%	9.24%	71.23%	$130	$3,117	0.86%	9.33%	71.93%	$126

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group C - $251 to $500 million in total assets											
UniBank	$409,401	$778	0.75%	11.30%	117.26%	$127	($1,275)	(0.56%)	(9.12%)	107.62%	$129
Pacific Crest Savings Bank	$324,049	$522	0.63%	6.37%	68.70%	$201	$1,003	0.61%	6.08%	68.91%	$204
RiverBank	$275,488	$722	1.07%	11.09%	64.52%	$134	$1,582	1.18%	12.41%	63.04%	$130
State Average of Asset Group C	$336,313	$674	0.82%	9.59%	83.49%	$154	$437	0.41%	3.12%	79.86%	$154
Asset Group D - $0 to $250 million in total assets											
State Bank Northwest	$222,212	$1,265	2.20%	17.45%	64.09%	$131	$2,678	2.34%	18.43%	61.55%	$125
Liberty Bank	$193,153	$277	0.56%	6.36%	60.43%	$134	$112	0.12%	1.27%	75.78%	$129
Portage Bank	$85,065	$23	0.10%	1.19%	94.91%	$120	$45	0.10%	1.16%	95.86%	$112
Twin City Bank	$72,548	$119	0.65%	7.62%	76.21%	$110	$216	0.59%	7.12%	78.79%	$110
Connect Community Bank	$69,688	($229)	(1.32%)	(23.39%)	142.40%	$72	($611)	(1.76%)	(30.02%)	160.35%	$77
Lamont Bank of St. John	$60,308	($986)	(6.03%)	(80.05%)	95.26%	$133	($983)	(2.93%)	(38.44%)	91.21%	$141
Sound Banking Company	$51,422	$388	3.25%	28.01%	52.45%	$196	$626	2.60%	22.56%	57.76%	$196
Farmers State Bank	$49,142	$124	1.01%	9.31%	57.11%	$79	$264	1.05%	10.04%	54.81%	$75
State Average of Asset Group D	$100,442	$123	0.05%	(4.19%)	80.36%	$122	$293	0.26%	(0.99%)	84.51%	$121

Source: SNL Financial

Note: Report includes only bank-level data.

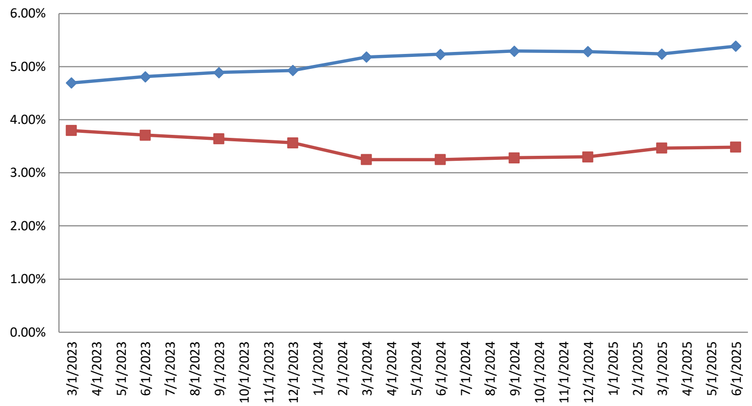
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

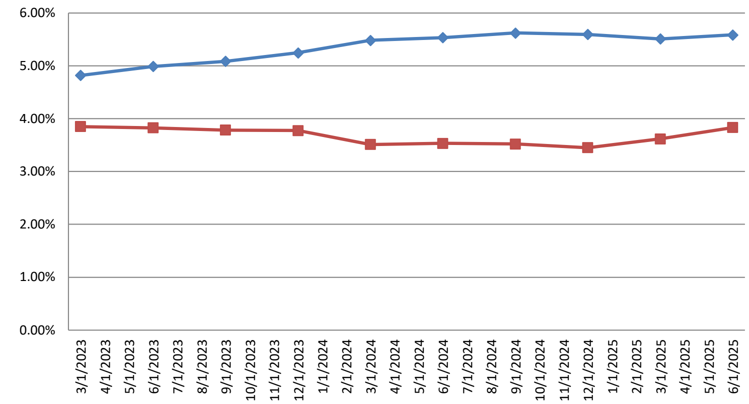
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

Asset Group A - Over $1 billion in Total Assets
Year-to-Date



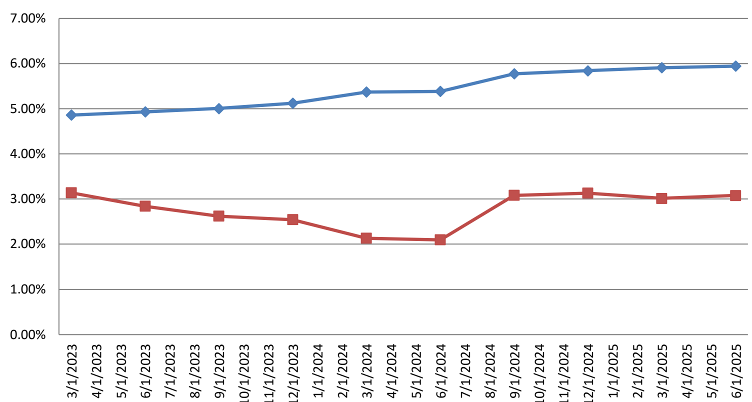
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	4.69%	4.81%	4.89%	4.93%	5.18%	5.23%	5.29%	5.28%	5.24%	5.39%
Net Interest Margin (FTE)	3.80%	3.71%	3.64%	3.56%	3.25%	3.25%	3.28%	3.30%	3.46%	3.48%

Asset Group B - $501 million to $1 billion in Total Assets
Year-to-Date



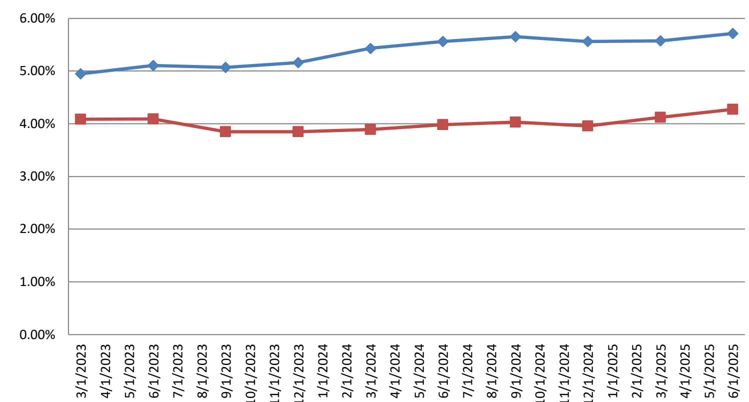
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	4.82%	4.99%	5.08%	5.24%	5.48%	5.53%	5.62%	5.59%	5.51%	5.58%
Net Interest Margin (FTE)	3.85%	3.83%	3.78%	3.77%	3.51%	3.53%	3.52%	3.45%	3.62%	3.83%

Asset Group C - $251 to $500 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	4.86%	4.93%	5.00%	5.12%	5.37%	5.38%	5.77%	5.84%	5.91%	5.94%
Net Interest Margin (FTE)	3.14%	2.84%	2.62%	2.54%	2.13%	2.10%	3.08%	3.13%	3.01%	3.08%

Asset Group D - $0 to $250 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	4.95%	5.10%	5.07%	5.16%	5.43%	5.56%	5.65%	5.56%	5.57%	5.71%
Net Interest Margin (FTE)	4.09%	4.09%	3.85%	3.85%	3.89%	3.98%	4.03%	3.96%	4.12%	4.27%

Source: SNL Financial

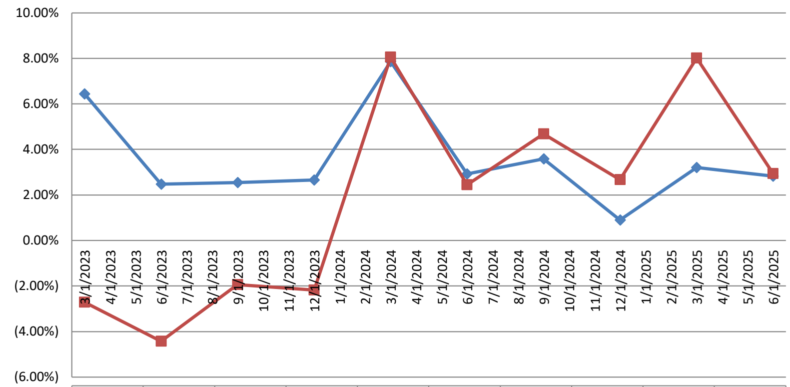
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

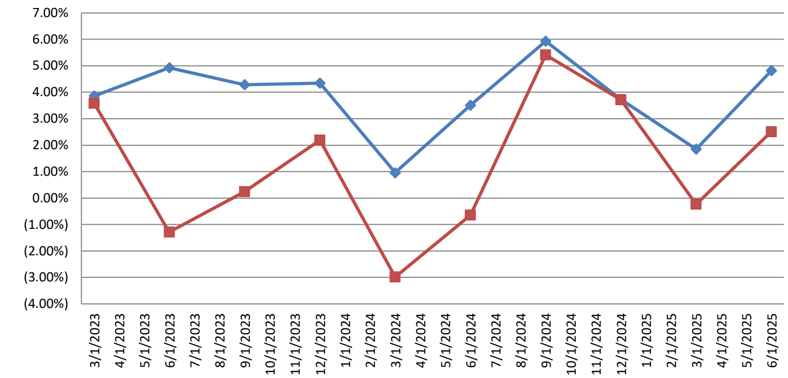
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

Asset Group A - Over $1 billion in Total Assets
Year-to-Date



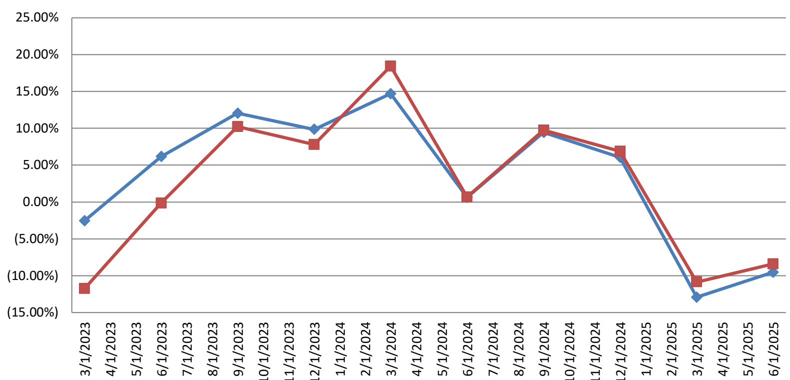
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	6.44%	2.48%	2.55%	2.66%	7.86%	2.93%	3.58%	0.90%	3.21%	2.83%
Deposit Growth Rate	(2.72%)	(4.43%)	(1.94%)	(2.18%)	8.05%	2.44%	4.68%	2.67%	8.01%	2.93%

Asset Group B - $501 million to $1 billion in Total Assets
Year-to-Date



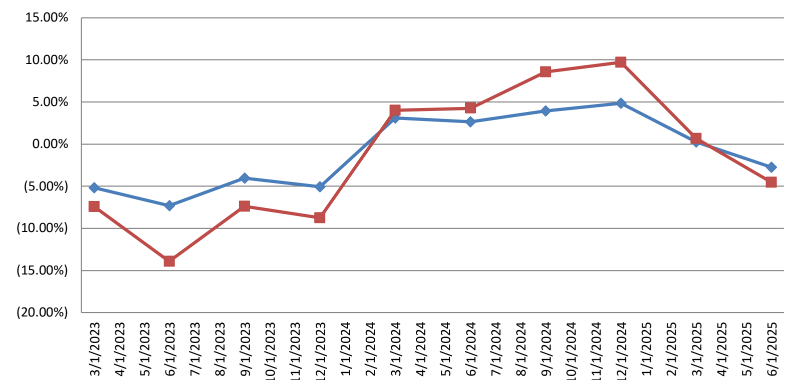
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	3.86%	4.93%	4.29%	4.35%	0.96%	3.51%	5.93%	3.72%	1.85%	4.82%
Deposit Growth Rate	3.58%	(1.29%)	0.24%	2.19%	(2.98%)	(0.65%)	5.41%	3.71%	(0.23%)	2.51%

Asset Group C - $251 to $500 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	(2.55%)	6.17%	12.06%	9.86%	14.68%	0.64%	9.43%	6.07%	(12.92%)	(9.51%)
Deposit Growth Rate	(11.75%)	(0.14%)	10.21%	7.79%	18.44%	0.67%	9.76%	6.87%	(10.85%)	(8.40%)

Asset Group D - $0 to $250 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	(5.17%)	(7.30%)	(4.03%)	(5.07%)	3.11%	2.64%	3.92%	4.84%	0.26%	(2.73%)
Deposit Growth Rate	(7.44%)	(13.92%)	(7.38%)	(8.73%)	4.00%	4.26%	8.57%	9.72%	0.66%	(4.52%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin — June 30, 2025 — Run Date: August 18, 2025

Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Year to Date: Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - Over $1 billion in total assets												
Washington Federal Bank	$26,719,225	$20,480,755	$21,513,065	95.20%	14.16%	$13,333	5.24%	3.12%	2.81%	2.62%	(6.88%)	(0.50%)
Banner Bank	$16,431,475	$11,728,024	$13,594,235	86.27%	20.76%	$8,754	5.24%	2.22%	1.52%	3.89%	2.72%	0.06%
Washington Trust Bank	$10,675,754	$7,319,089	$8,682,078	84.30%	20.28%	$8,830	4.67%	2.34%	1.19%	3.21%	(0.97%)	(3.22%)
HomeStreet Bank	$7,604,778	$5,990,554	$5,869,416	102.06%	3.80%	$10,263	4.49%	3.25%	2.72%	1.97%	(12.71%)	(17.52%)
Heritage Bank	$7,065,598	$4,774,855	$5,786,570	82.52%	14.77%	$9,459	4.88%	2.07%	1.53%	3.46%	(1.04%)	3.42%
Coastal Community Bank	$4,477,147	$3,600,804	$3,957,575	90.99%	18.03%	$8,677	10.04%	3.64%	3.05%	7.26%	17.44%	17.86%
1st Security Bank of Washington	$3,175,832	$2,668,162	$2,567,022	103.94%	12.22%	$5,601	6.47%	3.08%	2.32%	4.36%	9.71%	17.57%
Peoples Bank	$2,414,440	$1,983,668	$2,095,612	94.66%	9.64%	$6,175	5.12%	2.08%	1.41%	3.85%	(4.50%)	(5.08%)
Cashmere Valley Bank	$2,191,528	$972,173	$1,839,180	52.86%	51.11%	$7,024	4.67%	2.05%	1.63%	3.24%	6.60%	0.13%
First Fed Bank	$2,181,389	$1,664,391	$1,659,059	100.32%	16.63%	$9,243	5.19%	2.92%	2.55%	2.83%	(3.36%)	(4.00%)
Yakima Federal Savings and Loan Association	$2,012,673	$873,217	$1,404,429	62.18%	58.43%	$15,133	3.69%	2.35%	2.36%	1.95%	(1.89%)	(4.12%)
Timberland Bank	$1,956,585	$1,461,137	$1,670,714	87.46%	13.09%	$7,643	5.45%	2.46%	1.86%	3.77%	4.99%	4.73%
Kitsap Bank	$1,693,148	$941,594	$1,382,291	68.12%	29.23%	$6,341	4.55%	1.81%	1.10%	3.39%	3.31%	(0.11%)
Riverview Bank	$1,514,435	$1,068,080	$1,216,471	87.80%	14.87%	$6,232	4.23%	1.99%	1.51%	2.83%	1.11%	(1.58%)
Bank of the Pacific	$1,214,544	$745,834	$1,070,982	69.64%	16.50%	$5,756	5.07%	1.58%	0.99%	4.16%	10.72%	11.00%
Sound Community Bank	$1,058,363	$906,311	$909,055	99.70%	11.84%	$9,450	5.67%	2.78%	2.36%	3.51%	13.00%	15.98%
Seattle Bank	$1,010,220	$891,068	$895,622	99.49%	10.40%	$10,634	7.69%	4.13%	3.99%	4.02%	10.20%	9.80%
Olympia Federal Savings and Loan Association	$1,004,703	$853,822	$718,573	118.82%	11.07%	$8,737	4.61%	2.57%	2.43%	2.38%	2.42%	8.36%
State Average of Asset Group A	$5,244,547	$3,829,085	$4,268,442	88.13%	19.27%	$8,738	5.39%	2.58%	2.07%	3.48%	2.83%	2.93%
Asset Group B - $501 million to $1 billion in total assets												
Mountain Pacific Bank	$821,095	$703,562	$655,693	107.30%	12.65%	$8,130	6.97%	3.32%	2.94%	4.47%	4.49%	6.88%
Commencement Bank	$681,488	$511,939	$599,944	85.33%	21.28%	$8,967	5.28%	2.12%	1.53%	3.84%	9.81%	2.65%
Baker Boyer National Bank	$679,686	$403,654	$600,552	67.21%	32.11%	$3,755	4.29%	1.42%	0.81%	3.43%	2.98%	4.42%
SaviBank	$639,480	$527,259	$518,306	101.73%	11.07%	$4,702	5.79%	2.79%	2.33%	3.58%	2.00%	(3.91%)
State Average of Asset Group B	$705,437	$536,604	$593,624	90.39%	19.28%	$6,389	5.58%	2.41%	1.90%	3.83%	4.82%	2.51%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

	As of Date						Year to Date					
Institution Name	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - $251 to $500 million in total assets												
UniBank	$409,401	$318,109	$359,119	88.58%	18.69%	$8,355	5.74%	4.07%	3.39%	2.54%	(43.18%)	(36.72%)
Pacific Crest Savings Bank	$324,049	$239,638	$249,876	95.90%	28.68%	$20,253	5.48%	3.84%	3.77%	2.24%	4.64%	2.02%
RiverBank	$275,488	$234,795	$247,507	94.86%	15.74%	$6,887	6.60%	3.98%	1.94%	4.45%	10.02%	9.49%
State Average of Asset Group C	$336,313	$264,181	$285,501	93.11%	21.04%	$11,832	5.94%	3.96%	3.03%	3.08%	(9.51%)	(8.40%)
Asset Group D - $0 to $250 million in total assets												
State Bank Northwest	$222,212	$170,913	$188,472	90.68%	20.45%	$5,698	6.53%	0.72%	0.39%	6.17%	(2.51%)	(0.78%)
Liberty Bank	$193,153	$154,194	$156,991	98.22%	14.91%	$9,198	5.06%	3.27%	2.53%	2.66%	6.81%	13.69%
Portage Bank	$85,065	$66,937	$65,170	102.71%	16.14%	$2,578	8.96%	3.32%	2.75%	6.50%	(6.25%)	(15.75%)
Twin City Bank	$72,548	$46,044	$63,884	72.07%	35.85%	$5,581	4.63%	0.86%	0.40%	4.25%	8.14%	0.76%
Connect Community Bank	$69,688	$60,080	$56,735	105.90%	13.34%	$3,030	4.46%	3.02%	1.67%	2.66%	(1.03%)	(7.09%)
Lamont Bank of St. John	$60,308	$43,425	$52,114	83.33%	5.52%	$10,051	4.78%	3.23%	2.46%	2.49%	(30.36%)	(29.69%)
Sound Banking Company	$51,422	$39,621	$45,884	86.35%	16.46%	$10,284	7.93%	1.96%	1.45%	6.44%	15.86%	17.78%
Farmers State Bank	$49,142	$3,715	$43,676	8.51%	96.54%	$8,190	3.36%	0.87%	0.37%	3.02%	(12.51%)	(15.09%)
State Average of Asset Group D	$100,442	$73,116	$84,116	80.97%	27.40%	$6,826	5.71%	2.16%	1.50%	4.27%	(2.73%)	(4.52%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

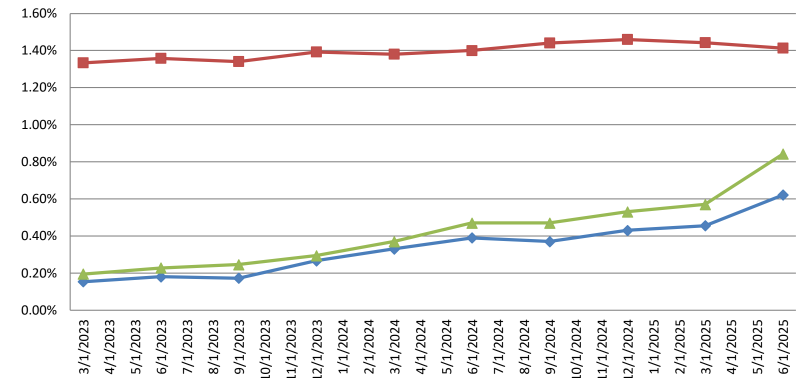
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

Asset Quality **June 30, 2025** **Run Date: August 18, 2025**

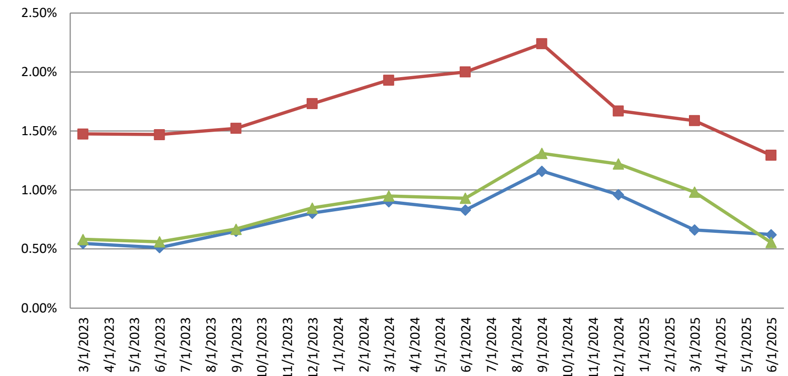
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

Asset Group A - Over $1 bllion in Total Assets
As of Date



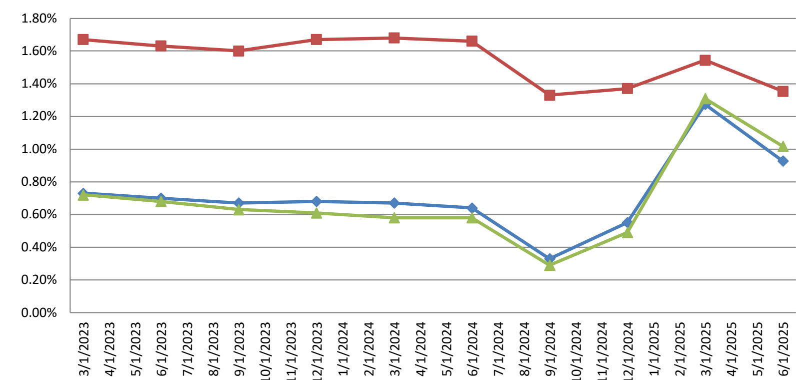
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.15%	0.18%	0.17%	0.27%	0.33%	0.39%	0.37%	0.43%	0.46%	0.62%
Reserves/Loans	1.33%	1.36%	1.34%	1.39%	1.38%	1.40%	1.44%	1.46%	1.44%	1.41%
NPAs/Total Assets	0.19%	0.23%	0.25%	0.29%	0.37%	0.47%	0.47%	0.53%	0.57%	0.84%

Asset Group B - $501 million to $1 billion in Total Assets
As of Date



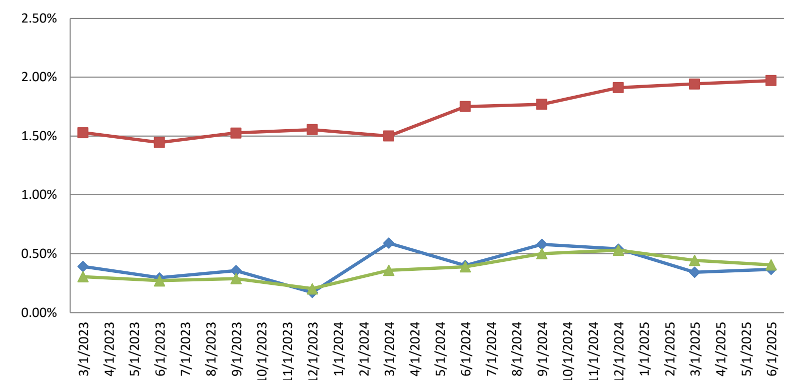
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.55%	0.51%	0.65%	0.80%	0.90%	0.83%	1.16%	0.96%	0.66%	0.62%
Reserves/Loans	1.47%	1.47%	1.52%	1.73%	1.93%	2.00%	2.24%	1.67%	1.59%	1.30%
NPAs/Total Assets	0.58%	0.56%	0.67%	0.85%	0.95%	0.93%	1.31%	1.22%	0.98%	0.56%

Asset Group C - $251 to $500 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.73%	0.70%	0.67%	0.68%	0.67%	0.64%	0.33%	0.55%	1.27%	0.93%
Reserves/Loans	1.67%	1.63%	1.60%	1.67%	1.68%	1.66%	1.33%	1.37%	1.54%	1.35%
NPAs/Total Assets	0.72%	0.68%	0.63%	0.61%	0.58%	0.58%	0.29%	0.49%	1.31%	1.02%

Asset Group D - $0 to $250 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.39%	0.30%	0.36%	0.17%	0.59%	0.40%	0.58%	0.54%	0.34%	0.37%
Reserves/Loans	1.53%	1.45%	1.53%	1.55%	1.50%	1.75%	1.77%	1.91%	1.94%	1.97%
NPAs/Total Assets	0.31%	0.27%	0.29%	0.20%	0.36%	0.39%	0.50%	0.53%	0.44%	0.41%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality	June 30, 2025	Run Date: August 18, 2025

Institution Name	Total Assets ($000)	Tot Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
	As of Date						
Asset Group A - Over $1 billion in total assets							
Washington Federal Bank	$26,719,225	$82,696	0.40%	0.97%	78.74%	9.48%	0.99%
Banner Bank	$16,431,475	$39,998	0.34%	1.37%	354.05%	3.34%	0.32%
Washington Trust Bank	$10,675,754	$69,893	0.95%	2.13%	223.09%	6.47%	0.66%
HomeStreet Bank	$7,604,778	$63,864	1.07%	0.76%	68.07%	11.34%	0.93%
Heritage Bank	$7,065,598	$9,865	0.21%	1.10%	94.22%	9.03%	0.79%
Coastal Community Bank	$4,477,147	$28,233	0.78%	4.58%	359.81%	12.51%	1.02%
1st Security Bank of Washington	$3,175,832	$18,996	0.71%	1.21%	153.35%	5.81%	0.66%
Peoples Bank	$2,414,440	$2,828	0.14%	1.48%	447.24%	2.23%	0.31%
Cashmere Valley Bank	$2,191,528	$4,020	0.41%	1.24%	74.42%	6.56%	0.74%
First Fed Bank	$2,181,389	$20,437	1.23%	1.10%	56.63%	17.77%	1.54%
Yakima Federal Savings and Loan Association	$2,012,673	$2,732	0.31%	0.54%	106.50%	0.83%	0.22%
Timberland Bank	$1,956,585	$3,843	0.26%	1.22%	464.97%	1.59%	0.21%
Kitsap Bank	$1,693,148	$85	0.01%	1.09%	NM	0.06%	0.01%
Riverview Bank	$1,514,435	$143	0.01%	1.44%	187.82%	4.84%	0.54%
Bank of the Pacific	$1,214,544	$468	0.06%	1.24%	NM	0.37%	0.04%
Sound Community Bank	$1,058,363	$3,363	0.37%	0.94%	185.61%	4.12%	0.46%
Seattle Bank	$1,010,220	$32,070	3.60%	2.41%	67.09%	48.32%	5.44%
Olympia Federal Savings and Loan Association	$1,004,703	$2,724	0.32%	0.61%	188.14%	2.30%	0.28%
State Average of Asset Group A	$5,244,547	$21,459	0.62%	1.41%	194.36%	8.16%	0.84%
Asset Group B - $501 million to $1 billion in total assets							
Mountain Pacific Bank	$821,095	$5,454	0.78%	1.81%	222.96%	5.61%	0.70%
Commencement Bank	$681,488	$0	0.00%	1.20%	NA	0.00%	0.00%
Baker Boyer National Bank	$679,686	$3,035	0.75%	1.01%	133.94%	6.43%	0.45%
SaviBank	$639,480	$5,078	0.96%	1.16%	94.70%	11.92%	1.08%
State Average of Asset Group B	$705,437	$3,392	0.62%	1.30%	150.53%	5.99%	0.56%

Source: SNL Financial

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Institution Name	Total Assets ($000)	Tot Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
	As of Date						
Asset Group C - $251 to $500 million in total assets							
UniBank	$409,401	$5,589	1.76%	1.19%	43.40%	27.69%	2.14%
Pacific Crest Savings Bank	$324,049	$1,264	0.53%	1.57%	236.73%	4.38%	0.49%
RiverBank	$275,488	$1,153	0.49%	1.30%	265.13%	3.90%	0.42%
State Average of Asset Group C	$336,313	$2,669	0.93%	1.35%	181.75%	11.99%	1.02%
Asset Group D - $0 to $250 million in total assets							
State Bank Northwest	$222,212	$0	0.00%	0.83%	330.32%	1.46%	0.19%
Liberty Bank	$193,153	$235	0.15%	0.82%	539.57%	1.29%	0.12%
Portage Bank	$85,065	$446	0.67%	0.93%	139.69%	5.32%	0.52%
Twin City Bank	$72,548	$0	0.00%	1.18%	NA	6.07%	0.59%
Connect Community Bank	$69,688	$0	0.00%	1.04%	NA	0.00%	0.00%
Lamont Bank of St. John	$60,308	$917	2.11%	3.44%	162.81%	15.43%	1.52%
Sound Banking Company	$51,422	$0	0.00%	1.60%	NA	0.28%	0.00%
Farmers State Bank	$49,142	$0	0.00%	5.92%	147.65%	2.66%	0.30%
State Average of Asset Group D	$100,442	$200	0.37%	1.97%	264.01%	4.06%	0.41%

Source: SNL Financial

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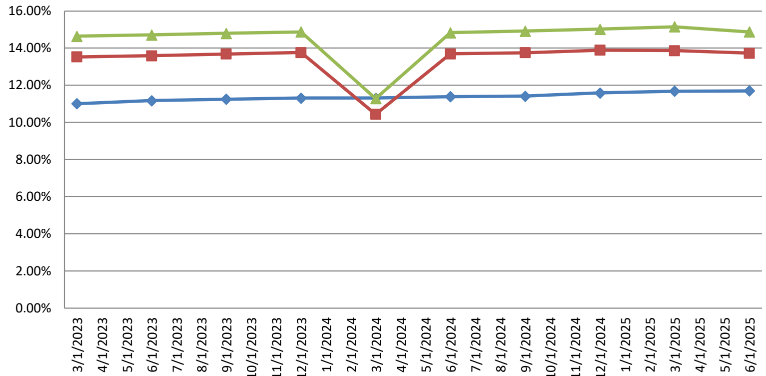
Capital Adequacy

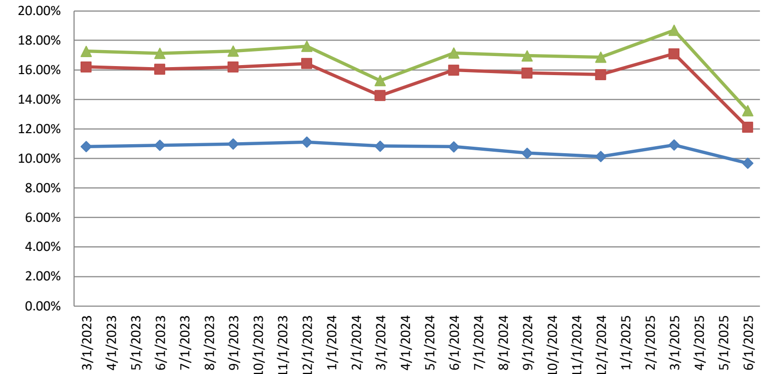
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

Asset Group A - Over $1 billion in Total Assets
As of Date



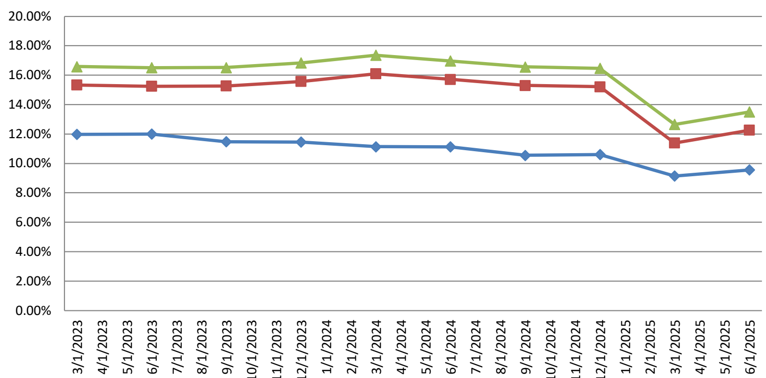
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	11.00%	11.17%	11.25%	11.31%	11.31%	11.38%	11.41%	11.58%	11.68%	11.70%
Tier 1 Risk Based Ratio	13.52%	13.58%	13.68%	13.75%	10.44%	13.69%	13.75%	13.89%	13.86%	13.72%
Risk Based Capital Ratio	14.64%	14.70%	14.79%	14.87%	11.29%	14.83%	14.91%	15.02%	15.15%	14.87%

Asset Group B - $501 million to $1 billion in Total Assets
As of Date



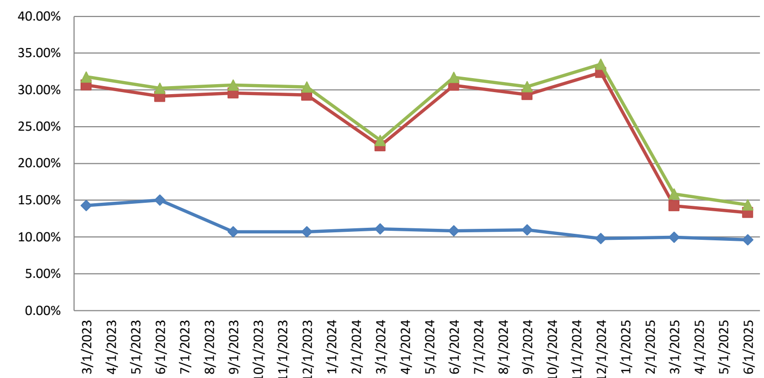
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	10.81%	10.89%	10.98%	11.11%	10.84%	10.80%	10.36%	10.14%	10.91%	9.69%
Tier 1 Risk Based Ratio	16.20%	16.05%	16.19%	16.43%	14.26%	15.98%	15.79%	15.68%	17.10%	12.12%
Risk Based Capital Ratio	17.27%	17.12%	17.27%	17.60%	15.28%	17.14%	16.96%	16.86%	18.70%	13.25%

Asset Group C - $251 to $500 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	11.98%	11.99%	11.48%	11.45%	11.14%	11.13%	10.55%	10.61%	9.16%	9.56%
Tier 1 Risk Based Ratio	15.33%	15.24%	15.26%	15.57%	16.09%	15.71%	15.30%	15.21%	11.40%	12.26%
Risk Based Capital Ratio	16.58%	16.50%	16.52%	16.83%	17.35%	16.96%	16.56%	16.46%	12.65%	13.50%

Asset Group D - $0 to $250 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	14.27%	15.04%	10.70%	10.72%	11.09%	10.84%	10.97%	9.78%	9.96%	9.64%
Tier 1 Risk Based Ratio	30.65%	29.11%	29.57%	29.29%	22.39%	30.61%	29.34%	32.36%	14.23%	13.32%
Risk Based Capital Ratio	31.78%	30.22%	30.67%	30.39%	23.15%	31.72%	30.43%	33.48%	15.86%	14.38%

Source: SNL Financial

Note: Report includes only bank-level data.

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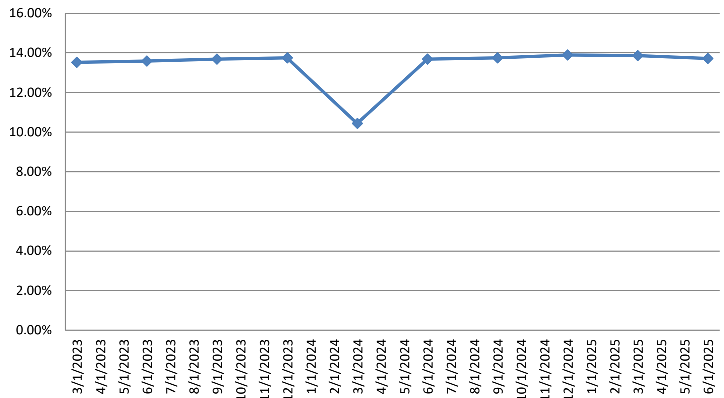
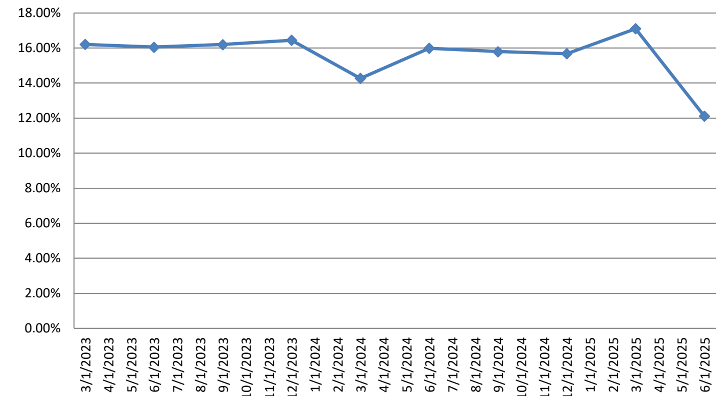
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

Asset Group A - Over $1 billion in Total Assets
As of Date



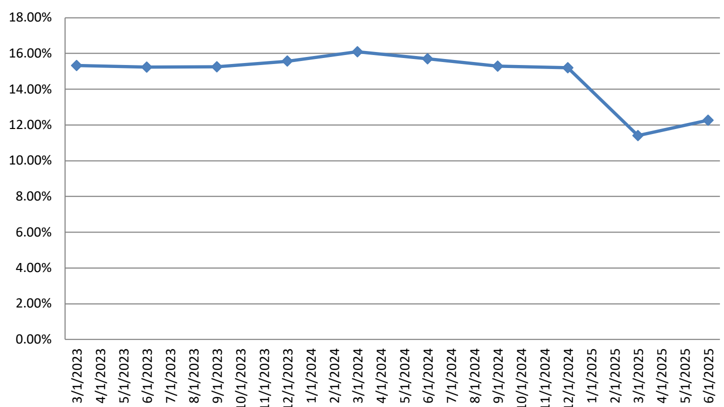
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	13.52%	13.58%	13.68%	13.75%	10.44%	13.69%	13.75%	13.89%	13.86%	13.72%

Asset Group B - $501 million to $1 billion in Total Assets
As of Date



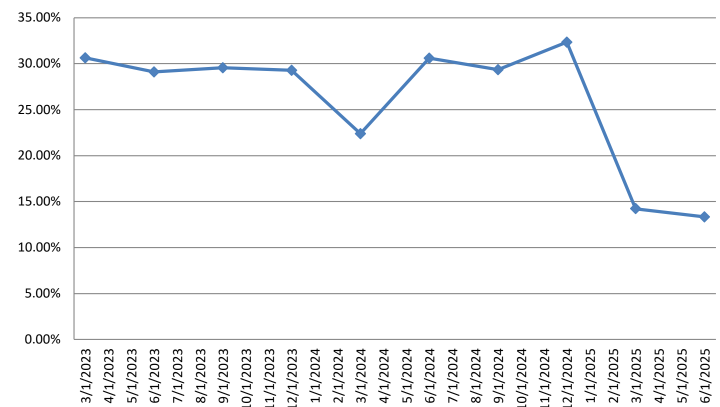
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	16.20%	16.05%	16.19%	16.43%	14.26%	15.98%	15.79%	15.68%	17.10%	12.12%

Asset Group C - $251 to $500 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	15.33%	15.24%	15.26%	15.57%	16.09%	15.71%	15.30%	15.21%	11.40%	12.26%

Asset Group D - $0 to $250 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	30.65%	29.11%	29.57%	29.29%	22.39%	30.61%	29.34%	32.36%	14.23%	13.32%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	Total Assets ($000)	Total Equity Capital ($000)	Tier1 Capital ($000)	Common Equity Tier 1 Capital ($000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
	As of Date							
Asset Group A - Over $1 billion in total assets								
Washington Federal Bank	$26,719,225	$3,026,838	$2,502,215	$2,502,215	9.49%	13.43%	14.58%	13.43%
Banner Bank	$16,431,475	$1,867,450	$1,738,518	$1,738,518	10.81%	12.71%	13.96%	12.71%
Washington Trust Bank	$10,675,754	$934,421	$970,085	$970,085	9.15%	11.55%	12.81%	11.55%
HomeStreet Bank	$7,604,778	$615,831	$682,744	$682,744	8.74%	12.76%	13.66%	12.76%
Heritage Bank	$7,065,598	$903,800	$697,967	$697,967	10.18%	12.52%	13.48%	12.52%
Coastal Community Bank	$4,477,147	$462,376	$462,369	$462,369	10.33%	12.36%	13.65%	12.36%
1st Security Bank of Washington	$3,175,832	$344,920	$349,058	$349,058	11.18%	12.81%	14.06%	12.81%
Peoples Bank	$2,414,440	$301,686	$303,996	$303,996	12.59%	NA	NA	NA
Cashmere Valley Bank	$2,191,528	$248,452	$290,276	$290,276	13.26%	NA	NA	NA
First Fed Bank	$2,181,389	$172,717	$199,317	$199,317	9.13%	12.03%	13.13%	12.03%
Yakima Federal Savings and Loan Association	$2,012,673	$532,745	$546,713	$546,713	26.85%	NA	NA	NA
Timberland Bank	$1,956,585	$254,942	$241,598	$241,598	12.56%	19.16%	20.41%	19.16%
Kitsap Bank	$1,693,148	$158,151	$195,546	$195,546	11.53%	15.87%	16.75%	15.87%
Riverview Bank	$1,514,435	$181,494	$166,514	$166,514	11.16%	15.31%	16.56%	15.31%
Bank of the Pacific	$1,214,544	$131,397	$131,275	$131,275	10.86%	15.66%	16.82%	15.66%
Sound Community Bank	$1,058,363	$111,225	$111,863	$111,863	10.60%	NA	NA	NA
Seattle Bank	$1,010,220	$92,288	$95,583	$95,583	10.10%	12.21%	13.47%	12.21%
Olympia Federal Savings and Loan Association	$1,004,703	$115,168	$118,183	$118,183	12.03%	NA	NA	NA
State Average of Asset Group A	$5,244,547	$580,883	$544,657	$544,657	11.70%	13.72%	14.87%	13.72%
Asset Group B - $501 million to $1 billion in total assets								
Mountain Pacific Bank	$821,095	$89,407	$90,138	$90,138	11.17%	12.38%	13.64%	12.38%
Commencement Bank	$681,488	$54,252	$63,729	$63,729	9.56%	11.66%	12.84%	11.66%
Baker Boyer National Bank	$679,686	$55,527	$62,482	$62,482	9.30%	14.50%	15.45%	14.50%
SaviBank	$639,480	$53,694	$54,086	$54,086	8.72%	9.92%	11.06%	9.92%
State Average of Asset Group B	$705,437	$63,220	$67,609	$67,609	9.69%	12.12%	13.25%	12.12%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	Total Assets ($000)	Total Equity Capital ($000)	Tier1 Capital ($000)	Common Equity Tier 1 Capital ($000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
	As of Date							
Asset Group C - $251 to $500 million in total assets								
UniBank	$409,401	$27,813	$29,924	$29,924	7.18%	9.22%	10.43%	9.22%
Pacific Crest Savings Bank	$324,049	$32,523	$36,161	$36,161	10.98%	15.30%	16.56%	15.30%
RiverBank	$275,488	$26,510	$28,564	$28,564	10.53%	NA	NA	NA
State Average of Asset Group C	$336,313	$28,949	$31,550	$31,550	9.56%	12.26%	13.50%	12.26%
Asset Group D - $0 to $250 million in total assets								
State Bank Northwest	$222,212	$28,206	$28,253	$28,253	12.26%	15.21%	15.99%	15.21%
Liberty Bank	$193,153	$16,979	$18,527	$18,527	9.40%	13.52%	14.45%	13.52%
Portage Bank	$85,065	$7,758	$8,012	$8,012	8.99%	13.43%	14.51%	13.43%
Twin City Bank	$72,548	$6,454	$7,827	$7,827	10.66%	NA	NA	NA
Connect Community Bank	$69,688	$3,802	$3,802	$3,802	5.48%	10.65%	11.91%	10.65%
Lamont Bank of St. John	$60,308	$4,450	$5,322	$5,322	8.14%	NA	NA	NA
Sound Banking Company	$51,422	$5,403	$5,403	$5,403	11.30%	13.80%	15.06%	13.80%
Farmers State Bank	$49,142	$5,389	$5,389	$5,389	10.92%	NA	NA	NA
State Average of Asset Group D	$100,442	$9,805	$10,317	$10,317	9.64%	13.32%	14.38%	13.32%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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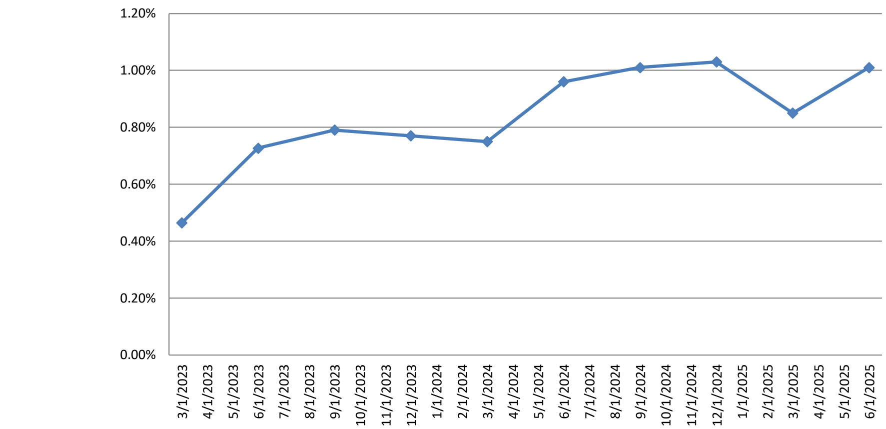
Oregon

Performance Analysis

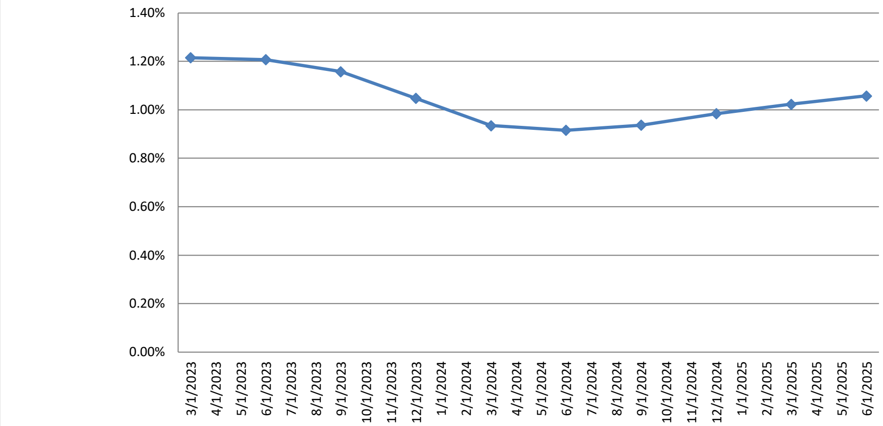
Summary Trends of Historical Asset Group Averages: Return on Average Assets

Asset Group A - Over $1 billion in Total Assets
Year-to-Date



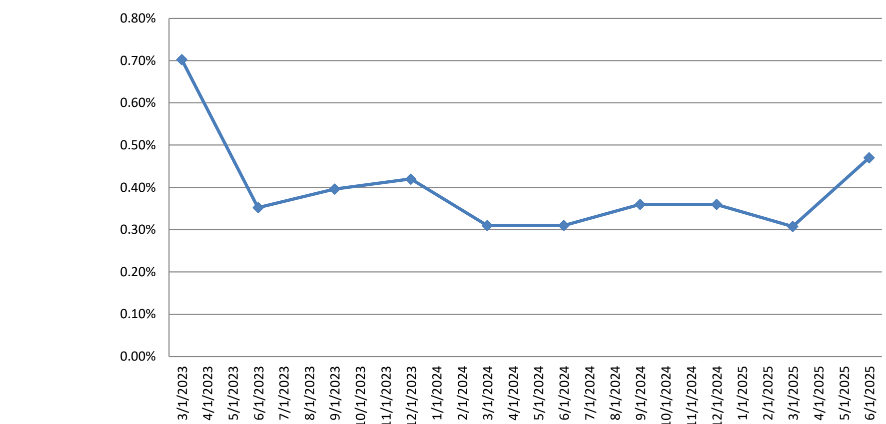
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.47%	0.73%	0.79%	0.77%	0.75%	0.96%	1.01%	1.03%	0.85%	1.01%

Asset Group B - $501 million to $1 billion in Total Assets
Year-to-Date



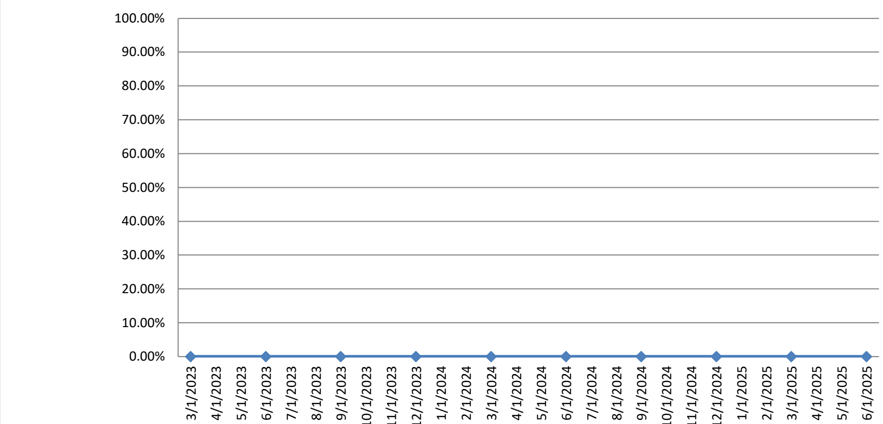
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	1.22%	1.21%	1.16%	1.05%	0.93%	0.92%	0.94%	0.98%	1.02%	1.06%

Asset Group C - $251 to $500 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.70%	0.35%	0.40%	0.42%	0.31%	0.31%	0.36%	0.36%	0.31%	0.47%

Asset Group D - $0 to $250 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Source: SNL Financial

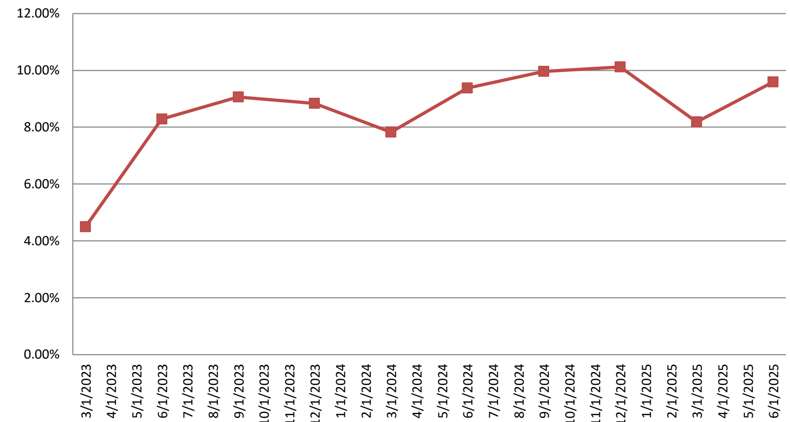
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

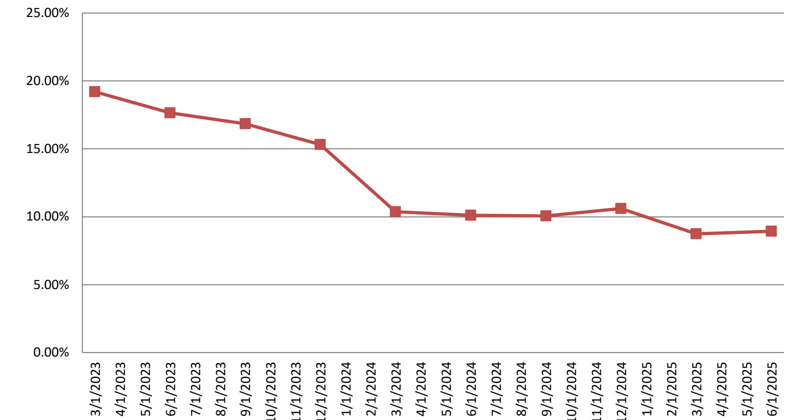
Summary Trends of Historical Asset Group Averages: Return on Average Equity

Asset Group A - Over $1 billion in Total Assets
Year-to-Date



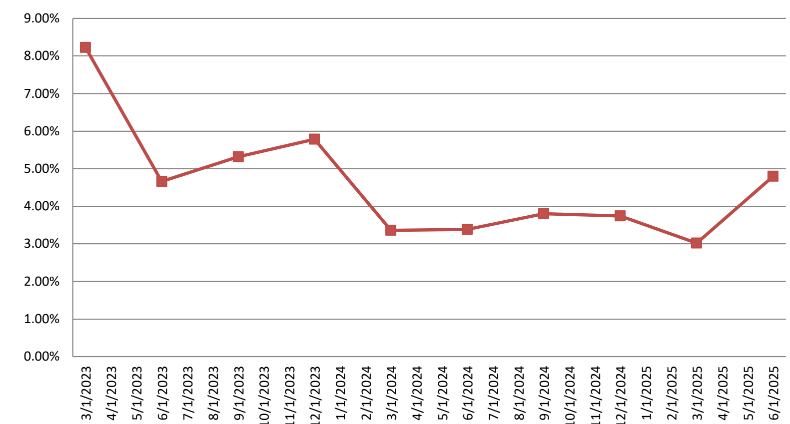
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	4.50%	8.28%	9.07%	8.84%	7.83%	9.38%	9.96%	10.12%	8.19%	9.59%

Asset Group B - $501 million to $1 billion in Total Assets
Year-to-Date



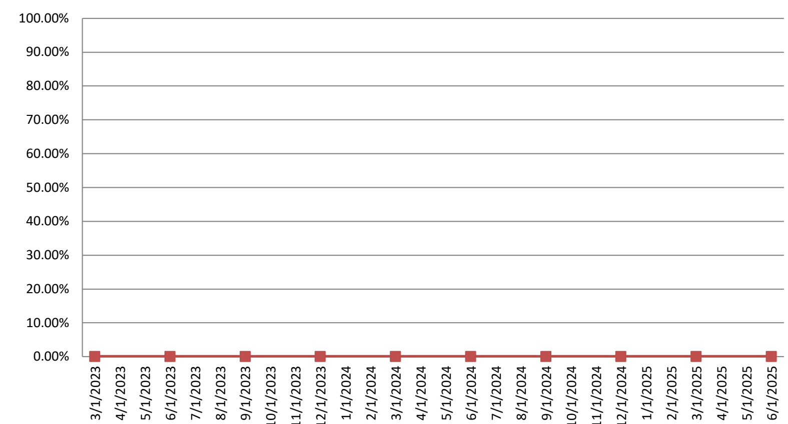
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	19.20%	17.64%	16.84%	15.31%	10.36%	10.10%	10.05%	10.61%	8.74%	8.94%

Asset Group C - $251 to $500 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	8.22%	4.66%	5.32%	5.78%	3.36%	3.39%	3.80%	3.74%	3.02%	4.80%

Asset Group D - $0 to $250 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Return on Avg Equity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Equity (%)	Quarter to Date: Efficiency Ratio (FTE) (%)	Quarter to Date: Salary Exp/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Equity (%)	Year to Date: Efficiency Ratio (FTE) (%)	Year to Date: Salary Exp/ Employees ($000)
Asset Group A - Over$1 billion in total assets											
Columbia Bank	$51,892,650	$159,571	1.23%	11.32%	47.86%	$134	$252,612	0.97%	9.05%	54.67%	$130
Summit Bank	$1,246,799	$3,468	1.12%	10.59%	54.86%	$155	$6,537	1.05%	10.13%	55.23%	$154
State Average of Asset Group A	$26,569,725	$81,520	1.18%	10.96%	51.36%	$145	$129,575	1.01%	9.59%	54.95%	$142
Asset Group B - $501 million to $1 billion in total assets											
Bank of Eastern Oregon	$883,540	$4,213	1.91%	18.01%	58.31%	$130	$8,222	1.86%	17.94%	58.30%	$126
Citizens Bank	$832,786	$581	0.29%	2.92%	89.79%	$101	$1,111	0.27%	2.85%	90.27%	$102
People's Bank of Commerce	$811,098	$2,200	1.07%	8.25%	63.86%	$103	$4,280	1.04%	8.14%	65.05%	$103
Oregon Pacific Banking Co.	$804,958	$2,192	1.10%	10.34%	67.66%	$120	$4,107	1.03%	9.82%	70.34%	$122
Pioneer Trust Bank, National Association	$716,121	$4,102	2.33%	16.18%	33.66%	$112	$8,165	2.33%	16.27%	34.02%	$109
First Federal Savings and Loan Association of McMinnville	$659,462	$578	0.34%	3.37%	82.42%	$118	$974	0.29%	2.89%	85.34%	$116
Evergreen Federal Bank	$623,504	$929	0.60%	4.88%	74.81%	$116	$1,765	0.58%	4.67%	75.87%	$114
State Average of Asset Group B	$761,638	$2,114	1.09%	9.14%	67.22%	$114	$4,089	1.06%	8.94%	68.46%	$113
Asset Group C - $251 to $500 million in total assets											
Willamette Valley Bank	$459,481	$877	0.77%	4.76%	84.40%	$123	$1,420	0.62%	3.86%	85.54%	$120
Oregon Coast Bank	$457,534	$1,120	0.96%	14.11%	77.64%	$102	$1,480	0.63%	9.49%	81.35%	$101
Pacific West Bank	$361,550	$130	0.15%	1.52%	88.81%	$150	$212	0.12%	1.24%	91.77%	$153
Lewis & Clark Bank	$343,710	$169	0.18%	1.79%	92.31%	$123	$202	0.11%	1.07%	95.81%	$133
Clackamas County Bank	$266,609	$698	1.01%	9.55%	73.83%	$90	$1,192	0.87%	8.33%	76.53%	$93
State Average of Asset Group C	$377,777	$599	0.61%	6.35%	83.40%	$118	$901	0.47%	4.80%	86.20%	$120
Asset Group D - $0 to $250 million in total assets											
No information within Asset Group D	$0	$0	0.00%	0.00%	0.00%	$0	$0	0.00%	0.00%	0.00%	$0
State Average of Asset Group D	$0	$0	0.00%	0.00%	0.00%	$0	$0	0.00%	0.00%	0.00%	$0

Source: SNL Financial

Note: Report includes only bank-level data.

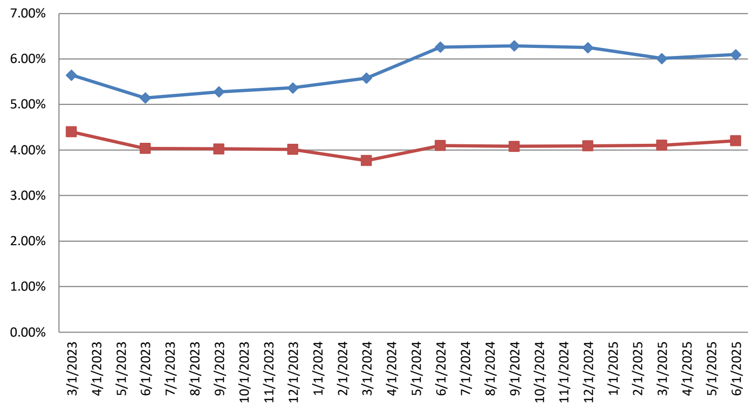
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

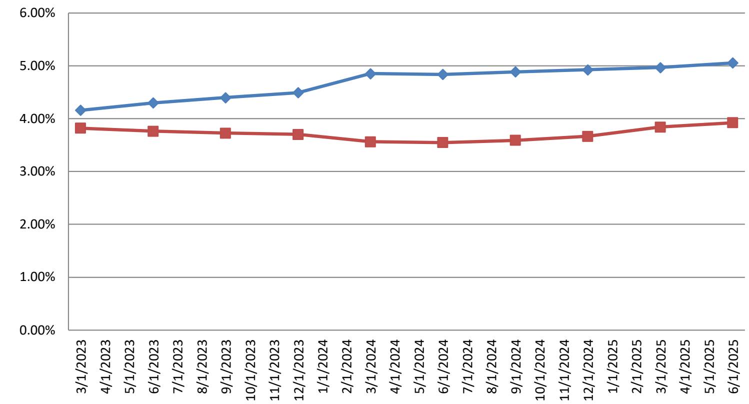
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

Asset Group A - Over $1 billion in Total Assets
Year-to-Date



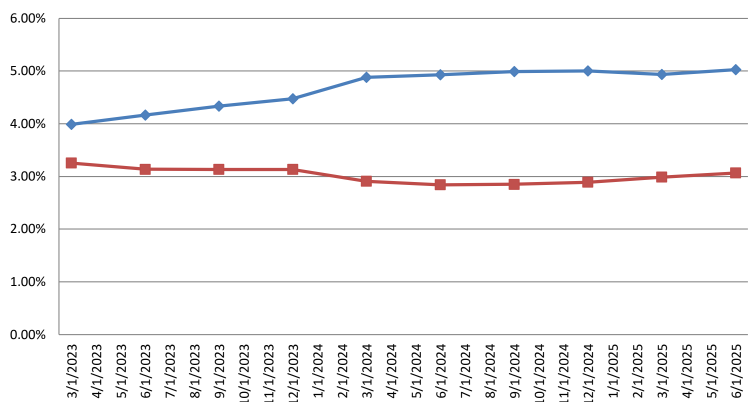
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	5.65%	5.15%	5.28%	5.37%	5.58%	6.26%	6.29%	6.25%	6.01%	6.09%
Net Interest Margin (FTE)	4.40%	4.03%	4.02%	4.01%	3.77%	4.10%	4.08%	4.09%	4.11%	4.21%

Asset Group B - $501 million to $1 billion in Total Assets
Year-to-Date



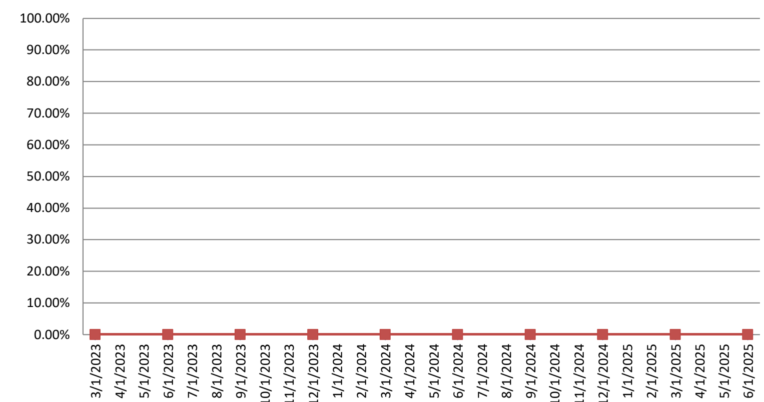
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	4.16%	4.30%	4.40%	4.49%	4.85%	4.83%	4.88%	4.92%	4.97%	5.05%
Net Interest Margin (FTE)	3.82%	3.76%	3.72%	3.70%	3.56%	3.55%	3.59%	3.66%	3.84%	3.92%

Asset Group C - $251 to $500 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	3.99%	4.16%	4.34%	4.47%	4.88%	4.93%	4.99%	5.00%	4.93%	5.03%
Net Interest Margin (FTE)	3.25%	3.14%	3.13%	3.13%	2.91%	2.84%	2.85%	2.89%	2.99%	3.07%

Asset Group D - $0 to $250 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Yield on Earning Assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Interest Margin (FTE)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

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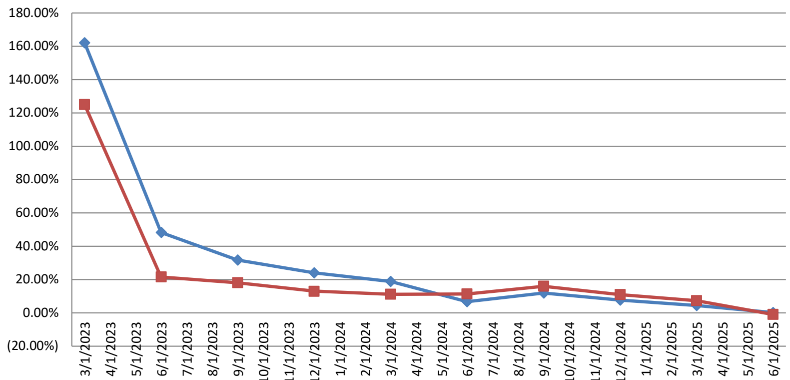
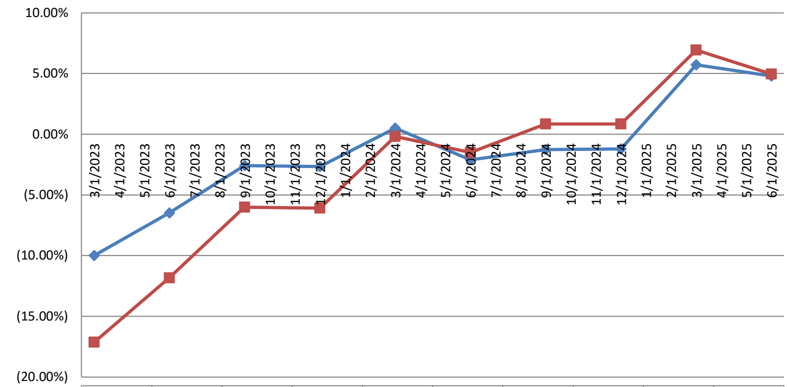
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

Asset Group A - Over $1 billion in Total Assets
Year-to-Date



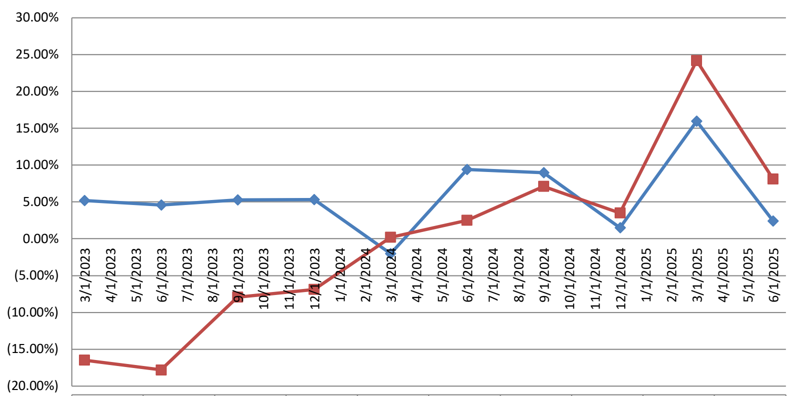
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	162.07%	48.14%	31.76%	23.96%	18.82%	6.64%	11.85%	7.71%	4.46%	0.11%
Deposit Growth Rate	124.96%	21.48%	18.01%	12.93%	11.12%	11.26%	15.89%	10.91%	7.22%	(1.01%)

Asset Group B - $501 million to $1 billion in Total Assets
Year-to-Date



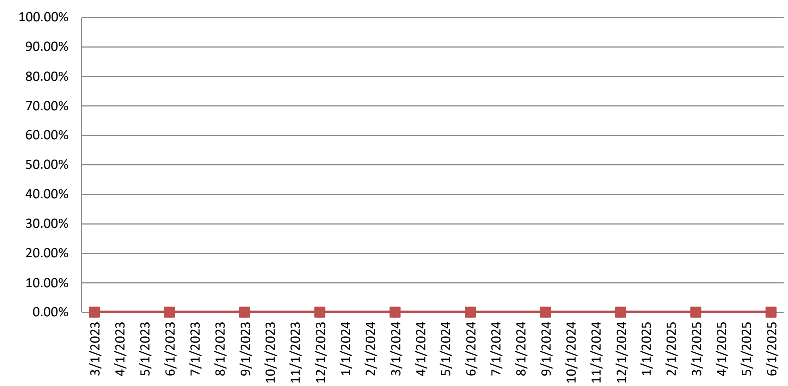
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	(10.00%)	(6.49%)	(2.57%)	(2.66%)	0.50%	(2.10%)	(1.26%)	(1.21%)	5.72%	4.80%
Deposit Growth Rate	(17.13%)	(11.83%)	(6.01%)	(6.08%)	(0.18%)	(1.51%)	0.84%	0.84%	6.92%	4.97%

Asset Group C - $251 to $500 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	5.17%	4.59%	5.27%	5.31%	(2.01%)	9.42%	8.96%	1.50%	15.95%	2.40%
Deposit Growth Rate	(16.50%)	(17.81%)	(7.93%)	(6.89%)	0.21%	2.49%	7.10%	3.49%	24.18%	8.12%

Asset Group D - $0 to $250 million in Total Assets
Year-to-Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Asset Growth Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Deposit Growth Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin | June 30, 2025 | Run Date: August 18, 2025

	As of Date						Year to Date					
Institution Name	Total Assets ($000)	Total Lns & Leases ($000)	Total Deposits ($000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees ($000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - Over $1 billion in total assets												
Columbia Bank	$51,892,650	$37,702,604	$41,821,443	90.15%	9.73%	$11,281	5.52%	2.71%	1.90%	3.78%	1.27%	0.14%
Summit Bank	$1,246,799	$1,099,798	$1,101,920	99.81%	8.60%	$9,591	6.66%	2.55%	2.18%	4.63%	(1.05%)	(2.15%)
State Average of Asset Group A	$26,569,725	$19,401,201	$21,461,682	94.98%	9.17%	$10,436	6.09%	2.63%	2.04%	4.21%	0.11%	(1.01%)
Asset Group B - $501 million to $1 billion in total assets												
Bank of Eastern Oregon	$883,540	$624,979	$777,463	80.39%	26.26%	$5,420	6.51%	0.86%	0.63%	5.93%	3.64%	1.44%
Citizens Bank	$832,786	$370,389	$724,454	51.13%	21.42%	$4,551	3.78%	0.95%	0.47%	3.36%	6.33%	4.91%
People's Bank of Commerce	$811,098	$568,842	$688,694	82.60%	18.33%	$5,920	5.42%	2.36%	1.49%	4.07%	3.12%	1.50%
Oregon Pacific Banking Co.	$804,958	$591,795	$704,844	83.96%	25.12%	$5,513	5.09%	1.72%	1.36%	3.85%	7.38%	7.32%
Pioneer Trust Bank, National Association	$716,121	$509,366	$611,977	83.23%	33.25%	$9,677	5.74%	1.96%	1.77%	4.16%	4.49%	3.44%
First Federal Savings and Loan Association of McMinnville	$659,462	$412,344	$565,292	72.94%	24.16%	$8,042	4.04%	1.81%	1.56%	2.62%	4.88%	3.80%
Evergreen Federal Bank	$623,504	$485,684	$543,690	89.33%	16.35%	$7,167	4.78%	1.55%	1.40%	3.46%	3.79%	12.35%
State Average of Asset Group B	$761,638	$509,057	$659,488	77.65%	23.56%	$6,613	5.05%	1.60%	1.24%	3.92%	4.80%	4.97%
Asset Group C - $251 to $500 million in total assets												
Willamette Valley Bank	$459,481	$316,706	$328,264	96.48%	18.85%	$3,961	5.49%	2.49%	2.29%	3.54%	(4.51%)	(2.98%)
Oregon Coast Bank	$457,534	$269,125	$376,134	71.55%	19.86%	$6,183	5.17%	2.86%	2.39%	2.94%	(2.15%)	1.75%
Pacific West Bank	$361,550	$260,395	$318,779	81.69%	24.72%	$8,608	5.40%	3.30%	2.57%	3.05%	19.92%	33.71%
Lewis & Clark Bank	$343,710	$146,282	$244,282	59.88%	25.64%	$7,812	4.87%	3.14%	2.51%	2.49%	0.87%	4.91%
Clackamas County Bank	$266,609	$151,132	$229,511	65.85%	23.66%	$5,228	4.20%	1.69%	0.95%	3.31%	(2.11%)	3.19%
State Average of Asset Group C	$377,777	$228,728	$299,394	75.09%	22.55%	$6,358	5.03%	2.70%	2.14%	3.07%	2.40%	8.12%
Asset Group D - $0 to $250 million in total assets												
No information within Asset Group D	$0	$0	$0	0.00%	0.00%	$0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
State Average of Asset Group D	$0	$0	$0	0.00%	0.00%	$0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

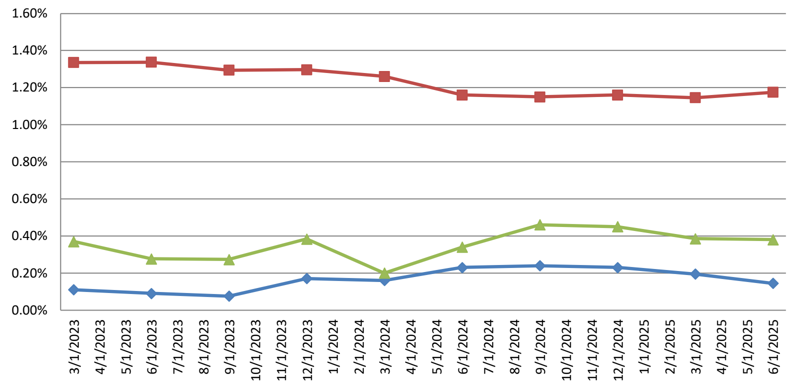
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

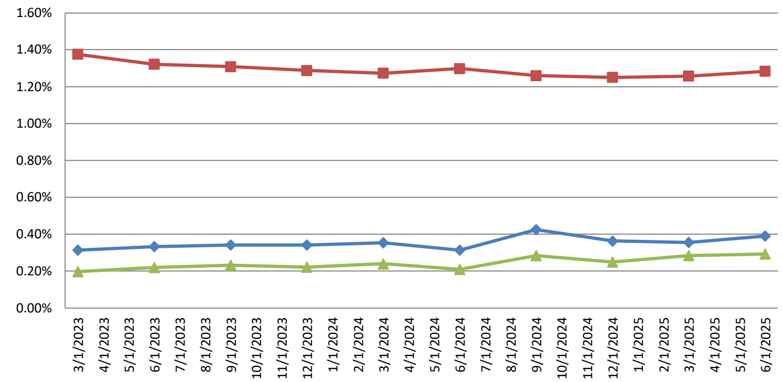
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

Asset Group A - Over $1 billion in Total Assets
As of Date



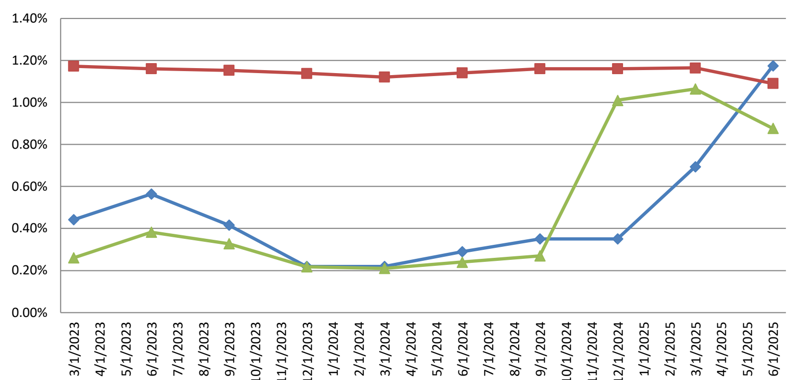
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.11%	0.09%	0.08%	0.17%	0.16%	0.23%	0.24%	0.23%	0.20%	0.15%
Reserves/Loans	1.34%	1.34%	1.29%	1.30%	1.26%	1.16%	1.15%	1.16%	1.15%	1.18%
NPAs/Total Assets	0.37%	0.28%	0.27%	0.38%	0.20%	0.34%	0.46%	0.45%	0.39%	0.38%

Asset Group B - $501 million to $1 billion in Total Assets
As of Date



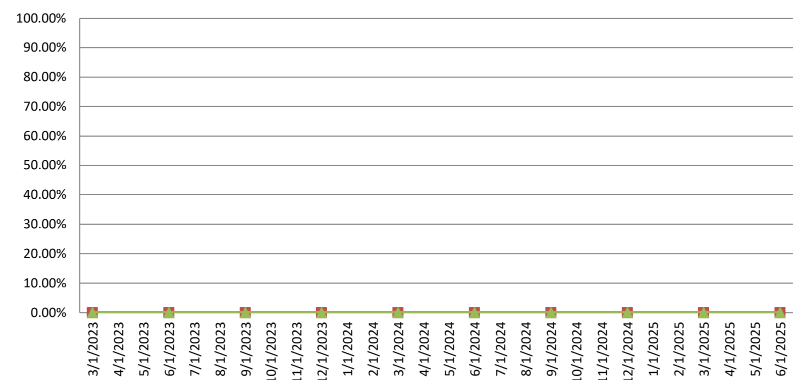
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.32%	0.33%	0.34%	0.34%	0.35%	0.32%	0.43%	0.36%	0.36%	0.39%
Reserves/Loans	1.38%	1.32%	1.31%	1.29%	1.27%	1.30%	1.26%	1.25%	1.26%	1.28%
NPAs/Total Assets	0.20%	0.22%	0.23%	0.22%	0.24%	0.21%	0.29%	0.25%	0.28%	0.29%

Asset Group C - $251 to $500 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.44%	0.56%	0.42%	0.22%	0.22%	0.29%	0.35%	0.35%	0.69%	1.17%
Reserves/Loans	1.17%	1.16%	1.15%	1.14%	1.12%	1.14%	1.16%	1.16%	1.16%	1.09%
NPAs/Total Assets	0.26%	0.38%	0.33%	0.22%	0.21%	0.24%	0.27%	1.01%	1.06%	0.88%

Asset Group D - $0 to $250 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Nonaccruals/Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Reserves/Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NPAs/Total Assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality	June 30, 2025	Run Date: August 18, 2025

Institution Name	As of Date Total Assets ($000)	Tot Loans & Leases Nonaccrual ($000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - Over $1 billion in total assets							
Columbia Bank	$51,892,650	$100,624	0.27%	1.12%	158.99%	7.52%	0.52%
Summit Bank	$1,246,799	$273	0.02%	1.23%	442.58%	2.09%	0.24%
State Average of Asset Group A	$26,569,725	$50,449	0.15%	1.18%	300.79%	4.80%	0.38%
Asset Group B - $501 million to $1 billion in total assets							
Bank of Eastern Oregon	$883,540	$2,173	0.35%	1.09%	312.75%	2.14%	0.25%
Citizens Bank	$832,786	$2,024	0.55%	1.60%	270.90%	2.54%	0.26%
People's Bank of Commerce	$811,098	$3,371	0.59%	1.05%	147.69%	3.66%	0.50%
Oregon Pacific Banking Co.	$804,958	$495	0.08%	1.25%	NM	0.70%	0.08%
Pioneer Trust Bank, National Association	$716,121	$1,268	0.25%	1.63%	654.81%	1.15%	0.18%
First Federal Savings and Loan Association of McMinnville	$659,462	$0	0.00%	1.02%	890.66%	1.58%	0.07%
Evergreen Federal Bank	$623,504	$4,417	0.91%	1.34%	147.61%	5.30%	0.71%
State Average of Asset Group B	$761,638	$1,964	0.39%	1.28%	404.07%	2.44%	0.29%
Asset Group C - $251 to $500 million in total assets							
Willamette Valley Bank	$459,481	$912	0.29%	1.01%	349.89%	1.18%	0.20%
Oregon Coast Bank	$457,534	$4,309	1.60%	1.06%	41.36%	20.80%	1.53%
Pacific West Bank	$361,550	$8,440	3.24%	1.13%	34.91%	22.55%	2.33%
Lewis & Clark Bank	$343,710	$1,084	0.74%	1.23%	165.77%	2.78%	0.32%
Clackamas County Bank	$266,609	$0	0.00%	1.02%	NA	0.00%	0.00%
State Average of Asset Group C	$377,777	$2,949	1.17%	1.09%	147.98%	9.46%	0.88%
Asset Group D - $0 to $250 million in total assets							
No information within Asset Group D	$0	$0	0.00%	0.00%	0.00%	0.00%	0.00%
State Average of Asset Group D	$0	$0	0.00%	0.00%	0.00%	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

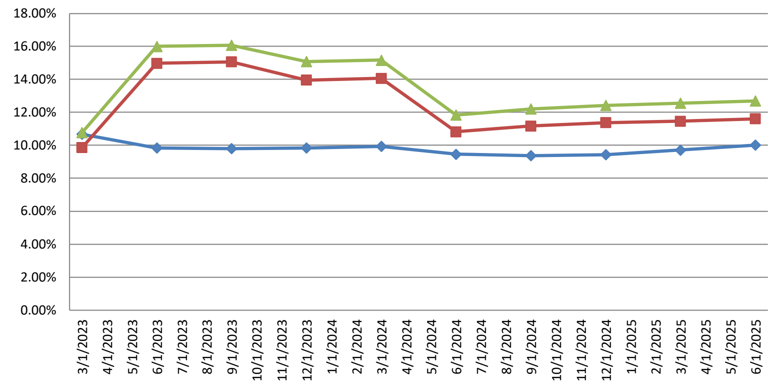
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

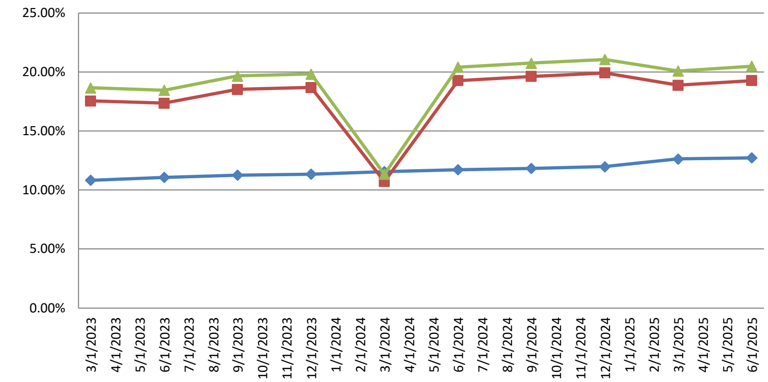
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

Asset Group A - Over $1 billion in Total Assets
As of Date



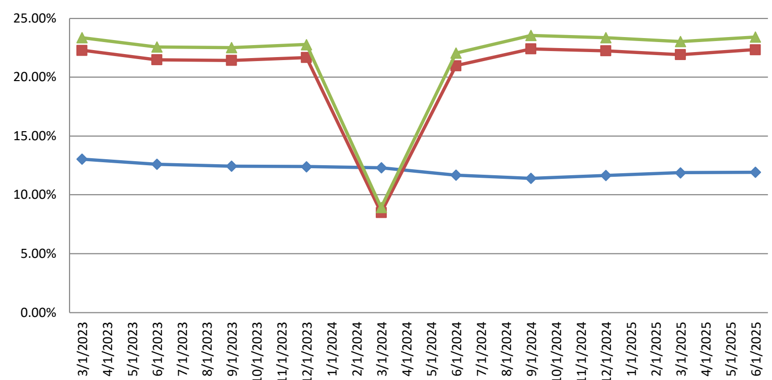
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	10.68%	9.84%	9.80%	9.83%	9.93%	9.46%	9.38%	9.43%	9.72%	10.01%
Tier 1 Risk Based Ratio	9.87%	14.98%	15.06%	13.96%	14.06%	10.82%	11.17%	11.37%	11.46%	11.61%
Risk Based Capital Ratio	10.78%	16.00%	16.08%	15.08%	15.17%	11.84%	12.21%	12.42%	12.56%	12.69%

Asset Group B - $501 million to $1 billion in Total Assets
As of Date



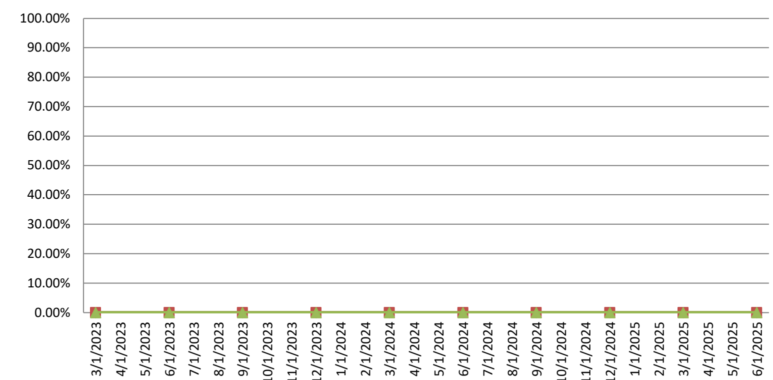
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	10.84%	11.07%	11.26%	11.33%	11.55%	11.72%	11.83%	11.98%	12.63%	12.72%
Tier 1 Risk Based Ratio	17.54%	17.35%	18.51%	18.68%	10.71%	19.25%	19.61%	19.92%	18.86%	19.26%
Risk Based Capital Ratio	18.65%	18.45%	19.66%	19.82%	11.36%	20.40%	20.74%	21.05%	20.08%	20.49%

Asset Group C - $251 to $500 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	13.03%	12.60%	12.43%	12.40%	12.31%	11.67%	11.41%	11.64%	11.88%	11.93%
Tier 1 Risk Based Ratio	22.28%	21.48%	21.43%	21.68%	8.50%	20.97%	22.40%	22.23%	21.92%	22.34%
Risk Based Capital Ratio	23.35%	22.56%	22.51%	22.77%	8.94%	22.05%	23.54%	23.36%	23.04%	23.42%

Asset Group D - $0 to $250 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Leverage Ratio	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 1 Risk Based Ratio	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Risk Based Capital Ratio	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Source: SNL Financial

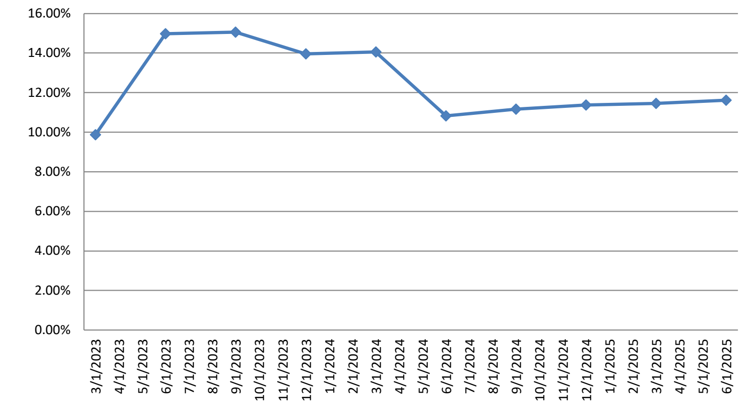
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

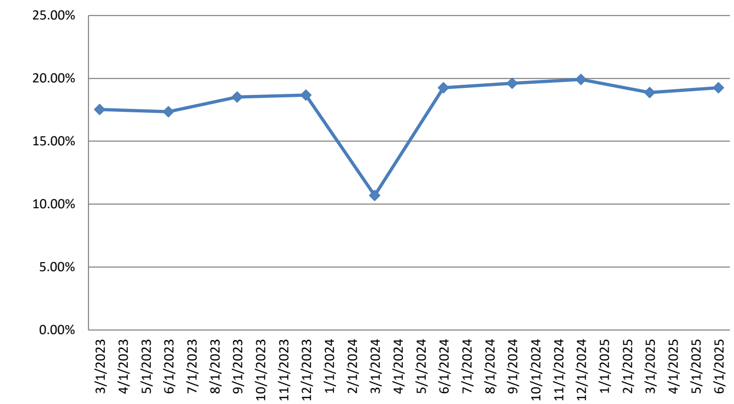
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

Asset Group A - Over $1 billion in Total Assets
As of Date



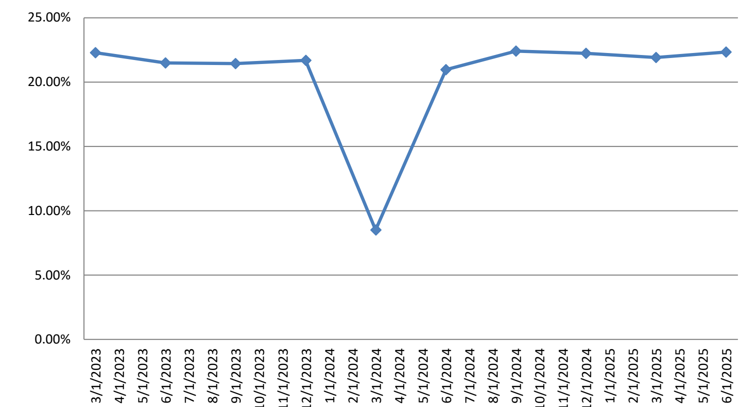
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	9.87%	14.98%	15.06%	13.96%	14.06%	10.82%	11.17%	11.37%	11.46%	11.61%

Asset Group B - $501 million to $1 billion in Total Assets
As of Date



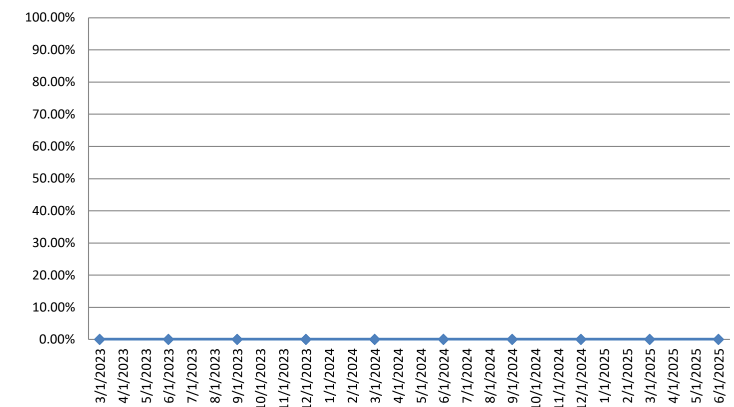
	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	17.54%	17.35%	18.51%	18.68%	10.70%	19.25%	19.61%	19.92%	18.86%	19.26%

Asset Group C - $251 to $500 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	22.28%	21.48%	21.43%	21.68%	8.50%	20.97%	22.40%	22.23%	21.92%	22.34%

Asset Group D - $0 to $250 million in Total Assets
As of Date



	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Common Equity Tier 1 RB Ratio	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy			June 30, 2025				Run Date: August 18, 2025	
	As of Date							
Institution Name	Total Assets ($000)	Total Equity Capital ($000)	Tier1 Capital ($000)	Common Equity Tier 1 Capital ($000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - Over $1 billion in total assets								
Columbia Bank	$51,892,650	$5,687,667	$4,647,009	$4,647,009	9.19%	11.61%	12.69%	11.61%
Summit Bank	$1,246,799	$132,895	$133,787	$133,787	10.83%	NA	NA	NA
State Average of Asset Group A	$26,569,725	$2,910,281	$2,390,398	$2,390,398	10.01%	11.61%	12.69%	11.61%
Asset Group B - $501 million to $1 billion in total assets								
Bank of Eastern Oregon	$883,540	$95,225	$96,949	$96,949	10.98%	NA	NA	NA
Citizens Bank	$832,786	$80,160	$112,085	$112,085	13.79%	22.69%	23.94%	22.69%
People's Bank of Commerce	$811,098	$108,122	$113,229	$113,229	13.84%	NA	NA	NA
Oregon Pacific Banking Co.	$804,958	$85,573	$91,437	$91,437	11.52%	14.82%	16.07%	14.82%
Pioneer Trust Bank, National Association	$716,121	$102,416	$102,527	$102,527	14.57%	18.67%	19.92%	18.67%
First Federal Savings and Loan Association of McMinnville	$659,462	$69,035	$78,842	$78,842	11.66%	20.87%	22.03%	20.87%
Evergreen Federal Bank	$623,504	$76,891	$78,344	$78,344	12.65%	NA	NA	NA
State Average of Asset Group B	$761,638	$88,203	$96,202	$96,202	12.72%	19.26%	20.49%	19.26%
Asset Group C - $251 to $500 million in total assets								
Willamette Valley Bank	$459,481	$73,912	$75,860	$75,860	16.66%	NA	NA	NA
Oregon Coast Bank	$457,534	$32,210	$44,820	$44,820	9.59%	NA	NA	NA
Pacific West Bank	$361,550	$34,481	$35,987	$35,987	10.15%	NA	NA	NA
Lewis & Clark Bank	$343,710	$37,761	$40,072	$40,072	10.89%	20.74%	21.79%	20.74%
Clackamas County Bank	$266,609	$29,762	$34,117	$34,117	12.36%	23.93%	25.04%	23.93%
State Average of Asset Group C	$377,777	$41,625	$46,171	$46,171	11.93%	22.34%	23.42%	22.34%
Asset Group D - $0 to $250 million in total assets								
No information within Asset Group D	$0	$0	$0	$0	0.00%	0.00%	0.00%	0.00%
State Average of Asset Group D	$0	$0	$0	$0	0.00%	0.00%	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Definitions

Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.
Efficiency ratio (FTE) (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.
Total deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Liquidity ratio (%)	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
Total equity capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
Tier 1 capital	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.