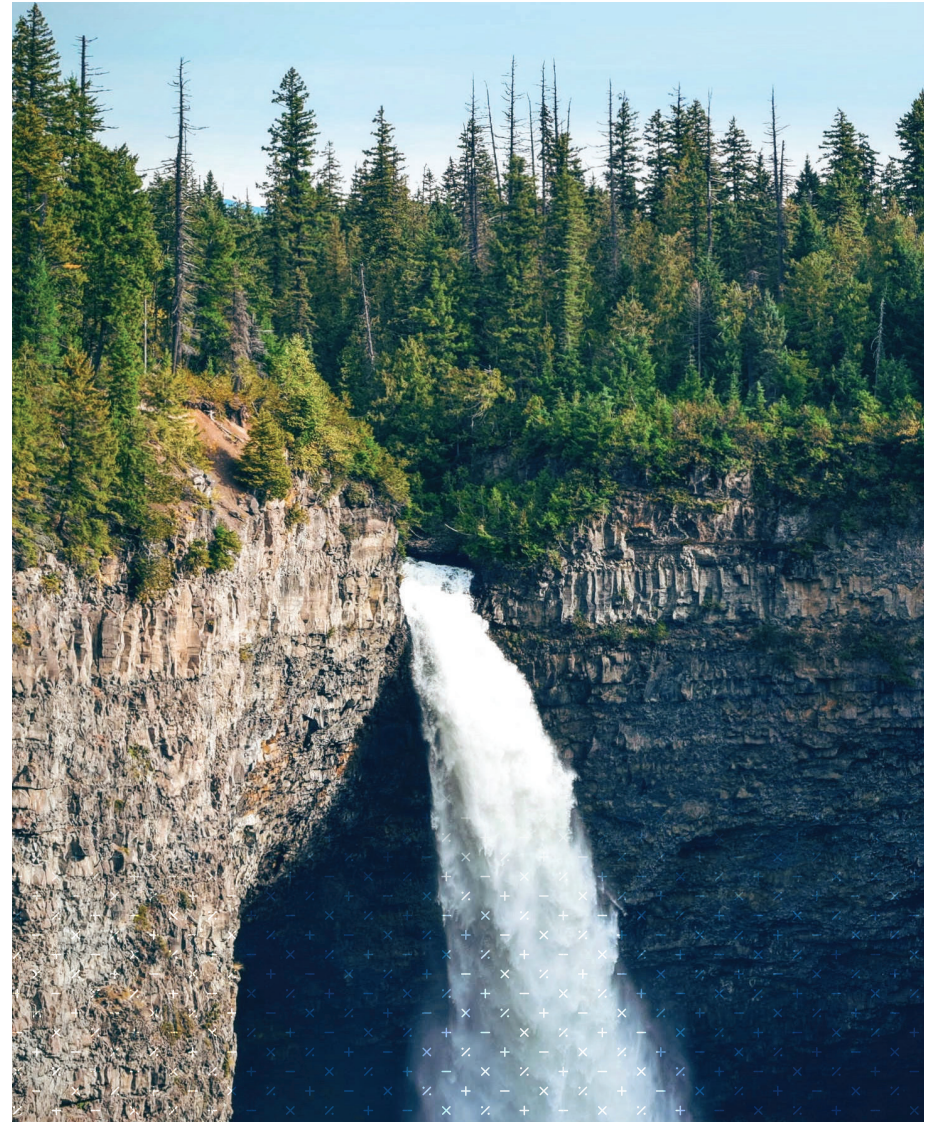


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Bankers' Index

AN ANALYSIS OF WASHINGTON AND OREGON
COMMUNITY BANKS





The Bankers' Index is published by the Washington and Oregon offices of Moss Adams. For more information on the data presented in this report, contact **Kassie Ecklund, Senior Manager**, at **(559) 389-5700**.

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

123 Ohme Garden Road
Suite C
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

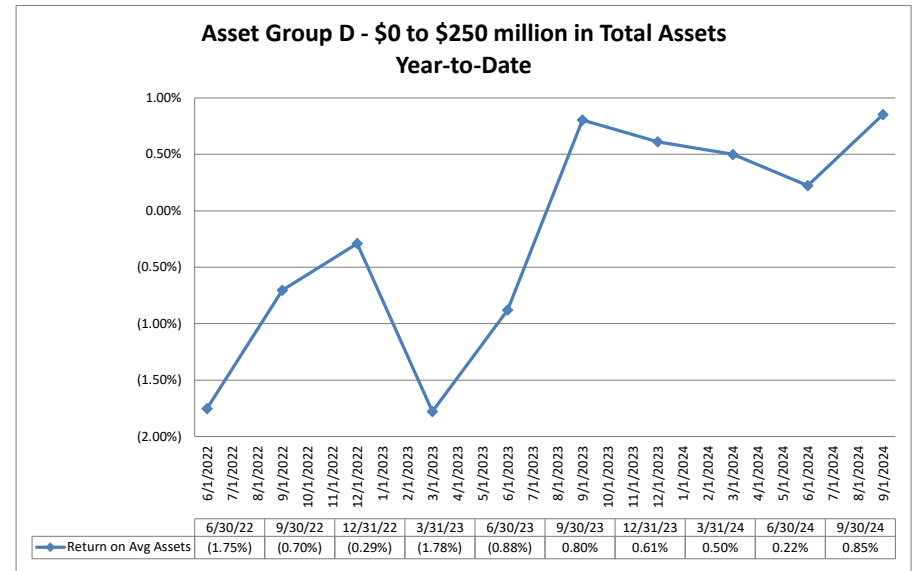
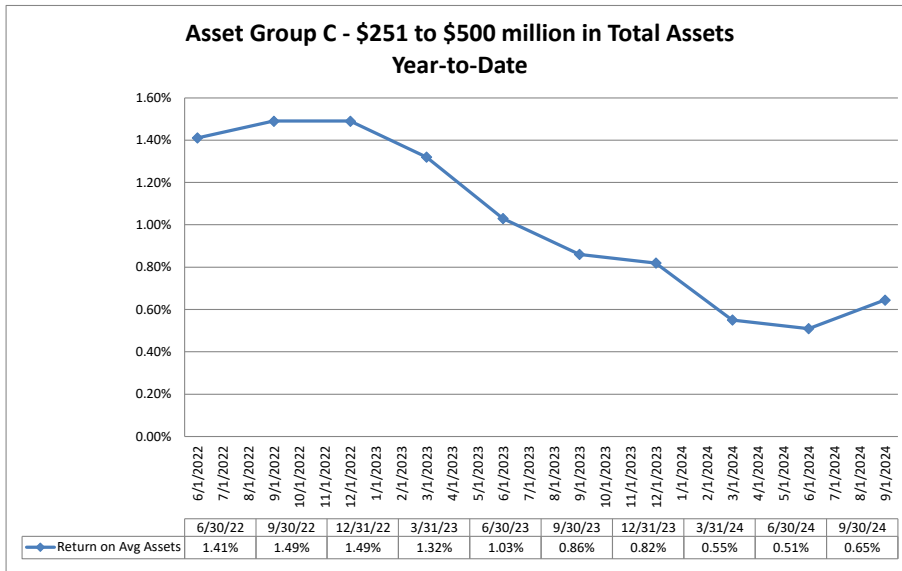
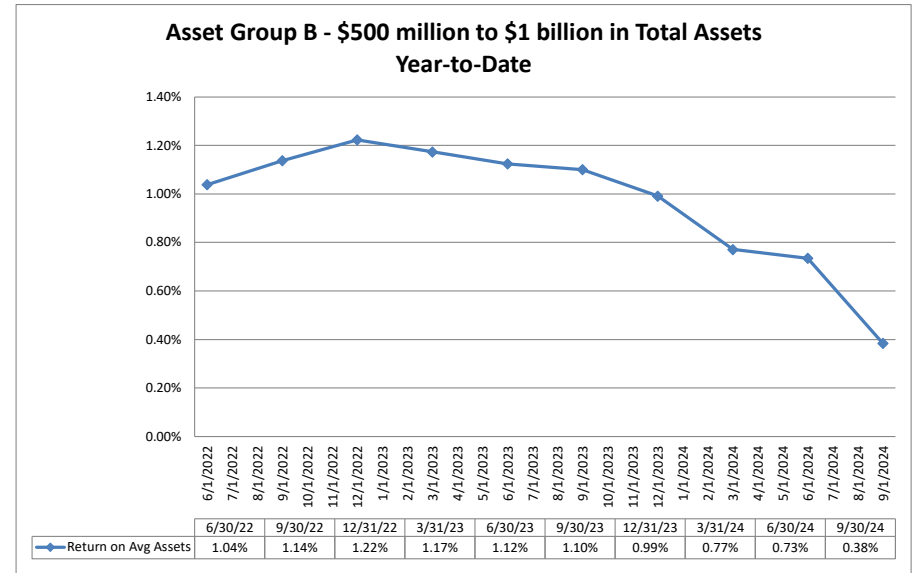
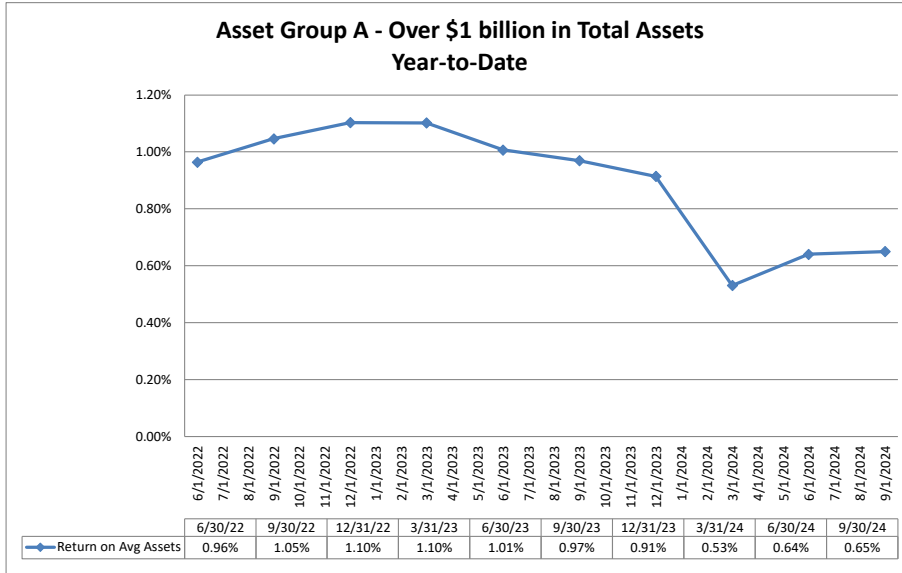
PORTLAND

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



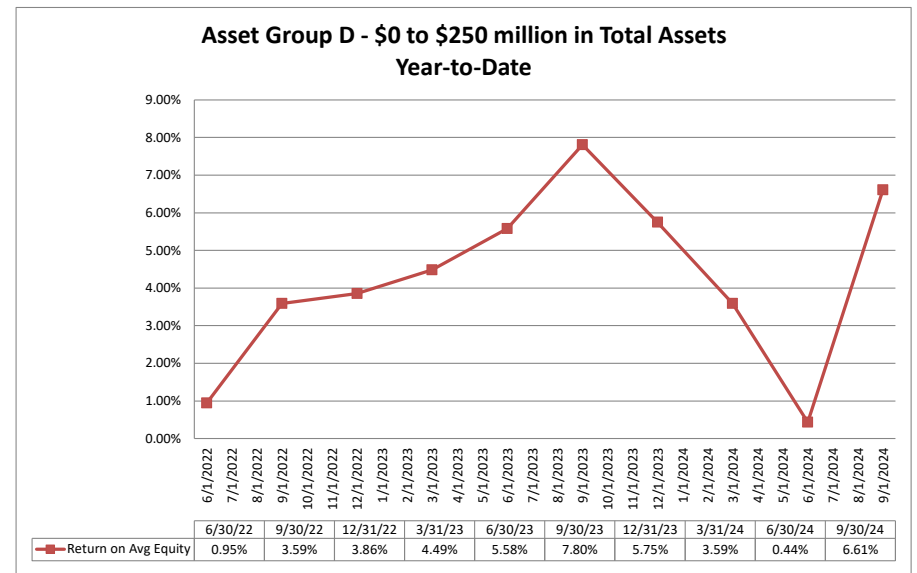
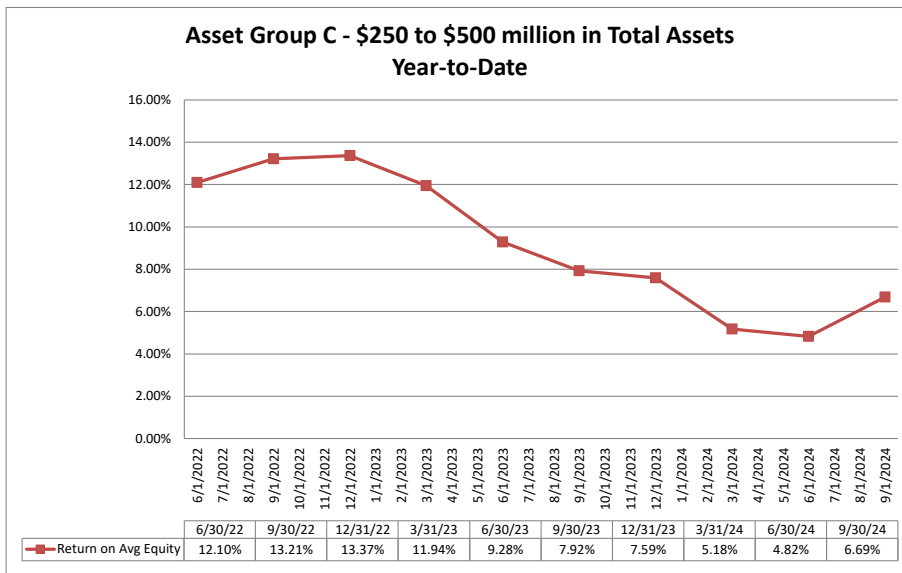
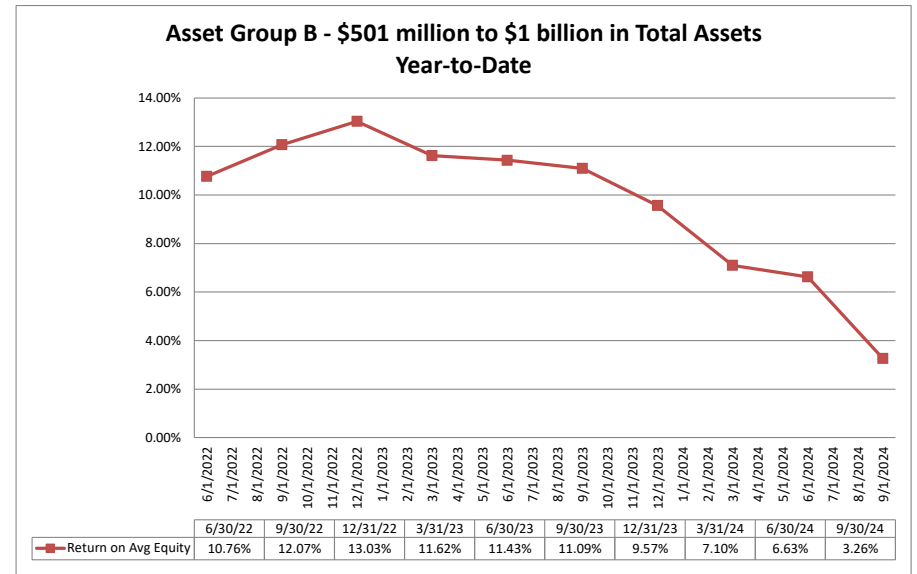
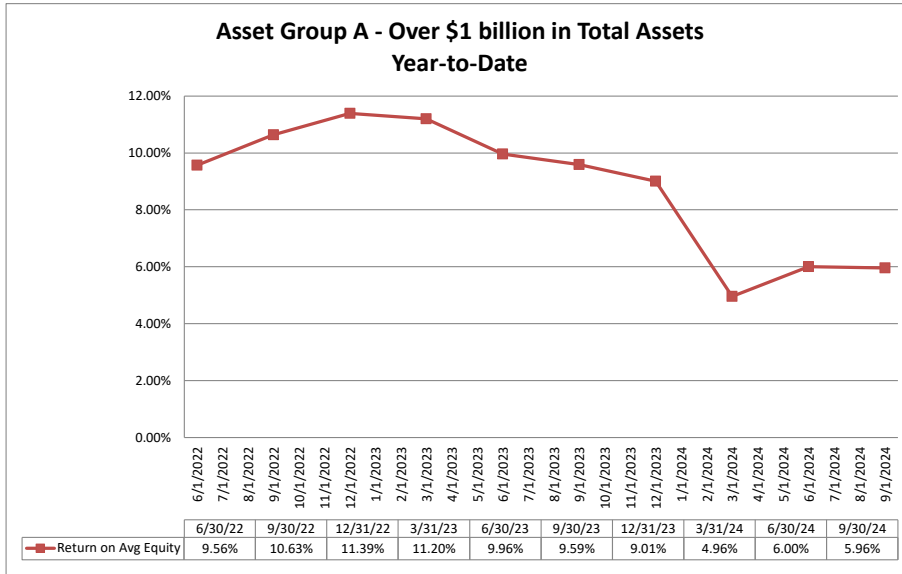
Source: SNL Financial

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



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.

Performance Analysis

September 30, 2024

Run Date: November 12, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - Over \$1 billion in total assets											
Washington Federal Bank	\$28,050,298	\$62,644	0.89%	8.34%	54.05%	\$98	\$149,314	0.72%	6.89%	60.66%	\$112
Banner Bank	\$16,199,722	\$47,384	1.17%	10.59%	59.96%	\$121	\$129,875	1.08%	9.93%	61.35%	\$124
Washington Trust Bank	\$11,052,623	\$12,157	0.45%	5.50%	77.64%	\$137	\$35,924	0.43%	5.48%	81.63%	\$137
HomeStreet Bank	\$9,196,814	(\$2,184)	(0.09%)	(1.20%)	107.52%	\$131	(\$7,074)	(0.10%)	(1.30%)	105.70%	\$135
Heritage Bank	\$7,148,305	\$13,085	0.72%	5.96%	59.63%	\$124	\$36,491	0.67%	5.61%	62.18%	\$126
Coastal Community Bank	\$4,062,509	\$14,197	1.42%	15.63%	42.70%	\$143	\$33,970	1.18%	12.94%	40.97%	\$145
1st Security Bank of Washington	\$2,969,996	\$10,752	1.44%	13.07%	65.22%	\$100	\$29,068	1.30%	12.07%	58.92%	\$98
Peoples Bank	\$2,422,677	\$5,267	0.88%	7.30%	75.50%	\$125	\$12,285	0.69%	5.76%	78.88%	\$122
First Fed Bank	\$2,241,020	(\$1,332)	(0.24%)	(2.95%)	94.67%	\$141	(\$2,293)	(0.14%)	(1.70%)	78.53%	\$139
Cashmere Valley Bank	\$2,112,838	\$7,175	1.34%	12.75%	54.51%	\$90	\$21,100	1.33%	13.09%	56.46%	\$90
Yakima Federal Savings and Loan Association	\$2,076,918	\$3,118	0.60%	2.40%	62.89%	\$113	\$8,973	0.57%	2.32%	62.97%	\$111
Timberland Bank	\$1,922,941	\$6,333	1.32%	10.47%	56.57%	\$88	\$18,114	1.27%	10.10%	57.98%	\$89
Kitsap Bank	\$1,685,635	\$684	0.16%	1.81%	79.52%	\$114	\$6,200	0.48%	5.62%	78.50%	\$113
Riverview Bank	\$1,545,711	\$2,010	0.52%	4.60%	80.15%	\$112	\$834	0.07%	0.64%	90.78%	\$110
First Financial Northwest Bank	\$1,450,281	(\$298)	(0.08%)	(0.77%)	88.18%	\$136	\$1,087	0.10%	0.95%	91.59%	\$147
Bank of the Pacific	\$1,158,857	\$2,940	1.02%	9.02%	72.34%	\$106	\$8,275	0.96%	8.61%	73.19%	\$105
Sound Community Bank	\$1,101,050	\$1,439	0.53%	5.10%	79.22%	\$142	\$3,591	0.44%	4.27%	82.39%	\$145
State Average of Asset Group A	\$5,670,482	\$10,904	0.71%	6.33%	71.19%	\$119	\$28,573	0.65%	5.96%	71.92%	\$120
Asset Group B - \$501 million to \$1 billion in total assets											
Olympia Federal Savings and Loan Association	\$979,327	\$189	0.08%	0.67%	97.61%	\$108	\$755	0.11%	0.90%	94.01%	\$108
Seattle Bank	\$953,842	\$837	0.35%	3.53%	74.03%	\$128	\$2,401	0.35%	3.38%	68.03%	\$143
Mountain Pacific Bank	\$777,740	\$2,460	1.32%	12.56%	58.06%	\$134	\$5,850	1.11%	10.23%	60.87%	\$128
Baker Boyer National Bank	\$677,240	\$825	0.47%	6.56%	87.07%	\$114	\$988	0.19%	2.73%	93.16%	\$118
Community First Bank	\$652,761	\$1,483	0.92%	13.35%	76.07%	\$122	\$4,016	0.85%	12.85%	78.56%	\$122
Commencement Bank	\$627,008	\$966	0.62%	7.65%	77.40%	\$131	\$2,493	0.55%	6.68%	82.79%	\$135
SaviBank	\$622,274	\$833	0.53%	6.58%	81.07%	\$86	\$1,624	0.35%	4.45%	84.99%	\$89
Security State Bank	\$619,392	\$4,502	2.95%	18.57%	43.04%	\$78	\$14,557	3.22%	20.78%	41.71%	\$75
UniBank	\$569,457	(\$14,930)	(10.31%)	(111.08%)	84.46%	\$109	(\$14,444)	(3.27%)	(32.63%)	69.73%	\$119
State Average of Asset Group B	\$719,893	(\$315)	(0.34%)	(4.62%)	75.42%	\$112	\$2,027	0.38%	3.26%	74.87%	\$115

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

September 30, 2024

Run Date: November 12, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$251 to \$500 million in total assets											
Pacific Crest Savings Bank	\$323,056	\$487	0.62%	5.81%	68.23%	\$186	\$1,281	0.54%	5.15%	71.33%	\$192
RiverBank	\$262,191	\$731	1.11%	12.53%	67.33%	\$133	\$1,401	0.75%	8.23%	74.41%	\$135
State Average of Asset Group C	\$292,624	\$609	0.87%	9.17%	67.78%	\$159	\$1,341	0.65%	6.69%	72.87%	\$164
Asset Group D - \$0 to \$250 million in total assets											
State Bank Northwest	\$229,172	\$1,404	2.58%	20.52%	60.80%	\$129	\$4,102	2.51%	20.33%	61.10%	\$124
Liberty Bank	\$183,608	\$100	0.22%	2.28%	96.71%	\$134	\$291	0.21%	2.25%	95.40%	\$130
Washington Business Bank	\$93,171	\$485	1.97%	11.49%	58.04%	\$131	\$1,145	1.49%	9.34%	61.53%	\$137
Portage Bank	\$75,409	\$245	1.30%	13.20%	51.29%	\$69	\$665	1.27%	12.53%	61.34%	\$69
Twin City Bank	\$73,980	\$153	0.82%	10.62%	79.12%	\$100	\$358	0.66%	8.73%	83.24%	\$100
Connect Community Bank	\$71,762	(\$487)	(2.65%)	(39.59%)	194.52%	\$76	(\$1,014)	(1.86%)	(25.72%)	184.43%	\$72
Lamont Bank of St. John	\$71,753	(\$184)	(1.00%)	(12.40%)	117.71%	\$127	\$285	0.52%	6.79%	71.89%	\$117
Farmers State Bank	\$53,771	\$108	0.83%	8.62%	62.73%	\$88	\$257	0.64%	6.96%	66.67%	\$81
Sound Banking Company	\$50,384	\$284	2.29%	20.55%	59.14%	\$185	\$770	2.22%	18.24%	61.33%	\$187
State Average of Asset Group D	\$100,334	\$234	0.71%	3.92%	86.67%	\$115	\$762	0.85%	6.61%	82.99%	\$113

Source: SNL Financial

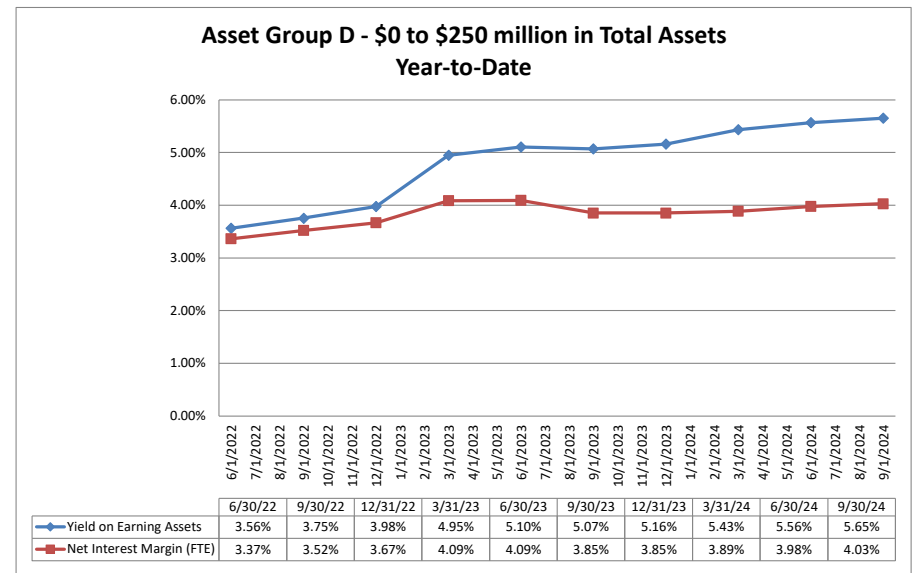
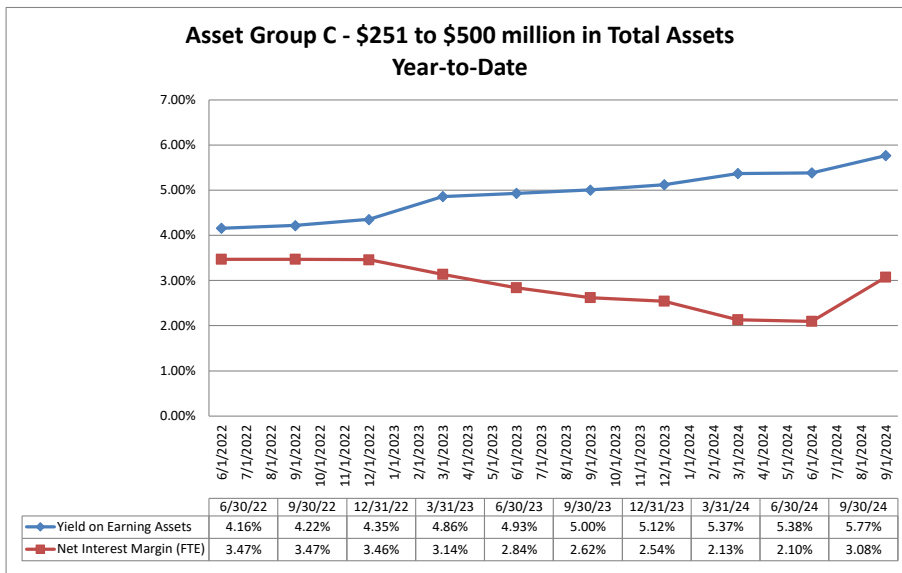
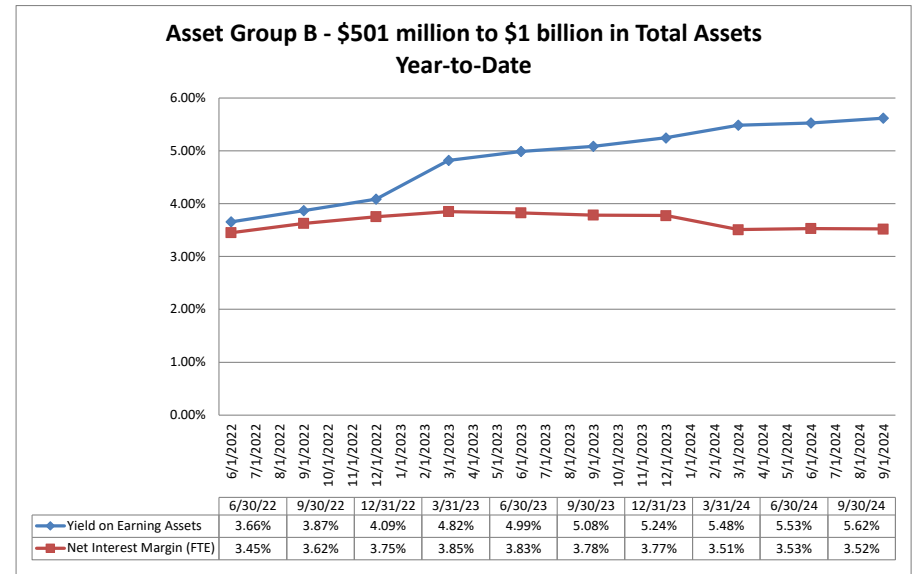
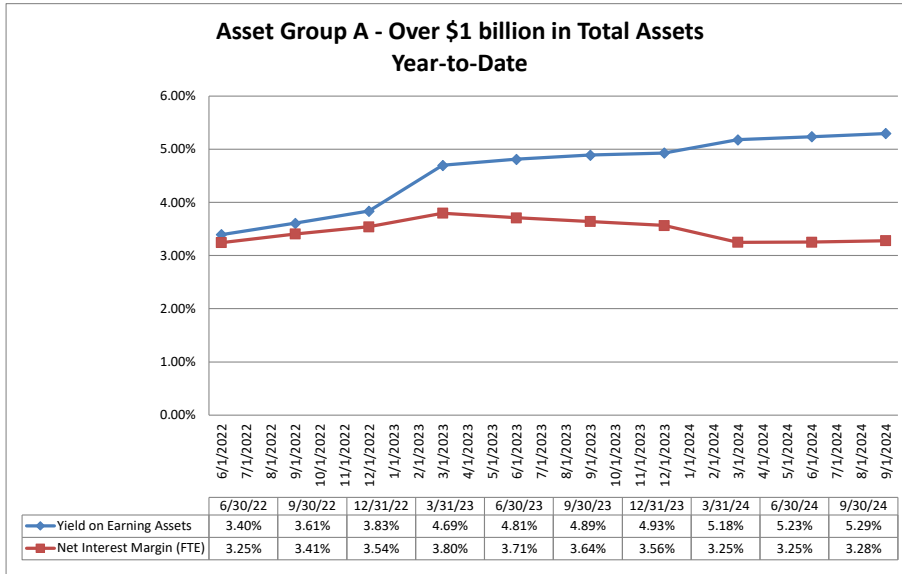
Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

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



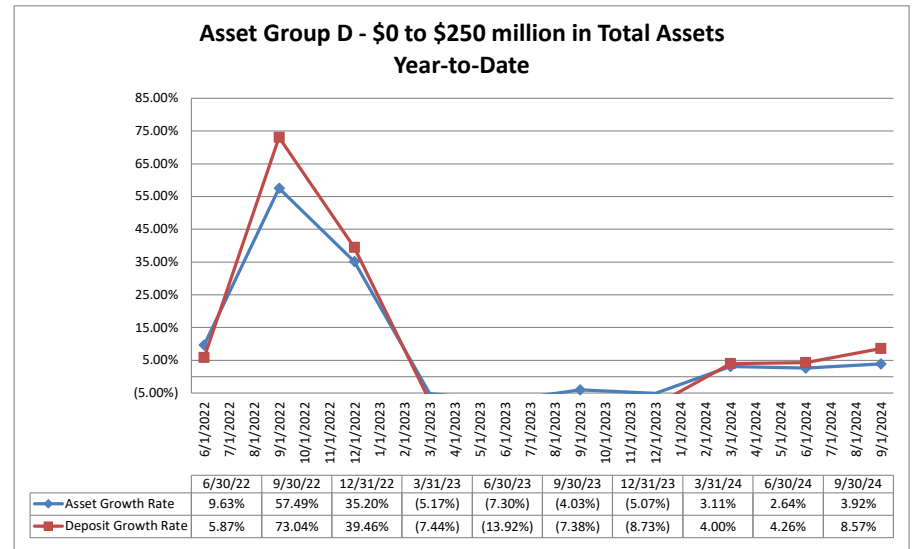
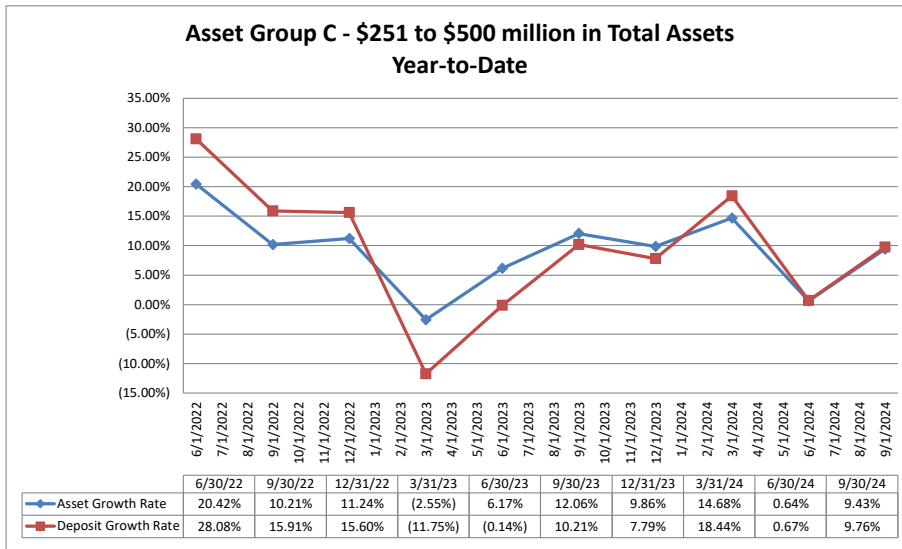
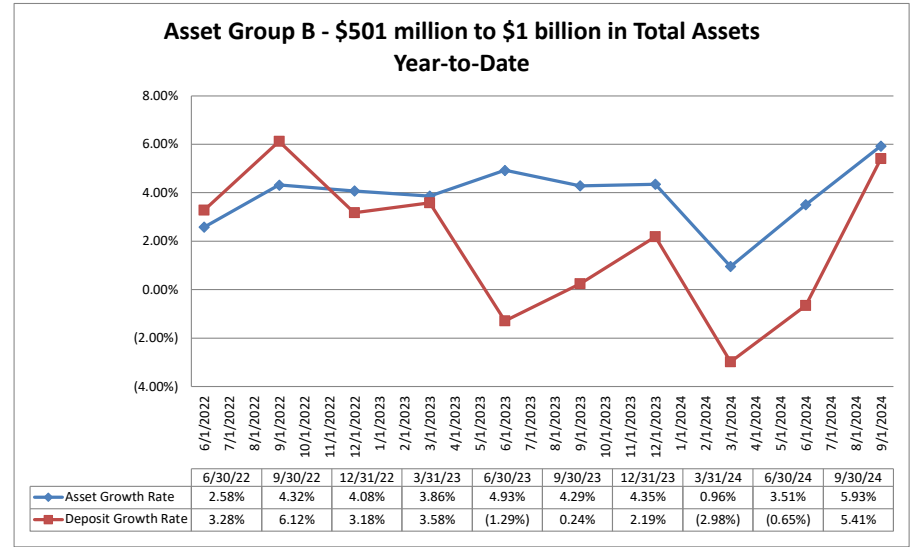
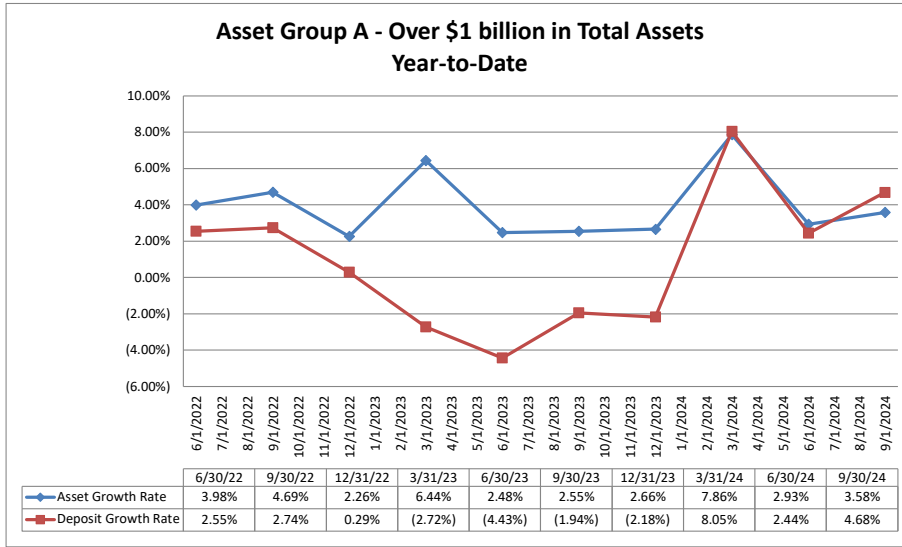
Source: SNL Financial

Note: Report includes only bank-level data.

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



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

September 30, 2024

Run Date: November 12, 2024

Institution Name	As of Date					Year to Date					
	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 (%)

Asset Group A - Over \$1 billion in total assets

Washington Federal Bank	\$28,050,298	\$21,125,312	\$21,524,646	98.14%	16.41%	\$12,756	5.60%	3.42%	3.09%	2.68%	31.88%	44.12%
Banner Bank	\$16,199,722	\$11,303,447	\$13,607,612	83.07%	22.64%	\$8,558	5.14%	2.40%	1.59%	3.73%	4.53%	4.77%
Washington Trust Bank	\$11,052,623	\$6,940,447	\$8,663,700	80.11%	22.76%	\$9,288	4.51%	3.26%	1.66%	2.47%	(4.47%)	8.53%
HomeStreet Bank	\$9,196,814	\$7,379,635	\$6,459,691	114.24%	11.05%	\$11,439	4.50%	3.77%	3.21%	1.51%	(2.58%)	(6.35%)
Heritage Bank	\$7,148,305	\$4,679,479	\$5,709,767	81.96%	16.36%	\$9,531	4.79%	2.23%	1.62%	3.29%	(0.43%)	2.24%
Coastal Community Bank	\$4,062,509	\$3,426,397	\$3,633,226	94.31%	13.22%	\$8,464	10.45%	4.20%	3.54%	7.18%	11.13%	10.59%
1st Security Bank of Washington	\$2,969,996	\$2,544,424	\$2,446,106	104.02%	9.61%	\$5,313	6.43%	3.05%	2.28%	4.38%	(0.10%)	(5.06%)
Peoples Bank	\$2,422,677	\$1,939,171	\$2,110,299	91.89%	8.51%	\$5,997	5.02%	2.28%	1.53%	3.64%	0.60%	(0.14%)
First Fed Bank	\$2,241,020	\$1,732,905	\$1,718,938	100.81%	17.01%	\$9,496	5.31%	3.13%	2.72%	2.79%	3.61%	2.91%
Cashmere Valley Bank	\$2,112,838	\$998,083	\$1,824,986	54.69%	46.86%	\$7,019	4.67%	2.14%	1.67%	3.20%	4.58%	3.85%
Yakima Federal Savings and Loan Association	\$2,076,918	\$808,748	\$1,423,715	56.81%	63.53%	\$15,734	3.61%	2.51%	2.50%	1.69%	(0.02%)	(1.92%)
Timberland Bank	\$1,922,941	\$1,439,001	\$1,649,098	87.26%	12.55%	\$7,202	5.29%	2.61%	1.95%	3.53%	1.99%	1.72%
Kitsap Bank	\$1,685,635	\$886,967	\$1,362,106	65.12%	31.84%	\$6,434	4.49%	1.94%	1.18%	3.24%	3.05%	(1.89%)
Riverview Bank	\$1,545,711	\$1,060,977	\$1,246,826	85.09%	16.60%	\$6,839	4.00%	2.11%	1.55%	2.57%	(3.59%)	2.01%
First Financial Northwest Bank	\$1,450,281	\$1,142,411	\$1,181,103	96.72%	16.27%	\$10,904	5.54%	3.61%	3.31%	2.51%	(4.80%)	(2.88%)
Bank of the Pacific	\$1,158,857	\$699,114	\$1,011,867	69.09%	21.09%	\$4,952	5.13%	1.55%	0.94%	4.27%	1.27%	0.26%
Sound Community Bank	\$1,101,050	\$901,798	\$934,997	96.45%	16.10%	\$9,100	5.51%	3.17%	2.78%	3.02%	14.16%	16.86%
State Average of Asset Group A	\$5,670,482	\$4,059,313	\$4,500,511	85.87%	21.32%	\$8,766	5.29%	2.79%	2.18%	3.28%	3.58%	4.68%

Asset Group B - \$501 million to \$1 billion in total assets

Olympia Federal Savings and Loan Association	\$979,327	\$830,464	\$681,153	121.92%	10.93%	\$8,516	4.46%	2.67%	2.56%	2.11%	2.55%	0.90%
Seattle Bank	\$953,842	\$757,572	\$845,412	89.61%	19.97%	\$9,733	8.23%	4.27%	3.93%	4.76%	15.24%	17.98%
Mountain Pacific Bank	\$777,740	\$628,541	\$622,334	101.00%	17.84%	\$8,187	6.57%	3.58%	2.99%	3.93%	20.98%	21.46%
Baker Boyer National Bank	\$677,240	\$391,793	\$590,422	66.36%	29.97%	\$3,826	3.85%	1.55%	0.88%	2.93%	(6.04%)	(6.78%)
Community First Bank	\$652,761	\$363,897	\$603,451	60.30%	33.55%	\$4,835	4.43%	2.32%	1.64%	2.91%	10.55%	9.60%
Commencement Bank	\$627,008	\$465,879	\$568,404	81.96%	22.15%	\$7,937	5.12%	2.71%	1.93%	3.29%	9.34%	9.33%
SaviBank	\$622,274	\$509,535	\$517,705	98.42%	11.33%	\$4,542	5.75%	2.95%	2.49%	3.46%	6.67%	6.68%
Security State Bank	\$619,392	\$231,942	\$514,841	45.05%	70.84%	\$7,039	5.89%	1.00%	0.56%	5.28%	2.91%	1.41%
UniBank	\$569,457	\$439,233	\$468,495	93.75%	17.10%	\$10,354	6.28%	4.46%	3.68%	2.99%	(8.84%)	(11.92%)
State Average of Asset Group B	\$719,893	\$513,206	\$601,357	84.26%	25.96%	\$7,219	5.62%	2.83%	2.30%	3.52%	5.93%	5.41%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 12, 2024

Institution Name	As of Date						Year to Date					
	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												
Pacific Crest Savings Bank	\$323,056	\$229,481	\$249,543	91.96%	32.11%	\$20,191	5.45%	3.96%	3.88%	2.12%	7.17%	4.44%
RiverBank	\$262,191	\$209,395	\$236,288	88.62%	21.33%	\$7,086	6.08%	4.16%	2.09%	4.03%	11.68%	15.08%
State Average of Asset Group C	\$292,624	\$219,438	\$242,916	90.29%	26.72%	\$13,639	5.77%	4.06%	2.99%	3.08%	9.43%	9.76%
Asset Group D - \$0 to \$250 million in total assets												
State Bank Northwest	\$229,172	\$170,399	\$194,936	87.41%	18.45%	\$6,031	6.85%	0.67%	0.37%	6.50%	2.83%	1.66%
Liberty Bank	\$183,608	\$141,497	\$147,498	95.93%	8.45%	\$9,180	5.00%	3.28%	2.53%	2.58%	(0.93%)	4.46%
Washington Business Bank	\$93,171	\$81,261	\$67,719	120.00%	13.25%	\$7,764	6.54%	3.05%	2.20%	4.66%	(14.84%)	(20.41%)
Portage Bank	\$75,409	\$60,073	\$60,996	98.49%	16.90%	\$3,591	7.97%	3.51%	3.26%	5.04%	22.03%	27.21%
Twin City Bank	\$73,980	\$45,278	\$67,337	67.24%	39.16%	\$4,624	4.52%	0.89%	0.44%	4.10%	3.90%	6.10%
Connect Community Bank	\$71,762	\$59,175	\$61,067	96.90%	17.61%	\$2,990	4.32%	2.35%	2.03%	2.28%	(0.16%)	23.37%
Lamont Bank of St. John	\$71,753	\$48,548	\$56,947	85.25%	6.22%	\$11,959	5.16%	3.61%	2.71%	2.69%	8.87%	10.44%
Farmers State Bank	\$53,771	\$3,990	\$48,633	8.20%	93.49%	\$8,962	2.87%	1.08%	0.49%	2.42%	(4.18%)	(2.83%)
Sound Banking Company	\$50,384	\$38,471	\$44,543	86.37%	17.30%	\$10,077	7.63%	2.24%	1.73%	5.98%	17.72%	27.12%
State Average of Asset Group D	\$100,334	\$72,077	\$83,297	82.87%	25.65%	\$7,242	5.65%	2.30%	1.75%	4.03%	3.92%	8.57%

Source: SNL Financial

Note: Report includes only bank-level data.

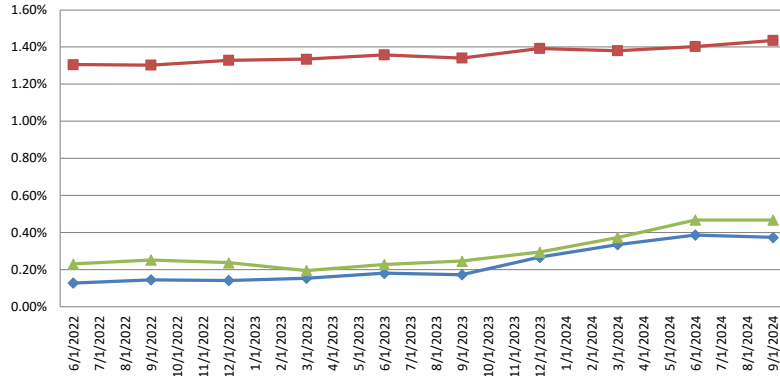
NA = data was not available.

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

Asset Quality

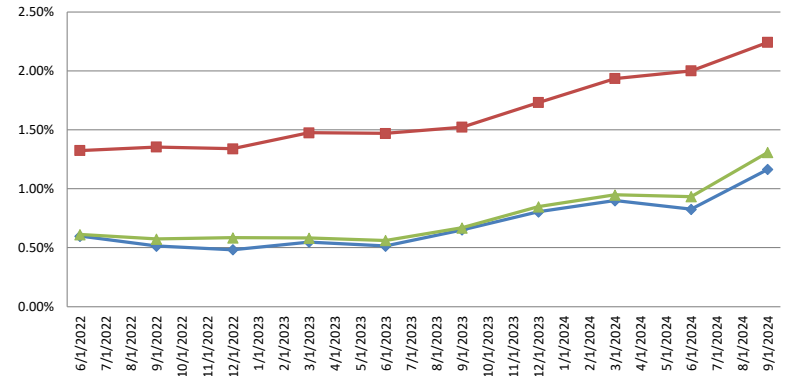
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



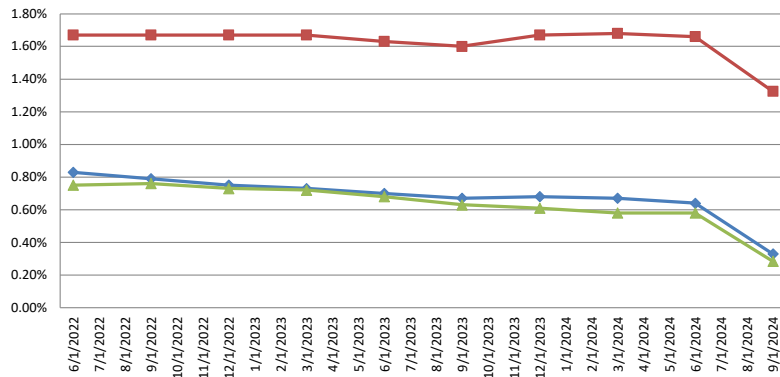
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Nonaccruals/Loans	0.13%	0.14%	0.14%	0.15%	0.18%	0.17%	0.27%	0.33%	0.39%	0.37%
Reserves/Loans	1.31%	1.30%	1.33%	1.33%	1.36%	1.34%	1.39%	1.38%	1.40%	1.44%
NPAs/Total Assets	0.23%	0.25%	0.24%	0.19%	0.23%	0.25%	0.29%	0.37%	0.47%	0.47%

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



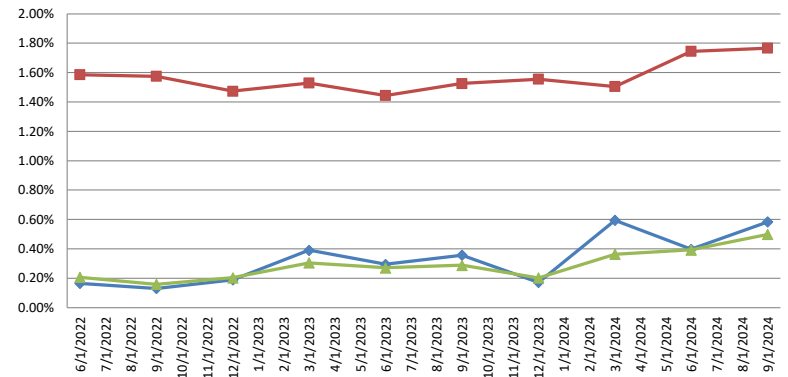
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Nonaccruals/Loans	0.60%	0.51%	0.48%	0.55%	0.51%	0.65%	0.80%	0.90%	0.83%	1.16%
Reserves/Loans	1.32%	1.35%	1.34%	1.47%	1.47%	1.52%	1.73%	1.93%	2.00%	2.24%
NPAs/Total Assets	0.61%	0.57%	0.58%	0.58%	0.56%	0.67%	0.85%	0.95%	0.93%	1.31%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Nonaccruals/Loans	0.83%	0.79%	0.75%	0.73%	0.70%	0.67%	0.68%	0.67%	0.64%	0.33%
Reserves/Loans	1.67%	1.67%	1.67%	1.67%	1.63%	1.60%	1.67%	1.68%	1.66%	1.33%
NPAs/Total Assets	0.75%	0.76%	0.73%	0.72%	0.68%	0.63%	0.61%	0.58%	0.58%	0.29%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Nonaccruals/Loans	0.17%	0.13%	0.19%	0.39%	0.30%	0.36%	0.17%	0.59%	0.40%	0.58%
Reserves/Loans	1.59%	1.58%	1.47%	1.53%	1.45%	1.53%	1.55%	1.50%	1.75%	1.77%
NPAs/Total Assets	0.21%	0.16%	0.20%	0.31%	0.27%	0.29%	0.20%	0.36%	0.39%	0.50%

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

September 30, 2024

Run Date: November 12, 2024

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

Asset Group A - Over \$1 billion in total assets

Washington Federal Bank	\$28,050,298	\$69,541	0.33%	0.96%	135.30%	5.61%	0.55%
Banner Bank	\$16,199,722	\$39,049	0.35%	1.37%	395.87%	2.80%	0.25%
Washington Trust Bank	\$11,052,623	\$33,968	0.49%	2.24%	456.89%	3.26%	0.31%
HomeStreet Bank	\$9,196,814	\$47,838	0.65%	0.52%	75.08%	7.76%	0.60%
Heritage Bank	\$7,148,305	\$4,301	0.09%	1.10%	91.82%	8.95%	0.78%
Coastal Community Bank	\$4,062,509	\$21,106	0.62%	4.97%	480.74%	14.91%	0.87%
1st Security Bank of Washington	\$2,969,996	\$10,772	0.42%	1.23%	233.67%	3.88%	0.45%
Peoples Bank	\$2,422,677	\$1,957	0.10%	1.49%	NM	1.09%	0.15%
First Fed Bank	\$2,241,020	\$30,396	1.75%	1.27%	72.28%	14.95%	1.36%
Cashmere Valley Bank	\$2,112,838	\$2,773	0.28%	1.32%	86.97%	6.53%	0.72%
Yakima Federal Savings and Loan Association	\$2,076,918	\$1,202	0.15%	0.52%	351.83%	0.23%	0.06%
Timberland Bank	\$1,922,941	\$3,885	0.27%	1.21%	449.88%	1.60%	0.20%
Kitsap Bank	\$1,685,635	\$250	0.03%	1.11%	NM	4.12%	0.37%
Riverview Bank	\$1,545,711	\$149	0.01%	1.46%	644.69%	1.63%	0.16%
First Financial Northwest Bank	\$1,450,281	\$853	0.07%	1.42%	890.26%	1.08%	0.13%
Bank of the Pacific	\$1,158,857	\$1,138	0.16%	1.27%	781.81%	0.88%	0.10%
Sound Community Bank	\$1,101,050	\$8,472	0.94%	0.95%	87.22%	8.23%	0.90%
State Average of Asset Group A	\$5,670,482	\$16,332	0.39%	1.44%	348.95%	5.15%	0.47%

Asset Group B - \$501 million to \$1 billion in total assets

Olympia Federal Savings and Loan Association	\$979,327	\$2,479	0.30%	0.60%	195.80%	2.16%	0.26%
Seattle Bank	\$953,842	\$37,268	4.92%	3.79%	77.14%	54.80%	7.16%
Mountain Pacific Bank	\$777,740	\$7,028	1.12%	1.80%	160.56%	7.72%	0.90%
Baker Boyer National Bank	\$677,240	\$574	0.15%	0.90%	453.09%	1.96%	0.16%
Community First Bank	\$652,761	\$268	0.07%	1.10%	NM	0.56%	0.04%
Commencement Bank	\$627,008	\$30	0.01%	1.19%	NM	0.05%	0.00%
SaviBank	\$622,274	\$1,300	0.26%	1.18%	221.14%	4.90%	0.44%
Security State Bank	\$619,392	\$0	0.00%	3.02%	NM	0.03%	0.00%
UniBank	\$569,457	\$16,042	3.65%	6.59%	180.55%	21.24%	2.82%
State Average of Asset Group B	\$719,893	\$7,221	1.16%	2.24%	214.71%	10.38%	1.31%

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

September 30, 2024

Run Date: November 12, 2024

Institution Name	As of Date						NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)			
Asset Group C - \$251 to \$500 million in total assets								
Pacific Crest Savings Bank	\$323,056	\$1,358	0.59%	1.55%	209.61%	5.23%	0.53%	
Community First Bank	\$652,761	\$268	0.07%	1.10%	NM	0.56%	0.04%	
State Average of Asset Group C	\$487,909	\$813	0.33%	1.33%	209.61%	2.89%	0.29%	
Asset Group D - \$0 to \$250 million in total assets								
RiverBank	\$262,191	\$1,143	0.55%	1.15%	211.20%	4.33%	0.44%	
State Bank Northwest	\$229,172	\$0	0.00%	0.84%	NA	0.00%	0.00%	
Liberty Bank	\$183,608	\$235	0.17%	0.83%	497.02%	1.25%	0.13%	
Washington Business Bank	\$93,171	\$0	0.00%	0.72%	NA	0.00%	0.00%	
Portage Bank	\$75,409	\$456	0.76%	1.63%	215.13%	5.19%	0.60%	
Twin City Bank	\$73,980	\$589	1.30%	1.19%	91.17%	8.86%	0.80%	
Connect Community Bank	\$71,762	\$0	0.00%	1.04%	NA	0.00%	0.00%	
Lamont Bank of St. John	\$71,753	\$1,481	3.05%	3.36%	80.85%	25.97%	2.81%	
Farmers State Bank	\$53,771	\$0	0.00%	5.26%	200.00%	3.45%	0.20%	
Sound Banking Company	\$50,384	\$0	0.00%	1.65%	NA	0.00%	0.00%	
State Average of Asset Group D	\$116,520	\$390	0.58%	1.77%	215.90%	4.91%	0.50%	

Source: SNL Financial

Note: Report includes only bank-level data.

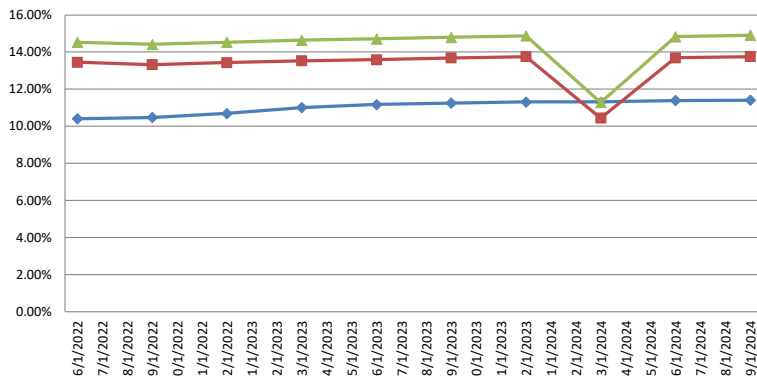
NA = data was not available.

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

Capital Adequacy

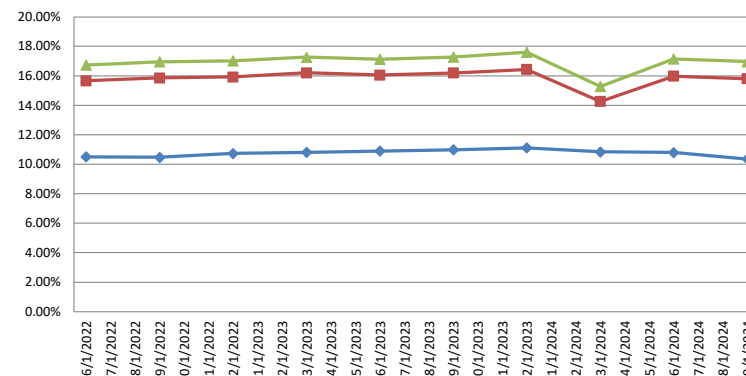
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



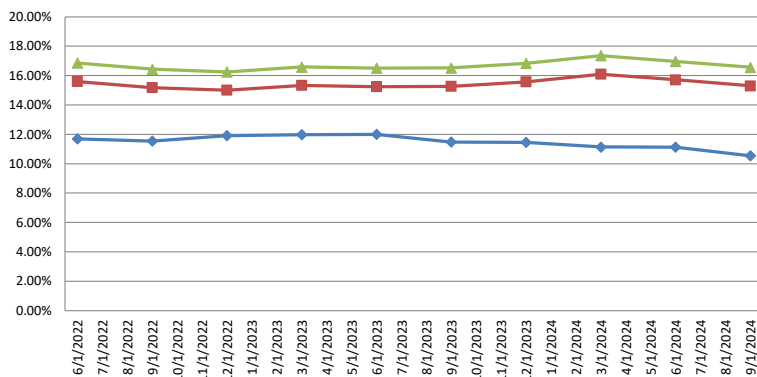
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Leverage Ratio	10.41%	10.47%	10.68%	11.00%	11.17%	11.25%	11.31%	11.31%	11.38%	11.41%
Tier 1 Risk Based Ratio	13.45%	13.32%	13.43%	13.52%	13.58%	13.68%	13.75%	10.44%	13.69%	13.75%
Risk Based Capital Ratio	14.53%	14.42%	14.53%	14.64%	14.70%	14.79%	14.87%	11.29%	14.83%	14.91%

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



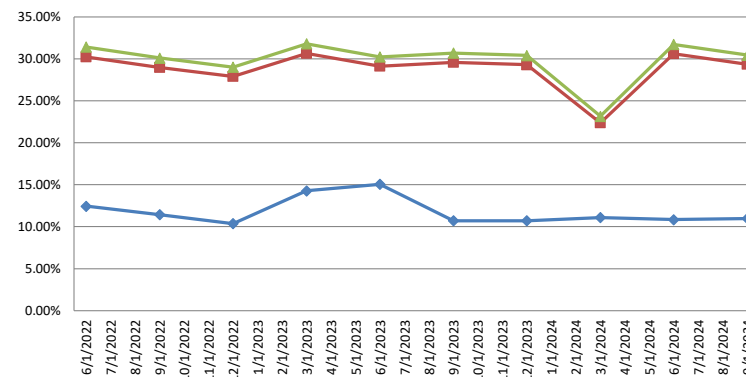
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Leverage Ratio	10.50%	10.47%	10.73%	10.81%	10.89%	10.98%	11.11%	10.84%	10.80%	10.36%
Tier 1 Risk Based Ratio	15.66%	15.85%	15.92%	16.20%	16.05%	16.19%	16.43%	14.26%	15.98%	15.79%
Risk Based Capital Ratio	16.74%	16.95%	17.01%	17.27%	17.12%	17.27%	17.60%	15.28%	17.14%	16.96%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Leverage Ratio	11.69%	11.54%	11.91%	11.98%	11.99%	11.48%	11.45%	11.14%	11.13%	10.55%
Tier 1 Risk Based Ratio	15.59%	15.18%	15.00%	15.33%	15.24%	15.26%	15.57%	16.09%	15.71%	15.30%
Risk Based Capital Ratio	16.85%	16.43%	16.25%	16.58%	16.50%	16.52%	16.83%	17.35%	16.96%	16.56%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Leverage Ratio	12.44%	11.42%	10.38%	14.27%	15.04%	10.70%	10.72%	11.09%	10.84%	10.97%
Tier 1 Risk Based Ratio	30.22%	28.95%	27.88%	30.65%	29.11%	29.57%	29.29%	22.39%	30.61%	29.34%
Risk Based Capital Ratio	31.39%	30.09%	29.01%	31.78%	30.22%	30.67%	30.39%	23.15%	31.72%	30.43%

Source: SNL Financial

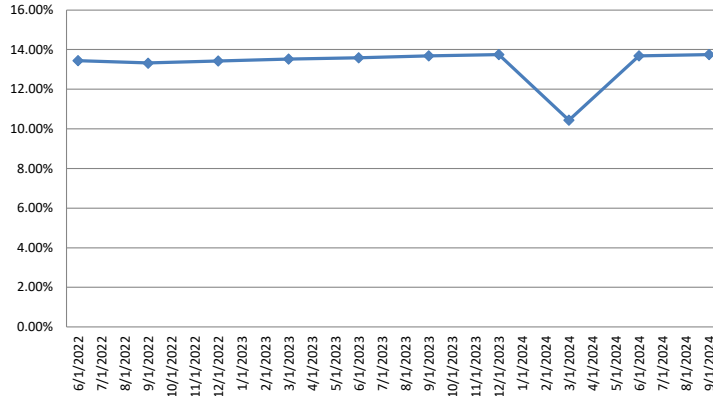
Note: Report includes only bank-level data.

NA = data was not available.

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

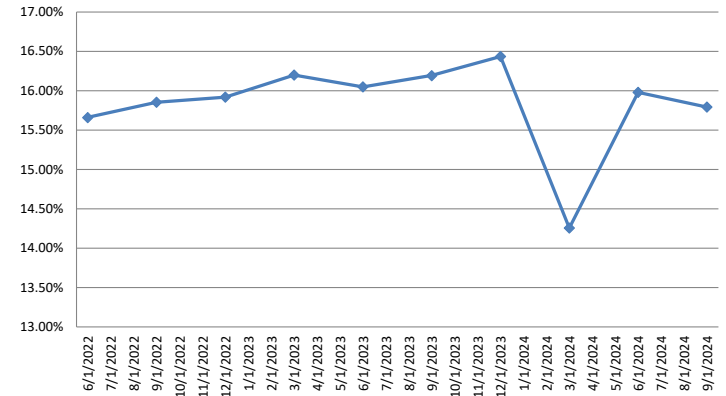
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



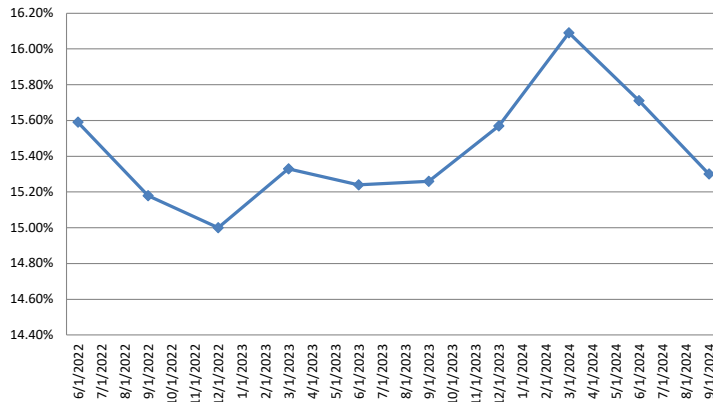
Common Equity Tier 1 RB Ratio

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



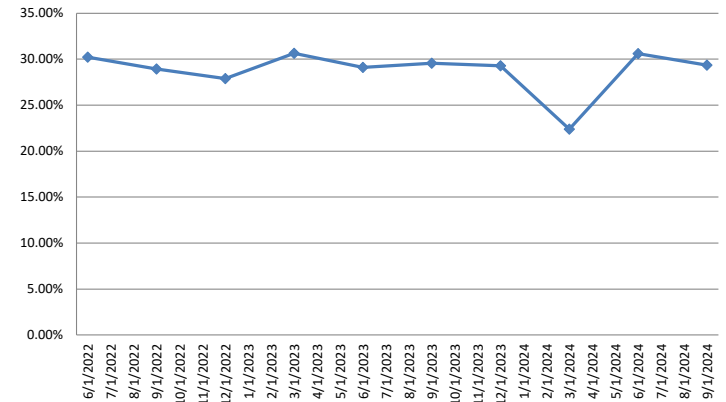
Common Equity Tier 1 RB Ratio

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



Common Equity Tier 1 RB Ratio

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



Common Equity Tier 1 RB Ratio

Source: SNL Financial

Note: Report includes only bank-level data.

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

Capital Adequacy

September 30, 2024

Run Date: November 12, 2024

Institution Name	As of Date							
	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								
Washington Federal Bank	\$28,050,298	\$3,009,845	\$2,463,265	\$2,463,265	8.94%	12.94%	14.08%	12.94%
Banner Bank	\$16,199,722	\$1,838,582	\$1,698,984	\$1,698,984	10.74%	12.73%	13.95%	12.73%
Washington Trust Bank	\$11,052,623	\$890,831	\$932,579	\$932,579	8.61%	11.57%	12.83%	11.57%
HomeStreet Bank	\$9,196,814	\$741,311	\$798,532	\$798,532	8.59%	12.75%	13.41%	12.75%
Heritage Bank	\$7,148,305	\$890,897	\$691,806	\$691,806	9.86%	12.59%	13.50%	12.59%
Coastal Community Bank	\$4,062,509	\$370,761	\$370,749	\$370,749	9.29%	10.34%	11.63%	10.34%
1st Security Bank of Washington	\$2,969,996	\$331,337	\$331,442	\$331,442	11.18%	12.92%	14.17%	12.92%
Peoples Bank	\$2,422,677	\$293,030	\$296,995	\$296,995	12.36%	NA	NA	NA
First Fed Bank	\$2,241,020	\$182,950	\$209,278	\$209,278	9.39%	12.20%	13.44%	12.20%
Cashmere Valley Bank	\$2,112,838	\$232,375	\$270,881	\$270,881	12.72%	NA	NA	NA
Yakima Federal Savings and Loan Association	\$2,076,918	\$523,194	\$535,650	\$535,650	25.67%	NA	NA	NA
Timberland Bank	\$1,922,941	\$243,527	\$229,206	\$229,206	12.01%	17.99%	19.25%	17.99%
Kitsap Bank	\$1,685,635	\$157,508	\$190,915	\$190,915	11.12%	15.81%	16.92%	15.81%
Riverview Bank	\$1,545,711	\$177,422	\$162,824	\$162,824	10.72%	14.88%	16.14%	14.88%
First Financial Northwest Bank	\$1,450,281	\$153,810	\$159,082	\$159,082	10.86%	15.43%	16.68%	15.43%
Bank of the Pacific	\$1,158,857	\$133,565	\$131,548	\$131,548	11.52%	16.64%	17.83%	16.64%
Sound Community Bank	\$1,101,050	\$113,217	\$113,923	\$113,923	10.40%	NA	NA	NA
State Average of Asset Group A	\$5,670,482	\$604,951	\$563,980	\$563,980	11.41%	13.75%	14.91%	13.75%

Asset Group B - \$501 million to \$1 billion in total assets

Olympia Federal Savings and Loan Association	\$979,327	\$113,130	\$116,342	\$116,342	12.10%	NA	NA	NA
Seattle Bank	\$953,842	\$95,791	\$102,171	\$102,171	10.69%	15.72%	17.00%	15.72%
Mountain Pacific Bank	\$777,740	\$79,844	\$81,043	\$81,043	10.89%	12.17%	13.42%	12.17%
Baker Boyer National Bank	\$677,240	\$52,994	\$61,651	\$61,651	8.82%	14.45%	15.29%	14.45%
Community First Bank	\$652,761	\$47,045	\$58,437	\$58,437	9.31%	14.89%	15.95%	14.89%
Commencement Bank	\$627,008	\$52,187	\$61,052	\$61,052	9.79%	12.17%	13.33%	12.17%
SaviBank	\$622,274	\$51,524	\$51,706	\$51,706	8.19%	9.59%	10.78%	9.59%
Security State Bank	\$619,392	\$98,451	\$97,064	\$97,064	15.94%	37.80%	39.07%	37.80%
UniBank	\$569,457	\$46,557	\$43,280	\$43,280	7.53%	9.56%	10.87%	9.56%
State Average of Asset Group B	\$719,893	\$70,836	\$74,750	\$74,750	10.36%	15.79%	16.96%	15.79%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2024

Run Date: November 12, 2024

Institution Name	As of Date							
	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 C - \$251 to \$500 million in total assets								
Pacific Crest Savings Bank	\$323,056	\$33,949	\$35,279	\$35,279	11.16%	15.30%	16.56%	15.30%
RiverBank	\$262,191	\$23,992	\$26,099	\$26,099	9.94%	NA	NA	NA
State Average of Asset Group C	\$292,624	\$28,971	\$30,689	\$30,689	10.55%	15.30%	16.56%	15.30%
Asset Group D - \$0 to \$250 million in total assets								
State Bank Northwest	\$229,172	\$28,080	\$28,137	\$28,137	12.95%	14.61%	15.35%	14.61%
Liberty Bank	\$183,608	\$17,665	\$18,305	\$18,305	10.23%	15.00%	15.97%	15.00%
Washington Business Bank	\$93,171	\$17,131	\$17,131	\$17,131	17.36%	22.89%	23.76%	22.89%
Portage Bank	\$75,409	\$7,799	\$8,076	\$8,076	10.70%	16.40%	17.66%	16.40%
Twin City Bank	\$73,980	\$6,120	\$7,679	\$7,679	10.32%	NA	NA	NA
Connect Community Bank	\$71,762	\$4,677	\$4,677	\$4,677	6.36%	13.17%	NA	13.17%
Lamont Bank of St. John	\$71,753	\$6,133	\$7,066	\$7,066	9.60%	NA	NA	NA
Farmers State Bank	\$53,771	\$5,066	\$5,066	\$5,066	9.75%	109.16%	110.45%	109.16%
Sound Banking Company	\$50,384	\$5,671	\$5,671	\$5,671	11.44%	14.02%	15.28%	14.02%
State Average of Asset Group D	\$100,334	\$10,927	\$11,312	\$11,312	10.97%	29.32%	33.08%	29.32%

Source: SNL Financial

Note: Report includes only bank-level data.

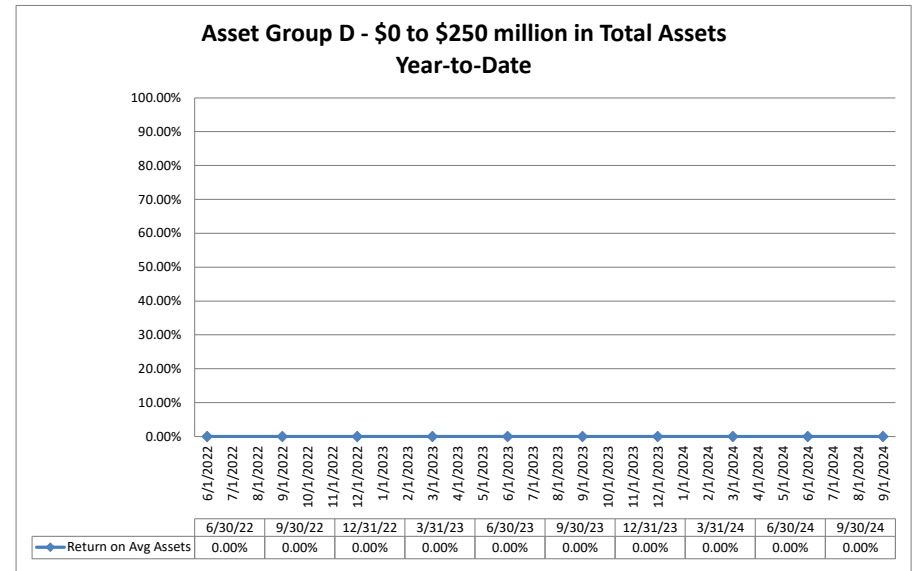
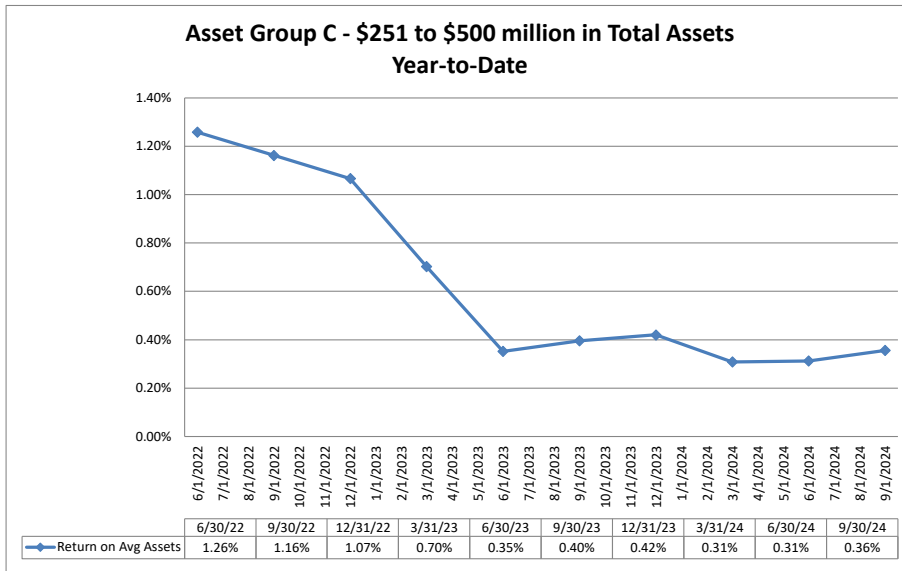
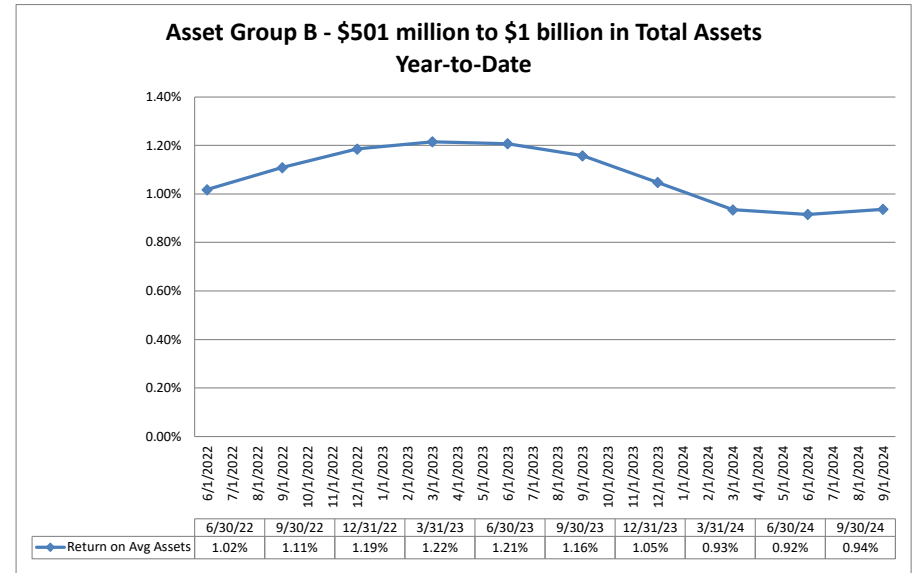
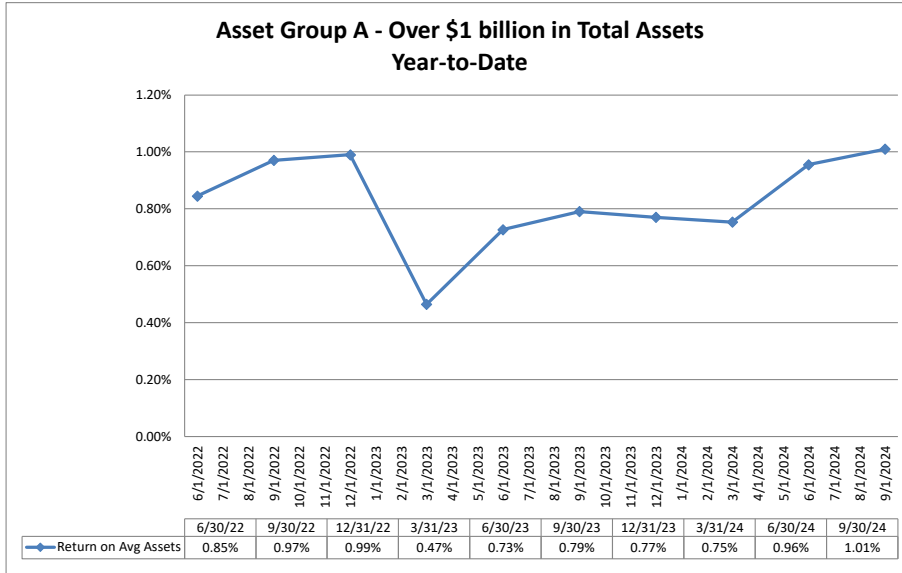
NA = data was not available.

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

Oregon

Performance Analysis

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



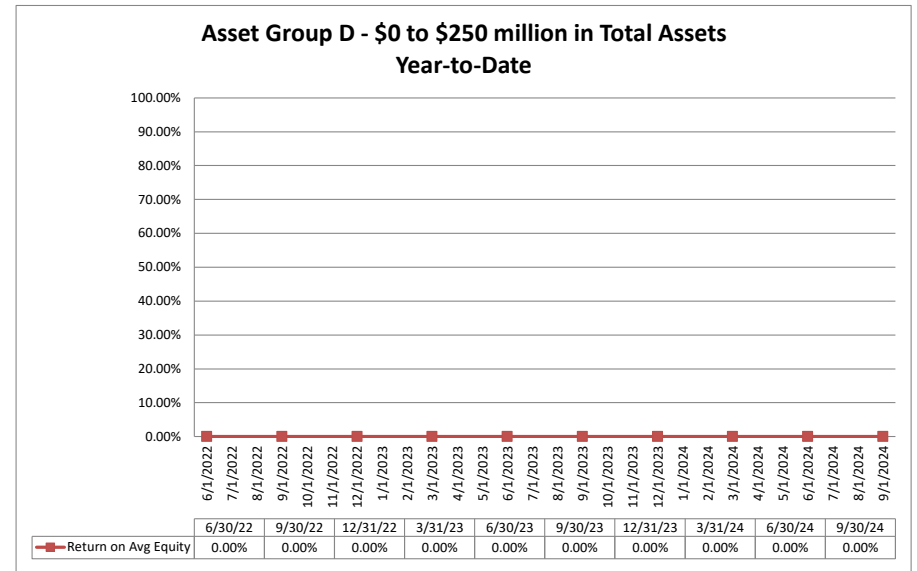
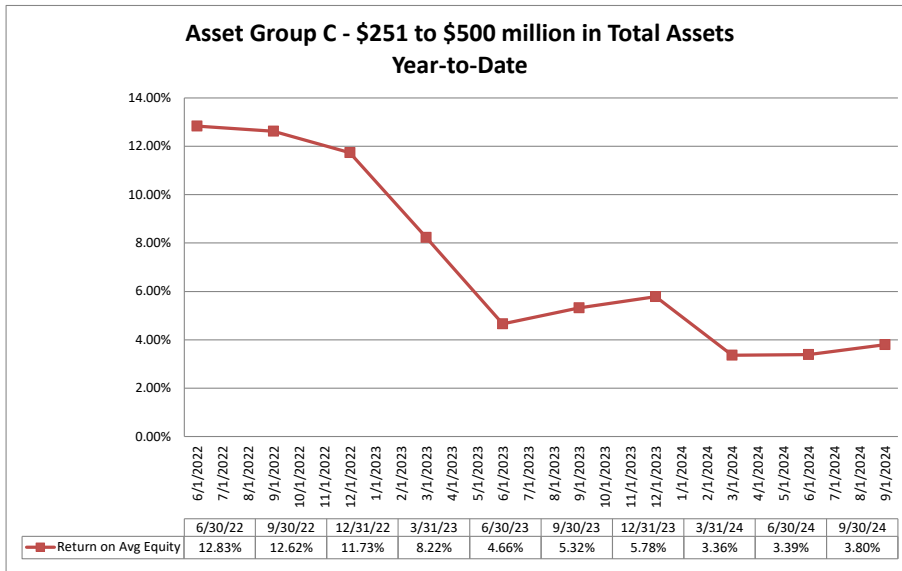
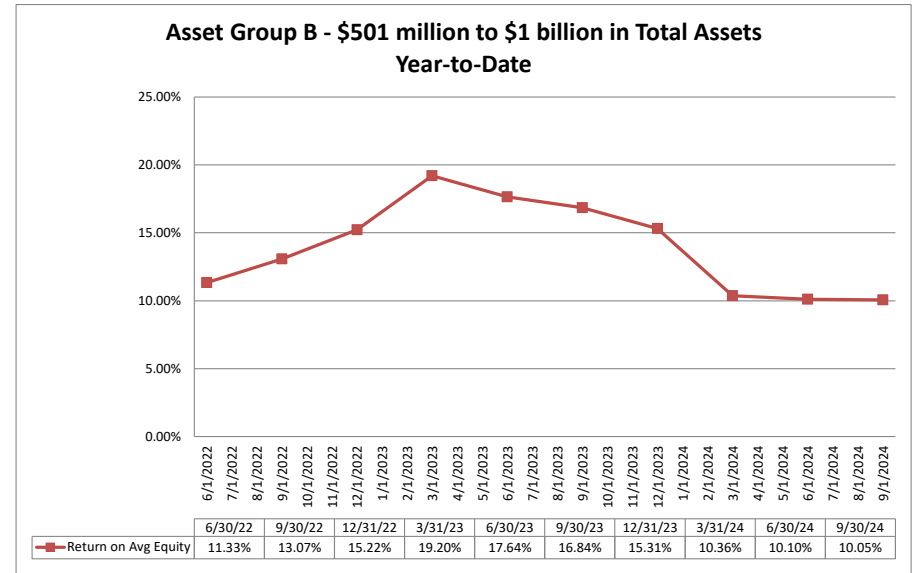
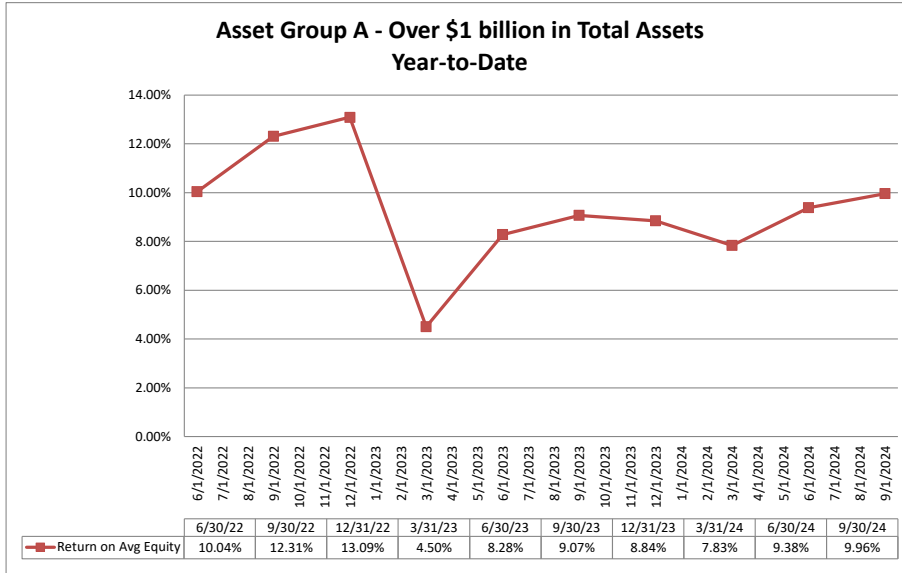
Source: SNL Financial

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



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.

Performance Analysis

September 30, 2024

Run Date: November 12, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - Over\$1 billion in total assets											
Umpqua Bank	\$51,904,432	\$153,597	1.17%	11.21%	47.45%	\$129	\$413,288	1.05%	10.23%	50.13%	\$130
Summit Bank	\$1,271,687	\$3,294	1.07%	10.98%	55.24%	\$140	\$8,474	0.97%	9.69%	56.17%	\$137
State Average of Asset Group A	\$26,588,060	\$78,446	1.12%	11.10%	51.35%	\$135	\$210,881	1.01%	9.96%	53.15%	\$134
Asset Group B - \$501 million to \$1 billion in total assets											
Bank of Eastern Oregon	\$836,110	\$3,882	1.84%	18.32%	59.61%	\$129	\$11,513	1.82%	19.02%	58.28%	\$127
Citizens Bank	\$831,658	\$998	0.44%	5.16%	82.19%	\$97	\$2,601	0.36%	4.76%	83.63%	\$99
Oregon Pacific Banking Co.	\$795,129	\$2,031	1.02%	10.34%	68.01%	\$115	\$5,922	1.00%	10.38%	69.35%	\$115
People's Bank of Commerce	\$787,204	\$2,053	1.02%	8.36%	62.76%	\$96	\$5,702	0.95%	8.02%	67.53%	\$99
Pioneer Trust Bank, National Association	\$688,957	\$3,168	1.84%	13.05%	35.88%	\$108	\$10,382	2.04%	14.53%	37.84%	\$108
First Federal Savings and Loan Association of McMinnville	\$639,433	\$493	0.30%	3.08%	87.19%	\$110	\$982	0.20%	2.13%	90.05%	\$110
Evergreen Federal Bank	\$611,472	\$840	0.56%	4.60%	77.91%	\$105	\$1,819	0.40%	3.38%	77.83%	\$106
Community Bank	\$577,875	\$1,145	0.79%	17.00%	73.38%	\$81	\$3,135	0.72%	18.20%	74.48%	\$79
State Average of Asset Group B	\$720,980	\$1,826	0.98%	9.99%	68.37%	\$105	\$5,257	0.94%	10.05%	69.87%	\$105
Asset Group C - \$251 to \$500 million in total assets											
Willamette Valley Bank	\$496,670	\$1,044	0.85%	5.74%	81.22%	\$122	\$2,645	0.78%	4.86%	82.01%	\$124
Oregon Coast Bank	\$460,700	\$623	0.53%	8.43%	75.73%	\$102	\$1,659	0.48%	7.91%	78.92%	\$102
Lewis & Clark Bank	\$370,878	\$169	0.18%	1.83%	92.85%	\$140	\$363	0.13%	1.33%	94.91%	\$137
Pacific West Bank	\$345,367	(\$11)	(0.01%)	(0.13%)	95.63%	\$146	(\$491)	(0.20%)	(1.94%)	106.67%	\$155
Clackamas County Bank	\$290,399	\$472	0.64%	7.05%	79.89%	\$87	\$1,308	0.59%	6.83%	80.89%	\$86
State Average of Asset Group C	\$392,803	\$459	0.44%	4.58%	85.06%	\$119	\$1,097	0.36%	3.80%	88.68%	\$121
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

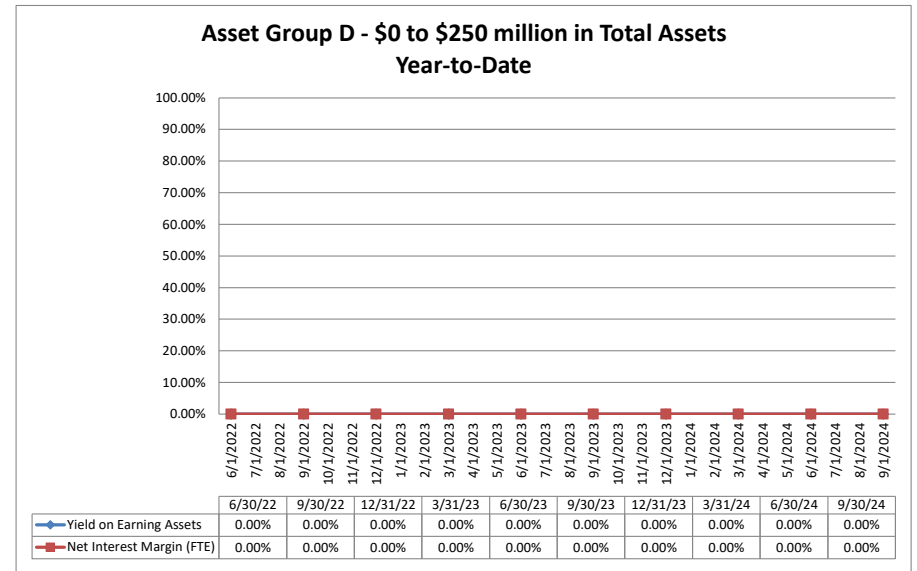
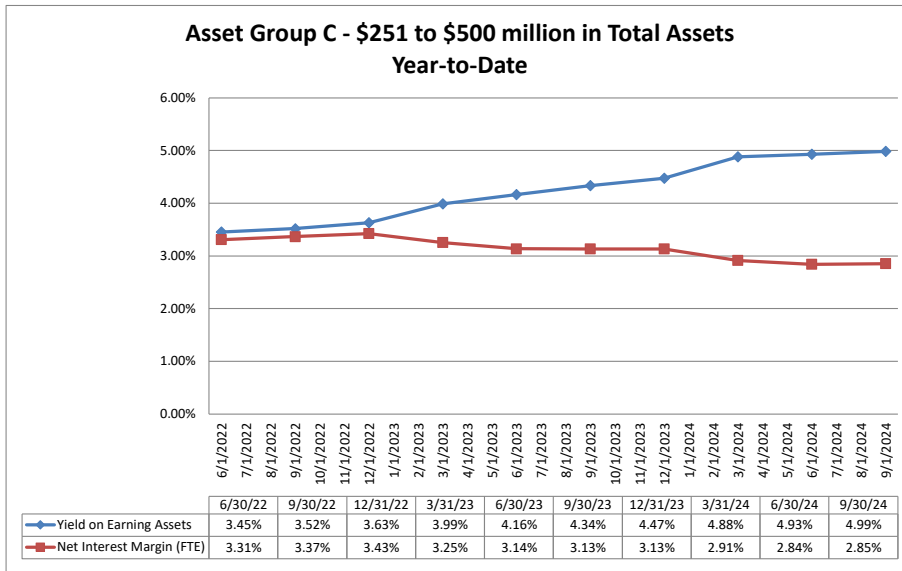
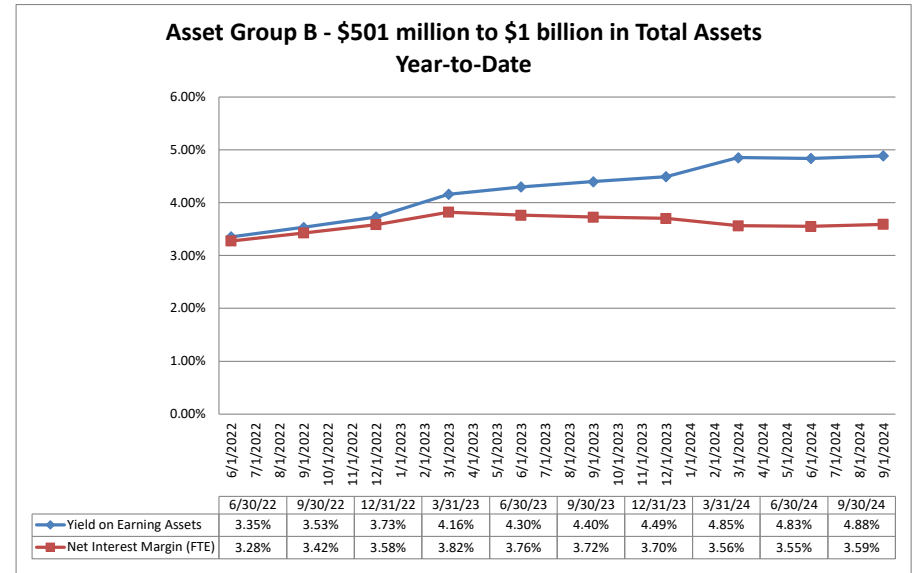
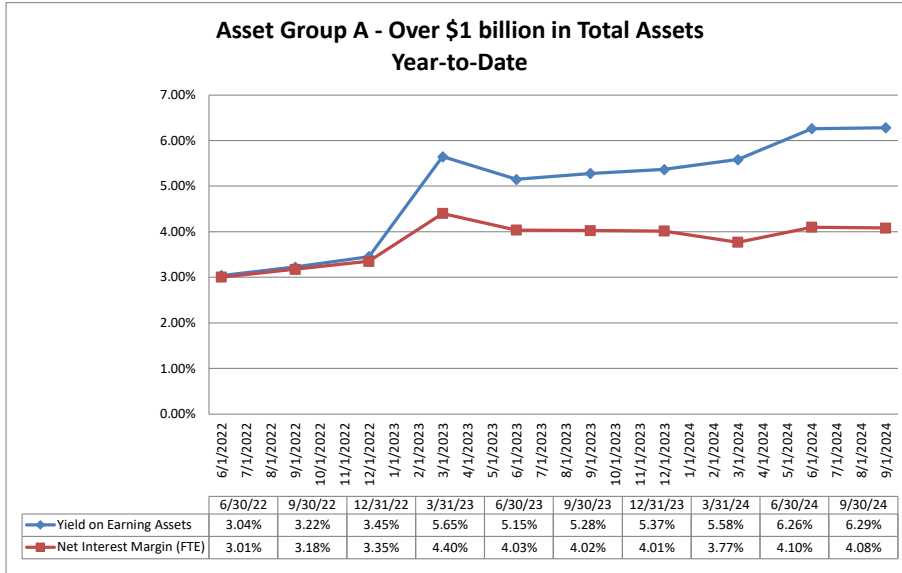
Note: Report includes only bank-level data.

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)



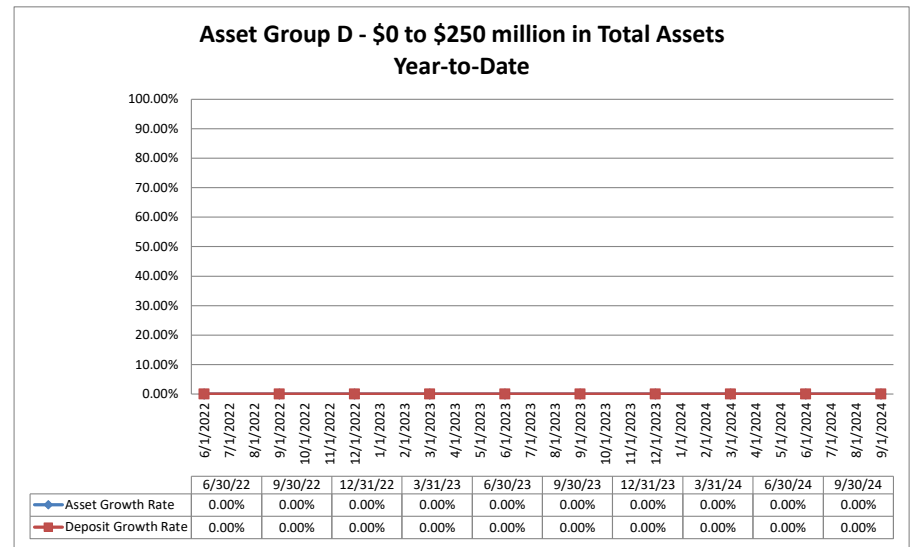
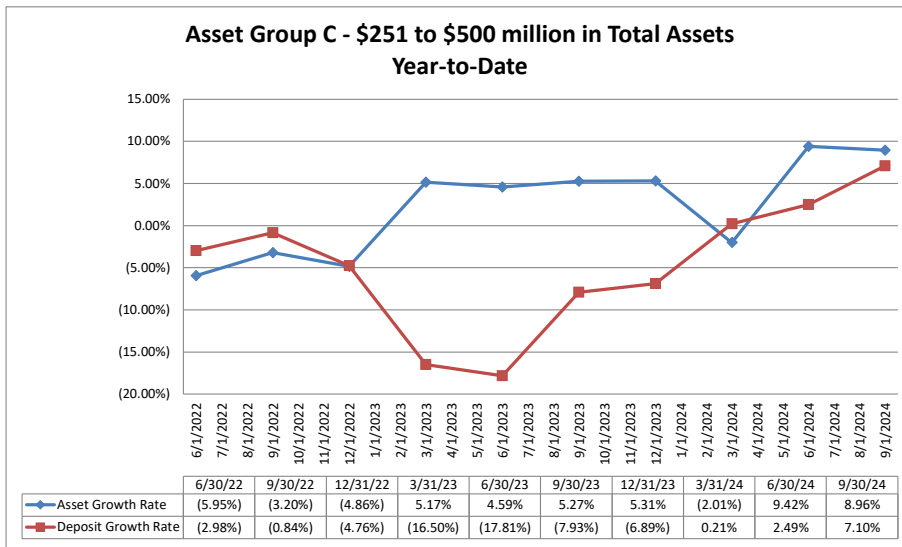
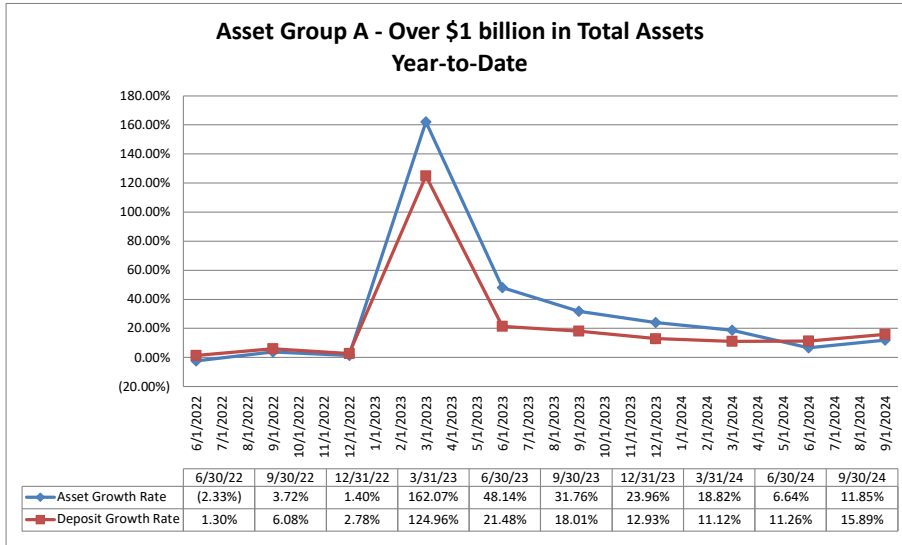
Source: SNL Financial

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



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

September 30, 2024

Run Date: November 12, 2024

Institution Name	As of Date						Year to Date					
	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												
Umpqua Bank	\$51,904,432	\$37,569,641	\$41,581,184	90.35%	12.10%	\$11,398	5.76%	3.21%	2.23%	3.68%	(0.67%)	(0.24%)
Summit Bank	\$1,271,687	\$1,031,276	\$1,137,140	90.69%	14.77%	\$9,282	6.81%	3.04%	2.50%	4.48%	24.36%	32.01%
State Average of Asset Group A	\$26,588,060	\$19,300,459	\$21,359,162	90.52%	13.44%	\$10,340	6.29%	3.13%	2.37%	4.08%	11.85%	15.89%
Asset Group B - \$501 million to \$1 billion in total assets												
Bank of Eastern Oregon	\$836,110	\$563,847	\$742,384	75.95%	31.89%	\$5,394	6.55%	0.73%	0.54%	6.05%	(3.81%)	(5.75%)
Citizens Bank	\$831,658	\$378,469	\$718,706	52.66%	17.10%	\$4,545	4.23%	1.91%	1.13%	3.12%	(24.59%)	(5.98%)
Oregon Pacific Banking Co.	\$795,129	\$565,492	\$698,813	80.92%	27.58%	\$5,522	4.98%	1.73%	1.34%	3.73%	6.00%	7.26%
People's Bank of Commerce	\$787,204	\$565,663	\$672,924	84.06%	15.28%	\$5,875	5.28%	2.65%	1.19%	3.82%	3.89%	6.84%
Pioneer Trust Bank, National Association	\$688,957	\$532,990	\$590,149	90.31%	25.63%	\$9,569	5.61%	2.51%	2.27%	3.60%	1.29%	0.34%
First Federal Savings and Loan Association of McMinnville	\$639,433	\$409,178	\$551,644	74.17%	9.13%	\$7,612	3.81%	1.71%	1.48%	2.46%	1.99%	2.96%
Evergreen Federal Bank	\$611,472	\$488,370	\$514,474	94.93%	13.63%	\$6,949	4.55%	1.46%	1.34%	3.29%	1.41%	(2.33%)
Community Bank	\$577,875	\$137,330	\$531,395	25.84%	61.72%	\$6,879	4.05%	1.92%	1.41%	2.64%	3.71%	3.40%
State Average of Asset Group B	\$720,980	\$455,167	\$627,561	72.36%	25.25%	\$6,543	4.88%	1.83%	1.34%	3.59%	(1.26%)	0.84%
Asset Group C - \$251 to \$500 million in total assets												
Willamette Valley Bank	\$496,670	\$334,078	\$343,348	97.30%	17.48%	\$4,071	5.79%	2.81%	2.47%	3.64%	33.92%	13.06%
Oregon Coast Bank	\$460,700	\$247,695	\$368,847	67.15%	22.55%	\$6,980	4.82%	3.31%	2.45%	2.59%	6.57%	8.03%
Lewis & Clark Bank	\$370,878	\$152,535	\$247,725	61.57%	32.65%	\$8,242	5.09%	3.25%	2.65%	2.60%	(6.75%)	(10.90%)
Pacific West Bank	\$345,367	\$256,402	\$275,649	93.02%	20.50%	\$8,634	5.38%	3.87%	3.00%	2.66%	10.47%	21.38%
Clackamas County Bank	\$290,399	\$153,158	\$231,481	66.16%	29.93%	\$5,280	3.85%	1.97%	1.17%	2.77%	0.58%	3.95%
State Average of Asset Group C	\$392,803	\$228,774	\$293,410	77.04%	24.62%	\$6,641	4.99%	3.04%	2.35%	2.85%	8.96%	7.10%
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.

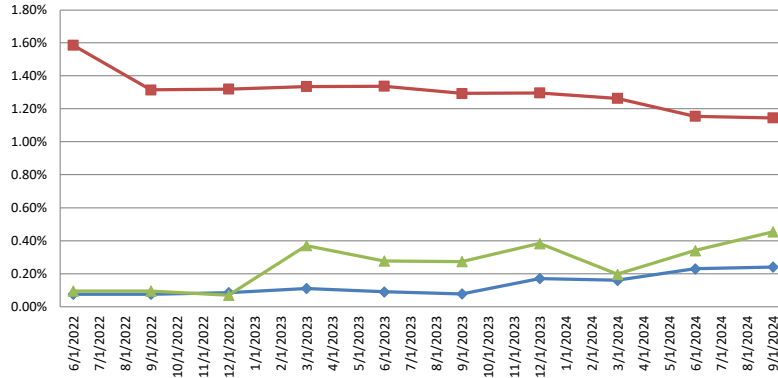
NA = data was not available.

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

Asset Quality

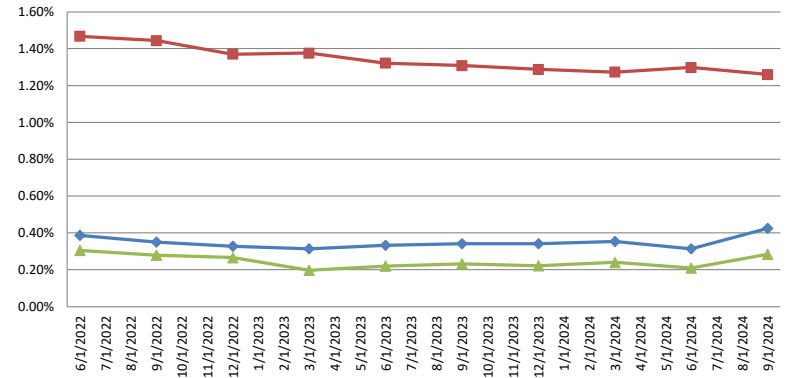
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



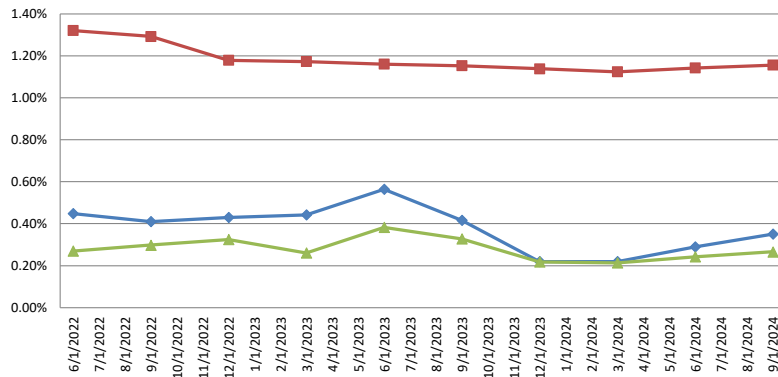
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Nonaccruals/Loans	0.08%	0.08%	0.09%	0.11%	0.09%	0.08%	0.17%	0.16%	0.23%	0.24%
Reserves/Loans	1.59%	1.32%	1.32%	1.34%	1.34%	1.29%	1.30%	1.26%	1.16%	1.15%
NPAs/Total Assets	0.10%	0.10%	0.07%	0.37%	0.28%	0.27%	0.38%	0.20%	0.34%	0.46%

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



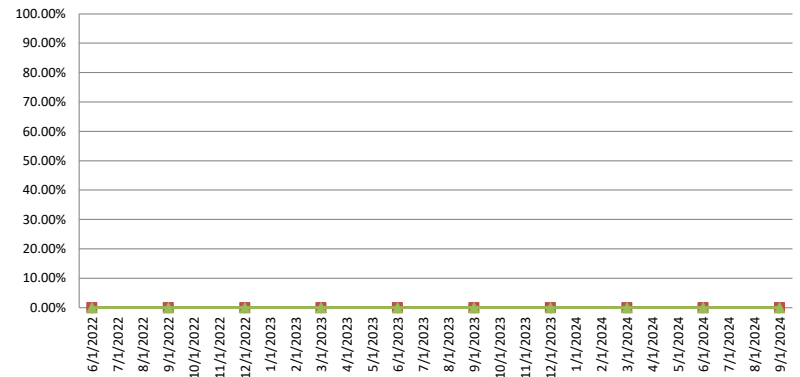
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Nonaccruals/Loans	0.39%	0.35%	0.33%	0.32%	0.33%	0.34%	0.34%	0.35%	0.32%	0.43%
Reserves/Loans	1.47%	1.44%	1.37%	1.38%	1.32%	1.31%	1.29%	1.27%	1.30%	1.26%
NPAs/Total Assets	0.31%	0.28%	0.27%	0.20%	0.22%	0.23%	0.22%	0.24%	0.21%	0.29%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Nonaccruals/Loans	0.45%	0.41%	0.43%	0.44%	0.56%	0.42%	0.22%	0.22%	0.29%	0.35%
Reserves/Loans	1.32%	1.29%	1.18%	1.17%	1.16%	1.15%	1.14%	1.12%	1.14%	1.16%
NPAs/Total Assets	0.27%	0.30%	0.32%	0.26%	0.38%	0.33%	0.22%	0.21%	0.24%	0.27%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
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

September 30, 2024

Run Date: November 12, 2024

Institution Name	As of Date						NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)			
Asset Group A - Over \$1 billion in total assets								
Umpqua Bank	\$51,904,432	\$98,796	0.26%	1.12%	160.16%	7.44%	0.51%	
Summit Bank	\$1,271,687	\$2,310	0.22%	1.17%	233.70%	3.84%	0.40%	
State Average of Asset Group A	\$26,588,060	\$50,553	0.24%	1.15%	196.93%	5.64%	0.46%	
Asset Group B - \$501 million to \$1 billion in total assets								
Bank of Eastern Oregon	\$836,110	\$2,838	0.50%	1.17%	233.40%	3.07%	0.34%	
Citizens Bank	\$831,658	\$309	0.08%	1.59%	NM	0.35%	0.04%	
Oregon Pacific Banking Co.	\$795,129	\$278	0.05%	1.31%	814.08%	1.03%	0.11%	
People's Bank of Commerce	\$787,204	\$2,225	0.39%	1.09%	211.70%	2.82%	0.37%	
Pioneer Trust Bank, National Association	\$688,957	\$5,249	0.98%	1.24%	126.16%	5.01%	0.76%	
First Federal Savings and Loan Association of McMinnville	\$639,433	\$0	0.00%	0.99%	NM	0.20%	0.02%	
Evergreen Federal Bank	\$611,472	\$2,702	0.55%	1.30%	235.05%	3.36%	0.44%	
Community Bank	\$577,875	\$1,176	0.86%	1.39%	162.16%	3.50%	0.20%	
State Average of Asset Group B	\$720,980	\$1,847	0.43%	1.26%	297.09%	2.42%	0.29%	
Asset Group C - \$251 to \$500 million in total assets								
Willamette Valley Bank	\$496,670	\$980	0.29%	1.06%	362.45%	1.27%	0.20%	
Oregon Coast Bank	\$460,700	\$2,678	1.08%	0.96%	82.64%	11.75%	0.87%	
Lewis & Clark Bank	\$370,878	\$71	0.05%	1.39%	NM	0.29%	0.02%	
Pacific West Bank	\$345,367	\$840	0.33%	1.38%	420.60%	2.23%	0.24%	
Clackamas County Bank	\$290,399	\$0	0.00%	0.99%	NA	0.00%	0.00%	
State Average of Asset Group C	\$392,803	\$914	0.35%	1.16%	288.56%	3.11%	0.27%	
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.

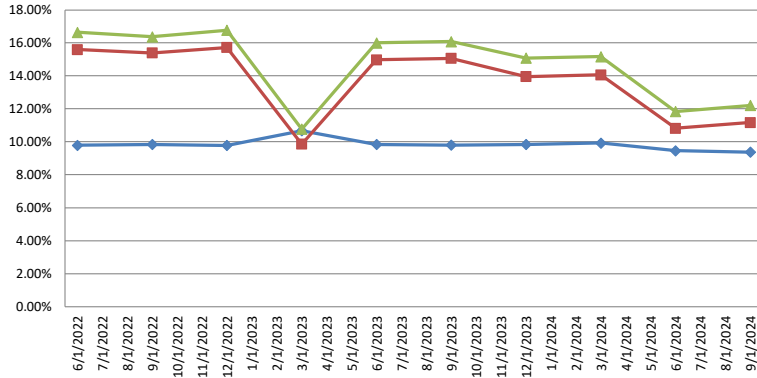
NA = data was not available.

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

Capital Adequacy

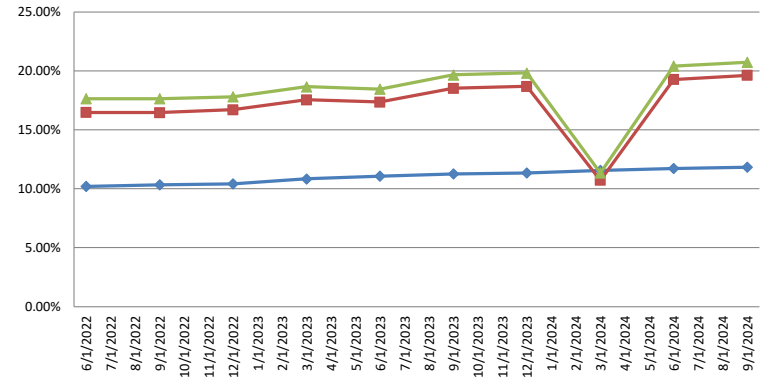
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



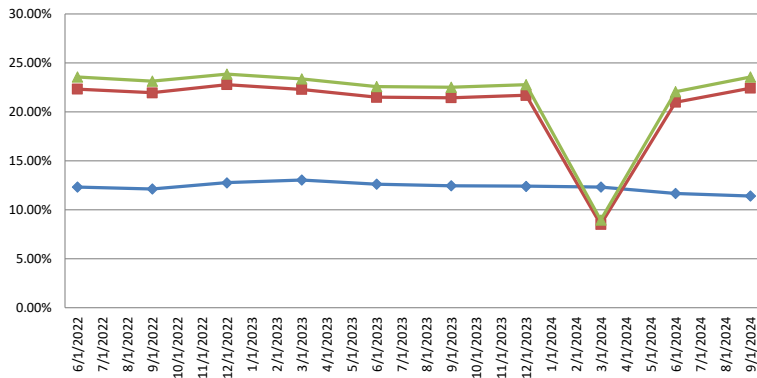
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Leverage Ratio	9.79%	9.84%	9.79%	10.68%	9.84%	9.80%	9.83%	9.93%	9.46%	9.38%
Tier 1 Risk Based Ratio	15.60%	15.39%	15.73%	9.87%	14.98%	15.06%	13.96%	14.06%	10.82%	11.17%
Risk Based Capital Ratio	16.65%	16.37%	16.77%	10.78%	16.00%	16.08%	15.08%	15.17%	11.84%	12.21%

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



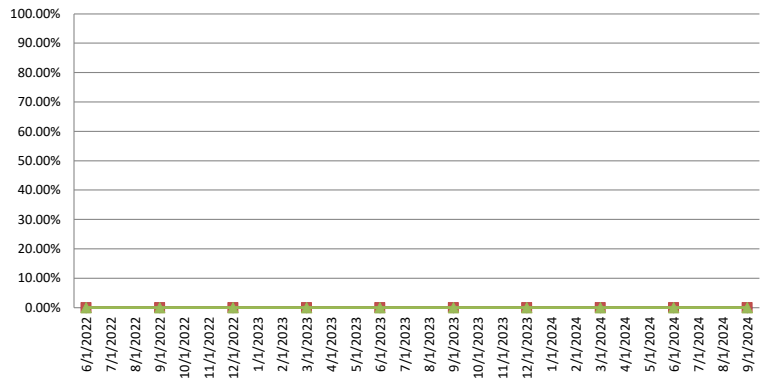
	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Leverage Ratio	10.21%	10.34%	10.42%	10.84%	11.07%	11.26%	11.33%	11.55%	11.72%	11.83%
Tier 1 Risk Based Ratio	16.47%	16.46%	16.69%	17.54%	17.35%	18.51%	18.68%	10.71%	19.25%	19.61%
Risk Based Capital Ratio	17.64%	17.63%	17.80%	18.65%	18.45%	19.66%	19.82%	11.36%	20.40%	20.74%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Leverage Ratio	12.31%	12.13%	12.75%	13.03%	12.60%	12.43%	12.40%	12.31%	11.67%	11.41%
Tier 1 Risk Based Ratio	22.31%	21.93%	22.76%	22.28%	21.48%	21.43%	21.68%	8.50%	20.97%	22.40%
Risk Based Capital Ratio	23.56%	23.14%	23.84%	23.35%	22.56%	22.51%	22.77%	8.94%	22.05%	23.54%

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



	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
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

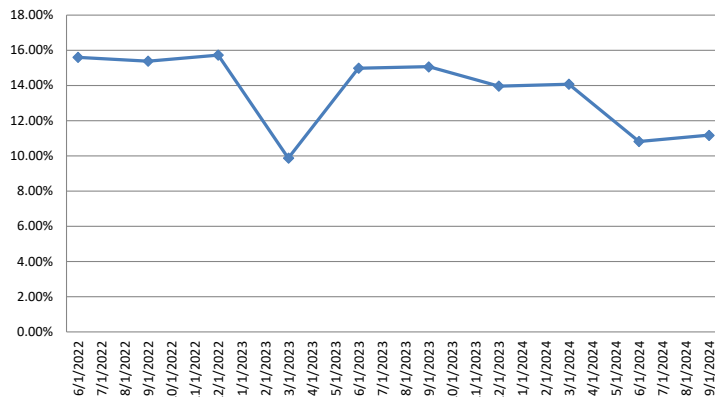
Note: Report includes only bank-level data.

NA = data was not available.

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

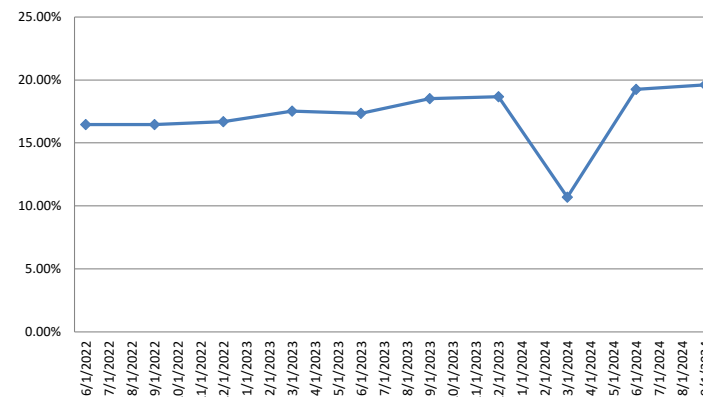
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



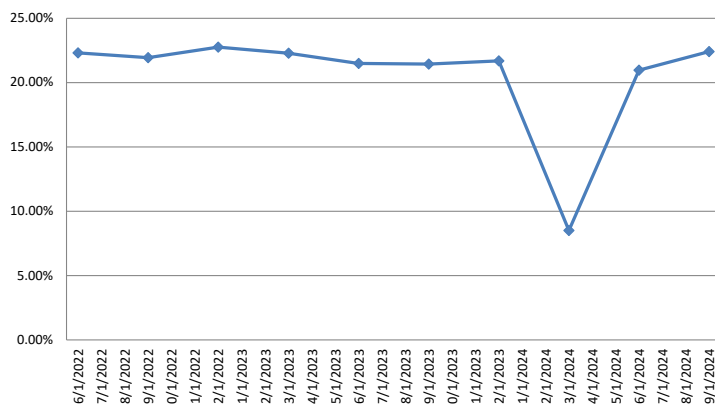
Date	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Common Equity Tier 1 RB Ratio	15.60%	15.39%	15.73%	9.87%	14.98%	15.06%	13.96%	14.06%	10.82%	11.17%

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



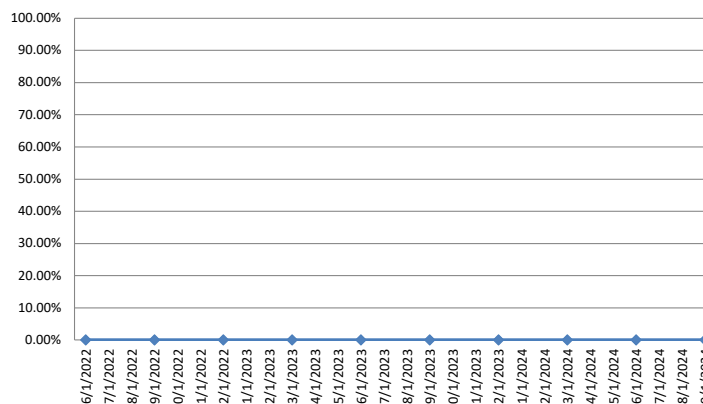
Date	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Common Equity Tier 1 RB Ratio	16.47%	16.46%	16.69%	17.54%	17.35%	18.51%	18.68%	10.70%	19.25%	19.61%

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



Date	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Common Equity Tier 1 RB Ratio	22.31%	21.93%	22.76%	22.28%	21.48%	21.43%	21.68%	8.50%	20.97%	22.40%

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



Date	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
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.

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Capital Adequacy

September 30, 2024

Run Date: November 12, 2024

Institution Name	As of Date							
	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								
Umpqua Bank	\$51,904,432	\$5,626,271	\$4,443,716	\$4,443,716	8.72%	11.17%	12.21%	11.17%
Summit Bank	\$1,271,687	\$122,105	\$123,695	\$123,695	10.04%	NA	NA	NA
State Average of Asset Group A	\$26,588,060	\$2,874,188	\$2,283,706	\$2,283,706	9.38%	11.17%	12.21%	11.17%
Asset Group B - \$501 million to \$1 billion in total assets								
Bank of Eastern Oregon	\$836,110	\$86,547	\$87,215	\$87,215	10.34%	NA	NA	NA
Citizens Bank	\$831,658	\$82,813	\$111,769	\$111,769	12.22%	21.91%	23.14%	21.91%
Oregon Pacific Banking Co.	\$795,129	\$80,825	\$87,101	\$87,101	10.96%	14.65%	15.90%	14.65%
People's Bank of Commerce	\$787,204	\$101,146	\$107,434	\$107,434	13.35%	NA	NA	NA
Pioneer Trust Bank, National Association	\$688,957	\$98,110	\$98,797	\$98,797	14.33%	16.36%	17.48%	16.36%
First Federal Savings and Loan Association of McMinnville	\$639,433	\$66,460	\$77,307	\$77,307	11.78%	20.42%	21.55%	20.42%
Evergreen Federal Bank	\$611,472	\$74,055	\$76,055	\$76,055	12.58%	NA	NA	NA
Community Bank	\$577,875	\$31,661	\$52,838	\$52,838	9.08%	24.71%	25.62%	24.71%
State Average of Asset Group B	\$720,980	\$77,702	\$87,315	\$87,315	11.83%	19.61%	20.74%	19.61%
Asset Group C - \$251 to \$500 million in total assets								
Willamette Valley Bank	\$496,670	\$73,350	\$75,030	\$75,030	15.28%	NA	NA	NA
Oregon Coast Bank	\$460,700	\$31,844	\$43,188	\$43,188	9.21%	NA	NA	NA
Lewis & Clark Bank	\$370,878	\$37,700	\$40,816	\$40,816	10.99%	20.81%	21.98%	20.81%
Pacific West Bank	\$345,367	\$34,136	\$35,002	\$35,002	10.16%	NA	NA	NA
Clackamas County Bank	\$290,399	\$28,130	\$33,803	\$33,803	11.41%	23.99%	25.10%	23.99%
State Average of Asset Group C	\$392,803	\$41,032	\$45,568	\$45,568	11.41%	22.40%	23.54%	22.40%
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.

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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.	Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
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.	Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on average assets (%)	Return on average assets; net income as a percent of average 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.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.	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.
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.	Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
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.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
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.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
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.	Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	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.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	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.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.	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.
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.	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.