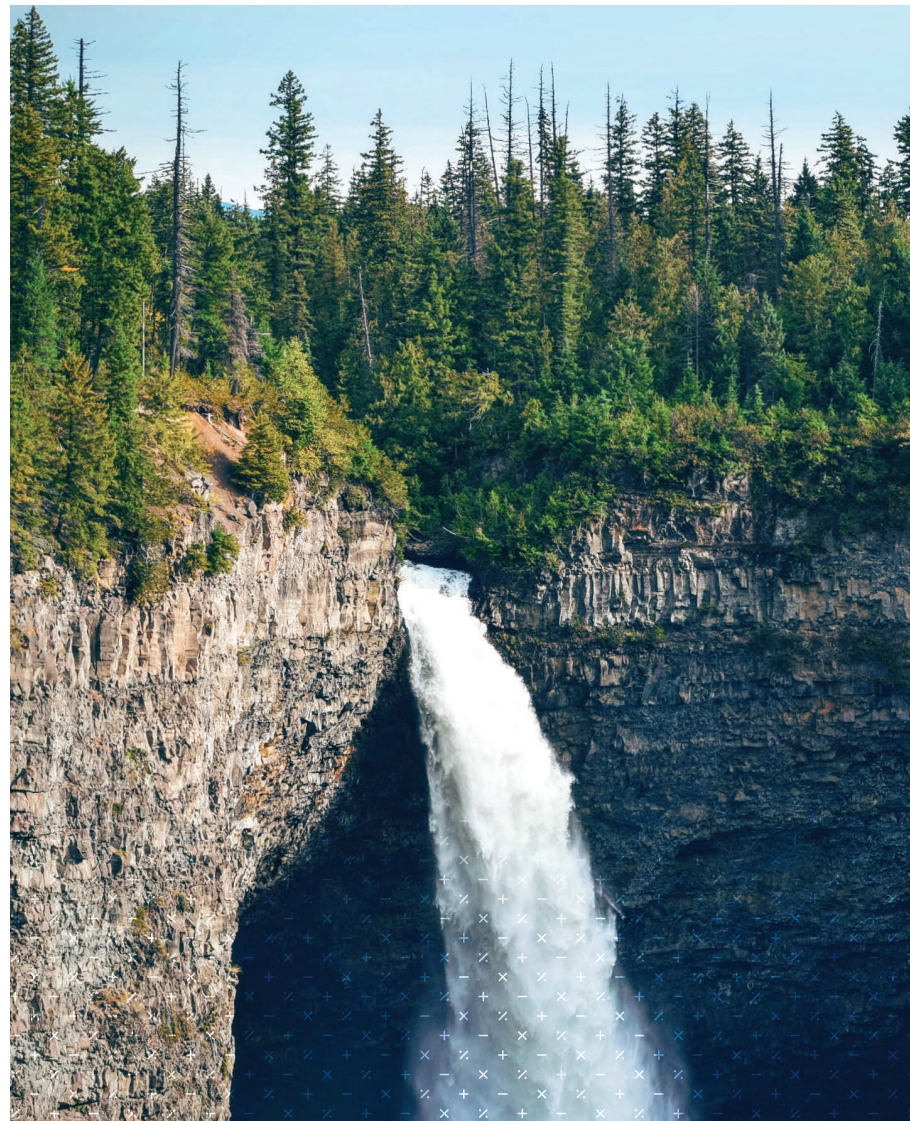




# Bankers' Index

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)-835-0122**.

## ASSET SIZE DEFINITION

<b>Group A</b>	Over \$1 billion
<b>Group B</b>	\$501 million–\$1 billion
<b>Group C</b>	\$251 million–\$500 million
<b>Group D</b>	\$0–\$250 million

## Washington

### BELLINGHAM

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

### SEATTLE

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

### TRI-CITIES

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

### EVERETT

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

### SPOKANE

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

### WENATCHEE

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

### ISSAQUAH

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

### TACOMA

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

### 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**

### PORTLAND

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

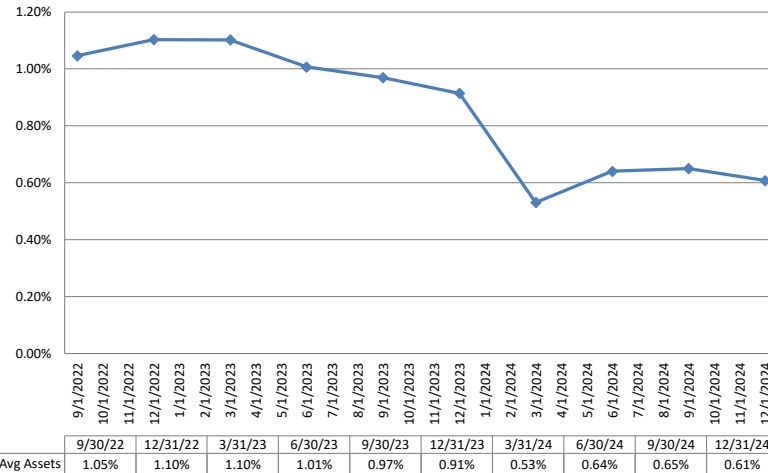
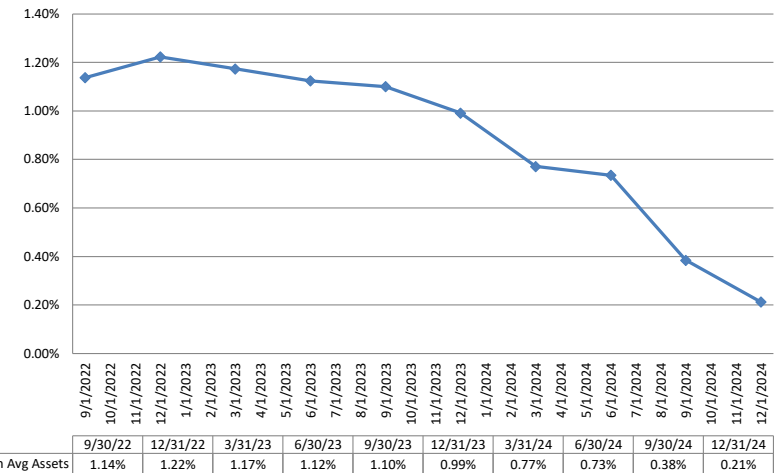
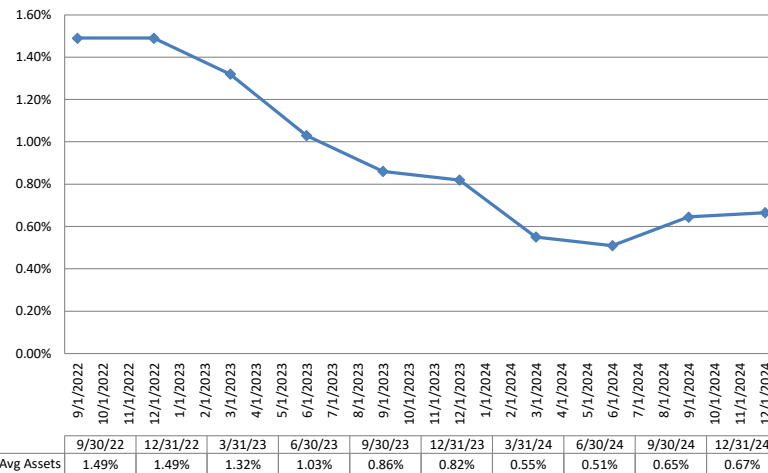
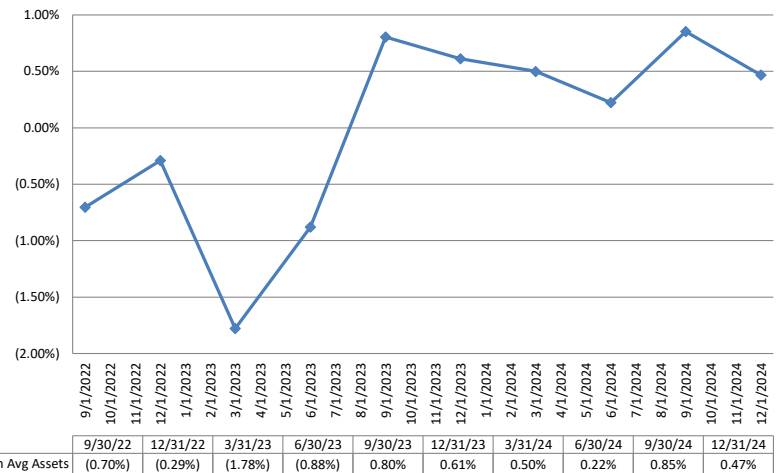
### MEDFORD

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

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**Asset Group B - \$500 million to \$1 billion in Total Assets**  
Year-to-Date**Asset Group C - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group D - \$0 to \$250 million in Total Assets**  
Year-to-Date

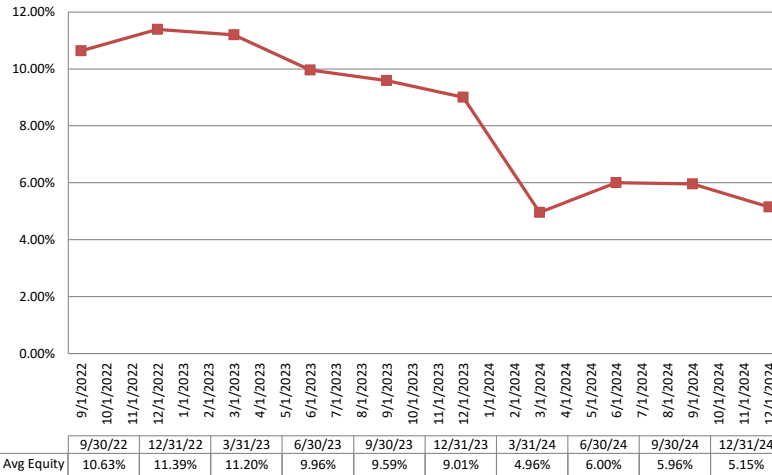
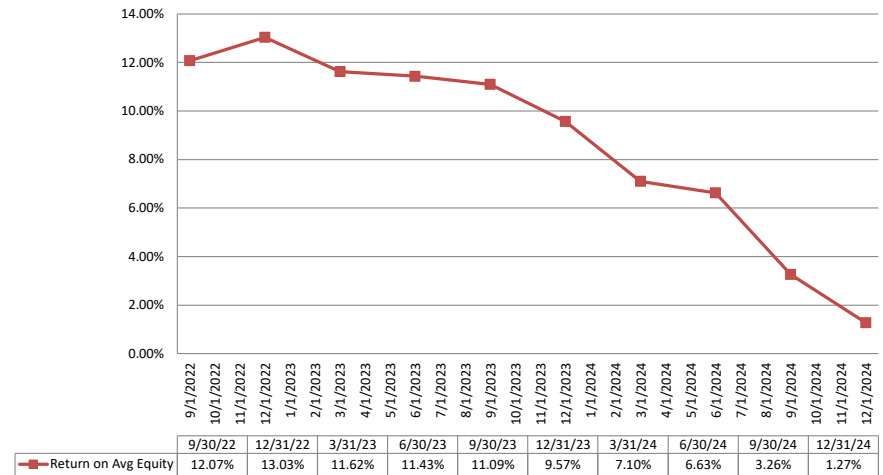
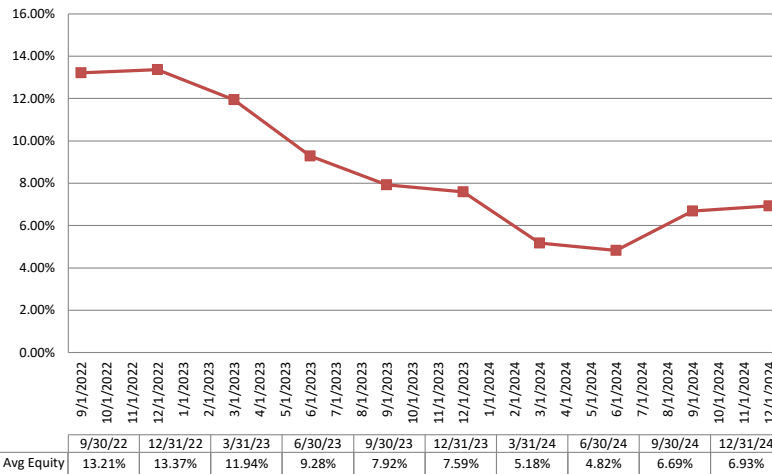
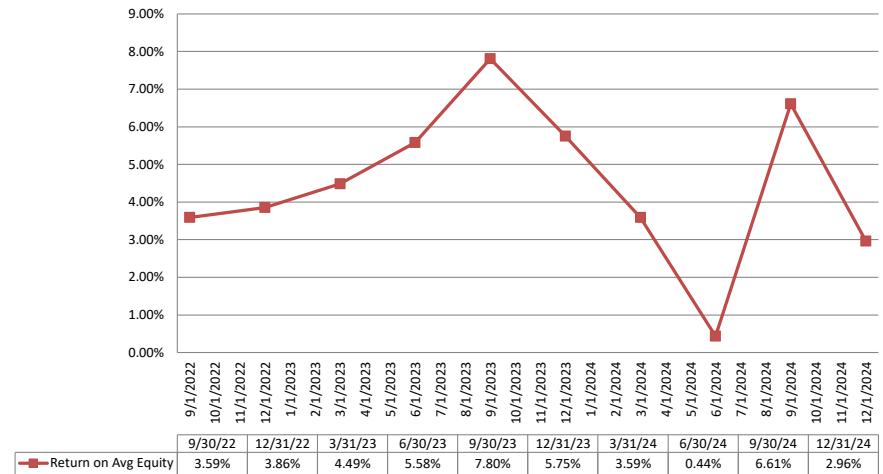
Source: SNL Financial

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**Asset Group B - \$501 million to \$1 billion in Total Assets**  
Year-to-Date**Asset Group C - \$250 to \$500 million in Total Assets**  
Year-to-Date**Asset Group D - \$0 to \$250 million in Total Assets**  
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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# Performance Analysis

December 31, 2024

Run Date: March 7, 2025

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	\$27,670,704	\$49,842	0.72%	6.63%	61.77%	\$110	\$199,156	0.72%	6.82%	60.92%	\$112
Banner Bank	\$16,210,663	\$48,913	1.20%	10.72%	59.42%	\$122	\$178,788	1.11%	10.13%	60.85%	\$122
Washington Trust Bank	\$10,727,568	\$21,274	0.78%	9.48%	72.52%	\$143	\$57,198	0.52%	6.50%	79.11%	\$139
HomeStreet Bank	\$8,121,034	(\$124,465)	(5.40%)	(74.30%)	-100.57%	\$127	(\$131,539)	(1.40%)	(18.43%)	212.10%	\$137
Heritage Bank	\$7,102,467	\$13,769	0.76%	6.23%	60.37%	\$123	\$50,260	0.70%	5.77%	61.72%	\$125
Coastal Community Bank	\$4,118,001	\$14,065	1.37%	13.94%	44.41%	\$147	\$48,035	1.23%	13.22%	41.82%	\$144
1st Security Bank of Washington	\$3,028,747	\$7,862	1.04%	9.42%	64.89%	\$101	\$36,930	1.24%	11.39%	60.34%	\$98
Peoples Bank	\$2,470,065	\$8,500	1.39%	11.45%	55.44%	\$77	\$20,785	0.87%	7.23%	72.85%	\$112
First Fed Bank	\$2,218,647	(\$823)	(0.15%)	(1.82%)	78.11%	\$125	(\$3,116)	(0.14%)	(1.73%)	78.43%	\$139
Cashmere Valley Bank	\$2,121,563	\$7,059	1.30%	12.18%	56.24%	\$95	\$28,159	1.32%	12.85%	56.40%	\$91
Yakima Federal Savings and Loan Association	\$2,031,889	\$3,135	0.61%	2.40%	63.54%	\$120	\$12,108	0.58%	2.34%	63.12%	\$115
Timberland Bank	\$1,908,932	\$6,910	1.44%	11.27%	55.54%	\$92	\$25,024	1.31%	10.40%	57.35%	\$90
Kitsap Bank	\$1,665,595	\$544	0.13%	1.42%	77.24%	\$104	\$6,744	0.39%	4.54%	78.18%	\$109
Riverview Bank	\$1,506,100	\$1,594	0.41%	3.61%	84.24%	\$114	\$2,428	0.16%	1.39%	89.11%	\$112
First Financial Northwest Bank	\$1,424,086	\$1,512	0.42%	3.91%	93.27%	\$159	\$2,599	0.18%	1.69%	92.00%	\$150
Bank of the Pacific	\$1,152,772	\$2,438	0.83%	7.51%	77.15%	\$112	\$10,713	0.93%	8.33%	74.17%	\$111
State Average of Asset Group A	\$5,842,427	\$3,883	0.43%	2.13%	56.47%	\$117	\$34,017	0.61%	5.15%	77.40%	\$119

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

Sound Community Bank	\$993,750	\$2,190	0.80%	7.69%	72.01%	\$125	\$5,781	0.54%	5.13%	79.67%	\$139
Olympia Federal Savings and Loan Association	\$992,701	\$373	0.15%	1.32%	89.96%	\$114	\$1,128	0.12%	1.00%	92.96%	\$111
Seattle Bank	\$961,183	\$941	0.39%	3.94%	66.60%	\$143	\$3,342	0.36%	3.52%	67.72%	\$146
Mountain Pacific Bank	\$803,067	\$2,450	1.25%	12.09%	56.88%	\$128	\$8,300	1.15%	10.72%	59.81%	\$124
Baker Boyer National Bank	\$669,711	\$975	0.57%	7.38%	81.92%	\$110	\$1,963	0.28%	3.98%	90.15%	\$119
Commencement Bank	\$649,613	\$505	0.31%	3.91%	73.31%	\$141	\$2,998	0.49%	5.97%	80.09%	\$138
SaviBank	\$633,159	\$923	0.58%	7.15%	79.63%	\$89	\$2,547	0.41%	5.15%	83.60%	\$89
Security State Bank	\$625,252	\$4,410	2.83%	17.73%	47.07%	\$129	\$18,967	3.12%	19.98%	43.05%	\$90
Community First Bank	\$613,469	\$2,323	1.40%	20.25%	71.50%	\$126	\$6,339	0.99%	14.83%	76.71%	\$130
UniBank	\$522,138	(\$16,544)	(11.89%)	(174.07%)	104.37%	\$122	(\$30,988)	(5.34%)	(57.62%)	75.65%	\$123
State Average of Asset Group B	\$746,404	(\$145)	(0.36%)	(9.26%)	74.33%	\$123	\$2,038	0.21%	1.27%	74.94%	\$121

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.

# Performance Analysis

December 31, 2024

Run Date: March 7, 2025

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)
<b>Asset Group C - \$251 to \$500 million in total assets</b>											
Pacific Crest Savings Bank	\$316,708	\$325	0.41%	3.87%	73.85%	\$180	\$1,606	0.51%	4.83%	71.96%	\$189
RiverBank	\$262,343	\$679	1.02%	11.23%	64.16%	\$140	\$2,080	0.82%	9.02%	71.54%	\$136
State Average of Asset Group C	\$289,526	\$502	0.72%	7.55%	69.01%	\$160	\$1,843	0.67%	6.93%	71.75%	\$163
<b>Asset Group D - \$0 to \$250 million in total assets</b>											
State Bank Northwest	\$225,031	\$365	0.64%	5.17%	89.67%	\$230	\$4,467	2.02%	16.40%	68.27%	\$148
Liberty Bank	\$186,794	\$31	0.07%	0.70%	99.40%	\$130	\$322	0.18%	1.85%	96.39%	\$130
Portage Bank	\$87,810	\$66	0.33%	3.39%	92.05%	\$81	\$731	1.01%	10.08%	69.15%	\$60
Lamont Bank of St. John	\$71,101	(\$762)	(4.25%)	(53.80%)	113.83%	\$164	(\$477)	(0.66%)	(8.50%)	80.04%	\$129
Connect Community Bank	\$70,042	(\$274)	(1.57%)	(24.14%)	158.81%	\$69	(\$1,288)	(1.79%)	(25.37%)	177.53%	\$71
Twin City Bank	\$69,710	\$57	0.31%	3.85%	86.33%	\$125	\$415	0.57%	7.43%	84.01%	\$117
Farmers State Bank	\$52,422	\$91	0.68%	7.14%	72.08%	\$101	\$348	0.65%	7.01%	68.33%	\$86
Sound Banking Company	\$47,643	\$60	0.46%	4.32%	91.74%	\$416	\$830	1.75%	14.79%	69.45%	\$245
State Average of Asset Group D	\$101,319	(\$46)	(0.42%)	(6.67%)	100.49%	\$164	\$669	0.47%	2.96%	89.15%	\$123

Source: SNL Financial

Note: Report includes only bank-level data.

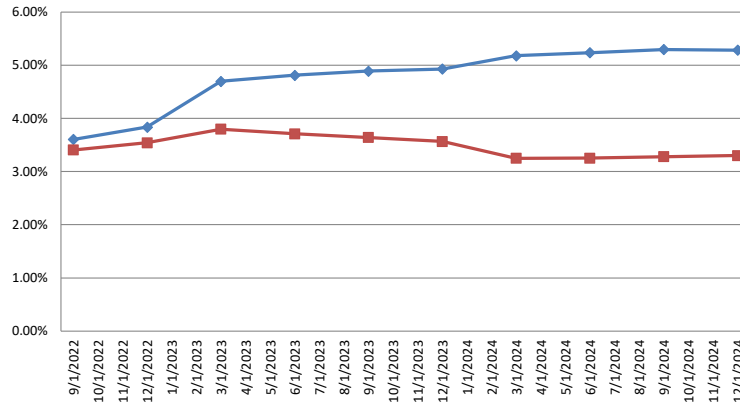
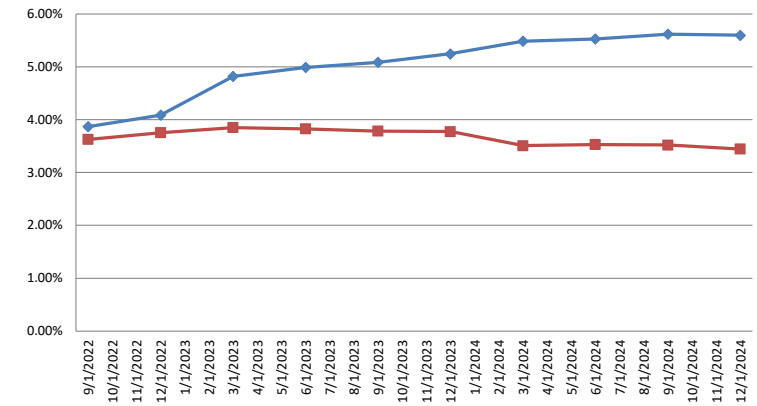
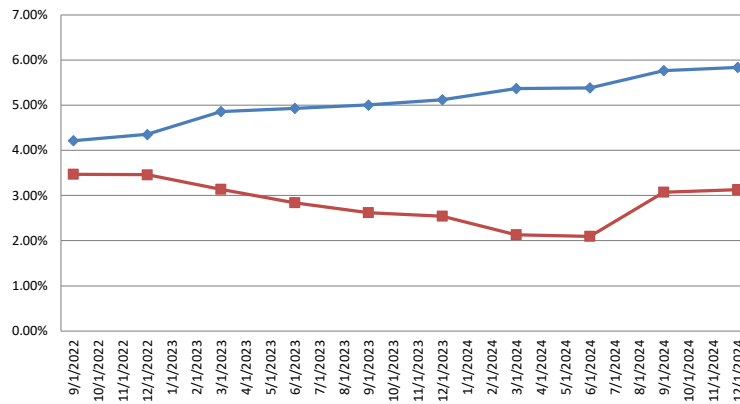
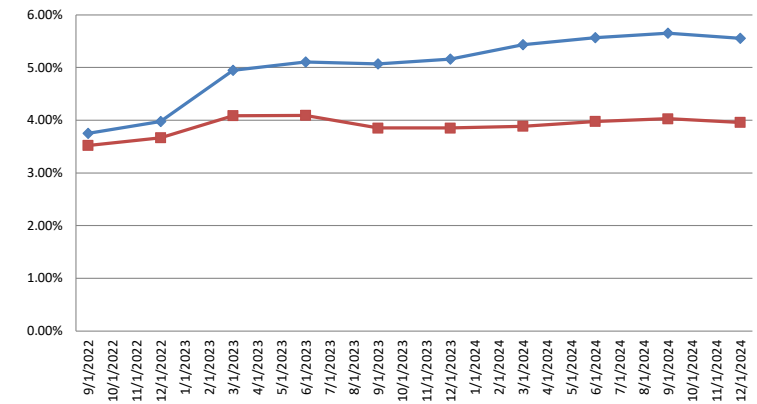
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# Balance Sheet & Net Interest Margin

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

Asset Group A - Over \$1 billion in Total Assets  
Year-to-DateAsset Group B - \$501 million to \$1 billion in Total Assets  
Year-to-DateAsset Group C - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group D - \$0 to \$250 million in Total Assets  
Year-to-Date

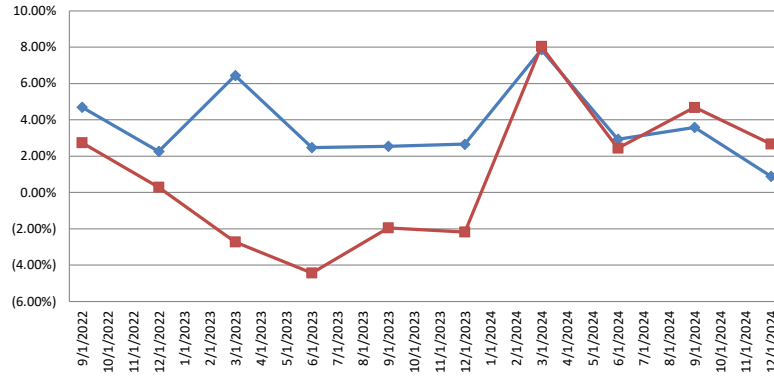
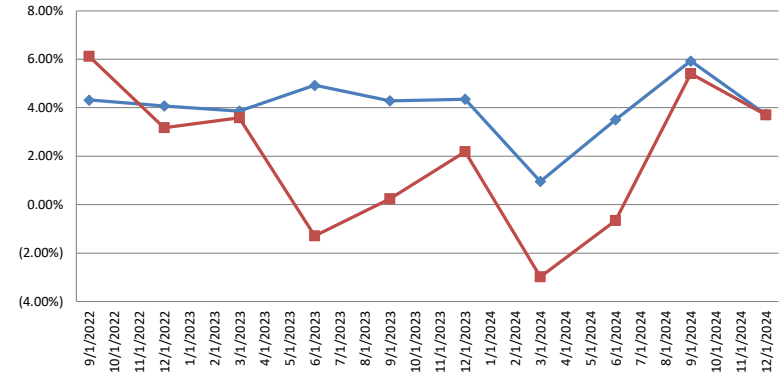
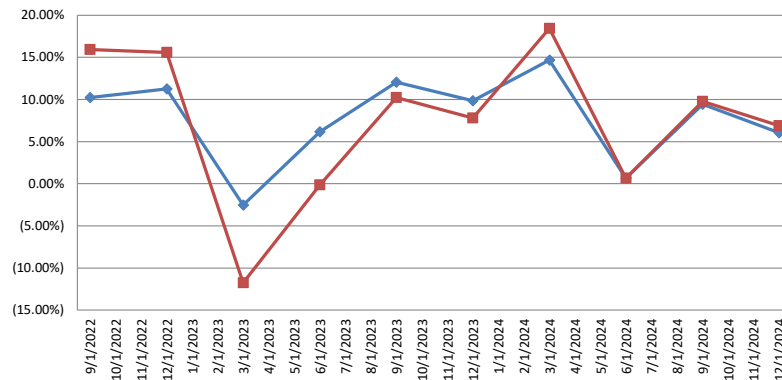
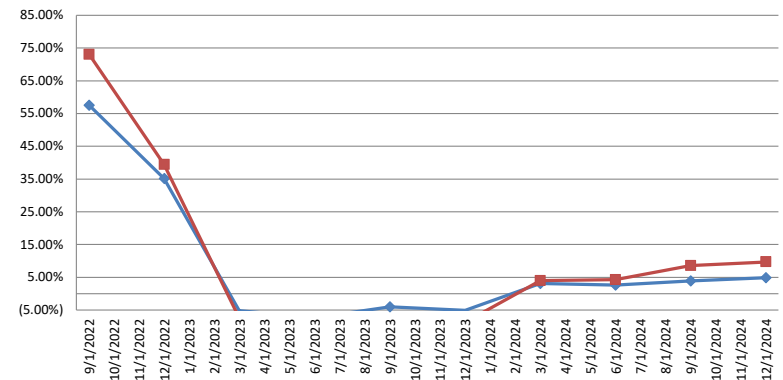
Source: SNL Financial

Note: Report includes only bank-level data.

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

Asset Group A - Over \$1 billion in Total Assets  
Year-to-DateAsset Group B - \$501 million to \$1 billion in Total Assets  
Year-to-DateAsset Group C - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group D - \$0 to \$250 million in Total Assets  
Year-to-Date

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

December 31, 2024

Run Date: March 7, 2025

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

Washington Federal Bank	\$27,670,704	\$21,272,251	\$21,566,498	98.64%	18.31%	\$12,722	5.53%	3.42%	3.11%	2.62%	22.24%	33.35%
Banner Bank	\$16,210,663	\$11,386,677	\$13,590,110	83.79%	21.72%	\$8,465	5.17%	2.38%	1.58%	3.75%	3.46%	3.44%
Washington Trust Bank	\$10,727,568	\$6,892,692	\$8,824,244	78.11%	24.28%	\$9,076	4.54%	3.12%	1.58%	2.60%	(6.19%)	8.37%
HomeStreet Bank	\$8,121,034	\$6,257,219	\$6,432,913	97.27%	6.23%	\$10,506	4.50%	3.82%	3.21%	1.51%	(13.41%)	(5.15%)
Heritage Bank	\$7,102,467	\$4,802,123	\$5,689,346	84.41%	13.87%	\$9,457	4.82%	2.23%	1.62%	3.32%	(0.96%)	1.31%
Coastal Community Bank	\$4,118,001	\$3,507,165	\$3,633,150	96.53%	12.40%	\$8,439	10.26%	4.11%	3.46%	7.07%	9.83%	7.94%
1st Security Bank of Washington	\$3,028,747	\$2,561,715	\$2,359,685	108.56%	10.72%	\$5,389	6.46%	3.07%	2.30%	4.39%	1.90%	(7.19%)
Peoples Bank	\$2,470,065	\$1,952,653	\$2,150,278	90.81%	11.23%	\$6,160	5.05%	2.27%	1.52%	3.68%	2.41%	1.79%
First Fed Bank	\$2,218,647	\$1,692,243	\$1,692,893	99.96%	18.21%	\$9,774	5.32%	3.13%	2.72%	2.79%	1.68%	0.63%
Cashmere Valley Bank	\$2,121,563	\$962,373	\$1,837,953	52.36%	48.94%	\$6,979	4.67%	2.13%	1.67%	3.20%	3.86%	3.62%
Yakima Federal Savings and Loan Association	\$2,031,889	\$826,438	\$1,433,948	57.63%	61.04%	\$15,630	3.63%	2.51%	2.51%	1.72%	(2.19%)	(0.73%)
Timberland Bank	\$1,908,932	\$1,429,518	\$1,632,142	87.59%	12.72%	\$7,176	5.33%	2.62%	1.96%	3.56%	0.76%	0.25%
Kitsap Bank	\$1,665,595	\$896,724	\$1,383,068	64.84%	30.31%	\$6,285	4.50%	1.95%	1.18%	3.25%	1.07%	0.10%
Riverview Bank	\$1,506,100	\$1,045,110	\$1,226,157	85.23%	15.53%	\$6,784	4.06%	2.11%	1.56%	2.62%	(5.19%)	(0.17%)
First Financial Northwest Bank	\$1,424,086	\$1,155,252	\$1,142,188	101.14%	13.48%	\$10,628	5.54%	3.62%	3.32%	2.50%	(5.34%)	(5.39%)
Bank of the Pacific	\$1,152,772	\$704,248	\$1,015,144	69.37%	20.47%	\$5,169	5.11%	1.61%	0.98%	4.22%	0.42%	0.52%
State Average of Asset Group A	\$5,842,427	\$4,209,025	\$4,725,607	84.77%	21.22%	\$8,665	5.28%	2.76%	2.14%	3.30%	0.90%	2.67%

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

Sound Community Bank	\$993,750	\$900,658	\$841,803	106.99%	6.09%	\$8,145	5.54%	3.18%	2.75%	3.07%	(0.16%)	1.42%
Olympia Federal Savings and Loan Association	\$992,701	\$842,721	\$689,733	122.18%	10.94%	\$8,785	4.49%	2.69%	2.58%	2.13%	3.30%	1.95%
Seattle Bank	\$961,183	\$792,034	\$853,801	92.77%	15.81%	\$10,118	8.11%	4.30%	3.97%	4.56%	12.29%	14.61%
Mountain Pacific Bank	\$803,067	\$642,825	\$633,898	101.41%	18.79%	\$8,112	6.56%	3.57%	3.06%	3.89%	19.50%	18.26%
Baker Boyer National Bank	\$669,711	\$393,147	\$587,569	66.91%	29.34%	\$3,916	3.91%	1.54%	0.86%	3.00%	(5.59%)	(5.55%)
Commencement Bank	\$649,613	\$467,319	\$592,092	78.93%	24.71%	\$8,328	5.15%	2.61%	1.87%	3.39%	10.86%	11.45%
SaviBank	\$633,159	\$517,554	\$528,653	97.90%	11.04%	\$4,622	5.76%	2.98%	2.51%	3.45%	6.84%	7.23%
Security State Bank	\$625,252	\$233,566	\$517,203	45.16%	70.96%	\$7,270	5.90%	1.07%	0.61%	5.25%	3.15%	1.52%
Community First Bank	\$613,469	\$368,860	\$566,698	65.09%	29.45%	\$4,869	4.46%	2.30%	1.62%	2.97%	1.41%	0.67%
UniBank	\$522,138	\$395,768	\$439,876	89.97%	16.45%	\$9,852	6.06%	4.44%	3.68%	2.74%	(14.39%)	(14.50%)
State Average of Asset Group B	\$746,404	\$555,445	\$625,133	86.73%	23.36%	\$7,402	5.59%	2.87%	2.35%	3.45%	3.72%	3.71%

Source: SNL Financial

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# Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: March 7, 2025

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 (%)
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
Pacific Crest Savings Bank	\$316,708	\$232,587	\$247,374	94.02%	29.48%	\$19,794	5.46%	3.98%	3.90%	2.11%	3.31%	2.43%
RiverBank	\$262,343	\$219,990	\$236,295	93.10%	17.01%	\$7,090	6.22%	4.19%	2.06%	4.15%	8.82%	11.31%
State Average of Asset Group C	\$289,526	\$226,289	\$241,835	93.56%	23.25%	\$13,442	5.84%	4.09%	2.98%	3.13%	6.07%	6.87%
<b>Asset Group D - \$0 to \$250 million in total assets</b>												
State Bank Northwest	\$225,031	\$164,674	\$189,212	87.03%	21.88%	\$5,770	6.76%	0.69%	0.38%	6.40%	0.28%	(1.72%)
Liberty Bank	\$186,794	\$142,720	\$146,933	97.13%	18.09%	\$9,340	4.99%	3.32%	2.57%	2.55%	1.02%	2.95%
Portage Bank	\$87,810	\$58,308	\$70,741	82.42%	30.26%	\$3,252	8.12%	3.55%	3.18%	5.19%	35.68%	39.65%
Lamont Bank of St. John	\$71,101	\$43,120	\$61,199	70.46%	15.71%	\$11,850	5.04%	3.62%	2.76%	2.52%	5.69%	15.89%
Connect Community Bank	\$70,042	\$58,955	\$58,820	100.23%	15.44%	\$2,918	4.34%	2.48%	1.85%	2.35%	(2.51%)	13.20%
Twin City Bank	\$69,710	\$42,874	\$63,642	67.37%	37.91%	\$4,979	4.53%	0.87%	0.42%	4.13%	(3.02%)	(1.16%)
Farmers State Bank	\$52,422	\$3,835	\$47,240	8.12%	95.91%	\$8,737	3.05%	1.07%	0.47%	2.62%	(5.56%)	(4.92%)
Sound Banking Company	\$47,643	\$37,316	\$42,138	88.56%	14.51%	\$9,529	7.63%	2.36%	1.81%	5.90%	7.13%	13.84%
State Average of Asset Group D	\$101,319	\$68,975	\$84,991	75.17%	31.21%	\$7,047	5.56%	2.25%	1.68%	3.96%	4.84%	9.72%

Source: SNL Financial

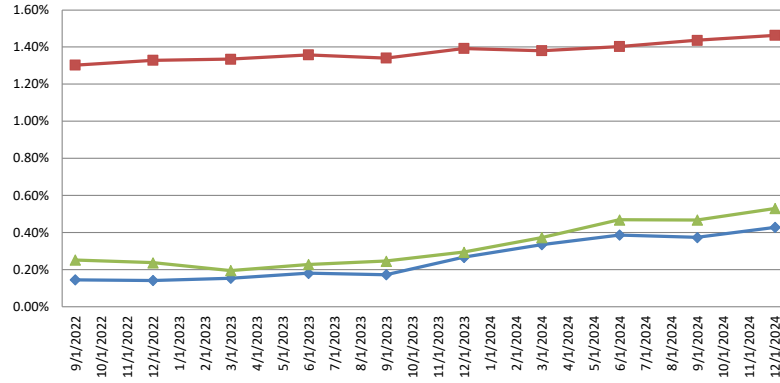
Note: Report includes only bank-level data.

NA = data was not available.

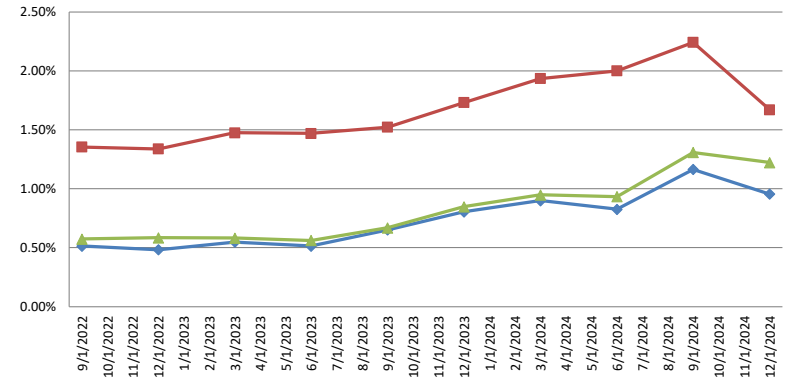
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

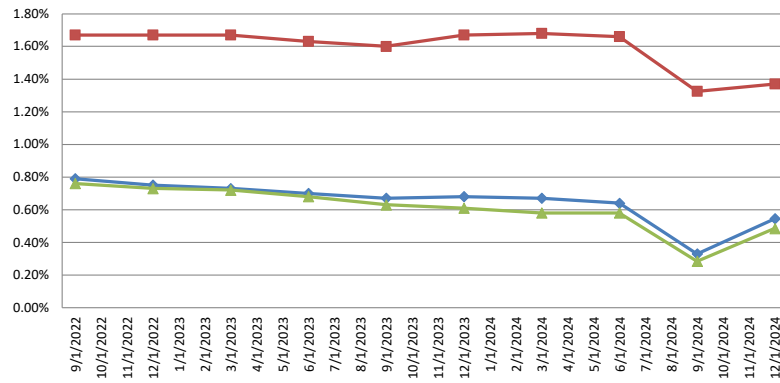
## Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans &amp; NPAs/Total Assets

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

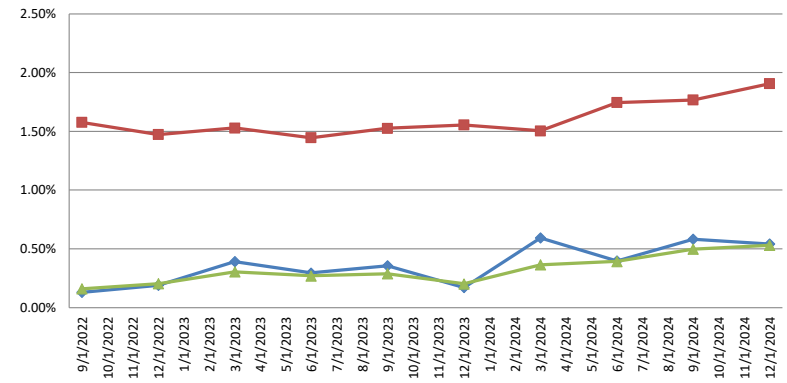
Nonaccruals/Loans	0.14%	0.14%	0.15%	0.18%	0.17%	0.27%	0.33%	0.39%	0.37%	0.43%
Reserves/Loans	1.30%	1.33%	1.33%	1.36%	1.34%	1.39%	1.38%	1.40%	1.44%	1.46%
NPAs/Total Assets	0.25%	0.24%	0.19%	0.23%	0.25%	0.29%	0.37%	0.47%	0.47%	0.53%

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

Nonaccruals/Loans	0.51%	0.48%	0.55%	0.51%	0.65%	0.80%	0.90%	0.83%	1.16%	0.96%
Reserves/Loans	1.35%	1.34%	1.47%	1.47%	1.52%	1.73%	1.93%	2.00%	2.24%	1.67%
NPAs/Total Assets	0.57%	0.58%	0.58%	0.56%	0.67%	0.85%	0.95%	0.93%	1.31%	1.22%

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

Nonaccruals/Loans	0.79%	0.75%	0.73%	0.70%	0.67%	0.68%	0.67%	0.64%	0.33%	0.55%
Reserves/Loans	1.67%	1.67%	1.67%	1.63%	1.60%	1.67%	1.68%	1.66%	1.33%	1.37%
NPAs/Total Assets	0.76%	0.73%	0.72%	0.68%	0.63%	0.61%	0.58%	0.58%	0.29%	0.49%

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

Nonaccruals/Loans	0.13%	0.19%	0.39%	0.30%	0.36%	0.17%	0.59%	0.40%	0.58%	0.54%
Reserves/Loans	1.58%	1.47%	1.53%	1.45%	1.53%	1.55%	1.50%	1.75%	1.77%	1.91%
NPAs/Total Assets	0.16%	0.20%	0.31%	0.27%	0.29%	0.20%	0.36%	0.39%	0.50%	0.53%

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**
**December 31, 2024**
**Run Date: March 7, 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							
Washington Federal Bank	\$27,670,704	\$72,488	0.34%	0.96%	142.69%	5.31%	0.53%
Banner Bank	\$16,210,663	\$36,552	0.32%	1.37%	408.92%	2.56%	0.25%
Washington Trust Bank	\$10,727,568	\$75,263	1.09%	2.23%	204.03%	7.13%	0.70%
HomeStreet Bank	\$8,121,034	\$60,105	0.96%	0.62%	41.25%	16.11%	1.20%
Heritage Bank	\$7,102,467	\$4,079	0.08%	1.09%	96.09%	8.13%	0.77%
Coastal Community Bank	\$4,118,001	\$19,563	0.56%	5.05%	505.41%	12.74%	0.85%
1st Security Bank of Washington	\$3,028,747	\$13,600	0.53%	1.24%	199.09%	4.56%	0.53%
Peoples Bank	\$2,470,065	\$1,763	0.09%	1.49%	839.46%	1.33%	0.18%
First Fed Bank	\$2,218,647	\$30,487	1.80%	1.21%	55.43%	18.67%	1.66%
Cashmere Valley Bank	\$2,121,563	\$3,302	0.34%	1.32%	81.42%	6.80%	0.74%
Yakima Federal Savings and Loan Association	\$2,031,889	\$2,377	0.29%	0.53%	183.21%	0.45%	0.12%
Timberland Bank	\$1,908,932	\$2,733	0.19%	1.21%	632.56%	1.21%	0.16%
Kitsap Bank	\$1,665,595	\$0	0.00%	1.07%	NA	0.00%	0.00%
Riverview Bank	\$1,506,100	\$167	0.02%	1.47%	180.21%	5.37%	0.57%
First Financial Northwest Bank	\$1,424,086	\$842	0.07%	1.30%	817.47%	1.09%	0.13%
Bank of the Pacific	\$1,152,772	\$1,095	0.16%	1.26%	808.31%	0.90%	0.09%
State Average of Asset Group A	\$5,842,427	\$20,276	0.43%	1.46%	346.37%	5.77%	0.53%

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

Sound Community Bank	\$993,750	\$7,477	0.83%	0.94%	95.30%	7.29%	0.90%
Olympia Federal Savings and Loan Association	\$992,701	\$2,543	0.30%	0.61%	197.27%	2.21%	0.26%
Seattle Bank	\$961,183	\$32,083	4.05%	3.46%	85.34%	54.11%	6.89%
Mountain Pacific Bank	\$803,067	\$6,944	1.08%	1.82%	167.64%	7.43%	0.87%
Baker Boyer National Bank	\$669,711	\$653	0.17%	1.00%	463.62%	1.53%	0.13%
Commencement Bank	\$649,613	\$0	0.00%	1.20%	NA	0.00%	0.00%
SaviBank	\$633,159	\$1,372	0.27%	1.19%	221.70%	5.71%	0.50%
Security State Bank	\$625,252	\$0	0.00%	2.99%	NM	0.10%	0.00%
Community First Bank	\$613,469	\$236	0.06%	1.06%	NM	0.52%	0.04%
UniBank	\$522,138	\$11,039	2.79%	2.43%	70.05%	35.13%	2.63%
State Average of Asset Group B	\$746,404	\$6,235	0.96%	1.67%	185.85%	11.40%	1.22%

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**
**December 31, 2024**
**Run Date: March 7, 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 (%)
<b>Asset Group C - \$251 to \$500 million in total assets</b>						
Pacific Crest Savings Bank	\$316,708	\$1,328	0.57%	1.54%	215.75%	4.51%
RiverBank	\$262,343	\$1,147	0.52%	1.20%	229.64%	4.25%
State Average of Asset Group C	\$289,526	\$1,238	0.55%	1.37%	222.70%	4.38%
<b>Asset Group D - \$0 to \$250 million in total assets</b>						
State Bank Northwest	\$225,031	\$0	0.00%	0.87%	327.29%	1.46%
Liberty Bank	\$186,794	\$235	0.16%	0.81%	492.77%	1.23%
Portage Bank	\$87,810	\$705	1.21%	1.00%	82.70%	8.45%
Lamont Bank of St. John	\$71,101	\$1,058	2.45%	2.99%	90.53%	21.98%
Connect Community Bank	\$70,042	\$0	0.00%	1.02%	NA	0.00%
Twin City Bank	\$69,710	\$225	0.52%	1.38%	262.67%	17.97%
Farmers State Bank	\$52,422	\$0	0.00%	5.48%	147.89%	2.66%
Sound Banking Company	\$47,643	\$0	0.00%	1.70%	NA	0.33%
State Average of Asset Group D	\$101,319	\$278	0.54%	1.91%	233.98%	6.76%

Source: SNL Financial

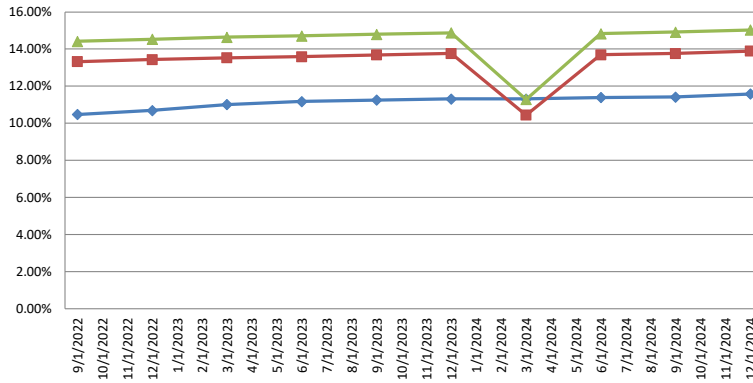
Note: Report includes only bank-level data.

NA = data was not available.

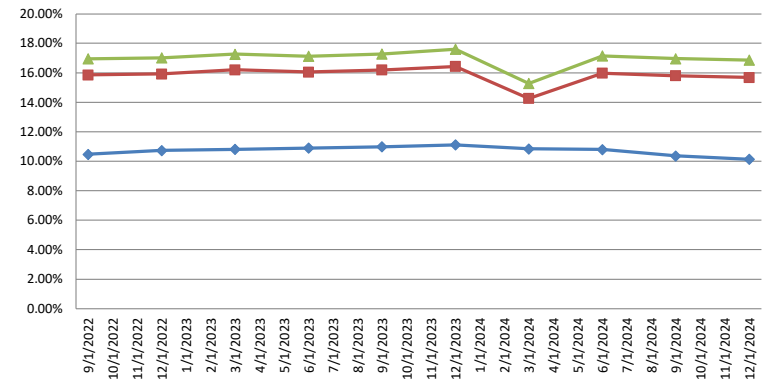
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Capital Adequacy

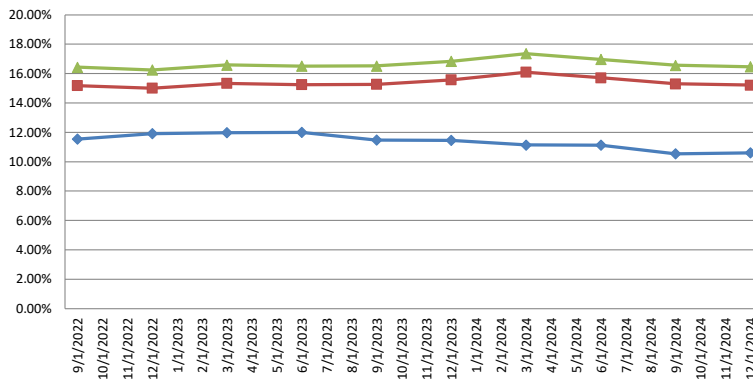
## Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio &amp; Risk Based Capital Ratio

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

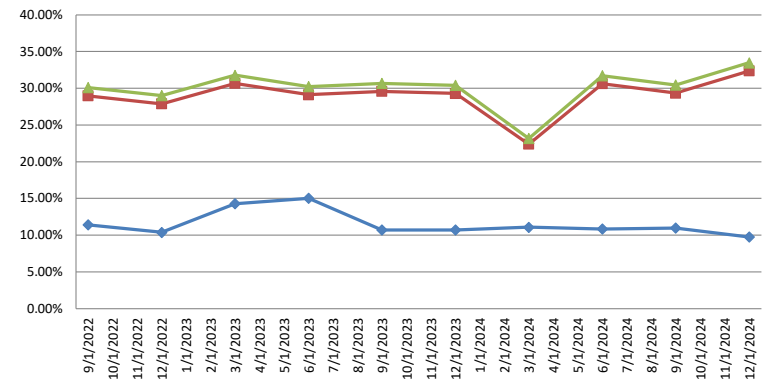
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Leverage Ratio	10.47%	10.68%	11.00%	11.17%	11.25%	11.31%	11.31%	11.38%	11.41%	11.58%
Tier 1 Risk Based Ratio	13.32%	13.43%	13.52%	13.58%	13.68%	13.75%	10.44%	13.69%	13.75%	13.89%
Risk Based Capital Ratio	14.42%	14.53%	14.64%	14.70%	14.79%	14.87%	11.29%	14.83%	14.91%	15.02%

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

	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	12/31/24
Leverage Ratio	10.47%	10.73%	10.81%	10.89%	10.98%	11.11%	10.84%	10.80%	10.36%	10.14%
Tier 1 Risk Based Ratio	15.85%	15.92%	16.20%	16.05%	16.19%	16.43%	14.26%	15.98%	15.79%	15.68%
Risk Based Capital Ratio	16.95%	17.01%	17.27%	17.12%	17.27%	17.60%	15.28%	17.14%	16.96%	16.86%

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

	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	12/31/24
Leverage Ratio	11.54%	11.91%	11.98%	11.99%	11.48%	11.45%	11.14%	11.13%	10.55%	10.61%
Tier 1 Risk Based Ratio	15.18%	15.00%	15.33%	15.24%	15.26%	15.57%	16.09%	15.71%	15.30%	15.21%
Risk Based Capital Ratio	16.43%	16.25%	16.58%	16.50%	16.52%	16.83%	17.35%	16.96%	16.56%	16.46%

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

	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	12/31/24
Leverage Ratio	11.42%	10.38%	14.27%	15.04%	10.70%	10.72%	11.09%	10.84%	10.97%	9.78%
Tier 1 Risk Based Ratio	28.95%	27.88%	30.65%	29.11%	29.57%	29.29%	22.39%	30.61%	29.34%	32.36%
Risk Based Capital Ratio	30.09%	29.01%	31.78%	30.22%	30.67%	30.39%	23.15%	31.72%	30.43%	33.48%

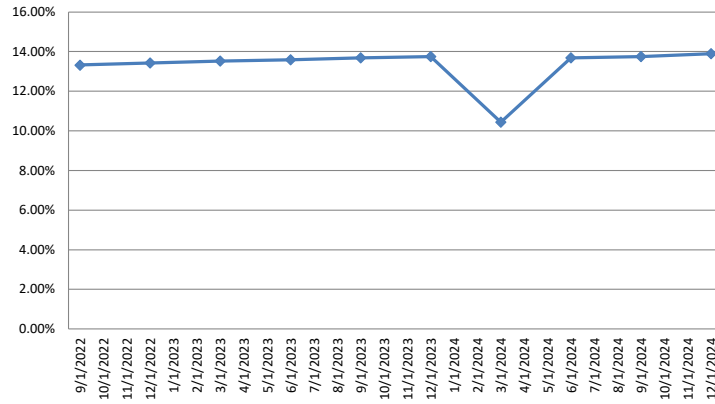
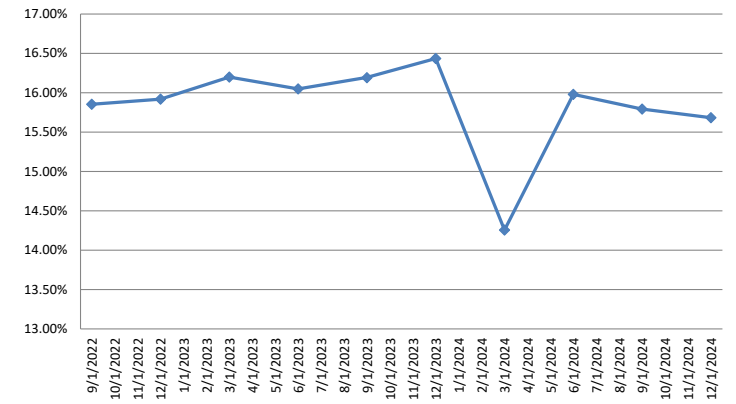
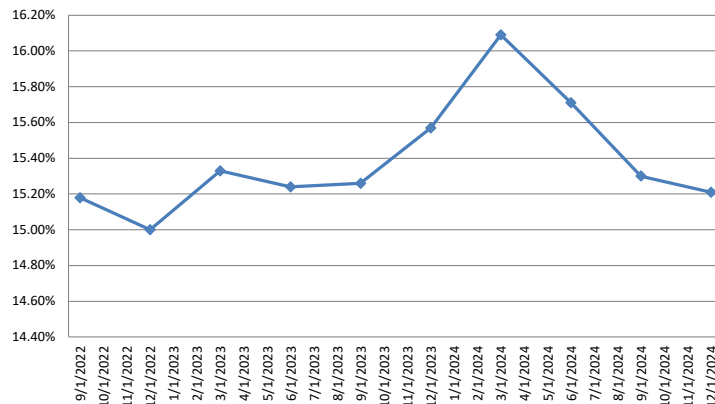
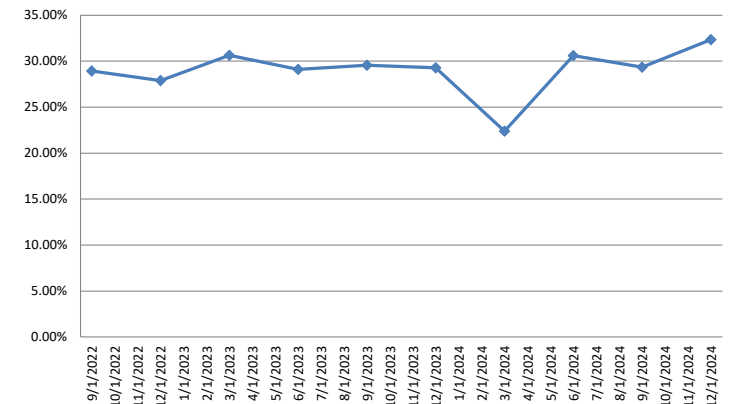
Source: SNL Financial

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**Asset Group B - \$501 million to \$1 billion in Total Assets**  
As of Date**Asset Group C - \$251 to \$500 million in Total Assets**  
As of Date**Asset Group D - \$0 to \$250 million in Total Assets**  
As of Date

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

December 31, 2024

Run Date: March 7, 2025

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	\$27,670,704	\$3,007,190	\$2,466,082	\$2,466,082	9.12%	12.95%	14.10%	12.95%
Banner Bank	\$16,210,663	\$1,813,001	\$1,726,457	\$1,726,457	10.83%	12.82%	14.03%	12.82%
Washington Trust Bank	\$10,727,568	\$904,592	\$948,077	\$948,077	8.69%	11.78%	13.04%	11.78%
HomeStreet Bank	\$8,121,034	\$598,874	\$678,869	\$678,869	7.30%	12.27%	13.02%	12.27%
Heritage Bank	\$7,102,467	\$877,952	\$690,779	\$690,779	9.91%	12.28%	13.19%	12.28%
Coastal Community Bank	\$4,118,001	\$436,126	\$436,116	\$436,116	10.64%	11.99%	13.28%	11.99%
1st Security Bank of Washington	\$3,028,747	\$336,578	\$336,416	\$336,416	11.24%	12.93%	14.18%	12.93%
Peoples Bank	\$2,470,065	\$300,823	\$305,020	\$305,020	12.48%	NA	NA	NA
First Fed Bank	\$2,218,647	\$178,693	\$208,836	\$208,836	9.39%	12.44%	13.61%	12.44%
Cashmere Valley Bank	\$2,121,563	\$231,407	\$278,331	\$278,331	12.93%	NA	NA	NA
Yakima Federal Savings and Loan Association	\$2,031,889	\$523,024	\$538,784	\$538,784	26.15%	NA	NA	NA
Timberland Bank	\$1,908,932	\$246,989	\$233,573	\$233,573	12.23%	18.53%	19.78%	18.53%
Kitsap Bank	\$1,665,595	\$148,749	\$189,591	\$189,591	11.05%	15.71%	16.56%	15.71%
Riverview Bank	\$1,506,100	\$176,110	\$164,019	\$164,019	10.86%	15.21%	16.47%	15.21%
First Financial Northwest Bank	\$1,424,086	\$155,602	\$160,671	\$160,671	11.16%	15.40%	16.65%	15.40%
Bank of the Pacific	\$1,152,772	\$126,199	\$130,067	\$130,067	11.22%	16.24%	17.41%	16.24%
State Average of Asset Group A	\$5,842,427	\$628,869	\$593,231	\$593,231	11.58%	13.89%	15.02%	13.89%
Asset Group B - \$501 million to \$1 billion in total assets								
Sound Community Bank	\$993,750	\$114,534	\$115,376	\$115,376	10.60%	NA	NA	NA
Olympia Federal Savings and Loan Association	\$992,701	\$112,847	\$116,715	\$116,715	11.92%	NA	NA	NA
Seattle Bank	\$961,183	\$95,040	\$101,212	\$101,212	10.54%	14.43%	15.71%	14.43%
Mountain Pacific Bank	\$803,067	\$82,285	\$83,411	\$83,411	10.62%	12.42%	13.68%	12.42%
Baker Boyer National Bank	\$669,711	\$52,705	\$62,277	\$62,277	9.10%	14.57%	15.50%	14.57%
Commencement Bank	\$649,613	\$51,125	\$61,674	\$61,674	9.49%	12.50%	13.70%	12.50%
SaviBank	\$633,159	\$51,703	\$52,671	\$52,671	8.27%	9.70%	10.86%	9.70%
Security State Bank	\$625,252	\$100,569	\$99,199	\$99,199	15.94%	38.95%	40.22%	38.95%
Community First Bank	\$613,469	\$44,714	\$59,699	\$59,699	9.30%	15.36%	16.40%	15.36%
UniBank	\$522,138	\$29,476	\$31,160	\$31,160	5.60%	7.53%	8.80%	7.53%
State Average of Asset Group B	\$746,404	\$73,500	\$78,339	\$78,339	10.14%	15.68%	16.86%	15.68%

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

December 31, 2024

Run Date: March 7, 2025

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	\$316,708	\$33,288	\$35,502	\$35,502	11.10%	15.21%	16.46%	15.21%
RiverBank	\$262,343	\$24,378	\$26,984	\$26,984	10.12%	NA	NA	NA
State Average of Asset Group C	\$289,526	\$28,833	\$31,243	\$31,243	10.61%	15.21%	16.46%	15.21%
Asset Group D - \$0 to \$250 million in total assets								
State Bank Northwest	\$225,031	\$28,409	\$28,471	\$28,471	12.42%	15.14%	15.91%	15.14%
Liberty Bank	\$186,794	\$17,950	\$18,365	\$18,365	9.98%	14.87%	15.81%	14.87%
Portage Bank	\$87,810	\$7,764	\$8,092	\$8,092	10.20%	16.12%	17.32%	16.12%
Lamont Bank of St. John	\$71,101	\$5,196	\$6,303	\$6,303	8.79%	NA	NA	NA
Connect Community Bank	\$70,042	\$4,402	\$4,402	\$4,402	6.29%	10.73%	11.98%	10.73%
Twin City Bank	\$69,710	\$5,734	\$7,623	\$7,623	10.35%	NA	NA	NA
Farmers State Bank	\$52,422	\$5,125	\$5,125	\$5,125	9.64%	123.02%	124.32%	123.02%
Sound Banking Company	\$47,643	\$5,438	\$5,438	\$5,438	10.54%	14.25%	15.51%	14.25%
State Average of Asset Group D	\$101,319	\$10,002	\$10,477	\$10,477	9.78%	32.36%	33.48%	32.36%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

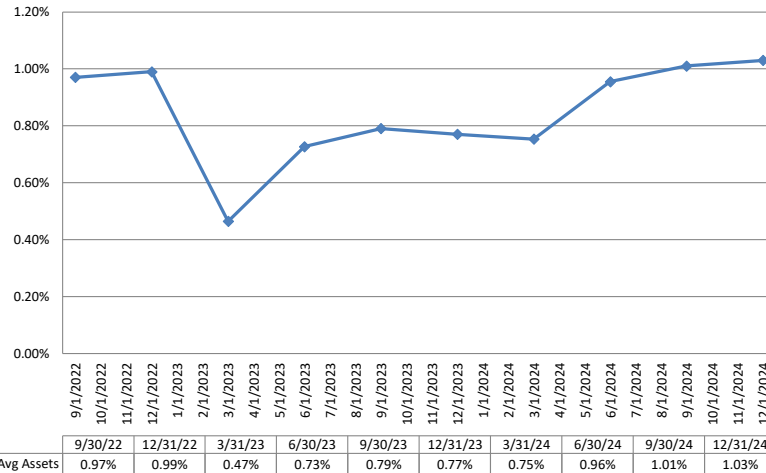
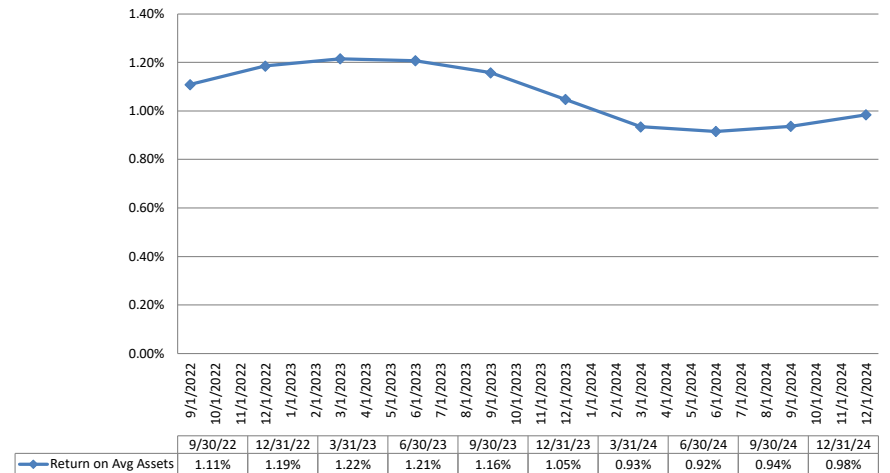
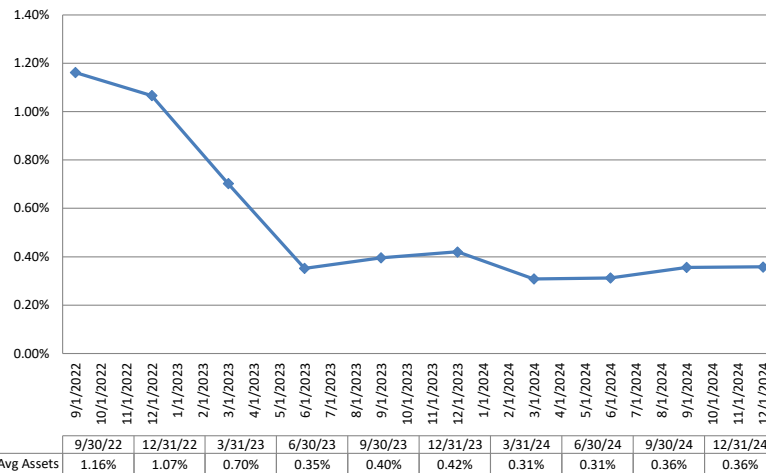
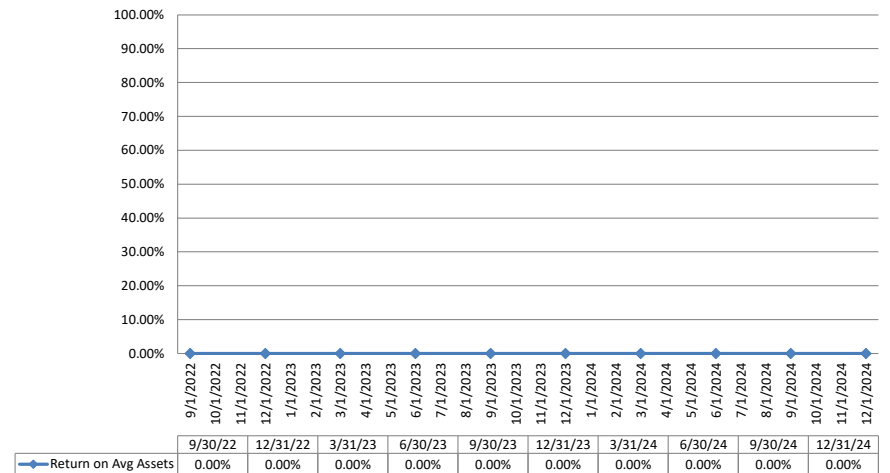
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Oregon

# Performance Analysis



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

**Asset Group A - Over \$1 billion in Total Assets**  
Year-to-Date**Asset Group B - \$501 million to \$1 billion in Total Assets**  
Year-to-Date**Asset Group C - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group D - \$0 to \$250 million in Total Assets**  
Year-to-Date

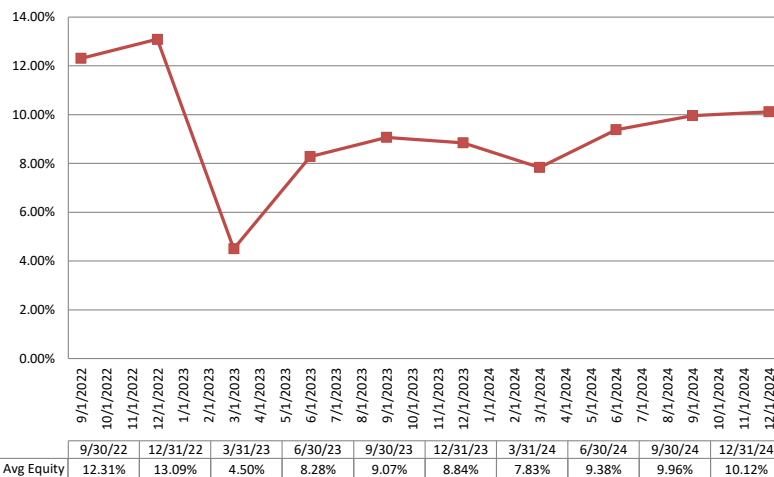
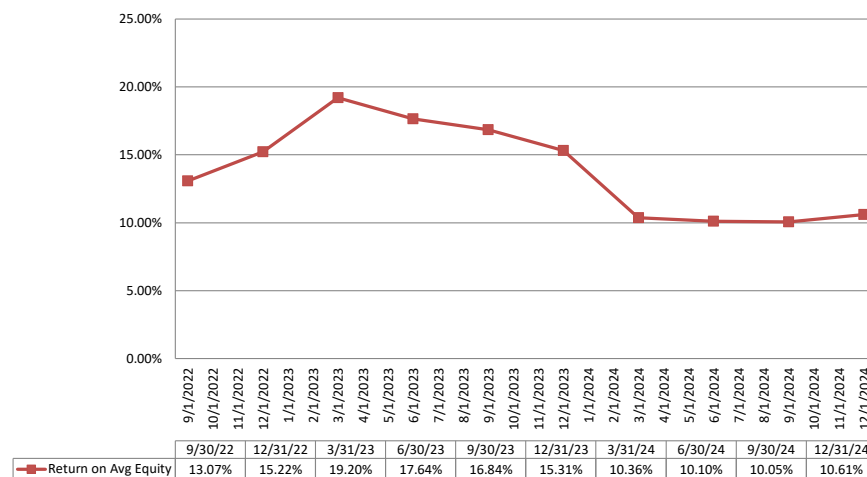
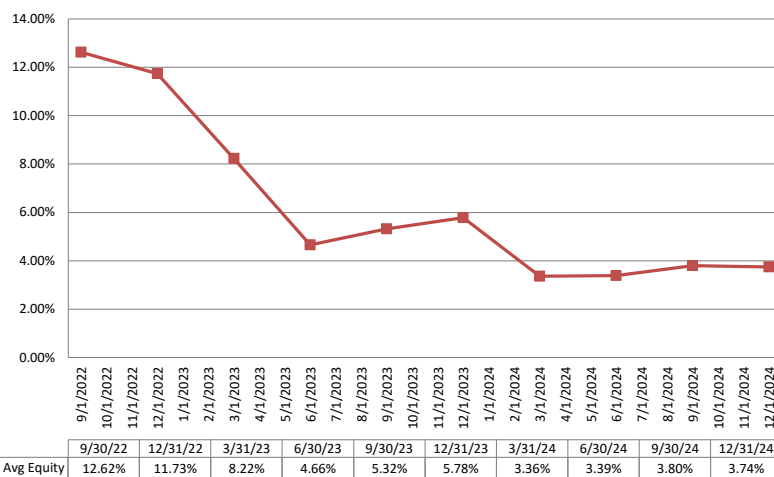
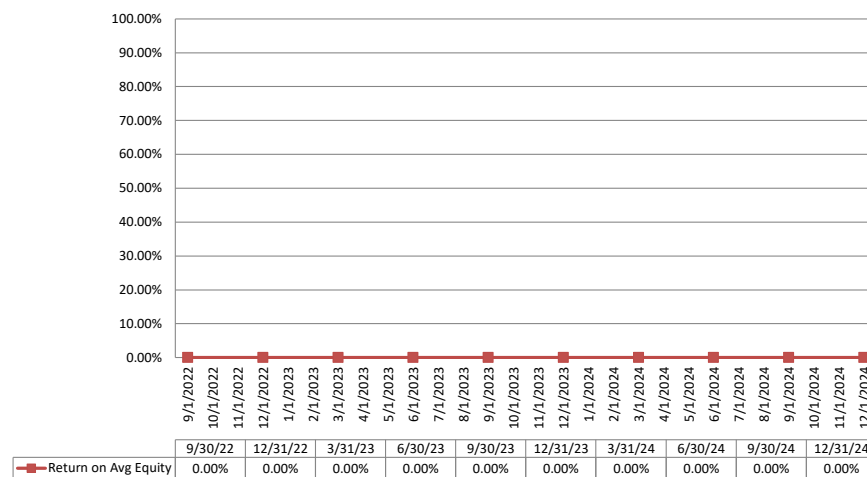
Source: SNL Financial

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-DateAsset Group B - \$501 million to \$1 billion in Total Assets  
Year-to-DateAsset Group C - \$251 to \$500 million in Total Assets  
Year-to-DateAsset Group D - \$0 to \$250 million in Total Assets  
Year-to-Date

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

December 31, 2024

Run Date: March 7, 2025

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	\$51,566,291	\$151,285	1.17%	10.90%	47.01%	\$124	\$564,573	1.08%	10.40%	49.34%	\$129
Summit Bank	\$1,253,397	\$3,159	0.98%	10.21%	56.39%	\$147	\$11,633	0.98%	9.83%	56.23%	\$142
State Average of Asset Group A	\$26,409,844	\$77,222	1.08%	10.56%	51.70%	\$136	\$288,103	1.03%	10.12%	52.79%	\$135
Asset Group B - \$501 million to \$1 billion in total assets											
Bank of Eastern Oregon	\$867,736	\$5,619	2.55%	25.84%	49.75%	\$123	\$17,132	2.01%	20.82%	55.88%	\$123
Citizens Bank	\$807,255	\$816	0.39%	4.18%	86.50%	\$101	\$3,417	0.36%	4.61%	84.33%	\$99
People's Bank of Commerce	\$798,653	\$2,840	1.39%	11.18%	61.46%	\$89	\$8,542	1.06%	8.85%	65.94%	\$96
Oregon Pacific Banking Co.	\$776,319	\$2,412	1.21%	11.91%	65.57%	\$108	\$8,334	1.06%	10.78%	68.37%	\$113
Pioneer Trust Bank, National Association	\$700,401	\$2,660	1.50%	10.83%	27.59%	\$100	\$13,042	1.90%	13.58%	35.00%	\$107
First Federal Savings and Loan Association of McMinnville	\$643,757	\$562	0.34%	3.44%	84.87%	\$110	\$1,544	0.24%	2.47%	88.68%	\$110
Evergreen Federal Bank	\$611,912	\$524	0.35%	2.83%	84.51%	\$118	\$2,343	0.39%	3.24%	79.53%	\$107
Community Bank	\$550,816	\$1,853	1.25%	26.13%	64.66%	\$75	\$4,988	0.85%	20.51%	71.83%	\$78
State Average of Asset Group B	\$719,606	\$2,161	1.12%	12.04%	65.61%	\$103	\$7,418	0.98%	10.61%	68.70%	\$104
Asset Group C - \$251 to \$500 million in total assets											
Willamette Valley Bank	\$470,074	\$945	0.78%	5.16%	87.19%	\$115	\$3,590	0.78%	4.94%	83.21%	\$121
Oregon Coast Bank	\$462,514	\$613	0.52%	7.94%	73.50%	\$101	\$2,272	0.49%	7.91%	77.46%	\$101
Lewis & Clark Bank	\$342,061	\$54	0.06%	0.58%	98.23%	\$125	\$417	0.11%	1.14%	95.71%	\$127
Pacific West Bank	\$328,798	\$156	0.18%	1.84%	91.68%	\$145	(\$335)	(0.10%)	(0.99%)	102.36%	\$145
Clackamas County Bank	\$269,452	\$183	0.26%	2.64%	80.98%	\$90	\$1,491	0.51%	5.72%	80.92%	\$88
State Average of Asset Group C	\$374,580	\$390	0.36%	3.63%	86.32%	\$115	\$1,487	0.36%	3.74%	87.93%	\$116
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

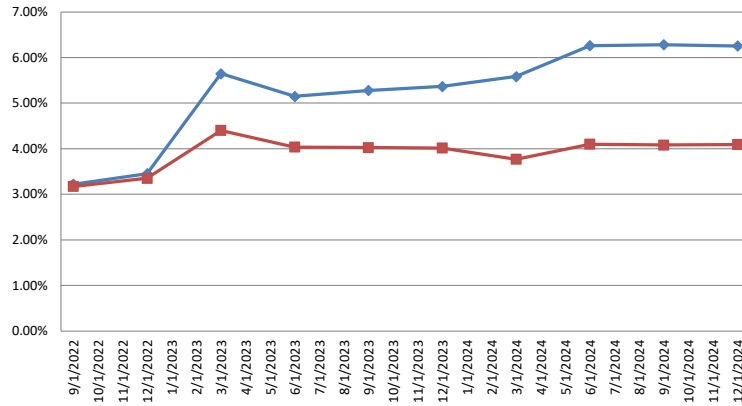
Note: Report includes only bank-level data.

NA = data was not available.

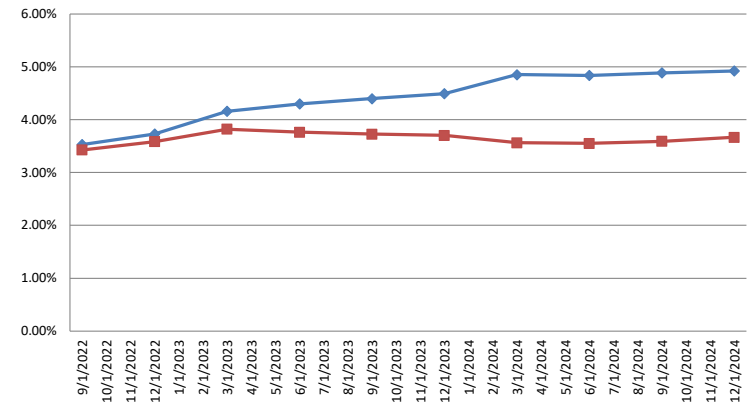
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Balance Sheet & Net Interest Margin

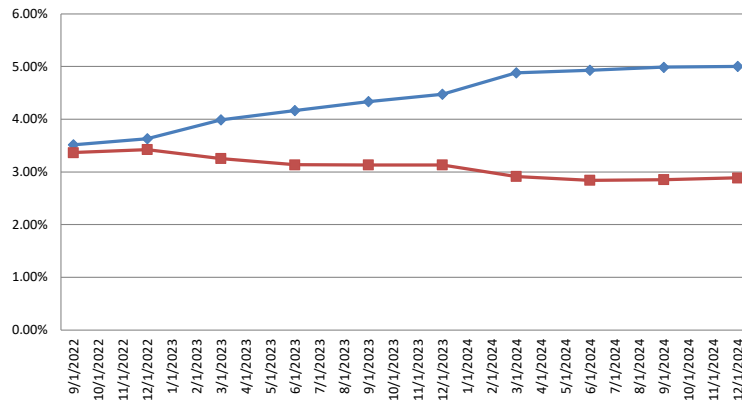
## Summary Trends of Historical Asset Group Averages: Yield on Earning Assets &amp; Net Interest Margin (FTE)

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

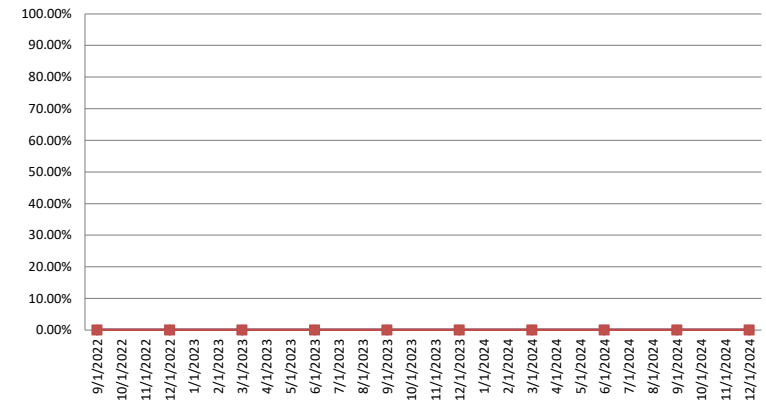
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Yield on Earning Assets	3.22%	3.45%	5.65%	5.15%	5.28%	5.37%	5.58%	6.26%	6.29%	6.25%
Net Interest Margin (FTE)	3.18%	3.35%	4.40%	4.03%	4.02%	4.01%	3.77%	4.10%	4.08%	4.09%

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

	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	12/31/24
Yield on Earning Assets	3.53%	3.73%	4.16%	4.30%	4.40%	4.49%	4.85%	4.83%	4.88%	4.92%
Net Interest Margin (FTE)	3.42%	3.58%	3.82%	3.76%	3.72%	3.70%	3.56%	3.55%	3.59%	3.66%

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

	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	12/31/24
Yield on Earning Assets	3.52%	3.63%	3.99%	4.16%	4.34%	4.47%	4.88%	4.93%	4.99%	5.00%
Net Interest Margin (FTE)	3.37%	3.43%	3.25%	3.14%	3.13%	3.13%	2.91%	2.84%	2.85%	2.89%

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

	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	12/31/24
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%

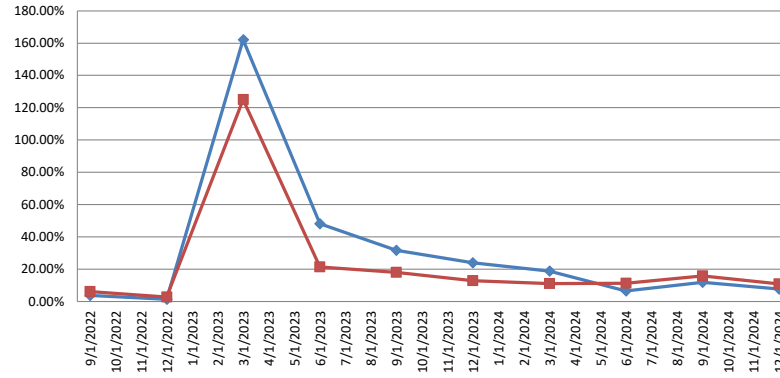
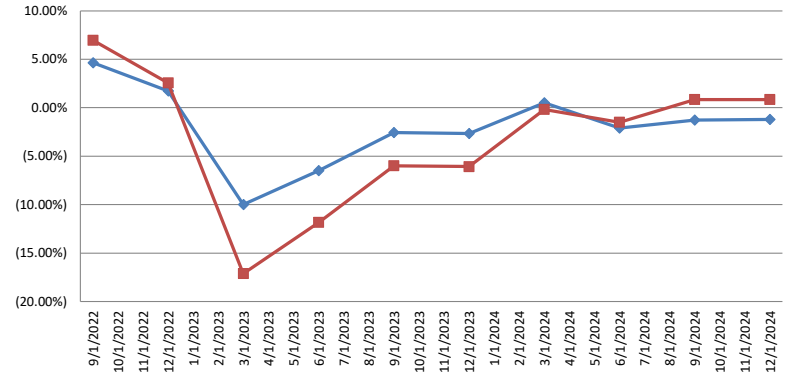
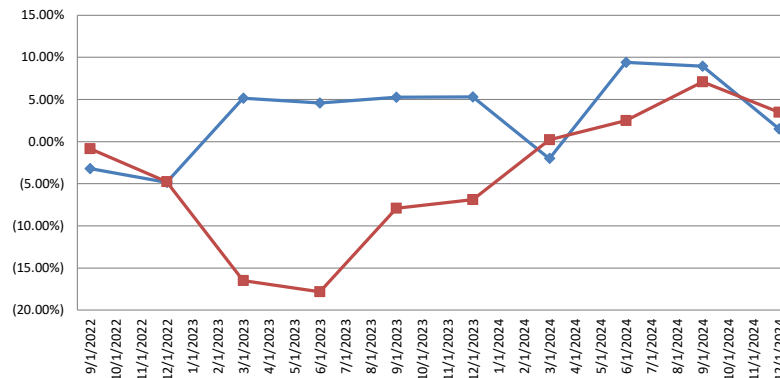
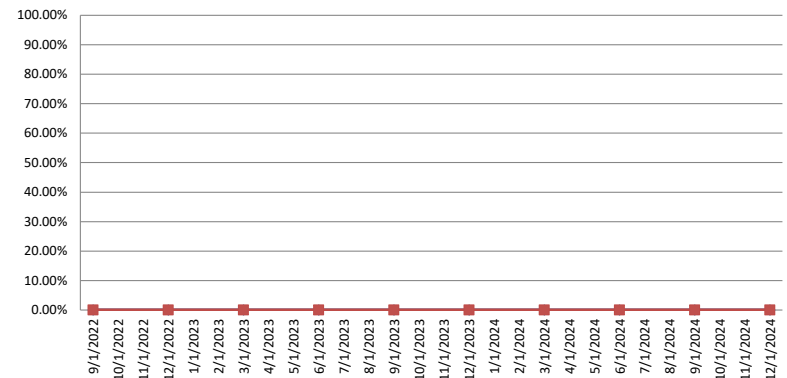
Source: SNL Financial

Note: Report includes only bank-level data.

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 &amp; Deposit Growth Rate

**Asset Group A - Over \$1 billion in Total Assets**  
Year-to-Date**Asset Group B - \$501 million to \$1 billion in Total Assets**  
Year-to-Date**Asset Group C - \$251 to \$500 million in Total Assets**  
Year-to-Date**Asset Group D - \$0 to \$250 million in Total Assets**  
Year-to-Date

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 &amp; Net Interest Margin

December 31, 2024

Run Date: March 7, 2025

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 (%)
<b>Asset Group A - Over \$1 billion in total assets</b>												
Umpqua Bank	\$51,566,291	\$37,752,436	\$41,792,967	90.33%	10.75%	\$11,306	5.74%	3.13%	2.19%	3.71%	(1.15)%	0.33%
Summit Bank	\$1,253,397	\$1,055,475	\$1,113,910	94.75%	11.72%	\$9,354	6.77%	3.01%	2.47%	4.47%	16.57%	21.48%
State Average of Asset Group A	\$26,409,844	\$19,403,956	\$21,453,439	92.54%	11.24%	\$10,330	6.25%	3.07%	2.33%	4.09%	7.71%	10.91%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>												
Bank of Eastern Oregon	\$867,736	\$586,844	\$771,919	76.02%	31.88%	\$5,423	6.74%	0.75%	0.54%	6.24%	0.81%	(0.50)%
Citizens Bank	\$807,255	\$375,985	\$707,112	53.17%	14.54%	\$4,411	4.13%	1.72%	0.98%	3.19%	(20.84)%	(6.03)%
People's Bank of Commerce	\$798,653	\$558,532	\$683,567	81.71%	17.69%	\$5,916	5.33%	2.64%	1.17%	3.89%	4.41%	6.79%
Oregon Pacific Banking Co.	\$776,319	\$571,565	\$679,966	84.06%	24.65%	\$5,354	5.01%	1.75%	1.35%	3.75%	2.02%	2.60%
Pioneer Trust Bank, National Association	\$700,401	\$530,705	\$601,621	88.21%	27.53%	\$9,865	5.66%	2.40%	2.16%	3.74%	2.65%	2.21%
First Federal Savings and Loan Association of McMinnville	\$643,757	\$402,591	\$554,743	72.57%	11.54%	\$7,664	3.87%	1.75%	1.51%	2.48%	2.18%	2.80%
Evergreen Federal Bank	\$611,912	\$491,643	\$512,058	96.01%	13.12%	\$6,799	4.59%	1.49%	1.36%	3.31%	1.13%	(2.21)%
Community Bank	\$550,816	\$135,745	\$523,651	25.92%	61.77%	\$6,557	4.07%	1.85%	1.36%	2.71%	(2.03)%	1.05%
State Average of Asset Group B	\$719,606	\$456,701	\$629,330	72.21%	25.34%	\$6,499	4.92%	1.79%	1.30%	3.66%	(1.21)%	0.84%
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
Willamette Valley Bank	\$470,074	\$312,393	\$333,236	93.75%	18.42%	\$3,822	5.74%	2.78%	2.47%	3.60%	18.72%	6.56%
Oregon Coast Bank	\$462,514	\$260,115	\$372,870	69.76%	20.41%	\$6,903	4.88%	3.31%	2.46%	2.64%	5.34%	7.18%
Lewis & Clark Bank	\$342,061	\$151,614	\$238,424	63.59%	23.22%	\$7,126	5.04%	3.24%	2.61%	2.59%	(12.44)%	(11.62)%
Pacific West Bank	\$328,798	\$252,767	\$272,796	92.66%	19.21%	\$7,646	5.42%	3.79%	2.94%	2.76%	2.67%	14.83%
Clackamas County Bank	\$269,452	\$151,291	\$225,908	66.97%	24.12%	\$4,990	3.91%	1.96%	1.16%	2.84%	(6.81)%	0.48%
State Average of Asset Group C	\$374,580	\$225,636	\$288,647	77.35%	21.08%	\$6,097	5.00%	3.02%	2.33%	2.89%	1.50%	3.49%
<b>Asset Group D - \$0 to \$250 million in total assets</b>												
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.

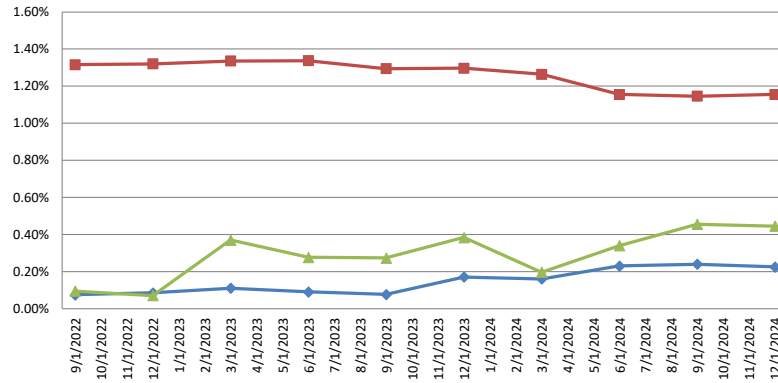
NA = data was not available.

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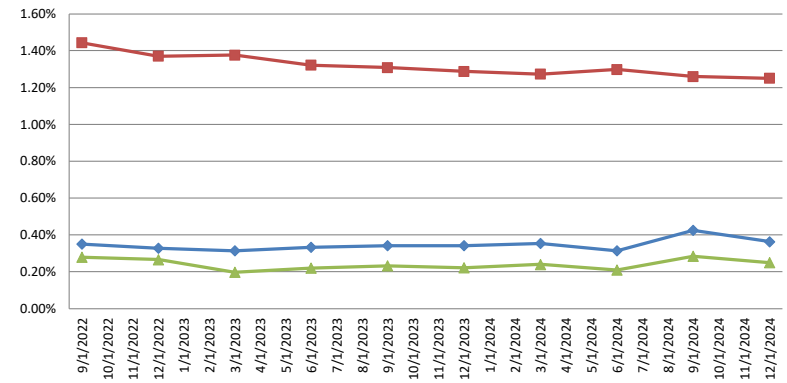
# Asset Quality



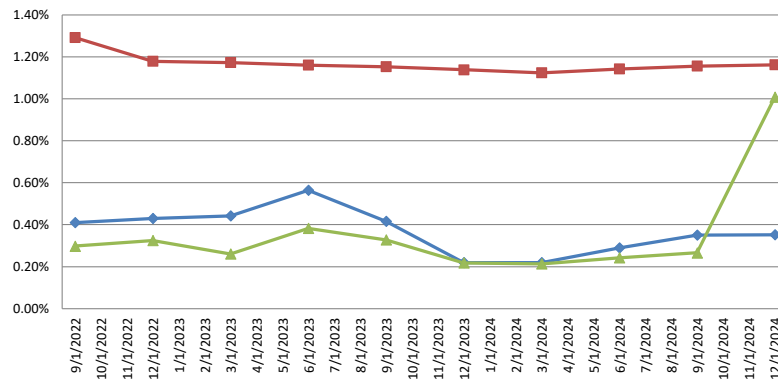
## Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans &amp; NPAs/Total Assets

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

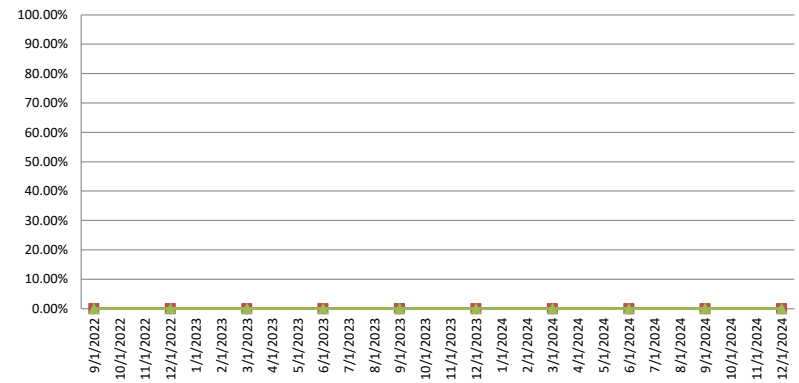
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Nonaccruals/Loans	0.08%	0.09%	0.11%	0.09%	0.08%	0.17%	0.16%	0.23%	0.24%	0.23%
Reserves/Loans	1.32%	1.32%	1.34%	1.34%	1.29%	1.30%	1.26%	1.16%	1.15%	1.16%
NPAs/Total Assets	0.10%	0.07%	0.37%	0.28%	0.27%	0.38%	0.20%	0.34%	0.46%	0.45%

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

	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	12/31/24
Nonaccruals/Loans	0.35%	0.33%	0.32%	0.33%	0.34%	0.34%	0.35%	0.32%	0.43%	0.36%
Reserves/Loans	1.44%	1.37%	1.38%	1.32%	1.31%	1.29%	1.27%	1.30%	1.26%	1.25%
NPAs/Total Assets	0.28%	0.27%	0.20%	0.22%	0.23%	0.22%	0.24%	0.21%	0.29%	0.25%

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

	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	12/31/24
Nonaccruals/Loans	0.41%	0.43%	0.44%	0.56%	0.42%	0.22%	0.22%	0.29%	0.35%	0.35%
Reserves/Loans	1.29%	1.18%	1.17%	1.16%	1.15%	1.14%	1.12%	1.14%	1.16%	1.16%
NPAs/Total Assets	0.30%	0.32%	0.26%	0.38%	0.33%	0.22%	0.21%	0.24%	0.27%	1.01%

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

	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	12/31/24
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

December 31, 2024

Run Date: March 7, 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	NPA's/Total Assets (%)
<b>Asset Group A - Over \$1 billion in total assets</b>							
Umpqua Bank	\$51,566,291	\$96,478	0.26%	1.12%	167.66%	7.49%	0.50%
Summit Bank	\$1,253,397	\$2,040	0.19%	1.19%	258.08%	3.56%	0.39%
State Average of Asset Group A	\$26,409,844	\$49,259	0.23%	1.16%	212.87%	5.52%	0.45%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>							
Bank of Eastern Oregon	\$867,736	\$2,105	0.36%	1.16%	322.42%	2.25%	0.24%
Citizens Bank	\$807,255	\$205	0.05%	1.57%	NM	0.26%	0.03%
People's Bank of Commerce	\$798,653	\$944	0.17%	1.01%	342.48%	1.58%	0.21%
Oregon Pacific Banking Co.	\$776,319	\$798	0.14%	1.29%	523.34%	1.60%	0.18%
Pioneer Trust Bank, National Association	\$700,401	\$3,442	0.65%	1.39%	214.12%	3.26%	0.49%
First Federal Savings and Loan Association of McMinnville	\$643,757	\$0	0.00%	1.00%	844.47%	0.70%	0.07%
Evergreen Federal Bank	\$611,912	\$3,551	0.72%	1.31%	180.77%	4.41%	0.58%
Community Bank	\$550,816	\$1,109	0.82%	1.27%	155.46%	4.14%	0.20%
State Average of Asset Group B	\$719,606	\$1,519	0.36%	1.25%	369.01%	2.27%	0.25%
<b>Asset Group C - \$251 to \$500 million in total assets</b>							
Willamette Valley Bank	\$470,074	\$957	0.31%	1.04%	338.87%	1.25%	0.20%
Oregon Coast Bank	\$462,514	\$2,906	1.12%	1.01%	47.27%	22.79%	1.45%
Lewis & Clark Bank	\$342,061	\$0	0.00%	1.34%	NA	0.10%	0.00%
Pacific West Bank	\$328,798	\$840	0.33%	1.41%	31.89%	29.82%	3.39%
Clackamas County Bank	\$269,452	\$0	0.00%	1.01%	NA	0.00%	0.00%
State Average of Asset Group C	\$374,580	\$941	0.35%	1.16%	139.34%	10.79%	1.01%
<b>Asset Group D - \$0 to \$250 million in total assets</b>							
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

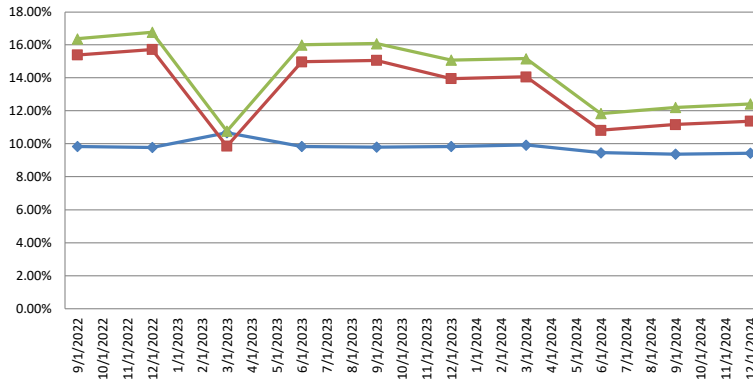
Note: Report includes only bank-level data.

NA = data was not available.

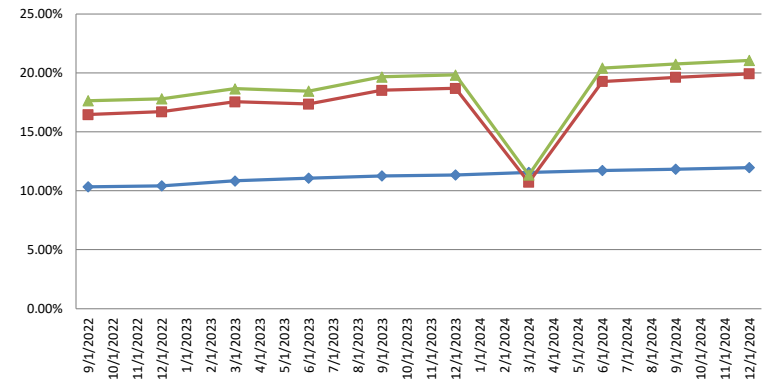
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Capital Adequacy

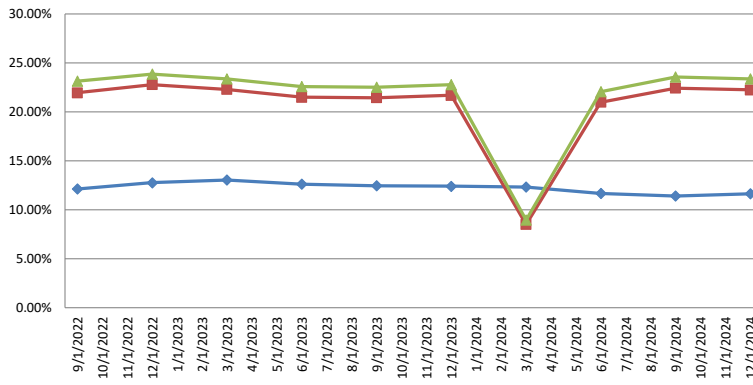
## Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio &amp; Risk Based Capital Ratio

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

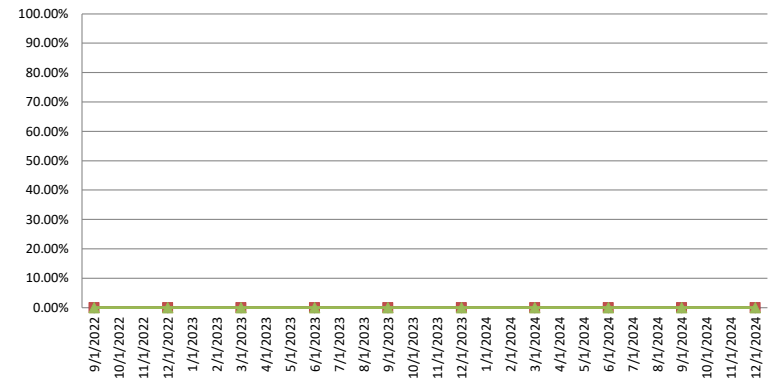
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Leverage Ratio	9.84%	9.79%	10.68%	9.84%	9.80%	9.83%	9.93%	9.46%	9.38%	9.43%
Tier 1 Risk Based Ratio	15.39%	15.73%	9.87%	14.98%	15.06%	13.96%	14.06%	10.82%	11.17%	11.37%
Risk Based Capital Ratio	16.37%	16.77%	10.78%	16.00%	16.08%	15.08%	15.17%	11.84%	12.21%	12.42%

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

	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	12/31/24
Leverage Ratio	10.34%	10.42%	10.84%	11.07%	11.26%	11.33%	11.55%	11.72%	11.83%	11.98%
Tier 1 Risk Based Ratio	16.46%	16.69%	17.54%	17.35%	18.51%	18.68%	10.71%	19.25%	19.61%	19.92%
Risk Based Capital Ratio	17.63%	17.80%	18.65%	18.45%	19.66%	19.82%	11.36%	20.40%	20.74%	21.05%

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

	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	12/31/24
Leverage Ratio	12.13%	12.75%	13.03%	12.60%	12.43%	12.40%	12.31%	11.67%	11.41%	11.64%
Tier 1 Risk Based Ratio	21.93%	22.76%	22.28%	21.48%	21.43%	21.68%	8.50%	20.97%	22.40%	22.23%
Risk Based Capital Ratio	23.14%	23.84%	23.35%	22.56%	22.51%	22.77%	8.94%	22.05%	23.54%	23.36%

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

	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	12/31/24
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%

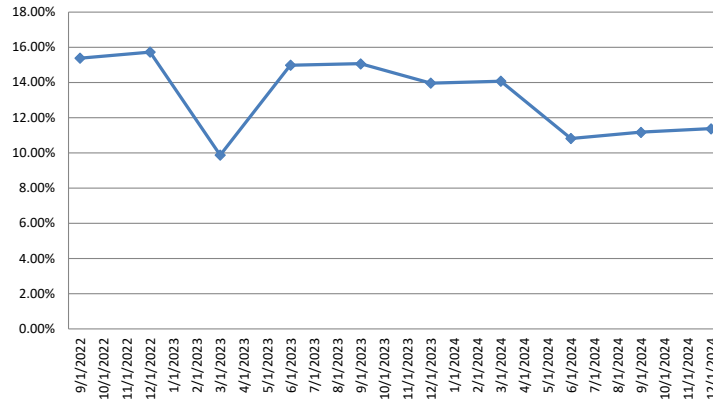
Source: SNL Financial

Note: Report includes only bank-level data.

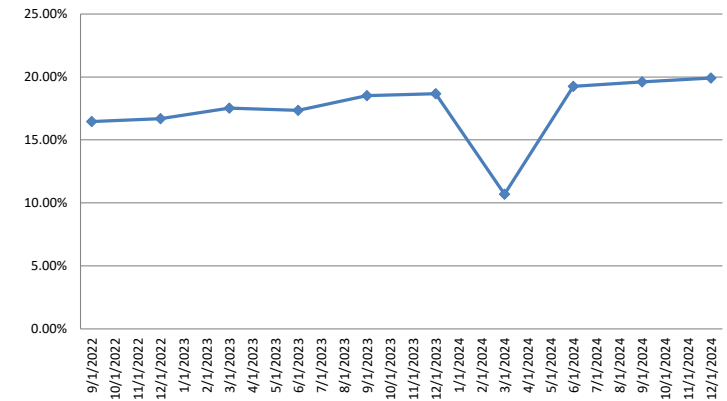
NA = data was not available.

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

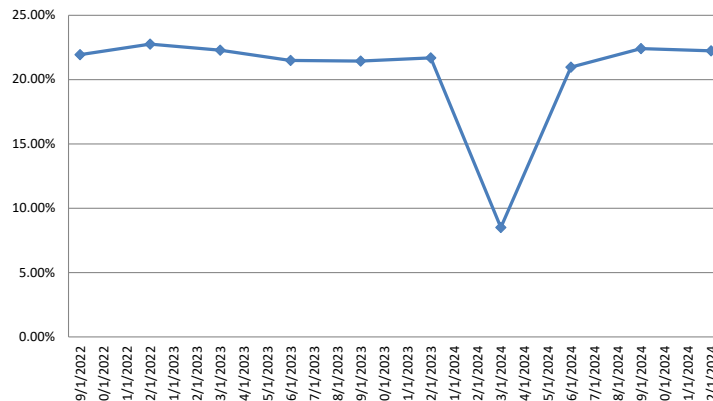
## Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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

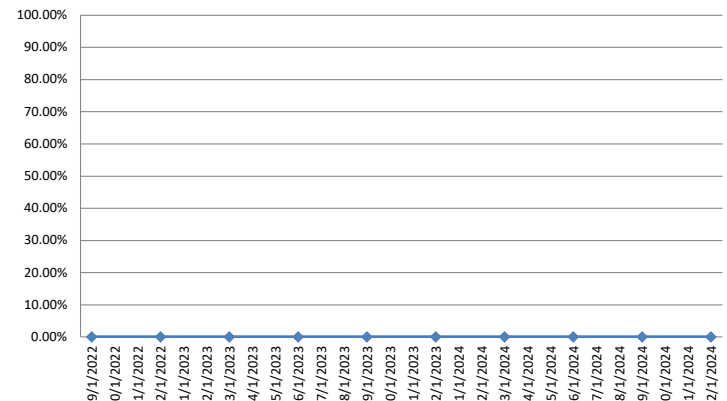
Common Equity Tier 1 RB Ratio	15.39%	15.73%	9.87%	14.98%	15.06%	13.96%	14.06%	10.82%	11.17%	11.37%
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**Asset Group B - \$501 million to \$1 billion in Total Assets**  
As of Date

Common Equity Tier 1 RB Ratio	16.46%	16.69%	17.54%	17.35%	18.51%	18.68%	10.70%	19.25%	19.61%	19.92%
-------------------------------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

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

Common Equity Tier 1 RB Ratio	21.93%	22.76%	22.28%	21.48%	21.43%	21.68%	8.50%	20.97%	22.40%	22.23%
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**Asset Group D - \$0 to \$250 million in Total Assets**  
As of Date

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%
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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

December 31, 2024

Run Date: March 7, 2025

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	\$51,566,291	\$5,477,508	\$4,530,964	\$4,530,964	8.97%	11.37%	12.42%	11.37%
Summit Bank	\$1,253,397	\$125,407	\$126,978	\$126,978	9.88%	NA	NA	NA
State Average of Asset Group A	\$26,409,844	\$2,801,458	\$2,328,971	\$2,328,971	9.43%	11.37%	12.42%	11.37%
Asset Group B - \$501 million to \$1 billion in total assets								
Bank of Eastern Oregon	\$867,736	\$87,440	\$91,256	\$91,256	10.37%	NA	NA	NA
Citizens Bank	\$807,255	\$73,341	\$110,635	\$110,635	13.23%	21.89%	23.10%	21.89%
People's Bank of Commerce	\$798,653	\$102,128	\$110,705	\$110,705	13.56%	NA	NA	NA
Oregon Pacific Banking Co.	\$776,319	\$81,207	\$89,133	\$89,133	11.19%	14.86%	16.11%	14.86%
Pioneer Trust Bank, National Association	\$700,401	\$98,359	\$99,092	\$99,092	13.97%	16.75%	18.00%	16.75%
First Federal Savings and Loan Association of McMinnville	\$643,757	\$64,199	\$77,869	\$77,869	11.77%	20.74%	21.87%	20.74%
Evergreen Federal Bank	\$611,912	\$74,127	\$76,579	\$76,579	12.64%	NA	NA	NA
Community Bank	\$550,816	\$25,066	\$53,941	\$53,941	9.09%	25.35%	26.18%	25.35%
State Average of Asset Group B	\$719,606	\$75,733	\$88,651	\$88,651	11.98%	19.92%	21.05%	19.92%
Asset Group C - \$251 to \$500 million in total assets								
Willamette Valley Bank	\$470,074	\$73,043	\$75,475	\$75,475	15.67%	NA	NA	NA
Oregon Coast Bank	\$462,514	\$29,958	\$43,615	\$43,615	9.22%	NA	NA	NA
Lewis & Clark Bank	\$342,061	\$36,901	\$40,419	\$40,419	11.11%	20.98%	22.14%	20.98%
Pacific West Bank	\$328,798	\$33,801	\$35,642	\$35,642	10.29%	NA	NA	NA
Clackamas County Bank	\$269,452	\$27,286	\$33,679	\$33,679	11.90%	23.48%	24.58%	23.48%
State Average of Asset Group C	\$374,580	\$40,198	\$45,766	\$45,766	11.64%	22.23%	23.36%	22.23%
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



<b>Total assets</b>	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
<b>Net income</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average equity (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Efficiency ratio (FTE) (%)</b>	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.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases</b>	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.
<b>Total deposits</b>	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.
<b>Liquidity ratio (%)</b>	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.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Loans ÷ deposits (%)</b>	Loans held for investment, before reserves, as a percent of total insured deposits.
<b>Yield on earning assets (%)</b>	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
<b>Cost of interest-bearing liability (%)</b>	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

<b>Cost of funds (%)</b>	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
<b>Net interest margin (FTE) (%)</b>	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Deposit growth rate (%)</b>	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
<b>Total loans and leases nonaccrual</b>	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
<b>Nonaccrual loans ÷ total loans (%)</b>	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Nonperforming assets / total assets (%)</b>	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
<b>Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)</b>	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.
<b>Total equity capital</b>	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.
<b>Tier 1 capital</b>	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.
<b>Leverage ratio (%)</b>	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
<b>Tier 1 risk-based ratio (%)</b>	Tier 1 capital as a percent of total risk-adjusted assets.
<b>Risk-Based Capital Ratio (%)</b>	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.
<b>Common Equity Tier Risk Based Ratio (%)</b>	Tier 1 common capital as a percent of risk-weighted assets.