



Bankers' Index

AN ANALYSIS OF WASHINGTON AND OREGON
COMMUNITY BANKS





Bankers' Index

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

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

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

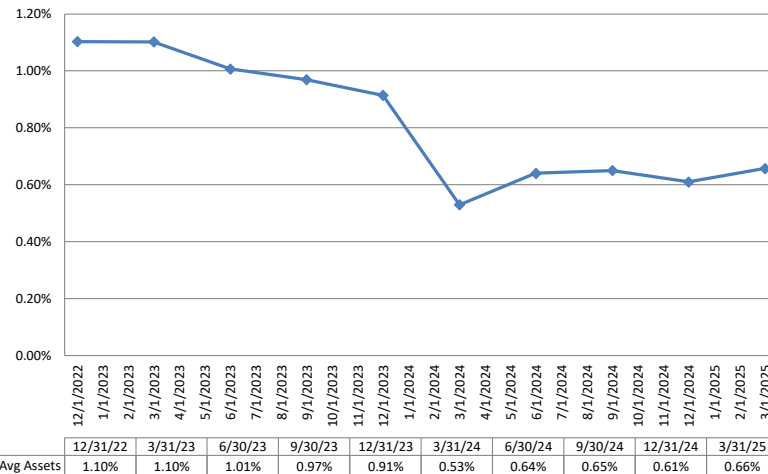
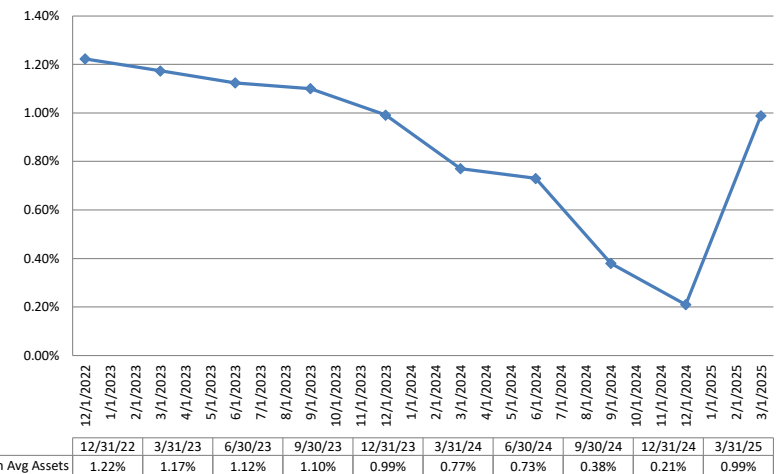
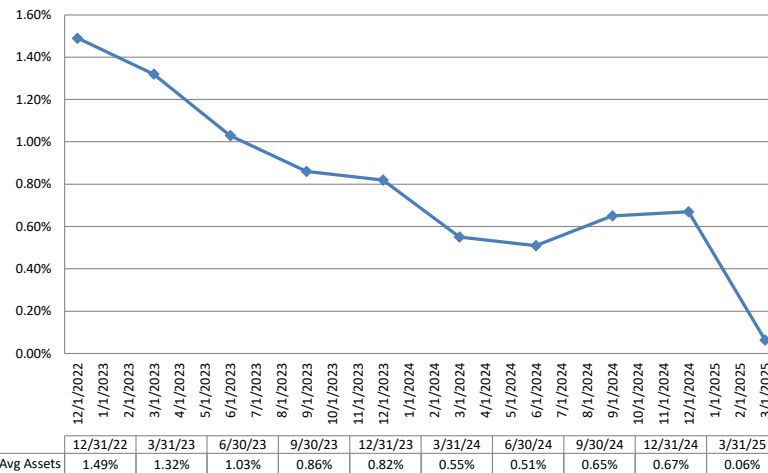
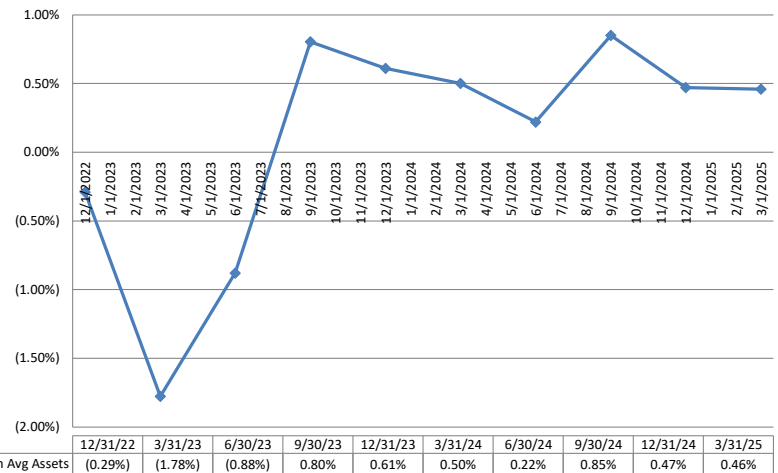
MEDFORD

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

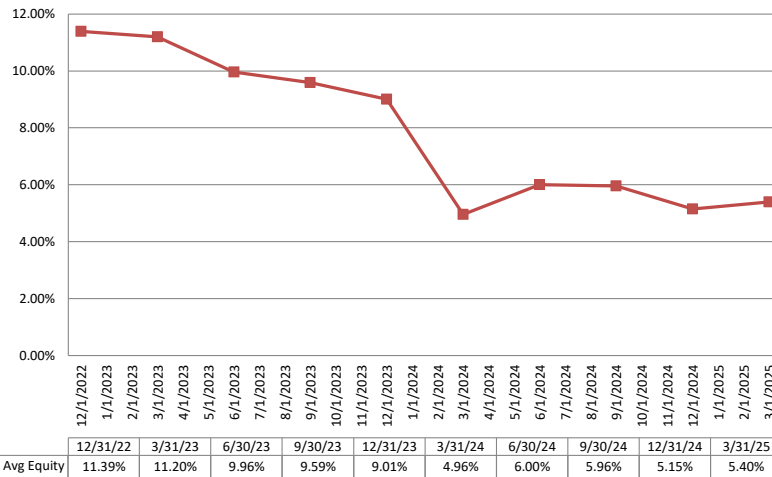
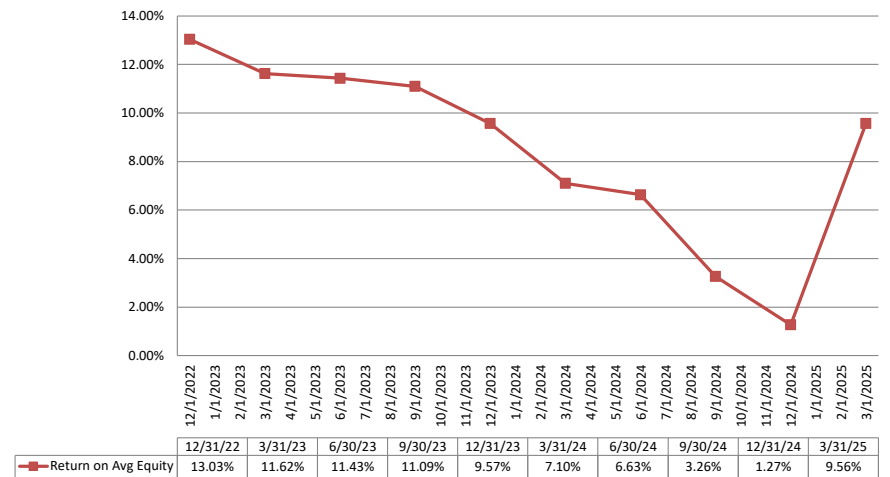
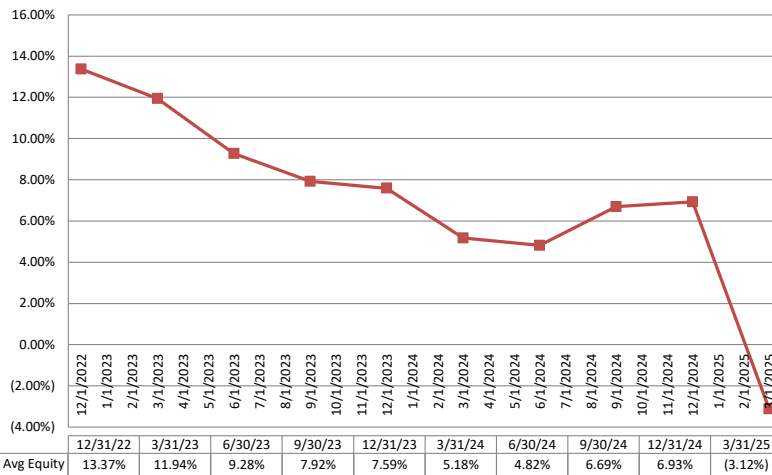
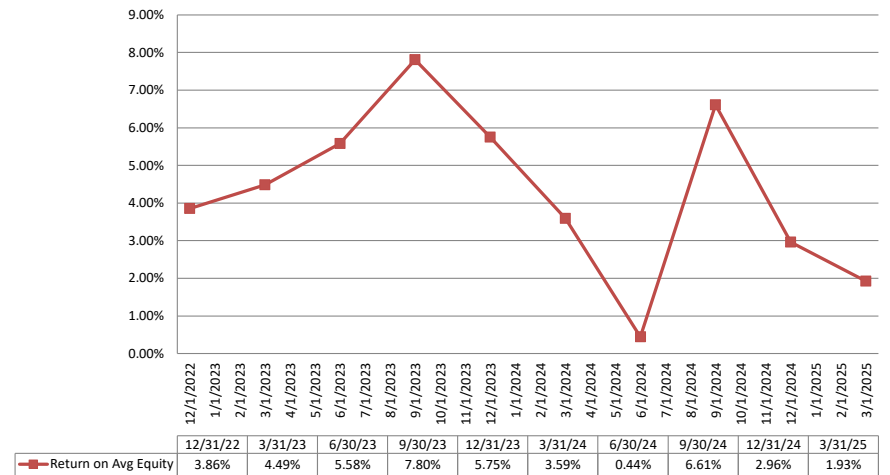
Source: SNL Financial

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.

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

March 31, 2025

Run Date: May 15, 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	\$27,629,229	\$58,223	0.85%	7.72%	55.85%	\$104	\$58,223	0.85%	7.72%	55.85%	\$104
Banner Bank	\$16,187,323	\$47,259	1.16%	10.28%	60.81%	\$129	\$47,259	1.16%	10.28%	60.81%	\$129
Washington Trust Bank	\$10,702,785	\$17,241	0.65%	7.57%	74.34%	\$150	\$17,241	0.65%	7.57%	74.34%	\$150
HomeStreet Bank	\$7,798,917	\$1,067	0.05%	0.71%	94.15%	\$138	\$1,067	0.05%	0.71%	94.15%	\$138
Heritage Bank	\$7,125,457	\$15,748	0.88%	7.10%	62.98%	\$130	\$15,748	0.88%	7.10%	62.98%	\$130
Coastal Community Bank	\$4,335,783	\$10,477	0.99%	9.47%	51.12%	\$167	\$10,477	0.99%	9.47%	51.12%	\$167
1st Security Bank of Washington	\$3,066,005	\$8,485	1.11%	10.00%	65.74%	\$103	\$8,485	1.11%	10.00%	65.74%	\$103
Peoples Bank	\$2,434,624	\$4,978	0.82%	6.67%	75.61%	\$127	\$4,978	0.82%	6.67%	75.61%	\$127
First Fed Bank	\$2,157,857	(\$9,007)	(1.64%)	(20.60%)	112.93%	\$132	(\$9,007)	(1.64%)	(20.60%)	112.93%	\$132
Cashmere Valley Bank	\$2,122,427	\$6,411	1.18%	10.89%	60.12%	\$101	\$6,411	1.18%	10.89%	60.12%	\$101
Yakima Federal Savings and Loan Association	\$2,038,880	\$3,346	0.65%	2.55%	62.03%	\$133	\$3,346	0.65%	2.55%	62.03%	\$133
Timberland Bank	\$1,932,097	\$6,808	1.42%	10.92%	55.61%	\$91	\$6,808	1.42%	10.92%	55.61%	\$91
Kitsap Bank	\$1,656,332	\$2,353	0.55%	6.26%	79.62%	\$116	\$2,353	0.55%	6.26%	79.62%	\$116
Riverview Bank	\$1,511,054	\$1,547	0.41%	3.49%	85.09%	\$111	\$1,547	0.41%	3.49%	85.09%	\$111
Bank of the Pacific	\$1,218,107	\$2,623	0.87%	8.22%	72.52%	\$113	\$2,623	0.87%	8.22%	72.52%	\$113
Sound Community Bank	\$1,069,344	\$1,468	0.56%	5.17%	81.20%	\$153	\$1,468	0.56%	5.17%	81.20%	\$153
State Average of Asset Group A	\$5,811,639	\$11,189	0.66%	5.40%	71.86%	\$125	\$11,189	0.66%	5.40%	71.86%	\$125

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

Olympia Federal Savings and Loan Association	\$982,425	\$1,028	0.42%	3.62%	79.10%	\$104	\$1,028	0.42%	3.62%	79.10%	\$104
Seattle Bank	\$961,053	\$27	0.01%	0.11%	88.54%	\$147	\$27	0.01%	0.11%	88.54%	\$147
Mountain Pacific Bank	\$811,436	\$3,815	1.94%	18.09%	49.01%	\$135	\$3,815	1.94%	18.09%	49.01%	\$135
Baker Boyer National Bank	\$675,907	\$868	0.51%	6.47%	87.04%	\$116	\$868	0.51%	6.47%	87.04%	\$116
SaviBank	\$667,242	\$387	0.24%	2.97%	85.15%	\$99	\$387	0.24%	2.97%	85.15%	\$99
Commencement Bank	\$643,820	\$1,327	0.82%	10.17%	71.19%	\$151	\$1,327	0.82%	10.17%	71.19%	\$151
Community First Bank	\$615,019	\$2,326	1.48%	20.10%	70.48%	\$112	\$2,326	1.48%	20.10%	70.48%	\$112
Security State Bank	\$612,965	\$3,837	2.49%	14.98%	46.92%	\$80	\$3,837	2.49%	14.98%	46.92%	\$80
State Average of Asset Group B	\$746,233	\$1,702	0.99%	9.56%	72.18%	\$118	\$1,702	0.99%	9.56%	72.18%	\$118

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

March 31, 2025

Run Date: May 15, 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 C - \$251 to \$500 million in total assets											
UniBank	\$441,763	(\$2,053)	(1.69%)	(28.94%)	98.93%	\$123	(\$2,053)	(1.69%)	(28.94%)	98.93%	\$123
Pacific Crest Savings Bank	\$331,165	\$481	0.59%	5.80%	69.13%	\$207	\$481	0.59%	5.80%	69.13%	\$207
RiverBank	\$265,327	\$860	1.29%	13.78%	61.51%	\$127	\$860	1.29%	13.78%	61.51%	\$127
State Average of Asset Group C	\$346,085	(\$237)	0.06%	(3.12%)	76.52%	\$152	(\$237)	0.06%	(3.12%)	76.52%	\$152
Asset Group D - \$0 to \$250 million in total assets											
State Bank Northwest	\$230,107	\$1,413	2.49%	19.42%	58.94%	\$118	\$1,413	2.49%	19.42%	58.94%	\$118
Liberty Bank	\$203,816	(\$165)	(0.35%)	(3.69%)	99.92%	\$131	(\$165)	(0.35%)	(3.69%)	99.92%	\$131
Portage Bank	\$80,720	\$22	0.10%	1.13%	96.88%	\$118	\$22	0.10%	1.13%	96.88%	\$118
Twin City Bank	\$70,720	\$97	0.54%	6.59%	81.43%	\$102	\$97	0.54%	6.59%	81.43%	\$102
Connect Community Bank	\$68,122	(\$382)	(2.19%)	(36.18%)	179.20%	\$79	(\$382)	(2.19%)	(36.18%)	179.20%	\$79
Lamont Bank of St. John	\$66,582	\$3	0.02%	0.23%	87.95%	\$149	\$3	0.02%	0.23%	87.95%	\$149
Sound Banking Company	\$52,007	\$238	1.96%	17.13%	64.26%	\$196	\$238	1.96%	17.13%	64.26%	\$196
Farmers State Bank	\$50,182	\$140	1.10%	10.78%	52.42%	\$72	\$140	1.10%	10.78%	52.42%	\$72
State Average of Asset Group D	\$102,782	\$171	0.46%	1.93%	90.13%	\$121	\$171	0.46%	1.93%	90.13%	\$121

Source: SNL Financial

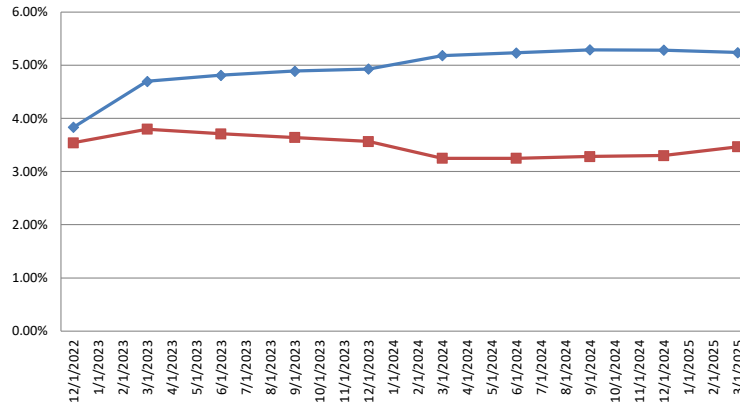
Note: Report includes only bank-level data.

NA = data was not available.

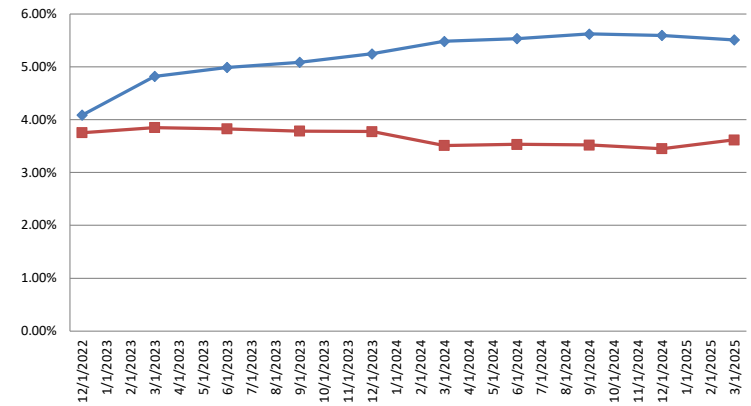
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

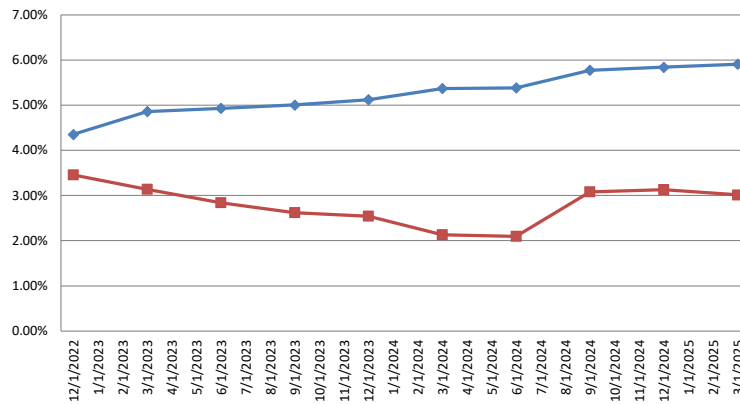
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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

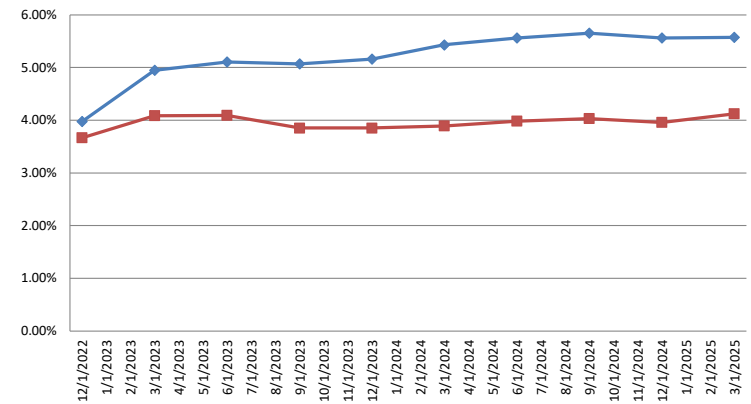
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Earning Assets	3.83%	4.69%	4.81%	4.89%	4.93%	5.18%	5.23%	5.29%	5.28%	5.24%
Net Interest Margin (FTE)	3.54%	3.80%	3.71%	3.64%	3.56%	3.25%	3.25%	3.28%	3.30%	3.46%

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

	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	3/31/25
Yield on Earning Assets	4.09%	4.82%	4.99%	5.08%	5.24%	5.48%	5.53%	5.62%	5.59%	5.51%
Net Interest Margin (FTE)	3.75%	3.85%	3.83%	3.78%	3.77%	3.51%	3.53%	3.52%	3.45%	3.62%

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

	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	3/31/25
Yield on Earning Assets	4.35%	4.86%	4.93%	5.00%	5.12%	5.37%	5.38%	5.77%	5.84%	5.91%
Net Interest Margin (FTE)	3.46%	3.14%	2.84%	2.62%	2.54%	2.13%	2.10%	3.08%	3.13%	3.01%

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

	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	3/31/25
Yield on Earning Assets	3.98%	4.95%	5.10%	5.07%	5.16%	5.43%	5.56%	5.65%	5.56%	5.57%
Net Interest Margin (FTE)	3.67%	4.09%	4.09%	3.85%	3.85%	3.89%	3.98%	4.03%	3.96%	4.12%

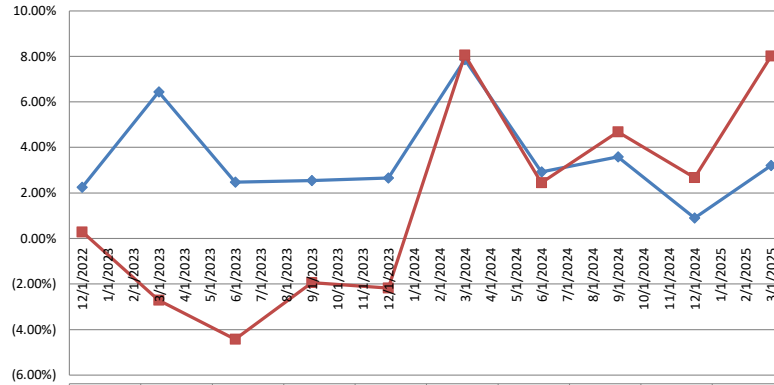
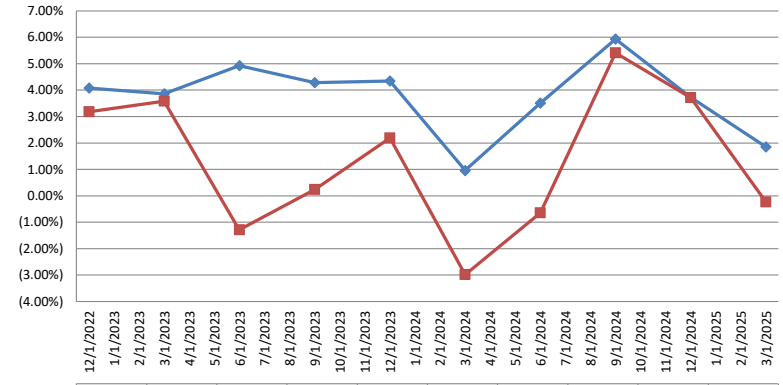
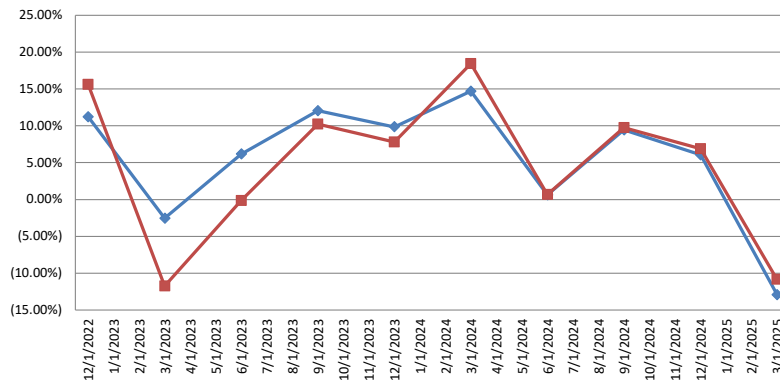
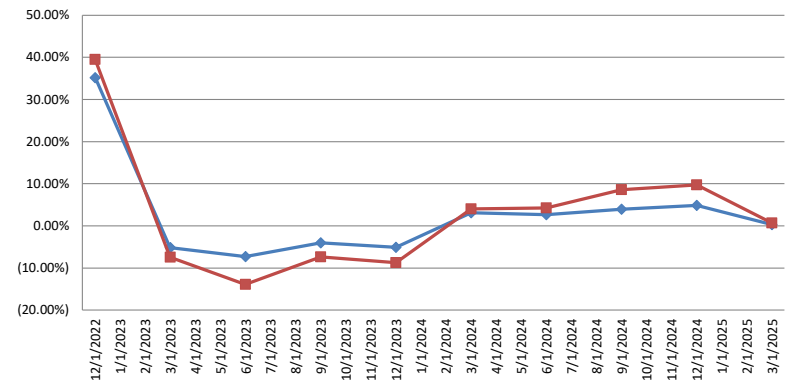
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Asset Group A - Over \$1 billion in Total Assets
Year-to-Date**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 & Net Interest Margin

March 31, 2025

Run Date: May 15, 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	\$27,629,229	\$21,128,278	\$21,588,301	97.87%	18.79%	\$13,691	5.22%	3.19%	2.87%	2.54%	(0.60%)	0.40%
Banner Bank	\$16,187,323	\$11,463,332	\$13,677,444	83.81%	21.40%	\$8,471	5.19%	2.18%	1.49%	3.86%	(0.58%)	2.57%
Washington Trust Bank	\$10,702,785	\$7,062,930	\$8,714,124	81.05%	22.09%	\$8,934	4.58%	2.37%	1.19%	3.11%	(0.92%)	(4.99%)
HomeStreet Bank	\$7,798,917	\$6,104,735	\$6,106,400	99.97%	4.53%	\$10,357	4.49%	3.30%	2.77%	1.91%	(15.87%)	(20.30%)
Heritage Bank	\$7,125,457	\$4,764,848	\$5,849,495	81.46%	15.20%	\$9,413	4.82%	2.09%	1.53%	3.40%	1.29%	11.26%
Coastal Community Bank	\$4,335,783	\$3,559,491	\$3,836,863	92.77%	16.17%	\$8,386	10.18%	3.57%	3.01%	7.45%	21.15%	22.43%
1st Security Bank of Washington	\$3,066,005	\$2,563,854	\$2,632,562	97.39%	12.16%	\$5,407	6.44%	3.05%	2.30%	4.35%	4.92%	46.26%
Peoples Bank	\$2,434,624	\$1,949,549	\$2,121,828	91.88%	10.68%	\$6,243	5.04%	2.08%	1.39%	3.78%	(5.74%)	(5.29%)
First Fed Bank	\$2,157,857	\$1,658,302	\$1,673,624	99.08%	17.30%	\$9,506	5.13%	2.93%	2.54%	2.77%	(10.96%)	(4.55%)
Cashmere Valley Bank	\$2,122,427	\$967,405	\$1,829,689	52.87%	49.18%	\$6,913	4.62%	2.03%	1.61%	3.20%	0.16%	(1.80%)
Yakima Federal Savings and Loan Association	\$2,038,880	\$843,451	\$1,436,550	58.71%	60.93%	\$15,446	3.62%	2.34%	2.34%	1.90%	1.38%	0.73%
Timberland Bank	\$1,932,097	\$1,438,750	\$1,651,093	87.14%	13.31%	\$7,374	5.40%	2.44%	1.84%	3.74%	4.85%	4.64%
Kitsap Bank	\$1,656,332	\$918,242	\$1,424,475	64.46%	28.93%	\$6,203	4.49%	1.85%	1.11%	3.31%	(2.22%)	11.98%
Riverview Bank	\$1,511,054	\$1,062,460	\$1,239,534	85.71%	14.75%	\$6,349	4.11%	1.95%	1.48%	2.74%	1.32%	4.36%
Bank of the Pacific	\$1,218,107	\$706,439	\$1,075,100	65.71%	19.05%	\$5,828	5.02%	1.62%	1.02%	4.08%	22.67%	23.62%
Sound Community Bank	\$1,069,344	\$888,493	\$919,414	96.64%	14.76%	\$9,218	5.44%	2.84%	2.37%	3.28%	30.43%	36.88%
State Average of Asset Group A	\$5,811,639	\$4,192,535	\$4,736,031	83.53%	21.20%	\$8,609	5.24%	2.49%	1.93%	3.46%	3.21%	8.01%

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

Olympia Federal Savings and Loan Association	\$982,425	\$852,374	\$704,987	120.91%	8.99%	\$8,618	4.56%	2.55%	2.43%	2.36%	(4.14%)	8.85%
Seattle Bank	\$961,053	\$797,453	\$856,166	93.14%	15.22%	\$10,224	7.50%	4.23%	4.07%	3.76%	(0.05%)	1.11%
Mountain Pacific Bank	\$811,436	\$672,990	\$647,596	103.92%	15.69%	\$8,541	7.23%	3.28%	2.90%	4.73%	4.17%	8.64%
Baker Boyer National Bank	\$675,907	\$396,203	\$593,979	66.70%	29.96%	\$3,840	4.13%	1.42%	0.80%	3.28%	3.70%	4.36%
SaviBank	\$667,242	\$532,874	\$521,980	102.09%	14.26%	\$4,870	5.75%	2.93%	2.35%	3.45%	21.53%	(5.05%)
Commencement Bank	\$643,820	\$474,040	\$579,559	81.79%	21.85%	\$8,361	5.19%	2.07%	1.50%	3.79%	(3.57%)	(8.47%)
Community First Bank	\$615,019	\$372,628	\$565,956	65.84%	29.31%	\$4,457	4.45%	2.08%	1.51%	3.08%	1.01%	(0.52%)
Security State Bank	\$612,965	\$236,113	\$503,298	46.91%	70.18%	\$7,211	5.26%	1.28%	0.75%	4.48%	(7.86%)	(10.75%)
State Average of Asset Group B	\$746,233	\$541,834	\$621,690	85.16%	25.68%	\$7,015	5.51%	2.48%	2.04%	3.62%	1.85%	(0.23%)

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

March 31, 2025

Run Date: May 15, 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 C - \$251 to \$500 million in total assets												
UniBank	\$441,763	\$366,427	\$383,612	95.52%	12.04%	\$8,495	5.68%	4.15%	3.43%	2.40%	(61.57%)	(51.16%)
Pacific Crest Savings Bank	\$331,165	\$238,176	\$259,028	91.95%	30.98%	\$20,698	5.48%	3.84%	3.77%	2.24%	18.26%	18.84%
RiverBank	\$265,327	\$230,803	\$236,165	97.73%	13.67%	\$6,633	6.57%	4.04%	1.98%	4.40%	4.55%	(0.22%)
State Average of Asset Group C	\$346,085	\$278,469	\$292,935	95.07%	18.90%	\$11,942	5.91%	4.01%	3.06%	3.01%	(12.92%)	(10.85%)
Asset Group D - \$0 to \$250 million in total assets												
State Bank Northwest	\$230,107	\$165,125	\$195,095	84.64%	25.77%	\$5,900	6.56%	0.72%	0.38%	6.19%	9.02%	12.44%
Liberty Bank	\$203,816	\$149,995	\$167,996	89.28%	21.98%	\$10,191	4.92%	3.17%	2.51%	2.55%	36.45%	57.34%
Portage Bank	\$80,720	\$59,620	\$63,799	93.45%	21.22%	\$2,783	8.56%	3.18%	2.61%	6.17%	(32.30%)	(39.25%)
Twin City Bank	\$70,720	\$44,625	\$62,627	71.26%	36.52%	\$5,051	4.56%	0.78%	0.35%	4.23%	5.80%	(6.38%)
Connect Community Bank	\$68,122	\$58,303	\$57,612	101.20%	14.30%	\$2,838	4.34%	3.05%	1.69%	2.53%	(11.00%)	(8.21%)
Lamont Bank of St. John	\$66,582	\$42,875	\$56,798	75.49%	17.18%	\$11,097	4.98%	3.27%	2.46%	2.67%	(25.42%)	(28.77%)
Sound Banking Company	\$52,007	\$38,269	\$46,236	82.77%	20.52%	\$10,401	7.34%	2.15%	1.64%	5.68%	36.64%	38.90%
Farmers State Bank	\$50,182	\$3,689	\$44,782	8.24%	96.35%	\$8,364	3.29%	0.89%	0.37%	2.94%	(17.09%)	(20.81%)
State Average of Asset Group D	\$102,782	\$70,313	\$86,868	75.79%	31.73%	\$7,078	5.57%	2.15%	1.50%	4.12%	0.26%	0.66%

Source: SNL Financial

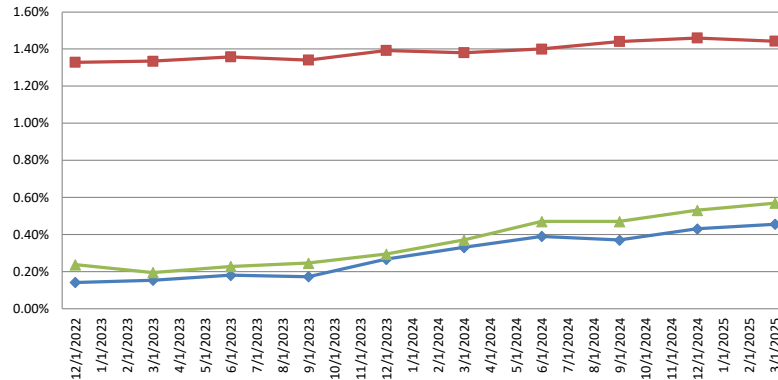
Note: Report includes only bank-level data.

NA = data was not available.

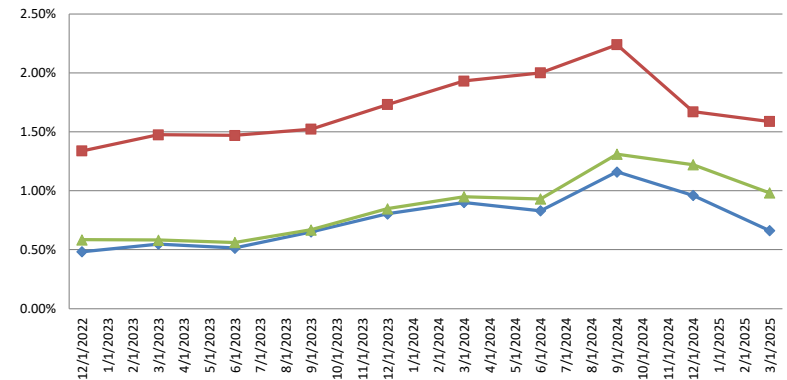
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

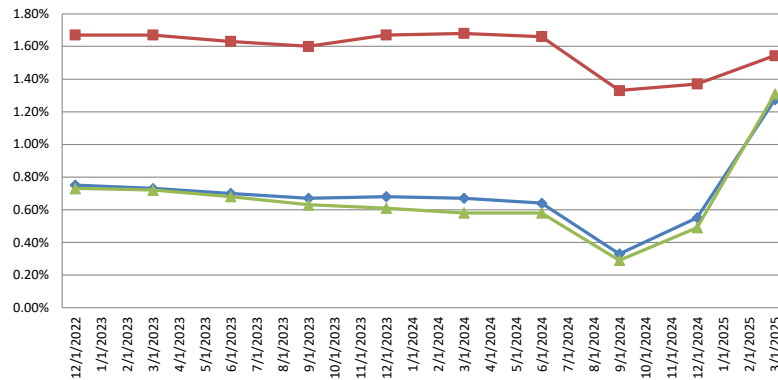
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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

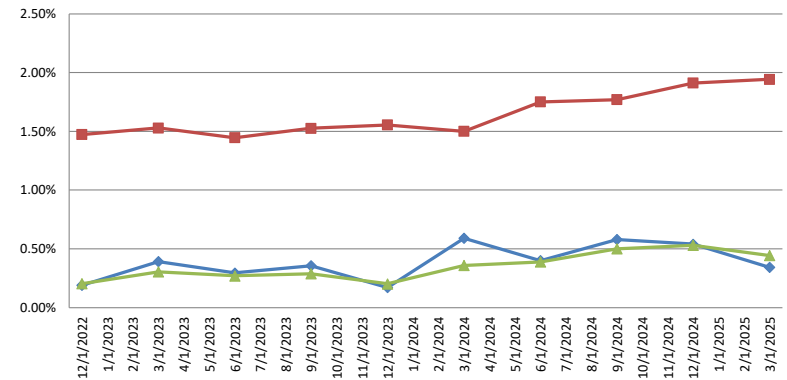
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Nonaccruals/Loans	0.14%	0.15%	0.18%	0.17%	0.27%	0.33%	0.39%	0.37%	0.43%	0.46%
Reserves/Loans	1.33%	1.33%	1.36%	1.34%	1.39%	1.38%	1.40%	1.44%	1.46%	1.44%
NPAs/Total Assets	0.24%	0.19%	0.23%	0.25%	0.29%	0.37%	0.47%	0.47%	0.53%	0.57%

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

	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	3/31/25
Nonaccruals/Loans	0.48%	0.55%	0.51%	0.65%	0.80%	0.90%	0.83%	1.16%	0.96%	0.66%
Reserves/Loans	1.34%	1.47%	1.47%	1.52%	1.73%	1.93%	2.00%	2.24%	1.67%	1.59%
NPAs/Total Assets	0.58%	0.58%	0.56%	0.67%	0.85%	0.95%	0.93%	1.31%	1.22%	0.98%

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

	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	3/31/25
Nonaccruals/Loans	0.75%	0.73%	0.70%	0.67%	0.68%	0.67%	0.64%	0.33%	0.55%	1.27%
Reserves/Loans	1.67%	1.67%	1.63%	1.60%	1.67%	1.68%	1.66%	1.33%	1.37%	1.54%
NPAs/Total Assets	0.73%	0.72%	0.68%	0.63%	0.61%	0.58%	0.58%	0.29%	0.49%	1.31%

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

	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	3/31/25
Nonaccruals/Loans	0.19%	0.39%	0.30%	0.36%	0.17%	0.59%	0.40%	0.58%	0.54%	0.34%
Reserves/Loans	1.47%	1.53%	1.45%	1.53%	1.55%	1.50%	1.75%	1.77%	1.91%	1.94%
NPAs/Total Assets	0.20%	0.31%	0.27%	0.29%	0.20%	0.36%	0.39%	0.50%	0.53%	0.44%

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
March 31, 2025
Run Date: May 15, 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	\$27,629,229	\$59,886	0.28%	0.96%	135.12%	5.67%	0.57%
Banner Bank	\$16,187,323	\$38,589	0.34%	1.37%	348.53%	2.98%	0.30%
Washington Trust Bank	\$10,702,785	\$72,410	1.03%	2.15%	209.29%	6.78%	0.68%
HomeStreet Bank	\$7,798,917	\$62,577	1.03%	0.65%	44.37%	15.08%	1.19%
Heritage Bank	\$7,125,457	\$4,438	0.09%	1.09%	127.58%	5.81%	0.57%
Coastal Community Bank	\$4,335,783	\$20,359	0.57%	5.15%	384.31%	13.24%	1.10%
1st Security Bank of Washington	\$3,066,005	\$14,471	0.56%	1.23%	190.04%	4.66%	0.54%
Peoples Bank	\$2,434,624	\$2,553	0.13%	1.49%	584.68%	1.78%	0.24%
First Fed Bank	\$2,157,857	\$20,415	1.23%	1.24%	75.87%	14.26%	1.26%
Cashmere Valley Bank	\$2,122,427	\$3,316	0.34%	1.28%	79.41%	6.55%	0.74%
Yakima Federal Savings and Loan Association	\$2,038,880	\$2,313	0.27%	0.53%	192.09%	0.43%	0.11%
Timberland Bank	\$1,932,097	\$2,327	0.16%	1.22%	751.50%	1.02%	0.13%
Kitsap Bank	\$1,656,332	\$0	0.00%	1.07%	NA	0.00%	0.00%
Riverview Bank	\$1,511,054	\$155	0.01%	1.45%	183.11%	5.03%	0.56%
Bank of the Pacific	\$1,218,107	\$1,225	0.17%	1.26%	725.71%	0.98%	0.10%
Sound Community Bank	\$1,069,344	\$9,634	1.08%	0.94%	76.19%	9.21%	1.03%
State Average of Asset Group A	\$5,811,639	\$19,667	0.46%	1.44%	273.85%	5.84%	0.57%
Asset Group B - \$501 million to \$1 billion in total assets							
Olympia Federal Savings and Loan Association	\$982,425	\$2,663	0.31%	0.61%	192.68%	2.27%	0.28%
Seattle Bank	\$961,053	\$29,011	3.64%	2.86%	78.70%	51.84%	6.28%
Mountain Pacific Bank	\$811,436	\$5,309	0.79%	1.83%	231.49%	5.38%	0.65%
Baker Boyer National Bank	\$675,907	\$960	0.24%	0.98%	406.15%	2.92%	0.14%
SaviBank	\$667,242	\$1,332	0.25%	1.21%	235.07%	5.71%	0.47%
Commencement Bank	\$643,820	\$0	0.00%	1.21%	NA	0.17%	0.00%
Community First Bank	\$615,019	\$235	0.06%	1.04%	NM	0.49%	0.04%
Security State Bank	\$612,965	\$0	0.00%	2.96%	NM	0.37%	0.00%
State Average of Asset Group B	\$746,233	\$4,939	0.66%	1.59%	228.82%	8.64%	0.98%

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
March 31, 2025
Run Date: May 15, 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 C - \$251 to \$500 million in total assets							
UniBank	\$441,763	\$10,201	2.78%	1.91%	52.66%	38.75%	3.01%
Pacific Crest Savings Bank	\$331,165	\$1,296	0.54%	1.52%	222.20%	4.44%	0.49%
RiverBank	\$265,327	\$1,152	0.50%	1.20%	240.89%	4.07%	0.43%
State Average of Asset Group C	\$346,085	\$4,216	1.27%	1.54%	171.92%	15.75%	1.31%
Asset Group D - \$0 to \$250 million in total assets							
State Bank Northwest	\$230,107	\$0	0.00%	0.86%	328.05%	1.39%	0.19%
Liberty Bank	\$203,816	\$235	0.16%	0.81%	518.30%	1.23%	0.12%
Portage Bank	\$80,720	\$0	0.00%	1.00%	NA	0.00%	0.00%
Twin City Bank	\$70,720	\$161	0.36%	1.43%	395.03%	8.78%	0.83%
Connect Community Bank	\$68,122	\$0	0.00%	1.04%	NA	0.00%	0.00%
Lamont Bank of St. John	\$66,582	\$950	2.22%	3.05%	88.54%	21.99%	2.22%
Sound Banking Company	\$52,007	\$0	0.00%	1.66%	NA	0.27%	0.00%
Farmers State Bank	\$50,182	\$0	0.00%	5.69%	221.05%	2.14%	0.19%
State Average of Asset Group D	\$102,782	\$168	0.34%	1.94%	310.19%	4.47%	0.44%

Source: SNL Financial

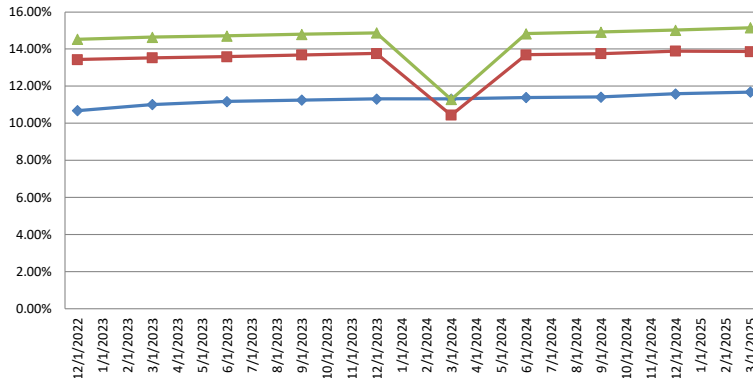
Note: Report includes only bank-level data.

NA = data was not available.

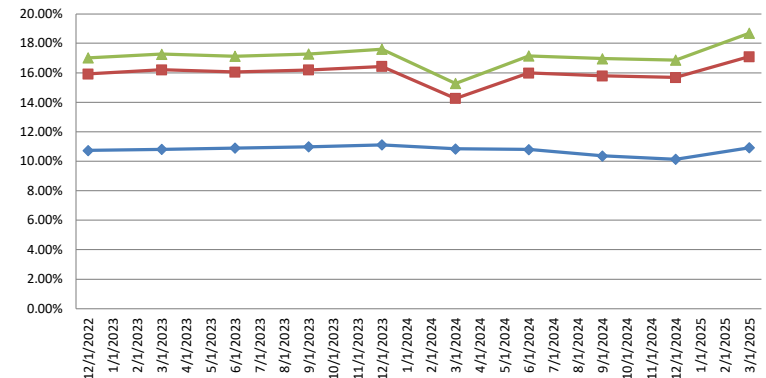
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

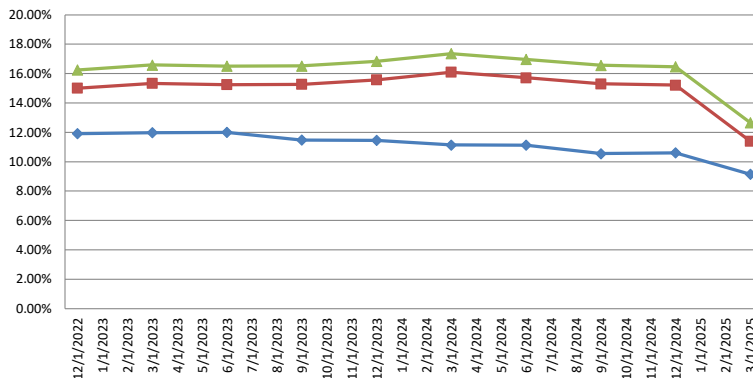
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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

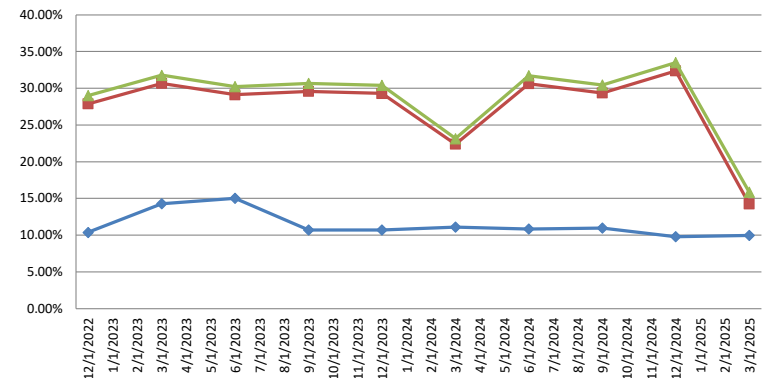
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Leverage Ratio	10.68%	11.00%	11.17%	11.25%	11.31%	11.31%	11.38%	11.41%	11.58%	11.68%
Tier 1 Risk Based Ratio	13.43%	13.52%	13.58%	13.68%	13.75%	10.44%	13.69%	13.75%	13.89%	13.86%
Risk Based Capital Ratio	14.53%	14.64%	14.70%	14.79%	14.87%	11.29%	14.83%	14.91%	15.02%	15.15%

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

	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	3/31/25
Leverage Ratio	10.73%	10.81%	10.89%	10.98%	11.11%	10.84%	10.80%	10.36%	10.14%	10.91%
Tier 1 Risk Based Ratio	15.92%	16.20%	16.05%	16.19%	16.43%	14.26%	15.98%	15.79%	15.68%	17.10%
Risk Based Capital Ratio	17.01%	17.27%	17.12%	17.27%	17.60%	15.28%	17.14%	16.96%	16.86%	18.70%

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

	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	3/31/25
Leverage Ratio	11.91%	11.98%	11.99%	11.48%	11.45%	11.14%	11.13%	10.55%	10.61%	9.16%
Tier 1 Risk Based Ratio	15.00%	15.33%	15.24%	15.26%	15.57%	16.09%	15.71%	15.30%	15.21%	11.40%
Risk Based Capital Ratio	16.25%	16.58%	16.50%	16.52%	16.83%	17.35%	16.96%	16.56%	16.46%	12.65%

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

	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	3/31/25
Leverage Ratio	10.38%	14.27%	15.04%	10.70%	10.72%	11.09%	10.84%	10.97%	9.78%	9.96%
Tier 1 Risk Based Ratio	27.88%	30.65%	29.11%	29.57%	29.29%	22.39%	30.61%	29.34%	32.36%	14.23%
Risk Based Capital Ratio	29.01%	31.78%	30.22%	30.67%	30.39%	23.15%	31.72%	30.43%	33.48%	15.86%

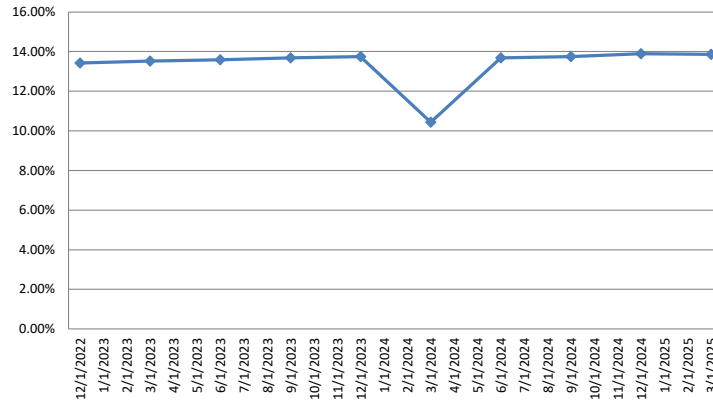
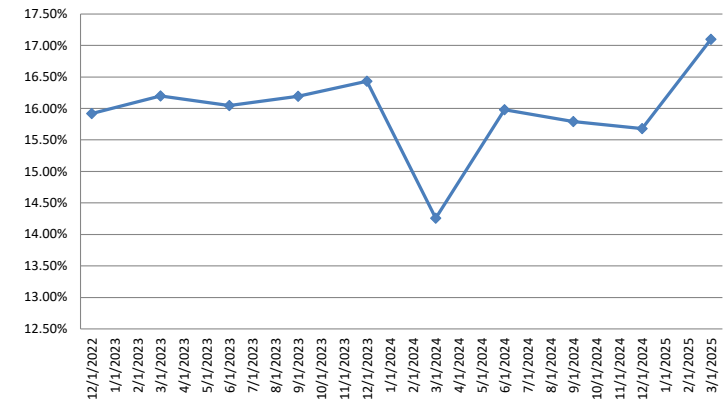
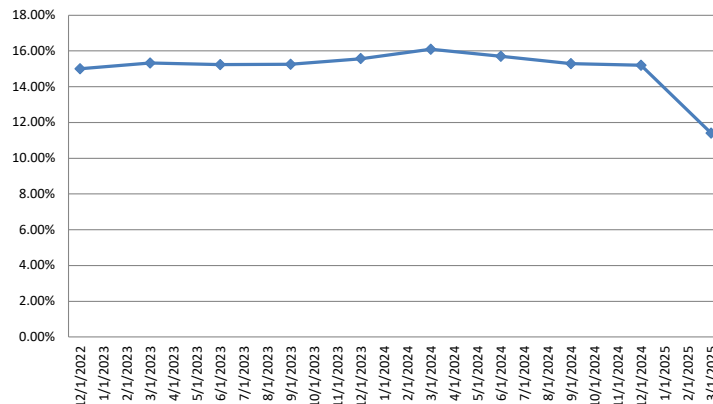
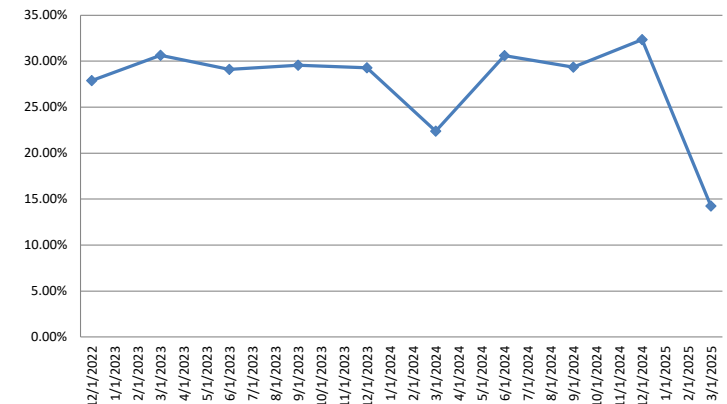
Source: SNL Financial

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

March 31, 2025

Run Date: May 15, 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	\$27,629,229	\$3,023,464	\$2,480,725	\$2,480,725	9.21%	13.05%	14.19%	13.05%
Banner Bank	\$16,187,323	\$1,865,328	\$1,743,056	\$1,743,056	10.95%	12.91%	14.16%	12.91%
Washington Trust Bank	\$10,702,785	\$918,066	\$954,837	\$954,837	9.00%	11.63%	12.89%	11.63%
HomeStreet Bank	\$7,798,917	\$608,507	\$681,006	\$681,006	8.46%	12.61%	13.40%	12.61%
Heritage Bank	\$7,125,457	\$895,598	\$695,620	\$695,620	10.04%	12.48%	13.43%	12.48%
Coastal Community Bank	\$4,335,783	\$448,964	\$448,956	\$448,956	10.57%	12.12%	13.42%	12.12%
1st Security Bank of Washington	\$3,066,005	\$342,465	\$342,982	\$342,982	11.29%	13.19%	14.44%	13.19%
Peoples Bank	\$2,434,624	\$296,069	\$299,077	\$299,077	12.28%	NA	NA	NA
First Fed Bank	\$2,157,857	\$171,063	\$198,433	\$198,433	9.04%	12.10%	NA	12.10%
Cashmere Valley Bank	\$2,122,427	\$239,421	\$281,853	\$281,853	13.02%	NA	NA	NA
Yakima Federal Savings and Loan Association	\$2,038,880	\$527,883	\$542,130	\$542,130	26.48%	NA	NA	NA
Timberland Bank	\$1,932,097	\$251,784	\$238,291	\$238,291	12.49%	18.99%	20.24%	18.99%
Kitsap Bank	\$1,656,332	\$151,799	\$191,562	\$191,562	11.36%	15.80%	16.66%	15.80%
Riverview Bank	\$1,511,054	\$178,808	\$164,891	\$164,891	11.10%	15.23%	16.48%	15.23%
Bank of the Pacific	\$1,218,107	\$129,166	\$129,734	\$129,734	10.86%	16.21%	17.38%	16.21%
Sound Community Bank	\$1,069,344	\$112,466	\$113,037	\$113,037	10.76%	NA	NA	NA
State Average of Asset Group A	\$5,811,639	\$635,053	\$594,137	\$594,137	11.68%	13.86%	15.15%	13.86%
Asset Group B - \$501 million to \$1 billion in total assets								
Olympia Federal Savings and Loan Association	\$982,425	\$114,422	\$117,743	\$117,743	11.98%	NA	NA	NA
Seattle Bank	\$961,053	\$93,504	\$96,875	\$96,875	10.37%	14.67%	15.94%	14.67%
Mountain Pacific Bank	\$811,436	\$86,448	\$87,389	\$87,389	11.10%	12.67%	13.93%	12.67%
Baker Boyer National Bank	\$675,907	\$54,632	\$62,490	\$62,490	9.23%	14.64%	NA	14.64%
SaviBank	\$667,242	\$52,590	\$53,107	\$53,107	8.34%	9.35%	10.52%	9.35%
Commencement Bank	\$643,820	\$53,219	\$62,478	\$62,478	9.69%	12.32%	13.50%	12.32%
Community First Bank	\$615,019	\$47,868	\$60,013	\$60,013	9.81%	15.29%	16.30%	15.29%
Security State Bank	\$612,965	\$104,409	\$103,036	\$103,036	16.77%	40.73%	42.00%	40.73%
State Average of Asset Group B	\$746,233	\$75,887	\$80,391	\$80,391	10.91%	17.10%	18.70%	17.10%

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

March 31, 2025

Run Date: May 15, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier 1 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								
UniBank	\$441,763	\$27,273	\$29,139	\$29,139	5.98%	7.76%	9.01%	7.76%
Pacific Crest Savings Bank	\$331,165	\$33,048	\$35,826	\$35,826	11.04%	15.04%	16.29%	15.04%
RiverBank	\$265,327	\$25,560	\$27,843	\$27,843	10.45%	NA	NA	NA
State Average of Asset Group C	\$346,085	\$28,627	\$30,936	\$30,936	9.16%	11.40%	12.65%	11.40%
Asset Group D - \$0 to \$250 million in total assets								
State Bank Northwest	\$230,107	\$29,804	\$29,854	\$29,854	13.17%	16.23%	17.00%	16.23%
Liberty Bank	\$203,816	\$17,836	\$18,163	\$18,163	9.60%	13.63%	14.55%	13.63%
Portage Bank	\$80,720	\$7,753	\$8,053	\$8,053	9.47%	15.50%	NA	15.50%
Twin City Bank	\$70,720	\$6,046	\$7,607	\$7,607	10.52%	NA	NA	NA
Connect Community Bank	\$68,122	\$4,032	\$4,032	\$4,032	5.78%	10.99%	NA	10.99%
Lamont Bank of St. John	\$66,582	\$5,403	\$6,306	\$6,306	9.15%	NA	NA	NA
Sound Banking Company	\$52,007	\$5,676	\$5,676	\$5,676	11.68%	14.79%	16.04%	14.79%
Farmers State Bank	\$50,182	\$5,265	\$5,265	\$5,265	10.34%	NA	NA	NA
State Average of Asset Group D	\$102,782	\$10,227	\$10,620	\$10,620	9.96%	14.23%	15.86%	14.23%

Source: SNL Financial

Note: Report includes only bank-level data.

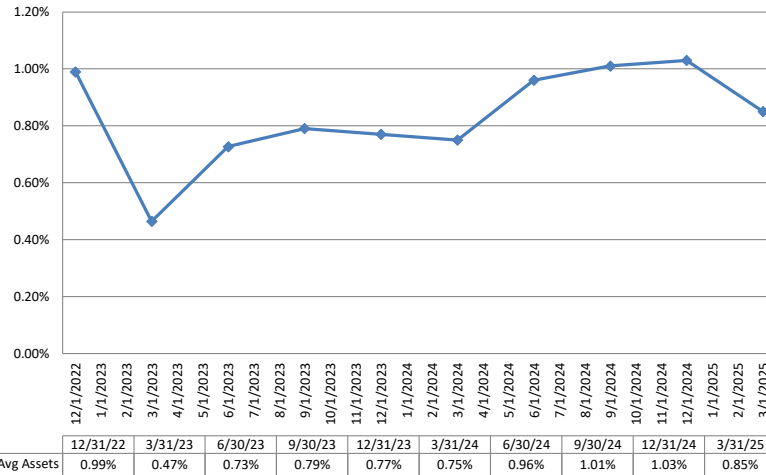
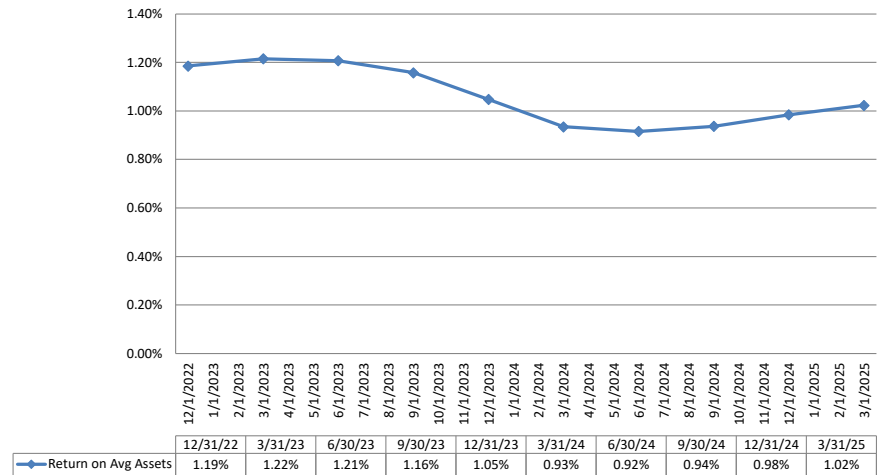
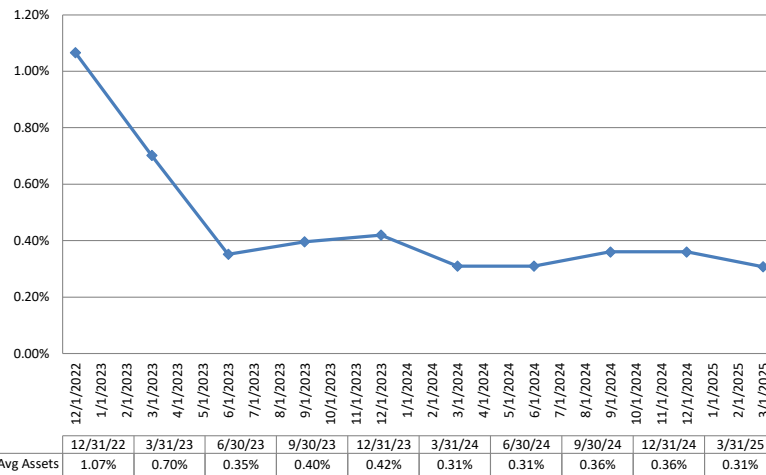
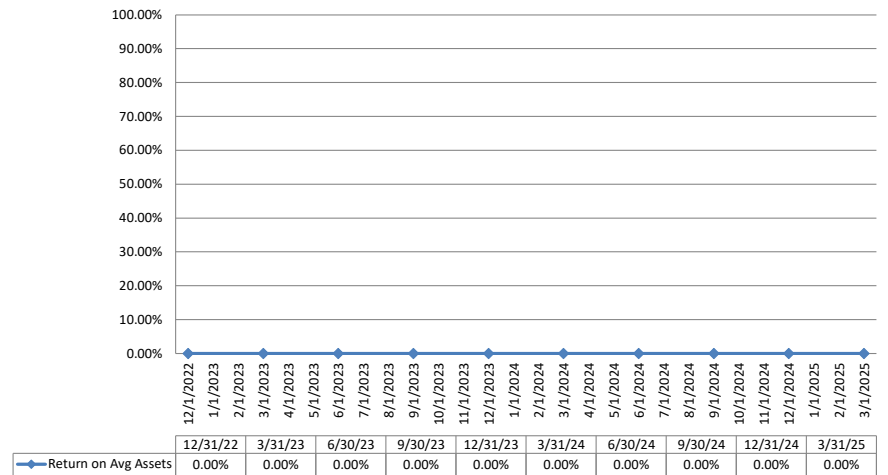
NA = data was not available.

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

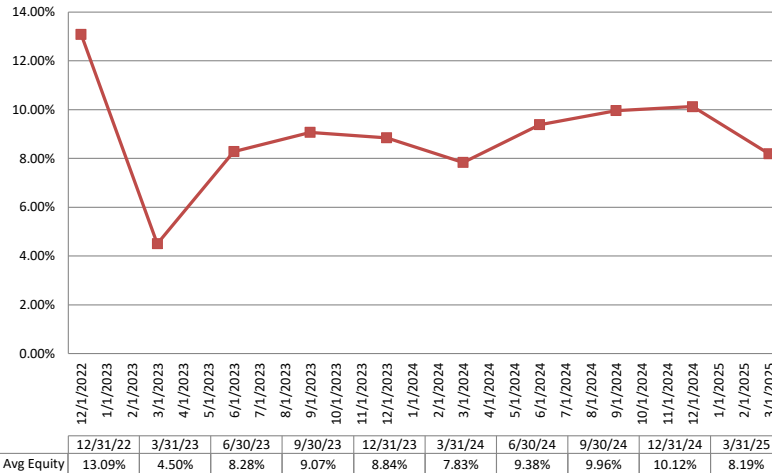
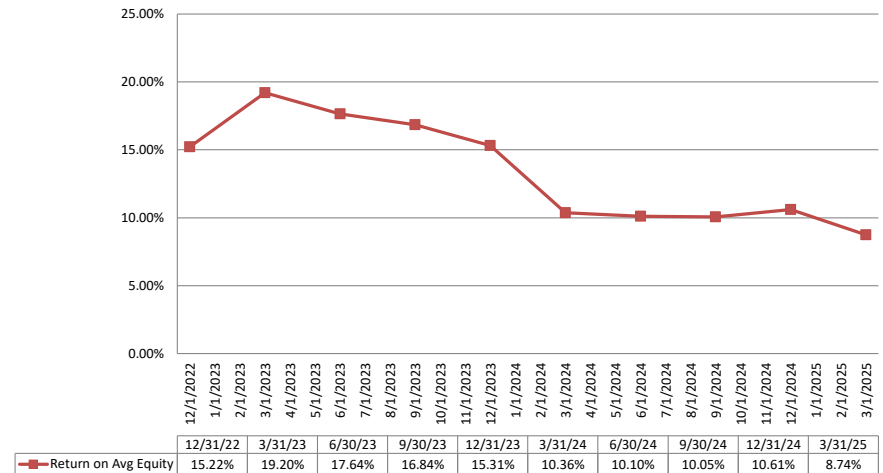
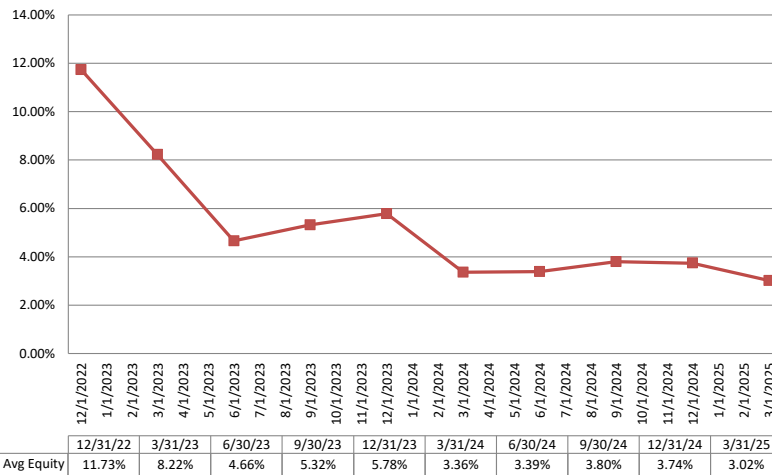
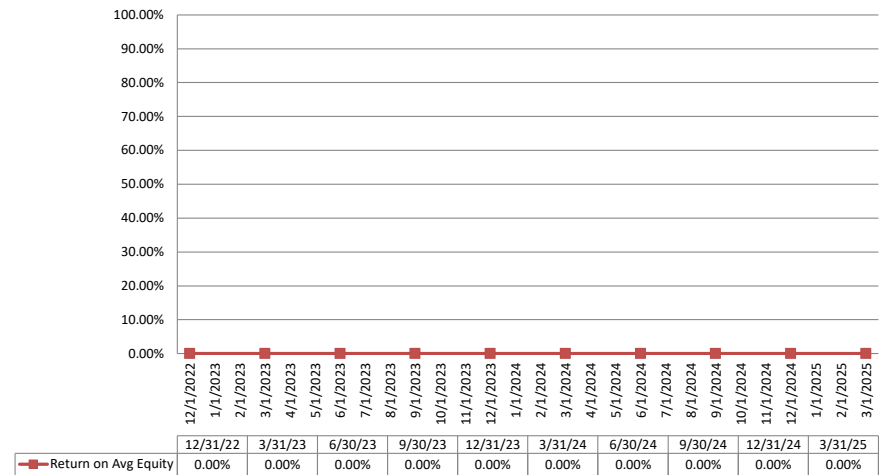
Source: SNL Financial

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.

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	\$51,508,816	\$93,041	0.72%	6.73%	61.77%	\$126	\$93,041	0.72%	6.73%	61.77%	\$126
Summit Bank	\$1,282,770	\$3,069	0.98%	9.65%	55.62%	\$150	\$3,069	0.98%	9.65%	55.62%	\$150
State Average of Asset Group A	\$26,395,793	\$48,055	0.85%	8.19%	58.70%	\$138	\$48,055	0.85%	8.19%	58.70%	\$138
Asset Group B - \$501 million to \$1 billion in total assets											
Bank of Eastern Oregon	\$897,525	\$4,009	1.81%	17.88%	58.30%	\$122	\$4,009	1.81%	17.88%	58.30%	\$122
People's Bank of Commerce	\$812,255	\$2,080	1.02%	8.03%	66.30%	\$109	\$2,080	1.02%	8.03%	66.30%	\$109
Citizens Bank	\$798,513	\$530	0.26%	2.78%	90.75%	\$104	\$530	0.26%	2.78%	90.75%	\$104
Oregon Pacific Banking Co.	\$797,501	\$1,915	0.96%	9.28%	73.12%	\$122	\$1,915	0.96%	9.28%	73.12%	\$122
Pioneer Trust Bank, National Association	\$696,263	\$4,063	2.32%	16.35%	34.40%	\$111	\$4,063	2.32%	16.35%	34.40%	\$111
First Federal Savings and Loan Association of McMinnville	\$668,134	\$396	0.24%	2.40%	88.48%	\$115	\$396	0.24%	2.40%	88.48%	\$115
Evergreen Federal Bank	\$612,092	\$836	0.55%	4.47%	76.95%	\$111	\$836	0.55%	4.47%	76.95%	\$111
State Average of Asset Group B	\$754,612	\$1,976	1.02%	8.74%	69.76%	\$113	\$1,976	1.02%	8.74%	69.76%	\$113
Asset Group C - \$251 to \$500 million in total assets											
Oregon Coast Bank	\$468,734	\$360	0.30%	4.70%	85.27%	\$109	\$360	0.30%	4.70%	85.27%	\$109
Willamette Valley Bank	\$464,578	\$543	0.47%	2.96%	86.79%	\$116	\$543	0.47%	2.96%	86.79%	\$116
Lewis & Clark Bank	\$383,320	(\$53)	(0.06%)	(0.57%)	103.78%	\$150	(\$53)	(0.06%)	(0.57%)	103.78%	\$150
Pacific West Bank	\$342,781	\$82	0.10%	0.97%	94.90%	\$155	\$82	0.10%	0.97%	94.90%	\$155
Clackamas County Bank	\$278,747	\$494	0.73%	7.06%	79.38%	\$91	\$494	0.73%	7.06%	79.38%	\$91
State Average of Asset Group C	\$387,632	\$285	0.31%	3.02%	90.02%	\$124	\$285	0.31%	3.02%	90.02%	\$124
Asset Group D - \$0 to \$250 million in total assets											
No information within Asset Group D	\$0	\$0	0.00%	0.00%	0.00%	\$0	\$0	0.00%	0.00%	0.00%	\$0
State Average of Asset Group D	\$0	\$0	0.00%	0.00%	0.00%	\$0	\$0	0.00%	0.00%	0.00%	\$0

Source: SNL Financial

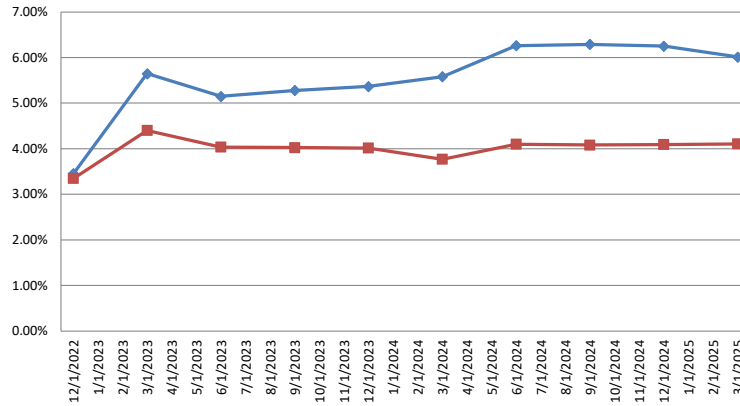
Note: Report includes only bank-level data.

NA = data was not available.

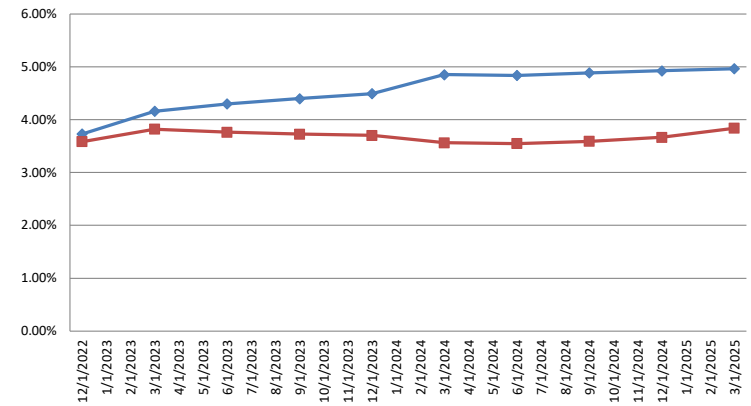
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

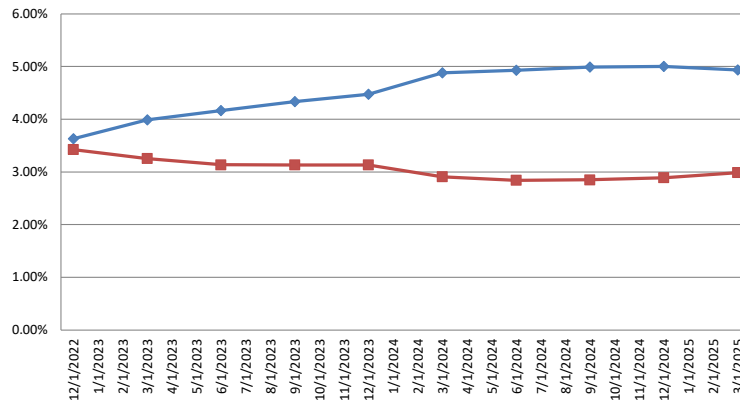
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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

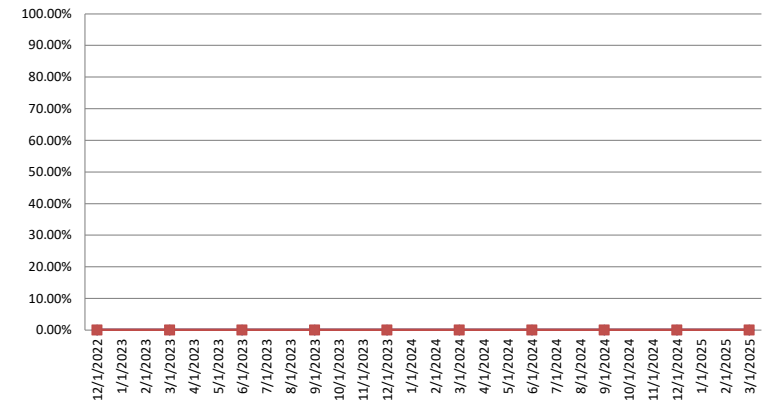
	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25
Yield on Earning Assets	3.45%	5.65%	5.15%	5.28%	5.37%	5.58%	6.26%	6.29%	6.25%	6.01%
Net Interest Margin (FTE)	3.35%	4.40%	4.03%	4.02%	4.01%	3.77%	4.10%	4.08%	4.09%	4.11%

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

	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	3/31/25
Yield on Earning Assets	3.73%	4.16%	4.30%	4.40%	4.49%	4.85%	4.83%	4.88%	4.92%	4.97%
Net Interest Margin (FTE)	3.58%	3.82%	3.76%	3.72%	3.70%	3.56%	3.55%	3.59%	3.66%	3.84%

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

	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	3/31/25
Yield on Earning Assets	3.63%	3.99%	4.16%	4.34%	4.47%	4.88%	4.93%	4.99%	5.00%	4.93%
Net Interest Margin (FTE)	3.43%	3.25%	3.14%	3.13%	3.13%	2.91%	2.84%	2.85%	2.89%	2.99%

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

	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	3/31/25
Yield on Earning Assets	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Net Interest Margin (FTE)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

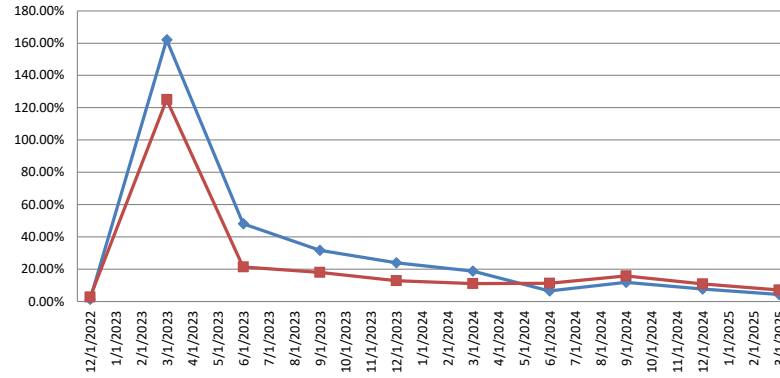
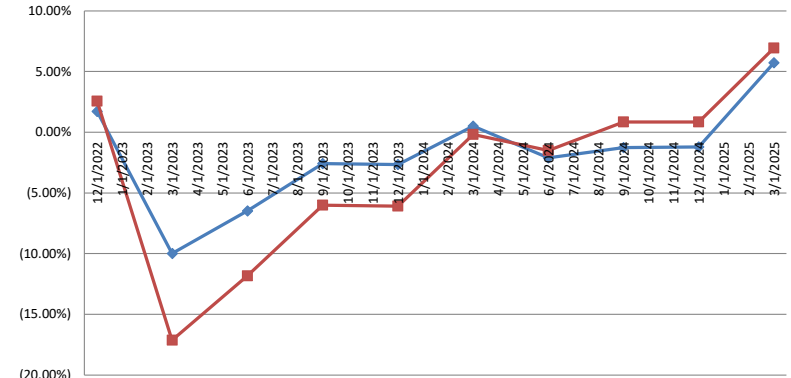
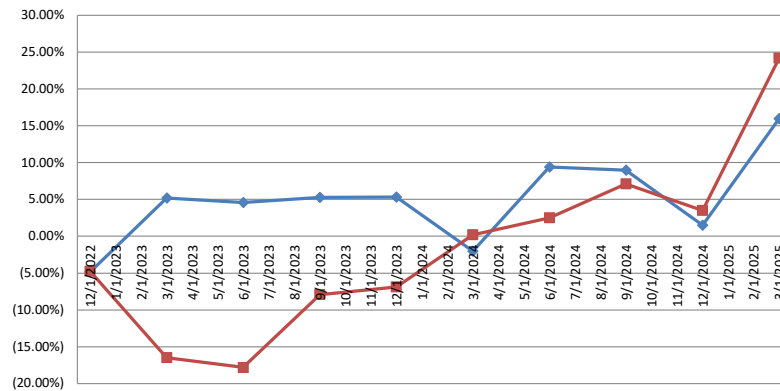
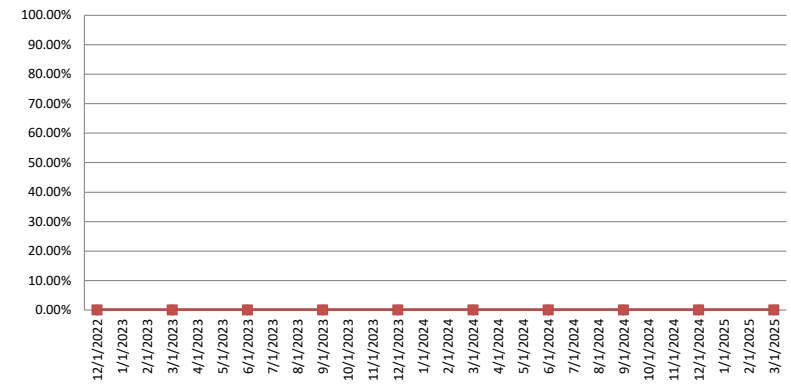
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

March 31, 2025

Run Date: May 15, 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												
Umpqua Bank	\$51,508,816	\$37,680,848	\$42,291,904	89.10%	9.00%	\$11,222	5.43%	2.70%	1.89%	3.69%	(0.45%)	4.78%
Summit Bank	\$1,282,770	\$1,076,586	\$1,140,787	94.37%	13.24%	\$9,645	6.59%	2.60%	2.22%	4.52%	9.37%	9.65%
State Average of Asset Group A	\$26,395,793	\$19,378,717	\$21,716,346	91.74%	11.12%	\$10,434	6.01%	2.65%	2.06%	4.11%	4.46%	7.22%
Asset Group B - \$501 million to \$1 billion in total assets												
Bank of Eastern Oregon	\$897,525	\$602,568	\$797,729	75.54%	32.81%	\$5,506	6.30%	0.85%	0.62%	5.74%	13.73%	13.37%
People's Bank of Commerce	\$812,255	\$564,828	\$693,705	81.42%	18.54%	\$6,248	5.31%	2.38%	1.49%	3.95%	6.81%	5.93%
Citizens Bank	\$798,513	\$372,893	\$692,538	53.84%	16.11%	\$4,363	3.77%	0.85%	0.42%	3.40%	(4.33%)	(8.24%)
Oregon Pacific Banking Co.	\$797,501	\$582,939	\$698,892	83.41%	25.50%	\$5,389	5.00%	1.75%	1.37%	3.74%	10.91%	11.13%
Pioneer Trust Bank, National Association	\$696,263	\$520,112	\$593,170	87.68%	29.01%	\$9,807	5.61%	1.96%	1.75%	4.04%	(2.36%)	(5.62%)
First Federal Savings and Loan Association of McMinnville	\$668,134	\$406,011	\$575,224	70.58%	14.66%	\$8,148	4.00%	1.84%	1.58%	2.54%	15.15%	14.77%
Evergreen Federal Bank	\$612,092	\$486,667	\$533,978	91.14%	14.35%	\$6,956	4.76%	1.51%	1.38%	3.47%	0.12%	17.12%
State Average of Asset Group B	\$754,612	\$505,145	\$655,034	77.66%	21.57%	\$6,631	4.97%	1.59%	1.23%	3.84%	5.72%	6.92%
Asset Group C - \$251 to \$500 million in total assets												
Oregon Coast Bank	\$468,734	\$263,681	\$377,904	69.77%	23.70%	\$6,893	5.04%	2.98%	2.39%	2.82%	5.38%	5.40%
Willamette Valley Bank	\$464,578	\$310,459	\$339,354	91.49%	21.57%	\$4,005	5.38%	2.54%	2.33%	3.40%	(4.68%)	7.34%
Lewis & Clark Bank	\$383,320	\$154,919	\$279,194	55.49%	31.30%	\$8,712	4.77%	3.04%	2.43%	2.46%	48.25%	68.40%
Pacific West Bank	\$342,781	\$256,272	\$290,765	88.14%	21.37%	\$8,161	5.36%	3.32%	2.57%	3.03%	17.01%	26.35%
Clackamas County Bank	\$278,747	\$152,411	\$233,470	65.28%	27.19%	\$5,162	4.13%	1.70%	0.97%	3.22%	13.80%	13.39%
State Average of Asset Group C	\$387,632	\$227,548	\$304,137	74.03%	25.03%	\$6,587	4.93%	2.72%	2.14%	2.99%	15.95%	24.18%
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

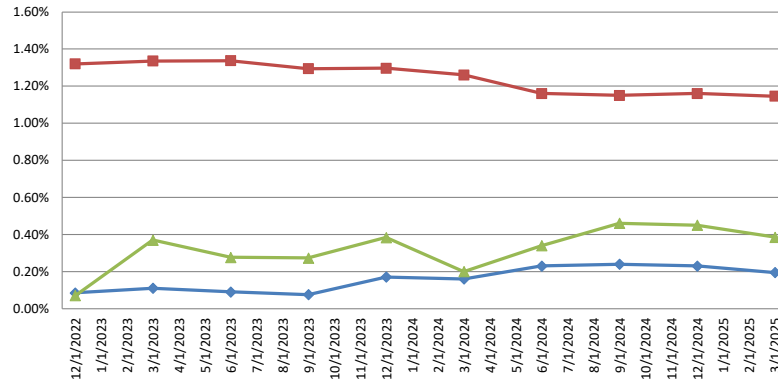
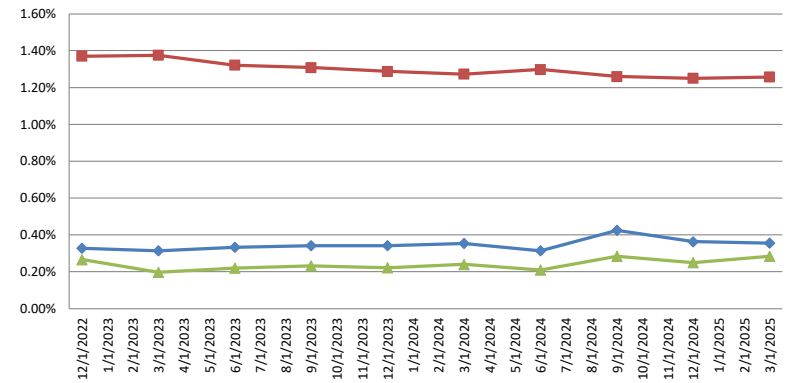
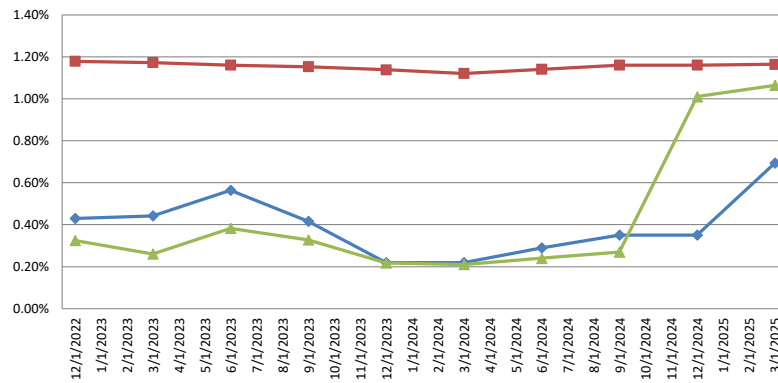
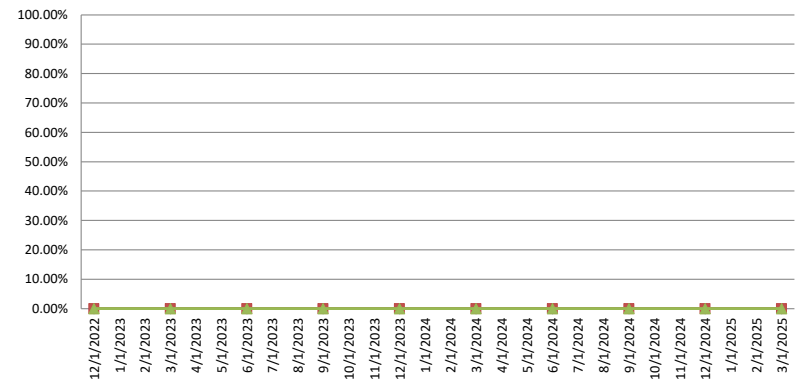
Note: Report includes only bank-level data.

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 DateAsset Group B - \$501 million to \$1 billion in Total Assets
As of DateAsset Group C - \$251 to \$500 million in Total Assets
As of DateAsset 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.

Asset Quality
March 31, 2025
Run Date: May 15, 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							
Umpqua Bank	\$51,508,816	\$122,402	0.32%	1.12%	170.18%	6.76%	0.49%
Summit Bank	\$1,282,770	\$759	0.07%	1.17%	354.94%	2.51%	0.28%
State Average of Asset Group A	\$26,395,793	\$61,581	0.20%	1.15%	262.56%	4.64%	0.39%
Asset Group B - \$501 million to \$1 billion in total assets							
Bank of Eastern Oregon	\$897,525	\$2,443	0.41%	1.13%	277.86%	2.49%	0.27%
People's Bank of Commerce	\$812,255	\$4,576	0.81%	1.01%	108.31%	4.90%	0.65%
Citizens Bank	\$798,513	\$254	0.07%	1.59%	NM	0.66%	0.07%
Oregon Pacific Banking Co.	\$797,501	\$801	0.14%	1.27%	923.85%	0.88%	0.10%
Pioneer Trust Bank, National Association	\$696,263	\$1,748	0.34%	1.46%	434.04%	1.62%	0.25%
First Federal Savings and Loan Association of McMinnville	\$668,134	\$0	0.00%	1.01%	862.11%	0.83%	0.07%
Evergreen Federal Bank	\$612,092	\$3,520	0.72%	1.33%	184.26%	4.29%	0.58%
State Average of Asset Group B	\$754,612	\$1,906	0.36%	1.26%	465.07%	2.24%	0.28%
Asset Group C - \$251 to \$500 million in total assets							
Oregon Coast Bank	\$468,734	\$5,570	2.11%	1.03%	30.42%	30.23%	2.15%
Willamette Valley Bank	\$464,578	\$935	0.30%	1.07%	354.22%	1.22%	0.20%
Lewis & Clark Bank	\$383,320	\$1,118	0.72%	1.32%	182.74%	2.89%	0.29%
Pacific West Bank	\$342,781	\$880	0.34%	1.39%	38.69%	24.36%	2.68%
Clackamas County Bank	\$278,747	\$0	0.00%	1.01%	NA	0.00%	0.00%
State Average of Asset Group C	\$387,632	\$1,701	0.69%	1.16%	151.52%	11.74%	1.06%
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

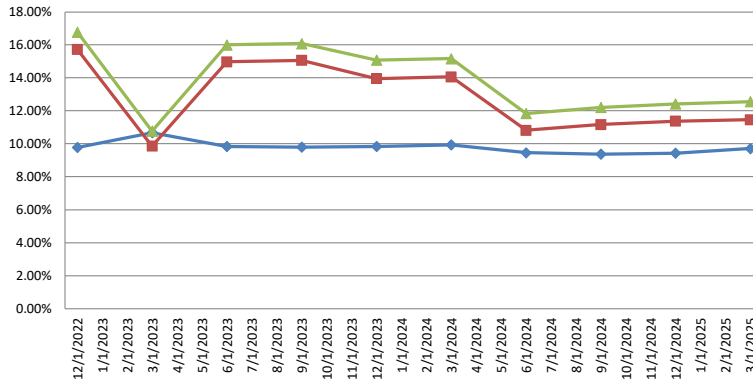
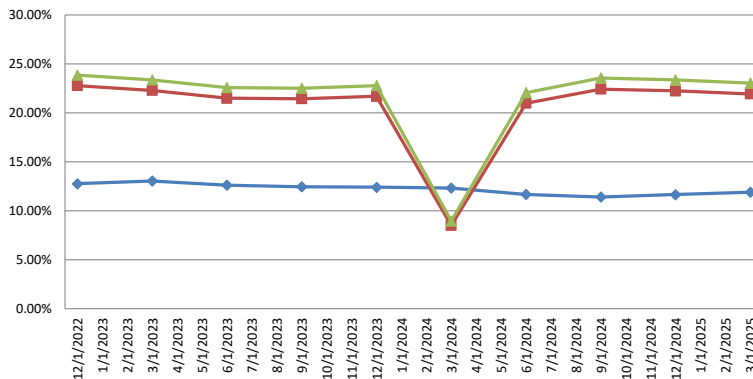
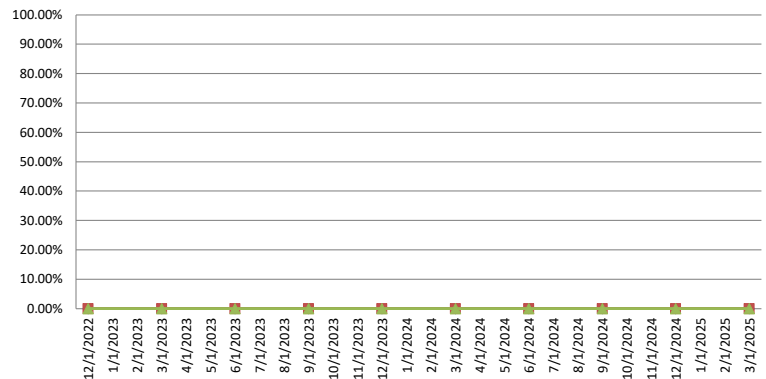
Note: Report includes only bank-level data.

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

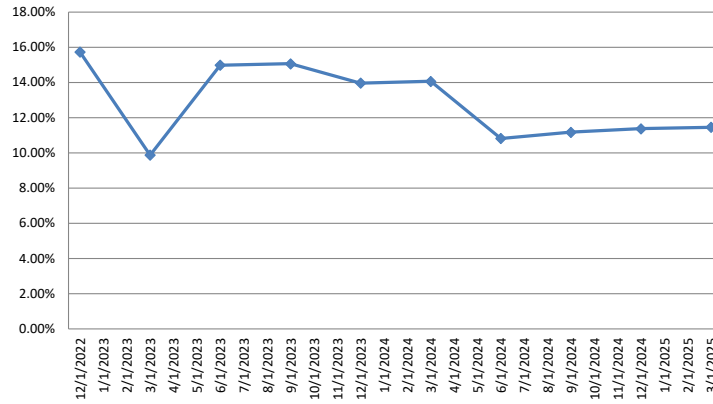
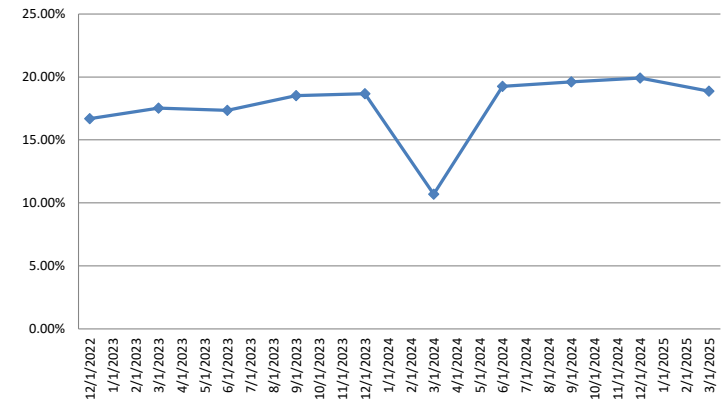
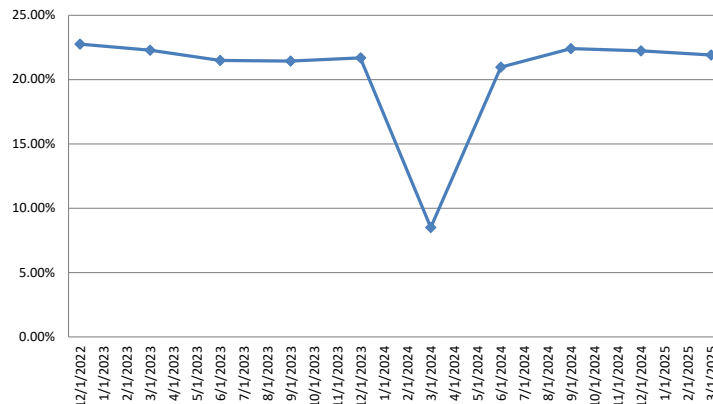
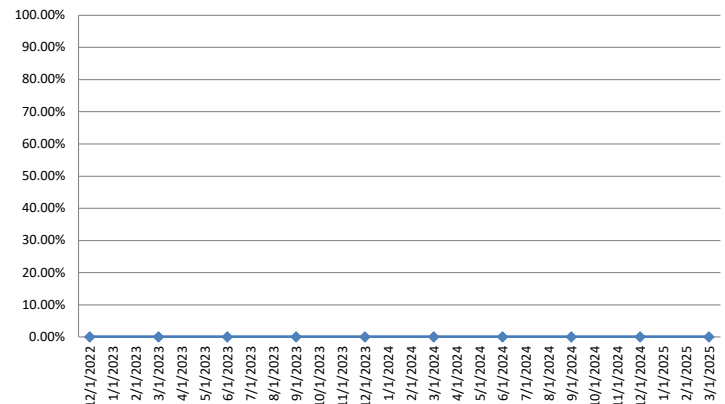
Source: SNL Financial

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.

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

March 31, 2025

Run Date: May 15, 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	\$51,508,816	\$5,588,117	\$4,554,090	\$4,554,090	9.02%	11.46%	12.56%	11.46%
Summit Bank	\$1,282,770	\$129,010	\$130,162	\$130,162	10.41%	NA	NA	NA
State Average of Asset Group A	\$26,395,793	\$2,858,564	\$2,342,126	\$2,342,126	9.72%	11.46%	12.56%	11.46%
Asset Group B - \$501 million to \$1 billion in total assets								
Bank of Eastern Oregon	\$897,525	\$91,950	\$93,692	\$93,692	10.59%	NA	NA	NA
People's Bank of Commerce	\$812,255	\$105,178	\$111,585	\$111,585	13.69%	NA	NA	NA
Citizens Bank	\$798,513	\$79,179	\$111,504	\$111,504	13.88%	22.22%	23.45%	22.22%
Oregon Pacific Banking Co.	\$797,501	\$83,940	\$90,548	\$90,548	11.40%	14.85%	16.10%	14.85%
Pioneer Trust Bank, National Association	\$696,263	\$100,407	\$100,790	\$100,790	14.41%	17.52%	18.77%	17.52%
First Federal Savings and Loan Association of McMinnville	\$668,134	\$68,029	\$78,265	\$78,265	11.69%	20.86%	22.01%	20.86%
Evergreen Federal Bank	\$612,092	\$75,558	\$77,415	\$77,415	12.75%	NA	NA	NA
State Average of Asset Group B	\$754,612	\$86,320	\$94,828	\$94,828	12.63%	18.86%	20.08%	18.86%
Asset Group C - \$251 to \$500 million in total assets								
Oregon Coast Bank	\$468,734	\$31,293	\$43,700	\$43,700	9.17%	NA	NA	NA
Willamette Valley Bank	\$464,578	\$73,519	\$75,456	\$75,456	16.25%	NA	NA	NA
Lewis & Clark Bank	\$383,320	\$37,243	\$39,967	\$39,967	10.97%	19.72%	20.82%	19.72%
Pacific West Bank	\$342,781	\$34,149	\$35,760	\$35,760	10.52%	NA	NA	NA
Clackamas County Bank	\$278,747	\$28,722	\$33,875	\$33,875	12.50%	24.11%	25.25%	24.11%
State Average of Asset Group C	\$387,632	\$40,985	\$45,752	\$45,752	11.88%	21.92%	23.04%	21.92%
Asset Group D - \$0 to \$250 million in total assets								
No information within Asset Group D	\$0	\$0	\$0	\$0	0.00%	0.00%	0.00%	0.00%
State Average of Asset Group D	\$0	\$0	\$0	\$0	0.00%	0.00%	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



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

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