



D|A|DAVIDSON
INVESTMENT BANKING

**BANK FINANCIAL
PERFORMANCE REPORT**

Western U.S. | Q4 2024



THE **1935** OF ADVICE

BANK FINANCIAL PERFORMANCE BY STATE

Alaska.....	8	Idaho.....	20
Arizona.....	9	Montana.....	21
California (by region)		Nevada.....	22
- Northern California.....	10	New Mexico.....	23
- Bay Area.....	11	North Dakota.....	24
- Central California.....	12	Oregon.....	26
- Central Coast.....	13	South Dakota.....	27
- Los Angeles.....	14	Utah.....	29
- San Diego.....	16	Washington.....	30
Colorado.....	17	Wyoming.....	31
Hawaii.....	19		

This presentation, and any oral or video presentation that supplements it, have been developed by and are proprietary to D.A. Davidson & Co., member SIPC, and were prepared exclusively for the benefit and use of the recipient. Neither the printed presentation nor any oral or video presentation that supplements it, nor any of their contents, may be reproduced, distributed or used for any other purpose without the prior written consent of D.A. Davidson & Co.

The analyses contained herein rely upon information obtained from the recipient or from public sources, the accuracy of which has not been verified, and cannot be assured, by D.A. Davidson & Co. Moreover, many of the projections and financial analyses herein are based on estimated financial performance prepared by or in consultation with the recipient and are intended only to suggest reasonable ranges of results. Finally, the printed presentation is incomplete without any oral or video presentation that supplements it.

This material is protected under applicable copyright laws and does not carry any rights of publication or disclosure.



Full-Service Platform of Financial Solutions for Banks & Thrifts

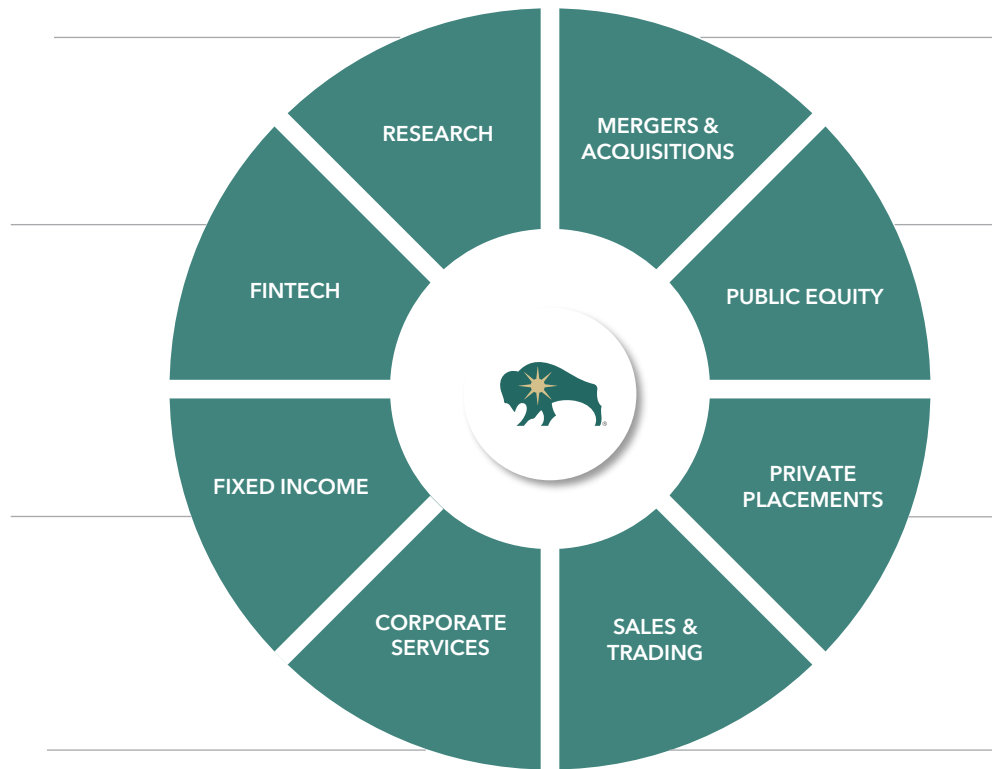
D.A. Davidson Companies provides a robust full-service FIG Investment Banking Platform

Research coverage of 120+ Community and Regional Banks & Thrifts

Dedicated professionals serving FinTech clients, which collaborate with our traditional Financial Institutions practice

- Full fixed income suite
- Brokered CDs
- Loan Sales

- Stock repurchases
- 10b5-1 trading plans
- Wealth management



- M&A advisory
- Branch divestitures
- Fairness opinions

- IPOs
- Follow-Ons
- Equity and debt capital

Private offerings of equity and debt capital

Active coverage and market making for 650+ publicly traded banks

FIG GROUP HIGHLIGHTS

\$18.5B+

275

120+

5

80+

Total Transaction Value Since 2014

M&A & Capital Offerings Since 2014

Banks and FinTechs Covered Under Institutional Research

Senior Equity Research Analysts

Employees Dedicated to FIG



SENIOR INVESTMENT BANKERS

Ramsey Gregg

Co-Head of FIG IB,
Managing Director
Orange County, CA
(714) 850-8349
rgregg@dadco.com

Tom Hayes

Co-Head of FIG IB,
Managing Director
Great Falls, MT
(406) 268-3084
thayes@dadco.com

Chuck Stubbs

Co-Head of FIG IB,
Managing Director
Atlanta, GA
(410) 369-1181
cstubbs@dadco.com

Jay Junior

Managing Director
New York, NY
(410) 369-1177
jjunior@dadco.com

Eugene Katz

Managing Director
Chicago, IL
(312) 525-2768
gkatz@dadco.com

Edward Losty

Managing Director
Denver, CO
(303) 764-6030
elosty@dadco.com

Stephen Nelson

Managing Director
Chicago, IL
(312) 525-2769
snelson@dadco.com

Nathan Ail

Director
Orange County, CA
(310) 500-3859
nail@dadco.com

Peter Losty

Director
New York, NY
(212) 882-3904
plosty@dadco.com

Brian Casey

Vice President
Chicago, IL
(312) 525-2764
bcasey@dadco.com

Rupert Cox

Vice President
Orange County, CA
(714) 850-8345
rccox@dadco.com

Michael Engellant

Vice President
Great Falls, MT
(406) 268-3088
mengellant@dadco.com

Brett Theriault

Vice President
Chicago, IL
(312) 525-2773
btheriault@dadco.com

JUNIOR INVESTMENT BANKERS

Robert Furlan

Analyst
Chicago, IL
(312) 934-2687
rafurlan@dadco.com

Jair Suazo

Analyst
Orange County, CA
(714) 850-8319
jsuazo@dadco.com

Thomas Tayton

Analyst
Chicago, IL
(312) 934-2683
ttayton@dadco.com

Dylan Urban

Analyst
Orange County, CA
(714) 850-8317
durban@dadco.com



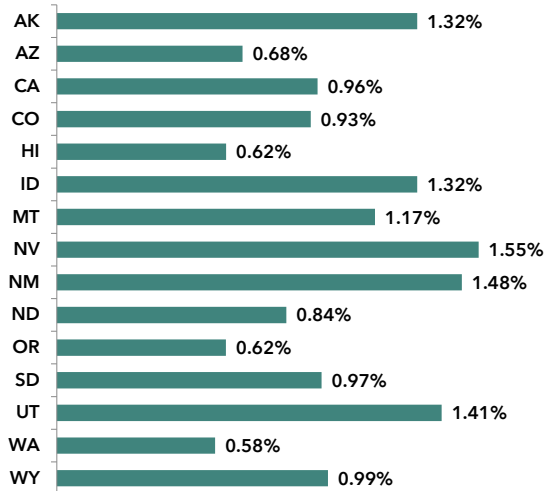
Data Sourcing and Notes

- All data sourced from S&P Capital IQ Pro; all dollars are in thousands
- Data from top level financial information (consolidated bank holding company data, or bank-level or savings institutions level data); from regulatory data sources (i.e. FFIEC call report or FR Y-9/FR Y-6 filings)
- All financial data as of 12/31/2024; most recent quarter (MRQ) financial data is used for all Performance Ratios
- Net income from net income after taxes, minority interest, extraordinary and other after-tax items (includes non-recurring income and expense items) and before preferred dividends. Return on average assets (ROAA) and return on average equity (ROAE) use same net income calculation
- Pre-tax pre-provision (PTPP) ROAA is defined as net interest income plus non-interest income minus non-interest expense divided by average total assets
- Nonperforming assets is defined as nonperforming loans and leases, restructured loans and leases, and foreclosed or repossessed assets, net of the U.S. government guaranteed portion and OREO covered by loss-sharing agreements
- The "(S)" designation following the bank's name indicates an S-Corp. The information for S-Corp net income, ROAA, and ROAE have been adjusted to reflect the application of a 21% tax rate on all taxable income. Taxable income for the purposes of this report includes all income except income from tax-exempt securities
- A bank's name in *italics* indicates that the bank or a subsidiary is a target of an announced or pending merger

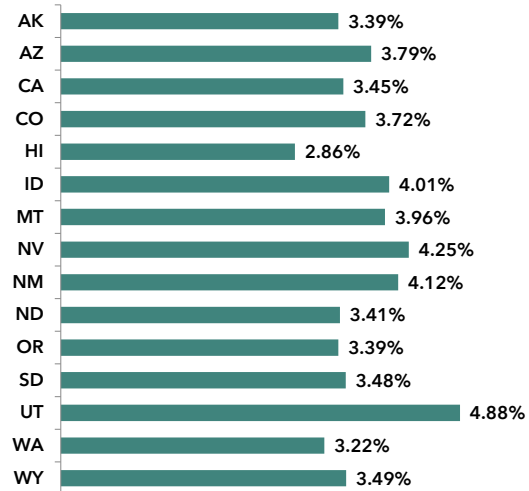


Western U.S. – Median Values by State for Q4 2024

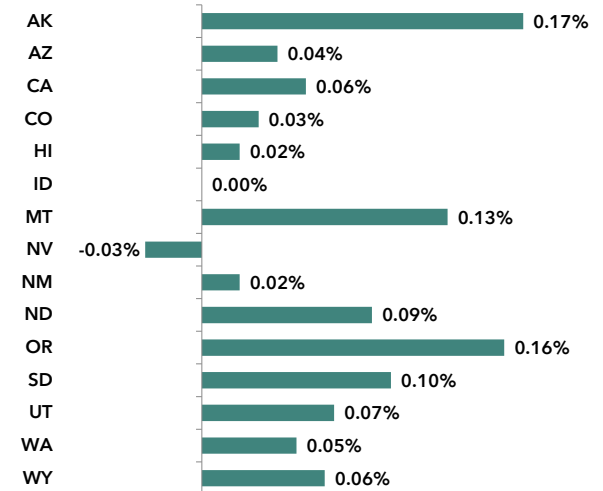
Return on Average Assets



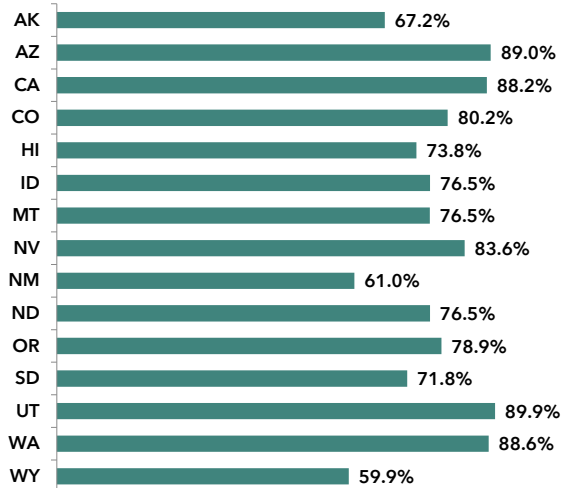
Net Interest Margin



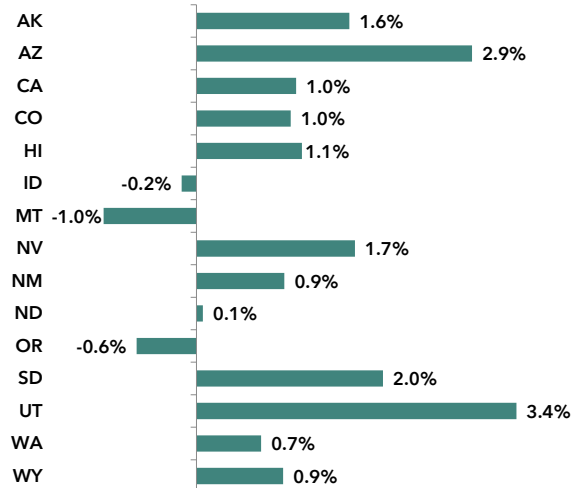
Change in NIM (bps) vs. Prior Quarter



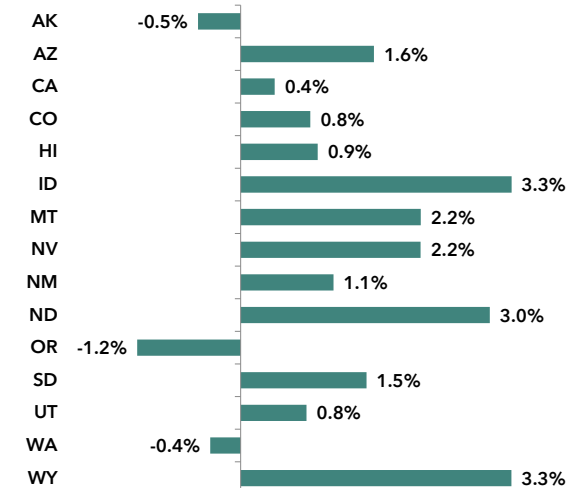
Loans / Deposits



Loan Growth vs. Prior Quarter

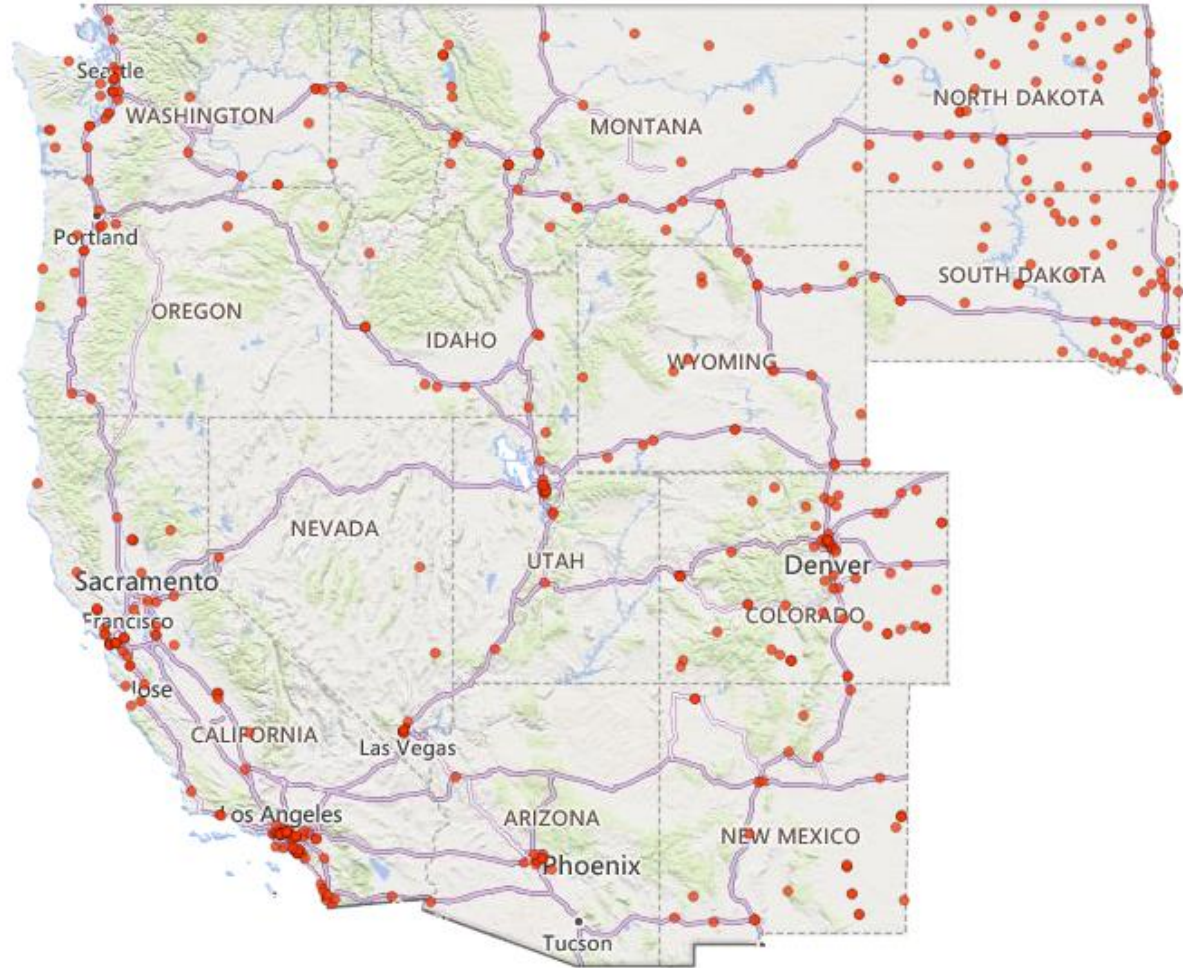


Deposit Growth vs. Prior Quarter



Note: Please refer to page 5 for additional notes

Bank Headquarters for Western U.S.



Alaska – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q4 2024				
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Δ vs. Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.		Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM Δ vs. Curr.	NIM Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
First National Bank Alaska	Anchorage	1.45%	0.16%	15.27%	1.06%	\$ 19.9	1.76%	-0.01%	\$ 4,997.8	-10.1%	\$ 2,473.9	0.9%	\$ 3,679.2	-1.3%	67.2%	\$ 516.6	10.3%	0.20%	0.73%	3.34%	0.17%	0.80%	6.71%	53.1%
Denali State Bank	Fairbanks	1.39%	-0.18%	12.55%	-1.87%	\$ 1.8	2.63%	-0.17%	\$ 511.0	1.8%	\$ 363.2	1.6%	\$ 445.0	3.0%	81.6%	\$ 54.8	10.7%	0.85%	2.01%	5.43%	0.08%	1.06%	7.42%	54.0%
Northrim Bank	Anchorage	1.32%	0.05%	16.21%	0.39%	\$ 10.1	2.00%	0.08%	\$ 3,029.6	2.8%	\$ 2,266.9	6.5%	\$ 2,684.3	1.6%	84.5%	\$ 210.3	7.1%	0.53%	1.13%	4.80%	0.41%	1.60%	7.35%	64.9%
First Bank (S)	Ketchikan	1.01%	-0.02%	15.92%	-1.26%	\$ 2.2	1.24%	-0.03%	\$ 847.8	-4.3%	\$ 226.6	0.0%	\$ 791.7	-4.0%	28.6%	\$ 53.9	6.4%	0.59%	2.24%	3.24%	0.19%	1.68%	6.65%	67.9%
0.50% - 1.00% ROAA Banks																								
Mt. McKinley Bank	Fairbanks	0.70%	-0.36%	4.94%	-2.75%	\$ 1.2	0.86%	-1.09%	\$ 628.3	-2.0%	\$ 252.2	1.8%	\$ 530.2	-0.5%	47.6%	\$ 91.6	14.6%	0.91%	1.85%	3.39%	0.16%	1.05%	6.81%	75.2%
Average		1.17%	-0.07%	12.98%	-0.89%	\$ 7.0	1.70%	-0.24%	\$ 2,002.9	-2.4%	\$ 1,116.5	2.1%	\$ 1,626.1	-0.2%	61.9%	\$ 185.4	9.8%	0.62%	1.59%	4.04%	0.20%	1.24%	6.99%	63.0%
Median		1.32%	-0.02%	15.27%	-1.26%	\$ 2.2	1.76%	-0.03%	\$ 847.8	-2.0%	\$ 363.2	1.6%	\$ 791.7	-0.5%	67.2%	\$ 91.6	10.3%	0.59%	1.85%	3.39%	0.17%	1.06%	6.81%	64.9%



Note: Please refer to page 5 for additional notes

Arizona – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				NIM				
		Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.		Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Equity (\$MM)	TCE / TA		NPAs / Assets	LLR / Loans	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio			
Above 1.00% ROAA Banks																								
1st Bank Yuma	Yuma	1.47%	-0.26%	15.86%	-4.23%	\$ 2.2	2.11%	0.40%	\$ 585.1	1.2%	\$ 318.5	12.1%	\$ 526.5	1.6%	60.5%	\$ 51.3	8.8%	0.43%	1.01%	4.29%	0.07%	0.62%	6.71%	55.1%
Republic Bank of Arizona	Phoenix	1.20%	-0.24%	11.43%	-3.02%	\$ 0.9	1.94%	-0.31%	\$ 282.5	-3.2%	\$ 222.7	2.9%	\$ 250.3	-3.7%	89.0%	\$ 30.5	10.8%	0.15%	1.09%	4.65%	0.04%	2.14%	7.31%	59.8%
Gateway Commercial Bank	Mesa	1.16%	0.36%	11.02%	3.59%	\$ 0.6	1.68%	0.34%	\$ 208.7	2.5%	\$ 132.1	1.8%	\$ 169.2	3.5%	78.1%	\$ 21.2	10.1%	0.00%	1.06%	3.34%	0.23%	2.02%	6.86%	48.7%
Western Alliance Bancorporation	Phoenix	1.04%	0.08%	12.84%	0.77%	\$ 216.9	1.50%	0.19%	\$ 80,934.2	1.1%	\$ 56,278.9	0.5%	\$ 66,341.4	-2.5%	84.8%	\$ 5,754.4	7.2%	0.83%	0.66%	3.41%	-0.13%	2.27%	6.28%	61.3%
0.50% - 1.00% ROAA Banks																								
Goldwater Bank, National Association	Phoenix	0.68%	-0.16%	5.63%	-1.41%	\$ 0.8	1.30%	-0.13%	\$ 444.5	-3.4%	\$ 401.7	2.0%	\$ 307.7	-8.6%	130.6%	\$ 52.1	11.7%	1.49%	1.30%	3.68%	0.05%	2.61%	6.19%	72.7%
Mission Bank	Kingman	0.68%	0.49%	11.76%	8.13%	\$ 0.3	0.91%	0.53%	\$ 183.1	-1.7%	\$ 75.4	1.6%	\$ 170.9	-1.8%	44.1%	\$ 10.9	5.9%	0.15%	1.11%	3.21%	-0.01%	0.91%	6.39%	75.6%
0.00% - 0.50% ROAA Banks																								
Southwest Heritage Bank	Scottsdale	0.18%	-0.67%	1.62%	-5.99%	\$ 0.4	0.25%	-0.87%	\$ 914.4	-2.2%	\$ 676.1	-3.8%	\$ 797.1	1.0%	84.8%	\$ 97.6	10.8%	0.30%	1.50%	3.79%	-0.09%	2.73%	6.74%	88.9%
Below 0.00% ROAA Banks																								
Scottsdale Community Bank	Scottsdale	-0.89%	0.17%	-4.49%	0.40%	\$ (0.1)	-0.64%	0.26%	\$ 75.5	7.9%	\$ 54.7	15.4%	\$ 55.4	4.6%	98.8%	\$ 13.1	17.3%	0.00%	1.19%	3.40%	-0.25%	3.19%	6.81%	118.4%
Integro Bank	Phoenix	-1.67%	3.91%	-10.47%	15.46%	\$ (0.4)	-0.90%	4.04%	\$ 111.8	18.1%	\$ 86.5	30.4%	\$ 83.6	9.1%	103.4%	\$ 15.1	13.5%	1.34%	0.86%	4.86%	1.06%	3.27%	8.74%	112.9%
West Valley National Bank	Goodyear	-3.82%	-2.23%	-27.21%	-16.23%	\$ (0.6)	-3.80%	-2.21%	\$ 68.6	1.4%	\$ 57.6	5.4%	\$ 56.0	7.9%	102.8%	\$ 9.0	13.2%	2.52%	1.35%	4.55%	0.10%	1.10%	6.00%	179.6%
Gainey Business Bank	Scottsdale	-8.25%	-3.00%	-41.06%	-19.84%	\$ (1.0)	-6.10%	-1.15%	\$ 52.1	21.6%	\$ 45.1	28.7%	\$ 37.4	19.0%	120.6%	\$ 9.1	17.5%	0.00%	1.85%	4.58%	-0.05%	3.15%	7.12%	231.4%
Average		-0.75%	-0.14%	-1.19%	-2.03%	\$ 20.0	-0.16%	0.10%	\$ 7,623.7	3.9%	\$ 5,304.5	8.8%	\$ 6,254.1	2.7%	90.7%	\$ 551.3	11.5%	0.66%	1.18%	3.98%	0.09%	2.18%	6.83%	100.4%
Median		0.68%	-0.16%	5.63%	-1.41%	\$ 0.4	0.91%	0.19%	\$ 208.7	1.2%	\$ 132.1	2.9%	\$ 170.9	1.6%	89.0%	\$ 21.2	10.8%	0.30%	1.11%	3.79%	0.04%	2.27%	6.74%	75.6%



Note: Please refer to page 5 for additional notes

Northern California – Financial Performance for Q4 2024

Summary of financial performance for banks and thrifts headquartered in Northern California as of Q4 2024 (Northern California includes Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Napa, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sonoma, Sutter, Tehama, Trinity and Yuba Counties)

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	Curr.		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Balance (\$MM)	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Curr.	Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio				
Above 1.00% ROAA Banks																								
Column National Association	Chico	3.47%	-0.24%	50.33%	-4.25%	\$ 6.0	4.68%	-0.52%	\$ 734.9	11.6%	\$ 215.3	2.6%	\$ 653.8	10.8%	32.9%	\$ 48.2	6.6%	0.17%	1.13%	3.33%	-0.99%	1.94%	4.89%	58.1%
Plumas Bank	Quincy	1.89%	0.02%	17.32%	-0.82%	\$ 7.9	2.57%	0.10%	\$ 1,623.0	-2.4%	\$ 1,018.6	1.2%	\$ 1,383.4	1.6%	73.6%	\$ 174.2	10.8%	0.91%	1.30%	4.89%	0.14%	0.54%	6.24%	48.6%
TriCo Bancshares	Chico	1.18%	0.00%	9.35%	-0.22%	\$ 29.0	1.65%	0.04%	\$ 9,673.7	-1.5%	\$ 6,769.2	1.2%	\$ 8,087.6	0.6%	83.7%	\$ 910.0	9.7%	0.49%	1.85%	3.69%	0.05%	1.47%	5.78%	58.4%
Cornerstone Community Bank	Red Bluff	1.14%	4.25%	14.59%	53.38%	\$ 1.9	1.47%	0.37%	\$ 657.9	-1.7%	\$ 498.9	2.4%	\$ 584.9	-0.8%	85.3%	\$ 53.8	8.2%	0.01%	1.24%	3.34%	0.48%	2.14%	6.03%	56.3%
Redwood Capital Bank	Eureka	1.10%	-0.13%	10.14%	-0.84%	\$ 1.5	1.50%	-0.32%	\$ 531.7	-1.0%	\$ 382.6	0.4%	\$ 471.8	0.2%	81.1%	\$ 55.5	10.4%	0.30%	1.66%	3.83%	0.00%	1.00%	5.16%	63.7%
Exchange Bank	Santa Rosa	1.02%	0.45%	12.26%	5.08%	\$ 8.8	0.91%	0.14%	\$ 3,299.5	-3.3%	\$ 1,618.6	1.0%	\$ 2,832.4	0.5%	57.1%	\$ 280.8	8.5%	0.52%	2.17%	2.50%	0.09%	1.31%	5.60%	69.9%
0.50% - 1.00% ROAA Banks																								
River Valley Community Bank	Yuba City	0.88%	0.13%	10.37%	0.90%	\$ 1.3	1.22%	0.20%	\$ 602.6	1.3%	\$ 350.4	8.3%	\$ 548.4	1.7%	63.9%	\$ 50.6	8.4%	0.00%	1.23%	3.22%	0.25%	1.46%	5.58%	62.2%
Golden Valley Bank	Chico	0.69%	-0.07%	8.90%	-0.66%	\$ 0.9	0.97%	-0.10%	\$ 536.3	7.3%	\$ 247.5	2.5%	\$ 491.9	8.2%	50.3%	\$ 41.6	7.8%	0.00%	1.59%	3.10%	-0.07%	1.51%	5.86%	68.7%
Savings Bank of Mendocino County	Ukiah	0.67%	-0.13%	5.75%	-1.14%	\$ 2.3	0.85%	-0.22%	\$ 1,308.9	-0.3%	\$ 741.0	3.3%	\$ 1,015.0	0.5%	73.0%	\$ 155.5	11.9%	0.03%	2.50%	3.15%	0.09%	0.77%	5.66%	72.9%
Big Poppy Holdings, Inc.	Santa Rosa	0.66%	-0.08%	11.04%	-1.01%	\$ 11.1	0.95%	0.07%	\$ 6,938.3	6.4%	\$ 4,905.5	5.1%	\$ 5,743.4	10.6%	85.4%	\$ 344.9	5.0%	1.69%	1.63%	2.26%	0.18%	4.23%	6.95%	57.1%
Below 0.00% ROAA Banks																								
Summit State Bank	Santa Rosa	-2.40%	-2.63%	-27.39%	-29.91%	\$ (6.6)	-0.41%	-1.18%	\$ 1,067.6	-4.6%	\$ 918.8	-1.5%	\$ 962.6	-4.0%	95.5%	\$ 88.8	8.4%	2.71%	1.50%	2.86%	0.16%	2.89%	5.89%	112.5%
Average		0.94%	0.14%	11.15%	1.86%	\$ 5.8	1.49%	-0.13%	\$ 2,452.2	1.1%	\$ 1,606.0	2.4%	\$ 2,070.5	2.7%	71.1%	\$ 200.4	8.7%	0.62%	1.62%	3.29%	0.03%	1.75%	5.79%	66.2%
Median		1.02%	-0.07%	10.37%	-0.82%	\$ 2.3	1.22%	0.04%	\$ 1,067.6	-1.0%	\$ 741.0	2.4%	\$ 962.6	0.6%	73.6%	\$ 88.8	8.4%	0.30%	1.59%	3.22%	0.09%	1.47%	5.78%	62.2%



Note: Please refer to page 5 for additional notes

Bay Area – Financial Performance for Q4 2024

Summary of financial performance for banks and thrifts headquartered in the Bay Area as of Q4 2024 (Bay Area includes Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara Counties)

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				NIM				
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Δ vs. Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.		Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	Δ vs. Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
California Pacific Bank	Hayward	3.62%	0.56%	8.05%	1.46%	\$ 0.8	5.20%	1.80%	\$ 82.4	-3.2%	\$ 65.1	-0.7%	\$ 42.3	-7.4%	153.9%	\$ 39.2	47.7%	3.39%	8.29%	7.80%	0.58%	2.09%	10.13%	37.8%
Westamerica Bancorporation	San Rafael	2.03%	-0.14%	12.20%	-1.59%	\$ 31.7	2.80%	-0.16%	\$ 6,084.9	-1.4%	\$ 820.3	-1.6%	\$ 5,013.0	-1.1%	16.4%	\$ 768.2	12.9%	0.00%	1.80%	4.03%	-0.07%	0.26%	5.45%	37.5%
Pinnacle Bank	Gilroy	1.55%	1.44%	14.07%	13.05%	\$ 3.4	2.12%	0.41%	\$ 846.8	-5.0%	\$ 596.5	-2.2%	\$ 732.2	-6.2%	81.5%	\$ 99.0	11.7%	1.64%	1.23%	4.41%	-0.09%	1.85%	6.90%	52.8%
Summit Bank	Oakland	1.36%	-0.18%	8.59%	-1.33%	\$ 1.0	2.13%	-0.24%	\$ 294.0	-1.2%	\$ 206.0	3.3%	\$ 237.4	-1.6%	86.8%	\$ 47.5	16.2%	0.12%	3.19%	5.34%	0.29%	0.82%	6.42%	60.3%
Mechanics Bank	Walnut Creek	1.25%	0.32%	8.98%	1.95%	\$ 51.7	1.53%	0.10%	\$ 16,493.9	-0.7%	\$ 9,647.8	-2.8%	\$ 13,945.6	-1.2%	69.2%	\$ 1,419.8	9.1%	0.17%	0.92%	3.39%	0.10%	1.38%	5.09%	55.2%
United Business Bank	Walnut Creek	1.21%	0.32%	8.53%	2.36%	\$ 7.9	1.52%	0.10%	\$ 2,646.3	4.0%	\$ 1,955.1	2.1%	\$ 2,243.1	4.5%	87.2%	\$ 330.7	12.7%	0.27%	0.92%	3.95%	0.07%	1.73%	5.72%	60.5%
Avidbank	San Jose	1.16%	0.11%	13.04%	0.55%	\$ 6.6	1.79%	0.29%	\$ 2,298.3	0.4%	\$ 1,864.9	4.4%	\$ 1,891.5	-0.6%	98.6%	\$ 202.1	8.8%	1.43%	1.00%	3.56%	0.14%	2.95%	7.11%	51.8%
Wells Fargo & Company	San Francisco	1.06%	0.00%	11.22%	0.02%	\$ 5,079.0	1.44%	-0.17%	\$ 1,929,845.0	0.4%	\$ 915,418.0	0.3%	\$ 1,371,857.0	1.6%	66.7%	\$ 134,681.0	7.1%	0.61%	1.55%	2.69%	0.03%	1.73%	6.22%	66.4%
Bank of San Francisco	San Francisco	1.04%	-0.13%	8.73%	-1.56%	\$ 1.6	1.28%	-0.44%	\$ 615.4	-3.4%	\$ 508.0	-2.1%	\$ 530.7	-4.4%	95.7%	\$ 75.2	12.2%	0.11%	1.31%	4.20%	0.10%	1.38%	5.56%	69.6%
Bank of the Orient	San Francisco	1.03%	0.24%	7.67%	1.80%	\$ 2.5	1.46%	0.35%	\$ 965.0	-0.8%	\$ 796.3	1.1%	\$ 807.7	-0.9%	98.6%	\$ 130.5	13.5%	0.46%	1.72%	3.49%	-0.13%	3.32%	6.75%	61.3%
0.50% - 1.00% ROAA Banks																								
Pacific Coast Bankers' Bank	Walnut Creek	0.82%	-0.18%	7.18%	-0.70%	\$ 2.5	1.07%	-0.31%	\$ 1,252.0	33.5%	\$ 408.7	0.3%	\$ 534.8	38.7%	76.4%	\$ 138.1	11.0%	0.00%	0.97%	2.79%	-0.18%	1.29%	6.96%	79.0%
Heritage Commerce Corp	San Jose	0.76%	-0.02%	6.19%	0.01%	\$ 10.6	1.15%	0.06%	\$ 5,645.0	1.7%	\$ 3,494.3	2.4%	\$ 4,820.0	1.9%	72.5%	\$ 515.3	9.4%	0.13%	1.40%	3.36%	0.17%	1.67%	5.53%	64.1%
Fremont Bancorporation (S)	Fremont	0.74%	-0.03%	11.56%	-0.80%	\$ 10.9	1.09%	0.05%	\$ 5,813.2	-1.8%	\$ 4,621.3	0.1%	\$ 5,162.1	-2.1%	89.5%	\$ 370.7	6.4%	0.51%	1.50%	3.91%	0.19%	1.78%	6.08%	75.8%
Bank of Marin Bancorp	Novato	0.63%	0.15%	5.51%	1.31%	\$ 6.0	1.02%	0.31%	\$ 3,701.3	-2.4%	\$ 2,083.3	-0.3%	\$ 3,220.1	-2.7%	64.7%	\$ 359.9	9.9%	0.96%	1.47%	2.89%	0.10%	1.37%	4.88%	64.7%
Metropolitan Bank	Oakland	0.62%	0.07%	5.31%	0.56%	\$ 0.4	0.89%	0.09%	\$ 236.1	-1.4%	\$ 195.2	-0.3%	\$ 194.6	-1.7%	100.3%	\$ 27.9	11.8%	1.49%	1.57%	3.44%	0.05%	3.53%	7.05%	74.8%
0.00% - 0.50% ROAA Banks																								
Beneficial State Bank	Oakland	0.25%	-0.66%	2.84%	-7.11%	\$ 1.3	1.10%	-0.32%	\$ 1,944.6	2.6%	\$ 1,279.1	0.9%	\$ 1,704.1	5.4%	75.1%	\$ 174.1	9.0%	1.56%	1.88%	3.79%	-0.12%	1.63%	6.54%	72.1%
Below 0.00% ROAA Banks																								
Beacon Business Bank, N.A. (S)	San Francisco	-0.17%	-0.21%	-1.98%	-2.45%	\$ (0.1)	0.13%	0.34%	\$ 177.0	-1.8%	\$ 104.9	7.0%	\$ 148.3	11.8%	70.8%	\$ 15.3	8.6%	0.00%	1.43%	2.76%	0.26%	1.66%	5.68%	94.9%
First F.S.L.B. of San Rafael	San Rafael	-0.20%	0.07%	-1.06%	0.36%	\$ (0.1)	-0.31%	0.10%	\$ 230.6	0.9%	\$ 211.2	1.1%	\$ 180.7	0.6%	116.9%	\$ 42.5	18.4%	0.00%	0.62%	2.45%	0.13%	2.87%	4.87%	112.6%
Mission National Bank	San Francisco	-0.45%	-0.29%	-2.66%	-1.69%	\$ (0.2)	-0.62%	-0.49%	\$ 219.0	1.8%	\$ 175.5	4.2%	\$ 176.2	6.2%	99.6%	\$ 37.1	16.9%	0.00%	1.33%	2.53%	-0.26%	3.42%	5.34%	124.1%
Gateway Bank, F.S.B.	Oakland	-2.46%	-0.87%	-24.91%	-10.45%	\$ (1.6)	-1.54%	0.12%	\$ 256.1	2.6%	\$ 189.8	13.8%	\$ 228.7	3.3%	83.0%	\$ 24.7	9.6%	0.90%	1.30%	1.76%	0.10%	4.09%	5.76%	185.7%
Average		0.79%	0.03%	5.45%	-0.21%	\$ 260.8	1.26%	0.10%	\$ 98,982.4	1.2%	\$ 47,232.1	1.5%	\$ 70,683.5	2.2%	85.2%	\$ 6,974.9	13.1%	0.69%	1.77%	3.63%	0.07%	2.04%	6.20%	75.1%
Median		0.93%	-0.01%	7.86%	0.02%	\$ 2.5	1.21%	0.10%	\$ 1,108.5	-0.7%	\$ 696.4	0.6%	\$ 770.0	-0.7%	84.9%	\$ 134.3	11.4%	0.37%	1.42%	3.47%	0.10%	1.73%	5.92%	65.5%



Note: Please refer to page 5 for additional notes

Central California – Financial Performance for Q4 2024

Summary of financial performance for banks and thrifts headquartered in Central California as of Q4 2024 (Central California includes Alpine, Amador, Calaveras, El Dorado, Fresno, Inyo, Kern, Kings, Madera, Mariposa, Merced, Mono, Placer, Sacramento, San Benito, San Joaquin, Solano, Stanislaus, Tulare, Tuolumne and Yolo Counties)

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q4 2024				
		Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.		Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.		Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio	
Above 1.00% ROAA Banks																								
FFB Bank	Fresno	2.62%	0.19%	20.15%	1.51%	\$ 10.1	4.14%	0.55%	\$ 1,504.1	-0.4%	\$ 1,066.9	7.4%	\$ 1,285.7	-0.3%	83.0%	\$ 202.8	13.5%	0.16%	1.11%	5.31%	0.03%	0.97%	7.01%	45.2%
Farmers & Merchants Bancorp	Lodi	1.62%	-0.02%	15.39%	0.27%	\$ 21.8	2.25%	0.04%	\$ 5,377.2	-0.8%	\$ 3,678.4	-0.7%	\$ 4,706.2	-0.1%	78.2%	\$ 560.2	10.4%	0.28%	2.05%	4.05%	0.02%	1.22%	5.95%	46.1%
Mission Bank	Bakersfield	1.62%	-0.09%	16.11%	-0.44%	\$ 7.6	2.37%	-0.14%	\$ 1,854.5	2.3%	\$ 1,290.8	3.7%	\$ 1,651.1	2.6%	78.2%	\$ 188.6	10.2%	0.06%	1.50%	3.98%	-0.34%	1.97%	6.42%	42.4%
River City Bank	Sacramento	1.61%	0.37%	17.88%	3.67%	\$ 21.3	2.47%	0.89%	\$ 5,143.5	0.6%	\$ 4,168.2	3.2%	\$ 4,454.5	0.1%	93.6%	\$ 484.7	9.4%	0.00%	2.45%	2.70%	-0.10%	3.07%	5.62%	24.0%
Five Star Bancorp	Rancho Cordova	1.31%	0.13%	13.55%	2.17%	\$ 13.3	2.04%	0.09%	\$ 4,053.3	4.3%	\$ 3,535.9	2.1%	\$ 3,558.0	4.6%	99.4%	\$ 394.9	9.8%	0.05%	1.07%	3.42%	-0.01%	2.59%	6.01%	41.2%
Oak Valley Community Bank	Oakdale	1.29%	-0.29%	13.58%	-3.20%	\$ 6.2	1.66%	-0.08%	\$ 1,900.5	0.0%	\$ 1,105.0	2.9%	\$ 1,696.2	0.3%	65.1%	\$ 179.4	9.5%	0.00%	1.04%	3.94%	-0.04%	0.87%	5.17%	56.5%
Murphy Bank (S)	Fresno	1.26%	0.01%	9.09%	-0.08%	\$ 1.1	1.69%	0.03%	\$ 356.4	-2.2%	\$ 303.4	-1.0%	\$ 292.1	-2.6%	103.9%	\$ 50.7	14.2%	0.10%	1.29%	4.12%	0.26%	4.10%	8.14%	59.1%
First Northern Bank of Dixon	Dixon	1.20%	0.05%	13.29%	0.35%	\$ 5.9	1.60%	0.10%	\$ 1,891.3	-2.0%	\$ 1,062.7	0.4%	\$ 1,701.2	-1.9%	62.5%	\$ 171.5	9.1%	0.69%	1.49%	3.53%	-0.05%	0.88%	5.25%	55.3%
Sierra Bancorp	Porterville	1.13%	-0.01%	11.56%	-0.45%	\$ 10.4	1.62%	-0.07%	\$ 3,614.3	-2.2%	\$ 2,331.4	0.4%	\$ 2,891.7	-2.2%	80.6%	\$ 329.3	9.2%	0.57%	1.07%	3.60%	-0.01%	1.47%	5.20%	60.2%
United Security Bank	Fresno	1.06%	-0.11%	9.19%	-1.10%	\$ 3.2	1.90%	-0.09%	\$ 1,211.8	-3.5%	\$ 928.5	-4.8%	\$ 1,060.5	-0.8%	87.6%	\$ 135.4	11.2%	1.58%	1.73%	4.20%	0.05%	1.10%	5.87%	55.6%
0.50% - 1.00% ROAA Banks																								
El Dorado Savings Bank, F.S.B.	Placerville	0.99%	0.05%	7.80%	0.35%	\$ 6.0	1.23%	0.02%	\$ 2,400.7	-0.2%	\$ 528.9	-1.6%	\$ 2,080.1	-0.3%	25.4%	\$ 309.1	12.9%	0.05%	1.13%	2.66%	0.05%	0.89%	3.68%	57.0%
Community West Bancshares	Fresno	0.80%	0.42%	7.55%	3.71%	\$ 6.9	1.28%	0.65%	\$ 3,521.8	-0.3%	\$ 2,334.2	1.6%	\$ 2,910.8	-0.4%	80.2%	\$ 254.2	7.5%	0.21%	1.11%	3.96%	0.12%	1.50%	6.61%	67.3%
0.00% - 0.50% ROAA Banks																								
BAC Community Bank (S)	Stockton	0.47%	0.28%	5.87%	3.42%	\$ 1.0	0.54%	-0.06%	\$ 783.1	-4.8%	\$ 452.9	1.0%	\$ 697.8	-1.4%	64.9%	\$ 66.1	8.4%	0.00%	1.52%	2.86%	-0.02%	0.98%	5.21%	80.7%
Below 0.00% ROAA Banks																								
1867 Western Financial Corporation	Stockton	-0.48%	-5.85%	-2.83%	-33.95%	\$ (5.5)	0.98%	-0.82%	\$ 4,487.0	0.9%	\$ 2,372.3	0.4%	\$ 3,547.5	1.6%	66.9%	\$ 770.0	17.3%	0.08%	3.28%	3.06%	-0.05%	1.46%	5.97%	72.0%
Average		1.18%	-0.35%	11.30%	-1.70%	\$ 7.8	1.84%	0.08%	\$ 2,721.4	-0.6%	\$ 1,797.1	1.1%	\$ 2,323.8	-0.1%	76.4%	\$ 292.6	10.9%	0.27%	1.56%	3.67%	-0.01%	1.65%	5.86%	54.5%
Median		1.23%	0.03%	12.43%	0.31%	\$ 6.6	1.68%	0.03%	\$ 2,150.6	-0.3%	\$ 1,197.9	0.7%	\$ 1,890.6	-0.3%	79.2%	\$ 228.5	10.0%	0.09%	1.39%	3.77%	-0.01%	1.34%	5.91%	56.1%



Note: Please refer to page 5 for additional notes

Central Coast – Financial Performance for Q4 2024

Summary of financial performance for banks and thrifts headquartered in the Central Coast as of Q4 2024 (Central Coast includes Monterey, San Luis Obispo, Santa Barbara, Santa Cruz and Ventura Counties)

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q4 2024					
		Δ vs.		Δ vs.			Δ vs.		Balance	Δ vs.	Balance	Δ vs.	Balance	Δ vs.		Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	TA	Assets	Loans	Curr.	Pr. Qtr.	Deposits	Loans
0.50% - 1.00% ROAA Banks																									
Community Bank of Santa Maria	Santa Maria	0.99%	0.14%	11.12%	1.28%	\$ 1.0	1.33%	0.16%	\$ 405.5	1.3%	\$ 255.8	0.0%	\$ 366.4	1.8%	69.8%	\$ 36.5	9.0%	0.02%	1.00%	3.84%	0.09%	0.86%	5.95%	65.2%	
Pacific Valley Bank	Salinas	0.89%	-0.06%	6.80%	-0.52%	\$ 1.2	1.27%	-0.07%	\$ 655.8	19.0%	\$ 486.0	3.3%	\$ 579.9	22.5%	83.8%	\$ 72.6	11.1%	0.03%	1.57%	3.45%	0.01%	2.08%	5.69%	64.8%	
American Riviera Bank	Santa Barbara	0.73%	-0.01%	7.27%	-0.20%	\$ 2.4	1.12%	0.09%	\$ 1,278.7	-1.2%	\$ 989.9	1.4%	\$ 1,120.8	-1.7%	88.3%	\$ 125.3	9.8%	0.47%	1.17%	3.42%	-0.01%	1.61%	5.48%	67.9%	
Santa Cruz County Bank	Santa Cruz	0.68%	-1.21%	6.11%	-7.08%	\$ 4.6	2.12%	-0.58%	\$ 2,680.3	48.9%	\$ 2,045.2	46.7%	\$ 2,311.5	51.4%	88.5%	\$ 276.1	10.6%	0.41%	1.55%	5.42%	0.49%	1.61%	7.47%	55.9%	
0.00% - 0.50% ROAA Banks																									
Montecito Bank & Trust	Santa Barbara	0.13%	-0.29%	1.77%	-4.00%	\$ 0.7	0.16%	-0.36%	\$ 2,110.8	-0.8%	\$ 1,288.2	0.9%	\$ 1,810.7	0.9%	71.1%	\$ 149.8	7.1%	0.46%	1.11%	3.01%	-0.02%	1.01%	4.97%	94.8%	
Below 0.00% ROAA Banks																									
Monterey County Bank	Monterey	-1.43%	-0.75%	-10.48%	-2.62%	\$ (0.8)	-1.21%	-0.91%	\$ 226.7	-2.1%	\$ 85.7	19.7%	\$ 172.4	0.2%	49.7%	\$ 19.5	9.0%	1.97%	5.88%	3.48%	0.43%	1.84%	6.41%	126.1%	
Average		0.33%	-0.36%	3.77%	-2.19%	\$ 1.5	0.80%	-0.28%	\$ 1,226.3	10.8%	\$ 858.5	12.0%	\$ 1,060.3	12.5%	75.2%	\$ 113.3	9.4%	0.56%	2.05%	3.77%	0.17%	1.50%	6.00%	79.1%	
Median		0.71%	-0.18%	6.46%	-1.57%	\$ 1.1	1.20%	-0.22%	\$ 967.2	0.2%	\$ 738.0	2.4%	\$ 850.3	1.3%	77.5%	\$ 99.0	9.4%	0.44%	1.36%	3.47%	0.05%	1.61%	5.82%	66.6%	



Note: Please refer to page 5 for additional notes

Los Angeles – Financial Performance for Q4 2024

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q4 2024 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)				NIM			
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.			Curr.	Δ vs. Pr. Qtr.		TCE / TA	NPAs / Assets			LLR / Loans	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio		
Above 1.00% ROAA Banks																									
EverTrust Bank	City of Industry	4.85%	3.48%	18.82%	13.41%	\$ 11.1	1.31%	-0.63%	\$ 946.5	6.0%	\$ 664.5	-2.6%	\$ 681.7	5.8%	97.5%	\$ 203.2	22.4%	0.24%	1.49%	3.78%	-0.31%	3.25%	7.06%	63.6%	
First Credit Bank (S)	Los Angeles	3.32%	-3.13%	7.96%	-7.40%	\$ 4.6	5.53%	-1.95%	\$ 534.3	-5.0%	\$ 413.3	-0.4%	\$ 299.9	-4.1%	137.8%	\$ 227.9	42.7%	0.38%	3.37%	7.29%	-1.29%	3.54%	10.25%	19.5%	
First General Bank	Rowland Heights	2.57%	-0.82%	10.85%	-3.60%	\$ 7.4	3.62%	-1.28%	\$ 1,152.6	0.6%	\$ 849.0	0.4%	\$ 847.4	-0.5%	100.2%	\$ 273.1	23.7%	1.18%	1.42%	5.51%	-0.33%	3.02%	8.76%	35.2%	
Sunwest Bank	Irvine	1.77%	0.26%	19.73%	1.95%	\$ 15.1	2.13%	-0.05%	\$ 3,491.6	1.7%	\$ 2,840.1	4.9%	\$ 2,843.9	6.8%	99.9%	\$ 309.5	8.9%	0.26%	1.73%	4.75%	0.18%	1.18%	6.67%	58.3%	
Preferred Bank	Los Angeles	1.74%	-0.21%	15.98%	-2.15%	\$ 30.2	2.56%	-0.37%	\$ 6,924.2	0.7%	\$ 5,653.6	1.3%	\$ 5,921.1	0.8%	95.5%	\$ 762.7	11.0%	0.34%	1.26%	4.08%	-0.05%	3.75%	8.01%	38.7%	
American Continental Bank	City of Industry	1.72%	0.39%	11.16%	2.44%	\$ 1.5	-1.45%	-0.05%	\$ 357.1	-0.3%	\$ 272.4	-1.3%	\$ 288.2	-0.8%	94.5%	\$ 54.5	15.3%	1.00%	1.58%	4.22%	0.37%	3.15%	8.33%	48.6%	
Malaga Bank, FSB	Palos Verdes Estates	1.59%	-0.05%	10.02%	-0.57%	\$ 5.5	2.27%	-0.05%	\$ 1,412.4	0.7%	\$ 1,242.8	0.9%	\$ 934.2	2.7%	133.0%	\$ 222.6	15.8%	0.00%	0.30%	3.27%	0.01%	1.70%	4.93%	30.3%	
Infinity Bank	Santa Ana	1.57%	0.37%	14.66%	4.08%	\$ 1.3	2.51%	-0.03%	\$ 332.7	0.9%	\$ 226.3	3.1%	\$ 285.1	2.6%	79.4%	\$ 36.3	10.9%	0.62%	1.64%	5.53%	-0.20%	1.89%	9.17%	55.1%	
East West Bancorp, Inc.	Pasadena	1.55%	-0.07%	15.17%	-0.91%	\$ 293.1	2.25%	-0.08%	\$ 75,976.5	2.0%	\$ 53,726.6	0.9%	\$ 63,226.5	2.4%	85.0%	\$ 7,256.9	9.6%	0.53%	1.31%	3.24%	0.00%	2.77%	6.50%	36.6%	
CommerceWest Bank	Irvine	1.45%	0.19%	13.68%	2.44%	\$ 4.4	0.54%	0.01%	\$ 1,489.8	26.8%	\$ 793.1	5.5%	\$ 1,349.6	30.6%	58.8%	\$ 124.1	8.4%	0.44%	1.45%	3.29%	0.24%	1.13%	5.66%	47.3%	
American Plus Bank, N.A.	Arcadia	1.37%	-0.67%	7.88%	-3.64%	\$ 2.5	2.33%	-0.67%	\$ 767.0	2.2%	\$ 660.1	5.8%	\$ 620.5	1.6%	106.4%	\$ 129.9	16.9%	0.36%	1.44%	3.58%	-0.03%	4.22%	7.57%	37.1%	
Cathay General Bancorp	Los Angeles	1.37%	0.22%	11.24%	1.69%	\$ 80.2	1.75%	0.24%	\$ 23,054.7	-0.9%	\$ 19,377.5	0.0%	\$ 19,686.2	-1.3%	98.4%	\$ 2,467.0	10.9%	0.87%	0.83%	3.09%	0.04%	3.12%	6.19%	45.3%	
Chino Commercial Bank, N.A.	Chino	1.36%	0.13%	12.98%	0.73%	\$ 1.6	1.90%	0.19%	\$ 466.4	0.5%	\$ 204.7	5.6%	\$ 355.8	-4.7%	57.6%	\$ 48.6	10.4%	0.26%	2.26%	3.57%	0.36%	1.27%	6.67%	53.8%	
Commonwealth Business Bank	Los Angeles	1.31%	-0.04%	9.31%	0.02%	\$ 5.9	1.82%	-0.05%	\$ 1,815.6	2.5%	\$ 1,438.0	1.2%	\$ 1,481.4	2.3%	97.1%	\$ 251.3	13.9%	0.61%	1.11%	3.56%	-0.16%	3.55%	6.94%	54.3%	
First Commercial Bank (U.S.A)	Alhambra	1.28%	-0.08%	5.83%	-0.30%	\$ 2.6	1.63%	-0.28%	\$ 866.4	1.2%	\$ 688.9	-2.5%	\$ 639.4	4.0%	107.7%	\$ 182.6	21.1%	0.35%	1.47%	3.45%	-0.32%	3.84%	6.67%	52.7%	
CVB Financial Corp.	Ontario	1.28%	0.06%	9.19%	-0.27%	\$ 50.9	2.08%	0.22%	\$ 15,153.7	-1.6%	\$ 8,536.4	-0.4%	\$ 11,948.4	-1.0%	71.4%	\$ 1,410.5	9.8%	0.35%	0.94%	3.07%	0.11%	0.93%	5.15%	40.6%	
HCN Bank (S)	Riverside	1.21%	-0.91%	11.66%	-9.83%	\$ 3.1	2.37%	-0.15%	\$ 939.6	-8.1%	\$ 693.9	-0.4%	\$ 827.6	-8.6%	83.8%	\$ 103.2	11.0%	0.00%	1.39%	3.75%	-0.04%	1.36%	5.73%	42.1%	
American Business Bank	Los Angeles	1.19%	0.14%	14.04%	1.51%	\$ 12.5	1.76%	0.24%	\$ 4,040.3	-1.9%	\$ 2,750.6	4.9%	\$ 3,644.0	-1.9%	75.5%	\$ 354.6	8.8%	0.27%	1.11%	3.34%	0.19%	1.29%	5.46%	49.0%	
Mega Bank	San Gabriel	1.16%	0.16%	9.34%	1.39%	\$ 1.5	1.71%	0.33%	\$ 524.4	1.3%	\$ 416.4	2.7%	\$ 444.7	1.3%	93.6%	\$ 66.6	12.7%	1.44%	1.15%	3.49%	-0.17%	4.10%	7.71%	52.4%	
Golden State Bank	Glendale	1.12%	-0.06%	11.53%	-0.73%	\$ 2.3	1.83%	0.01%	\$ 836.8	1.2%	\$ 709.6	1.9%	\$ 717.1	1.0%	98.9%	\$ 81.7	9.8%	0.06%	1.34%	3.86%	0.05%	3.50%	7.38%	54.3%	
Partners Bank of California	Mission Viejo	1.06%	-0.27%	10.53%	-1.26%	\$ 1.5	1.55%	-0.45%	\$ 663.6	40.3%	\$ 397.0	1.0%	\$ 558.4	38.0%	71.1%	\$ 56.9	8.6%	0.00%	2.03%	3.21%	-0.41%	2.28%	5.63%	55.4%	
0.50% - 1.00% ROAA Banks																									
New OMNI Bank, N.A.	Alhambra	0.99%	0.61%	4.01%	2.49%	\$ 1.3	1.41%	0.23%	\$ 532.0	-2.5%	\$ 363.2	-3.4%	\$ 391.8	-4.0%	92.7%	\$ 90.3	17.0%	1.37%	1.64%	4.38%	0.39%	4.17%	8.59%	67.2%	
PCB Bank	Los Angeles	0.97%	-0.14%	8.16%	-1.01%	\$ 7.2	1.68%	0.15%	\$ 3,062.9	6.0%	\$ 2,635.7	6.6%	\$ 2,623.6	6.3%	100.5%	\$ 354.5	11.6%	0.17%	1.16%	3.19%	-0.06%	3.60%	6.67%	52.0%	
Hanmi Financial Corporation	Los Angeles	0.94%	0.15%	8.94%	1.34%	\$ 17.7	1.39%	0.15%	\$ 7,477.9	-0.4%	\$ 6,260.0	-0.8%	\$ 6,435.8	0.5%	97.3%	\$ 719.5	9.4%	0.76%	1.12%	2.90%	0.18%	2.74%	5.97%	57.7%	
Open Bank	Los Angeles	0.87%	-0.09%	10.22%	-1.09%	\$ 5.2	1.45%	0.05%	\$ 2,365.8	-0.9%	\$ 1,961.4	1.1%	\$ 2,028.7	-1.8%	96.7%	\$ 202.5	8.6%	0.52%	1.26%	2.95%	0.02%	3.36%	6.52%	59.9%	
CTBC Capital Corp.	Los Angeles	0.82%	0.13%	5.91%	0.85%	\$ 10.8	1.18%	0.15%	\$ 5,236.3	-1.1%	\$ 4,197.7	-3.6%	\$ 4,444.3	-1.5%	94.5%	\$ 731.5	14.0%	1.14%	1.00%	2.63%	0.10%	3.47%	5.99%	61.1%	
Mission Valley Bank	Sun Valley	0.80%	-0.13%	8.29%	-1.17%	\$ 1.4	1.90%	0.59%	\$ 676.8	1.4%	\$ 547.8	2.0%	\$ 551.5	0.7%	99.3%	\$ 66.1	9.8%	0.83%	1.48%	4.46%	-0.02%	2.35%	7.35%	65.4%	
GBC International Bank	Los Angeles	0.76%	0.30%	5.25%	2.09%	\$ 1.3	1.04%	0.43%	\$ 670.7	1.3%	\$ 460.6	2.7%	\$ 534.6	4.0%	86.2%	\$ 95.3	14.3%	0.17%	1.18%	2.98%	0.25%	3.47%	6.66%	66.9%	
Pacific Premier Bancorp, Inc.	Irvine	0.75%	-0.04%	4.61%	-0.30%	\$ 33.9	0.96%	-0.09%	\$ 17,903.6	0.0%	\$ 12,045.0	0.1%	\$ 14,482.5	-0.1%	83.2%	\$ 2,022.2	11.9%	0.16%	1.48%	3.05%	-0.14%	1.80%	5.13%	67.0%	
Banc of California, Inc.	Los Angeles	0.67%	0.57%	6.53%	5.51%	\$ 56.9	1.02%	0.07%	\$ 33,542.9	0.3%	\$ 23,808.0	1.1%	\$ 27,191.9	1.4%	87.6%	\$ 2,651.7	8.0%	1.13%	1.01%	3.05%	0.12%	2.74%	6.01%	63.6%	
Tustin Community Bank (S)	Tustin	0.62%	-0.07%	4.48%	-0.44%	\$ 0.1	0.99%	-0.13%	\$ 79.4	-3.4%	\$ 64.6	-2.0%	\$ 61.4	-4.1%	105.2%	\$ 11.4	14.3%	0.02%	3.36%	5.75%	-0.06%	2.62%	8.91%	82.6%	
Bank of Whittier, N.A.	Whittier	0.62%	0.25%	4.71%	1.91%	\$ 0.3	1.08%	0.60%	\$ 181.3	-1.0%	\$ 85.5	1.2%	\$ 156.0	-1.2%	54.8%	\$ 23.9	13.2%	0.00%	2.65%	2.23%	0.24%	3.89%	6.10%	63.3%	
Community Commerce Bank	Claremont	0.60%	-0.33%	3.91%	-2.13%	\$ 0.6	0.19%	-0.07%	\$ 400.3	0.3%	\$ 297.0	0.7%	\$ 307.2	1.8%	96.7%	\$ 60.8	15.2%	0.68%	1.14%	2.98%	-0.27%	1.85%	7.29%	70.8%	
US Metro Bank	Garden Grove	0.60%	-0.01%	6.71%	0.02%	\$ 2.1	1.07%	0.12%	\$ 1,395.9	1.6%	\$ 1,176.4	4.2%	\$ 1,228.3	1.0%	95.8%	\$ 124.4	8.9%	0.59%	1.20%	2.90%	0.07%	3.64%	6.63%	71.5%	
Hope Bancorp, Inc.	Los Angeles	0.56%	0.01%	4.51%	-0.01%	\$ 24.3	0.91%	0.11%	\$ 17,054.3	-1.7%	\$ 13,632.8	-0.1%	\$ 14,327.8	-2.7%	95.2%	\$ 1,666.4	10.1%	0.84%	1.10%	2.46%	-0.04%	3.33%	5.95%	65.6%	
California Business Bank	Irvine	0.51%	-0.28%	3.13%	-1.83%	\$ 0.1	0.87%	0.09%	\$ 106.6	-0.3%	\$ 89.1	12.1%	\$ 85.9	-3.9%	103.6%	\$ 16.5	15.5%	1.99%	1.79%	4.34%	0.10%	1.48%	5.99%	85.3%	
0.00% - 0.50% ROAA Banks																									
First Pacific Bank	Whittier	0.48%	0.24%	5.35%	2.64%	\$ 0.5	0.67%	0.34%	\$ 432.9	-0.2%	\$ 277.4	3.5%	\$ 351.3	2.6%	79.0%	\$ 37.1	8.6%	0.16%	1.15%	3.49%	0.06%	2.05%	6.97%	81.0%	
RBB Bancorp	Los Angeles	0.44%	-0.28%	3.42%	-2.08%	\$ 4.4	1.10%	-0.22%	\$ 3,992.5	0.1%	\$ 3,064.5	-0.9%	\$ 3,083.8	-0.3%	99.4%	\$ 434.1	11.1%	2.00%	1.56%	2.77%	0.09%	3.37%	6.03%	60.9%	
Eastern International Bank	Los Angeles	0.36%	-0.06%	2.19%	-0.24%	\$ 0.1	0.03%	-0.50%	\$ 128.4	4.7%	\$ 85.9	-4.8%	\$ 101.0	5.6%	85.0%	\$ 21.0	16.3%	0.00%	1.51%	3.25%	0.01%	2.79%	6.33%	98.7%	
Provident Savings Bank, F.S.B.	Riverside	0.35%	-0.33%	3.60%	-3.23%	\$ 1.1	1.79%	0.19%	\$ 1,255.0	-0.2%	\$ 1,060.6	0.5%	\$ 878.3	0.1%	120.8%	\$ 121.1	9.7%	0.20%	0.66%	2.92%	0.08%	3.29%	4.99%	79.0%	
Asian Pacific National Bank (S)	San Gabriel	0.25%	0.10%	1.35%	0.50%	\$ 0.0	0.36%	0.10%	\$ 55.8	-2.2%	\$ 28.4	-4.8%	\$ 44.1	-2.6%	64.3%	\$ 10.6	19.0%	0.00%	2.05%	3.05%	0.23%	3.63%	8.62%	88.1%	
F&M Bank of Long Beach	Long Beach	0.13%	-0.34%	1.17%	-3.03%	\$ 4.0	0.54%	0.02%	\$ 11,690.1	-2.7%	\$ 6,460.3	0.1%	\$ 8,769.6	0.0%	73.7%	\$ 1,368.9	11.7%	0.75%	1.50%	2.13%	0.11%	1.39%	4.66%	74.5%	
Universal Bank	West Covina	0.04%	-0.13%	0.24%	-0.74%	\$ 0.0	0.01%	0.02%	\$ 356.3	-1.5%	\$ 273.2	-0.2%	\$ 241.9	-1.4%	112.9%	\$ 65.3	18.3%	0.00%	1.25%	2.76%	0.13%	2.97%	5.51%	99.4%	
California International Bank, N.A.	Westminster	0.04%	0.01%	0.21%	0.03%	\$ 0.0	0.04%	0.00%	\$ 58.6	0.5%	\$ 47.7	14.6%	\$ 46.5	0.6%	102.5%	\$ 11.4	19.5%	0							

Los Angeles – Financial Performance for Q4 2024 (Continued)

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q4 2024 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Below 0.00% ROAA Banks																								
Pacific Alliance Bank	San Gabriel	-0.07%	-0.35%	-0.54%	-2.55%	\$ (0.1)	0.60%	-0.23%	\$ 411.7	4.4%	\$ 301.6	2.8%	\$ 327.7	6.4%	92.0%	\$ 53.4	13.0%	0.11%	1.78%	2.45%	-0.17%	4.34%	6.73%	74.4%
First Foundation Bank	Irvine	-0.34%	2.07%	-3.74%	24.71%	\$ (11.2)	0.03%	3.45%	\$ 12,611.9	-5.5%	\$ 9,227.2	-6.6%	\$ 9,903.8	-4.2%	93.2%	\$ 1,185.1	9.4%	0.39%	0.35%	1.65%	0.08%	3.30%	4.75%	94.4%
EH National Bank	Beverly Hills	-0.86%	0.65%	-11.18%	7.23%	\$ (0.7)	-1.59%	0.38%	\$ 298.6	3.1%	\$ 237.6	-0.6%	\$ 241.9	8.2%	98.2%	\$ 22.8	7.6%	0.20%	1.70%	2.04%	0.28%	3.31%	5.21%	176.4%
Legacy Bank	Murrieta	-2.42%	4.14%	-14.47%	20.55%	\$ (0.4)	-1.82%	3.88%	\$ 74.7	8.0%	\$ 62.1	21.6%	\$ 56.5	2.1%	110.0%	\$ 11.5	15.4%	0.97%	1.18%	5.41%	0.26%	3.15%	8.55%	123.3%
Genesis Bank	Newport Beach	-3.16%	-0.59%	-14.41%	-2.53%	\$ (1.6)	-3.28%	-0.55%	\$ 184.9	-6.3%	\$ 138.3	-2.5%	\$ 131.1	-7.5%	105.5%	\$ 37.0	20.0%	0.00%	1.19%	3.04%	-0.32%	1.60%	4.01%	203.3%
Nano Banc	Irvine	-3.42%	-3.15%	-28.05%	-25.82%	\$ (8.5)	-3.30%	-2.88%	\$ 954.2	-9.5%	\$ 635.9	2.5%	\$ 828.0	-9.9%	76.8%	\$ 116.8	12.2%	0.03%	4.90%	3.81%	0.19%	2.30%	6.53%	89.7%
Liberty Bank, N.A.	Irvine	-4.37%	-3.48%	-33.02%	-26.18%	\$ (5.4)	-1.59%	0.44%	\$ 478.8	-4.7%	\$ 416.0	-5.5%	\$ 403.0	-5.8%	103.2%	\$ 59.3	12.5%	0.00%	1.02%	2.31%	0.36%	3.24%	5.08%	162.9%
Icon Business Bank	Riverside	-7.07%	2.76%	-35.65%	0.40%	\$ (1.4)	-5.68%	2.76%	\$ 96.9	22.3%	\$ 67.2	38.0%	\$ 77.4	33.6%	86.8%	\$ 15.5	16.0%	0.00%	1.19%	4.55%	0.34%	3.71%	8.74%	227.9%
Average		0.51%	-0.01%	4.03%	-0.38%	\$ 12.7	0.89%	0.06%	\$ 4,989.1	2.3%	\$ 3,614.8	3.0%	\$ 4,091.1	2.7%	93.0%	\$ 506.2	13.5%	0.48%	1.57%	3.58%	0.02%	2.81%	6.72%	73.6%
Median		0.78%	-0.04%	5.87%	-0.29%	\$ 1.5	1.09%	0.01%	\$ 851.6	0.5%	\$ 662.3	1.0%	\$ 660.5	0.6%	95.6%	\$ 119.0	12.1%	0.35%	1.37%	3.28%	0.06%	3.13%	6.58%	63.6%



San Diego – Financial Performance for Q4 2024

Summary of financial performance for banks and thrifts headquartered in the San Diego area as of Q4 2024 (San Diego area includes Imperial and San Diego Counties)

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q4 2024				
		Δ vs.		Δ vs.			Δ vs.		Balance	Δ vs.	Balance	Δ vs.	Balance	Δ vs.		Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of	Yield on	Efficiency
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	(\$MM)	Curr.	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	TA	Assets	Loans	Curr.	Pr. Qtr.	Deposits	Loans
Above 1.00% ROAA Banks																								
CalPrivate Bank	La Jolla	1.87%	0.17%	18.95%	1.16%	\$ 11.1	2.66%	0.20%	\$ 2,424.2	1.6%	\$ 2,088.2	3.7%	\$ 2,137.9	1.3%	97.7%	\$ 237.5	9.8%	0.47%	1.31%	4.74%	0.23%	2.32%	7.32%	47.1%
California Bank of Commerce, N.A.	San Diego	1.70%	3.42%	12.42%	26.70%	\$ 17.7	2.00%	1.82%	\$ 4,030.6	-7.6%	\$ 3,156.3	-2.4%	\$ 3,402.9	-9.1%	92.8%	\$ 443.2	11.4%	1.35%	1.60%	4.76%	0.21%	1.86%	6.88%	53.2%
Home Bank of California (S)	San Diego	1.69%	0.18%	13.74%	1.21%	\$ 1.0	2.21%	-0.12%	\$ 240.1	0.0%	\$ 222.4	3.0%	\$ 189.1	-3.1%	117.6%	\$ 29.3	12.2%	0.00%	1.07%	4.03%	-0.14%	3.77%	7.55%	45.3%
Community Valley Bank	El Centro	1.36%	-0.08%	11.47%	-0.96%	\$ 1.1	1.93%	-0.14%	\$ 311.4	-1.4%	\$ 262.9	0.7%	\$ 270.9	-1.9%	97.1%	\$ 37.5	12.1%	0.08%	1.03%	4.38%	0.04%	2.04%	6.50%	56.4%
C3bank, N.A.	Encinitas	1.17%	-0.08%	12.15%	-0.12%	\$ 2.6	1.59%	-0.20%	\$ 950.5	17.5%	\$ 562.9	-4.0%	\$ 848.1	19.9%	66.4%	\$ 85.7	9.0%	0.00%	1.41%	3.61%	-0.36%	2.11%	6.00%	56.2%
0.50% - 1.00% ROAA Banks																								
Endeavor Bank	San Diego	0.90%	0.07%	8.31%	0.91%	\$ 1.5	1.51%	-0.08%	\$ 677.7	3.5%	\$ 571.8	6.2%	\$ 602.1	4.0%	95.0%	\$ 71.8	10.6%	0.57%	1.37%	4.29%	0.10%	2.54%	6.92%	65.3%
Below 0.00% ROAA Banks																								
Balboa Thrift and Loan Association	Chula Vista	-0.11%	0.46%	-0.94%	4.05%	\$ (0.1)	1.32%	0.43%	\$ 422.0	-0.9%	\$ 381.1	-3.6%	\$ 372.4	-0.9%	102.3%	\$ 47.5	11.3%	0.47%	2.29%	4.69%	0.31%	4.61%	9.11%	72.2%
Neighborhood National Bank	El Cajon	-0.58%	0.25%	-4.32%	1.59%	\$ (0.2)	-0.52%	0.21%	\$ 174.5	3.0%	\$ 129.6	4.5%	\$ 139.8	3.4%	92.7%	\$ 22.5	12.9%	1.27%	1.48%	3.33%	0.19%	2.66%	6.01%	115.2%
Average		1.00%	0.55%	8.97%	4.32%	\$ 4.3	1.59%	0.26%	\$ 1,153.9	2.0%	\$ 921.9	1.0%	\$ 995.4	1.7%	95.2%	\$ 121.9	11.1%	0.53%	1.45%	4.23%	0.07%	2.74%	7.04%	63.9%
Median		1.27%	0.17%	11.81%	1.19%	\$ 1.3	1.76%	0.06%	\$ 549.8	0.8%	\$ 472.0	1.9%	\$ 487.3	0.2%	96.0%	\$ 59.6	11.3%	0.47%	1.39%	4.34%	0.15%	2.43%	6.90%	56.3%



Note: Please refer to page 5 for additional notes

Colorado – Financial Performance for Q4 2024 (Continued)

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				NIM				
		Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.		Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.		Balance (\$MM)	Δ vs. Pr. Qtr.	Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans
0.00% - 0.50% ROAA Banks																								
Redstone Bank	Centennial	0.44%	-0.12%	3.68%	-1.14%	\$ 0.3	0.74%	0.00%	\$ 235.9	-16.7%	\$ 160.6	-0.6%	\$ 199.4	-12.7%	80.6%	\$ 26.6	11.5%	0.23%	1.77%	3.54%	-0.01%	2.71%	7.29%	72.9%
Bankers' Bank of the West	Denver	0.41%	-0.18%	3.04%	-1.35%	\$ 0.4	0.62%	-0.14%	\$ 431.5	6.6%	\$ 315.7	-2.1%	\$ 292.0	28.2%	108.1%	\$ 53.8	12.5%	0.35%	1.81%	3.53%	0.16%	2.62%	6.86%	90.5%
First National Bank of Hugo (S)	Hugo	0.40%	-0.56%	4.35%	-6.34%	\$ 0.1	0.55%	0.05%	\$ 139.3	-3.4%	\$ 71.0	-2.3%	\$ 125.4	-3.4%	56.7%	\$ 11.5	8.3%	0.00%	1.91%	2.67%	-0.12%	1.41%	5.17%	77.9%
First Western Financial, Inc.	Denver	0.38%	0.08%	4.39%	0.96%	\$ 2.7	0.41%	-0.04%	\$ 2,919.0	0.2%	\$ 2,451.3	2.3%	\$ 2,514.2	0.4%	97.5%	\$ 220.7	7.6%	1.71%	0.75%	2.49%	0.16%	3.19%	5.68%	87.1%
Sturm Financial Group, Inc. (S)	Denver	0.38%	0.05%	8.91%	1.54%	\$ 2.9	0.52%	0.05%	\$ 2,966.8	-1.9%	\$ 1,908.6	0.0%	\$ 2,556.5	1.3%	74.7%	\$ 118.4	4.0%	0.06%	0.84%	3.21%	0.25%	0.96%	5.61%	83.8%
The First National Bank of Fleming	Fleming	0.34%	-1.24%	2.56%	-9.78%	\$ 0.0	0.46%	-1.23%	\$ 28.6	-0.9%	\$ 23.2	1.1%	\$ 23.5	-5.1%	98.7%	\$ 3.7	13.0%	1.30%	1.29%	4.09%	-0.15%	2.70%	7.34%	88.6%
The Citizens State Bank of Ouray	Ouray	0.33%	0.14%	4.84%	1.76%	\$ 0.2	0.51%	0.23%	\$ 203.7	-7.2%	\$ 149.1	2.0%	\$ 189.0	-7.7%	78.9%	\$ 13.7	6.7%	0.14%	0.99%	3.52%	0.55%	1.61%	5.88%	85.7%
Champion Bank	Parker	0.30%	0.12%	0.80%	0.29%	\$ 0.0	0.41%	0.17%	\$ 44.1	-2.4%	\$ 14.2	-2.3%	\$ 27.5	-2.9%	51.8%	\$ 16.5	37.3%	0.05%	2.73%	4.34%	-0.07%	1.49%	8.19%	93.7%
Century Savings and Loan Association	Trinidad	0.26%	1.16%	2.00%	9.07%	\$ 0.1	-0.31%	0.16%	\$ 74.6	-1.0%	\$ 40.7	0.2%	\$ 62.1	0.3%	65.6%	\$ 9.7	13.1%	0.69%	0.79%	2.09%	0.14%	1.19%	4.62%	114.4%
Fortis Bank	Denver	0.26%	0.42%	3.36%	5.42%	\$ 0.9	0.45%	0.28%	\$ 1,301.1	-2.7%	\$ 1,030.1	1.4%	\$ 1,166.9	-0.7%	88.3%	\$ 101.8	7.8%	0.09%	0.92%	2.93%	0.64%	1.92%	5.15%	85.4%
Pikes Peak National Bank	Colorado Springs	0.26%	0.14%	1.67%	0.88%	\$ 0.1	0.33%	0.18%	\$ 101.8	0.4%	\$ 64.4	0.0%	\$ 85.4	0.8%	75.4%	\$ 15.7	15.4%	0.32%	1.73%	4.19%	0.20%	1.46%	6.22%	92.2%
Home Loan State Bank	Grand Junction	0.23%	-1.22%	3.73%	-17.96%	\$ 0.1	0.79%	-0.08%	\$ 201.7	-0.2%	\$ 84.5	-1.5%	\$ 186.6	0.7%	45.3%	\$ 9.3	4.6%	0.70%	1.89%	3.26%	0.01%	1.85%	7.42%	73.0%
RG Bank, a Savings & Loan Association	Monte Vista	0.18%	0.16%	1.92%	1.67%	\$ 0.1	0.23%	0.18%	\$ 140.1	1.5%	\$ 106.1	-0.6%	\$ 120.3	2.1%	88.2%	\$ 12.7	9.1%	2.06%	1.28%	3.53%	0.11%	1.24%	5.52%	93.1%
The Farmers State Bank of Brush	Brush	0.16%	-0.34%	0.92%	-2.00%	\$ 0.0	0.16%	-0.50%	\$ 114.5	-2.2%	\$ 65.5	-0.8%	\$ 91.7	0.4%	71.4%	\$ 20.7	18.0%	0.01%	1.30%	2.75%	-0.07%	2.04%	6.71%	93.6%
Equitable Savings and Loan Association	Sterling	0.03%	-0.11%	0.21%	-0.67%	\$ 0.0	0.04%	-0.14%	\$ 161.7	0.4%	\$ 147.9	1.7%	\$ 125.0	0.8%	118.3%	\$ 26.0	16.1%	0.08%	0.24%	3.23%	0.01%	1.27%	4.55%	98.7%
Below 0.00% ROAA Banks																								
Gunnison Savings and Loan Association	Gunnison	-0.25%	-0.03%	-1.96%	-0.19%	\$ (0.1)	-0.25%	-0.02%	\$ 101.5	-3.7%	\$ 54.7	-1.7%	\$ 82.6	-1.5%	66.2%	\$ 13.0	12.8%	0.09%	0.93%	1.97%	-0.10%	1.80%	5.20%	112.3%
Fowler State Bank	Fowler	-0.40%	-1.63%	-3.02%	-12.12%	\$ (0.1)	-0.34%	-2.02%	\$ 137.6	4.8%	\$ 82.4	14.8%	\$ 108.5	3.5%	76.0%	\$ 17.8	12.9%	0.84%	1.79%	2.92%	-0.29%	2.64%	7.49%	110.0%
Average		1.31%	0.71%	12.46%	6.82%	\$ 3.0	1.65%	0.70%	\$ 1,217.9	0.1%	\$ 820.2	1.7%	\$ 1,047.1	1.8%	78.9%	\$ 97.5	10.8%	0.57%	1.28%	3.74%	0.04%	1.86%	6.63%	70.3%
Median		0.93%	-0.04%	8.92%	-0.35%	\$ 0.7	1.23%	0.03%	\$ 294.5	0.2%	\$ 187.2	1.0%	\$ 275.9	0.8%	80.2%	\$ 29.7	10.0%	0.39%	1.22%	3.72%	0.03%	1.87%	6.71%	69.8%



Note: Please refer to page 5 for additional notes

Hawaii – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Δ vs. Curr.	Cost of Deposits	Yield on Loans	Efficiency Ratio	
0.50% - 1.00% ROAA Banks																								
First Hawaiian, Inc.	Honolulu	0.87%	-0.14%	7.99%	-1.51%	\$ 52.5	1.50%	0.12%	\$ 23,828.2	0.2%	\$ 14,408.3	1.2%	\$ 20,322.2	0.5%	70.9%	\$ 1,622.0	7.1%	0.12%	1.11%	2.98%	0.08%	1.55%	5.60%	57.6%
American Savings Bank, F.S.B.	Honolulu	0.78%	-0.02%	13.33%	-0.91%	\$ 18.4	0.98%	-0.02%	\$ 9,290.9	0.2%	\$ 6,120.8	1.3%	\$ 8,076.9	0.4%	75.8%	\$ 546.5	5.9%	0.35%	1.05%	2.86%	0.02%	0.91%	4.85%	71.7%
Bank of Hawaii Corporation	Honolulu	0.65%	-0.03%	9.47%	-0.48%	\$ 39.2	0.98%	0.02%	\$ 23,601.1	-0.8%	\$ 14,078.1	1.1%	\$ 20,633.0	-1.6%	68.2%	\$ 1,300.2	5.5%	0.28%	1.06%	2.14%	0.06%	1.77%	4.72%	64.2%
Hawaii National Bank	Honolulu	0.62%	-0.05%	6.16%	-0.56%	\$ 1.3	0.88%	-0.19%	\$ 857.9	4.9%	\$ 486.7	1.0%	\$ 770.4	5.8%	63.2%	\$ 82.4	9.6%	0.20%	1.42%	3.96%	-0.14%	1.27%	5.46%	79.1%
Central Pacific Financial Corp.	Honolulu	0.60%	-0.12%	8.37%	-1.65%	\$ 11.3	1.28%	0.20%	\$ 7,472.1	0.8%	\$ 5,338.5	-0.1%	\$ 6,644.0	0.9%	80.4%	\$ 538.4	7.2%	0.15%	1.11%	3.16%	0.09%	1.22%	4.91%	62.0%
Below 0.00% ROAA Banks																								
Territorial Savings Bank	Honolulu	-0.08%	0.09%	-0.71%	0.87%	\$ (0.4)	-0.22%	0.03%	\$ 2,169.1	-1.3%	\$ 1,286.8	-0.1%	\$ 1,744.7	2.9%	73.8%	\$ 233.0	10.7%	0.11%	0.40%	1.39%	-0.03%	2.03%	3.82%	114.7%
Finance Factors, Limited	Honolulu	-0.43%	-0.81%	-3.87%	-7.31%	\$ (0.7)	-0.06%	-0.51%	\$ 700.0	2.4%	\$ 501.9	1.9%	\$ 534.5	1.7%	93.9%	\$ 73.6	10.5%	0.16%	2.41%	2.34%	-0.07%	3.53%	6.49%	102.3%
Average		0.43%	-0.15%	5.82%	-1.65%	\$ 17.4	0.76%	-0.05%	\$ 9,702.8	0.9%	\$ 6,031.6	0.9%	\$ 8,389.4	1.5%	75.2%	\$ 628.0	8.1%	0.20%	1.22%	2.69%	0.00%	1.75%	5.12%	78.8%
Median		0.62%	-0.05%	7.99%	-0.91%	\$ 11.3	0.98%	0.02%	\$ 7,472.1	0.2%	\$ 5,338.5	1.1%	\$ 6,644.0	0.9%	73.8%	\$ 538.4	7.2%	0.16%	1.11%	2.86%	0.02%	1.55%	4.91%	71.7%



Note: Please refer to page 5 for additional notes

Idaho – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Total Assets Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)	Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)	Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM			
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.													Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans
Above 1.00% ROAA Banks																								
Farmers Bank	Buhl	2.35%	1.85%	18.38%	14.13%	\$ 3.8	2.58%	1.65%	\$ 621.4	-4.3%	\$ 363.1	-0.6%	\$ 527.2	5.1%	68.9%	\$ 84.7	13.6%	0.13%	1.84%	4.41%	1.71%	1.21%	8.89%	46.0%
Twin River Bank (S)	Lewiston	2.06%	-0.54%	18.03%	-3.47%	\$ 0.8	2.83%	-0.56%	\$ 160.9	7.5%	\$ 115.3	-2.4%	\$ 141.9	7.9%	81.2%	\$ 18.5	11.5%	0.09%	1.02%	5.42%	-0.57%	1.81%	7.79%	48.2%
Northwest Bank	Boise	1.75%	-0.25%	12.96%	-1.95%	\$ 6.2	2.51%	-0.05%	\$ 1,438.1	0.4%	\$ 839.1	-1.8%	\$ 1,096.3	-0.1%	76.5%	\$ 194.7	13.5%	0.54%	1.66%	4.57%	-0.28%	3.18%	8.54%	46.0%
Idaho Trust Bank	Boise	1.65%	0.83%	13.85%	6.88%	\$ 0.9	1.70%	0.70%	\$ 201.9	-8.3%	\$ 138.5	11.2%	\$ 175.5	5.1%	78.9%	\$ 25.5	12.7%	0.00%	0.87%	4.01%	0.35%	1.49%	6.44%	72.9%
The Bank of Commerce	Ammon	1.65%	-0.76%	12.53%	-5.19%	\$ 9.1	2.46%	-0.76%	\$ 2,171.0	2.8%	\$ 1,436.6	2.8%	\$ 1,813.9	3.3%	79.2%	\$ 285.0	13.1%	0.27%	1.95%	4.39%	-0.03%	1.88%	7.62%	45.0%
Bank of Idaho	Idaho Falls	1.32%	0.04%	12.04%	0.31%	\$ 4.4	1.84%	-0.14%	\$ 1,327.5	2.6%	\$ 1,034.3	2.8%	\$ 1,129.3	2.1%	91.6%	\$ 140.1	10.6%	0.19%	1.23%	4.40%	0.03%	2.21%	7.18%	60.3%
Ireland Bank	Malad City	1.19%	0.33%	15.25%	3.59%	\$ 1.1	1.39%	0.20%	\$ 369.0	-1.4%	\$ 191.3	-6.9%	\$ 324.2	-1.1%	59.0%	\$ 29.3	8.0%	0.43%	1.41%	3.83%	0.00%	1.12%	7.16%	66.9%
bankcda	Coeur d'Alene	1.03%	0.49%	8.98%	4.12%	\$ 0.6	1.09%	0.03%	\$ 241.9	0.7%	\$ 133.2	6.9%	\$ 196.3	-3.7%	67.9%	\$ 27.6	11.4%	0.00%	1.25%	3.62%	0.25%	1.29%	6.72%	70.8%
0.50% - 1.00% ROAA Banks																								
D.L. Evans Bancorp	Burley	0.94%	0.00%	11.49%	-1.60%	\$ 7.9	1.19%	-0.03%	\$ 3,434.8	5.1%	\$ 1,597.1	0.0%	\$ 2,892.5	5.0%	55.2%	\$ 231.1	6.7%	0.06%	1.37%	3.01%	-0.02%	1.80%	6.98%	64.1%
Idaho First Bank	McCall	0.71%	-0.17%	7.19%	-1.31%	\$ 1.5	0.97%	-0.33%	\$ 827.7	8.2%	\$ 544.1	-3.5%	\$ 736.9	8.2%	73.8%	\$ 84.4	10.2%	0.08%	1.30%	3.41%	-0.38%	2.89%	6.61%	72.4%
First F.S.B. of Twin Falls	Twin Falls	0.63%	0.33%	8.62%	4.36%	\$ 2.4	0.86%	0.42%	\$ 1,466.8	-4.6%	\$ 1,033.0	-0.2%	\$ 1,274.3	-1.8%	81.1%	\$ 111.7	7.6%	0.20%	0.92%	2.80%	0.21%	2.18%	5.91%	74.5%
Average		1.39%	0.20%	12.67%	1.81%	\$ 3.5	1.77%	0.10%	\$ 1,114.7	0.8%	\$ 675.0	0.8%	\$ 937.1	2.7%	73.9%	\$ 112.1	10.8%	0.18%	1.35%	3.99%	0.12%	1.92%	7.26%	60.6%
Median		1.32%	0.04%	12.53%	0.31%	\$ 2.4	1.70%	-0.03%	\$ 827.7	0.7%	\$ 544.1	-0.2%	\$ 736.9	3.3%	76.5%	\$ 84.7	11.4%	0.13%	1.30%	4.01%	0.00%	1.81%	7.16%	64.1%



Note: Please refer to page 5 for additional notes

Montana – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.			Curr.	Pr. Qtr.		Curr.	Pr. Qtr.							Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.				
Above 1.00% ROAA Banks																											
Bank of Montana (S)	Missoula	11.51%	9.26%	126.11%	NM	\$ 8.7	14.54%	11.76%	\$ 253.3	-21.4%	\$ 91.3	3.5%	\$ 225.7	-20.9%	40.5%	\$ 27.5	10.8%	0.00%	0.52%	5.08%	0.09%	1.05%	7.60%	30.6%			
Eagle Bank	Polson	2.74%	0.52%	28.00%	4.99%	\$ 1.0	3.64%	0.38%	\$ 152.2	1.0%	\$ 91.0	0.0%	\$ 137.0	1.4%	66.5%	\$ 14.8	9.7%	0.07%	2.58%	4.92%	0.35%	0.80%	6.74%	34.6%			
Freedom Bank	Columbia Falls	2.10%	0.11%	17.24%	0.67%	\$ 0.7	2.80%	-0.06%	\$ 136.6	1.6%	\$ 125.3	6.7%	\$ 119.6	1.4%	104.8%	\$ 16.9	12.4%	0.45%	1.34%	6.19%	-0.06%	2.49%	8.68%	55.6%			
Yellowstone Bank (S)	Laurel	2.05%	0.25%	15.08%	0.61%	\$ 6.7	2.60%	0.32%	\$ 1,264.0	-6.7%	\$ 706.7	3.4%	\$ 1,038.9	3.2%	68.0%	\$ 174.6	13.9%	0.00%	0.45%	4.11%	0.56%	1.85%	7.32%	38.1%			
First Montana Bank, Inc.	Missoula	1.84%	0.99%	22.34%	11.74%	\$ 2.6	2.55%	1.39%	\$ 565.7	-3.5%	\$ 336.7	-2.3%	\$ 427.5	-0.7%	78.8%	\$ 47.0	8.3%	0.15%	1.00%	3.21%	0.15%	1.30%	6.44%	51.1%			
First Security Bank of Deer Lodge (S)	Deer Lodge	1.71%	-0.25%	17.11%	-3.89%	\$ 0.4	1.91%	-0.57%	\$ 81.7	-9.5%	\$ 72.1	-7.6%	\$ 72.9	-5.9%	99.0%	\$ 8.6	10.5%	0.00%	0.94%	4.16%	0.36%	2.36%	6.67%	57.2%			
Stockman Financial Corporation (S)	Miles City	1.61%	0.43%	16.60%	4.30%	\$ 27.4	2.10%	0.38%	\$ 6,899.3	3.9%	\$ 4,637.3	3.3%	\$ 5,475.8	4.0%	84.7%	\$ 629.3	9.2%	0.33%	1.70%	3.82%	0.34%	2.10%	6.56%	51.0%			
Peoples Bank of Deer Lodge (S)	Deer Lodge	1.59%	0.64%	18.20%	8.09%	\$ 0.2	2.01%	0.59%	\$ 47.9	8.8%	\$ 34.4	-0.4%	\$ 43.8	10.2%	78.5%	\$ 4.0	8.4%	0.81%	1.17%	4.89%	0.45%	1.33%	6.83%	58.7%			
Independence Bank	Havre	1.45%	-0.03%	13.22%	-0.40%	\$ 4.7	1.92%	-0.14%	\$ 1,239.2	-1.4%	\$ 918.3	-1.9%	\$ 1,086.5	-0.6%	84.5%	\$ 138.5	11.2%	0.10%	1.37%	3.71%	0.01%	2.32%	6.86%	49.3%			
First Security Bank of Roundup (S)	Roundup	1.43%	-0.16%	12.43%	-1.02%	\$ 0.3	1.92%	-0.01%	\$ 88.9	14.3%	\$ 25.9	-6.1%	\$ 78.6	16.6%	32.9%	\$ 9.9	11.1%	4.49%	2.45%	4.39%	0.31%	0.33%	8.30%	55.8%			
First State Bank of Forsyth	Forsyth	1.40%	0.10%	18.08%	1.60%	\$ 0.6	1.88%	0.12%	\$ 165.1	6.4%	\$ 73.5	-8.0%	\$ 147.2	10.2%	49.9%	\$ 11.8	7.1%	0.76%	2.29%	3.25%	0.02%	1.33%	7.15%	43.2%			
Three Rivers Bank of Montana	Kalispell	1.39%	1.22%	15.42%	13.48%	\$ 1.1	1.66%	0.98%	\$ 324.0	0.8%	\$ 264.2	1.7%	\$ 282.8	1.5%	93.4%	\$ 29.3	9.1%	0.57%	1.21%	4.30%	0.57%	2.29%	7.22%	62.6%			
Bank of the Rockies (S)	Helena	1.23%	0.07%	13.03%	0.84%	\$ 0.8	1.66%	0.07%	\$ 257.1	1.4%	\$ 189.1	3.3%	\$ 213.4	2.2%	88.6%	\$ 22.5	8.8%	0.07%	1.21%	4.82%	0.08%	1.50%	7.46%	66.3%			
Valley Bank of Ronan	Ronan	1.21%	0.18%	12.39%	2.13%	\$ 0.5	1.49%	0.02%	\$ 184.8	6.3%	\$ 127.7	-0.8%	\$ 167.0	6.9%	76.5%	\$ 17.4	9.4%	0.84%	1.69%	4.75%	0.04%	1.10%	6.74%	69.6%			
American Bank (S)	Bozeman	1.21%	0.14%	16.82%	2.10%	\$ 2.0	1.45%	0.12%	\$ 653.4	5.4%	\$ 401.5	0.2%	\$ 584.4	5.8%	68.7%	\$ 45.8	7.0%	0.77%	1.63%	3.53%	-0.15%	1.87%	6.80%	59.0%			
Manhattan Bank (S)	Manhattan	1.17%	0.31%	16.41%	4.11%	\$ 0.8	1.50%	0.39%	\$ 263.0	1.7%	\$ 167.6	-1.0%	\$ 228.7	2.9%	73.3%	\$ 18.3	7.0%	0.01%	1.96%	3.68%	0.17%	1.51%	6.51%	58.8%			
Belt Valley Bank	Belt	1.17%	-0.54%	7.81%	-3.65%	\$ 0.2	1.58%	-0.73%	\$ 84.7	-2.8%	\$ 69.6	-3.1%	\$ 70.3	4.7%	99.1%	\$ 12.3	14.5%	0.59%	1.22%	5.43%	0.05%	2.21%	7.89%	70.1%			
TrailWest Bank (S)	Lolo	1.17%	-0.45%	14.03%	-4.43%	\$ 2.9	1.88%	0.06%	\$ 1,020.8	10.1%	\$ 759.0	-0.9%	\$ 792.9	13.3%	95.7%	\$ 82.8	8.1%	0.02%	1.33%	3.89%	0.13%	1.85%	6.20%	50.1%			
Ascent Bank	Helena	1.16%	0.22%	13.26%	2.88%	\$ 0.3	1.84%	0.31%	\$ 105.3	-2.0%	\$ 79.3	-1.1%	\$ 93.8	-2.1%	84.6%	\$ 8.3	8.0%	0.48%	1.52%	4.31%	0.28%	2.06%	7.16%	56.2%			
Valley Bank of Kalispell	Kalispell	1.11%	0.17%	14.90%	1.43%	\$ 0.6	1.49%	0.23%	\$ 203.3	1.6%	\$ 134.1	-2.0%	\$ 187.1	2.0%	71.7%	\$ 15.3	7.5%	0.18%	1.56%	3.38%	0.09%	2.49%	7.13%	60.6%			
Little Horn State Bank	Hardin	1.10%	-0.01%	11.43%	-0.03%	\$ 0.8	2.28%	0.35%	\$ 319.1	9.1%	\$ 269.5	7.6%	\$ 271.4	11.0%	99.3%	\$ 29.7	9.3%	0.08%	1.35%	4.08%	-0.37%	2.27%	7.51%	46.7%			
First Citizens Bank of Butte (S)	Butte	1.06%	0.28%	9.67%	2.40%	\$ 0.2	1.31%	0.30%	\$ 75.2	-6.2%	\$ 35.4	4.1%	\$ 52.6	-2.5%	67.3%	\$ 8.4	11.2%	0.00%	1.90%	4.37%	0.34%	1.10%	7.03%	70.3%			
0.50% - 1.00% ROAA Banks																											
The Bank of Baker (S)	Baker	0.92%	-0.38%	9.24%	-3.75%	\$ 0.4	1.92%	0.53%	\$ 161.9	6.3%	\$ 84.8	-4.8%	\$ 145.0	7.2%	58.5%	\$ 16.1	10.0%	0.79%	2.09%	4.22%	0.06%	1.72%	7.25%	55.0%			
Glacier Bancorp, Inc.	Kalispell	0.86%	0.14%	7.67%	1.30%	\$ 61.8	1.15%	0.15%	\$ 27,903.0	-1.1%	\$ 17,294.9	0.4%	\$ 20,547.0	-0.8%	84.2%	\$ 2,121.4	7.9%	0.27%	1.19%	2.97%	0.13%	1.30%	5.72%	60.8%			
Farmers State Bank (S)	Victor	0.80%	0.34%	14.75%	6.26%	\$ 1.5	0.97%	0.41%	\$ 725.7	-0.9%	\$ 467.8	-0.8%	\$ 628.7	1.4%	74.4%	\$ 39.4	5.4%	0.37%	1.39%	3.32%	0.11%	1.54%	6.29%	72.1%			
Opportunity Bank of Montana	Helena	0.78%	0.15%	7.29%	1.34%	\$ 4.2	0.90%	0.08%	\$ 2,099.5	-2.0%	\$ 1,534.0	-0.9%	\$ 1,700.8	2.3%	90.2%	\$ 189.5	9.2%	0.33%	1.10%	3.72%	0.22%	1.73%	6.21%	76.3%			
Garfield County Bank	Jordan	0.77%	-1.87%	4.75%	-11.37%	\$ 0.2	2.00%	-1.55%	\$ 92.8	6.9%	\$ 50.7	-10.6%	\$ 77.1	8.7%	65.7%	\$ 14.7	15.8%	0.76%	2.00%	4.30%	-1.78%	1.99%	8.01%	53.3%			
First Interstate BancSystem, Inc.	Billings	0.70%	-0.03%	6.28%	-0.43%	\$ 52.2	1.35%	0.12%	\$ 29,137.4	-1.6%	\$ 17,845.8	-1.1%	\$ 23,015.6	0.7%	77.5%	\$ 2,108.2	7.6%	0.62%	1.14%	3.17%	0.17%	1.42%	5.75%	59.7%			
Bank of Bozeman	Bozeman	0.67%	0.32%	7.74%	3.40%	\$ 0.2	0.78%	0.34%	\$ 99.5	-6.2%	\$ 75.3	-2.5%	\$ 83.0	-7.4%	90.7%	\$ 9.1	9.1%	0.06%	1.84%	3.96%	0.55%	2.35%	7.82%	81.4%			
Madison Valley Bank (S)	Ennis	0.63%	0.00%	7.71%	0.13%	\$ 0.4	0.72%	-0.05%	\$ 257.0	-4.8%	\$ 131.2	-2.4%	\$ 234.5	-4.8%	56.0%	\$ 21.3	8.3%	0.45%	1.56%	3.35%	0.48%	1.31%	6.41%	76.1%			
Citizens Bank & Trust Company	Big Timber	0.62%	-0.51%	6.35%	-4.71%	\$ 0.2	1.20%	-0.37%	\$ 151.2	7.1%	\$ 76.7	-2.2%	\$ 120.6	8.8%	63.6%	\$ 12.7	8.5%	0.15%	2.06%	3.97%	0.30%	1.01%	7.72%	70.0%			
Bank of Bridger, National Association	Bridger	0.57%	-0.07%	8.19%	-1.05%	\$ 1.1	0.72%	-0.08%	\$ 775.2	2.4%	\$ 351.5	-2.0%	\$ 719.1	5.4%	48.9%	\$ 48.4	6.3%	0.28%	1.70%	2.60%	0.04%	1.81%	6.76%	69.7%			
0.00% - 0.50% ROAA Banks																											
The First State Bank of Malta	Malta	0.36%	-0.09%	2.90%	-0.66%	\$ 0.2	0.42%	-0.12%	\$ 167.5	-5.1%	\$ 66.6	-2.0%	\$ 145.6	-5.1%	45.8%	\$ 20.8	12.4%	3.28%	2.66%	2.05%	-0.12%	2.38%	6.10%	79.0%			
Pioneer Federal S&L Association	Deer Lodge	0.19%	-0.09%	1.15%	-0.59%	\$ 0.1	0.33%	-0.01%	\$ 112.3	-0.5%	\$ 87.6	0.7%	\$ 85.3	-0.2%	102.7%	\$ 18.4	16.4%	0.00%	1.35%	3.11%	-0.04%	1.81%	5.28%	88.5%			
The First State Bank of Shelby	Shelby	0.11%	-0.27%	0.66%	-1.60%	\$ 0.0	0.26%	-0.24%	\$ 159.2	1.5%	\$ 25.4	-7.8%	\$ 135.2	9.2%	18.8%	\$ 23.3	14.6%	0.00%	0.37%	1.96%	0.10%	1.66%	7.85%	80.2%			
Average		1.44%	0.32%	15.26%	1.06%	\$ 5.3	1.96%	0.44%	\$ 2,177.9	0.6%	\$ 1,362.9	-1.1%	\$ 1,698.1	2.6%	73.8%	\$ 171.9	9.8%	0.52%	1.51%	3.91%	0.12%	1.70%	6.97%	60.5%			
Median		1.17%	0.11%	13.03%	0.75%	\$ 0.7	1.66%	0.12%	\$ 203.3	1.0%	\$ 127.7	-1.0%	\$ 187.1	2.2%	76.5%	\$ 20.8	9.2%	0.28%	1.39%	3.96%	0.13%	1.73%	6.86%	59.0%			



Note: Please refer to page 5 for additional notes

Nevada – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
GBank	Las Vegas	2.26%	0.01%	17.98%	0.37%	\$ 6.1	3.57%	0.41%	\$ 1,118.6	7.1%	\$ 848.6	-0.1%	\$ 961.8	8.0%	88.2%	\$ 137.6	12.3%	0.43%	1.07%	4.65%	-0.46%	3.26%	8.14%	45.8%
First Security Bank of Nevada	Las Vegas	1.99%	0.05%	7.36%	-0.08%	\$ 1.4	2.58%	0.12%	\$ 281.3	-3.4%	\$ 194.0	0.3%	\$ 204.1	-5.1%	95.1%	\$ 68.7	25.0%	2.70%	1.30%	4.25%	0.02%	1.74%	6.32%	39.8%
Axos Financial, Inc.	Las Vegas	1.74%	-0.18%	16.97%	-2.15%	\$ 104.7	2.71%	-0.25%	\$ 23,709.4	0.6%	\$ 19,782.8	1.1%	\$ 19,934.9	-0.2%	99.2%	\$ 2,384.4	10.1%	1.06%	1.37%	4.97%	-0.37%	3.38%	8.37%	46.6%
Town & Country Bank (S)	Las Vegas	1.70%	-0.17%	11.30%	-0.75%	\$ 0.8	2.15%	-0.21%	\$ 183.1	-1.2%	\$ 142.2	2.8%	\$ 150.1	-2.6%	94.8%	\$ 27.2	14.9%	0.00%	1.58%	4.71%	-0.26%	1.21%	6.41%	52.3%
Meadows Bank	Las Vegas	1.66%	-0.03%	12.32%	-0.09%	\$ 5.5	2.03%	-0.14%	\$ 1,316.7	1.5%	\$ 1,171.6	3.1%	\$ 1,120.9	2.2%	104.5%	\$ 180.9	13.8%	0.22%	1.21%	4.50%	-0.03%	2.24%	6.66%	56.4%
GenuBank (S)	Las Vegas	1.55%	0.55%	6.84%	2.33%	\$ 0.7	2.14%	0.80%	\$ 204.0	14.5%	\$ 132.0	14.2%	\$ 157.9	19.0%	83.6%	\$ 33.6	17.1%	0.00%	0.75%	4.27%	0.25%	1.98%	6.60%	68.0%
0.50% - 1.00% ROAA Banks																								
Valley Bank of Nevada	North Las Vegas	0.86%	-0.50%	8.85%	-4.76%	\$ 0.5	1.18%	-0.50%	\$ 223.8	3.0%	\$ 132.3	2.7%	\$ 197.1	3.6%	67.1%	\$ 21.6	9.7%	0.44%	1.65%	4.15%	-0.12%	0.73%	5.51%	71.5%
Lexicon Bank	Las Vegas	0.84%	0.03%	8.65%	-0.15%	\$ 0.6	1.05%	-0.13%	\$ 287.5	-0.8%	\$ 172.4	2.7%	\$ 256.4	-0.8%	67.2%	\$ 28.0	9.7%	0.10%	1.53%	3.96%	-0.02%	1.52%	6.15%	74.1%
Nevada Bank and Trust Company	Caliente	0.65%	-0.11%	7.29%	-1.39%	\$ 0.3	0.77%	-0.10%	\$ 197.8	-2.0%	\$ 74.4	-1.3%	\$ 180.5	3.8%	41.2%	\$ 17.0	8.6%	0.02%	1.43%	3.45%	0.11%	0.67%	6.15%	78.6%
0.00% - 0.50% ROAA Banks																								
The First National Bank of Ely (S)	Ely	0.46%	0.56%	9.10%	11.22%	\$ 0.1	0.46%	-0.32%	\$ 120.7	1.1%	\$ 9.1	-6.9%	\$ 115.6	3.1%	7.9%	\$ 5.0	4.2%	0.00%	1.38%	2.52%	0.06%	1.43%	6.39%	80.7%
Below 0.00% ROAA Banks																								
Farm Bureau Bank FSB	Reno	-0.20%	0.03%	-2.36%	0.36%	\$ (0.6)	0.44%	-0.37%	\$ 1,187.7	-1.5%	\$ 814.9	1.7%	\$ 1,038.7	-1.4%	78.5%	\$ 98.4	8.3%	0.70%	1.92%	3.60%	-0.16%	3.69%	8.19%	89.1%
Average		1.23%	0.02%	9.48%	0.45%	\$ 10.9	1.73%	-0.06%	\$ 2,621.0	1.7%	\$ 2,134.0	1.8%	\$ 2,210.7	2.7%	75.2%	\$ 272.9	12.1%	0.52%	1.38%	4.09%	-0.09%	1.99%	6.81%	63.9%
Median		1.55%	0.01%	8.85%	-0.09%	\$ 0.7	2.03%	-0.14%	\$ 281.3	0.6%	\$ 172.4	1.7%	\$ 204.1	2.2%	83.6%	\$ 33.6	10.1%	0.22%	1.38%	4.25%	-0.03%	1.74%	6.41%	68.0%



Note: Please refer to page 5 for additional notes

New Mexico – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm.				NIM				
		Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	Curr.		Curr.	Curr.			Δ vs. Pr. Qtr.	Curr.		Δ vs. Pr. Qtr.	TCE / TA			NPAs / Assets	LLR / Loans	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio			
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.			Pr. Qtr.	Curr.		Pr. Qtr.	Curr.			Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.
Above 1.00% ROAA Banks																										
Western Commerce Bank (S)	Carlsbad	2.51%	-0.06%	26.23%	-1.20%	\$ 5.0	3.31%	-0.06%	\$ 780.8	1.4%	\$ 454.3	1.8%	\$ 699.0	0.8%	65.0%	\$ 79.5	10.2%	0.11%	1.07%	5.33%	-0.05%	0.56%	7.02%	41.4%		
Valley Bank of Commerce (S)	Roswell	2.48%	-0.68%	17.72%	-5.48%	\$ 1.7	4.44%	0.00%	\$ 278.6	4.6%	\$ 148.1	-2.3%	\$ 239.3	4.6%	61.9%	\$ 38.8	13.9%	1.89%	1.72%	6.54%	0.18%	1.14%	9.31%	31.6%		
Southwest Capital Bank (S)	Albuquerque	2.43%	1.15%	27.88%	12.47%	\$ 2.9	2.00%	0.43%	\$ 476.5	-1.6%	\$ 179.3	-0.9%	\$ 431.6	-2.1%	41.6%	\$ 42.9	9.0%	0.44%	2.27%	4.48%	0.25%	0.62%	7.33%	58.2%		
Western Bank (S)	Artesia	2.43%	-0.30%	33.50%	-2.30%	\$ 2.3	3.11%	-0.39%	\$ 369.4	-0.4%	\$ 147.7	0.7%	\$ 341.3	0.3%	43.3%	\$ 25.7	7.0%	0.00%	1.25%	5.06%	-0.19%	0.15%	6.81%	37.7%		
First New Mexico Bank, Las Cruces	Las Cruces	1.82%	0.21%	13.69%	1.21%	\$ 0.7	2.23%	-0.02%	\$ 152.7	-2.7%	\$ 87.2	2.1%	\$ 127.8	-3.0%	68.2%	\$ 20.5	13.4%	0.00%	1.95%	5.47%	0.04%	1.18%	8.66%	58.3%		
First American Bank (S)	Artesia	1.81%	-0.19%	22.90%	-2.61%	\$ 8.5	3.24%	0.53%	\$ 1,765.5	-0.8%	\$ 1,019.7	2.0%	\$ 1,537.5	1.8%	66.3%	\$ 124.2	7.1%	0.43%	1.77%	4.60%	-0.16%	1.10%	7.75%	32.7%		
Bank of the Southwest (S)	Roswell	1.78%	-0.28%	18.61%	-3.55%	\$ 0.8	2.30%	-0.30%	\$ 177.3	-1.8%	\$ 114.4	-1.5%	\$ 159.8	-1.7%	71.6%	\$ 17.5	9.8%	0.41%	1.08%	6.98%	-0.11%	0.03%	8.17%	68.8%		
Four Corners Community Bank (S)	Farmington	1.66%	0.38%	18.26%	3.87%	\$ 2.2	2.34%	0.04%	\$ 541.3	0.9%	\$ 350.9	3.0%	\$ 473.8	1.9%	74.1%	\$ 47.9	8.9%	2.43%	1.93%	4.35%	0.22%	1.84%	7.19%	50.9%		
First New Mexico Bank of Silver City	Silver City	1.65%	0.07%	13.68%	0.79%	\$ 0.6	2.13%	0.81%	\$ 141.8	3.5%	\$ 69.7	4.6%	\$ 120.9	4.2%	57.7%	\$ 17.0	12.0%	0.03%	1.58%	4.92%	0.28%	0.74%	7.96%	57.1%		
Citizens Bank of Las Cruces (S)	Las Cruces	1.63%	0.02%	17.66%	0.42%	\$ 4.4	2.26%	0.15%	\$ 1,046.1	-1.6%	\$ 707.2	1.7%	\$ 938.7	-1.5%	75.3%	\$ 98.8	9.5%	0.00%	1.43%	4.28%	0.16%	1.41%	6.91%	51.1%		
Western Bank (S)	Lordsburg	1.61%	-0.05%	13.17%	-0.52%	\$ 1.2	1.91%	-0.06%	\$ 292.5	2.2%	\$ 74.9	1.7%	\$ 253.7	2.9%	29.5%	\$ 35.5	12.1%	0.41%	2.08%	3.71%	-0.11%	0.64%	7.47%	54.3%		
Community 1st Bank Las Vegas (S)	Las Vegas	1.60%	-0.03%	24.80%	-1.87%	\$ 1.1	2.23%	0.10%	\$ 291.8	13.8%	\$ 88.6	-4.9%	\$ 272.8	14.3%	32.5%	\$ 18.5	6.3%	0.00%	1.50%	3.88%	-0.15%	0.76%	7.01%	44.6%		
First New Mexico Bank	Deming	1.56%	0.02%	11.58%	0.08%	\$ 1.0	1.75%	-0.33%	\$ 266.1	1.2%	\$ 125.9	-0.3%	\$ 225.8	1.4%	55.8%	\$ 35.6	13.4%	1.71%	2.14%	3.64%	-0.06%	1.35%	6.64%	53.4%		
Main Bank (S)	Albuquerque	1.52%	0.31%	15.63%	2.98%	\$ 1.0	1.92%	0.28%	\$ 259.2	-1.1%	\$ 198.0	1.2%	\$ 205.1	-1.0%	96.6%	\$ 25.9	10.0%	0.18%	1.39%	4.00%	0.54%	1.65%	6.67%	51.8%		
The Citizens Bank of Clovis (S)	Clovis	1.45%	-0.35%	25.07%	-8.10%	\$ 1.9	1.80%	-0.40%	\$ 517.1	1.5%	\$ 330.9	-3.4%	\$ 451.2	3.5%	73.3%	\$ 29.3	5.7%	0.01%	1.31%	3.43%	0.00%	2.23%	7.13%	48.1%		
CNB Bank (S)	Carlsbad	1.25%	-0.79%	14.90%	-10.72%	\$ 2.8	1.94%	-1.31%	\$ 886.7	1.7%	\$ 617.7	2.1%	\$ 810.2	2.1%	76.2%	\$ 73.8	8.3%	0.05%	1.26%	4.41%	0.05%	1.51%	6.65%	59.1%		
Centinel Bank of Taos (S)	Taos	1.21%	-0.15%	19.82%	-3.07%	\$ 1.3	1.50%	-0.19%	\$ 429.6	3.7%	\$ 138.9	-0.5%	\$ 400.9	4.6%	34.6%	\$ 24.7	5.8%	0.00%	1.20%	3.08%	-0.09%	1.21%	6.60%	56.3%		
American Heritage Bank	Clovis	1.17%	-0.80%	11.92%	-8.60%	\$ 0.4	2.75%	0.03%	\$ 133.3	3.5%	\$ 77.0	0.3%	\$ 119.4	4.1%	64.5%	\$ 13.0	9.7%	0.22%	1.40%	4.87%	-0.31%	1.13%	7.95%	45.8%		
Pioneer Bank (S)	Roswell	1.16%	0.09%	13.03%	0.10%	\$ 2.9	2.60%	0.18%	\$ 982.8	-7.2%	\$ 552.4	9.9%	\$ 764.9	-6.1%	72.2%	\$ 87.2	8.9%	3.09%	1.48%	5.04%	0.50%	0.54%	7.80%	54.3%		
James Polk Stone Community Bank (S)	Portales	1.11%	-0.16%	18.00%	-3.43%	\$ 1.1	1.51%	-0.12%	\$ 401.9	2.6%	\$ 183.7	7.6%	\$ 348.7	4.2%	52.7%	\$ 23.1	5.7%	0.59%	2.33%	4.24%	0.18%	1.21%	8.70%	68.7%		
The Bank of Clovis	Clovis	1.06%	0.20%	11.23%	1.89%	\$ 1.0	1.45%	-0.12%	\$ 389.6	4.1%	\$ 186.5	7.1%	\$ 328.2	9.6%	56.8%	\$ 36.4	9.3%	0.02%	1.44%	3.81%	-0.26%	1.74%	7.45%	65.4%		
Lea County State Bank (S)	Hobbs	1.05%	-0.42%	17.88%	-8.08%	\$ 2.0	1.67%	-0.17%	\$ 688.2	-11.6%	\$ 230.9	0.3%	\$ 629.9	-0.9%	36.7%	\$ 40.8	5.9%	0.35%	0.76%	3.53%	-0.07%	1.50%	8.20%	55.2%		
InBank	Raton	1.04%	0.17%	8.95%	1.23%	\$ 3.5	1.48%	0.22%	\$ 1,314.2	-2.9%	\$ 914.5	-2.8%	\$ 1,131.4	-2.8%	80.8%	\$ 131.8	10.2%	0.94%	1.33%	3.79%	0.12%	2.09%	6.32%	63.3%		
First National Bank (S)	Alamogordo	1.03%	0.08%	27.83%	1.90%	\$ 1.3	1.27%	0.15%	\$ 473.7	-2.7%	\$ 211.9	1.3%	\$ 456.9	-1.3%	46.4%	\$ 14.9	3.2%	1.56%	1.61%	3.28%	0.13%	1.00%	6.61%	62.4%		
0.50% - 1.00% ROAA Banks																										
First State Bank	Socorro	0.98%	-0.36%	7.85%	-3.29%	\$ 0.5	1.36%	-0.17%	\$ 186.9	0.0%	\$ 11.1	-3.7%	\$ 162.8	-0.1%	6.8%	\$ 23.9	12.8%	0.03%	10.72%	3.52%	-0.02%	0.25%	8.07%	61.3%		
0.00% - 0.50% ROAA Banks																										
Tucumcari Federal S&L Association	Tucumcari	0.41%	0.58%	2.83%	4.03%	\$ 0.0	0.43%	0.67%	\$ 38.1	-1.3%	\$ 27.7	-1.3%	\$ 27.7	-1.4%	100.2%	\$ 5.6	14.8%	0.81%	1.05%	3.16%	-0.07%	3.77%	6.72%	86.0%		
Below 0.00% ROAA Banks																										
Century Bank (S)	Santa Fe	-0.27%	-1.01%	-3.71%	-13.75%	\$ (1.0)	1.42%	0.23%	\$ 1,472.1	-1.4%	\$ 813.1	-5.0%	\$ 1,351.3	-0.7%	60.2%	\$ 106.6	7.2%	2.59%	1.50%	3.94%	0.05%	1.63%	6.85%	64.9%		
The Citizens Bank (S)	Farmington	-1.65%	-3.16%	-44.62%	-87.91%	\$ (3.5)	1.93%	-0.01%	\$ 792.0	-5.9%	\$ 309.5	2.2%	\$ 706.1	2.1%	43.8%	\$ 27.3	3.5%	0.07%	1.24%	3.46%	0.33%	0.76%	6.57%	50.2%		
Average		1.34%	-0.20%	14.51%	-4.77%	\$ 1.7	2.08%	0.01%	\$ 555.2	0.1%	\$ 299.0	0.8%	\$ 489.9	1.4%	58.7%	\$ 45.2	9.1%	0.66%	1.85%	4.31%	0.05%	1.21%	7.38%	54.7%		
Median		1.48%	-0.06%	16.65%	-1.53%	\$ 1.2	1.93%	-0.01%	\$ 415.7	-0.2%	\$ 185.1	0.9%	\$ 374.8	1.1%	61.0%	\$ 32.4	9.2%	0.29%	1.46%	4.12%	0.02%	1.16%	7.16%	54.8%		



Note: Please refer to page 5 for additional notes

North Dakota – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)				NIM			
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Curr.	Pr. Qtr.			Curr.	Pr. Qtr.		Curr.	Pr. Qtr.			TCE / TA	NPAs / Assets	LLR / Loans	Δ vs. Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																									
Turtle Mountain State Bank (S)	Belcourt	2.68%	-0.15%	31.33%	-6.58%	\$ 0.9	3.46%	-0.18%	\$ 125.6	-16.4%	\$ 37.1	-1.0%	\$ 113.5	-18.1%	32.7%	\$ 11.8	9.4%	0.31%	1.17%	5.16%	0.07%	0.57%	7.58%	33.7%	
Watford City Bancshares, Inc. (S)	Watford City	2.14%	0.89%	32.12%	11.80%	\$ 29.3	1.27%	-0.28%	\$ 5,453.9	1.3%	\$ 4,386.6	-1.2%	\$ 4,855.3	1.6%	90.4%	\$ 367.1	6.7%	0.74%	1.03%	4.02%	0.22%	2.03%	6.59%	73.2%	
Grant County State Bank (S)	Carson	1.91%	-0.74%	12.85%	-3.42%	\$ 0.2	2.41%	-0.93%	\$ 44.8	6.2%	\$ 27.8	-10.0%	\$ 38.5	8.3%	72.2%	\$ 6.3	14.0%	0.00%	0.81%	5.74%	-0.40%	1.66%	8.17%	58.2%	
First State Bank of Golvla (S)	Golvla	1.83%	-0.55%	32.72%	-11.24%	\$ 0.5	2.24%	-0.69%	\$ 107.7	0.4%	\$ 42.8	-6.5%	\$ 101.4	1.0%	42.2%	\$ 5.9	5.5%	1.16%	0.96%	4.23%	-0.25%	0.86%	7.29%	46.7%	
Bank of Hazelton (S)	Hazelton	1.78%	0.21%	18.90%	4.94%	\$ 0.3	2.25%	0.27%	\$ 65.3	5.3%	\$ 32.9	12.7%	\$ 58.3	6.0%	56.4%	\$ 6.7	10.3%	0.00%	1.00%	4.09%	-0.08%	1.91%	7.57%	45.7%	
Western State Bank	Devils Lake	1.73%	0.20%	15.17%	1.73%	\$ 10.0	2.87%	0.32%	\$ 2,344.4	1.9%	\$ 2,103.8	1.9%	\$ 2,034.0	2.3%	103.4%	\$ 268.7	11.5%	0.54%	1.65%	4.77%	0.22%	3.04%	7.72%	46.0%	
American State B&T Co. of Williston (S)	Williston	1.67%	-0.08%	22.22%	-1.55%	\$ 2.7	2.10%	-0.02%	\$ 628.9	2.2%	\$ 306.8	0.6%	\$ 564.0	3.3%	54.4%	\$ 47.0	7.5%	1.01%	1.96%	2.63%	-0.07%	1.63%	6.34%	47.2%	
Liberty State Bank (S)	Powers Lake	1.59%	0.26%	21.78%	3.15%	\$ 0.6	1.91%	0.34%	\$ 139.7	1.9%	\$ 48.1	-3.3%	\$ 126.9	4.9%	37.9%	\$ 10.0	7.2%	0.00%	1.79%	2.82%	0.15%	2.07%	7.41%	34.2%	
BankNorth (S)	Arthur	1.56%	0.20%	16.08%	1.87%	\$ 2.6	1.93%	0.22%	\$ 649.0	5.4%	\$ 553.1	4.1%	\$ 511.0	17.7%	108.2%	\$ 58.5	9.1%	0.14%	0.97%	5.79%	1.25%	2.53%	8.58%	61.9%	
Security First Bank of North Dakota (S)	New Salem	1.44%	0.46%	12.22%	4.01%	\$ 1.0	1.80%	-0.21%	\$ 271.2	2.3%	\$ 231.5	3.1%	\$ 219.6	2.2%	105.4%	\$ 31.1	11.5%	1.73%	2.07%	4.52%	0.04%	1.50%	6.43%	62.4%	
Dakota Community B&T, N.A. (S)	Hebron	1.43%	0.18%	20.21%	2.82%	\$ 4.6	1.70%	0.24%	\$ 1,273.5	3.6%	\$ 699.9	-0.6%	\$ 1,164.2	4.9%	60.1%	\$ 87.0	6.8%	0.03%	1.37%	2.98%	0.00%	1.85%	6.24%	53.9%	
Dakota Western Bank (S)	Bowman	1.38%	0.10%	16.80%	0.99%	\$ 1.4	1.78%	0.20%	\$ 400.4	0.7%	\$ 246.5	-4.6%	\$ 358.3	1.5%	68.8%	\$ 32.1	8.0%	0.47%	1.97%	3.38%	0.31%	2.58%	7.30%	49.0%	
Kindred State Bank (S)	Kindred	1.38%	-0.13%	15.86%	-1.05%	\$ 0.1	2.04%	0.28%	\$ 44.6	17.5%	\$ 22.2	-2.8%	\$ 40.8	18.9%	54.4%	\$ 3.7	8.4%	0.04%	0.61%	3.82%	-0.08%	1.07%	5.74%	62.8%	
Merchants Bank	Rugby	1.28%	0.04%	14.20%	-0.30%	\$ 0.8	1.50%	-0.33%	\$ 252.7	2.1%	\$ 179.4	-1.1%	\$ 225.5	6.4%	79.6%	\$ 21.9	8.7%	0.75%	1.13%	4.36%	0.57%	1.65%	7.31%	63.6%	
First State Bank & Trust (S)	Williston	1.22%	0.00%	11.16%	-0.12%	\$ 1.7	1.32%	-0.01%	\$ 535.8	-1.4%	\$ 191.9	-0.3%	\$ 477.0	1.5%	40.2%	\$ 55.4	10.4%	0.05%	1.49%	2.76%	0.29%	1.56%	7.41%	57.3%	
First Security Bank - West (S)	Beulah	1.20%	-0.09%	12.63%	-1.44%	\$ 0.2	1.56%	0.03%	\$ 69.6	2.6%	\$ 26.3	1.3%	\$ 62.8	3.0%	41.9%	\$ 6.6	9.5%	0.00%	1.08%	3.90%	0.23%	0.94%	5.93%	60.3%	
KodaBank (S)	Drayton	1.13%	-0.10%	11.10%	-0.49%	\$ 1.4	1.46%	-0.14%	\$ 508.1	8.1%	\$ 380.6	3.4%	\$ 439.5	9.7%	86.6%	\$ 47.9	9.4%	0.61%	1.13%	3.50%	-0.14%	2.48%	6.52%	58.1%	
State Bank of Bottineau (S)	Bottineau	1.12%	-0.21%	13.05%	-3.36%	\$ 0.3	1.47%	-0.26%	\$ 111.7	-0.8%	\$ 91.7	-7.8%	\$ 99.3	6.2%	92.4%	\$ 9.5	8.5%	0.00%	1.56%	4.37%	-0.04%	2.24%	6.79%	64.3%	
The Goose River Bank (S)	Mayville	1.08%	0.07%	11.55%	0.82%	\$ 0.5	1.42%	0.20%	\$ 182.2	1.9%	\$ 135.8	1.8%	\$ 156.5	5.7%	86.8%	\$ 17.3	9.5%	0.00%	0.93%	3.77%	0.01%	2.02%	6.40%	60.7%	
BNC National Bank	Bismarck	1.07%	0.05%	9.27%	0.87%	\$ 2.5	1.50%	0.12%	\$ 965.3	4.6%	\$ 698.7	2.3%	\$ 858.7	6.9%	81.4%	\$ 101.4	10.5%	0.65%	1.32%	3.61%	0.07%	1.80%	5.77%	63.8%	
First United Bank (S)	Park River	1.07%	0.18%	11.77%	1.91%	\$ 2.0	1.47%	0.22%	\$ 735.6	0.0%	\$ 524.5	1.4%	\$ 620.1	2.3%	84.6%	\$ 53.2	7.4%	0.12%	1.20%	3.22%	0.14%	2.06%	6.41%	55.0%	
Dakota Heritage Bank (S)	Hunter	1.05%	-0.15%	12.89%	-1.62%	\$ 1.0	1.55%	-0.05%	\$ 383.3	-0.4%	\$ 307.5	0.6%	\$ 336.9	4.8%	91.3%	\$ 29.8	7.8%	0.22%	1.26%	3.65%	-0.02%	2.57%	6.90%	58.8%	
Bank Forward (S)	Fargo	1.00%	-0.38%	9.55%	-3.67%	\$ 2.6	1.33%	-0.48%	\$ 1,036.3	0.7%	\$ 857.5	-0.1%	\$ 861.6	2.1%	99.5%	\$ 104.2	10.1%	0.92%	0.65%	3.39%	0.03%	2.33%	5.99%	74.7%	
0.50% - 1.00% ROAA Banks																									
Cornerstone Bank	Fargo	0.98%	0.21%	15.75%	3.72%	\$ 4.2	1.64%	0.24%	\$ 1,743.1	7.7%	\$ 1,214.6	2.3%	\$ 1,577.7	8.5%	77.0%	\$ 107.1	6.1%	0.34%	1.29%	3.43%	-0.05%	2.29%	6.28%	54.4%	
McIntosh County Bank (S)	Ashley	0.94%	-0.56%	10.56%	-6.57%	\$ 0.3	1.39%	-0.43%	\$ 110.7	-2.7%	\$ 67.0	1.9%	\$ 91.6	-2.6%	73.1%	\$ 9.1	8.2%	0.34%	2.46%	3.62%	0.06%	1.66%	7.06%	62.2%	
United Valley Bank (S)	Cavalier	0.91%	0.26%	10.64%	3.07%	\$ 1.5	1.13%	0.09%	\$ 669.9	2.5%	\$ 470.0	3.0%	\$ 606.0	5.7%	77.6%	\$ 48.1	7.3%	1.22%	1.35%	3.22%	0.09%	2.18%	6.01%	63.5%	
TruCommunity Bank	Garrison	0.90%	-0.18%	9.90%	-2.22%	\$ 0.7	1.23%	-0.17%	\$ 308.9	-4.6%	\$ 204.2	-4.0%	\$ 266.8	-0.4%	76.5%	\$ 27.7	9.0%	0.87%	1.54%	3.62%	0.13%	1.44%	6.54%	67.2%	
Commercial Bank of Mott (S)	Mott	0.89%	0.00%	8.40%	-0.56%	\$ 0.3	1.14%	-0.04%	\$ 143.7	-3.0%	\$ 107.4	-3.8%	\$ 102.6	2.1%	104.7%	\$ 15.1	10.5%	0.36%	0.98%	2.73%	0.23%	2.57%	6.25%	58.1%	
Choice Financial Holdings, Inc.	Fargo	0.85%	-6.13%	7.19%	-57.63%	\$ 11.3	1.26%	-8.69%	\$ 5,412.7	2.5%	\$ 3,175.7	-0.1%	\$ 4,655.2	1.0%	68.2%	\$ 500.5	9.4%	0.58%	1.18%	2.97%	0.13%	3.05%	6.09%	65.6%	
Lincoln State Bank (S)	Hankinson	0.85%	0.15%	14.68%	2.50%	\$ 0.3	1.05%	0.25%	\$ 118.0	2.9%	\$ 67.4	4.3%	\$ 108.2	8.7%	62.2%	\$ 6.3	5.3%	0.43%	1.45%	3.21%	0.34%	1.43%	6.49%	66.2%	
Kirkwood Bank and Trust Company (S)	Bismarck	0.84%	-0.04%	9.46%	-0.26%	\$ 0.7	1.27%	0.18%	\$ 351.3	4.6%	\$ 203.4	3.7%	\$ 313.8	5.6%	64.8%	\$ 30.3	8.6%	0.04%	1.29%	3.20%	0.22%	2.05%	5.73%	65.6%	
Peoples State Bank of Velva (S)	Velva	0.84%	-0.06%	9.80%	-0.46%	\$ 0.3	1.15%	0.03%	\$ 161.7	0.8%	\$ 112.7	-1.5%	\$ 142.9	1.5%	78.9%	\$ 13.7	8.5%	0.65%	1.64%	3.61%	0.10%	2.05%	6.73%	66.0%	
First State Bank of Harvey (S)	Harvey	0.83%	-0.10%	11.98%	-1.18%	\$ 0.2	0.97%	-0.13%	\$ 88.7	-0.1%	\$ 33.1	0.7%	\$ 82.4	1.7%	40.2%	\$ 5.6	6.3%	0.00%	1.34%	2.33%	-0.20%	1.44%	6.01%	62.9%	
Bravera Holdings Corp.	Dickinson	0.82%	0.00%	9.75%	-0.39%	\$ 6.9	1.31%	0.09%	\$ 3,419.2	5.8%	\$ 2,329.1	2.3%	\$ 2,985.8	6.1%	78.0%	\$ 253.1	7.5%	0.75%	1.19%	3.04%	0.15%	2.32%	6.32%	65.2%	
Union Bank	Beulah	0.81%	0.11%	9.03%	1.45%	\$ 0.6	0.95%	0.18%	\$ 293.0	-0.1%	\$ 192.6	0.1%	\$ 265.7	0.8%	72.5%	\$ 23.4	8.0%	1.62%	1.06%	3.58%	0.19%	2.17%	6.57%	67.1%	
Union Bank	Jamestown	0.80%	-0.07%	11.44%	-1.20%	\$ 1.2	1.35%	0.25%	\$ 575.3	-0.8%	\$ 416.3	2.4%	\$ 475.4	1.8%	87.6%	\$ 32.4	5.7%	0.56%	1.52%	3.26%	0.23%	2.23%	6.56%	59.2%	
Farmers and Merchants State Bank (S)	Langdon	0.74%	0.28%	6.04%	2.26%	\$ 0.3	0.87%	0.35%	\$ 147.0	-1.5%	\$ 76.8	1.7%	\$ 105.1	0.5%	73.1%	\$ 17.6	12.0%	0.27%	0.97%	2.55%	0.28%	2.19%	6.79%	60.9%	
First Western Bank and Trust	Minot	0.73%	0.10%	7.07%	0.84%	\$ 4.1	1.04%	0.04%	\$ 2,220.1	-0.9%	\$ 1,781.9	-0.5%	\$ 1,929.8	0.3%	92.3%	\$ 184.2	8.5%	2.14%	1.09%	3.09%	-0.07%	2.85%	6.24%	70.1%	
State Bank of Lakota (S)	Lakota	0.70%	-0.40%	7.77%	-3.60%	\$ 0.1	1.03%	-0.57%	\$ 73.0	19.6%	\$ 39.5	-1.9%	\$ 67.0	23.0%	59.0%	\$ 5.8	8.0%	0.09%	0.91%	3.65%	-0.19%	1.66%	6.67%	71.4%	
First State Bank of Cando (S)	Cando	0.69%	0.17%	10.95%	2.68%	\$ 0.1	0.67%	0.17%	\$ 75.6	-2.6%	\$ 29.4	-3.6%	\$ 67.9	-0.1%	43.3%	\$ 4.2	5.5%	0.47%	1.00%	2.75%	0.19%	1.45%	6.73%	71.4%	
Horizon Financial Bank	Munich	0.69%	-0.16%	6.42%	-1.26%	\$ 0.3	1.20%	0.24%	\$ 196.2	3.2%	\$ 147.2	3.8%	\$ 171.0	3.7%	86.1%	\$ 21.0	10.7%	0.10%	1.06%	3.56%	0.10%	2.53%	6.85%	65.2%	
First National B&T Co. of Bottineau	Bottineau	0.64%	-0.65%	4.60%	-5.11%	\$ 0.3	1.69%	0.06%	\$ 161.1	1.7%	\$ 87.0	0.7%	\$ 138.3	4.9%	62.9%	\$ 21.8	13.6%	1.43%	2.07%	3.65%	-0.09%	1.58%	6.44%	54.1%	
American Federal Bank (S)	Fargo	0.63%	0.02%	7.42%	0.05%	\$ 1.3	0.87%	0.01%	\$ 794.9	-2.3%	\$ 692.9	-1.4%	\$ 612.5	5.9%	113.1%	\$ 68.1	8.6%	0.06%	1.01%	2.99%	-0.45%	1.77%	5.23%	73.6%	
Citizens State Bank of Lankin (S)	Lankin	0.61%	-0.33%	8.02%	-4.71%	\$ 0.1	0.65%	-0.40%	\$ 67.5	0.6%	\$ 46.7	2.0%	\$ 56.3	7.1%	83.1%	\$ 4.9	7.3%	0.00%	0.57%	4.41%	0.40%	1.63%	7.73%	83.8%</	

North Dakota – Financial Performance for Q4 2024 (Continued)

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.		Δ vs. Pr. Qtr.	Δ vs. Curr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Δ vs. Pr. Qtr.	Δ vs. Curr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
0.00% - 0.50% ROAA Banks																								
The Bank of Tioga	Tioga	0.47%	-0.03%	16.05%	-0.83%	\$ 0.5	0.96%	0.25%	\$ 446.2	0.6%	\$ 107.4	-3.4%	\$ 427.3	0.2%	25.1%	\$ 14.3	3.2%	0.24%	0.90%	2.11%	0.04%	2.43%	6.04%	54.9%
Gate City Bank	Fargo	0.45%	0.19%	5.16%	2.23%	\$ 4.2	0.77%	0.27%	\$ 3,768.3	2.2%	\$ 2,898.0	-0.3%	\$ 3,274.1	3.0%	88.5%	\$ 324.1	8.6%	0.59%	0.63%	3.04%	0.13%	1.42%	4.77%	83.4%
State Bankshares, Inc.	Fargo	0.40%	-0.04%	3.95%	-0.30%	\$ 14.6	0.57%	-0.02%	\$ 14,755.5	4.5%	\$ 11,989.6	-1.8%	\$ 12,722.8	4.8%	94.2%	\$ 1,427.0	9.7%	0.50%	1.01%	1.89%	0.14%	3.47%	5.21%	82.7%
Starion Bank (S)	Bismarck	0.39%	0.08%	5.43%	1.23%	\$ 1.9	0.48%	0.10%	\$ 2,015.6	9.1%	\$ 1,214.1	-1.3%	\$ 1,676.5	10.8%	72.4%	\$ 132.3	6.6%	0.60%	1.33%	2.11%	0.16%	2.40%	5.70%	78.9%
Alerus Financial Corporation	Grand Forks	0.24%	-0.23%	2.70%	-2.85%	\$ 3.2	1.20%	0.43%	\$ 5,265.3	28.9%	\$ 4,009.1	31.6%	\$ 4,378.4	31.7%	91.6%	\$ 367.3	7.2%	0.96%	1.49%	3.15%	0.98%	2.39%	6.27%	73.8%
Union State Bank of Hazen (S)	Hazen	0.22%	-1.46%	3.40%	-21.35%	\$ 0.1	0.41%	-1.76%	\$ 229.4	2.2%	\$ 125.5	-0.5%	\$ 214.2	2.7%	58.6%	\$ 14.5	6.3%	0.56%	1.85%	2.99%	0.17%	1.96%	6.09%	83.1%
Aspire Bank	Fargo	0.05%	-0.82%	0.50%	-8.12%	\$ 0.0	0.09%	-1.05%	\$ 61.5	-4.6%	\$ 54.9	-3.1%	\$ 53.7	-7.2%	102.2%	\$ 5.8	9.5%	0.77%	1.03%	3.60%	-0.13%	2.87%	6.44%	97.4%
Below 0.00% ROAA Banks																								
Peoples State Bank, Fairmount, N.D.	Fairmount	-0.01%	-0.52%	-0.18%	-8.20%	\$ (0.0)	0.11%	-0.58%	\$ 35.3	-2.4%	\$ 22.8	0.1%	\$ 33.2	-1.6%	68.8%	\$ 2.1	5.8%	0.00%	1.03%	3.95%	0.03%	1.56%	6.65%	98.3%
The Citizens State Bank at Mohall (S)	Mohall	-0.09%	-0.79%	-0.81%	-6.92%	\$ (0.0)	-0.10%	-0.87%	\$ 72.6	-1.5%	\$ 54.5	-0.8%	\$ 63.1	2.3%	86.2%	\$ 8.3	11.4%	0.70%	0.78%	3.41%	-0.11%	1.88%	6.14%	101.6%
Border Bank (S)	Fargo	-0.15%	-0.73%	-1.76%	-8.68%	\$ (0.4)	0.06%	-0.77%	\$ 976.9	0.4%	\$ 800.8	0.4%	\$ 866.4	1.0%	92.4%	\$ 74.8	7.7%	2.51%	1.27%	3.15%	0.00%	2.55%	5.82%	96.5%
State Bank & Trust of Kenmare (S)	Kenmare	-0.36%	-1.35%	-6.25%	-23.54%	\$ (0.2)	-0.26%	-0.59%	\$ 175.5	1.2%	\$ 83.0	-2.8%	\$ 162.1	3.2%	51.2%	\$ 9.2	5.2%	2.14%	1.03%	2.13%	-0.12%	2.44%	6.19%	102.4%
Average		0.89%	-0.24%	10.44%	-2.72%	\$ 2.0	1.21%	-0.26%	\$ 994.4	2.2%	\$ 729.2	0.7%	\$ 861.2	4.4%	73.8%	\$ 83.8	8.5%	0.57%	1.21%	3.47%	0.10%	2.04%	6.57%	67.1%
Median		0.84%	-0.07%	9.75%	-0.83%	\$ 0.5	1.20%	-0.01%	\$ 271.2	1.7%	\$ 157.1	0.1%	\$ 225.5	3.0%	76.5%	\$ 21.8	8.5%	0.47%	1.13%	3.41%	0.09%	2.04%	6.47%	65.2%



Oregon – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Total Assets Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)	Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)	Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.													Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																									
Bank of Eastern Oregon	Heppner	2.55%	0.71%	25.84%	7.52%	\$ 5.6	3.42%	0.96%	\$ 867.7	3.8%	\$ 586.8	4.1%	\$ 771.9	4.0%	76.0%	\$ 86.8	10.0%	0.22%	1.16%	6.78%	0.75%	0.57%	8.79%	49.8%	
Pioneer Trust Bank, N.A.	Salem	1.50%	-0.34%	10.83%	-2.22%	\$ 2.7	3.91%	0.61%	\$ 700.4	1.7%	\$ 530.7	-0.4%	\$ 601.6	1.9%	88.2%	\$ 98.4	14.0%	0.49%	1.39%	4.13%	0.35%	1.95%	6.40%	27.6%	
People's Bank of Commerce	Medford	1.39%	0.37%	11.18%	2.82%	\$ 2.8	1.64%	0.09%	\$ 798.7	1.5%	\$ 558.5	-1.3%	\$ 683.6	1.6%	81.7%	\$ 98.4	12.4%	0.21%	1.01%	4.06%	0.17%	1.58%	6.67%	61.5%	
Oregon Pacific Banking Co.	Florence	1.21%	0.19%	11.91%	1.57%	\$ 2.4	1.60%	0.16%	\$ 776.3	-2.4%	\$ 571.6	1.1%	\$ 680.0	-2.7%	84.1%	\$ 81.2	10.5%	0.18%	1.29%	3.80%	0.07%	1.37%	5.58%	65.6%	
Community Bank (S)	Joseph	1.01%	0.36%	21.16%	7.18%	\$ 1.5	1.11%	0.33%	\$ 550.8	-4.7%	\$ 135.7	-1.2%	\$ 523.7	-1.5%	25.9%	\$ 25.1	4.6%	0.20%	1.27%	2.86%	0.17%	1.32%	6.19%	64.7%	
0.50% - 1.00% ROAA Banks																									
Summit Bank	Eugene	0.98%	-0.09%	10.21%	-0.77%	\$ 3.2	1.89%	-0.03%	\$ 1,253.4	-1.4%	\$ 1,055.5	2.3%	\$ 1,113.9	-2.0%	94.8%	\$ 125.4	10.0%	0.39%	1.19%	4.44%	0.04%	2.46%	7.18%	56.4%	
Willamette Valley Bank	Salem	0.78%	-0.07%	5.16%	-0.58%	\$ 0.9	0.67%	-0.41%	\$ 470.1	-5.4%	\$ 312.4	-6.5%	\$ 333.2	-2.9%	93.8%	\$ 73.0	15.5%	0.20%	1.04%	3.48%	0.02%	2.03%	5.96%	87.2%	
0.00% - 0.50% ROAA Banks																									
Oregon Coast Bank (S)	Newport	0.46%	-0.01%	7.03%	-0.40%	\$ 0.5	0.73%	0.12%	\$ 462.5	0.4%	\$ 260.1	5.0%	\$ 372.9	1.1%	69.8%	\$ 30.0	6.5%	1.45%	1.01%	2.71%	0.19%	2.06%	7.31%	73.5%	
Citizens Bank	Corvallis	0.39%	-0.05%	4.18%	-0.98%	\$ 0.8	0.47%	-0.12%	\$ 807.3	-2.9%	\$ 376.0	-0.7%	\$ 707.1	-1.6%	53.2%	\$ 73.3	9.1%	0.03%	1.57%	3.41%	0.15%	0.41%	5.79%	86.5%	
Evergreen Federal Bank	Grants Pass	0.35%	-0.21%	2.83%	-1.77%	\$ 0.5	0.52%	-0.22%	\$ 611.9	0.1%	\$ 491.6	0.7%	\$ 512.1	-0.5%	96.0%	\$ 74.1	12.1%	0.58%	1.31%	3.37%	0.03%	1.32%	5.04%	84.5%	
First Federal S&L Assoc. of McMinnville	McMinnville	0.34%	0.04%	3.44%	0.36%	\$ 0.6	0.43%	0.08%	\$ 643.8	0.7%	\$ 402.6	-1.6%	\$ 554.7	0.6%	72.6%	\$ 64.2	10.0%	0.07%	1.00%	2.54%	0.00%	1.56%	5.14%	84.9%	
Clackamas County Bank (S)	Sandy	0.20%	-0.30%	2.09%	-3.49%	\$ 0.1	0.69%	0.01%	\$ 269.5	-7.2%	\$ 151.3	-1.2%	\$ 225.9	-2.4%	67.0%	\$ 27.3	10.1%	0.00%	1.01%	3.07%	0.23%	0.86%	6.21%	81.0%	
Pacific West Bank	West Linn	0.18%	0.19%	1.84%	1.97%	\$ 0.2	0.26%	0.14%	\$ 328.8	-4.8%	\$ 252.8	-1.4%	\$ 272.8	-1.0%	92.7%	\$ 33.8	10.3%	3.39%	1.41%	3.05%	0.31%	2.61%	5.94%	91.7%	
Lewis & Clark Bank	Oregon City	0.06%	-0.12%	0.58%	-1.25%	\$ 0.1	0.05%	-0.17%	\$ 342.1	-7.8%	\$ 151.6	-0.6%	\$ 238.4	-3.8%	63.6%	\$ 36.3	10.6%	0.00%	1.34%	2.58%	-0.21%	1.78%	6.83%	98.2%	
Average		0.81%	0.05%	8.45%	0.71%	\$ 1.6	1.24%	0.11%	\$ 634.5	-2.0%	\$ 416.9	-0.1%	\$ 542.3	-0.7%	75.7%	\$ 66.2	10.4%	0.53%	1.21%	3.59%	0.16%	1.56%	6.36%	72.3%	
Median		0.62%	-0.03%	6.09%	-0.49%	\$ 0.9	0.71%	0.08%	\$ 627.8	-1.9%	\$ 389.3	-0.6%	\$ 539.2	-1.2%	78.9%	\$ 73.2	10.2%	0.21%	1.23%	3.39%	0.16%	1.57%	6.20%	77.2%	



Note: Please refer to page 5 for additional notes

South Dakota – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)	Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)	Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.												Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio	
Above 1.00% ROAA Banks																								
One American Bank	Sioux Falls	5.38%	6.59%	72.72%	90.93%	\$ 5.4	-0.76%	0.19%	\$ 404.8	-0.6%	\$ 303.2	-3.2%	\$ 275.7	-3.0%	109.9%	\$ 32.5	8.0%	0.06%	2.23%	1.21%	0.16%	3.93%	5.03%	150.7%
Farmers and Merchants State Bank (S)	Plankinton	2.36%	0.16%	24.15%	1.73%	\$ 0.9	3.34%	0.43%	\$ 160.4	1.5%	\$ 123.5	5.9%	\$ 138.7	6.5%	89.0%	\$ 15.5	9.7%	0.44%	1.42%	4.95%	0.31%	2.14%	8.17%	36.1%
First Savings Bank	Beresford	2.34%	0.16%	13.77%	0.69%	\$ 8.5	6.55%	-0.14%	\$ 1,441.6	0.1%	\$ 1,111.0	0.4%	\$ 1,177.9	-0.3%	94.3%	\$ 222.3	15.5%	0.69%	6.57%	8.07%	-0.08%	1.55%	11.25%	39.3%
First National Bank	Fort Pierre	2.24%	-0.01%	9.36%	-0.07%	\$ 9.5	6.30%	-0.22%	\$ 1,687.1	1.9%	\$ 1,346.2	1.3%	\$ 1,234.8	2.3%	109.0%	\$ 338.7	20.5%	1.42%	6.08%	7.77%	0.02%	1.86%	10.62%	36.4%
First National Bank	Oldham	2.19%	0.65%	17.19%	4.74%	\$ 2.5	6.99%	0.18%	\$ 451.8	1.5%	\$ 361.1	2.0%	\$ 381.6	3.5%	94.6%	\$ 49.2	10.9%	1.33%	8.06%	8.47%	0.05%	1.97%	12.57%	40.1%
Great Plains Bank (S)	Eureka	1.78%	0.04%	11.21%	0.24%	\$ 0.7	2.30%	-0.06%	\$ 148.4	1.1%	\$ 105.7	3.0%	\$ 121.8	1.3%	86.8%	\$ 23.4	15.8%	0.88%	1.57%	4.36%	0.12%	2.26%	7.73%	45.1%
State Bank of Eagle Butte	Eagle Butte	1.75%	0.55%	18.65%	6.32%	\$ 0.3	2.57%	0.21%	\$ 78.4	3.0%	\$ 30.1	-5.4%	\$ 70.9	4.4%	42.5%	\$ 7.1	9.1%	1.14%	2.92%	5.88%	-0.29%	0.58%	10.99%	62.8%
Security National Bank of South Dakota	Dakota Dunes	1.72%	-0.08%	13.83%	-0.29%	\$ 1.0	2.21%	-0.15%	\$ 245.9	2.3%	\$ 140.4	1.7%	\$ 197.3	4.5%	71.2%	\$ 28.7	11.7%	0.00%	1.63%	2.21%	-0.07%	1.91%	4.82%	51.3%
Pathward Financial, Inc.	Sioux Falls	1.66%	-0.09%	15.62%	-1.17%	\$ 31.4	3.53%	1.59%	\$ 7,622.4	1.0%	\$ 4,635.3	-2.7%	\$ 6,519.0	11.0%	71.1%	\$ 461.7	6.3%	0.50%	1.06%	6.91%	0.10%	0.05%	8.78%	64.2%
The Security State Bank	Emery	1.62%	-0.16%	9.21%	-1.11%	\$ 0.2	1.44%	-1.66%	\$ 57.9	-1.0%	\$ 17.5	3.1%	\$ 47.3	-1.2%	37.0%	\$ 10.4	17.9%	0.00%	0.99%	4.73%	-0.03%	1.15%	8.62%	69.0%
First National Bank in Philip (S)	Philip	1.52%	0.34%	14.44%	4.05%	\$ 1.6	2.01%	0.45%	\$ 425.1	14.2%	\$ 239.0	-5.5%	\$ 376.1	16.4%	63.6%	\$ 43.6	10.3%	0.00%	1.57%	3.16%	-0.28%	2.77%	7.06%	36.1%
Heartland State Bank (S)	Redfield	1.49%	-0.30%	17.90%	-3.94%	\$ 0.6	1.86%	-0.55%	\$ 146.5	-3.5%	\$ 101.0	0.3%	\$ 117.3	2.3%	86.1%	\$ 12.3	8.4%	0.00%	0.94%	4.43%	0.00%	1.37%	7.85%	61.3%
First State Bank of Roscoe (S)	Roscoe	1.41%	0.12%	10.63%	0.38%	\$ 0.5	1.58%	-0.14%	\$ 131.8	-2.4%	\$ 75.2	-1.3%	\$ 111.3	-3.9%	67.6%	\$ 18.0	13.7%	0.00%	1.26%	3.49%	0.20%	2.21%	6.79%	51.8%
Quoin Financial Bank	Miller	1.39%	-0.17%	10.17%	-0.52%	\$ 0.8	1.74%	-0.23%	\$ 237.8	3.8%	\$ 153.6	2.2%	\$ 197.3	4.8%	77.9%	\$ 19.9	8.9%	0.00%	0.53%	5.20%	-0.55%	2.56%	8.67%	46.5%
First Dakota National Bank	Yankton	1.36%	0.34%	14.97%	3.45%	\$ 10.1	1.78%	0.27%	\$ 2,916.5	0.5%	\$ 2,423.8	2.9%	\$ 2,633.8	0.7%	92.0%	\$ 261.8	9.0%	0.43%	1.22%	3.48%	0.32%	2.60%	6.50%	59.7%
Campbell County Bank (S)	Herried	1.35%	-0.49%	9.64%	-3.93%	\$ 0.7	1.96%	-0.67%	\$ 202.9	3.0%	\$ 163.5	6.9%	\$ 137.7	-5.6%	118.8%	\$ 26.8	13.3%	0.39%	1.53%	4.31%	-0.26%	2.41%	7.48%	52.4%
First Fidelity Bank (S)	Burke	1.31%	0.13%	16.64%	1.68%	\$ 2.1	1.70%	0.26%	\$ 650.6	1.3%	\$ 377.8	5.9%	\$ 595.2	5.7%	63.5%	\$ 43.0	6.7%	0.01%	0.50%	3.91%	0.14%	1.73%	7.73%	55.1%
Farmers State Bank (S)	Hosmer	1.29%	0.14%	7.58%	0.75%	\$ 0.1	1.57%	0.18%	\$ 21.6	3.8%	\$ 12.7	-2.5%	\$ 17.9	11.3%	70.8%	\$ 3.6	16.8%	0.00%	2.84%	5.18%	0.44%	1.50%	8.07%	69.1%
Commercial State Bank of Wagner (S)	Wagner	1.27%	0.14%	13.91%	1.50%	\$ 0.8	2.33%	0.76%	\$ 249.3	-0.1%	\$ 143.6	5.5%	\$ 217.9	-2.7%	65.9%	\$ 22.4	9.0%	0.85%	1.15%	3.80%	0.63%	2.27%	8.30%	41.0%
First Western Federal Savings Bank (S)	Rapid City	1.26%	0.04%	7.85%	0.53%	\$ 0.2	1.60%	0.05%	\$ 64.2	1.2%	\$ 57.3	-2.2%	\$ 44.2	1.4%	129.5%	\$ 10.6	16.5%	0.42%	0.68%	4.09%	-0.14%	3.86%	7.63%	60.8%
Western Dakota Bank (S)	Timber Lake	1.25%	0.05%	13.76%	0.85%	\$ 0.2	1.67%	0.07%	\$ 76.1	7.4%	\$ 25.2	-5.2%	\$ 68.8	7.8%	36.6%	\$ 7.0	9.2%	0.00%	1.49%	3.73%	0.05%	1.63%	7.30%	54.9%
American Bank & Trust	Sioux Falls	1.18%	0.04%	14.45%	1.00%	\$ 5.7	1.61%	0.04%	\$ 1,902.1	3.1%	\$ 1,430.8	0.9%	\$ 1,695.5	4.0%	84.4%	\$ 146.5	7.7%	0.00%	1.02%	3.38%	-0.02%	2.70%	6.57%	57.9%
Sunrise Bank Dakota (S)	Onida	1.11%	0.51%	11.40%	4.68%	\$ 0.2	0.70%	-0.05%	\$ 59.0	-7.3%	\$ 22.8	1.8%	\$ 52.8	-7.4%	43.2%	\$ 5.6	9.5%	1.21%	2.63%	2.90%	0.04%	1.77%	6.19%	74.2%
Ipswich State Bank (S)	Ipswich	1.07%	-0.16%	7.14%	-1.04%	\$ 0.2	1.44%	-0.21%	\$ 66.8	3.6%	\$ 32.1	7.2%	\$ 55.7	3.8%	57.7%	\$ 10.3	15.5%	0.00%	0.79%	3.53%	0.15%	1.54%	6.89%	57.0%
Bryant State Bank (S)	Bryant	1.02%	-0.05%	9.53%	-0.86%	\$ 0.1	3.94%	0.22%	\$ 54.0	7.8%	\$ 34.1	9.3%	\$ 47.4	10.8%	71.8%	\$ 5.6	10.4%	0.42%	5.46%	6.89%	0.42%	1.37%	11.13%	54.9%
0.50% - 1.00% ROAA Banks																								
Pioneer Bank & Trust	Spearfish	0.97%	-0.07%	11.86%	-1.72%	\$ 2.4	1.36%	-0.07%	\$ 952.8	-4.9%	\$ 503.8	0.4%	\$ 863.5	5.8%	58.3%	\$ 80.3	8.4%	0.00%	1.10%	3.15%	0.39%	1.63%	7.34%	63.5%
Dacotah Banks, Inc.	Aberdeen	0.96%	0.25%	10.25%	2.54%	\$ 10.7	1.19%	0.16%	\$ 4,451.9	1.5%	\$ 3,619.1	3.1%	\$ 3,935.5	1.5%	92.0%	\$ 401.1	9.0%	0.56%	1.10%	3.30%	0.05%	2.46%	6.15%	68.9%
Rivers Edge Bank (S)	Marion	0.93%	0.17%	10.82%	1.86%	\$ 0.7	1.28%	0.21%	\$ 304.9	-0.4%	\$ 221.1	3.8%	\$ 262.8	-0.1%	84.1%	\$ 22.4	7.4%	0.18%	1.11%	3.20%	0.21%	2.59%	6.69%	60.2%
Merchants State Bank (S)	Freeman	0.90%	-0.53%	6.83%	-4.18%	\$ 0.5	1.11%	-0.74%	\$ 209.4	-1.3%	\$ 142.9	2.2%	\$ 171.7	-1.0%	83.2%	\$ 28.4	13.6%	0.14%	0.71%	3.85%	-0.11%	2.04%	7.46%	69.2%
Black Hills Community Bank, N.A. (S)	Rapid City	0.90%	0.15%	9.96%	2.04%	\$ 1.1	1.19%	0.36%	\$ 478.0	-0.8%	\$ 343.0	1.1%	\$ 432.9	7.4%	79.2%	\$ 42.3	8.9%	0.00%	1.44%	3.04%	0.37%	2.75%	6.40%	62.5%
Fishback Financial Corporation	Brookings	0.85%	0.08%	7.26%	0.55%	\$ 9.9	1.07%	0.00%	\$ 4,686.5	-0.4%	\$ 3,561.0	-0.4%	\$ 3,872.9	1.3%	92.0%	\$ 476.4	10.3%	0.29%	1.22%	3.12%	0.22%	2.56%	6.38%	68.5%
Security Bank Midwest (S)	Tyndal	0.81%	-0.06%	10.57%	-1.01%	\$ 0.7	0.99%	-0.10%	\$ 344.3	0.8%	\$ 233.9	2.0%	\$ 256.7	-2.5%	91.1%	\$ 26.3	7.6%	0.56%	1.26%	3.16%	0.01%	2.51%	6.88%	68.0%
Citizens State Bank of Arlington (S)	Arlington	0.79%	0.51%	7.74%	4.80%	\$ 0.3	0.96%	0.67%	\$ 137.1	-3.2%	\$ 78.5	1.3%	\$ 121.7	3.0%	64.5%	\$ 14.3	10.4%	0.00%	1.55%	2.32%	0.20%	2.26%	6.28%	66.4%
Andes State Bank	Lake Andes	0.78%	-0.93%	6.11%	-7.06%	\$ 0.1	1.43%	-0.62%	\$ 25.4	2.1%	\$ 9.6	3.8%	\$ 22.0	2.3%	43.7%	\$ 3.4	13.2%	0.00%	2.20%	4.30%	0.10%	0.75%	7.60%	66.0%
Security State Bank (S)	Alexandria	0.77%	-0.29%	9.14%	-3.58%	\$ 0.2	0.99%	-0.46%	\$ 102.4	3.1%	\$ 67.0	5.5%	\$ 93.6	3.7%	71.6%	\$ 8.3	8.1%	0.04%	1.09%	3.82%	0.03%	2.06%	7.76%	72.5%
DNB National Bank (S)	Clear Lake	0.71%	-0.19%	12.95%	-4.41%	\$ 0.2	0.88%	-0.25%	\$ 109.7	1.3%	\$ 28.6	-1.6%	\$ 99.5	-0.6%	28.8%	\$ 6.0	5.5%	0.03%	1.63%	2.47%	0.26%	1.38%	6.46%	75.3%
The First National Bank of Frederick	Frederick	0.70%	0.05%	8.05%	-0.15%	\$ 0.1	0.91%	0.07%	\$ 32.5	8.2%	\$ 9.3	4.9%	\$ 29.5	10.1%	31.7%	\$ 2.8	8.6%	0.00%	1.77%	2.47%	0.34%	1.80%	6.87%	63.5%
The First National Bank in Sioux Falls	Sioux Falls	0.69%	0.05%	7.86%	0.75%	\$ 3.4	1.17%	0.30%	\$ 1,956.6	0.9%	\$ 1,417.4	4.7%	\$ 1,638.3	6.0%	86.5%	\$ 170.8	8.7%	0.07%	1.48%	2.89%	0.21%	2.23%	5.52%	69.4%
Plains Commerce Bank (S)	Sioux Falls	0.67%	1.81%	6.53%	17.24%	\$ 2.1	0.97%	2.04%	\$ 1,270.3	2.4%	\$ 1,043.8	0.5%	\$ 1,006.6	-0.7%	103.7%	\$ 123.3	9.8%	1.68%	1.08%	3.02%	0.03%	3.20%	6.36%	89.0%
Reliabank Dakota (S)	Estelline	0.65%	0.24%	11.13%	3.90%	\$ 1.3	0.77%	0.32%	\$ 789.6	-0.2%	\$ 468.7	-2.1%	\$ 654.6	0.8%	71.6%	\$ 45.8	5.8%	0.34%	0.99%	2.23%	0.15%	2.62%	6.54%	67.7%
Frontier Bank (S)	Sioux Falls	0.57%	0.32%	8.75%	4.89%	\$ 0.5	0.63%	0.37%	\$ 328.2	-2.4%	\$ 214.4	5.0%	\$ 292.4	0.0%	73.3%	\$ 20.2	6.2%	0.22%	1.14%	2.32%	0.19%	2.69%	5.93%	74.4%
Farmers State Bank	Parkston	0.56%	0.06%	11.47%	1.22%	\$ 0.4	0.61%	-0.05%	\$ 241.2	0.9%	\$ 133.3	3.5%	\$ 228.6	2.6%	58.3%	\$ 10.7	4.4%	0.00%	1.02%	2.69%	0.07%	2.12%	7.14%	76.8%
CorTrust Bank National Association	Mitchell	0.54%	0.44%	6.62%	5.41%	\$ 2.1	1.03%	0.49%	\$ 1,525.7	0.1%	\$ 1,023.7	0.2%	\$ 1,277.0	-1.7%	80.2%	\$ 121.0	8.0%	0.09%	1.42%	3.34%	0.16%	1.61%	6.46%	73.8%



Note: Please refer to page 5 for additional notes

South Dakota – Financial Performance for Q4 2024 (Continued)

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.		Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.						Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.
0.00% - 0.50% ROAA Banks																								
The Farmers State Bank of Turton (S)	Turton	0.46%	0.24%	4.86%	2.52%	\$ 0.0	0.55%	0.32%	\$ 37.9	-0.6%	\$ 17.0	1.0%	\$ 32.4	-0.6%	52.7%	\$ 3.6	9.6%	0.00%	1.37%	3.14%	0.24%	2.50%	8.81%	81.6%
BankStar Financial (S)	Elkton	0.43%	-0.06%	5.16%	-0.82%	\$ 0.4	0.57%	-0.16%	\$ 328.5	-0.1%	\$ 256.3	1.4%	\$ 263.6	-0.2%	97.2%	\$ 25.4	7.8%	0.45%	0.98%	3.53%	0.38%	2.88%	7.01%	83.5%
BankWest, Incorporated	Pierre	0.42%	-0.16%	5.45%	-1.99%	\$ 1.9	0.81%	-0.07%	\$ 1,806.6	1.4%	\$ 1,236.6	4.6%	\$ 1,508.0	-0.6%	82.0%	\$ 136.8	7.6%	0.89%	1.07%	3.57%	-0.29%	2.42%	6.91%	80.3%
Security Savings Bank (S)	Canton	0.37%	-0.22%	3.90%	-2.10%	\$ 0.5	0.43%	-0.34%	\$ 515.3	0.3%	\$ 410.1	2.1%	\$ 460.9	0.6%	89.0%	\$ 47.5	9.3%	0.01%	1.11%	2.68%	0.09%	2.62%	5.67%	83.4%
The Farmers and Merchants State Bank	Scotland	0.35%	-1.01%	4.20%	-12.28%	\$ 0.0	0.88%	-0.48%	\$ 34.1	2.1%	\$ 14.8	5.9%	\$ 31.2	3.4%	47.3%	\$ 2.7	7.9%	0.23%	1.51%	4.01%	0.04%	1.34%	8.51%	77.7%
Richland State Bank (S)	Bruce	0.16%	-1.98%	1.63%	-20.73%	\$ 0.0	0.54%	-2.07%	\$ 40.3	-1.7%	\$ 20.1	15.5%	\$ 36.3	-0.4%	55.5%	\$ 3.8	9.5%	0.00%	2.39%	3.02%	-0.01%	2.00%	6.54%	89.7%
Below 0.00% ROAA Banks																								
Community Bank	Avon	-0.08%	-0.55%	-0.78%	-5.36%	\$ (0.0)	0.10%	-0.56%	\$ 66.9	0.1%	\$ 36.1	4.0%	\$ 55.8	0.9%	64.8%	\$ 6.9	10.4%	0.15%	1.22%	3.06%	0.19%	2.27%	7.97%	95.5%
Farmers State Bank of Canton	Canton	-0.11%	-0.15%	-1.40%	-1.90%	\$ (0.0)	0.01%	-0.07%	\$ 72.1	12.2%	\$ 41.9	1.6%	\$ 60.9	10.6%	68.8%	\$ 5.7	7.9%	0.00%	0.58%	2.63%	-0.25%	2.24%	5.57%	97.5%
Average		1.14%	0.13%	11.23%	1.79%	\$ 2.4	1.65%	0.00%	\$ 791.2	1.3%	\$ 561.1	3.0%	\$ 671.4	2.5%	74.2%	\$ 71.8	10.1%	0.32%	1.76%	3.85%	0.09%	2.10%	7.45%	66.1%
Median		0.97%	0.05%	9.96%	0.53%	\$ 0.7	1.28%	0.00%	\$ 241.2	1.0%	\$ 143.6	2.0%	\$ 197.3	1.5%	71.8%	\$ 22.4	9.1%	0.09%	1.26%	3.48%	0.10%	2.21%	7.06%	66.0%



Note: Please refer to page 5 for additional notes

Utah – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.			Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.							Cost of Deposits	Yield on Loans	Efficiency Ratio		
Above 1.00% ROAA Banks																										
Celtic Bank Corporation	Salt Lake City	4.62%	-0.22%	24.36%	-0.75%	\$ 40.9	6.79%	-0.47%	\$ 3,781.5	10.5%	\$ 2,869.7	10.6%	\$ 2,742.0	14.2%	104.7%	\$ 683.8	18.1%	1.78%	1.83%	7.36%	0.14%	3.49%	11.71%	33.0%		
WebBank	Salt Lake City	4.39%	1.05%	24.83%	4.51%	\$ 23.1	5.48%	-0.33%	\$ 2,112.7	-2.7%	\$ 1,824.7	7.9%	\$ 1,657.1	-4.5%	110.1%	\$ 372.9	17.7%	1.25%	1.45%	15.59%	1.63%	4.55%	21.32%	63.9%		
Capital Community Bank	Provo	3.98%	0.08%	27.51%	0.87%	\$ 10.3	9.74%	0.08%	\$ 1,081.2	8.5%	\$ 858.4	7.2%	\$ 907.4	7.8%	94.6%	\$ 153.2	14.2%	2.24%	3.29%	14.69%	0.01%	3.58%	20.32%	35.9%		
Medallion Bank	Salt Lake City	2.50%	-0.04%	16.45%	-0.24%	\$ 15.6	6.46%	-0.30%	\$ 2,553.7	-0.7%	\$ 2,377.8	0.1%	\$ 2,094.8	-0.9%	113.5%	\$ 313.6	12.3%	0.48%	3.85%	8.44%	-0.17%	3.80%	12.05%	24.4%		
FinWise Bank	Murray	2.39%	-0.62%	11.47%	-3.19%	\$ 4.0	5.43%	0.09%	\$ 732.8	9.1%	\$ 552.6	7.4%	\$ 571.4	10.1%	96.7%	\$ 135.6	18.6%	2.40%	2.38%	10.00%	0.40%	2.81%	14.18%	57.7%		
Brighton Bank (S)	Salt Lake City	1.90%	0.21%	20.24%	2.84%	\$ 1.5	2.33%	0.22%	\$ 307.9	-0.3%	\$ 213.4	8.8%	\$ 266.7	0.0%	80.0%	\$ 28.6	9.3%	1.22%	1.25%	4.92%	0.19%	1.28%	7.59%	54.4%		
Utah Independent Bank (S)	Salina	1.61%	-0.94%	11.82%	-6.07%	\$ 0.6	2.13%	-1.56%	\$ 152.1	0.6%	\$ 95.8	0.3%	\$ 129.7	1.9%	73.9%	\$ 20.6	13.5%	2.20%	1.25%	6.34%	-0.02%	1.62%	9.80%	66.5%		
Cache Valley Bank	Logan	1.50%	-0.56%	14.01%	-4.41%	\$ 12.2	1.88%	-0.87%	\$ 3,282.0	4.6%	\$ 2,403.8	-0.9%	\$ 2,905.3	4.9%	82.7%	\$ 350.9	10.7%	0.23%	1.25%	4.12%	-0.25%	2.85%	7.28%	49.5%		
Central Bank	Provo	1.48%	-0.02%	11.41%	-0.52%	\$ 7.6	2.47%	0.16%	\$ 2,008.5	-0.4%	\$ 1,323.0	2.9%	\$ 1,503.0	-1.2%	88.0%	\$ 259.1	13.0%	0.09%	3.01%	4.49%	0.11%	1.79%	8.42%	50.8%		
State Bank of Southern Utah	Cedar City	1.34%	0.35%	14.48%	3.49%	\$ 8.7	1.73%	0.44%	\$ 2,509.9	-1.7%	\$ 1,715.9	3.8%	\$ 2,111.5	0.6%	81.3%	\$ 239.0	9.5%	0.30%	1.18%	3.24%	0.24%	2.26%	7.21%	53.2%		
Home Savings Bank	Salt Lake City	1.29%	-0.11%	8.59%	-1.00%	\$ 0.4	1.16%	-0.20%	\$ 118.5	-5.9%	\$ 96.8	-10.4%	\$ 89.3	-2.2%	108.5%	\$ 18.2	15.4%	0.00%	0.92%	3.46%	-0.01%	4.47%	7.40%	68.1%		
Grand Valley Bank	Grand Junction	1.24%	0.09%	16.88%	1.22%	\$ 1.9	1.60%	0.11%	\$ 578.1	-1.1%	\$ 277.5	-0.3%	\$ 532.8	-0.5%	52.1%	\$ 41.9	7.3%	0.01%	1.91%	3.56%	0.05%	1.69%	7.55%	55.0%		
BOU Bancorp, Inc.	Ogden	1.22%	-0.07%	10.10%	-0.34%	\$ 10.3	1.79%	0.13%	\$ 3,317.2	-11.5%	\$ 2,652.0	2.7%	\$ 2,569.9	-15.0%	103.2%	\$ 399.5	12.1%	0.11%	1.23%	3.31%	0.03%	2.39%	6.22%	55.7%		
First Utah Bank	Salt Lake City	1.04%	0.43%	11.25%	4.87%	\$ 2.1	2.39%	0.88%	\$ 874.2	10.8%	\$ 671.0	13.1%	\$ 731.7	6.2%	91.7%	\$ 73.4	8.4%	1.38%	1.20%	4.83%	0.18%	2.58%	8.48%	57.3%		
0.50% - 1.00% ROAA Banks																										
Zions Bancorporation, N.A.	Salt Lake City	0.95%	0.00%	13.81%	-0.03%	\$ 215.9	1.37%	0.08%	\$ 88,774.7	2.0%	\$ 59,484.4	0.9%	\$ 76,638.3	1.0%	77.6%	\$ 5,005.7	5.7%	0.82%	1.17%	2.97%	0.02%	1.94%	5.88%	61.1%		
Holladay Bank and Trust	Holladay	0.91%	0.03%	5.32%	0.22%	\$ 0.1	1.04%	-0.09%	\$ 64.6	0.0%	\$ 40.6	-4.2%	\$ 52.8	0.1%	76.9%	\$ 11.2	17.3%	0.24%	1.51%	4.97%	0.12%	2.62%	8.51%	78.8%		
Prime Alliance Bank (S)	Woods Cross	0.75%	-0.96%	7.80%	-9.53%	\$ 1.5	3.10%	-0.18%	\$ 842.8	7.1%	\$ 666.9	11.2%	\$ 764.8	8.6%	87.2%	\$ 75.0	8.9%	0.93%	3.42%	4.12%	0.09%	4.18%	9.20%	25.8%		
Below 0.00% ROAA Banks																										
Continental Bank (S)	Salt Lake City	-0.73%	-1.39%	-5.04%	-9.22%	\$ (0.3)	-0.04%	-0.87%	\$ 191.2	11.6%	\$ 161.8	12.9%	\$ 141.9	14.9%	114.1%	\$ 27.2	14.3%	1.28%	2.02%	5.78%	-0.53%	2.29%	8.41%	100.7%		
Average		1.80%	-0.15%	13.63%	-0.96%	\$ 19.8	3.16%	-0.15%	\$ 6,293.5	2.2%	\$ 4,349.2	4.1%	\$ 5,356.1	2.6%	90.9%	\$ 456.1	12.6%	0.94%	1.90%	6.23%	0.12%	2.79%	10.08%	55.1%		
Median		1.41%	-0.03%	12.82%	-0.29%	\$ 5.8	2.23%	-0.01%	\$ 977.7	0.3%	\$ 764.7	3.4%	\$ 836.1	0.8%	89.9%	\$ 144.4	12.6%	0.88%	1.48%	4.88%	0.07%	2.60%	8.45%	55.3%		



Note: Please refer to page 5 for additional notes

Washington – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio	
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.			Total Assets	Total Deposits		Curr.	Δ vs. Pr. Qtr.												
Above 1.00% ROAA Banks																											
Security State Bank (S)	Centralia	2.24%	-0.10%	14.03%	-0.67%	\$ 3.5	2.83%	-0.12%	\$ 625.3	0.9%	\$ 233.6	0.7%	\$ 517.2	0.5%	45.2%	\$ 99.2	15.9%	0.00%	2.99%	5.15%	0.15%	0.89%	6.69%	47.1%			
Timberland Bank	Hoquiam	1.44%	0.12%	11.27%	0.80%	\$ 6.9	1.81%	0.06%	\$ 1,908.9	-0.7%	\$ 1,429.5	-0.7%	\$ 1,632.1	-1.0%	87.6%	\$ 231.5	12.2%	0.16%	1.21%	3.66%	0.06%	1.97%	5.85%	55.5%			
Peoples Bank	Bellingham	1.39%	0.51%	11.45%	4.15%	\$ 8.5	1.84%	0.81%	\$ 2,470.1	2.0%	\$ 1,952.7	0.7%	\$ 2,150.3	1.9%	90.8%	\$ 300.8	12.2%	0.18%	1.49%	3.79%	0.07%	1.49%	5.56%	55.4%			
Cashmere Valley Bank	Cashmere	1.30%	-0.04%	12.18%	-0.57%	\$ 7.1	1.70%	-0.11%	\$ 2,121.6	0.4%	\$ 962.4	-3.6%	\$ 1,838.0	0.7%	52.4%	\$ 221.1	10.5%	0.74%	1.32%	3.13%	-0.10%	1.60%	5.34%	56.2%			
Coastal Financial Corporation	Everett	1.30%	-0.05%	14.98%	-1.78%	\$ 13.4	7.71%	-0.97%	\$ 4,121.2	1.4%	\$ 3,507.2	2.4%	\$ 3,585.3	-1.2%	97.8%	\$ 438.7	10.6%	0.85%	5.05%	6.70%	-0.77%	3.23%	10.44%	44.8%			
Mountain Pacific Bank	Everett	1.25%	-0.07%	12.09%	-0.47%	\$ 2.5	1.81%	-0.11%	\$ 803.1	3.3%	\$ 642.8	2.3%	\$ 633.9	1.9%	101.4%	\$ 82.2	10.2%	0.87%	1.82%	3.79%	-0.16%	2.87%	6.93%	56.9%			
Banner Corporation	Walla Walla	1.14%	0.03%	10.41%	-0.04%	\$ 46.4	1.50%	0.08%	\$ 16,200.0	0.1%	\$ 11,386.7	0.7%	\$ 13,514.4	-0.2%	84.3%	\$ 1,397.3	8.8%	0.25%	1.37%	3.76%	0.11%	1.54%	6.02%	60.4%			
Community First Bank (S)	Kennewick	1.12%	0.38%	16.20%	5.45%	\$ 1.9	1.40%	0.25%	\$ 613.5	-6.0%	\$ 368.9	1.4%	\$ 566.7	-6.1%	65.1%	\$ 41.7	6.8%	0.04%	1.06%	3.14%	0.18%	1.58%	5.70%	71.5%			
Columbia Banking System, Inc.	Tacoma	1.10%	-0.02%	10.97%	-0.45%	\$ 143.3	1.71%	0.01%	\$ 51,576.4	-0.6%	\$ 37,752.4	0.5%	\$ 41,720.8	0.5%	90.5%	\$ 3,603.1	7.2%	0.42%	1.12%	3.67%	0.08%	1.81%	6.09%	48.1%			
1st Security Bank of Washington	Mountlake Terrace	1.04%	-0.40%	9.42%	-3.65%	\$ 7.9	1.59%	-0.01%	\$ 3,028.7	2.0%	\$ 2,561.7	0.7%	\$ 2,359.7	-3.5%	108.6%	\$ 319.3	10.6%	0.49%	1.24%	4.40%	-0.05%	2.25%	6.89%	64.9%			
RiverBank	Spokane	1.02%	-0.09%	11.23%	-1.30%	\$ 0.7	1.62%	0.16%	\$ 262.3	0.1%	\$ 220.0	5.1%	\$ 236.3	0.0%	93.1%	\$ 24.4	9.3%	0.44%	1.20%	4.50%	0.28%	2.28%	7.23%	64.2%			
0.50% - 1.00% ROAA Banks																											
Bank of the Pacific	Aberdeen	0.83%	-0.19%	7.51%	-1.51%	\$ 2.4	0.99%	-0.26%	\$ 1,152.8	-0.5%	\$ 704.2	0.7%	\$ 1,015.1	0.3%	69.4%	\$ 112.8	9.9%	0.09%	1.26%	4.04%	-0.21%	1.10%	5.88%	77.2%			
Sound Community Bank	Seattle	0.80%	0.27%	7.69%	2.59%	\$ 2.2	0.98%	0.28%	\$ 993.8	-9.7%	\$ 900.7	-0.1%	\$ 841.8	-10.0%	107.0%	\$ 113.8	11.5%	0.90%	0.94%	3.22%	0.16%	2.71%	5.80%	72.0%			
W.T.B. Financial Corporation	Spokane	0.76%	0.32%	8.95%	3.79%	\$ 20.8	0.94%	0.24%	\$ 10,737.0	-2.9%	\$ 6,892.7	-0.7%	\$ 8,804.7	-1.9%	78.3%	\$ 934.2	8.7%	0.67%	2.23%	2.99%	0.35%	1.51%	5.91%	73.1%			
WaFd, Inc.	Seattle	0.69%	-0.18%	6.27%	-1.87%	\$ 47.3	0.87%	-0.27%	\$ 27,684.5	-1.3%	\$ 21,272.3	0.7%	\$ 21,517.7	0.1%	98.9%	\$ 2,272.4	8.3%	0.53%	0.96%	2.44%	-0.21%	3.05%	5.43%	63.2%			
Farmers State Bank	Winthrop	0.68%	-0.15%	7.14%	-1.48%	\$ 0.1	0.92%	-0.18%	\$ 52.4	-2.5%	\$ 3.8	-3.9%	\$ 47.2	-2.9%	8.1%	\$ 5.1	9.8%	0.27%	5.48%	3.21%	0.29%	0.42%	7.31%	72.1%			
Heritage Financial Corporation	Olympia	0.66%	0.03%	5.49%	0.16%	\$ 11.9	1.19%	-0.05%	\$ 7,106.3	-0.7%	\$ 4,802.1	2.6%	\$ 5,684.6	-0.4%	84.5%	\$ 619.4	9.0%	0.75%	1.09%	3.33%	0.06%	1.40%	5.50%	63.7%			
Yakima Federal S&L Association	Yakima	0.61%	0.01%	2.40%	0.00%	\$ 3.1	0.72%	0.04%	\$ 2,031.9	-2.2%	\$ 826.4	2.2%	\$ 1,433.9	0.7%	57.6%	\$ 523.0	25.7%	0.12%	0.53%	1.78%	0.09%	2.31%	4.88%	63.5%			
SaviBank	Burlington	0.58%	0.05%	7.15%	0.57%	\$ 0.9	0.77%	0.06%	\$ 633.2	1.7%	\$ 517.6	1.6%	\$ 528.7	2.1%	97.9%	\$ 49.7	7.9%	0.50%	1.19%	3.45%	-0.06%	2.30%	6.07%	79.6%			
Baker Boyer National Bank	Walla Walla	0.57%	0.10%	7.38%	0.82%	\$ 1.0	0.92%	0.33%	\$ 669.7	-1.1%	\$ 393.1	0.3%	\$ 587.6	-0.5%	66.9%	\$ 52.7	7.9%	0.13%	1.00%	3.19%	0.18%	0.82%	5.74%	81.9%			
State Bank Northwest (S)	Spokane Valley	0.50%	-1.54%	4.08%	-12.13%	\$ 0.3	0.64%	-1.95%	\$ 225.0	-1.8%	\$ 164.7	-3.4%	\$ 189.2	-2.9%	87.0%	\$ 28.4	12.6%	0.19%	0.87%	6.12%	-0.51%	0.41%	7.10%	89.7%			
0.00% - 0.50% ROAA Banks																											
First Financial Northwest Bank	Renton	0.42%	0.50%	3.91%	4.68%	\$ 1.5	0.16%	-0.13%	\$ 1,424.1	-1.8%	\$ 1,155.3	1.1%	\$ 1,142.2	-3.3%	101.1%	\$ 154.4	10.9%	0.13%	1.30%	2.46%	0.04%	3.43%	5.77%	93.3%			
Riverview Bank	Vancouver	0.41%	-0.11%	3.61%	-0.99%	\$ 1.6	0.53%	-0.14%	\$ 1,506.1	-2.6%	\$ 1,045.1	-1.5%	\$ 1,226.2	-1.7%	85.2%	\$ 148.8	10.1%	0.57%	1.47%	2.76%	0.13%	1.33%	5.02%	84.2%			
Seattle Bank	Seattle	0.39%	0.04%	3.94%	0.41%	\$ 0.9	1.27%	0.21%	\$ 961.2	0.8%	\$ 792.0	4.5%	\$ 853.8	1.0%	92.8%	\$ 95.0	9.9%	5.09%	3.46%	4.00%	-0.26%	4.09%	8.29%	66.6%			
Pacific Crest Savings Bank (S)	Lynnwood	0.38%	-0.16%	3.64%	-1.51%	\$ 0.3	0.47%	-0.15%	\$ 316.7	-2.0%	\$ 232.6	1.4%	\$ 247.4	-0.9%	94.0%	\$ 33.3	10.5%	0.53%	1.54%	1.99%	-0.09%	4.05%	5.95%	73.9%			
Sound Banking Company (S)	Lakewood	0.37%	-1.44%	3.41%	-12.82%	\$ 0.0	0.46%	-1.83%	\$ 41.6	-5.4%	\$ 37.3	-3.0%	\$ 42.1	-5.4%	88.6%	\$ 5.4	11.4%	0.00%	1.70%	5.68%	-0.10%	2.10%	8.19%	91.7%			
Portage Bank	Bellevue	0.33%	-0.97%	3.39%	-9.81%	\$ 0.1	0.43%	-2.86%	\$ 87.8	16.4%	\$ 58.3	-2.9%	\$ 70.7	16.0%	82.4%	\$ 7.8	8.8%	0.80%	1.00%	5.60%	0.25%	2.87%	9.79%	92.1%			
Commencement Bank	Tacoma	0.31%	-0.31%	3.91%	-3.74%	\$ 0.5	0.97%	0.23%	\$ 649.6	3.6%	\$ 467.3	0.3%	\$ 592.1	4.2%	78.9%	\$ 49.9	7.7%	0.00%	1.20%	3.64%	0.36%	1.68%	5.94%	73.3%			
Twin City Bank	Longview	0.31%	-0.51%	3.85%	-6.77%	\$ 0.1	0.66%	-0.37%	\$ 69.7	-5.8%	\$ 42.9	-5.3%	\$ 63.6	-5.5%	67.4%	\$ 5.7	8.2%	0.84%	1.38%	4.22%	-0.05%	0.35%	6.12%	86.3%			
Olympia Federal S&L Association	Olympia	0.15%	0.07%	1.32%	0.65%	\$ 0.4	0.23%	0.18%	\$ 992.7	1.4%	\$ 842.7	1.5%	\$ 689.7	1.3%	122.2%	\$ 112.8	11.4%	0.26%	0.61%	2.19%	0.24%	2.05%	4.64%	90.0%			
Kitsap Bank	Port Orchard	0.13%	-0.03%	1.42%	-0.39%	\$ 0.5	0.77%	0.09%	\$ 1,665.6	-1.2%	\$ 896.7	1.1%	\$ 1,383.1	1.5%	64.8%	\$ 131.6	8.0%	0.00%	1.07%	3.22%	0.05%	1.11%	5.82%	77.2%			
Liberty Bank	Poulsbo	0.07%	-0.15%	0.70%	-1.58%	\$ 0.0	0.00%	-0.07%	\$ 186.8	1.7%	\$ 142.7	0.9%	\$ 146.9	-0.4%	97.1%	\$ 17.9	9.6%	0.13%	0.81%	2.46%	-0.07%	2.52%	5.32%	99.4%			
Below 0.00% ROAA Banks																											
First Fed Bank	Port Angeles	-0.15%	0.09%	-1.82%	1.13%	\$ (0.8)	0.67%	0.54%	\$ 2,218.6	-1.0%	\$ 1,692.2	-2.3%	\$ 1,692.9	-1.5%	100.0%	\$ 177.2	8.0%	1.66%	1.21%	2.76%	0.03%	2.62%	5.56%	78.1%			
Connect Community Bank	Raymond	-1.57%	1.08%	-24.14%	15.45%	\$ (0.3)	-1.64%	0.90%	\$ 70.0	-2.4%	\$ 59.0	-0.4%	\$ 58.8	-3.7%	100.2%	\$ 4.4	6.3%	0.00%	1.02%	2.55%	0.12%	1.63%	4.76%	158.8%			
Lamont Bank of St. John	Saint John	-4.25%	-3.25%	-53.80%	-41.40%	\$ (0.8)	-0.28%	0.12%	\$ 71.1	-0.9%	\$ 43.1	-11.2%	\$ 61.2	7.5%	70.5%	\$ 5.2	7.3%	2.01%	2.99%	1.94%	-0.24%	2.59%	5.52%	113.8%			
HomeStreet, Inc.	Seattle	-5.35%	-5.04%	-78.29%	-73.75%	\$ (123.3)	-4.01%	-3.60%	\$ 8,123.7	-11.7%	\$ 6,257.2	-15.2%	\$ 6,410.1	-0.4%	97.6%	\$ 389.9	4.8%	1.09%	0.62%	1.36%	0.04%	2.76%	4.62%	-90.9%			
UniBank	Lynnwood	-11.89%	-1.58%	-174.07%	-62.99%	\$ (16.5)	-0.14%	-0.51%	\$ 522.1	-8.3%	\$ 395.8	-8.1%	\$ 439.9	-6.1%	90.0%	\$ 29.5	5.6%	1.07%	2.43%	1.87%	-0.60%	3.53%	5.60%	104.4%			
Average		0.03%	-0.35%	-2.72%	-5.43%	\$ 5.3	0.95%	-0.25%	\$ 4,160.3	-1.0%	\$ 3,017.7	-0.8%	\$ 3,365.6	-0.4%	83.9%	\$ 347.0	9.8%	0.62%	1.60%	3.46%	0.00%	2.06%	6.20%	71.7%			
Median		0.58%	-0.05%	5.49%	-0.57%	\$ 1.0	0.92%	-0.01%	\$ 992.7	-0.9%	\$ 792.0	0.7%	\$ 841.8	-0.4%	88.6%	\$ 112.8	9.6%	0.44%	1.21%	3.22%	0.05%	2.05%	5.85%	73.1%			

Note: Please refer to page 5 for additional notes

Wyoming – Financial Performance for Q4 2024

Profitability & Returns for Q4 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.			Curr.	Pr. Qtr.		Curr.	Pr. Qtr.							Curr.	Pr. Qtr.				
Above 1.00% ROAA Banks																											
Central Bank and Trust (S)	Lander	3.36%	2.28%	40.33%	26.71%	\$ 1.7	4.25%	2.92%	\$ 207.8	4.0%	\$ 110.6	-2.5%	\$ 189.8	3.5%	58.3%	\$ 17.7	8.5%	0.11%	0.72%	3.83%	0.13%	0.54%	6.28%	41.4%			
The Bank of Star Valley (S)	Afton	1.91%	0.31%	18.85%	2.77%	\$ 1.9	2.26%	0.10%	\$ 396.8	-3.0%	\$ 217.7	-0.1%	\$ 340.2	-4.0%	64.0%	\$ 40.7	10.3%	0.18%	1.33%	3.75%	0.21%	1.96%	7.30%	42.9%			
Jonah Bank of Wyoming	Casper	1.65%	-0.19%	18.78%	-1.22%	\$ 2.2	2.11%	-0.27%	\$ 531.6	0.7%	\$ 348.4	1.1%	\$ 482.0	1.8%	72.3%	\$ 45.2	8.5%	0.31%	1.69%	4.45%	-0.05%	1.39%	6.68%	57.4%			
Farmers State Bank	Pine Bluffs	1.43%	0.27%	13.37%	2.46%	\$ 0.1	1.79%	0.29%	\$ 29.6	-2.1%	\$ 16.5	1.2%	\$ 26.1	-2.7%	63.2%	\$ 3.3	11.3%	0.00%	1.21%	4.93%	0.17%	0.70%	6.49%	62.6%			
Hilltop National Bank (S)	Casper	1.38%	0.72%	16.76%	8.27%	\$ 3.6	1.81%	0.17%	\$ 961.2	-10.5%	\$ 520.8	4.5%	\$ 873.1	-10.5%	59.6%	\$ 82.7	8.6%	0.08%	1.20%	3.17%	0.17%	0.89%	5.82%	58.5%			
Bank of Commerce	Rawlins	1.37%	0.25%	15.83%	3.18%	\$ 0.7	1.66%	0.32%	\$ 201.5	2.5%	\$ 102.4	-0.6%	\$ 183.4	3.7%	55.9%	\$ 17.2	8.5%	0.00%	1.75%	3.86%	0.05%	1.37%	7.13%	57.8%			
The Converse County Bank (S)	Douglas	1.34%	-0.09%	13.95%	-0.89%	\$ 3.2	1.56%	-0.12%	\$ 965.9	4.8%	\$ 275.0	1.4%	\$ 869.6	5.4%	31.6%	\$ 93.0	9.6%	0.47%	1.42%	2.43%	-0.18%	2.59%	5.96%	42.7%			
Wyoming Bank & Trust (S)	Cheyenne	1.20%	-0.35%	15.36%	-3.70%	\$ 1.1	1.40%	-0.43%	\$ 341.5	2.5%	\$ 126.9	1.8%	\$ 307.7	3.6%	41.2%	\$ 25.9	7.6%	0.00%	1.77%	2.42%	-0.05%	2.54%	6.81%	82.7%			
Big Horn Federal Savings Bank	Greybull	1.19%	0.54%	11.62%	5.34%	\$ 1.1	1.33%	0.54%	\$ 366.6	-1.2%	\$ 154.1	3.2%	\$ 306.0	-0.8%	50.4%	\$ 37.8	10.3%	0.15%	1.32%	2.73%	-0.01%	1.66%	6.26%	59.3%			
Platte Valley Bank	Torrington	1.12%	-0.17%	12.52%	-1.99%	\$ 2.0	2.02%	0.07%	\$ 732.9	1.9%	\$ 628.6	4.1%	\$ 636.3	3.6%	98.8%	\$ 63.9	8.7%	0.31%	1.68%	4.73%	0.35%	2.24%	7.46%	59.2%			
Sundance State Bank	Sundance	1.10%	-0.23%	11.05%	-1.35%	\$ 0.7	1.33%	-0.30%	\$ 292.5	16.2%	\$ 148.9	-4.9%	\$ 254.6	20.5%	58.5%	\$ 25.3	8.6%	0.48%	1.95%	3.40%	-0.05%	1.95%	7.02%	61.9%			
Buffalo Federal Bank	Buffalo	1.01%	0.03%	13.16%	0.72%	\$ 0.5	1.25%	0.03%	\$ 193.4	2.7%	\$ 137.5	0.0%	\$ 169.3	3.8%	81.3%	\$ 14.5	7.5%	0.68%	1.85%	3.79%	-0.01%	2.07%	6.76%	69.0%			
0.50% - 1.00% ROAA Banks																											
First National Bank of Gillette (S)	Gillette	0.98%	0.12%	10.35%	0.92%	\$ 1.5	1.29%	0.16%	\$ 592.6	2.3%	\$ 160.5	10.0%	\$ 531.7	3.1%	30.2%	\$ 58.9	9.9%	0.26%	1.53%	2.51%	0.03%	1.46%	7.17%	53.1%			
First Northern Bank of Wyoming (S)	Buffalo	0.97%	0.12%	14.36%	2.23%	\$ 2.1	1.26%	0.14%	\$ 857.8	1.5%	\$ 492.5	-0.9%	\$ 778.5	2.5%	63.3%	\$ 51.3	6.0%	0.23%	1.08%	3.83%	0.17%	2.21%	7.42%	69.2%			
RSNB Bank (S)	Rock Springs	0.84%	-0.03%	20.37%	-0.82%	\$ 0.9	0.96%	0.11%	\$ 362.9	-3.2%	\$ 136.8	0.8%	\$ 342.3	1.2%	40.0%	\$ 13.5	3.7%	0.06%	1.02%	2.54%	0.08%	1.33%	7.18%	63.8%			
0.00% - 0.50% ROAA Banks																											
Wyoming Community Bank (S)	Riverton	0.35%	-0.39%	5.03%	-5.59%	\$ 0.2	0.93%	0.00%	\$ 236.1	0.5%	\$ 142.6	2.4%	\$ 209.9	1.3%	67.9%	\$ 15.7	6.6%	0.00%	1.36%	3.76%	0.25%	1.98%	7.40%	74.2%			
State Bank	Green River	0.34%	0.20%	2.94%	1.81%	\$ 0.1	0.94%	0.18%	\$ 81.4	5.8%	\$ 68.5	10.5%	\$ 71.2	6.4%	96.3%	\$ 9.3	11.4%	0.00%	1.22%	4.13%	-0.06%	2.56%	7.02%	76.9%			
First Federal Bank & Trust	Sheridan	0.19%	0.14%	1.94%	1.41%	\$ 0.3	0.34%	0.26%	\$ 612.7	-1.3%	\$ 481.6	-0.7%	\$ 549.9	-1.1%	87.6%	\$ 59.7	9.7%	2.12%	1.35%	2.14%	-0.25%	2.97%	5.10%	86.1%			
Security State Bank	Basin	0.17%	-0.06%	2.43%	-0.77%	\$ 0.2	0.19%	-0.07%	\$ 433.2	-2.2%	\$ 219.7	1.8%	\$ 385.4	6.7%	57.0%	\$ 30.2	7.0%	0.00%	1.39%	2.51%	0.13%	1.98%	6.57%	90.9%			
Uinta Bank	Mountain View	0.10%	0.05%	2.17%	1.06%	\$ 0.1	0.06%	0.05%	\$ 213.5	-5.3%	\$ 73.4	-1.1%	\$ 198.3	-4.4%	37.0%	\$ 9.1	4.3%	0.28%	1.06%	1.22%	0.11%	2.89%	6.62%	91.0%			
Below 0.00% ROAA Banks																											
RNB State Bank (S)	Rawlins	-0.37%	-0.51%	-7.26%	-9.86%	\$ (0.3)	0.67%	0.25%	\$ 262.0	2.9%	\$ 149.1	-2.1%	\$ 248.1	4.1%	60.1%	\$ 13.0	5.0%	0.06%	1.46%	3.57%	0.22%	1.38%	6.09%	80.9%			
Cowboy State Bank (S)	Ranchester	-1.43%	-2.33%	-12.84%	-20.33%	\$ (0.2)	0.74%	-0.30%	\$ 51.7	2.6%	\$ 34.4	1.1%	\$ 46.1	4.0%	74.7%	\$ 5.6	10.8%	3.00%	2.22%	6.61%	0.42%	0.88%	8.11%	88.0%			
Shenette State Bank	Cheyenne	-3.89%	-3.58%	-23.23%	-21.37%	\$ (0.4)	-4.03%	-3.72%	\$ 40.7	2.7%	\$ 24.4	-3.1%	\$ 34.2	4.8%	71.2%	\$ 6.4	15.7%	4.58%	1.88%	0.30%	-4.02%	1.73%	0.75%	NM			
Summit National Bank	Hulett	-4.14%	-1.37%	-61.82%	-25.62%	\$ (1.0)	-4.21%	-1.15%	\$ 94.2	-2.6%	\$ 44.9	-3.9%	\$ 87.0	-2.1%	51.6%	\$ 5.8	6.2%	0.13%	1.90%	2.97%	-0.02%	1.95%	6.05%	223.0%			
Average		0.51%	-0.18%	6.50%	-1.53%	\$ 0.9	0.91%	-0.03%	\$ 377.5	0.9%	\$ 200.7	1.0%	\$ 338.4	2.3%	61.3%	\$ 31.1	8.5%	0.56%	1.47%	3.32%	-0.09%	1.80%	6.48%	73.6%			
Median		0.99%	0.00%	12.07%	-0.02%	\$ 0.7	1.27%	0.09%	\$ 317.0	1.7%	\$ 145.7	0.9%	\$ 280.3	3.3%	59.9%	\$ 21.5	8.6%	0.17%	1.41%	3.49%	0.06%	1.95%	6.72%	63.8%			



Note: Please refer to page 5 for additional notes

D|A|DAVIDSON

ATLANTA

1201 Peachtree St. NE
Office #222, #223
Atlanta, GA 30361
(470) 645-6385

AUSTIN

3600 N Capital of Texas
Highway, Building B, Suite
330, Austin, TX 78746
(800) 450-3942

BOCA RATON

225 NE Mizner Blvd.
Suite 610
Boca Raton 33432
(561) 961-6085

BOSTON

One International Place
Suite 320
Boston, MA 02110
(857) 318-0200

CHICAGO

227 W Monroe St.
Suite 5250
Chicago, IL 60606
(312) 525-2777

DENVER

1550 Market St.
Suite 300
Denver, CO 80202
(303) 571-6100

GREAT FALLS

8 Third St. N
Great Falls, MT 59401
(800) 332-5915

NEW YORK CITY

757 Third Ave.
Suite 1902
New York, NY 10017
(800) 450-3942

NEW YORK CITY

570 Lexington Ave.
Floor 48
New York, NY 10022
(212) 257-6300

ORANGE COUNTY

3333 Michelson Drive
Suite 900
Irvine, CA 92626
(714) 327-8800

PORTLAND

222 SW Columbia St.
Suite 1400
Portland, OR 97201
(800) 249-2610

SALT LAKE CITY

95th State St.
Suite 410
Salt Lake City, UT 84111
(801) 333-3123

SEATTLE

701 5th Ave.
Suite 4050
Seattle, WA 98104
(888) 389-8001

TORONTO

2 Bloor St.
Suite 700
Toronto, ON M4W 3E2

WASHINGTON, D.C.

1751 Pinnacle Drive, 6th Floor
McLean, VA 22102
(202) 519-9720

D|A|DAVIDSON | *mcj*
INTERNATIONAL

FRANKFURT

GmbH
Ulmenstrasse 37-39
60325 Frankfurt am Main
Germany
+49 69 989 724 750

HAMBURG

Emporio Tower
Valentinskamp 70
20355 Hamburg
+49 40 39803 0

HELSINKI

1st Floor
Etelaesplanadi 20
00130 Helsinki
+358 9 6227 1890

LONDON

14 Waterloo Place
London SW1Y 4AR
+44 20 7968 2760

STOCKHOLM

Vastra Tradgardsgatan 15
111 53 Stockholm
+46 8 545 680 80