



D|A|DAVIDSON
INVESTMENT BANKING

**BANK FINANCIAL
PERFORMANCE REPORT**

Western U.S. | Q1 2025

THE STRENGTH OF ADVICE
1935

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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

\$18.1B+

Total Transaction Value Since 2015

260

M&A & Capital Offerings Since 2015

120+

Banks and FinTechs Covered Under Institutional Research

5

Senior Equity Research Analysts

70+

Employees Dedicated to FIG



Financial Institutions Investment Banking

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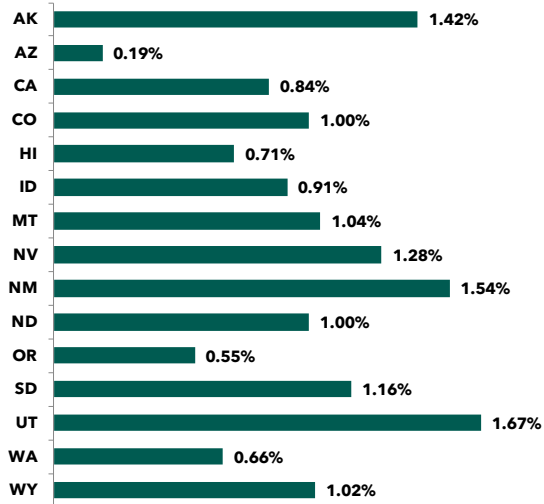
Data Sourcing and Notes

- 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 3/31/2025; 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* and which contain • indicate that the bank or a subsidiary is a target of an announced or pending merger

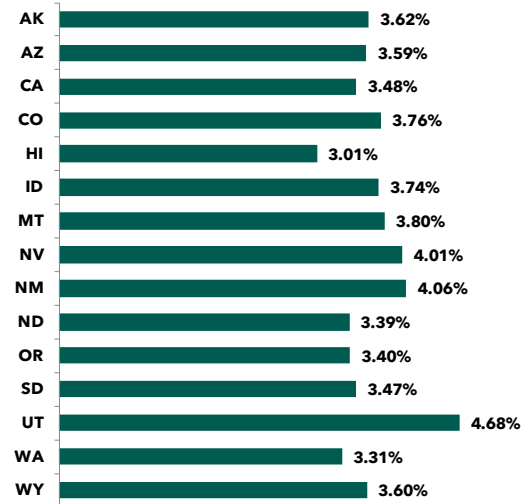


Western U.S. – Median Values by State for Q1 2025

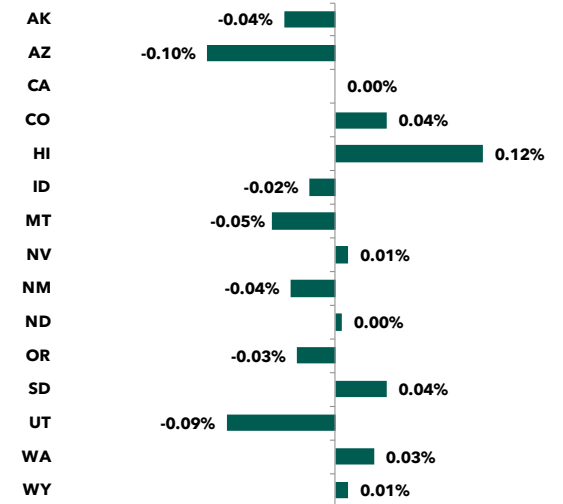
Return on Average Assets



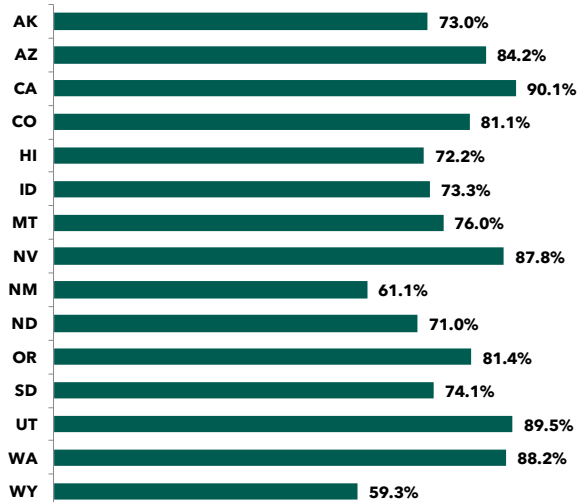
Net Interest Margin



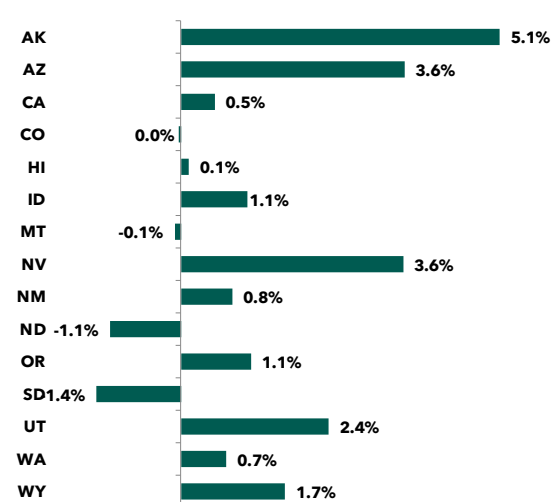
Change in NIM (bps) vs. Prior Quarter



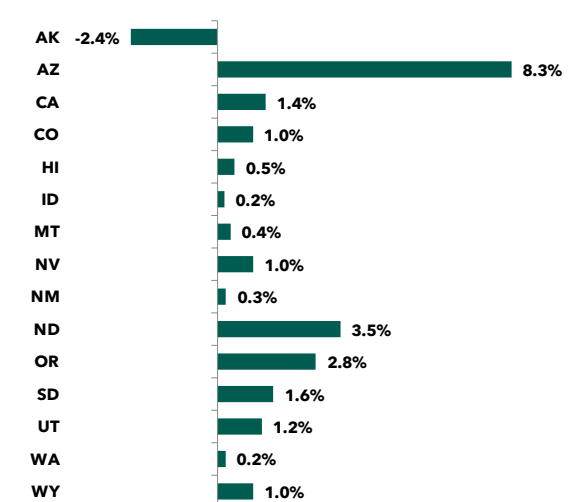
Loans / Deposits



Loan Growth vs. Prior Quarter

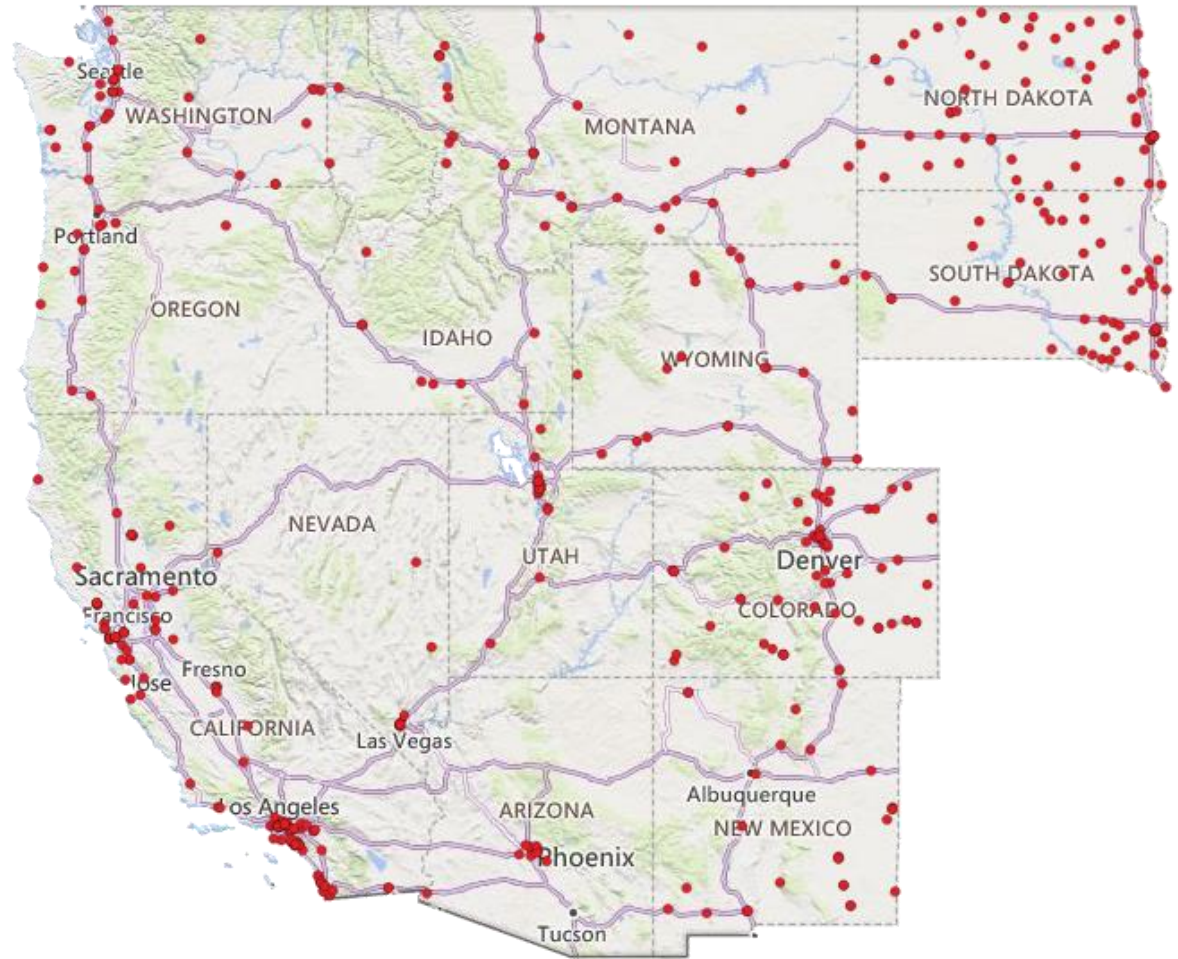


Deposit Growth vs. Prior Quarter



Note: Please refer to page 5 for additional notes

Bank Headquarters for Western U.S.



Alaska – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q1 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q1 2025				
		Δ vs. Curr.	Pr. Qtr.	Δ vs. Curr.	Pr. Qtr.		Δ vs. Curr.	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.	Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Northrim Bank	Anchorage	1.83%	0.51%	20.96%	4.75%	\$ 14.0	2.22%	0.22%	\$ 3,128.6	3.3%	\$ 2,383.1	5.1%	\$ 2,781.3	3.6%	85.7%	\$ 223.8	7.3%	0.62%	1.03%	5.14%	0.34%	1.46%	7.49%	61.8%
Denali State Bank	Fairbanks	1.54%	0.15%	14.19%	1.64%	\$ 2.0	2.36%	-0.27%	\$ 521.5	2.0%	\$ 368.9	1.6%	\$ 452.5	1.7%	81.5%	\$ 57.3	11.0%	0.95%	2.07%	5.21%	-0.22%	1.11%	7.24%	56.4%
First National Bank Alaska	Anchorage	1.42%	-0.03%	13.49%	-1.78%	\$ 17.7	2.04%	0.29%	\$ 4,890.1	-2.2%	\$ 2,611.8	5.6%	\$ 3,580.1	-2.7%	73.0%	\$ 535.1	10.9%	0.19%	0.75%	3.62%	0.28%	0.72%	6.52%	49.6%
0.50% - 1.00% ROAA Banks																								
First Bank (S)	Ketchikan	0.85%	-0.16%	13.09%	-2.82%	\$ 1.8	1.04%	-0.20%	\$ 832.5	-1.8%	\$ 238.8	5.4%	\$ 772.4	-2.4%	30.9%	\$ 57.7	6.9%	0.52%	1.85%	3.12%	-0.12%	1.59%	6.66%	71.9%
Mt. McKinley Bank	Fairbanks	0.61%	-0.09%	4.30%	-0.64%	\$ 1.0	0.71%	-0.15%	\$ 612.7	-2.5%	\$ 248.2	-1.6%	\$ 512.5	-3.3%	48.4%	\$ 94.2	15.4%	0.85%	1.88%	3.35%	-0.04%	1.01%	6.58%	78.8%
Average		1.25%	0.08%	13.21%	0.23%	\$ 7.3	1.68%	-0.02%	\$ 1,997.1	-0.2%	\$ 1,170.2	3.2%	\$ 1,619.8	-0.6%	63.9%	\$ 193.6	10.3%	0.63%	1.52%	4.09%	0.05%	1.18%	6.90%	63.7%
Median		1.42%	-0.03%	13.49%	-0.64%	\$ 2.0	2.04%	-0.15%	\$ 832.5	-1.8%	\$ 368.9	5.1%	\$ 772.4	-2.4%	73.0%	\$ 94.2	10.9%	0.62%	1.85%	3.62%	-0.04%	1.11%	6.66%	61.8%



Note: Please refer to page 5 for additional notes

Arizona – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q1 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q1 2025				
		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.	Tg. Comm. Equity (\$MM)	TCE / TA		NPAs / Assets	LLR / Loans	NIM Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio			
Above 1.00% ROAA Banks																								
1st Bank Yuma	Yuma	1.86%	0.39%	20.58%	4.72%	\$ 2.9	2.43%	0.33%	\$ 619.3	5.8%	\$ 316.8	-0.6%	\$ 558.2	6.0%	56.8%	\$ 54.9	8.9%	0.25%	1.02%	4.26%	-0.03%	0.64%	6.66%	53.1%
Goldwater Bank, N.A.	Phoenix	1.38%	0.70%	11.12%	5.49%	\$ 1.6	1.83%	0.53%	\$ 467.7	5.2%	\$ 393.2	-2.1%	\$ 342.6	11.3%	114.8%	\$ 53.6	11.5%	1.31%	1.32%	3.59%	-0.09%	2.62%	6.23%	63.3%
Gateway Commercial Bank	Mesa	1.15%	-0.01%	10.85%	-0.17%	\$ 0.6	1.64%	-0.05%	\$ 214.3	2.7%	\$ 136.9	3.6%	\$ 183.3	8.3%	74.7%	\$ 22.6	10.6%	0.00%	1.07%	3.50%	0.16%	1.94%	6.77%	52.5%
Southwest Heritage Bank	Scottsdale	1.12%	0.94%	9.85%	8.23%	\$ 2.6	0.82%	0.58%	\$ 940.0	2.8%	\$ 676.6	0.1%	\$ 818.2	2.6%	82.7%	\$ 101.9	10.9%	0.27%	1.50%	3.73%	-0.06%	2.59%	6.68%	72.9%
0.50% - 1.00% ROAA Banks																								
Western Alliance Bancorporation	Phoenix	0.95%	-0.09%	11.59%	-1.25%	\$ 199.1	1.31%	-0.19%	\$ 83,042.8	2.6%	\$ 58,377.5	3.7%	\$ 69,322.3	4.5%	84.2%	\$ 5,970.9	7.3%	0.80%	0.67%	3.33%	-0.08%	2.19%	5.60%	63.5%
0.00% - 0.50% ROAA Banks																								
Mission Bank	Kingman	0.19%	-0.49%	3.15%	-8.61%	\$ 0.1	0.25%	-0.66%	\$ 193.8	5.8%	\$ 76.3	1.1%	\$ 181.3	6.0%	42.1%	\$ 11.2	5.8%	0.10%	1.10%	2.93%	-0.28%	0.94%	6.30%	91.9%
Below 0.00% ROAA Banks																								
Zenith Bank & Trust	Scottsdale	-0.74%	0.09%	-3.69%	-0.62%	\$ (0.2)	-0.20%	0.06%	\$ 117.0	27.4%	\$ 40.6	57.1%	\$ 93.7	36.9%	43.3%	\$ 21.4	18.3%	0.00%	0.81%	3.18%	-0.18%	2.46%	6.54%	106.1%
Scottsdale Community Bank	Scottsdale	-0.77%	0.12%	-4.34%	0.15%	\$ (0.1)	-0.58%	0.06%	\$ 82.4	9.2%	\$ 60.2	9.9%	\$ 65.9	18.8%	91.4%	\$ 13.1	15.9%	0.00%	1.14%	3.29%	-0.11%	3.26%	6.66%	117.1%
West Valley National Bank	Goodyear	-1.98%	1.84%	-15.51%	11.70%	\$ (0.3)	-1.99%	1.81%	\$ 71.3	3.9%	\$ 55.9	-2.9%	\$ 61.9	10.6%	90.2%	\$ 8.8	12.3%	1.22%	1.39%	4.43%	-0.12%	1.27%	6.05%	143.3%
Integro Bank	Phoenix	-3.39%	-1.72%	-25.18%	-14.71%	\$ (0.9)	-2.97%	-2.07%	\$ 119.6	7.0%	\$ 92.4	6.9%	\$ 93.4	11.7%	98.9%	\$ 14.1	11.8%	0.62%	0.87%	4.21%	-0.65%	3.76%	8.27%	169.8%
Gainey Business Bank	Scottsdale	-3.56%	4.69%	-21.18%	19.88%	\$ (0.5)	-3.56%	2.54%	\$ 54.9	5.4%	\$ 51.7	14.7%	\$ 38.9	4.2%	132.7%	\$ 8.7	15.8%	0.00%	1.61%	4.48%	-0.10%	3.29%	7.40%	178.1%
Average		-0.34%	0.59%	-0.25%	2.26%	\$ 18.6	-0.09%	0.27%	\$ 7,811.2	7.1%	\$ 5,479.8	8.3%	\$ 6,523.6	11.0%	82.9%	\$ 571.0	11.7%	0.42%	1.14%	3.72%	-0.14%	2.27%	6.65%	101.0%
Median		0.19%	0.12%	3.15%	0.15%	\$ 0.1	0.25%	0.06%	\$ 193.8	5.4%	\$ 92.4	3.6%	\$ 181.3	8.3%	84.2%	\$ 21.4	11.5%	0.25%	1.10%	3.59%	-0.10%	2.46%	6.66%	91.9%



Note: Please refer to page 5 for additional notes

Northern California – Financial Performance for Q1 2025

Summary of financial performance for banks and thrifts headquartered in Northern California as of Q1 2025 (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 Q1 2025									Balance Sheet						Capital & Credit Quality				Performance Ratios for Q1 2025					
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																								
Column National Association	Chico	5.64%	2.17%	75.20%	24.87%	\$ 10.4	7.77%	3.09%	\$ 785.5	6.9%	\$ 222.0	3.1%	\$ 689.3	5.4%	32.2%	\$ 61.8	7.9%	0.16%	1.10%	6.42%	3.09%	1.59%	4.35%	40.9%
Plumas Bank	Quincy	1.78%	-0.11%	15.95%	-1.37%	\$ 7.4	2.55%	-0.02%	\$ 1,632.8	0.6%	\$ 1,014.0	-0.5%	\$ 1,385.9	0.2%	73.2%	\$ 183.0	11.3%	0.80%	1.31%	4.84%	-0.05%	0.55%	6.07%	51.0%
TriCo Bancshares	Chico	1.06%	-0.12%	8.42%	-0.93%	\$ 26.4	1.61%	-0.04%	\$ 9,819.6	1.5%	\$ 6,822.8	0.8%	\$ 8,205.3	1.5%	83.2%	\$ 945.2	9.9%	0.58%	1.88%	3.59%	-0.10%	1.41%	5.71%	59.1%
Redwood Capital Bank	Eureka	1.05%	-0.05%	9.95%	-0.19%	\$ 1.4	1.44%	-0.06%	\$ 522.7	-1.7%	\$ 383.1	0.1%	\$ 461.3	-2.2%	83.0%	\$ 57.2	11.0%	0.26%	1.65%	3.83%	0.00%	1.00%	5.17%	65.4%
0.50% - 1.00% ROAA Banks																								
Summit State Bank	Santa Rosa	0.94%	3.54%	10.67%	40.37%	\$ 2.5	0.93%	1.60%	\$ 1,063.4	-0.3%	\$ 891.0	-3.0%	\$ 957.1	-0.6%	93.1%	\$ 92.0	8.7%	1.87%	1.53%	3.10%	0.24%	2.65%	5.98%	71.5%
Cornerstone Community Bank	Red Bluff	0.90%	-0.24%	11.00%	-3.59%	\$ 1.5	1.28%	-0.19%	\$ 648.2	-1.5%	\$ 491.5	-1.5%	\$ 572.6	-2.1%	85.8%	\$ 55.2	8.5%	0.01%	1.27%	3.32%	-0.02%	2.03%	5.91%	61.5%
Big Poppy Holdings, Inc.	Santa Rosa	0.84%	0.18%	14.10%	3.06%	\$ 14.5	1.04%	0.08%	\$ 6,791.7	-2.1%	\$ 5,011.5	2.2%	\$ 5,669.7	-1.3%	88.4%	\$ 359.4	5.3%	1.48%	1.60%	2.40%	0.14%	3.88%	6.90%	56.3%
River Valley Community Bank	Yuba City	0.82%	-0.06%	9.81%	-0.56%	\$ 1.3	1.17%	-0.06%	\$ 635.2	5.4%	\$ 351.2	0.2%	\$ 578.5	5.5%	60.7%	\$ 53.4	8.4%	0.00%	1.26%	3.24%	0.02%	1.49%	5.60%	63.7%
Savings Bank of Mendocino County	Ukiah	0.78%	0.11%	6.81%	1.06%	\$ 2.7	1.05%	0.20%	\$ 1,312.2	0.3%	\$ 745.3	0.6%	\$ 1,022.7	0.8%	72.9%	\$ 160.2	12.2%	0.03%	2.49%	3.03%	-0.12%	0.84%	5.57%	65.5%
Golden Valley Bank	Chico	0.70%	0.01%	9.29%	0.39%	\$ 1.0	0.99%	0.01%	\$ 574.6	7.1%	\$ 244.6	-1.2%	\$ 528.7	7.5%	46.3%	\$ 43.4	7.6%	0.00%	1.61%	3.03%	-0.07%	1.46%	5.75%	67.6%
Exchange Bank	Santa Rosa	0.67%	-0.35%	7.72%	-4.54%	\$ 5.6	0.90%	0.00%	\$ 3,274.1	-0.8%	\$ 1,612.2	-0.4%	\$ 2,888.4	2.0%	55.8%	\$ 301.1	9.2%	0.55%	2.17%	2.62%	0.12%	1.27%	5.61%	71.6%
Average		1.38%	0.46%	16.27%	5.32%	\$ 6.8	1.88%	0.42%	\$ 2,460.0	1.4%	\$ 1,617.2	0.0%	\$ 2,087.2	1.5%	70.4%	\$ 210.2	9.1%	0.52%	1.62%	3.58%	0.30%	1.65%	5.69%	61.3%
Median		0.90%	-0.05%	9.95%	-0.19%	\$ 2.7	1.17%	0.00%	\$ 1,063.4	0.3%	\$ 745.3	0.1%	\$ 957.1	0.8%	73.2%	\$ 92.0	8.7%	0.26%	1.60%	3.24%	0.00%	1.46%	5.71%	63.7%



Note: Please refer to page 5 for additional notes

Bay Area – Financial Performance for Q1 2025

Summary of financial performance for banks and thrifts headquartered in the Bay Area as of Q1 2025 (Bay Area includes Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara Counties)

Profitability & Returns for Q1 2025										Balance Sheet						Capital & Credit Quality				Performance Ratios for Q1 2025				
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		Cost of Deposits	Yield on Loans	Efficiency Ratio
		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.			
Above 1.00% ROAA Banks																								
California Pacific Bank	Hayward	3.18%	-0.44%	6.81%	-1.24%	\$ 0.7	4.52%	-0.68%	\$ 83.1	0.9%	\$ 69.7	7.1%	\$ 41.7	-1.5%	167.3%	\$ 39.9	48.1%	3.35%	7.74%	6.73%	-1.07%	1.87%	8.66%	37.7%
Westamerica Bancorporation	San Rafael	2.01%	-0.02%	11.76%	-0.44%	\$ 31.0	2.67%	-0.13%	\$ 5,976.4	-1.8%	\$ 771.0	-6.0%	\$ 4,875.9	-2.7%	15.8%	\$ 801.4	13.7%	0.00%	1.80%	3.87%	-0.16%	0.26%	5.51%	38.3%
Summit Bank	Oakland	1.24%	-0.12%	7.58%	-1.01%	\$ 0.9	1.96%	-0.16%	\$ 287.1	-2.3%	\$ 200.8	-2.5%	\$ 230.2	-3.1%	87.3%	\$ 48.1	16.8%	0.00%	3.35%	5.04%	-0.30%	0.85%	6.26%	61.3%
Mechanics Bank	Walnut Creek	1.06%	-0.19%	7.49%	-1.49%	\$ 43.8	1.41%	-0.12%	\$ 16,544.3	0.3%	\$ 9,420.2	-2.4%	\$ 13,990.2	0.3%	67.3%	\$ 1,494.8	9.5%	0.15%	0.80%	3.39%	0.00%	1.28%	4.96%	57.6%
United Business Bank	Walnut Creek	1.03%	-0.18%	6.99%	-1.54%	\$ 6.6	1.50%	-0.02%	\$ 2,547.3	-3.7%	\$ 1,966.9	0.6%	\$ 2,135.1	-4.8%	92.1%	\$ 339.8	13.6%	0.36%	0.94%	3.90%	-0.05%	1.59%	5.56%	61.4%
Wells Fargo & Company	San Francisco	1.02%	-0.04%	10.79%	-0.43%	\$ 4,894.0	1.33%	-0.11%	\$ 1,950,310.0	1.1%	\$ 916,943.0	0.2%	\$ 1,361,762.0	-0.7%	67.3%	\$ 136,821.0	7.1%	0.63%	1.53%	2.62%	-0.07%	1.56%	5.90%	68.2%
0.50% - 1.00% ROAA Banks																								
Avidbank	San Jose	1.00%	-0.16%	11.28%	-1.76%	\$ 5.8	1.41%	-0.38%	\$ 2,313.5	0.7%	\$ 1,841.2	-1.3%	\$ 1,931.0	2.1%	95.4%	\$ 210.7	9.1%	1.76%	1.02%	3.55%	-0.01%	2.68%	6.86%	60.9%
Pinnacle Bank	Gilroy	0.89%	-0.66%	7.64%	-6.43%	\$ 1.9	1.18%	-0.94%	\$ 892.5	5.4%	\$ 572.9	-4.0%	\$ 775.0	5.8%	73.9%	\$ 101.5	11.4%	1.55%	1.23%	4.19%	-0.22%	1.77%	6.62%	72.1%
Heritage Commerce Corp	San Jose	0.84%	0.08%	6.71%	0.52%	\$ 11.6	1.19%	0.05%	\$ 5,514.3	-2.3%	\$ 3,488.8	-0.2%	\$ 4,683.3	-2.8%	74.5%	\$ 522.3	9.8%	0.11%	1.38%	3.37%	0.01%	1.52%	5.52%	62.9%
Bank of the Orient	San Francisco	0.77%	-0.26%	5.72%	-1.95%	\$ 1.9	1.10%	-0.35%	\$ 982.5	1.8%	\$ 805.7	1.2%	\$ 825.2	2.2%	97.6%	\$ 132.9	13.5%	0.41%	1.66%	3.54%	0.05%	3.02%	6.51%	68.6%
Fremont Bancorporation (S)	Fremont	0.76%	0.01%	11.50%	-0.06%	\$ 11.0	1.09%	0.00%	\$ 5,855.8	0.7%	\$ 4,661.8	0.9%	\$ 5,202.3	0.8%	89.6%	\$ 380.1	6.5%	0.57%	1.52%	3.92%	0.01%	1.61%	5.93%	75.2%
Bank of San Francisco	San Francisco	0.70%	-0.34%	5.78%	-2.95%	\$ 1.1	1.20%	-0.09%	\$ 638.9	3.8%	\$ 530.8	4.5%	\$ 553.5	4.3%	95.9%	\$ 76.6	12.0%	0.25%	1.31%	4.15%	-0.05%	1.27%	5.42%	71.3%
Pacific Coast Bankers' Bank	Walnut Creek	0.62%	-0.20%	5.32%	-1.86%	\$ 1.8	0.86%	-0.21%	\$ 1,139.4	-9.0%	\$ 437.8	7.1%	\$ 454.0	-15.1%	96.4%	\$ 138.0	12.1%	0.00%	0.90%	2.84%	0.05%	1.33%	6.66%	82.7%
Metropolitan Bank	Oakland	0.60%	-1.07%	4.92%	-9.15%	\$ 0.4	0.90%	-1.47%	\$ 243.2	2.7%	\$ 197.9	1.4%	\$ 200.9	3.2%	98.5%	\$ 28.9	11.9%	1.80%	1.56%	3.46%	0.02%	3.13%	6.80%	75.7%
Bank of Marin Bancorp	Novato	0.52%	-0.11%	4.46%	-1.05%	\$ 4.9	0.70%	-0.32%	\$ 3,784.2	2.2%	\$ 2,073.5	-0.5%	\$ 3,302.1	2.5%	62.8%	\$ 364.2	9.8%	0.91%	1.44%	2.89%	0.00%	1.27%	4.88%	75.6%
Below 0.00% ROAA Banks																								
Beneficial State Bank	Oakland	-0.14%	-0.39%	-1.56%	-4.40%	\$ (0.7)	0.67%	-0.43%	\$ 1,875.9	-3.5%	\$ 1,277.1	-0.2%	\$ 1,633.0	4.2%	78.2%	\$ 176.7	9.4%	1.50%	1.79%	3.46%	-0.33%	1.59%	5.94%	81.2%
Beacon Business Bank, N.A. (S)	San Francisco	-0.47%	-0.30%	-5.25%	-3.27%	\$ (0.2)	-0.24%	-0.37%	\$ 169.2	-4.4%	\$ 112.1	6.8%	\$ 140.0	5.6%	80.1%	\$ 15.6	9.3%	0.00%	1.42%	2.94%	0.18%	1.47%	5.60%	106.7%
Mission National Bank	San Francisco	-0.69%	-0.24%	-4.12%	-1.46%	\$ (0.4)	-0.72%	-0.10%	\$ 246.3	12.5%	\$ 206.4	17.6%	\$ 189.1	7.3%	109.2%	\$ 36.7	14.9%	0.62%	1.21%	2.47%	-0.06%	3.24%	5.40%	128.1%
First Federal S&LA of San Rafael	San Rafael	-0.77%	-0.57%	-4.27%	-3.21%	\$ (0.5)	-1.13%	-0.82%	\$ 237.4	2.9%	\$ 217.7	3.1%	\$ 185.8	2.8%	117.2%	\$ 42.0	17.7%	0.00%	0.60%	2.56%	0.11%	2.70%	4.92%	144.7%
Gateway Bank, F.S.B.	Oakland	-1.47%	0.99%	-15.76%	9.15%	\$ (1.0)	-1.33%	0.21%	\$ 257.6	0.6%	\$ 188.0	-1.0%	\$ 230.3	0.7%	81.6%	\$ 24.0	9.3%	0.94%	1.36%	1.95%	0.19%	3.79%	5.77%	172.5%
Altos Bank	Los Altos	-15.16%	NM	-17.32%	NM	\$ (1.0)	-15.16%	61.77%	\$ 28.6	7.7%	\$ -	-	\$ 4.1	604.7%	0.0%	\$ 23.0	80.5%	0.00%	-	4.36%	-1.37%	0.34%	4.39%	NM
Average		-0.12%	-0.21%	3.17%	-1.70%	\$ 238.8	0.24%	2.64%	\$ 95,234.6	0.8%	\$ 45,046.8	1.6%	\$ 66,825.9	28.4%	83.2%	\$ 6,753.3	16.5%	0.71%	1.73%	3.58%	-0.15%	1.82%	5.91%	80.1%
Median		0.76%	-0.20%	5.78%	-1.52%	\$ 1.8	1.10%	-0.16%	\$ 982.5	0.7%	\$ 572.9	0.4%	\$ 775.0	0.7%	87.3%	\$ 132.9	11.9%	0.41%	1.40%	3.46%	-0.01%	1.59%	5.77%	71.7%



Note: Please refer to page 5 for additional notes

Central California – Financial Performance for Q1 2025

Summary of financial performance for banks and thrifts headquartered in Central California as of Q1 2025 (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 Q1 2025										Balance Sheet					Capital & Credit Quality				Performance Ratios for Q1 2025						
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			Cost of Deposits	Yield on Loans	Efficiency Ratio
		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.	Pr. Qtr.			
Above 1.00% ROAA Banks																									
1867 Western Financial Corporation	Stockton	4.51%	4.99%	23.92%	26.75%	\$ 51.8	1.75%	0.77%	\$ 4,596.5	2.4%	\$ 2,358.4	-0.6%	\$ 3,579.4	0.9%	65.9%	\$ 829.3	18.2%	0.12%	3.30%	3.09%	0.03%	1.45%	5.86%	50.5%	
FFB Bank	Fresno	2.19%	-0.43%	16.45%	-3.70%	\$ 8.5	3.24%	-0.90%	\$ 1,557.7	3.6%	\$ 1,088.5	2.0%	\$ 1,321.7	2.8%	82.4%	\$ 209.4	13.4%	0.26%	1.19%	5.31%	0.00%	0.89%	6.73%	56.3%	
Farmers & Merchants Bancorp	Lodi	1.69%	0.07%	15.78%	0.39%	\$ 23.0	2.40%	0.15%	\$ 5,684.0	5.7%	\$ 3,584.2	-2.6%	\$ 4,981.9	5.9%	71.9%	\$ 589.6	10.4%	0.07%	2.10%	4.08%	0.03%	1.17%	6.07%	43.4%	
Mission Bank	Bakersfield	1.56%	-0.06%	15.10%	-1.01%	\$ 7.3	2.20%	-0.18%	\$ 1,866.1	0.6%	\$ 1,298.8	0.6%	\$ 1,654.4	0.2%	78.5%	\$ 196.9	10.6%	0.05%	1.51%	4.00%	0.02%	1.80%	6.32%	46.8%	
Murphy Bank (S)	Fresno	1.36%	0.10%	9.43%	0.35%	\$ 1.2	1.80%	0.12%	\$ 352.0	-1.2%	\$ 299.7	-1.2%	\$ 285.4	-2.3%	105.0%	\$ 51.4	14.6%	0.37%	1.32%	4.14%	0.02%	3.88%	8.02%	56.3%	
Five Star Bancorp	Rancho Cordova	1.28%	-0.03%	13.09%	-0.46%	\$ 13.1	1.98%	-0.06%	\$ 4,245.1	4.7%	\$ 3,624.5	2.5%	\$ 3,736.4	5.0%	97.0%	\$ 404.8	9.5%	0.04%	1.08%	3.43%	0.01%	2.45%	6.02%	42.6%	
Oak Valley Community Bank	Oakdale	1.14%	-0.15%	12.02%	-1.56%	\$ 5.5	1.51%	-0.16%	\$ 1,924.1	1.2%	\$ 1,089.2	-1.4%	\$ 1,713.8	1.0%	63.6%	\$ 179.7	9.4%	0.00%	1.05%	3.94%	0.00%	0.78%	5.13%	60.2%	
Sierra Bancorp	Porterville	1.01%	-0.12%	10.30%	-1.26%	\$ 9.1	1.57%	-0.05%	\$ 3,606.2	-0.2%	\$ 2,306.7	-1.1%	\$ 2,851.0	-1.4%	80.9%	\$ 323.9	9.1%	0.53%	1.17%	3.63%	0.03%	1.31%	5.26%	60.1%	
0.50% - 1.00% ROAA Banks																									
Community West Bancshares	Fresno	0.96%	0.16%	8.97%	1.42%	\$ 8.3	1.33%	0.05%	\$ 3,553.1	0.9%	\$ 2,346.9	0.5%	\$ 2,928.7	0.6%	80.1%	\$ 264.0	7.7%	0.19%	1.11%	3.98%	0.02%	1.43%	6.69%	65.3%	
El Dorado Savings Bank, F.S.B.	Placerville	0.93%	-0.06%	7.27%	-0.53%	\$ 5.7	1.20%	-0.02%	\$ 2,451.7	2.1%	\$ 524.7	-0.8%	\$ 2,125.1	2.2%	24.7%	\$ 313.6	12.8%	0.03%	1.14%	2.63%	-0.03%	0.92%	3.73%	57.5%	
River City Bank	Sacramento	0.93%	-0.68%	10.02%	-7.86%	\$ 12.3	1.30%	-1.17%	\$ 5,287.0	2.8%	\$ 4,227.5	1.4%	\$ 4,668.6	4.8%	90.6%	\$ 497.9	9.4%	0.00%	2.40%	2.52%	-0.18%	2.98%	5.38%	38.8%	
United Security Bank	Fresno	0.92%	-0.14%	7.78%	-1.41%	\$ 2.7	2.04%	0.14%	\$ 1,192.1	-1.6%	\$ 920.7	-0.8%	\$ 1,029.0	-3.0%	89.5%	\$ 137.8	11.6%	1.02%	1.67%	4.43%	0.23%	1.06%	6.04%	54.7%	
First Northern Bank of Dixon	Dixon	0.78%	-0.42%	8.25%	-5.04%	\$ 3.7	1.24%	-0.36%	\$ 1,875.2	-0.8%	\$ 1,057.7	-0.5%	\$ 1,677.8	-1.4%	63.0%	\$ 181.3	9.7%	0.90%	1.56%	3.49%	-0.04%	0.84%	5.19%	64.7%	
BAC Community Bank (S)	Stockton	0.55%	0.08%	6.61%	0.73%	\$ 1.1	0.65%	0.11%	\$ 791.4	1.1%	\$ 451.3	-0.4%	\$ 704.2	0.9%	64.1%	\$ 68.3	8.6%	0.00%	1.53%	2.95%	0.09%	0.97%	5.17%	77.8%	
Average		1.41%	0.24%	11.79%	0.49%	\$ 10.9	1.73%	-0.11%	\$ 2,784.4	1.5%	\$ 1,798.5	-0.2%	\$ 2,375.5	1.2%	75.5%	\$ 303.4	11.1%	0.26%	1.58%	3.69%	0.02%	1.57%	5.83%	55.4%	
Median		1.08%	-0.06%	10.16%	-0.77%	\$ 7.8	1.66%	-0.04%	\$ 2,187.9	1.2%	\$ 1,194.0	-0.5%	\$ 1,919.5	0.9%	79.3%	\$ 236.7	10.0%	0.10%	1.42%	3.79%	0.02%	1.24%	5.94%	56.3%	



Note: Please refer to page 5 for additional notes

Central Coast – Financial Performance for Q1 2025

Summary of financial performance for banks and thrifts headquartered in the Central Coast as of Q1 2025 (Central Coast includes Monterey, San Luis Obispo, Santa Barbara, Santa Cruz and Ventura Counties)

Profitability & Returns for Q1 2025										Balance Sheet						Capital & Credit Quality				Performance Ratios for Q1 2025				
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			Efficiency Ratio	
		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
Above 1.00% ROAA Banks																								
West Coast Community Bank	Santa Cruz	1.79%	1.11%	13.65%	7.54%	\$ 12.0	2.77%	0.65%	\$ 2,658.1	-0.8%	\$ 2,105.2	2.9%	\$ 2,256.6	-2.4%	93.3%	\$ 290.6	11.2%	0.49%	1.57%	5.21%	-0.21%	1.26%	7.02%	41.9%
0.50% - 1.00% ROAA Banks																								
Community Bank of Santa Maria	Santa Maria	0.84%	-0.15%	9.24%	-1.88%	\$ 0.9	1.16%	-0.17%	\$ 401.9	-0.9%	\$ 262.5	2.6%	\$ 361.1	-1.5%	72.7%	\$ 38.4	9.5%	0.02%	1.00%	3.81%	-0.03%	0.84%	5.83%	69.2%
American Riviera Bank	Santa Barbara	0.81%	0.08%	7.82%	0.55%	\$ 2.6	1.23%	0.11%	\$ 1,288.2	0.7%	\$ 994.8	0.5%	\$ 1,141.9	1.9%	87.1%	\$ 129.3	10.1%	0.35%	1.19%	3.64%	0.22%	1.37%	5.54%	67.0%
Pacific Valley Bank	Salinas	0.79%	-0.10%	6.04%	-0.76%	\$ 1.1	1.12%	-0.15%	\$ 564.1	-14.0%	\$ 491.7	1.2%	\$ 479.4	-17.3%	102.6%	\$ 73.9	13.1%	0.03%	1.55%	3.53%	0.08%	1.83%	5.53%	70.8%
0.00% - 0.50% ROAA Banks																								
Montecito Bank & Trust	Santa Barbara	0.22%	0.09%	3.04%	1.27%	\$ 1.2	0.28%	0.11%	\$ 2,143.4	1.5%	\$ 1,313.4	2.0%	\$ 1,841.7	1.7%	71.3%	\$ 157.8	7.4%	0.15%	1.08%	3.01%	0.00%	1.00%	4.93%	91.5%
Below 0.00% ROAA Banks																								
Monterey County Bank	Monterey	-2.03%	-0.60%	-15.84%	-5.36%	\$ (1.2)	-1.69%	-0.48%	\$ 243.7	7.5%	\$ 101.0	18.0%	\$ 189.0	9.6%	53.5%	\$ 20.0	8.5%	1.71%	1.13%	3.43%	-0.05%	1.81%	6.69%	140.0%
Average		0.40%	0.07%	3.99%	0.23%	\$ 2.8	0.81%	0.01%	\$ 1,216.6	-1.0%	\$ 878.1	4.5%	\$ 1,045.0	-1.3%	80.1%	\$ 118.3	10.0%	0.46%	1.25%	3.77%	0.00%	1.35%	5.92%	80.1%
Median		0.80%	-0.01%	6.93%	-0.11%	\$ 1.2	1.14%	-0.02%	\$ 926.1	0.0%	\$ 743.2	2.3%	\$ 810.7	0.1%	79.9%	\$ 101.6	9.8%	0.25%	1.16%	3.59%	-0.01%	1.31%	5.69%	70.0%



Note: Please refer to page 5 for additional notes

Los Angeles – Financial Performance for Q1 2025

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q1 2025 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q1 2025									Balance Sheet					Capital & Credit Quality				Performance Ratios for Q1 2025						
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.			
Above 1.00% ROAA Banks																								
First Credit Bank (S)	Los Angeles	3.67%	0.35%	8.44%	0.48%	\$ 4.9	4.68%	-0.85%	\$ 533.5	-0.2%	\$ 413.3	0.0%	\$ 291.4	-2.9%	141.9%	\$ 234.1	43.9%	2.53%	3.41%	6.29%	-1.00%	3.47%	9.21%	21.8%
First General Bank	Rowland Heights	2.53%	-0.04%	10.41%	-0.44%	\$ 7.2	3.65%	0.03%	\$ 1,143.0	-0.8%	\$ 892.8	5.2%	\$ 836.2	-1.3%	106.8%	\$ 280.5	24.6%	1.11%	1.38%	5.21%	-0.30%	2.77%	8.22%	30.0%
HCN Bank (S)	Riverside	1.96%	0.74%	18.14%	6.48%	\$ 4.8	2.49%	0.12%	\$ 997.5	6.2%	\$ 693.8	0.0%	\$ 881.4	6.5%	78.7%	\$ 107.1	10.7%	0.00%	1.38%	3.89%	0.14%	1.19%	5.40%	40.9%
Preferred Bank	Los Angeles	1.73%	-0.01%	15.58%	-0.40%	\$ 30.0	2.49%	-0.07%	\$ 7,100.8	2.6%	\$ 5,644.8	-0.2%	\$ 6,078.4	2.7%	92.9%	\$ 778.2	11.0%	1.30%	1.28%	3.68%	-0.40%	3.43%	7.41%	33.6%
Sunwest Bank	Irvine	1.71%	-0.06%	18.92%	-0.81%	\$ 15.1	2.29%	0.16%	\$ 3,573.0	2.3%	\$ 2,915.3	2.6%	\$ 2,981.2	4.8%	97.8%	\$ 329.4	9.2%	0.40%	1.75%	4.48%	-0.27%	1.15%	6.16%	54.2%
American Plus Bank, N.A.	Arcadia	1.64%	0.27%	9.67%	1.79%	\$ 3.2	2.42%	0.09%	\$ 783.4	2.1%	\$ 680.7	3.1%	\$ 634.3	2.2%	107.3%	\$ 131.5	16.8%	0.35%	1.41%	3.57%	-0.01%	3.98%	7.23%	35.0%
Malaga Bank, FSB	Palos Verdes Estates	1.61%	0.02%	10.00%	-0.02%	\$ 5.6	2.27%	0.01%	\$ 1,380.7	-2.2%	\$ 1,225.8	-1.4%	\$ 941.4	0.8%	130.2%	\$ 225.7	16.4%	0.00%	0.30%	3.34%	0.07%	1.63%	4.98%	31.4%
Infinity Bank	Santa Ana	1.55%	-0.02%	13.67%	-0.99%	\$ 1.3	2.45%	-0.06%	\$ 338.7	1.8%	\$ 224.4	-0.9%	\$ 289.0	0.4%	77.6%	\$ 37.5	11.1%	0.16%	1.64%	5.63%	0.10%	1.53%	8.77%	57.0%
East West Bancorp, Inc.	Pasadena	1.52%	-0.03%	14.75%	-0.42%	\$ 290.3	2.31%	0.05%	\$ 76,165.0	0.2%	\$ 54,252.7	1.0%	\$ 63,117.8	-0.2%	86.0%	\$ 7,463.4	9.9%	0.55%	1.35%	3.28%	0.04%	2.50%	6.30%	36.1%
Chino Commercial Bank, N.A.	Chino	1.36%	0.00%	12.28%	-0.70%	\$ 1.5	1.90%	0.00%	\$ 471.0	1.0%	\$ 207.7	1.4%	\$ 374.3	5.2%	55.5%	\$ 49.7	10.6%	0.24%	2.23%	3.56%	-0.01%	1.31%	6.40%	54.3%
CVB Financial Corp.	Ontario	1.32%	0.04%	9.23%	0.04%	\$ 51.1	1.75%	-0.32%	\$ 15,256.6	0.7%	\$ 8,363.6	-2.0%	\$ 11,989.9	0.3%	69.8%	\$ 1,453.8	10.0%	0.24%	0.94%	3.16%	0.09%	0.85%	5.22%	45.3%
CommerceWest Bank	Irvine	1.22%	-0.23%	10.53%	-3.15%	\$ 3.4	1.70%	-0.30%	\$ 1,149.9	-22.8%	\$ 802.2	1.1%	\$ 1,006.7	-25.4%	79.7%	\$ 128.3	11.2%	0.65%	1.42%	3.32%	0.03%	1.55%	5.51%	52.7%
American Continental Bank	City of Industry	1.21%	-0.51%	7.77%	-3.39%	\$ 1.1	1.68%	-0.86%	\$ 362.7	1.6%	\$ 267.3	-1.9%	\$ 292.6	1.5%	91.4%	\$ 55.6	15.4%	0.93%	1.60%	3.94%	-0.28%	3.77%	7.88%	61.2%
East West Bancorp	Los Angeles	1.19%	-0.18%	9.71%	-1.53%	\$ 69.5	1.83%	0.08%	\$ 23,205.0	0.7%	\$ 19,364.0	-0.1%	\$ 19,817.5	0.7%	97.7%	\$ 2,486.7	10.9%	0.83%	0.90%	3.20%	0.11%	2.81%	6.17%	44.5%
Cever Trust Bank	City of Industry	1.17%	-3.68%	4.53%	-14.29%	\$ 2.8	1.65%	0.34%	\$ 963.2	1.8%	\$ 719.7	8.3%	\$ 698.9	2.5%	103.0%	\$ 207.0	22.4%	0.24%	1.38%	3.68%	-0.10%	2.88%	6.72%	53.3%
American Business Bank	Los Angeles	1.14%	-0.05%	13.15%	-0.89%	\$ 11.9	1.69%	-0.06%	\$ 4,174.3	3.3%	\$ 2,832.0	3.0%	\$ 3,758.7	3.1%	75.3%	\$ 368.0	8.8%	0.32%	1.11%	3.42%	0.08%	1.17%	5.50%	51.1%
Mission Valley Bank	Sun Valley	1.05%	0.25%	10.84%	2.55%	\$ 1.8	1.61%	-0.28%	\$ 706.1	4.3%	\$ 562.5	2.7%	\$ 592.4	7.4%	95.0%	\$ 68.4	9.7%	1.35%	1.48%	3.74%	0.27%	2.26%	7.53%	70.1%
PCB Bank	Los Angeles	1.02%	0.05%	8.86%	0.70%	\$ 7.9	1.63%	-0.05%	\$ 3,182.7	3.9%	\$ 2,739.7	3.9%	\$ 2,723.2	3.8%	100.6%	\$ 360.5	11.3%	0.50%	1.17%	3.22%	0.03%	3.38%	6.50%	52.9%
Commonwealth Business Bank	Los Angeles	1.01%	-0.30%	7.21%	-2.10%	\$ 4.6	1.52%	-0.30%	\$ 1,814.0	-0.1%	\$ 1,450.6	0.9%	\$ 1,477.9	-0.2%	98.2%	\$ 254.9	14.1%	0.69%	1.02%	3.32%	-0.24%	3.39%	6.57%	59.0%
0.50% - 1.00% ROAA Banks																								
Golden State Bank	Glendale	0.95%	-0.17%	9.65%	-1.88%	\$ 2.0	1.66%	-0.17%	\$ 887.4	6.0%	\$ 760.1	7.1%	\$ 758.3	5.7%	100.3%	\$ 83.9	9.5%	0.19%	1.34%	3.93%	0.07%	3.32%	7.28%	57.8%
Open Bank	Los Angeles	0.95%	0.08%	11.16%	0.94%	\$ 5.7	1.42%	-0.02%	\$ 2,512.8	6.2%	\$ 2,048.4	4.4%	\$ 2,191.2	8.0%	93.5%	\$ 207.8	8.3%	0.75%	1.24%	2.96%	0.01%	3.15%	6.32%	61.0%
CBC Bancorp	Irvine	0.94%	0.91%	12.87%	12.49%	\$ 8.4	1.35%	0.43%	\$ 3,627.7	2.5%	\$ 2,566.6	2.1%	\$ 2,990.6	4.7%	85.8%	\$ 216.1	6.0%	0.38%	1.19%	3.45%	-0.02%	2.10%	6.33%	50.2%
Hanmi Financial Corporation	Los Angeles	0.93%	-0.01%	8.79%	-0.15%	\$ 17.7	1.46%	0.07%	\$ 7,729.0	0.7%	\$ 6,294.0	0.5%	\$ 6,619.5	2.9%	95.1%	\$ 738.8	9.6%	1.19%	1.12%	2.96%	0.06%	2.55%	5.95%	55.6%
Mega Bank	San Gabriel	0.90%	-0.26%	7.03%	-2.31%	\$ 1.2	1.47%	-0.23%	\$ 509.9	-2.8%	\$ 431.6	3.7%	\$ 436.1	-1.9%	99.0%	\$ 67.4	13.2%	1.49%	1.17%	3.77%	0.28%	3.69%	7.60%	60.3%
US Metro Bank	Garden Grove	0.84%	0.24%	9.20%	2.49%	\$ 2.9	1.28%	0.20%	\$ 1,417.2	1.5%	\$ 1,198.1	1.8%	\$ 1,237.3	0.7%	96.8%	\$ 127.4	9.0%	0.84%	1.20%	2.97%	0.07%	3.24%	6.63%	66.5%
Pacific Premier Bancorp, Inc.	Irvine	0.80%	0.05%	4.87%	0.26%	\$ 36.0	0.98%	0.02%	\$ 18,085.6	1.0%	\$ 12,025.9	-0.2%	\$ 14,675.1	1.3%	82.0%	\$ 2,036.1	11.9%	0.15%	1.45%	3.03%	-0.02%	1.63%	5.03%	66.7%
Partners Bank of California	Mission Viejo	0.78%	-0.28%	8.77%	-1.76%	\$ 1.3	1.27%	-0.28%	\$ 650.2	-0.0%	\$ 393.3	-0.9%	\$ 563.7	0.9%	69.8%	\$ 58.5	9.0%	0.00%	2.10%	2.98%	-0.23%	2.27%	5.59%	58.2%
California Business Bank	Irvine	0.72%	0.21%	4.52%	1.39%	\$ 0.2	0.72%	-0.16%	\$ 109.9	3.1%	\$ 86.7	-2.6%	\$ 89.0	3.6%	97.4%	\$ 16.7	15.2%	1.73%	1.84%	4.11%	-0.23%	1.97%	6.70%	87.5%
Provident Savings Bank, F.S.B.	Riverside	0.66%	0.31%	6.72%	3.12%	\$ 2.1	0.79%	0.13%	\$ 1,260.1	0.4%	\$ 1,065.6	0.5%	\$ 910.2	3.6%	117.1%	\$ 123.3	9.8%	0.11%	0.62%	3.03%	0.11%	1.23%	5.06%	75.7%
Bank of California, Inc.	Los Angeles	0.64%	-0.03%	6.08%	-0.45%	\$ 53.6	0.96%	-0.06%	\$ 33,779.9	0.7%	\$ 24,152.3	1.4%	\$ 27,192.0	0.0%	88.8%	\$ 2,680.6	8.0%	1.27%	0.97%	3.03%	-0.02%	2.99%	5.90%	65.3%
New OMNI Bank, National Association	Alhambra	0.64%	-0.35%	2.56%	-1.45%	\$ 0.9	0.92%	-0.49%	\$ 530.6	-0.3%	\$ 354.8	-2.3%	\$ 389.5	-0.6%	91.1%	\$ 91.2	17.2%	1.60%	1.68%	3.97%	-0.41%	3.91%	7.94%	76.0%
F&M Bank of Long Beach	Long Beach	0.58%	0.45%	4.90%	3.73%	\$ 16.8	0.71%	0.16%	\$ 11,487.1	-1.7%	\$ 6,419.0	-0.6%	\$ 8,696.6	-0.8%	73.8%	\$ 1,378.7	12.0%	1.00%	1.50%	2.27%	0.14%	1.25%	4.44%	68.6%
Tustin Community Bank (S)	Tustin	0.57%	-0.00%	4.04%	-0.43%	\$ 0.1	0.95%	-0.04%	\$ 81.8	3.1%	\$ 62.3	-3.6%	\$ 67.7	10.3%	92.0%	\$ 11.5	14.0%	0.02%	3.48%	5.20%	-0.45%	2.78%	8.53%	82.3%
Community Commerce Bank	Claremont	0.55%	-0.01%	3.60%	-0.05%	\$ 0.5	0.73%	-0.15%	\$ 395.5	-1.2%	\$ 292.5	-1.5%	\$ 302.4	-1.6%	96.7%	\$ 61.0	15.4%	0.68%	1.16%	2.99%	0.01%	4.15%	7.25%	75.3%
GBC International Bank	Los Angeles	0.51%	-0.25%	3.49%	-1.76%	\$ 0.9	0.72%	-0.33%	\$ 655.1	-2.3%	\$ 453.2	-1.6%	\$ 522.3	-2.3%	86.8%	\$ 97.0	14.8%	0.29%	1.21%	2.83%	-0.15%	3.29%	6.42%	76.6%
0.00% - 0.50% ROAA Banks																								
Hope Bancorp, Inc.	Los Angeles	0.49%	-0.07%	3.93%	-0.58%	\$ 21.1	0.74%	-0.17%	\$ 17,068.6	0.1%	\$ 13,335.5	-2.2%	\$ 14,488.5	1.1%	92.0%	\$ 1,692.1	10.2%	0.56%	1.11%	2.45%	-0.01%	3.14%	5.88%	71.9%
Bank Irvine	Irvine	0.49%	0.03%	2.42%	-0.96%	\$ 0.3	1.15%	0.55%	\$ 243.6	14.3%	\$ 191.5	9.7%	\$ 175.9	-3.5%	108.9%	\$ 66.2	27.2%	0.00%	1.21%	3.56%	0.45%	3.38%	6.69%	67.8%
Pacific Alliance Bank	San Gabriel	0.47%	0.54%	3.74%	4.28%	\$ 0.5	0.67%	0.07%	\$ 426.3	3.5%	\$ 315.7	4.7%	\$ 344.4	5.1%	91.7%	\$ 54.0	12.7%	1.23%	1.70%	2.37%	-0.08%	4.05%	6.43%	72.1%
California International Bank, N.A.	Westminster	0.45%	0.41%	2.38%	2.17%	\$ 0.1	0.45%	0.41%	\$ 62.7	7.0%	\$ 51.7	8.5%	\$ 50.6	8.9%	102.1%	\$ 11.5	18.3%	0.50%	4.62%	7.61%	0.64%	2.15%	10.32%	94.3%
Bank of Whittier, National Association	Whittier	0.39%	-0.23%	2.91%	-1.80%	\$ 0.2	0.50%	-0.58%	\$ 173.4	-4.4%	\$ 84.7	-1.0%	\$ 147.9	-5.2%	57.3%	\$ 24.1	13.9%	0.00%	2.68%	1.90%	-0.33%	3.66%	5.52%	77.0%
First Pacific Bank	Whittier	0.37%	-0.11%	4.08%	-1.27%	\$ 0.4	0.51%	-0.16%	\$ 456.1	-5.4%	\$ 294.1	6.0%	\$ 390.2	11.1%	75.4%	\$ 37.8	8.3%	0.19%	1.08%	3.41%	-0.08%	1.96%	6.69%	85.1%
Asian Pacific National Bank (S)	San Gabriel	0.29%	0.04%	1.51%	0.16%	\$ 0.0	0.37%	0.01%	\$ 55.5	0.5%	\$ 28.4	0.1%	\$ 43.8	-0.8%	64.9%	\$ 10.7	19.3%	0.00%	2.05%	2.93%	-0.12%	3.36%	8.05%	87.5%
First Foundation Bank	Irvine	0.25%	0.59%	2.59%	6.33%	\$ 7.7	0.18%	0.16%	\$ 12,556.7	-0.4%	\$ 8,996.8	-2.5%	\$ 9,591.4	-3.2%	93.8%	\$ 1,193.8	9.5%	0.37%	0.39%	1.77%	0.12%	3.01%	4.71%	86.8%
RBB Bancorp	Los Angeles	0.23%	-0.21%	1.79%	-1.63%	\$ 2.3	1.00%	-0.10%	\$ 4,009.4	0.4%	\$ 3,143.7	2.6%	\$ 3,142.6	1.9%	100.0%	\$ 436.7	11.1%	1.84%	1.65%	2.83%	0.06%	3.08%	6.01%	64.5%
United Pacific Bank	City of Industry	0.18%	0.16%	0.93%																				

Los Angeles – Financial Performance for Q1 2025 (Continued)

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q1 2025 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q1 2025										Balance Sheet						Capital & Credit Quality				Performance Ratios for Q1 2025				
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																								
Nano Banc	Irvine	-0.11%	3.98%	-0.87%	32.93%	\$ (0.3)	0.01%	3.32%	\$ 996.6	4.3%	\$ 655.9	4.3%	\$ 870.2	5.1%	75.4%	\$ 115.6	11.6%	1.16%	3.75%	3.91%	0.11%	1.88%	6.21%	99.6%
Beach Cities Commercial Bank	Irvine	-0.72%	2.96%	-6.38%	18.86%	\$ (0.2)	-0.72%	1.54%	\$ 153.8	17.6%	\$ 123.5	16.9%	\$ 132.1	17.0%	93.5%	\$ 14.9	9.7%	0.00%	0.98%	3.71%	-0.22%	3.51%	7.59%	116.5%
EH National Bank	Beverly Hills	-1.16%	-0.30%	-15.41%	-4.23%	\$ (0.9)	-1.87%	-0.28%	\$ 301.7	1.0%	\$ 233.5	-1.7%	\$ 247.8	2.5%	94.2%	\$ 22.2	7.4%	0.19%	1.53%	1.20%	-0.84%	3.74%	4.96%	248.8%
Liberty Bank, N.A.	Irvine	-1.40%	2.97%	-10.57%	22.45%	\$ (1.7)	-1.40%	0.19%	\$ 445.4	-7.0%	\$ 388.8	-6.5%	\$ 380.7	-5.5%	102.2%	\$ 58.0	13.1%	0.00%	1.08%	2.39%	0.08%	2.83%	4.84%	153.0%
Genesis Bank	Newport Beach	-3.90%	-0.74%	-18.11%	-3.70%	\$ (1.9)	-3.92%	-0.64%	\$ 241.6	30.6%	\$ 138.0	-0.2%	\$ 190.2	45.1%	72.6%	\$ 35.1	14.5%	0.00%	1.19%	2.88%	-0.16%	1.31%	3.92%	227.0%
Legacy Bank	Murrieta	-4.77%	-2.35%	-32.05%	-17.58%	\$ (0.9)	-5.05%	-3.23%	\$ 75.5	1.0%	\$ 63.3	1.9%	\$ 58.4	3.4%	108.3%	\$ 10.6	14.1%	0.96%	1.05%	4.93%	-0.48%	3.14%	8.09%	202.6%
Icon Business Bank	Riverside	-4.89%	2.18%	-33.74%	1.91%	\$ (1.3)	-4.22%	1.45%	\$ 121.1	25.1%	\$ 75.9	13.1%	\$ 101.7	31.5%	74.7%	\$ 15.2	12.6%	0.02%	1.20%	3.89%	-0.66%	3.68%	8.33%	210.7%
Average		0.53%	0.13%	4.29%	0.99%	\$ 12.8	0.89%	-0.01%	\$ 4,908.4	2.1%	\$ 3,545.6	1.7%	\$ 4,023.2	2.9%	91.8%	\$ 498.7	13.5%	0.59%	1.53%	3.53%	-0.07%	2.66%	6.55%	78.2%
Median		0.75%	-0.01%	5.49%	-0.41%	\$ 1.9	1.08%	-0.03%	\$ 744.7	1.0%	\$ 609.2	0.7%	\$ 613.3	2.1%	93.7%	\$ 102.0	11.7%	0.39%	1.35%	3.38%	-0.01%	2.82%	6.35%	66.6%



San Diego – Financial Performance for Q1 2025

Summary of financial performance for banks and thrifts headquartered in the San Diego area as of Q1 2025 (San Diego area includes Imperial and San Diego Counties)

Profitability & Returns for Q1 2025										Balance Sheet						Capital & Credit Quality				Performance Ratios for Q1 2025				
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			Yield on Efficiency Ratio	
		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		
Above 1.00% ROAA Banks																								
CalPrivate Bank	La Jolla	1.78%	-0.09%	18.01%	-0.94%	\$ 11.0	2.57%	-0.09%	\$ 2,482.5	2.4%	\$ 2,080.7	-0.4%	\$ 2,195.4	2.7%	94.8%	\$ 249.0	10.0%	0.63%	1.27%	4.58%	-0.16%	2.20%	7.04%	46.6%
California BanCorp.	San Diego	1.69%	0.08%	13.00%	-0.29%	\$ 16.9	1.99%	0.13%	\$ 3,983.1	-1.2%	\$ 3,073.4	-2.6%	\$ 3,342.5	-1.7%	92.0%	\$ 398.4	10.4%	1.08%	1.49%	4.62%	-0.16%	1.57%	6.61%	53.5%
Home Bank of California (S)	San Diego	1.15%	-0.54%	9.67%	-4.06%	\$ 0.7	1.51%	-0.70%	\$ 253.8	5.7%	\$ 231.9	4.3%	\$ 204.6	8.2%	113.4%	\$ 29.7	11.7%	0.00%	1.03%	3.96%	-0.07%	3.71%	7.55%	62.6%
C3bank, National Association	Encinitas	1.07%	-0.10%	12.14%	-0.01%	\$ 2.6	1.54%	-0.05%	\$ 928.8	-2.3%	\$ 549.5	-2.4%	\$ 824.6	-2.8%	66.6%	\$ 88.1	9.5%	0.00%	1.45%	3.40%	-0.21%	2.03%	5.85%	55.0%
0.50% - 1.00% ROAA Banks																								
Endeavor Bank	San Diego	0.99%	0.09%	9.52%	1.21%	\$ 1.7	1.61%	0.10%	\$ 704.4	3.9%	\$ 597.8	4.6%	\$ 626.7	4.1%	95.4%	\$ 73.8	10.5%	0.55%	1.36%	4.34%	0.05%	2.35%	6.78%	63.5%
Community Valley Bank	El Centro	0.51%	-0.85%	4.51%	-6.96%	\$ 0.4	0.74%	-1.19%	\$ 320.4	2.9%	\$ 268.1	2.0%	\$ 282.5	4.3%	94.9%	\$ 34.4	10.7%	0.08%	1.02%	4.42%	0.04%	1.97%	6.50%	83.4%
0.00% - 0.50% ROAA Banks																								
Neighborhood National Bank	El Cajon	0.06%	0.64%	0.46%	4.78%	\$ 0.0	0.06%	0.58%	\$ 190.8	9.4%	\$ 145.2	12.0%	\$ 157.4	12.6%	92.3%	\$ 22.5	11.8%	0.85%	1.32%	3.20%	-0.13%	2.70%	5.95%	98.4%
Below 0.00% ROAA Banks																								
Balboa Thrift and Loan Association	Chula Vista	-0.49%	-0.38%	-4.34%	-3.40%	\$ (0.5)	0.90%	-0.42%	\$ 416.0	-1.4%	\$ 389.3	2.1%	\$ 366.8	-1.5%	106.1%	\$ 47.0	11.3%	0.32%	2.12%	4.54%	-0.15%	4.40%	8.76%	80.1%
Average		0.84%	-0.14%	7.87%	-1.21%	\$ 4.1	1.36%	-0.20%	\$ 1,160.0	2.4%	\$ 917.0	2.4%	\$ 1,000.1	3.2%	94.4%	\$ 117.9	10.7%	0.44%	1.38%	4.13%	-0.10%	2.62%	6.88%	67.9%
Median		1.03%	-0.10%	9.60%	-0.61%	\$ 1.2	1.52%	-0.07%	\$ 560.2	2.7%	\$ 469.4	2.0%	\$ 496.7	3.4%	94.8%	\$ 60.4	10.6%	0.44%	1.34%	4.38%	-0.14%	2.27%	6.70%	63.1%



Colorado – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA	
		Δ vs.		Δ vs.		(\$MM)		Δ vs.	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.
Above 1.00% ROAA Banks									
North Valley Bank (S)	Thornton	2.58%	0.18%	20.37%	1.18%	\$ 1.6	3.36%	0.16%	
Bankers' Bank of the West	Denver	2.54%	2.13%	18.60%	15.56%	\$ 2.5	0.81%	0.19%	
AMG National Trust Bank	Greenwood Village	2.06%	-0.65%	14.97%	-2.70%	\$ 3.8	2.65%	-0.87%	
The Pueblo B&T Co. (S)	Pueblo	2.00%	0.44%	16.82%	3.33%	\$ 3.1	2.49%	0.56%	
The Gunnison B&T Co.	Gunnison	1.85%	0.69%	15.06%	4.85%	\$ 1.1	2.47%	0.90%	
Alamosa State Bank (S)	Alamosa	1.74%	0.43%	15.93%	3.11%	\$ 1.4	2.24%	0.55%	
Community State Bank (S)	Lamar	1.70%	0.15%	13.60%	1.37%	\$ 0.8	2.53%	0.13%	
First National Bank Colorado (S)	Las Animas	1.66%	-0.08%	17.71%	-0.61%	\$ 2.5	2.12%	-0.09%	
Fowler State Bank	Fowler	1.63%	2.03%	12.59%	15.61%	\$ 0.6	2.44%	2.78%	
The Dolores State Bank	Dolores	1.63%	-0.68%	12.37%	-5.61%	\$ 1.7	2.26%	-0.51%	
Frontier Bank (S)	Lamar	1.62%	0.38%	18.71%	4.69%	\$ 1.7	2.00%	0.52%	
Solera National Bank	Lakewood	1.58%	-0.18%	20.79%	-2.76%	\$ 4.7	2.17%	-0.14%	
McClave State Bank	McClave	1.56%	0.28%	12.51%	2.13%	\$ 0.3	2.36%	0.36%	
Farmers Bank (S)	Ault	1.55%	0.22%	28.62%	4.89%	\$ 1.2	1.74%	0.06%	
The Colorado B&T Co. of La Junta	La Junta	1.54%	0.25%	11.63%	2.71%	\$ 1.0	2.08%	-0.13%	
Yampa Valley Bank (S)	Steamboat Springs	1.51%	-0.19%	19.36%	-2.57%	\$ 2.4	2.03%	-0.24%	
5Star Bank	Colorado Springs	1.44%	0.07%	8.75%	0.34%	\$ 1.3	2.05%	0.12%	
Native American Bank, N.A.	Denver	1.35%	-0.62%	13.10%	-7.43%	\$ 1.4	1.76%	-1.11%	
Park State Bank & Trust (S)	Woodland Park	1.31%	0.59%	13.18%	5.90%	\$ 0.5	1.66%	0.75%	
The State Bank	La Junta	1.30%	-0.60%	7.20%	-3.84%	\$ 0.4	1.93%	-0.09%	
Rocky Mountain Bank and Trust	Flora	1.28%	0.20%	12.29%	2.55%	\$ 0.4	1.28%	0.08%	
FirstSun Capital Bancorp	Denver	1.17%	0.36%	8.90%	2.65%	\$ 23.6	1.67%	0.43%	
FirstBank Holding Company	Lakewood	1.15%	0.14%	18.61%	2.00%	\$ 80.1	1.64%	0.49%	
The First National Bank of Fleming	Fleming	1.13%	0.79%	8.49%	5.93%	\$ 0.1	0.68%	0.21%	
First National Bank, Cortez	Cortez	1.10%	0.22%	11.79%	2.36%	\$ 0.4	1.51%	0.12%	
San Luis Valley Federal Bank	Alamosa	1.10%	-0.07%	7.03%	-0.53%	\$ 1.0	1.41%	-0.09%	
Evergreen National Bank	Evergreen	1.09%	0.14%	10.08%	1.19%	\$ 0.4	1.44%	0.19%	
First FarmBank	Greeley	1.08%	0.15%	9.68%	1.35%	\$ 1.0	1.43%	0.20%	
Integrity Bank & Trust	Monument	1.05%	0.47%	12.29%	5.55%	\$ 1.0	1.48%	0.30%	
Points West Community Bank (S)	Windsor	1.02%	0.05%	14.55%	0.80%	\$ 2.1	1.33%	0.10%	
High Country Bank	Salida	1.02%	0.34%	12.24%	4.06%	\$ 1.3	1.31%	0.44%	
Bank of Estes Park (S)	Estes Park	1.00%	0.06%	10.72%	0.48%	\$ 0.4	1.61%	0.26%	
0.50% - 1.00% ROAA Banks									
Del Norte Bank, S&LA	Del Norte	0.99%	-0.28%	10.89%	-3.26%	\$ 0.4	1.33%	-0.42%	
The Eastern Colorado Bank (S)	Cheyenne Wells	0.98%	0.18%	9.78%	1.91%	\$ 1.7	1.26%	0.19%	
National Bank Holdings Corporation	Greenwood Village	0.97%	-0.15%	7.32%	-1.32%	\$ 24.2	1.60%	-0.12%	
Wray State Bank	Wray	0.91%	0.20%	9.22%	2.00%	\$ 0.6	1.38%	0.30%	
Flatirons Bank (S)	Boulder	0.89%	-0.02%	13.67%	0.05%	\$ 0.8	1.23%	0.01%	
Alpine Banks of Colorado	Glenwood Springs	0.86%	0.02%	11.22%	0.50%	\$ 14.3	1.14%	0.03%	
High Plains Bank (S)	Flagler	0.83%	-0.20%	8.15%	-1.92%	\$ 0.9	1.33%	0.07%	
First National Bank of Hugo (S)	Hugo	0.79%	0.40%	8.80%	4.45%	\$ 0.3	0.48%	-0.07%	
Mountain Valley Bank	Walden	0.76%	-0.17%	8.10%	-1.78%	\$ 1.1	1.24%	-0.16%	
Pikes Peak National Bank	Colorado Springs	0.75%	0.49%	4.81%	3.14%	\$ 0.2	0.98%	0.65%	
FMS Bank (S)	Fort Morgan	0.73%	-0.21%	7.72%	-2.21%	\$ 0.6	1.72%	0.14%	
First Pioneer National Bank	Wray	0.72%	0.11%	6.70%	0.95%	\$ 0.4	0.88%	0.04%	
Farmers State Bank of Calhan (S)	Calhan	0.67%	0.01%	12.19%	0.04%	\$ 0.7	0.82%	0.02%	
Verus Bank of Commerce	Fort Collins	0.60%	-1.07%	3.20%	-5.50%	\$ 0.3	0.79%	-1.40%	
First Western Financial, Inc.	Denver	0.59%	0.21%	6.63%	2.24%	\$ 4.2	0.76%	0.35%	
Redstone Bank	Centennial	0.57%	0.13%	4.45%	0.77%	\$ 0.3	0.76%	0.02%	
Timberline Bank	Grand Junction	0.56%	-0.20%	8.28%	-3.38%	\$ 1.1	1.25%	0.30%	

Balance Sheet

Name	City	Total Assets		Gross Loans		Total Deposits		Loans / Deposits
		Balance		Balance		Balance		
		(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	
North Valley Bank (S)	Thornton	\$ 261.8	4.5%	\$ 231.6	2.5%	\$ 214.7	4.0%	107.9%
Bankers' Bank of the West	Denver	\$ 428.3	-0.8%	\$ 326.0	3.2%	\$ 277.2	-5.1%	117.6%
AMG National Trust Bank	Greenwood Village	\$ 732.3	1.3%	\$ 267.4	-2.0%	\$ 622.5	1.1%	43.0%
The Pueblo B&T Co. (S)	Pueblo	\$ 631.4	2.4%	\$ 472.2	8.6%	\$ 549.2	1.9%	86.0%
The Gunnison B&T Co.	Gunnison	\$ 232.8	0.8%	\$ 162.7	8.2%	\$ 196.0	0.2%	83.0%
Alamosa State Bank (S)	Alamosa	\$ 323.9	-3.6%	\$ 170.8	-3.1%	\$ 285.5	-4.8%	59.8%
Community State Bank (S)	Lamar	\$ 193.7	2.0%	\$ 148.5	-3.9%	\$ 170.0	4.3%	87.4%
First National Bank Colorado (S)	Las Animas	\$ 614.7	1.4%	\$ 369.4	4.8%	\$ 528.0	1.9%	70.0%
Fowler State Bank	Fowler	\$ 139.6	1.4%	\$ 86.2	4.6%	\$ 113.3	4.4%	76.1%
The Dolores State Bank	Dolores	\$ 425.2	1.8%	\$ 287.9	0.5%	\$ 352.2	1.2%	81.7%
Frontier Bank (S)	Lamar	\$ 418.8	2.0%	\$ 190.5	-4.7%	\$ 379.5	1.6%	50.2%
Solera National Bank	Lakewood	\$ 1,111.0	-1.0%	\$ 766.7	-3.3%	\$ 918.2	-1.8%	83.5%
McClave State Bank	McClave	\$ 76.4	-3.5%	\$ 64.9	-3.9%	\$ 64.5	-0.8%	100.6%
Farmers Bank (S)	Ault	\$ 294.6	0.5%	\$ 170.6	-0.2%	\$ 274.8	-0.4%	62.1%
The Colorado B&T Co. of La Junta	La Junta	\$ 253.8	4.5%	\$ 178.8	0.0%	\$ 207.3	4.9%	86.3%
Yampa Valley Bank (S)	Steamboat Springs	\$ 621.5	-1.6%	\$ 475.4	1.0%	\$ 567.6	-1.0%	83.8%
5Star Bank	Colorado Springs	\$ 372.8	0.8%	\$ 324.9	4.5%	\$ 309.8	0.5%	104.9%
Native American Bank, N.A.	Denver	\$ 399.6	-1.1%	\$ 176.9	-0.1%	\$ 349.3	-3.1%	50.7%
Park State Bank & Trust (S)	Woodland Park	\$ 140.9	-0.2%	\$ 109.1	5.8%	\$ 126.1	-0.6%	86.5%
The State Bank	La Junta	\$ 129.8	2.8%	\$ 71.8	3.4%	\$ 106.3	2.6%	67.5%
Rocky Mountain Bank and Trust	Flora	\$ 121.6	-0.1%	\$ 59.6	-1.4%	\$ 108.4	-0.5%	55.0%
FirstSun Capital Bancorp	Denver	\$ 8,216.5	1.5%	\$ 6,549.6	1.7%	\$ 6,874.2	3.0%	95.3%
FirstBank Holding Company	Lakewood	\$ 27,187.3	-0.5%	\$ 15,992.4	-1.6%	\$ 23,789.1	-0.8%	67.2%
The First National Bank of Fleming	Fleming	\$ 28.7	0.3%	\$ 22.8	-2.1%	\$ 24.7	4.9%	92.1%
First National Bank, Cortez	Cortez	\$ 143.0	1.2%	\$ 92.0	1.2%	\$ 123.3	2.7%	74.6%
San Luis Valley Federal Bank	Alamosa	\$ 378.8	-0.1%	\$ 262.4	-0.2%	\$ 313.2	-1.0%	83.8%
Evergreen National Bank	Evergreen	\$ 137.2	-0.3%	\$ 89.9	3.8%	\$ 121.7	-0.9%	73.8%
First FarmBank	Greeley	\$ 365.8	1.7%	\$ 284.5	0.0%	\$ 313.3	1.6%	90.8%
Integrity Bank & Trust	Monument	\$ 398.0	3.9%	\$ 306.9	10.8%	\$ 348.3	0.9%	88.1%
Points West Community Bank (S)	Windsor	\$ 803.1	-1.4%	\$ 470.6	-3.8%	\$ 715.0	4.7%	65.8%
High Country Bank	Salida	\$ 503.6	0.8%	\$ 418.4	0.1%	\$ 424.0	2.2%	98.7%
Bank of Estes Park (S)	Estes Park	\$ 153.6	0.0%	\$ 91.8	-0.9%	\$ 138.1	-0.4%	66.5%

Capital & Credit Quality

Name	City	Tg. Comm. Equity				NIM				
		(\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	Δ vs.		Cost of Deposits	Yield on Loans	Efficiency Ratio
						Curr.	Pr. Qtr.			
North Valley Bank (S)	Thornton	\$ 32.6	12.4%	1.37%	1.51%	5.58%	0.27%	2.40%	8.07%	41.0%
Bankers' Bank of the West	Denver	\$ 54.6	12.8%	0.35%	1.75%	3.69%	0.16%	2.72%	6.68%	87.4%
AMG National Trust Bank	Greenwood Village	\$ 91.4	12.7%	0.00%	1.12%	2.46%	-0.08%	3.11%	6.37%	68.0%
The Pueblo B&T Co. (S)	Pueblo	\$ 73.6	11.7%	0.72%	1.33%	4.86%	0.27%	0.88%	6.77%	59.4%
The Gunnison B&T Co.	Gunnison	\$ 29.0	12.4%	0.00%	1.21%	5.04%	0.14%	0.89%	7.26%	54.3%
Alamosa State Bank (S)	Alamosa	\$ 36.6	11.3%	0.00%	1.15%	3.72%	-0.04%	0.90%	6.10%	40.0%
Community State Bank (S)	Lamar	\$ 23.0	11.9%	0.66%	2.40%	4.40%	-0.06%	2.65%	7.75%	42.5%
First National Bank Colorado (S)	Las Animas	\$ 54.7	8.9%	0.00%	1.81%	3.85%	-0.02%	1.47%	6.67%	47.5%
Fowler State Bank	Fowler	\$ 18.4	13.2%	0.85%	1.84%	3.34%	0.42%	2.62%	7.76%	30.6%
The Dolores State Bank	Dolores	\$ 55.8	13.2%	0.62%	1.28%	4.21%	0.02%	1.13%	6.20%	49.1%
Frontier Bank (S)	Lamar	\$ 37.5	9.0%	0.10%	2.09%	3.13%	0.10%	1.79%	6.64%	44.2%
Solera National Bank	Lakewood	\$ 91.3	8.2%	0.41%	1.42%	3.62%	0.05%	2.14%	6.70%	42.0%
McClave State Bank	McClave	\$ 9.6	12.5%	0.14%	1.11%	4.68%	-0.19%	3.06%	7.88%	48.9%
Farmers Bank (S)	Ault	\$ 18.3	6.2%	1.82%	1.74%	3.76%	-0.01%	1.84%	7.23%	54.6%
The Colorado B&T Co. of La Junta	La Junta	\$ 30.3	12.1%	0.16%	1.20%	4.84%	-0.61%	2.03%	7.75%	62.4%
Yampa Valley Bank (S)	Steamboat Springs	\$ 50.1	8.1%	0.07%	1.52%	4.16%	-0.03%	2.10%	6.92%	53.0%
5Star Bank	Colorado Springs	\$ 60.5	16.3%	1.08%	1.25%	4.78%	-0.11%	2.43%	7.29%	56.1%
Native American Bank, N.A.	Denver	\$ 44.0	11.0%	0.13%	0.82%	4.72%	-0.33%	0.85%	7.17%	62.7%
Park State Bank & Trust (S)	Woodland Park	\$ 14.5	10.3%	0.77%	0.98%	4.86%	0.01%	1.32%	6.89%	70.0%
The State Bank	La Junta	\$ 23.0	17.8%	0.53%	1.66%	4.60%	-0.23%	0.84%	7.08%	58.6%
Rocky Mountain Bank and Trust	Flora	\$ 12.7	10.4%	1.12%	1.44%	3.71%	0.04%	1.69%	6.68%	69.0%
FirstSun Capital Bancorp	Denver	\$ 967.9	11.9%	1.13%	1.40%	3.99%	-0.10%	2.07%	6.27%	63.8%
FirstBank Holding Company	Lakewood	\$ 1,643.2	6.1%	0.20%	1.00%	2.54%	0.07%	1.45%	4.97%	52.0%
The First National Bank of Fleming	Fleming	\$ 3.8	13.3%	1.29%	1.31%	4.04%	-0.05%	2.65%	7.30%	83.2%
First National Bank, Cortez	Cortez	\$ 13.1	9.2%	0.39%	1.27%	3.84%	0.18%	1.74%	7.00%	62.4%
San Luis Valley Federal Bank	Alamosa	\$ 59.6	15.8%	0.42%	0.98%	4.33%	-0.10%	0.33%	5.34%	70.7%
Evergreen National Bank	Evergreen	\$ 15.0	10.9%	0.00%	1.14%	4.85%	0.01%	0.54%	7.02%	73.1%
First FarmBank	Greeley	\$ 40.9	11.2%	0.67%						

Colorado – Financial Performance for Q1 2025 (Continued)

Profitability & Returns for Q1 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q1 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q1 2025				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	(\$MM)	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. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio		
0.00% - 0.50% ROAA Banks																									
Home Loan State Bank	Grand Junction	0.44%	0.61%	7.37%	10.04%	\$ 0.2	0.51%	0.25%	\$ 192.9	-4.2%	\$ 79.9	-5.4%	\$ 177.1	-5.1%	45.1%	\$ 10.2	5.3%	2.13%	2.00%	2.92%	0.24%	1.94%	6.96%	79.9%	
Fortis Bank	Denver	0.43%	0.17%	5.48%	2.12%	\$ 1.4	0.56%	0.11%	\$ 1,313.6	1.0%	\$ 1,063.5	3.2%	\$ 1,197.1	2.6%	88.8%	\$ 104.3	7.9%	0.00%	0.91%	3.09%	0.16%	1.76%	5.12%	82.7%	
The Citizens State Bank of Ouray	Ouray	0.42%	0.13%	6.59%	2.20%	\$ 0.2	0.59%	0.11%	\$ 215.3	4.8%	\$ 153.5	2.9%	\$ 198.5	5.0%	77.3%	\$ 13.9	6.4%	0.09%	0.98%	3.73%	0.21%	1.50%	5.85%	84.0%	
First National Bank in Trinidad (S)	Trinidad	0.42%	-0.41%	9.63%	-7.59%	\$ 0.3	0.47%	-0.52%	\$ 256.2	0.6%	\$ 139.4	0.2%	\$ 244.5	3.7%	57.0%	\$ 11.5	4.5%	0.36%	1.45%	3.27%	0.01%	0.75%	5.34%	84.0%	
Sturm Financial Group, Inc. (S)	Denver	0.37%	-0.01%	8.84%	-0.08%	\$ 2.7	0.43%	-0.09%	\$ 2,951.4	-0.5%	\$ 1,888.7	-1.0%	\$ 2,527.0	-1.2%	74.7%	\$ 127.0	4.3%	0.05%	0.84%	3.13%	-0.08%	0.92%	5.41%	87.0%	
The Farmers State Bank of Brush	Brush	0.32%	0.16%	1.78%	0.86%	\$ 0.1	0.33%	0.12%	\$ 114.0	-0.4%	\$ 65.0	-0.7%	\$ 91.7	0.0%	70.9%	\$ 21.1	18.5%	0.11%	1.19%	2.92%	0.17%	1.82%	6.54%	89.0%	
RG Bank, S&LA	Monte Vista	0.29%	0.11%	3.09%	1.17%	\$ 0.1	0.35%	0.12%	\$ 137.8	-1.7%	\$ 107.9	1.7%	\$ 122.7	2.0%	87.9%	\$ 12.9	9.4%	1.85%	1.26%	3.64%	0.11%	1.19%	5.60%	90.5%	
First American State Bank	Greenwood Village	0.24%	0.71%	3.01%	8.43%	\$ 0.2	0.42%	-0.08%	\$ 296.1	0.8%	\$ 211.2	-0.6%	\$ 202.9	4.8%	104.1%	\$ 24.6	8.3%	0.81%	1.41%	2.55%	0.06%	3.10%	5.77%	81.1%	
First Southwest Bank	Alamosa	0.11%	-1.94%	0.71%	-11.62%	\$ 0.2	0.11%	-3.14%	\$ 598.3	5.7%	\$ 303.2	0.1%	\$ 430.7	8.5%	70.4%	\$ 87.4	14.7%	0.27%	1.41%	3.07%	-0.27%	1.67%	6.06%	96.5%	
Below 0.00% ROAA Banks																									
Equitable S&LA	Sterling	-0.06%	-0.09%	-0.35%	-0.56%	\$ (0.0)	-0.08%	-0.12%	\$ 161.2	-0.3%	\$ 145.1	-1.9%	\$ 124.6	-0.3%	116.5%	\$ 26.1	16.2%	0.08%	0.24%	3.27%	0.04%	1.25%	4.58%	102.2%	
Gunnison S&LA	Gunnison	-0.22%	0.03%	-1.66%	0.30%	\$ (0.1)	-0.22%	0.03%	\$ 101.6	0.1%	\$ 56.0	2.4%	\$ 82.7	0.1%	67.7%	\$ 13.0	12.8%	0.13%	0.91%	2.01%	0.04%	1.87%	5.29%	110.6%	
Century S&LA	Trinidad	-0.24%	-0.50%	-1.90%	-3.90%	\$ (0.0)	-0.40%	-0.09%	\$ 75.4	1.1%	\$ 39.8	-2.2%	\$ 62.2	0.2%	64.1%	\$ 10.4	13.9%	0.69%	0.77%	2.06%	-0.03%	1.18%	4.61%	118.9%	
Champion Bank	Parker	-0.38%	-0.68%	-1.07%	-1.87%	\$ (0.0)	-0.38%	-0.79%	\$ 48.6	10.2%	\$ 14.5	1.6%	\$ 31.8	15.8%	45.5%	\$ 16.6	34.1%	0.05%	2.66%	3.76%	-0.58%	1.89%	7.71%	107.2%	
Transact Bank, N.A.	Denver	-1.79%	-25.76%	-10.77%	-210.77%	\$ (0.0)	-1.79%	-25.77%	\$ 6.6	0.2%	\$ 2.4	-1.1%	\$ 4.9	-6.1%	49.0%	\$ 1.1	16.3%	0.00%	0.00%	3.40%	0.35%	2.14%	6.64%	106.4%	
Average		0.97%	-0.32%	9.85%	-2.32%	\$ 3.2	1.27%	-0.37%	\$ 1,225.1	0.7%	\$ 818.9	0.6%	\$ 1,054.3	1.1%	78.6%	\$ 101.3	11.0%	0.53%	1.30%	3.76%	0.03%	1.79%	6.52%	69.7%	
Median		1.00%	0.13%	9.68%	0.95%	\$ 0.8	1.33%	0.10%	\$ 296.1	0.8%	\$ 185.8	0.0%	\$ 274.8	1.0%	81.1%	\$ 30.3	10.3%	0.36%	1.21%	3.76%	0.04%	1.82%	6.64%	68.0%	



Note: Please refer to page 5 for additional notes

Hawaii – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q1 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q1 2025				
		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.		Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio	
0.50% - 1.00% ROAA Banks																								
First Hawaiian, Inc.	Honolulu	0.98%	0.11%	8.97%	0.98%	\$ 59.2	1.45%	-0.05%	\$ 23,745.0	-0.3%	\$ 14,294.6	-0.8%	\$ 20,215.8	-0.5%	70.7%	\$ 1,653.4	7.3%	0.17%	1.17%	3.00%	0.02%	1.41%	5.40%	58.2%
Central Pacific Financial Corp.	Honolulu	0.94%	0.34%	13.04%	4.67%	\$ 17.8	1.41%	0.13%	\$ 7,405.2	-0.9%	\$ 5,337.3	0.0%	\$ 6,596.0	-0.7%	80.9%	\$ 557.4	7.5%	0.15%	1.13%	3.27%	0.11%	1.06%	4.88%	60.6%
Bank of Hawaii Corporation	Honolulu	0.74%	0.09%	10.50%	1.03%	\$ 44.0	0.99%	0.02%	\$ 23,885.1	1.2%	\$ 14,118.0	0.3%	\$ 21,008.2	1.8%	67.2%	\$ 1,337.3	5.6%	0.27%	1.05%	2.26%	0.12%	1.58%	4.64%	64.5%
Hawaii National Bank	Honolulu	0.67%	0.05%	6.77%	0.61%	\$ 1.4	1.06%	0.18%	\$ 858.6	0.1%	\$ 503.7	3.5%	\$ 766.9	-0.5%	65.7%	\$ 86.4	10.1%	0.19%	1.45%	3.84%	-0.12%	1.23%	5.50%	73.6%
Below 0.00% ROAA Banks																								
Finance Factors, Limited	Honolulu	-0.28%	0.15%	-2.72%	1.15%	\$ (0.5)	-0.39%	-0.33%	\$ 711.5	1.6%	\$ 510.4	1.7%	\$ 542.1	1.4%	94.2%	\$ 73.9	10.4%	0.12%	2.35%	2.64%	0.30%	3.32%	6.58%	120.9%
American Savings Bank, F.S.B.	Honolulu	-3.68%	-4.46%	-61.72%	-75.05%	\$ (87.2)	1.27%	0.29%	\$ 9,162.8	-1.4%	\$ 6,073.2	-0.8%	\$ 8,239.6	2.0%	73.7%	\$ 584.0	6.4%	0.22%	1.06%	3.02%	0.16%	0.87%	4.89%	64.1%
Average		-0.11%	-0.62%	-4.19%	-11.10%	\$ 5.8	0.96%	0.04%	\$ 10,961.3	0.0%	\$ 6,806.2	0.6%	\$ 9,561.4	0.6%	75.4%	\$ 715.4	7.9%	0.19%	1.37%	3.01%	0.10%	1.58%	5.32%	73.6%
Median		0.71%	0.10%	7.87%	1.01%	\$ 9.6	1.16%	0.07%	\$ 8,284.0	-0.1%	\$ 5,705.3	0.1%	\$ 7,417.8	0.5%	72.2%	\$ 570.7	7.4%	0.18%	1.15%	3.01%	0.12%	1.32%	5.15%	64.3%



Note: Please refer to page 5 for additional notes

Idaho – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA	
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.
Above 1.00% ROAA Banks								
The Bank of Commerce	Ammon	2.34%	0.61%	17.29%	4.18%	\$ 12.7	3.13%	0.67%
Twin River Bank (S)	Lewiston	2.25%	0.19%	19.07%	1.04%	\$ 0.9	2.96%	0.12%
Northwest Bank	Boise	1.59%	-0.16%	11.40%	-1.56%	\$ 5.7	2.38%	-0.13%
Farmers Bank	Buhl	1.35%	-1.00%	9.76%	-8.62%	\$ 2.1	1.76%	-0.82%
0.50% - 1.00% ROAA Banks								
D.L. Evans Bancorp	Burley	0.95%	0.01%	13.29%	1.80%	\$ 8.1	1.25%	0.06%
Idaho Trust Bank	Boise	0.87%	-0.78%	7.11%	-6.74%	\$ 0.4	1.11%	-0.59%
Idaho First Bank	McCall	0.71%	0.00%	7.10%	-0.09%	\$ 1.6	1.06%	0.09%
Ireland Bank	Malad City	0.64%	-0.55%	7.75%	-7.50%	\$ 0.6	0.89%	-0.51%
bankcda	Coeur d'Alene	0.55%	-0.48%	4.64%	-4.34%	\$ 0.3	0.92%	-0.16%
0.00% - 0.50% ROAA Banks								
First Federal Savings Bank of Twin Falls	Twin Falls	0.48%	-0.09%	6.19%	-1.55%	\$ 1.8	0.67%	-0.06%
Average		1.17%	-0.22%	10.36%	-2.34%	\$ 3.4	1.61%	-0.13%
Median		0.91%	-0.13%	8.76%	-1.56%	\$ 1.7	1.18%	-0.10%

Balance Sheet

Total Assets		Gross Loans		Total Deposits		Loans / Deposits
Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	
\$ 2,220.8	2.3%	\$ 1,424.1	-0.9%	\$ 1,854.0	2.2%	76.8%
\$ 158.5	-1.5%	\$ 111.4	-3.4%	\$ 138.9	-2.1%	80.2%
\$ 1,495.0	4.0%	\$ 924.9	10.2%	\$ 1,158.1	5.6%	79.9%
\$ 624.4	0.5%	\$ 364.6	0.4%	\$ 525.1	-0.4%	69.4%
\$ 3,381.2	-1.6%	\$ 1,618.2	1.3%	\$ 2,854.9	-1.3%	56.7%
\$ 202.4	0.3%	\$ 151.4	9.3%	\$ 178.6	1.7%	84.8%
\$ 961.6	16.2%	\$ 578.9	6.4%	\$ 863.1	17.1%	67.1%
\$ 365.5	-0.9%	\$ 191.6	0.1%	\$ 320.4	-1.2%	59.8%
\$ 231.4	-4.3%	\$ 135.8	1.9%	\$ 194.4	-1.0%	69.9%
\$ 1,470.2	-0.5%	\$ 1,041.2	0.8%	\$ 1,284.4	0.8%	81.1%
\$ 1,111.1	1.4%	\$ 654.2	2.6%	\$ 937.2	2.2%	72.6%
\$ 793.0	-0.1%	\$ 471.8	1.1%	\$ 694.1	0.2%	73.3%

Capital & Credit Quality

Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio
				Δ vs. Pr. Qtr.	Pr. Qtr.			
\$ 301.0	13.6%	0.18%	1.75%	4.38%	-0.01%	1.71%	7.54%	30.4%
\$ 19.2	12.1%	0.20%	1.05%	5.19%	-0.23%	1.73%	7.72%	43.4%
\$ 201.7	13.5%	0.83%	1.55%	4.54%	-0.03%	2.87%	8.39%	49.7%
\$ 88.8	14.2%	0.05%	1.76%	3.60%	-0.81%	1.18%	6.95%	55.7%
\$ 246.7	7.3%	0.10%	1.35%	3.00%	-0.01%	1.72%	6.83%	59.7%
\$ 23.6	11.7%	0.00%	0.82%	4.10%	0.09%	1.53%	6.23%	78.7%
\$ 94.2	9.8%	0.00%	1.27%	3.18%	-0.23%	2.67%	6.43%	67.6%
\$ 30.8	8.4%	0.40%	1.39%	3.72%	-0.11%	1.07%	6.87%	77.8%
\$ 28.5	12.3%	0.00%	1.30%	3.75%	0.13%	1.16%	6.61%	75.6%
\$ 115.6	7.9%	0.22%	0.93%	3.04%	0.24%	1.99%	5.92%	81.1%
\$ 115.0	11.1%	0.20%	1.32%	3.85%	-0.10%	1.76%	6.95%	62.0%
\$ 91.5	11.9%	0.14%	1.33%	3.74%	-0.02%	1.71%	6.85%	63.7%



Note: Please refer to page 5 for additional notes

Montana – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA	
		Δ vs.		Δ vs.		(\$MM)		Δ vs.	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.
Above 1.00% ROAA Banks									
Bank of Montana (S)	Missoula	3.00%	-8.51%	31.77%	-94.34%	\$ 2.2	3.80%	-10.74%	
Eagle Bank	Polson	2.74%	0.00%	28.12%	0.12%	\$ 1.1	3.76%	0.12%	
Yellowstone Bank (S)	Laurel	2.28%	0.22%	16.38%	1.30%	\$ 7.1	2.88%	0.28%	
Belt Valley Bank	Belt	2.16%	0.99%	14.08%	6.27%	\$ 0.4	2.85%	1.27%	
First Security Bank of Deer Lodge (S)	Deer Lodge	1.99%	0.28%	20.00%	2.89%	\$ 0.4	2.46%	0.55%	
First Security Bank of Roundup (S)	Roundup	1.87%	0.44%	15.78%	3.35%	\$ 0.4	2.30%	0.38%	
Freedom Bank	Columbia Falls	1.87%	-0.23%	15.66%	-1.58%	\$ 0.6	2.55%	-0.24%	
Peoples Bank of Deer Lodge (S)	Deer Lodge	1.63%	0.04%	17.75%	-0.45%	\$ 0.2	2.06%	0.05%	
Independence Bank	Havre	1.52%	0.07%	13.99%	0.77%	\$ 5.0	2.14%	0.23%	
Bank of the Rockies (S)	Helena	1.48%	0.26%	15.99%	2.96%	\$ 1.0	1.98%	0.32%	
Citizens Bank & Trust Company	Big Timber	1.44%	0.82%	14.49%	8.14%	\$ 0.5	1.72%	0.52%	
First State Bank of Forsyth	Forsyth	1.39%	-0.01%	17.42%	-0.64%	\$ 0.5	1.84%	-0.04%	
Garfield County Bank	Jordan	1.37%	0.60%	8.49%	3.74%	\$ 0.3	1.78%	-0.22%	
TraillWest Bank (S)	Lolo	1.34%	0.18%	16.39%	2.36%	\$ 3.4	1.77%	-0.11%	
Stockman Financial Corporation (S)	Miles City	1.31%	-0.30%	13.24%	-3.36%	\$ 22.3	1.92%	-0.18%	
Ascent Bank	Helena	1.29%	0.13%	14.58%	1.32%	\$ 0.3	1.76%	-0.08%	
Valley Bank of Ronan	Ronan	1.05%	-0.16%	10.91%	-1.48%	\$ 0.5	1.42%	-0.07%	
Manhattan Bank (S)	Manhattan	1.04%	-0.13%	15.12%	-1.29%	\$ 0.7	1.33%	-0.17%	
The Bank of Baker (S)	Baker	1.01%	-1.10%	9.67%	-11.04%	\$ 0.4	1.23%	-0.69%	
0.50% - 1.00% ROAA Banks									
Valley Bank of Kalispell	Kalispell	0.96%	-0.15%	12.40%	-2.50%	\$ 0.5	1.32%	-0.17%	
American Bank (S)	Bozeman	0.93%	-0.27%	12.97%	-3.85%	\$ 1.5	1.16%	-0.28%	
Glacier Bancorp, Inc.	Kalispell	0.77%	-0.09%	6.68%	-0.99%	\$ 54.6	1.01%	-0.14%	
Opportunity Bank of Montana	Helena	0.75%	-0.03%	6.86%	-0.43%	\$ 3.9	0.92%	0.02%	
Three Rivers Bank of Montana	Kalispell	0.73%	-0.66%	7.93%	-7.49%	\$ 0.6	1.00%	-0.66%	
First Citizens Bank of Butte (S)	Butte	0.71%	-0.35%	6.34%	-3.33%	\$ 0.1	0.90%	-0.41%	
First Interstate BancSystem, Inc.	Billings	0.70%	0.00%	5.95%	-0.33%	\$ 50.2	1.20%	-0.14%	
First Montana Bank, Inc.	Missoula	0.70%	-1.14%	8.17%	-14.17%	\$ 1.0	1.09%	-1.45%	
Farmers State Bank (S)	Victor	0.70%	-0.11%	12.40%	-2.36%	\$ 1.3	0.85%	-0.12%	
The First State Bank of Shelby	Shelby	0.68%	0.57%	4.34%	3.68%	\$ 0.3	0.65%	0.39%	
Bank of Bridger, N.A.	Bridger	0.63%	0.06%	9.08%	0.89%	\$ 1.3	0.80%	0.07%	
Madison Valley Bank (S)	Ennis	0.63%	0.00%	7.63%	-0.08%	\$ 0.4	0.73%	0.01%	
0.00% - 0.50% ROAA Banks									
Bank of Bozeman	Bozeman	0.49%	-0.18%	5.41%	-2.33%	\$ 0.1	0.55%	-0.24%	
Little Horn State Bank	Hardin	0.47%	-0.63%	4.82%	-6.61%	\$ 0.4	1.89%	-0.39%	
The First State Bank of Malta	Malta	0.43%	0.07%	3.50%	0.60%	\$ 0.2	0.61%	0.19%	
Below 0.00% ROAA Banks									
Pioneer Federal S&LA	Deer Lodge	-0.71%	-0.90%	-4.35%	-5.50%	\$ (0.2)	-0.66%	-0.99%	
Average		1.18%	-0.29%	12.00%	-3.59%	\$ 4.7	1.59%	-0.38%	
Median		1.04%	-0.01%	12.40%	-0.45%	\$ 0.5	1.42%	-0.11%	

Balance Sheet

Total Assets		Gross Loans		Total Deposits		Loans / Deposits
Balance	Δ vs.	Balance	Δ vs.	Balance	Δ vs.	
(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	
\$ 326.6	28.9%	\$ 82.9	-9.2%	\$ 298.9	32.4%	27.7%
\$ 164.1	7.8%	\$ 88.3	-3.0%	\$ 147.4	7.6%	59.9%
\$ 1,266.7	0.2%	\$ 688.5	-2.6%	\$ 1,054.9	1.5%	65.3%
\$ 81.3	-4.0%	\$ 68.2	-2.1%	\$ 66.7	-5.1%	102.3%
\$ 88.1	7.8%	\$ 71.3	-1.2%	\$ 79.7	9.4%	89.4%
\$ 87.5	-1.6%	\$ 27.0	4.5%	\$ 76.5	-2.6%	35.3%
\$ 139.8	2.4%	\$ 125.9	0.5%	\$ 120.3	0.6%	104.7%
\$ 44.3	-7.7%	\$ 35.6	3.6%	\$ 39.8	-9.1%	89.4%
\$ 1,283.4	3.6%	\$ 946.9	3.1%	\$ 1,128.9	3.9%	83.9%
\$ 258.7	0.6%	\$ 193.7	2.4%	\$ 219.5	2.8%	88.3%
\$ 148.2	-2.0%	\$ 77.5	1.1%	\$ 118.0	-2.2%	65.7%
\$ 154.4	-6.5%	\$ 75.1	2.2%	\$ 135.3	-8.1%	55.5%
\$ 91.3	-1.6%	\$ 50.1	-1.1%	\$ 75.3	-2.3%	66.5%
\$ 1,024.2	0.3%	\$ 772.4	1.8%	\$ 794.2	0.2%	97.3%
\$ 6,795.1	-1.5%	\$ 4,693.6	1.2%	\$ 5,541.1	1.2%	84.7%
\$ 104.6	-0.7%	\$ 80.5	1.5%	\$ 92.7	-1.2%	86.9%
\$ 189.3	2.4%	\$ 131.5	3.0%	\$ 170.8	2.3%	77.0%
\$ 275.3	4.7%	\$ 165.1	-1.5%	\$ 243.3	6.4%	67.9%
\$ 154.3	-5.0%	\$ 81.4	-4.1%	\$ 136.6	-5.8%	59.6%

Capital & Credit Quality

Tg. Comm. Equity (\$MM)				NIM				
TCE / TA	NPAs / Assets	LLR / Loans	Cost of Deposits	Yield on Loans	Efficiency Ratio	Δ vs.	Cost of Loans	
			Pr. Qtr.	Pr. Qtr.	Pr. Qtr.		Pr. Qtr.	
\$ 27.6	8.5%	0.00%	0.56%	4.18%	-0.90%	1.21%	7.43%	23.7%
\$ 16.0	9.8%	0.06%	2.74%	5.00%	0.08%	0.59%	6.73%	32.6%
\$ 160.8	12.8%	0.00%	0.46%	4.16%	0.05%	1.82%	7.02%	32.5%
\$ 12.1	14.9%	0.61%	1.25%	5.41%	-0.02%	2.13%	7.75%	45.9%
\$ 8.1	9.2%	0.00%	0.93%	4.02%	-0.14%	2.36%	6.57%	43.4%
\$ 10.5	12.0%	1.54%	2.40%	4.44%	0.05%	0.30%	8.70%	49.7%
\$ 16.0	11.5%	0.42%	1.34%	5.71%	-0.48%	2.47%	8.27%	56.1%
\$ 4.3	9.8%	0.86%	1.13%	4.73%	-0.16%	1.26%	6.51%	57.4%
\$ 141.0	11.0%	0.10%	1.37%	3.75%	0.04%	2.12%	6.65%	44.8%
\$ 22.5	8.8%	0.11%	1.21%	4.73%	-0.09%	1.50%	7.14%	62.5%
\$ 12.6	8.6%	0.04%	2.08%	3.81%	-0.16%	0.96%	7.32%	56.3%
\$ 12.8	8.3%	0.79%	2.29%	3.43%	0.18%	1.22%	6.93%	46.8%
\$ 14.8	16.2%	0.72%	2.03%	3.94%	-0.36%	1.86%	7.46%	55.4%
\$ 83.2	8.1%	0.06%	1.32%	3.71%	-0.18%	1.85%	6.10%	54.5%
\$ 657.9	9.7%	0.41%	1.77%	3.77%	-0.05%	1.98%	6.32%	54.3%
\$ 8.4	8.1%	0.46%	1.50%	4.31%	0.00%	1.96%	7.07%	58.2%
\$ 17.9	9.5%	0.84%	1.66%	4.48%	-0.27%	1.21%	6.61%	69.1%
\$ 19.9	7.2%	0.01%	2.01%	3.65%	-0.03%	1.48%	6.47%	62.8%
\$ 17.0	11.0%	0.80%	1.39%	3.87%	-0.35%	1.60%	7.26%	68.3%
\$ 15.2	7.8%	0.18%	1.54%	3.64%	0.26%	2.18%	7.20%	67.2%
\$ 49.2	7.4%	0.93%	1.61%	3.44%	-0.09%	1.84%	6.69%	66.0%
\$ 2,188.4	8.2%	0.30%	1.22%	2.98%	0.01%	1.23%	5.77%	65.6%
\$ 192.8	9.4%	0.31%	1.09%	3.80%	0.08%	1.62%	6.15%	75.5%
\$ 30.1	9.3%	0.44%	1.20%	4.11%	-0.19%	2.22%	6.88%	76.6%
\$ 8.6	11.5%	0.00%	2.01%	4.03%	-0.34%	0.98%	7.04%	78.1%
\$ 2,169.0	8.0%	0.75%	1.24%	3.12%	-0.05%	1.32%	5.59%	63.0%
\$ 47.7	8.5%	0.37%	1.04%	3.08%	-0.13%	1.22%	6.18%	66.4%
\$ 44.5	6.2%	0.40%	1.38%	3.52%	0.20%	1.41%	6.27%	76.8%
\$ 24.6	15.4%	0.00%	0.36%	1.98%	0.02%	1.59%	7.71%	64.1%
\$ 53.4	7.0%	0.30%	1.68%	2.65%	0.05%	1.78%	6.63%	67.2%
\$ 22.2	8.2%	0.53%	1.59%	3.38%	0.03%	1.26%	6.39%	77.3%
\$ 9.3	9.2%	0.06%	1.64%	3.68%	-0.28%	2.13%	7.09%	86.1%
\$ 33.1	9.5%	1.96%	1.60%	4.01%	-0.16%	3.09%	7.38%	53.1%
\$ 21.1	12.4%	3.20%	2.66%	2.23%	0.18%	2.28%	6.36%	72.8%
\$ 18.3	16.4%	0.00%	1.35%	3.25%	0.14%	1.69%	5.28%	119.5%
\$ 176.9	10.0%	0.50%	1.50%	3.83%	-0.09%	1.65%	6.83%	61.4%
\$ 21.1	9.3%	0.37%	1.39%	3.80%	-0.05%	1.62%	6.73%	62.8%



Note: Please refer to page 5 for additional notes

Nevada – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q1 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM									
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	(\$MM)	Curr.	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	2.07%	-0.19%	15.67%	-2.31%	\$ 5.8	2.95%	-0.62%	\$ 1,186.2	6.0%	\$ 884.7	4.3%	\$ 1,007.5	4.8%	87.8%	\$ 158.7	13.4%	0.74%	1.02%	4.48%	-0.17%	2.94%	7.77%	53.2%
Town & Country Bank (S)	Las Vegas	1.91%	0.21%	12.90%	1.61%	\$ 0.9	2.42%	0.27%	\$ 198.4	8.3%	\$ 153.6	8.0%	\$ 169.4	12.9%	90.7%	\$ 28.6	14.4%	0.00%	1.47%	4.85%	0.14%	1.23%	6.78%	47.7%
Axos Financial, Inc.	Las Vegas	1.77%	0.03%	16.18%	-0.79%	\$ 105.2	2.73%	0.02%	\$ 23,981.2	1.1%	\$ 20,489.2	3.6%	\$ 20,136.7	1.0%	101.8%	\$ 2,467.9	10.4%	0.78%	1.37%	4.98%	0.01%	3.06%	7.99%	46.8%
First Security Bank of Nevada	Las Vegas	1.51%	-0.48%	5.60%	-1.76%	\$ 1.1	2.33%	-0.26%	\$ 281.3	0.0%	\$ 207.5	7.0%	\$ 202.5	-0.8%	102.5%	\$ 70.0	25.5%	2.44%	1.33%	4.26%	0.01%	1.86%	6.30%	45.1%
Meadows Bank	Las Vegas	1.44%	-0.22%	10.56%	-1.76%	\$ 4.8	1.85%	-0.18%	\$ 1,352.7	2.7%	\$ 1,175.7	0.3%	\$ 1,161.8	3.6%	101.2%	\$ 177.2	13.1%	0.37%	1.20%	4.46%	-0.04%	2.00%	6.51%	59.5%
GenuBank (S)	Las Vegas	1.28%	-0.27%	6.13%	-0.72%	\$ 0.6	1.73%	-0.40%	\$ 201.2	-1.4%	\$ 139.2	5.5%	\$ 154.1	-2.4%	90.3%	\$ 34.6	17.8%	0.00%	0.75%	3.78%	-0.49%	2.24%	6.12%	70.5%
0.50% - 1.00% ROAA Banks																								
The First National Bank of Ely (S)	Ely	0.94%	0.48%	20.04%	10.94%	\$ 0.3	1.15%	0.70%	\$ 121.4	0.5%	\$ 11.5	26.4%	\$ 115.3	-0.3%	10.0%	\$ 6.0	5.0%	0.00%	1.14%	2.64%	0.12%	1.32%	5.99%	56.3%
Nevada Bank and Trust Company	Caliente	0.86%	0.21%	9.55%	2.26%	\$ 0.4	1.03%	0.27%	\$ 199.6	0.9%	\$ 73.5	-1.2%	\$ 180.8	0.2%	40.7%	\$ 18.4	9.2%	0.01%	1.43%	3.58%	0.13%	0.66%	6.07%	72.7%
Valley Bank of Nevada	North Las Vegas	0.80%	-0.06%	8.08%	-0.77%	\$ 0.4	1.09%	-0.09%	\$ 237.2	6.0%	\$ 129.4	-2.2%	\$ 209.9	6.5%	61.6%	\$ 22.2	9.4%	0.36%	1.59%	4.01%	-0.14%	0.72%	5.44%	72.5%
Lexicon Bank	Las Vegas	0.68%	-0.16%	7.88%	-0.77%	\$ 0.6	1.24%	0.19%	\$ 401.4	39.6%	\$ 176.5	2.4%	\$ 369.2	44.0%	47.8%	\$ 29.0	7.2%	0.07%	1.63%	3.93%	-0.03%	1.26%	6.14%	69.3%
0.00% - 0.50% ROAA Banks																								
Farm Bureau Bank FSB	Reno	0.33%	0.53%	3.86%	6.22%	\$ 1.0	0.35%	-0.09%	\$ 1,117.3	-5.9%	\$ 799.7	-1.9%	\$ 964.9	-7.1%	82.9%	\$ 101.8	9.1%	0.40%	1.65%	3.63%	0.03%	3.43%	7.89%	91.1%
Average		1.24%	0.01%	10.59%	1.10%	\$ 11.0	1.72%	-0.02%	\$ 2,661.6	5.3%	\$ 2,203.7	4.7%	\$ 2,242.9	5.7%	74.3%	\$ 283.1	12.2%	0.47%	1.33%	4.05%	-0.04%	1.88%	6.64%	62.3%
Median		1.28%	-0.06%	9.55%	-0.77%	\$ 0.9	1.73%	-0.09%	\$ 281.3	1.1%	\$ 176.5	3.6%	\$ 209.9	1.0%	87.8%	\$ 34.6	10.4%	0.36%	1.37%	4.01%	0.01%	1.86%	6.30%	59.5%



Note: Please refer to page 5 for additional notes

New Mexico – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q1 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				NIM			
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	(\$MM)	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	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Western Bank (S)	Artesia	2.40%	-0.04%	29.85%	-3.65%	\$ 2.0	3.07%	-0.04%	\$ 337.4	-8.7%	\$ 149.5	1.2%	\$ 306.8	-10.1%	48.7%	\$ 27.7	8.2%	0.00%	1.27%	4.94%	-0.12%	0.16%	6.71%	37.1%
Western Commerce Bank (S)	Carlsbad	2.30%	-0.20%	24.56%	-1.67%	\$ 4.7	3.06%	-0.26%	\$ 830.9	6.4%	\$ 454.9	0.1%	\$ 755.9	8.1%	60.2%	\$ 72.6	8.7%	1.16%	1.09%	5.14%	-0.19%	0.52%	6.86%	43.3%
Valley Bank of Commerce (S)	Roswell	2.16%	-0.31%	18.15%	0.43%	\$ 1.7	3.37%	-1.07%	\$ 346.1	24.2%	\$ 145.2	-1.9%	\$ 310.2	29.6%	46.8%	\$ 35.8	10.3%	1.29%	2.12%	4.94%	-1.60%	1.00%	8.02%	35.2%
First American Bank (S)	Artesia	1.98%	0.17%	26.10%	3.20%	\$ 9.5	2.67%	-0.57%	\$ 1,951.8	10.6%	\$ 1,063.7	4.3%	\$ 1,714.1	11.5%	62.1%	\$ 129.5	6.7%	0.41%	1.79%	4.39%	-0.21%	1.03%	7.38%	41.1%
American Heritage Bank	Clovis	1.82%	0.65%	19.02%	7.10%	\$ 0.6	2.59%	-0.17%	\$ 136.3	2.2%	\$ 81.1	5.4%	\$ 122.1	2.3%	66.5%	\$ 13.0	9.6%	0.14%	1.39%	4.87%	0.00%	1.12%	7.66%	49.3%
Main Bank (S)	Albuquerque	1.71%	0.19%	16.37%	0.74%	\$ 1.1	2.21%	0.29%	\$ 242.5	-6.5%	\$ 195.2	-1.4%	\$ 202.2	-1.4%	96.5%	\$ 26.9	11.1%	0.00%	1.44%	3.92%	-0.08%	1.83%	6.55%	49.1%
Bank of the Southwest (S)	Roswell	1.69%	-0.08%	17.88%	-0.72%	\$ 0.8	2.15%	-0.15%	\$ 186.0	4.9%	\$ 112.3	-1.9%	\$ 168.5	5.4%	66.6%	\$ 17.4	9.4%	0.38%	1.11%	6.81%	-0.17%	0.03%	8.13%	69.5%
Citizens Bank of Las Cruces (S)	Las Cruces	1.67%	0.04%	17.56%	-0.10%	\$ 4.4	2.24%	-0.02%	\$ 1,056.8	1.0%	\$ 705.5	-0.2%	\$ 943.8	0.5%	74.8%	\$ 102.4	9.7%	0.00%	1.47%	4.35%	0.07%	1.24%	6.79%	53.1%
Community 1st Bank Las Vegas (S)	Las Vegas	1.64%	0.04%	24.19%	-0.62%	\$ 1.2	2.06%	-0.17%	\$ 290.7	-0.4%	\$ 92.0	3.8%	\$ 268.2	-1.7%	34.3%	\$ 21.6	7.4%	0.00%	1.44%	3.72%	-0.16%	0.70%	6.78%	51.0%
Pioneer Bank (S)	Roswell	1.62%	0.49%	18.88%	5.85%	\$ 4.3	2.41%	-0.12%	\$ 1,044.3	6.3%	\$ 583.3	5.6%	\$ 828.0	8.2%	70.4%	\$ 94.9	9.1%	2.66%	1.49%	5.00%	-0.04%	0.55%	7.40%	55.8%
First New Mexico Bank, Las Cruces	Las Cruces	1.62%	-0.20%	12.26%	-1.43%	\$ 0.6	2.16%	-0.07%	\$ 158.6	3.9%	\$ 88.5	1.6%	\$ 133.6	4.6%	66.3%	\$ 20.7	13.0%	0.00%	1.94%	5.25%	-0.22%	1.11%	8.24%	57.8%
The Citizens Bank (S)	Farmington	1.62%	3.27%	42.44%	87.05%	\$ 3.3	2.01%	0.08%	\$ 777.3	-1.9%	\$ 312.1	0.8%	\$ 683.9	-3.1%	45.6%	\$ 35.6	4.6%	0.08%	1.24%	3.63%	0.17%	0.74%	6.50%	49.8%
Western Bank (S)	Lordsburg	1.57%	-0.04%	12.92%	-0.25%	\$ 1.2	1.87%	-0.04%	\$ 297.2	1.6%	\$ 69.9	-6.6%	\$ 257.2	1.4%	27.2%	\$ 36.7	12.3%	0.39%	2.23%	3.66%	-0.05%	0.60%	7.38%	53.8%
Lea County State Bank (S)	Hobbs	1.55%	0.50%	26.74%	8.85%	\$ 2.8	1.93%	0.27%	\$ 689.8	0.2%	\$ 228.2	-1.2%	\$ 628.8	-0.2%	36.3%	\$ 42.1	6.1%	0.35%	0.75%	3.79%	0.26%	1.37%	8.33%	51.4%
First New Mexico Bank of Silver City	Silver City	1.54%	-0.11%	12.25%	-1.43%	\$ 0.5	1.93%	-0.20%	\$ 137.4	-3.1%	\$ 76.2	9.2%	\$ 116.2	-3.9%	65.5%	\$ 17.5	12.7%	0.03%	1.49%	5.12%	0.20%	0.64%	8.06%	60.0%
The Citizens Bank of Clovis (S)	Clovis	1.51%	0.06%	25.89%	0.82%	\$ 1.9	1.88%	0.08%	\$ 500.8	-3.2%	\$ 334.6	1.1%	\$ 433.8	-3.9%	77.1%	\$ 29.4	5.9%	1.37%	1.30%	3.26%	-0.17%	2.15%	6.63%	43.9%
Southwest Capital Bank (S)	Albuquerque	1.37%	-1.07%	15.26%	-12.62%	\$ 1.6	1.66%	-0.34%	\$ 499.4	4.8%	\$ 179.2	-0.1%	\$ 454.8	5.4%	39.4%	\$ 42.7	8.6%	0.17%	2.27%	4.13%	-0.35%	0.51%	6.60%	61.4%
Centinel Bank of Taos (S)	Taos	1.34%	0.13%	21.24%	1.42%	\$ 1.4	1.66%	0.16%	\$ 417.7	-2.8%	\$ 147.7	6.3%	\$ 384.7	-4.0%	38.4%	\$ 28.7	6.9%	0.00%	1.13%	3.12%	0.04%	1.11%	6.64%	51.5%
First New Mexico Bank	Deming	1.32%	-0.24%	9.73%	-1.85%	\$ 0.9	1.91%	0.16%	\$ 267.2	0.4%	\$ 126.8	0.7%	\$ 225.7	0.0%	56.2%	\$ 36.5	13.7%	1.03%	2.08%	3.89%	0.25%	1.30%	7.02%	50.6%
The Bank of Clovis	Clovis	1.09%	0.03%	11.44%	0.21%	\$ 1.1	1.61%	0.16%	\$ 386.1	-0.9%	\$ 188.7	1.2%	\$ 321.5	-2.0%	58.7%	\$ 37.9	9.8%	0.16%	1.48%	4.18%	0.37%	1.48%	7.81%	62.4%
Century Bank (S)	Santa Fe	1.01%	1.28%	13.46%	17.17%	\$ 3.7	1.22%	-0.20%	\$ 1,432.5	-2.7%	\$ 816.9	0.5%	\$ 1,306.1	-3.3%	62.6%	\$ 114.6	8.0%	4.33%	1.49%	3.99%	0.05%	1.26%	6.42%	70.5%
0.50% - 1.00% ROAA Banks																								
First State Bank	Socorro	0.98%	0.00%	7.66%	-0.19%	\$ 0.5	1.23%	-0.13%	\$ 181.9	-2.7%	\$ 10.8	-2.6%	\$ 156.7	-3.7%	6.9%	\$ 24.3	13.4%	0.03%	10.95%	3.41%	-0.11%	0.24%	7.34%	64.0%
First National Bank (S)	Alamogordo	0.97%	-0.06%	28.81%	0.98%	\$ 1.2	1.30%	0.02%	\$ 467.1	-1.4%	\$ 213.6	0.8%	\$ 444.5	-2.7%	48.1%	\$ 18.2	3.9%	1.58%	1.67%	3.43%	0.15%	0.92%	6.73%	62.8%
James Polk Stone Community Bank (S)	Portales	0.92%	-0.19%	15.21%	-2.79%	\$ 0.9	1.86%	-0.30%	\$ 411.5	2.4%	\$ 181.1	-1.4%	\$ 355.4	1.9%	51.0%	\$ 25.8	6.3%	0.77%	2.45%	4.29%	0.05%	1.09%	8.37%	64.0%
InBank	Raton	0.84%	-0.20%	7.16%	-1.79%	\$ 2.8	1.24%	-0.24%	\$ 1,398.9	6.4%	\$ 933.3	2.1%	\$ 1,212.5	7.2%	77.0%	\$ 135.6	9.9%	0.82%	1.36%	3.76%	-0.03%	1.94%	6.17%	67.2%
CNB Bank (S)	Carlsbad	0.65%	-0.58%	8.13%	-6.77%	\$ 1.5	1.22%	-0.70%	\$ 902.2	1.8%	\$ 646.0	4.6%	\$ 825.7	1.9%	78.2%	\$ 73.0	8.1%	0.05%	1.31%	4.51%	0.15%	1.39%	6.68%	74.9%
Four Corners Community Bank (S)	Farmington	0.64%	-1.02%	7.17%	-11.09%	\$ 0.9	1.94%	-0.40%	\$ 561.1	3.6%	\$ 359.7	2.5%	\$ 491.0	3.6%	73.3%	\$ 49.1	8.8%	2.42%	1.92%	3.97%	-0.38%	1.75%	6.54%	54.0%
0.00% - 0.50% ROAA Banks																								
Tucumcari Federal S&LA	Tucumcari	0.31%	-0.10%	2.12%	-0.71%	\$ 0.0	0.40%	-0.03%	\$ 37.4	-2.1%	\$ 26.9	-3.2%	\$ 27.1	-2.2%	99.2%	\$ 5.7	15.3%	0.82%	1.07%	3.33%	0.17%	3.50%	6.69%	87.8%
Average		1.42%	0.09%	17.59%	3.08%	\$ 2.0	1.96%	-0.14%	\$ 569.5	1.6%	\$ 304.4	1.1%	\$ 502.8	1.8%	58.3%	\$ 47.0	9.2%	0.73%	1.88%	4.24%	-0.07%	1.12%	7.16%	56.2%
Median		1.54%	-0.04%	16.97%	-0.22%	\$ 1.3	1.93%	-0.13%	\$ 414.6	0.7%	\$ 184.9	0.8%	\$ 370.0	0.3%	61.1%	\$ 35.7	8.9%	0.37%	1.48%	4.06%	-0.04%	1.10%	6.83%	53.9%



Note: Please refer to page 5 for additional notes

North Dakota – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA	
		Δ vs.		Δ vs.		(\$MM)		Δ vs.	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.
Above 1.00% ROAA Banks									
First State Bank of Golva (S)	Golva	2.01%	0.18%	36.86%	4.14%	\$ 0.6	2.48%	0.24%	
Turtle Mountain State Bank (S)	Belcourt	1.76%	-0.92%	19.41%	-11.92%	\$ 0.6	2.30%	-1.16%	
Watford City Bancshares, Inc. (S)	Watford City	1.74%	-0.40%	24.35%	-7.78%	\$ 23.7	1.58%	0.31%	
American State B&T Co. of Williston (S)	Williston	1.69%	0.02%	22.98%	0.76%	\$ 2.8	2.23%	0.13%	
Grant County State Bank (S)	Carson	1.61%	-0.29%	11.28%	-1.57%	\$ 0.2	2.04%	-0.37%	
Dakota Western Bank (S)	Bowman	1.57%	0.19%	18.19%	1.39%	\$ 1.5	1.95%	0.17%	
Bank Forward (S)	Fargo	1.54%	0.54%	14.30%	4.75%	\$ 4.0	2.00%	0.68%	
Cornerstone Bank	Fargo	1.49%	0.51%	23.86%	8.11%	\$ 6.7	1.37%	-0.27%	
Western State Bank	Devils Lake	1.47%	-0.26%	12.61%	-2.56%	\$ 8.6	2.69%	-0.18%	
Bank of Hazelton (S)	Hazelton	1.47%	-0.31%	13.63%	-5.26%	\$ 0.2	1.86%	-0.40%	
Liberty State Bank (S)	Powers Lake	1.47%	-0.13%	21.68%	-0.10%	\$ 0.6	1.68%	-0.23%	
McIntosh County Bank (S)	Ashley	1.41%	0.47%	16.87%	6.31%	\$ 0.4	1.70%	0.31%	
Commercial Bank of Mott (S)	Mott	1.35%	0.46%	12.86%	4.46%	\$ 0.5	1.66%	0.52%	
Security First Bank of North Dakota (S)	New Salem	1.30%	-0.13%	11.15%	-1.07%	\$ 0.9	1.65%	-0.15%	
Rollette State Bank (S)	Rollette	1.28%	0.73%	12.97%	7.36%	\$ 0.1	1.62%	0.93%	
TruCommunity Bank	Garrison	1.24%	0.34%	13.95%	4.05%	\$ 1.0	1.58%	0.35%	
BankNorth (S)	Arthur	1.23%	-0.32%	11.08%	-5.00%	\$ 1.9	1.56%	-0.37%	
State Bank of Bottineau (S)	Bottineau	1.23%	0.11%	14.38%	1.32%	\$ 0.3	1.61%	0.13%	
First National C&T Co. of Bottineau	Bottineau	1.21%	0.57%	9.20%	4.60%	\$ 0.5	1.55%	-0.14%	
Dakota Community B&T, N.A. (S)	Hebron	1.18%	-0.25%	16.87%	-3.35%	\$ 3.8	1.36%	-0.34%	
Strasburg State Bank (S)	Strasburg	1.17%	0.67%	13.18%	7.58%	\$ 0.3	1.35%	0.25%	
Choice Financial Holdings, Inc.	Fargo	1.15%	0.30%	10.25%	3.06%	\$ 16.3	1.68%	0.42%	
Dakota Heritage Bank (S)	Hunter	1.15%	0.10%	14.24%	1.35%	\$ 1.1	1.77%	0.21%	
First State Bank & Trust (S)	Williston	1.13%	-0.08%	10.54%	-0.63%	\$ 1.6	1.28%	-0.04%	
First State Bank (S)	Buxton	1.13%	0.55%	11.94%	6.02%	\$ 1.1	1.45%	0.71%	
Citizens State Bank of Lankin (S)	Lankin	1.10%	0.49%	14.99%	6.97%	\$ 0.2	1.38%	0.74%	
Stock Growers Bank (S)	Forman	1.09%	0.55%	17.42%	9.52%	\$ 0.9	2.00%	0.65%	
Merchants Bank	Rumby	1.09%	-0.19%	11.89%	-2.31%	\$ 0.7	1.62%	0.11%	
Kirkwood B&T Company (S)	Bismarck	1.05%	0.20%	12.06%	2.60%	\$ 0.9	1.34%	0.07%	
First Security Bank (S)	Beulah	1.03%	-0.17%	10.92%	-1.70%	\$ 0.2	1.28%	-0.28%	
State Bank of Lakota (S)	Lakota	1.00%	0.30%	10.94%	3.18%	\$ 0.2	1.28%	0.24%	

0.50% - 1.00% ROAA Banks

Alerus Financial Corporation	Grand Forks	0.99%	0.99%	10.67%	10.72%	\$ 13.3	1.37%	0.51%	
KodaBank (S)	Drayton	0.98%	-0.15%	10.04%	-1.06%	\$ 1.3	1.29%	-0.17%	
First United Bank (S)	Park River	0.96%	-0.11%	10.36%	-1.40%	\$ 1.7	1.31%	-0.15%	
Aspire Bank	Fargo	0.88%	0.83%	8.32%	7.82%	\$ 0.1	1.10%	1.02%	
Horizon Financial Bank	Munich	0.85%	0.16%	8.38%	1.96%	\$ 0.4	1.10%	-0.10%	
BNC National Bank	Glendale	0.85%	-0.22%	7.91%	-1.36%	\$ 2.0	1.15%	-0.35%	
United Valley Bank (S)	Cavalier	0.85%	-0.07%	8.93%	-1.71%	\$ 1.4	1.11%	-0.02%	
Peoples State Bank of Velva (S)	Velva	0.82%	-0.02%	9.35%	-0.45%	\$ 0.3	0.91%	-0.24%	
Bravera Holdings Corp.	Dickinson	0.81%	-0.01%	10.29%	0.54%	\$ 7.6	1.24%	-0.06%	
Lincoln State Bank (S)	Hankinson	0.79%	-0.05%	14.37%	-0.31%	\$ 0.2	1.00%	-0.05%	
Farmers and Merchants State Bank (S)	Langdon	0.77%	0.03%	6.25%	0.20%	\$ 0.3	0.88%	0.01%	
First State Bank of Cando (S)	Cando	0.77%	0.08%	13.42%	2.47%	\$ 0.1	0.86%	0.19%	
Union Bank	Beulah	0.76%	-0.05%	9.11%	0.08%	\$ 0.6	0.97%	0.02%	
The Goose River Bank (S)	Mayville	0.75%	-0.33%	7.52%	-4.03%	\$ 0.3	0.96%	-0.46%	
American Federal Bank (S)	Fargo	0.75%	0.12%	8.48%	1.06%	\$ 1.5	0.95%	0.08%	
Union Bank	Jamestown	0.71%	-0.09%	10.58%	-0.86%	\$ 1.1	1.18%	-0.17%	
Union State Bank of Hazen (S)	Hazen	0.70%	0.48%	10.32%	6.92%	\$ 0.4	0.75%	0.34%	
First State Bank of Harvey (S)	Harvey	0.69%	-0.15%	11.10%	-0.88%	\$ 0.2	0.79%	-0.18%	
The Citizens State Bank at Mohall (S)	Mohall	0.68%	0.78%	6.13%	6.94%	\$ 0.1	0.83%	0.93%	
Peoples State Bank (S)	Westhope	0.68%	0.19%	5.97%	1.66%	\$ 0.1	0.85%	0.27%	
State Bank & Trust of Kenmare (S)	Kenmare	0.67%	1.04%	12.83%	19.08%	\$ 0.3	0.69%	0.96%	
First Western Bank and Trust	Minot	0.66%	-0.07%	6.22%	-0.85%	\$ 3.6	1.12%	0.08%	
Starion Bank (S)	Bismarck	0.65%	0.26%	9.50%	4.07%	\$ 3.4	0.83%	0.35%	
Peoples State Bank	Fairmount	0.64%	0.65%	10.90%	11.08%	\$ 0.1	0.83%	0.72%	
State Bankshares, Inc.	Fargo	0.59%	0.19%	5.78%	1.83%	\$ 21.5	0.79%	0.22%	
Farmers & Merchants Bank (S)	Tolna	0.52%	-0.05%	5.96%	-0.06%	\$ 0.2	0.66%	-0.05%	

Balance Sheet

Name	City	Total Assets		Gross Loans		Total Deposits		Loans / Deposits
		Δ vs.		Δ vs.		Δ vs.		
		Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	
First State Bank of Golva (S)	Golva	\$ 112.9	4.8%	\$ 42.6	-0.3%	\$ 106.1	4.6%	40.2%
Turtle Mountain State Bank (S)	Belcourt	\$ 135.0	7.5%	\$ 37.3	0.4%	\$ 122.6	8.1%	30.4%
Watford City Bancshares, Inc. (S)	Watford City	\$ 5,475.3	0.4%	\$ 4,361.4	-0.6%	\$ 4,862.6	0.2%	89.7%
American State B&T Co. of Williston (S)	Williston	\$ 646.1	2.7%	\$ 309.7	0.9%	\$ 574.7	1.9%	53.9%
Grant County State Bank (S)	Carson	\$ 46.6	4.0%	\$ 21.9	-21.2%	\$ 40.1	4.1%	54.7%
Dakota Western Bank (S)	Bowman	\$ 387.2	-3.3%	\$ 247.4	0.4%	\$ 342.6	-4.4%	72.2%
Bank Forward (S)	Fargo	\$ 1,054.0	1.7%	\$ 840.1	-2.0%	\$ 873.3	1.4%	96.2%
Cornerstone Bank	Fargo	\$ 1,792.8	2.9%	\$ 1,243.5	2.4%	\$ 1,618.9	2.6%	76.8%
Western State Bank	Devils Lake	\$ 2,442.3	4.2%	\$ 2,121.3	0.8%	\$ 2,128.0	4.6%	99.7%
Bank of Hazelton (S)	Hazelton	\$ 64.3	-1.6%	\$ 28.5	-13.3%	\$ 57.1	-2.0%	49.9%
Liberty State Bank (S)	Powers Lake	\$ 145.4	4.1%	\$ 49.2	2.3%	\$ 132.2	4.2%	37.2%
McIntosh County Bank (S)	Ashley	\$ 112.8	1.9%	\$ 65.3	-2.6%	\$ 97.7	6.6%	66.8%
Commercial Bank of Mott (S)	Mott	\$ 146.8	2.2%	\$ 110.3	2.7%	\$ 112.3	9.4%	98.3%
Security First Bank of North Dakota (S)	New Salem	\$ 277.1	2.2%	\$ 225.7	-2.5%	\$ 235.7	7.3%	95.8%
Rollette State Bank (S)	Rollette	\$ 46.9	0.8%	\$ 33.8	-3.0%	\$ 41.8	2.8%	80.9%
TruCommunity Bank	Garrison	\$ 318.9	3.3%	\$ 201.3	-1.4%	\$ 288.6	8.2%	69.8%
BankNorth (S)	Arthur	\$ 631.9	-2.6%	\$ 544.3	-1.6%	\$ 530.7	3.9%	102.6%
State Bank of Bottineau (S)	Bottineau	\$ 110.7	-0.9%	\$ 94.6	3.1%	\$ 98.9	-0.4%	95.7%
First National C&T Co. of Bottineau	Bottineau	\$ 180.2	11.9%	\$ 79.1	-9.1%	\$ 156.2	13.0%	50.7%
Dakota Community B&T, N.A. (S)	Hebron	\$ 1,303.7	2.4%	\$ 720.3	2.9%	\$ 1,184.7	1.8%	60.8%
Strasburg State Bank (S)	Strasburg	\$ 100.7	3.2%	\$ 43.1	-7.8%	\$ 90.7	3.6%	47.5%
Choice Financial Holdings, Inc.	Fargo	\$ 5,639.7	4.2%	\$ 3,136.7	-1.2%	\$ 4,915.1	5.6%	63.8%
Dakota Heritage Bank (S)	Hunter	\$ 402.0	4.9%	\$ 312.9	1.8%	\$ 366.9	9.9%	85.3%
First State Bank & Trust (S)	Williston	\$ 551.0	2.8%	\$ 187.5	-2.3%	\$ 487.2	2.1%	38.5%
First State Bank (S)	Buxton	\$ 430.3	13.1%	\$ 342.6	-1.2%	\$ 381.2	15.0%	89.9%
Citizens State Bank of Lankin (S)	Lankin	\$ 67.3	-0.3%	\$ 46.6	-0.3%	\$ 56.1	-0.4%	83.2%
Stock Growers Bank (S)	Forman	\$ 327.3	-1.2%	\$ 156.2	-0.4%	\$ 303.2	-1.1%	51.5%
Merchants Bank	Rumby	\$ 254.6	2.8%	\$ 172.7	-3.7%	\$ 227.0	0.7%	76.1%
Kirkwood B&T Company (S)	Bismarck	\$ 358.5	0.0%	\$ 211.4	3.9%	\$ 322.7	2.8%	65.5%
First Security Bank (S)	Beulah	\$ 71.6	3.0%	\$ 27.5	4.3%	\$ 64.6	2.8%	42.5%
State Bank of Lakota (S)	Lakota	\$ 67.0	-8.2%	\$ 37.3	-5.6%	\$ 60.8	-9.3%	61.4%

Capital & Credit Quality

Name	City	Tg. Comm. Equity (\$MM)				TCE / TA	NPAs / Assets		LLR / Loans		NIM			
		Δ vs.		Δ vs.			Curr.	Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio			
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.						Curr.	Pr. Qtr.		
First State Bank of Golva (S)	Golva	\$ 6.4	5.7%	1.11%	0.96%	3.98%	-0.25%	0.87%	6.76%	38.2%				
Turtle Mountain State Bank (S)	Belcourt	\$ 12.1	9.0%	0.28%	1.22%	4.53%	-0.63%	0.63%	7.41%	49.9%				
Watford City Bancshares, Inc. (S)	Watford City	\$ 394.1	7.2%	1.52%	1.06%	3.93%	-0.09%	1.94%	6.38%	66.1%				
American State B&T Co. of Williston (S)	Williston	\$ 50.3	7.8%	1.07%	2.04%	2.90%	0.27%	1.41%	6.31%	46.4%				
Grant County State Bank (S)	Carson	\$ 6.5	13.9%	0.00%	1.03%	4.63%	-1.11%	1.45%	7.60%	54.7%				
Dakota Western Bank (S)	Bowman	\$ 34.4	8.9%	0.65%	1.91%	3.50%	0.12%	2.09%	6.97%	46.2%				
Bank Forward (S)	Fargo	\$ 109.7	10.5%	1.15%	0.69%	3.39%	0.00%	2.06%	5.83%	64.2%				
Cornerstone Bank	Fargo	\$ 117.2	6.5%	0.48%	1.30%	3.39%	-0.04%	2.20%	6.22%	60.9%				
Western State Bank	Devils Lake	\$ 276.6	11.3%	0.98%	1.75%	4.83%	0.06%	2.72%	7.61%	48.1%				
Bank of Hazelton (S)	Hazelton	\$ 6.9	10.8%	0.00%	1.16%	4.06%	-0.03%	1.64%	7.31%	52.2%				
Liberty State Bank (S)	Powers Lake	\$ 10.4	7.2%	0.00%	1.77%	2.77%	-0.05%	1.95%	7.11%	36.7%				
McIntosh County Bank (S)	Ashley	\$ 9.9	8.8%	0.35%	2.60%	3.77%	0.15%	1.58%	7.16%	55.2%				
Commercial Bank of Mott (S)	Mott	\$ 15.2	10.4%	0.16%	0.95%	3.12%	0.39%	2.38%	6.14%	46.1%				
Security First Bank of North Dakota (S)	New Salem	\$ 32.3	11.7%	1.70%	2.12%	4.40%	-0.12%	1.43%	6.28%	63.8%				
Rollette State Bank (S)	Rollette	\$ 4.6	9.9%	0.57%	0.81%	7.20%	-0.06%	1.70%	7.01%	65.4%				
TruCommunity Bank	Garrison	\$ 28.6	9.0%	0.82%	1.56%	3.87%	0.25%	1.33%	6.44%	60.1%				
BankNorth (S)	Arthur	\$ 61.2	9.8%	0.14%	0.99%	4.72%	-0.92%	2.00%	7.14%	65.7%				
State Bank of Bottineau (S)	B													

North Dakota – Financial Performance for Q1 2025 (Continued)

Profitability & Returns for Q1 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q1 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q1 2025				
		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.		Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
0.00% - 0.50% ROAA Banks																								
Kindred State Bank (S)	Kindred	0.47%	-0.91%	5.73%	-10.13%	\$ 0.1	1.17%	-0.87%	\$ 48.8	9.4%	\$ 21.7	-2.3%	\$ 45.3	11.1%	47.9%	\$ 3.4	7.0%	0.18%	0.92%	3.54%	-0.28%	1.04%	5.46%	69.1%
The Bank of Tioga	Tioga	0.46%	-0.01%	15.24%	-0.81%	\$ 0.5	0.54%	-0.42%	\$ 447.7	0.3%	\$ 103.8	-3.4%	\$ 430.3	0.7%	24.1%	\$ 13.6	3.0%	0.23%	0.90%	2.11%	0.00%	2.35%	5.89%	68.6%
Gate City Bank	Fargo	0.44%	-0.01%	5.03%	-0.13%	\$ 4.1	0.74%	-0.03%	\$ 3,810.7	1.1%	\$ 2,894.5	-0.1%	\$ 3,375.9	3.1%	85.7%	\$ 332.6	8.7%	0.56%	0.64%	3.07%	0.03%	1.35%	4.78%	83.6%
Border Bank (S)	Fargo	0.43%	0.58%	5.14%	6.91%	\$ 1.1	0.69%	0.62%	\$ 995.5	1.9%	\$ 824.1	2.9%	\$ 882.8	1.9%	93.4%	\$ 77.2	7.8%	2.72%	1.27%	3.29%	0.14%	2.32%	5.73%	79.1%
Heartland State Bank (S)	Edgeley	0.41%	-0.16%	4.66%	-1.41%	\$ 0.1	0.53%	-0.16%	\$ 70.4	9.8%	\$ 34.1	-14.4%	\$ 63.8	11.7%	53.5%	\$ 6.1	8.6%	1.35%	1.32%	3.54%	-0.54%	1.96%	7.16%	83.9%
Average		1.02%	0.12%	12.12%	1.65%	\$ 2.4	1.31%	0.10%	\$ 1,024.7	2.5%	\$ 738.5	-2.4%	\$ 892.2	3.5%	69.6%	\$ 87.9	8.6%	0.59%	1.25%	3.44%	-0.03%	1.87%	6.38%	63.2%
Median		1.00%	0.05%	11.01%	0.91%	\$ 0.6	1.28%	0.07%	\$ 265.9	2.2%	\$ 147.1	-1.1%	\$ 231.4	3.5%	71.0%	\$ 21.4	8.8%	0.48%	1.19%	3.39%	0.00%	1.90%	6.32%	64.8%



Note: Please refer to page 5 for additional notes

Oregon – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA	
		Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	Curr.		Curr.	Δ vs. Pr. Qtr.
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	
Above 1.00% ROAA Banks								
Pioneer Trust Bank, N.A.	Salem	2.32%	0.82%	16.35%	5.52%	\$ 4.1	3.54%	-0.37%
Bank of Eastern Oregon	Heppner	1.81%	-0.74%	17.88%	-7.96%	\$ 4.0	2.41%	-1.01%
People's Bank of Commerce	Medford	1.02%	-0.37%	8.03%	-3.15%	\$ 2.1	1.41%	-0.23%
0.50% - 1.00% ROAA Banks								
Summit Bank	Eugene	0.98%	0.00%	9.65%	-0.56%	\$ 3.1	1.96%	0.07%
Oregon Pacific Banking Co.	Florence	0.96%	-0.25%	9.28%	-2.63%	\$ 1.9	1.23%	-0.37%
Clackamas County Bank (S)	Sandy	0.58%	0.37%	5.57%	3.49%	\$ 0.4	0.79%	0.10%
Evergreen Federal Bank	Grants Pass	0.55%	0.20%	4.47%	1.64%	\$ 0.8	0.80%	0.28%
0.00% - 0.50% ROAA Banks								
Willamette Valley Bank	Salem	0.47%	-0.31%	2.96%	-2.20%	\$ 0.5	0.68%	0.01%
Oregon Coast Bank (S)	Newport	0.29%	-0.17%	4.55%	-2.48%	\$ 0.3	0.38%	-0.35%
Citizens Bank	Corvallis	0.26%	-0.13%	2.78%	-1.40%	\$ 0.5	0.32%	-0.15%
First Federal S&LA of McMinnville	McMinnville	0.24%	-0.10%	2.40%	-1.04%	\$ 0.4	0.31%	-0.11%
Pacific West Bank	West Linn	0.10%	-0.08%	0.97%	-0.87%	\$ 0.1	0.16%	-0.10%
Below 0.00% ROAA Banks								
Lewis & Clark Bank	Oregon City	-0.06%	-0.12%	-0.57%	-1.15%	\$ (0.1)	-0.11%	-0.16%
Average		0.73%	-0.07%	6.49%	-0.98%	\$ 1.4	1.07%	-0.18%
Median		0.55%	-0.12%	4.55%	-1.15%	\$ 0.5	0.79%	-0.15%

Balance Sheet

Total Assets		Gross Loans		Total Deposits		Loans / Deposits
Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	
\$ 696.3	-0.6%	\$ 520.1	-2.0%	\$ 593.2	-1.4%	87.7%
\$ 897.5	3.4%	\$ 602.6	2.7%	\$ 797.7	3.3%	75.5%
\$ 812.3	1.7%	\$ 564.8	1.1%	\$ 693.7	1.5%	81.4%
\$ 1,282.8	2.3%	\$ 1,076.6	2.0%	\$ 1,140.8	2.4%	94.4%
\$ 797.5	2.7%	\$ 582.9	2.0%	\$ 698.9	2.8%	83.4%
\$ 278.7	3.4%	\$ 152.4	0.7%	\$ 233.5	3.3%	65.3%
\$ 612.1	0.0%	\$ 486.7	-1.0%	\$ 534.0	4.3%	91.1%
\$ 464.6	-1.2%	\$ 310.5	-0.6%	\$ 339.4	1.8%	91.5%
\$ 468.7	1.3%	\$ 263.7	1.4%	\$ 377.9	1.4%	69.8%
\$ 798.5	-1.1%	\$ 372.9	-0.8%	\$ 692.5	-2.1%	53.8%
\$ 668.1	3.8%	\$ 406.0	0.8%	\$ 575.2	3.7%	70.6%
\$ 342.8	4.3%	\$ 256.3	1.4%	\$ 290.8	6.6%	88.1%
\$ 383.3	12.1%	\$ 154.9	2.2%	\$ 279.2	17.1%	55.5%
\$ 654.1	2.5%	\$ 442.3	0.8%	\$ 557.4	3.4%	77.6%
\$ 668.1	2.3%	\$ 406.0	1.1%	\$ 575.2	2.8%	81.4%

Capital & Credit Quality

Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio
				Δ vs. Pr. Qtr.	Pr. Qtr.			
\$ 100.4	14.4%	0.25%	1.46%	4.04%	-0.09%	1.83%	6.39%	34.4%
\$ 91.3	10.2%	0.25%	1.13%	5.73%	-1.05%	0.62%	7.32%	58.3%
\$ 101.5	12.6%	0.65%	1.01%	3.95%	-0.11%	1.51%	6.48%	66.3%
\$ 129.0	10.1%	0.28%	1.17%	4.52%	0.08%	2.21%	6.99%	55.6%
\$ 83.9	10.5%	0.10%	1.27%	3.73%	-0.07%	1.34%	5.46%	73.1%
\$ 28.7	10.3%	0.00%	1.01%	3.22%	0.15%	0.86%	6.09%	79.4%
\$ 75.6	12.3%	0.58%	1.33%	3.47%	0.10%	1.35%	5.11%	77.0%
\$ 73.5	15.8%	0.20%	1.07%	3.40%	-0.08%	1.98%	5.83%	86.8%
\$ 31.3	6.7%	2.15%	1.03%	2.74%	0.03%	2.00%	7.09%	85.3%
\$ 79.2	9.9%	0.07%	1.59%	3.38%	-0.03%	0.41%	5.72%	90.8%
\$ 68.0	10.2%	0.07%	1.01%	2.54%	0.00%	1.53%	5.04%	88.5%
\$ 34.1	10.0%	2.68%	1.39%	3.03%	-0.02%	2.44%	5.76%	94.9%
\$ 36.6	9.6%	0.29%	1.32%	2.46%	-0.12%	1.95%	6.73%	103.8%
\$ 71.8	11.0%	0.58%	1.21%	3.55%	-0.09%	1.54%	6.15%	76.5%
\$ 75.6	10.2%	0.25%	1.17%	3.40%	-0.03%	1.53%	6.09%	79.4%

Performance Ratios for Q1 2025



Note: Please refer to page 5 for additional notes

South Dakota – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q1 2025

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.												Curr.	Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Great Plains Bank (S)	Eureka	3.89%	2.11%	24.03%	12.82%	\$ 1.4	5.14%	2.84%	\$ 147.8	-0.4%	\$ 108.4	2.5%	\$ 118.3	-2.8%	91.6%	\$ 24.8	16.8%	0.41%	1.53%	6.68%	2.32%	2.13%	10.46%	20.7%
Pathward Financial, Inc.	Sioux Falls	3.47%	1.81%	37.35%	21.73%	\$ 74.3	5.96%	2.43%	\$ 7,013.0	-8.0%	\$ 4,510.6	-2.7%	\$ 5,819.2	-10.7%	77.5%	\$ 518.1	7.7%	0.67%	1.74%	6.43%	-0.48%	0.23%	8.59%	52.3%
Farmers State Bank (S)	Hosmer	2.59%	1.30%	15.72%	8.14%	\$ 0.1	2.14%	0.57%	\$ 21.7	0.2%	\$ 13.7	7.8%	\$ 18.2	1.3%	75.3%	\$ 3.5	15.9%	0.00%	2.21%	4.85%	-0.33%	1.44%	7.69%	55.8%
First National Bank	Fort Pierre	2.33%	0.09%	9.56%	0.20%	\$ 9.9	6.05%	-0.25%	\$ 1,704.4	1.0%	\$ 1,356.8	0.8%	\$ 1,242.7	0.6%	109.2%	\$ 349.7	20.9%	1.36%	5.86%	7.69%	-0.08%	1.71%	10.32%	37.9%
First Savings Bank	Beresford	2.32%	-0.02%	13.32%	-0.45%	\$ 8.5	6.34%	-0.21%	\$ 1,489.1	3.3%	\$ 1,106.9	-0.4%	\$ 1,216.5	3.3%	91.0%	\$ 231.7	15.6%	0.59%	6.41%	7.98%	-0.09%	1.40%	11.04%	40.5%
The Security State Bank	Emery	2.27%	0.65%	12.55%	3.34%	\$ 0.3	3.03%	1.58%	\$ 58.6	1.2%	\$ 17.2	-1.4%	\$ 47.7	1.0%	36.1%	\$ 10.7	18.2%	0.00%	1.00%	4.68%	-0.05%	1.14%	8.39%	33.8%
Farmers and Merchants State Bank (S)	Plankinton	2.18%	-0.18%	22.08%	-2.06%	\$ 0.9	2.87%	-0.46%	\$ 166.9	4.0%	\$ 125.2	1.4%	\$ 129.6	-6.6%	96.6%	\$ 16.3	9.8%	0.46%	1.40%	4.72%	-0.23%	1.91%	8.09%	41.3%
First National Bank	Oldham	2.12%	-0.07%	16.26%	-0.93%	\$ 2.5	6.69%	-0.30%	\$ 459.8	1.8%	\$ 359.1	-0.5%	\$ 386.1	1.2%	93.0%	\$ 52.7	11.5%	1.39%	7.74%	8.19%	-0.28%	1.87%	11.98%	40.7%
Security National Bank of South Dakota	Dakota Dunes	1.91%	0.19%	16.03%	2.20%	\$ 1.2	2.49%	0.29%	\$ 250.9	2.0%	\$ 143.5	2.2%	\$ 201.3	2.1%	71.3%	\$ 30.3	12.1%	0.00%	1.59%	2.33%	0.12%	1.79%	4.86%	46.3%
Heartland State Bank (S)	Redfield	1.86%	0.38%	22.20%	4.31%	\$ 0.7	2.49%	0.63%	\$ 150.6	2.8%	\$ 103.2	2.2%	\$ 126.0	7.4%	81.9%	\$ 12.9	8.6%	0.00%	0.92%	4.71%	0.28%	1.31%	7.86%	50.6%
Commercial State Bank of Wagner (S)	Wagner	1.75%	0.49%	19.63%	5.72%	\$ 1.1	1.79%	-0.55%	\$ 254.2	2.0%	\$ 147.7	-1.3%	\$ 224.8	3.2%	63.1%	\$ 23.5	9.2%	0.82%	1.16%	3.68%	-0.12%	2.13%	7.65%	52.1%
The Farmers and Merchants State Bank	Scotland	1.71%	1.36%	20.97%	16.77%	\$ 0.1	1.71%	0.83%	\$ 34.3	0.7%	\$ 14.2	-3.6%	\$ 31.2	0.0%	45.6%	\$ 2.9	8.5%	0.20%	1.57%	4.11%	0.10%	1.20%	8.27%	62.4%
Campbell County Bank (S)	Herreid	1.57%	0.22%	11.84%	2.19%	\$ 0.8	2.25%	0.29%	\$ 215.3	6.1%	\$ 174.8	6.9%	\$ 148.7	8.0%	117.5%	\$ 26.3	12.3%	0.37%	1.49%	4.35%	0.04%	2.26%	7.30%	45.7%
State Bank of Eagle Butte	Eagle Butte	1.55%	-0.20%	16.71%	-1.94%	\$ 0.3	1.87%	-0.70%	\$ 84.0	7.2%	\$ 29.9	-0.8%	\$ 75.9	7.2%	39.4%	\$ 7.8	9.3%	0.57%	2.74%	6.11%	0.23%	0.59%	11.84%	73.5%
Richland State Bank (S)	Bruce	1.55%	1.39%	16.39%	14.77%	\$ 0.2	1.88%	1.33%	\$ 40.3	-0.1%	\$ 17.9	-11.2%	\$ 35.8	-1.3%	49.9%	\$ 4.2	10.4%	0.00%	2.69%	2.60%	-0.42%	2.01%	6.69%	71.1%
Merchants State Bank (S)	Freeman	1.45%	0.55%	11.11%	4.29%	\$ 0.8	1.87%	0.76%	\$ 216.9	3.6%	\$ 139.5	-2.4%	\$ 173.1	0.8%	80.6%	\$ 29.3	13.5%	0.13%	0.72%	4.02%	0.17%	1.78%	7.42%	51.9%
First National Bank in Philip (S)	Philip	1.33%	-0.18%	12.71%	-1.74%	\$ 1.4	1.77%	-0.24%	\$ 422.8	-0.5%	\$ 238.5	-0.2%	\$ 372.7	-0.9%	64.0%	\$ 45.3	10.7%	0.00%	1.57%	3.09%	-0.07%	2.56%	6.83%	45.1%
Ipswich State Bank (S)	Ipswich	1.31%	0.24%	8.78%	1.64%	\$ 0.2	1.68%	0.24%	\$ 68.5	2.5%	\$ 27.7	-13.8%	\$ 57.6	3.3%	48.1%	\$ 10.2	14.9%	0.00%	0.92%	3.53%	0.00%	1.41%	6.67%	49.5%
First State Bank of Roscoe (S)	Roscoe	1.28%	-0.13%	9.69%	-0.95%	\$ 0.4	1.71%	0.13%	\$ 138.1	4.8%	\$ 73.8	-1.9%	\$ 118.1	6.2%	62.4%	\$ 18.5	13.4%	0.00%	1.31%	3.54%	0.05%	2.11%	6.75%	48.7%
First Western Federal Savings Bank (S)	Rapid City	1.28%	0.02%	7.63%	-0.22%	\$ 0.2	1.63%	0.03%	\$ 60.5	-5.7%	\$ 56.0	-2.2%	\$ 40.2	-9.2%	139.5%	\$ 10.6	17.6%	0.01%	0.69%	4.51%	0.42%	3.64%	7.84%	63.8%
First Fidelity Bank (S)	Burke	1.26%	-0.04%	16.55%	-0.09%	\$ 2.1	1.61%	-0.10%	\$ 664.6	2.2%	\$ 355.7	-5.8%	\$ 607.4	2.1%	58.6%	\$ 45.4	6.9%	0.01%	0.54%	3.94%	0.03%	1.64%	7.65%	56.7%
Andes State Bank	Lake Andes	1.25%	0.47%	9.29%	3.18%	\$ 0.1	1.65%	0.22%	\$ 26.1	2.8%	\$ 9.4	-2.6%	\$ 22.6	2.7%	41.4%	\$ 3.4	13.2%	0.00%	2.25%	4.41%	0.11%	0.70%	7.44%	59.8%
DNB National Bank (S)	Clear Lake	1.24%	0.53%	21.79%	8.85%	\$ 0.3	1.58%	0.70%	\$ 109.7	-0.1%	\$ 28.2	-1.4%	\$ 101.4	2.0%	27.8%	\$ 6.2	5.7%	0.03%	1.68%	2.62%	0.15%	1.26%	6.42%	61.4%
Bryant State Bank (S)	Bryant	1.23%	0.21%	11.93%	2.40%	\$ 0.2	3.81%	-0.13%	\$ 51.3	-4.9%	\$ 30.4	-10.8%	\$ 44.8	-5.5%	67.8%	\$ 5.7	11.0%	0.41%	5.98%	6.62%	-0.27%	1.24%	10.84%	54.4%
First Dakota National Bank	Yankton	1.16%	-0.20%	12.63%	-2.34%	\$ 8.7	1.93%	0.15%	\$ 2,998.8	2.8%	\$ 2,465.5	1.7%	\$ 2,702.1	2.6%	91.2%	\$ 274.0	9.2%	0.43%	1.27%	3.54%	0.06%	2.42%	6.38%	57.4%
Pioneer Bank & Trust	Spearfish	1.16%	0.19%	13.68%	1.82%	\$ 2.8	1.64%	0.28%	\$ 957.4	0.5%	\$ 526.7	4.5%	\$ 829.2	-4.0%	63.5%	\$ 85.8	9.0%	0.00%	1.07%	3.35%	0.20%	1.54%	7.24%	55.3%
Dacotah Banks, Inc.	Aberdeen	1.13%	0.17%	12.25%	2.00%	\$ 12.8	1.40%	0.21%	\$ 4,609.7	3.5%	\$ 3,623.0	0.1%	\$ 4,133.3	5.0%	87.7%	\$ 418.2	9.1%	0.70%	1.08%	3.47%	0.17%	2.31%	6.19%	65.7%
American Bank & Trust	Sioux Falls	1.06%	-0.12%	12.87%	-1.58%	\$ 5.1	1.47%	-0.14%	\$ 1,941.0	2.0%	\$ 1,430.5	0.0%	\$ 1,728.6	2.0%	82.8%	\$ 154.0	8.0%	0.00%	1.05%	3.36%	-0.02%	2.41%	6.35%	59.9%
0.50% - 1.00% ROAA Banks																								
Black Hills Community Bank, N.A. (S)	Rapid City	0.98%	0.09%	11.79%	1.83%	\$ 1.2	1.17%	-0.02%	\$ 511.6	7.0%	\$ 348.2	1.5%	\$ 469.9	8.5%	74.1%	\$ 38.6	7.5%	0.00%	1.44%	3.00%	-0.04%	2.50%	6.17%	62.0%
Rivers Edge Bank (S)	Marion	0.94%	0.01%	10.86%	0.04%	\$ 0.7	1.32%	0.04%	\$ 312.0	2.3%	\$ 224.8	1.7%	\$ 266.9	1.6%	84.2%	\$ 23.5	7.6%	0.17%	1.14%	3.31%	0.11%	2.33%	6.53%	60.2%
Western Dakota Bank (S)	Timber Lake	0.92%	-0.33%	9.79%	-3.98%	\$ 0.2	1.25%	-0.42%	\$ 76.3	0.2%	\$ 24.5	-2.8%	\$ 68.7	-0.2%	35.6%	\$ 7.3	9.6%	0.00%	1.56%	3.35%	-0.38%	1.59%	7.14%	62.7%
Fishback Financial Corporation	Brookings	0.90%	0.05%	7.70%	0.44%	\$ 10.7	1.18%	0.11%	\$ 4,788.2	2.2%	\$ 3,499.5	-1.7%	\$ 3,994.1	3.1%	87.6%	\$ 488.6	10.4%	0.30%	1.24%	3.09%	-0.03%	2.45%	6.19%	66.8%
BankStar Financial (S)	Elkton	0.90%	0.47%	10.48%	5.32%	\$ 0.7	1.28%	0.71%	\$ 333.7	1.6%	\$ 259.4	1.2%	\$ 270.9	2.7%	95.8%	\$ 26.6	8.0%	0.49%	1.00%	3.35%	-0.18%	2.58%	6.60%	62.4%
Security State Bank (S)	Alexandria	0.88%	0.11%	10.66%	1.52%	\$ 0.2	1.14%	0.15%	\$ 104.2	1.8%	\$ 61.2	-8.7%	\$ 95.1	1.6%	64.3%	\$ 8.6	8.3%	0.00%	1.20%	3.62%	-0.20%	2.18%	7.67%	67.4%
Quoin Financial Bank	Miller	0.86%	-0.53%	6.39%	-3.78%	\$ 0.5	1.01%	-0.72%	\$ 247.3	4.0%	\$ 149.8	-2.5%	\$ 206.8	4.8%	72.5%	\$ 20.3	8.6%	0.00%	0.55%	4.93%	-0.27%	2.34%	8.26%	60.3%
The First National Bank in Sioux Falls Community Bank	Sioux Falls	0.77%	0.08%	8.92%	1.06%	\$ 3.9	1.12%	-0.04%	\$ 1,965.2	0.4%	\$ 1,441.6	1.7%	\$ 1,593.0	-2.8%	90.5%	\$ 176.4	9.0%	0.05%	1.47%	3.03%	0.14%	1.90%	5.48%	70.4%
Security Bank Midwest (S)	Avon	0.71%	0.79%	6.74%	7.52%	\$ 0.1	0.95%	0.85%	\$ 62.9	-5.9%	\$ 36.7	1.6%	\$ 55.2	-1.1%	66.6%	\$ 7.3	11.6%	0.17%	1.19%	3.14%	0.08%	2.12%	7.80%	69.1%
Security Bank Midwest (S)	Tyndall	0.71%	-0.10%	9.08%	-1.49%	\$ 0.6	0.89%	-0.11%	\$ 338.1	-1.8%	\$ 226.9	-3.0%	\$ 262.2	2.1%	86.5%	\$ 26.2	7.8%	0.44%	1.30%	3.15%	-0.01%	2.31%	6.62%	71.4%
The Farmers State Bank of Turton (S)	Turton	0.65%	0.20%	6.87%	2.01%	\$ 0.1	0.79%	0.25%	\$ 40.0	5.3%	\$ 16.1	-5.3%	\$ 35.4	9.5%	45.6%	\$ 3.8	9.6%	0.00%	1.44%	3.25%	0.11%	2.29%	8.38%	74.4%
Sunrise Bank Dakota (S)	Onida	0.63%	-0.47%	6.79%	-4.61%	\$ 0.1	0.83%	0.13%	\$ 61.1	3.7%	\$ 23.0	1.0%	\$ 54.5	3.3%	42.3%	\$ 6.0	9.8%	1.17%	2.62%	3.03%	0.13%	1.71%	5.99%	70.3%
Citizens State Bank of Arlington (S)	Arlington	0.58%	-0.21%	5.72%	-2.02%	\$ 0.2	0.68%	-0.27%	\$ 141.9	3.5%	\$ 76.7	-2.3%	\$ 125.9	3.4%	61.0%	\$ 14.9	10.5%	0.00%	1.58%	2.46%	0.14%	2.17%	6.24%	69.7%



Note: Please refer to page 5 for additional notes

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South Dakota – Financial Performance for Q1 2025 (Continued)

Profitability & Returns for Q1 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q1 2025

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		Cost of Deposits	Yield on Loans	Efficiency Ratio
		Δ vs. Pr. Qtr.	Pr. Qtr.	Δ vs. Pr. Qtr.	Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)						Δ vs. Pr. Qtr.	Curr.			
0.00% - 0.50% ROAA Banks																								
Reliabank Dakota (S)	Estelline	0.49%	-0.17%	8.19%	-2.94%	\$ 1.0	0.56%	-0.21%	\$ 746.7	-5.4%	\$ 459.5	-1.9%	\$ 622.4	-4.9%	73.8%	\$ 47.7	6.4%	0.43%	1.02%	2.36%	0.13%	2.32%	6.41%	76.2%
Farmers State Bank	Parkston	0.48%	-0.08%	10.45%	-1.02%	\$ 0.3	0.63%	0.03%	\$ 251.3	4.2%	\$ 126.1	-5.4%	\$ 238.0	4.1%	53.0%	\$ 12.5	5.0%	0.00%	1.08%	2.64%	-0.05%	2.00%	6.95%	75.1%
Security Savings Bank (S)	Canton	0.47%	0.10%	4.74%	0.83%	\$ 0.6	0.63%	0.20%	\$ 508.9	-1.2%	\$ 408.5	-0.4%	\$ 453.5	-1.6%	90.1%	\$ 48.5	9.6%	0.09%	1.12%	2.90%	0.22%	2.25%	5.58%	78.2%
Frontier Bank (S)	Sioux Falls	0.43%	-0.13%	6.96%	-1.79%	\$ 0.4	0.46%	-0.16%	\$ 338.2	3.1%	\$ 225.1	5.0%	\$ 301.5	3.1%	74.7%	\$ 20.7	6.1%	0.21%	1.10%	2.42%	0.10%	2.59%	5.92%	80.7%
CorTrust Bank National Association	Mitchell	0.42%	-0.12%	4.96%	-1.66%	\$ 1.6	0.81%	-0.21%	\$ 1,486.9	-2.5%	\$ 1,004.7	-1.9%	\$ 1,286.3	0.7%	78.1%	\$ 125.2	8.4%	0.08%	1.38%	3.58%	0.24%	1.40%	6.41%	79.4%
BankWest, Incorporated	Pierre	0.36%	-0.06%	4.63%	-0.82%	\$ 1.6	0.99%	0.19%	\$ 1,811.5	0.3%	\$ 1,276.3	3.2%	\$ 1,506.4	-0.1%	84.7%	\$ 139.3	7.7%	0.68%	1.13%	3.74%	0.17%	2.26%	6.93%	77.4%
The First National Bank of Frederick	Frederick	0.32%	-0.38%	3.07%	-4.98%	\$ 0.0	0.39%	-0.52%	\$ 30.9	-4.8%	\$ 4.8	-48.9%	\$ 27.8	-5.9%	17.2%	\$ 2.9	9.5%	0.00%	3.45%	2.36%	-0.11%	1.33%	6.97%	83.6%
Plains Commerce Bank (S)	Sioux Falls	0.17%	-0.50%	1.57%	-4.96%	\$ 0.5	0.18%	-0.79%	\$ 1,234.6	-2.8%	\$ 1,016.3	-2.6%	\$ 990.0	-1.7%	102.7%	\$ 123.9	10.1%	1.92%	1.06%	3.25%	0.23%	2.98%	6.42%	97.5%
Below 0.00% ROAA Banks																								
Farmers State Bank of Canton	Canton	-0.02%	0.09%	-0.28%	1.12%	\$ (0.0)	0.04%	0.03%	\$ 73.9	2.6%	\$ 40.1	-4.2%	\$ 62.9	3.3%	63.8%	\$ 5.7	7.7%	0.00%	0.62%	2.38%	-0.25%	2.20%	5.47%	96.4%
One American Bank	Sioux Falls	-1.12%	-6.50%	-13.79%	-86.51%	\$ (1.1)	-1.61%	-0.85%	\$ 385.9	-4.7%	\$ 296.5	-2.2%	\$ 259.4	-5.9%	114.3%	\$ 31.5	8.2%	0.07%	2.14%	1.19%	-0.02%	3.65%	4.87%	217.2%
Average		1.21%	0.07%	11.33%	0.10%	\$ 3.2	1.83%	0.17%	\$ 788.4	1.0%	\$ 558.3	-2.1%	\$ 666.7	1.0%	72.8%	\$ 75.1	10.3%	0.29%	1.80%	3.89%	0.04%	1.95%	7.37%	64.4%
Median		1.16%	0.08%	10.66%	0.44%	\$ 0.6	1.58%	0.04%	\$ 250.9	1.8%	\$ 143.5	-1.4%	\$ 206.8	1.6%	74.1%	\$ 23.5	9.5%	0.08%	1.31%	3.47%	0.04%	2.11%	6.95%	62.0%



Utah – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q1 2025

Name	City	ROAA		ROAE		Net Income (SMM)	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.			
Above 1.00% ROAA Banks																								
Capital Community Bank	Provo	4.38%	0.37%	31.14%	3.23%	\$ 12.0	9.94%	0.16%	\$ 1,139.6	4.6%	\$ 892.3	2.9%	\$ 954.1	5.2%	93.5%	\$ 152.5	13.4%	2.47%	3.40%	15.12%	-0.49%	3.31%	20.76%	38.3%
WebBank	Salt Lake City	4.25%	-0.14%	22.66%	-2.17%	\$ 21.8	6.57%	1.09%	\$ 2,081.2	-1.5%	\$ 1,749.6	-4.1%	\$ 1,620.4	-2.2%	108.0%	\$ 384.8	18.5%	0.93%	1.25%	16.79%	1.20%	4.06%	22.38%	66.3%
Celtic Bank Corporation	Salt Lake City	4.15%	-0.47%	22.29%	-2.07%	\$ 39.5	6.15%	-0.64%	\$ 4,004.3	5.9%	\$ 3,010.6	4.9%	\$ 2,744.1	0.1%	109.7%	\$ 719.3	18.0%	2.01%	1.69%	6.49%	-0.87%	3.56%	10.58%	33.0%
Utah Independent Bank (S)	Salina	2.71%	1.09%	19.70%	7.88%	\$ 1.0	3.68%	1.55%	\$ 159.6	5.0%	\$ 100.1	4.5%	\$ 135.9	4.8%	73.7%	\$ 22.0	13.8%	2.13%	1.31%	6.31%	-0.03%	1.51%	9.57%	41.5%
Medallion Bank	Salt Lake City	2.52%	0.02%	16.17%	-0.28%	\$ 15.6	6.51%	0.06%	\$ 2,535.5	-0.7%	\$ 2,368.7	-0.4%	\$ 2,027.5	-3.2%	116.8%	\$ 322.4	12.7%	0.36%	3.88%	8.36%	-0.08%	3.82%	12.02%	24.8%
Brighton Bank (S)	Salt Lake City	1.91%	0.01%	19.64%	-0.61%	\$ 1.4	2.33%	0.00%	\$ 312.8	1.6%	\$ 222.6	4.3%	\$ 269.4	1.0%	82.7%	\$ 30.3	9.7%	1.21%	1.20%	4.87%	-0.05%	1.31%	7.53%	56.0%
FinWise Bank	Murray	1.87%	-0.52%	9.81%	-1.66%	\$ 3.5	4.40%	-1.03%	\$ 795.7	8.6%	\$ 605.4	9.6%	\$ 632.3	10.7%	95.8%	\$ 139.0	17.6%	2.05%	2.35%	8.05%	-1.95%	2.83%	12.24%	61.4%
Holladay Bank and Trust	Holladay	1.75%	0.84%	10.17%	4.85%	\$ 0.3	1.99%	0.95%	\$ 65.7	1.8%	\$ 38.7	-4.8%	\$ 53.6	1.5%	72.2%	\$ 11.3	17.3%	0.19%	1.46%	4.73%	-0.24%	2.32%	8.27%	57.8%
Central Bank	Provo	1.67%	0.20%	12.54%	1.24%	\$ 8.5	2.32%	-0.16%	\$ 2,024.3	0.8%	\$ 1,322.8	0.0%	\$ 1,627.8	8.3%	81.3%	\$ 269.8	13.4%	0.16%	3.04%	4.57%	0.08%	1.82%	8.21%	52.0%
Cache Valley Bank	Logan	1.66%	0.06%	15.26%	0.40%	\$ 13.6	2.41%	0.53%	\$ 3,336.8	1.6%	\$ 2,466.2	2.6%	\$ 2,951.5	1.6%	88.4%	\$ 359.5	10.8%	0.24%	1.28%	3.97%	-0.15%	2.62%	6.99%	41.1%
Prime Alliance Bank (S)	Woods Cross	1.51%	0.76%	17.06%	9.25%	\$ 3.3	3.24%	0.14%	\$ 886.7	5.2%	\$ 710.6	6.6%	\$ 804.3	5.2%	88.4%	\$ 79.4	9.0%	1.72%	3.63%	4.06%	-0.06%	4.07%	8.89%	21.1%
Home Savings Bank	Salt Lake City	1.43%	0.14%	9.00%	0.41%	\$ 0.4	1.44%	0.28%	\$ 115.0	-3.0%	\$ 98.9	2.2%	\$ 88.0	-1.4%	112.4%	\$ 17.6	15.3%	0.00%	0.99%	4.03%	0.57%	4.22%	7.97%	64.5%
First Utah Bank	Salt Lake City	1.39%	0.35%	15.52%	4.27%	\$ 3.0	1.97%	-0.42%	\$ 857.6	-1.9%	\$ 666.2	-0.7%	\$ 734.6	0.4%	90.7%	\$ 76.4	8.9%	1.05%	1.24%	4.63%	-0.20%	2.54%	8.07%	63.2%
BOU Bancorp, Inc.	Ogden	1.25%	0.03%	10.02%	-0.08%	\$ 10.4	1.58%	-0.21%	\$ 3,513.4	5.9%	\$ 2,750.1	3.7%	\$ 2,770.0	7.8%	99.3%	\$ 410.5	11.7%	0.10%	1.22%	3.22%	-0.09%	2.45%	6.04%	57.9%
State Bank of Southern Utah	Cedar City	1.23%	-0.11%	12.75%	-1.73%	\$ 7.9	1.75%	0.02%	\$ 2,559.7	2.0%	\$ 1,782.2	3.9%	\$ 2,153.3	2.0%	82.8%	\$ 250.6	9.8%	0.41%	1.19%	3.39%	0.15%	2.16%	7.08%	52.8%
Grand Valley Bank	Grand Junction	1.10%	-0.14%	14.79%	-2.09%	\$ 1.6	1.40%	-0.19%	\$ 575.2	-0.5%	\$ 276.4	-0.4%	\$ 527.8	-0.9%	52.4%	\$ 44.3	7.7%	0.11%	1.92%	3.45%	-0.11%	1.54%	7.16%	59.0%
0.50% - 1.00% ROAA Banks																								
Zions Bancorporation, N.A.	Salt Lake City	0.75%	-0.20%	10.92%	-2.89%	\$ 169.9	1.14%	-0.24%	\$ 87,992.4	-0.9%	\$ 60,052.6	1.0%	\$ 76,011.1	-0.8%	79.0%	\$ 5,156.9	5.9%	0.88%	1.16%	2.96%	-0.01%	1.74%	5.75%	66.5%
Below 0.00% ROAA Banks																								
Continental Bank (S)	Salt Lake City	-0.45%	0.28%	-3.03%	2.01%	\$ (0.2)	0.02%	0.05%	\$ 188.1	-1.6%	\$ 157.8	-2.5%	\$ 139.3	-1.8%	113.3%	\$ 27.2	14.4%	0.64%	2.10%	4.95%	-0.83%	2.88%	7.95%	99.7%
Average		1.95%	0.14%	14.80%	1.11%	\$ 17.4	3.27%	0.11%	\$ 6,285.8	1.8%	\$ 4,404.0	1.8%	\$ 5,346.9	2.1%	90.9%	\$ 470.8	12.7%	0.93%	1.91%	6.11%	-0.18%	2.71%	9.86%	53.2%
Median		1.67%	0.04%	15.03%	0.16%	\$ 5.7	2.32%	0.03%	\$ 1,013.2	1.6%	\$ 801.5	2.4%	\$ 879.2	1.2%	89.5%	\$ 145.7	13.0%	0.76%	1.39%	4.68%	-0.09%	2.58%	8.14%	56.9%



Note: Please refer to page 5 for additional notes

Washington – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA	
		Δ vs.		Δ vs.		(\$MM)		Δ vs.	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.
Above 1.00% ROAA Banks									
• Security State Bank (S)	Centralia	1.97%	-0.27%	11.85%	-2.18%	\$ 3.0	2.49%	-0.34%	
State Bank Northwest (S)	Spokane Valley	1.97%	1.47%	15.34%	11.26%	\$ 1.1	2.49%	1.86%	
Mountain Pacific Bank	Everett	1.94%	0.69%	18.09%	6.00%	\$ 3.8	2.61%	0.79%	
Sound Banking Company (S)	Lakewood	1.55%	1.18%	13.53%	10.12%	\$ 0.2	1.96%	1.49%	
Timberland Bank	Hoquiam	1.42%	-0.02%	10.92%	-0.35%	\$ 6.8	1.83%	0.02%	
RiverBank	Spokane	1.29%	0.27%	13.78%	2.55%	\$ 0.9	1.86%	0.24%	
• Community First Bank (S)	Kennewick	1.18%	0.06%	16.07%	-0.13%	\$ 1.9	1.48%	0.07%	
Cashmere Valley Bank	Cashmere	1.18%	-0.12%	10.89%	-1.29%	\$ 6.4	1.58%	-0.13%	
1st Security Bank of Washington	Mountlake Terrace	1.11%	0.07%	10.00%	0.58%	\$ 8.5	1.52%	-0.07%	
Banner Corporation	Walla Walla	1.11%	-0.03%	10.04%	-0.37%	\$ 45.1	1.44%	-0.06%	
Farmers State Bank	Winthrop	1.10%	0.42%	10.78%	3.64%	\$ 0.1	1.39%	0.47%	
0.50% - 1.00% ROAA Banks									
Coastal Financial Corporation	Everett	0.92%	-0.38%	8.79%	-6.19%	\$ 9.7	6.36%	-1.35%	
Bank of the Pacific	Aberdeen	0.87%	0.04%	8.22%	0.71%	\$ 2.6	1.15%	0.16%	
Commencement Bank	Tacoma	0.82%	0.51%	10.17%	6.26%	\$ 1.3	1.08%	0.11%	
Peoples Bank	Bellingham	0.82%	-0.57%	6.67%	-4.78%	\$ 5.0	1.01%	-0.83%	
WaFd, Inc.	Seattle	0.82%	0.13%	7.40%	1.13%	\$ 56.3	1.09%	0.22%	
Heritage Financial Corporation	Olympia	0.78%	0.12%	6.42%	0.93%	\$ 13.9	1.12%	-0.07%	
Columbia Banking System, Inc.	Tacoma	0.67%	-0.43%	6.64%	-4.33%	\$ 86.6	1.15%	-0.56%	
Yakima Federal S&LA	Yakima	0.65%	0.04%	2.55%	0.15%	\$ 3.3	0.80%	0.08%	
W.T.B. Financial Corporation	Spokane	0.64%	-0.12%	7.23%	-1.72%	\$ 17.1	0.93%	-0.01%	
Sound Community Bank	Seattle	0.56%	-0.24%	5.17%	-2.52%	\$ 1.5	0.66%	-0.31%	
Kitsap Bank	Port Orchard	0.55%	0.42%	6.26%	4.84%	\$ 2.4	0.71%	-0.06%	
Twin City Bank	Longview	0.54%	0.23%	6.59%	2.74%	\$ 0.1	0.92%	0.26%	
Pacific Crest Savings Bank (S)	Lynnwood	0.53%	0.15%	5.18%	1.54%	\$ 0.4	0.62%	0.15%	
Baker Boyer National Bank	Walla Walla	0.51%	-0.06%	6.47%	-0.91%	\$ 0.9	0.64%	-0.29%	
0.00% - 0.50% ROAA Banks									
Olympia Federal S&LA	Olympia	0.42%	0.27%	3.62%	2.30%	\$ 1.0	0.53%	0.30%	
Riverview Bank	Vancouver	0.41%	0.00%	3.49%	-0.12%	\$ 1.5	0.52%	-0.01%	
• SaviBank	Burlington	0.24%	-0.34%	2.97%	-4.18%	\$ 0.4	0.55%	-0.22%	
Portage Bank	Bellevue	0.10%	-0.23%	1.13%	-2.26%	\$ 0.0	0.23%	-0.21%	
Lamont Bank of St. John	Saint John	0.02%	4.27%	0.23%	54.03%	\$ 0.0	0.31%	0.59%	
Seattle Bank	Seattle	0.01%	-0.38%	0.11%	-3.83%	\$ 0.0	0.39%	-0.89%	
Below 0.00% ROAA Banks									
• HomeStreet, Inc.	Seattle	-0.22%	5.13%	-3.48%	74.81%	\$ (4.5)	-0.19%	3.82%	
Liberty Bank	Poulsbo	-0.35%	-0.42%	-3.69%	-4.39%	\$ (0.2)	-0.01%	-0.01%	
First Fed Bank	Port Angeles	-1.64%	-1.49%	-20.60%	-18.78%	\$ (9.0)	-0.44%	-1.11%	
UniBank	Lynnwood	-1.69%	10.20%	-28.94%	145.13%	\$ (2.1)	-0.03%	0.11%	
Connect Community Bank	Raymond	-2.19%	-0.68%	-36.18%	-12.95%	\$ (0.4)	-2.16%	-0.58%	
Average		0.57%	0.55%	4.27%	7.15%	\$ 7.4	1.07%	0.10%	
Median		0.66%	0.04%	6.62%	0.02%	\$ 1.4	0.97%	-0.01%	

Balance Sheet

Name	City	Total Assets		Gross Loans		Total Deposits		Loans / Deposits
		Δ vs.		Δ vs.		Δ vs.		
		Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	
• Security State Bank (S)	Centralia	\$ 613.0	-2.0%	\$ 236.1	1.1%	\$ 503.3	-2.7%	46.9%
State Bank Northwest (S)	Spokane Valley	\$ 230.1	2.3%	\$ 165.1	0.3%	\$ 195.1	3.1%	84.6%
Mountain Pacific Bank	Everett	\$ 811.4	1.0%	\$ 673.0	4.7%	\$ 647.6	2.2%	103.9%
Sound Banking Company (S)	Lakewood	\$ 52.0	9.2%	\$ 38.3	2.6%	\$ 46.2	9.7%	82.8%
Timberland Bank	Hoquiam	\$ 1,932.1	1.2%	\$ 1,438.8	0.6%	\$ 1,651.1	1.2%	87.1%
RiverBank	Spokane	\$ 265.3	1.1%	\$ 230.8	4.9%	\$ 236.2	-0.1%	97.7%
• Community First Bank (S)	Kennewick	\$ 615.0	0.3%	\$ 372.6	1.0%	\$ 566.0	-0.1%	65.8%
Cashmere Valley Bank	Cashmere	\$ 2,122.4	0.0%	\$ 967.4	0.5%	\$ 1,829.7	-0.4%	52.9%
1st Security Bank of Washington	Mountlake Terrace	\$ 3,066.0	1.2%	\$ 2,563.9	0.1%	\$ 2,632.6	11.6%	97.4%
Banner Corporation	Walla Walla	\$ 16,170.8	-0.2%	\$ 11,463.3	0.7%	\$ 13,593.3	0.6%	84.3%
Farmers State Bank	Winthrop	\$ 50.2	-4.3%	\$ 3.7	-3.8%	\$ 44.8	-5.2%	8.2%
Coastal Financial Corporation	Everett	\$ 4,339.3	5.3%	\$ 3,559.5	1.5%	\$ 3,791.2	5.7%	93.9%
Bank of the Pacific	Aberdeen	\$ 1,218.1	5.7%	\$ 706.4	0.3%	\$ 1,075.1	5.9%	65.7%
Commencement Bank	Tacoma	\$ 643.8	-0.9%	\$ 474.0	1.4%	\$ 579.6	-2.1%	81.8%
Peoples Bank	Bellingham	\$ 2,434.6	-1.4%	\$ 1,949.5	-0.2%	\$ 2,121.8	-1.3%	91.9%
WaFd, Inc.	Seattle	\$ 27,644.6	-0.1%	\$ 21,128.3	-0.7%	\$ 21,545.7	0.1%	98.1%
Heritage Financial Corporation	Olympia	\$ 7,129.9	0.3%	\$ 4,764.8	-0.8%	\$ 5,845.3	2.8%	81.5%
Columbia Banking System, Inc.	Tacoma	\$ 51,519.3	-0.1%	\$ 37,680.8	-0.2%	\$ 42,217.7	1.2%	89.3%
Yakima Federal S&LA	Yakima	\$ 2,038.9	0.3%	\$ 843.5	2.1%	\$ 1,436.6	0.2%	58.7%
W.T.B. Financial Corporation	Spokane	\$ 10,712.0	-0.2%	\$ 7,062.9	2.5%	\$ 8,693.9	-1.3%	81.2%
Sound Community Bank	Seattle	\$ 1,069.3	7.6%	\$ 888.5	-1.4%	\$ 919.4	9.2%	96.6%
Kitsap Bank	Port Orchard	\$ 1,656.3	-0.6%	\$ 918.2	2.4%	\$ 1,424.5	3.0%	64.5%
Twin City Bank	Longview	\$ 70.7	1.4%	\$ 44.6	4.2%	\$ 62.6	-1.6%	71.3%
Pacific Crest Savings Bank (S)	Lynnwood	\$ 331.2	4.6%	\$ 238.2	2.4%	\$ 259.0	4.7%	92.0%
Baker Boyer National Bank	Walla Walla	\$ 675.9	0.9%	\$ 396.2	0.8%	\$ 594.0	1.1%	66.7%
Olympia Federal S&LA	Olympia	\$ 982.4	-1.0%	\$ 852.4	1.1%	\$ 705.0	2.2%	120.9%
Riverview Bank	Vancouver	\$ 1,511.1	0.3%	\$ 1,062.5	1.7%	\$ 1,239.5	1.1%	85.7%
• SaviBank	Burlington	\$ 667.2	5.4%	\$ 532.9	3.0%	\$ 522.0	-1.3%	102.1%
Portage Bank	Bellevue	\$ 80.7	-8.1%	\$ 59.6	2.3%	\$ 63.8	-9.8%	93.5%
Lamont Bank of St. John	Saint John	\$ 66.6	-6.4%	\$ 42.9	-0.6%	\$ 56.8	-7.2%	75.5%
Seattle Bank	Seattle	\$ 961.1	0.0%	\$ 797.5	0.7%	\$ 856.2	0.3%	93.1%
HomeStreet, Inc.	Seattle	\$ 7,803.6	-3.9%	\$ 6,104.7	-2.4%	\$ 6,089.1	-5.0%	100.3%
Liberty Bank	Poulsbo	\$ 203.8	9.1%	\$ 150.0	5.1%	\$ 168.0	14.3%	89.3%
First Fed Bank	Port Angeles	\$ 2,157.9	-2.7%	\$ 1,658.3	-2.0%	\$ 1,673.6	-1.1%	99.1%
UniBank	Lynnwood	\$ 441.8	-15.4%	\$ 366.4	-7.4%	\$ 383.6	-12.8%	95.5%
Connect Community Bank	Raymond	\$ 68.1	-2.7%	\$ 58.3	-1.1%	\$ 57.6	-2.1%	101.2%
Average		\$ 4,232.1	0.2%	\$ 3,069.3	0.8%	\$ 3,453.5	0.7%	83.4%
Median		\$ 971.7	0.1%	\$ 751.9	0.7%	\$ 780.6	0.2%	88.2%

Capital & Credit Quality

Name	City	Tg. Comm. Equity (\$MM)				TCE / TA	NPAs / Assets		LLR / Loans		NIM				
		Δ vs.		Δ vs.			Δ vs.		Δ vs.		Cost of Deposits		Yield on Loans		Efficiency Ratio
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Pr. Qtr.	Pr. Qtr.	Pr. Qtr.	Pr. Qtr.	
• Security State Bank (S)	Centralia	\$ 103.0	16.9%	0.00%	2.96%	4.46%	-0.69%	0.90%	6.39%	4.6%	0.07%	0.38%	7.33%	58.9%	
State Bank Northwest (S)	Spokane Valley	\$ 29.8	13.0%	0.19%	0.86%	6.19%	0.07%	0.38%	7.33%	4.7%	0.94%	2.60%	7.85%	49.0%	
Mountain Pacific Bank	Everett	\$ 86.3	10.6%	0.65%	1.83%	4.73%	0.94%	2.60%	7.85%	5.6%	0.00%	1.64%	7.87%	64.3%	
Sound Banking Company (S)	Lakewood	\$ 5.7	10.9%	0.00%	1.66%	5.68%	0.00%	1.64%	7.87%	236.3	12.3%	0.13%	1.22%	55.6%	
Timberland Bank	Hoquiam	\$ 25.6	9.6%	0.43%	1.20%	4.40%	-0.10%	2.19%	7.08%	44.4	7.3%	0.04%	1.04%	61.5%	
RiverBank	Spokane	\$ 229.3	10.9%	0.74%	1.28%	3.16%	0.03%	1.55%	5.40%	44.4	7.3%	0.04%	1.04%	61.5%	
• Community First Bank (S)	Kennewick	\$ 326.0	10.7%	0.51%	1.23%	4.33%	-0.07%	2.09%	6.77%	326.0	10.7%	0.51%	1.23%	65.7%	
Cashmere Valley Bank	Cashmere	\$ 1,456.8	9.2%	0.30%	1.37%	3.78%	0.02%	1.45%	6.07%	1,456.8	9.2%	0.30%	1.37%	61.8%	
1st Security Bank of Washington	Mountlake Terrace	\$ 5.3	10.5%	0.19%	5.69%	2.94%	-0.27%	0.37%	7.20%	5.3	10.5%	0.19%	5.69%	52.4%	
Banner Corporation	Walla Walla	\$ 449.9	10.4%	1.10%	5.15%	7.40%	0.70%	3.04%	11.33%	449.9	10.4%	1.10%	5.15%	51.6%	
Farmers State Bank	Winthrop	\$ 115.7	9.6%	0.10%	1.26%	4.07%	0.03%	1.03%	5.89%	115.7	9.6%	0.10%	1.26%	72.6%	
Coastal Financial Corporation	Everett	\$ 52.0	8.1%	0.00%	1.21%	3.77%	0.13%	1.48%	5.83%	52.0	8.1%	0.00%	1.21%	71.2%	
Bank of the Pacific	Aberdeen	\$ 296.1	12.2%	0.22%	1.49%	3.78%	-0.01%	1.40%	5.45%	296.1	12.2%	0.22%	1.49%	75.6%	
Commencement Bank	Tacoma	\$ 2,886.0	8.4%	0.57%	0.96%	2.54%	0.10%	2.85%	5.47%	2,886.0	8.4%	0.57%	0.96%	57.0%	
Peoples Bank	Bellingham	\$ 637.7	9.3%	0.56%	1.09%	3.34%	0.01%	1.36%	5.45%	637.7	9.3%	0.56%	1.09%	66.3%	
WaFd, Inc.	Seattle	\$ 3,750.9	7.5%	0.40%	1.12%	3.58%	-0.09%	1.69%	5.6%	3,750.9	7.5%	0.40%	1.12%	63.0%	
Heritage Financial Corporation	Olympia	\$ 527.9	25.9%	0.11%	0.53%	1.90%	0.17%	2.19%	4.92%	527.9	25.9%	0.11%	0.53%	62.0%	
Columbia Banking System, Inc.	Tacoma	\$ 947.4	8.8%	0.64%	2.15%	3.11%	0.12%	1.43%	5.72%	947.4	8.8%	0.64%	2.15%	74.6%	
Yakima Federal S&LA	Yakima	\$ 1,117.0	10.5%	1.03%	0.94%	3.27%	0.05%	2.36%	5.60%	1,117.0	10.5%	1.03%	0.94%	81.2%	
W.T.B. Financial Corporation	Spokane	\$ 134.7	8.2%	0.00%	1.07%	3.25%	0.03%	1.14%	5.68%	134.7	8.2%	0.00%	1.07%	79.6%	
Sound Community Bank	Seattle	\$ 6.0	8.5%	0.83%	1.43%	4.23%	0.01%	0.32%	6.14%	6.0	8.5%	0.83%	1.43%	81.4%	
Kitsap Bank	Port Orchard	\$ 33.0	10.0%	0.49%	1.52%	2.17%	0.18%	3.83%	6.02%	33.0	10.0%	0.49%	1.52%		

Wyoming – Financial Performance for Q1 2025

Profitability & Returns for Q1 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q1 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM									
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	(\$MM)	Curr.	Δ vs. Pr. Qtr.	Curr.						Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio						
Above 1.00% ROAA Banks																								
The Bank of Star Valley (S)	Afton	1.73%	-0.18%	16.54%	-2.30%	\$ 1.7	2.23%	-0.03%	\$ 403.6	1.7%	\$ 219.4	0.8%	\$ 345.7	1.6%	63.5%	\$ 42.9	10.6%	0.18%	1.35%	3.92%	0.17%	1.73%	7.15%	44.4%
Jonah Bank of Wyoming	Casper	1.67%	0.02%	18.88%	0.10%	\$ 2.2	2.19%	0.09%	\$ 528.9	-0.5%	\$ 348.5	0.0%	\$ 475.3	-1.4%	73.3%	\$ 48.5	9.2%	0.40%	1.71%	4.47%	0.02%	1.26%	6.64%	55.6%
Sundance State Bank	Sundance	1.53%	0.43%	15.68%	4.63%	\$ 1.0	1.89%	0.56%	\$ 267.4	-8.6%	\$ 160.3	7.7%	\$ 231.4	-9.1%	69.3%	\$ 27.0	10.1%	0.72%	1.80%	3.43%	0.03%	1.81%	6.86%	46.8%
Central Bank and Trust (S)	Lander	1.35%	-2.01%	16.34%	-24.00%	\$ 0.7	1.70%	-2.54%	\$ 204.0	-1.8%	\$ 106.8	-3.4%	\$ 187.4	-1.3%	57.0%	\$ 16.5	8.1%	0.11%	0.74%	3.94%	0.11%	0.51%	6.17%	58.6%
The Converse County Bank (S)	Douglas	1.30%	-0.05%	13.49%	-0.46%	\$ 3.2	1.50%	-0.06%	\$ 1,021.6	5.8%	\$ 284.7	3.5%	\$ 917.1	5.5%	31.1%	\$ 96.9	9.5%	0.44%	1.42%	2.27%	-0.16%	2.53%	5.92%	39.9%
Farmers State Bank	Pine Bluffs	1.26%	-0.17%	12.36%	-1.01%	\$ 0.1	1.57%	-0.22%	\$ 31.1	5.1%	\$ 16.3	-1.0%	\$ 27.4	5.2%	59.5%	\$ 3.5	11.1%	0.00%	1.22%	4.77%	-0.16%	0.69%	6.49%	66.3%
Platte Valley Bank	Torrington	1.26%	0.14%	14.21%	1.69%	\$ 2.3	2.17%	0.15%	\$ 741.7	1.2%	\$ 647.6	3.0%	\$ 643.8	1.2%	100.6%	\$ 65.5	8.8%	0.28%	1.64%	4.71%	-0.02%	2.20%	7.30%	56.9%
Bank of Commerce	Rawlins	1.21%	-0.16%	13.83%	-2.00%	\$ 0.6	1.48%	-0.19%	\$ 197.8	-1.9%	\$ 105.3	2.8%	\$ 178.1	-2.9%	59.1%	\$ 18.6	9.4%	0.00%	1.66%	3.97%	0.11%	1.23%	6.99%	62.5%
Hilltop National Bank (S)	Casper	1.11%	-0.27%	15.15%	-1.61%	\$ 3.0	1.54%	-0.28%	\$ 1,073.3	11.7%	\$ 544.3	4.5%	\$ 991.1	13.5%	54.9%	\$ 75.7	7.1%	0.07%	1.21%	3.07%	-0.10%	0.94%	5.80%	61.7%
Cowboy State Bank (S)	Ranchester	1.10%	2.53%	9.70%	22.54%	\$ 0.1	1.40%	0.65%	\$ 51.1	-1.1%	\$ 33.6	-2.3%	\$ 45.2	-1.8%	74.3%	\$ 5.8	11.3%	1.88%	2.24%	5.93%	-0.68%	0.86%	7.35%	75.1%
Wyoming Bank & Trust (S)	Cheyenne	1.05%	-0.15%	12.79%	-2.57%	\$ 0.9	1.21%	-0.19%	\$ 323.7	-5.2%	\$ 138.3	9.0%	\$ 288.0	-6.4%	48.0%	\$ 27.7	8.6%	0.00%	1.62%	2.51%	0.09%	2.35%	6.75%	81.6%
First National Bank of Gillette (S)	Gillette	1.02%	0.05%	10.59%	0.24%	\$ 1.6	1.30%	0.01%	\$ 598.7	1.0%	\$ 159.7	-0.4%	\$ 534.1	0.5%	29.9%	\$ 62.3	10.4%	0.26%	1.58%	2.62%	0.11%	1.39%	7.24%	53.9%
Wyoming Community Bank (S)	Riverton	1.02%	0.67%	15.27%	10.24%	\$ 0.6	1.26%	0.33%	\$ 244.8	3.7%	\$ 144.9	1.7%	\$ 220.0	4.8%	65.9%	\$ 17.1	7.0%	0.00%	1.34%	3.75%	-0.01%	1.81%	7.21%	66.8%
0.50% - 1.00% ROAA Banks																								
Big Horn Federal Savings Bank	Greybull	0.92%	-0.27%	8.84%	-2.78%	\$ 0.9	1.10%	-0.23%	\$ 375.5	2.4%	\$ 157.8	2.4%	\$ 315.3	3.0%	50.1%	\$ 39.0	10.4%	0.16%	1.31%	2.68%	-0.05%	1.62%	6.21%	68.0%
First Northern Bank of Wyoming (S)	Buffalo	0.79%	-0.18%	11.62%	-2.74%	\$ 1.7	1.14%	-0.11%	\$ 847.4	-1.2%	\$ 500.8	1.7%	\$ 764.5	-1.8%	65.5%	\$ 55.7	6.6%	0.12%	1.11%	3.80%	-0.03%	2.09%	7.24%	71.7%
Buffalo Federal Bank	Buffalo	0.77%	-0.24%	10.30%	-2.86%	\$ 0.4	1.06%	-0.20%	\$ 201.1	3.9%	\$ 140.0	1.8%	\$ 176.0	4.0%	79.5%	\$ 15.4	7.7%	0.84%	1.86%	3.73%	-0.06%	1.98%	6.66%	73.4%
State Bank	Green River	0.60%	0.26%	5.52%	2.58%	\$ 0.1	0.94%	0.00%	\$ 87.7	7.6%	\$ 74.2	8.3%	\$ 77.1	8.3%	96.2%	\$ 9.4	10.7%	0.00%	1.18%	4.32%	0.19%	2.47%	7.04%	78.1%
RSNB Bank (S)	Rock Springs	0.58%	-0.26%	15.61%	-4.75%	\$ 0.6	0.57%	-0.39%	\$ 365.0	0.6%	\$ 139.2	1.7%	\$ 342.2	0.0%	40.7%	\$ 16.0	4.4%	0.04%	0.97%	2.54%	0.00%	1.26%	6.85%	76.7%
0.00% - 0.50% ROAA Banks																								
RNB State Bank (S)	Rawlins	0.43%	0.81%	8.77%	16.02%	\$ 0.3	0.55%	-0.12%	\$ 268.3	2.4%	\$ 146.5	-1.7%	\$ 252.9	1.9%	58.0%	\$ 14.4	5.4%	0.05%	1.49%	3.46%	-0.11%	1.34%	5.79%	83.5%
First Federal Bank & Trust	Sheridan	0.41%	0.22%	4.17%	2.23%	\$ 0.6	0.59%	0.25%	\$ 620.0	1.2%	\$ 487.7	1.3%	\$ 556.0	1.1%	87.7%	\$ 61.1	9.9%	2.19%	1.38%	2.87%	0.73%	2.54%	5.61%	80.2%
Security State Bank	Basin	0.20%	0.03%	2.90%	0.47%	\$ 0.2	0.27%	0.08%	\$ 441.6	2.0%	\$ 218.5	-0.6%	\$ 393.9	2.2%	55.5%	\$ 31.7	7.2%	0.00%	1.43%	2.61%	0.10%	1.90%	6.54%	88.4%
Uinta Bank	Mountain View	0.10%	0.00%	2.32%	0.15%	\$ 0.1	0.08%	0.02%	\$ 213.1	-0.2%	\$ 78.4	6.8%	\$ 200.2	0.9%	39.2%	\$ 10.6	5.0%	0.27%	1.00%	1.24%	0.02%	2.82%	6.36%	89.4%
Below 0.00% ROAA Banks																								
Cheyenne State Bank	Cheyenne	-0.52%	3.37%	-3.19%	20.04%	\$ (0.1)	-0.52%	3.51%	\$ 40.6	-0.2%	\$ 22.7	-7.0%	\$ 34.1	-0.3%	66.5%	\$ 6.4	15.8%	1.61%	2.02%	4.81%	4.51%	1.53%	8.28%	113.4%
Summit National Bank	Hulett	-11.29%	-7.15%	-211.87%	-150.05%	\$ (2.6)	-11.21%	-7.00%	\$ 92.3	-2.0%	\$ 43.2	-3.8%	\$ 86.1	-1.0%	50.2%	\$ 4.0	4.3%	0.24%	1.98%	2.48%	-0.49%	2.02%	5.86%	NM
Average		0.40%	-0.11%	1.66%	-4.84%	\$ 0.8	0.67%	-0.25%	\$ 385.0	1.1%	\$ 204.9	1.5%	\$ 345.1	1.2%	61.5%	\$ 32.1	8.7%	0.41%	1.47%	3.50%	0.18%	1.70%	6.68%	69.3%
Median		1.02%	-0.02%	11.99%	-0.18%	\$ 0.6	1.24%	-0.04%	\$ 296.0	1.1%	\$ 145.7	1.7%	\$ 270.4	1.0%	59.3%	\$ 22.8	9.0%	0.17%	1.43%	3.60%	0.01%	1.77%	6.71%	68.0%



Note: Please refer to page 5 for additional notes

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