



D|A|DAVIDSON
INVESTMENT BANKING

**BANK FINANCIAL
PERFORMANCE REPORT**

Western U.S. | Q2 2024



THE STRENGTH OF ADVICE
1935

BANK FINANCIAL PERFORMANCE BY STATE

Alaska.....	8	Idaho.....	20
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Full-Service Platform of Financial Solutions for Banks & Thrifts

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

Research coverage of 100+ 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

\$18.2B

Total Transaction Value Since 2014

268

M&A & Capital Offerings Since 2014

120+

Banks and FinTechs Covered Under Institutional Research

5

Equity Research Analysts

80+

Employees Dedicated to FIG



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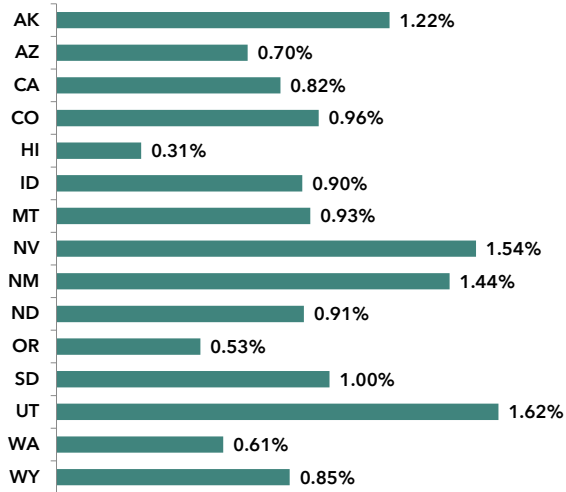
Data Sourcing and Notes

- 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 6/30/2024; most recent quarter (MRQ) financial data is used for all Performance Ratios
- Net income from net income after taxes, minority interest, extraordinary and other after-tax items (includes non-recurring income and expense items) and before preferred dividends. Return on average assets (ROAA) and return on average equity (ROAE) use same net income calculation
- Pre-tax pre-provision (PTPP) ROAA is defined as net interest income plus non-interest income minus non-interest expense divided by average total assets
- Nonperforming assets is defined as nonperforming loans and leases, restructured loans and leases, and foreclosed or repossessed assets, net of the U.S. government guaranteed portion and OREO covered by loss-sharing agreements
- The "(S)" designation following the bank's name indicates an S-Corp. The information for S-Corp net income, ROAA, and ROAE have been adjusted to reflect the application of a 21% tax rate on all taxable income. Taxable income for the purposes of this report includes all income except income from tax-exempt securities
- A bank's name in *italics* indicates that the bank or a subsidiary is a target of an announced or pending merger

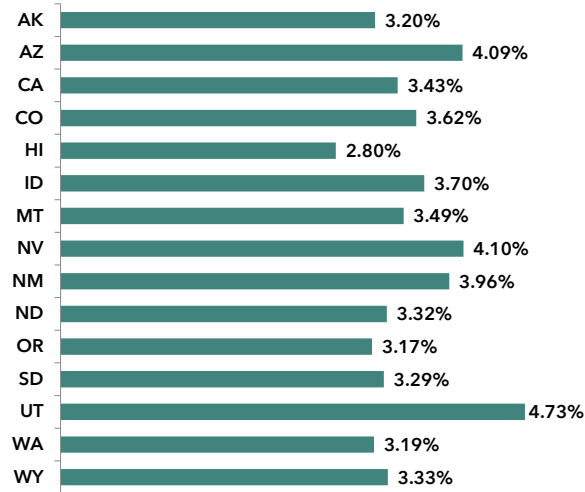


Western U.S. – Median Values by State for Q2 2024

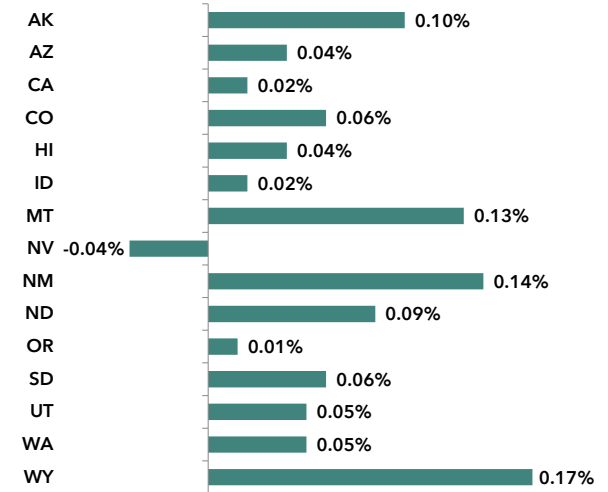
Return on Average Assets



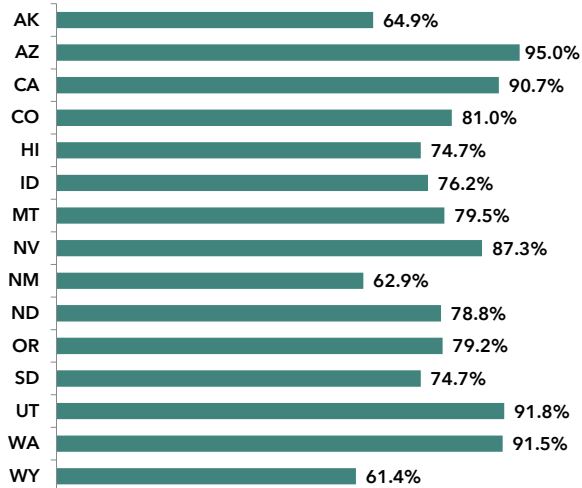
Net Interest Margin



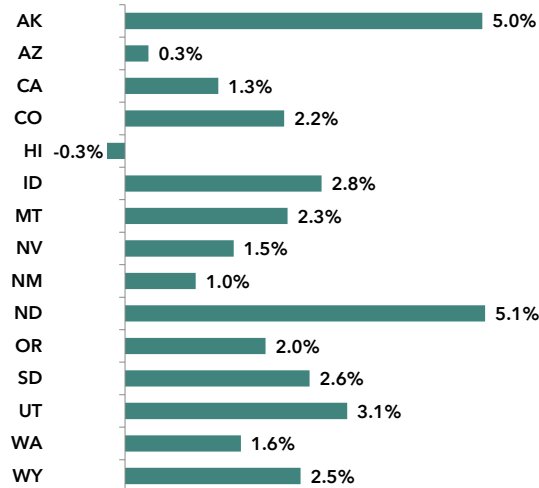
Change in NIM (bps) vs. Prior Quarter



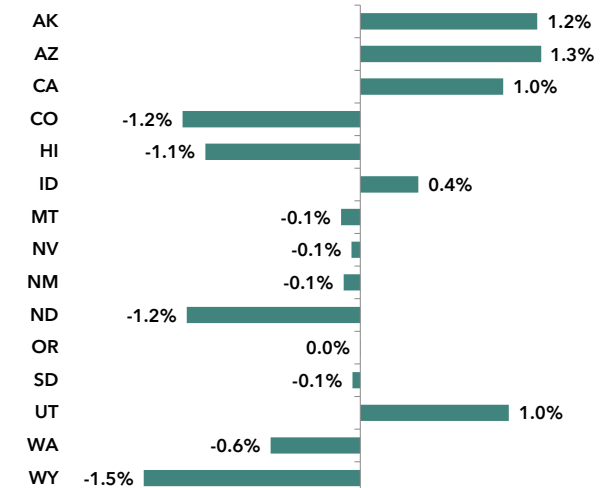
Loans / Deposits



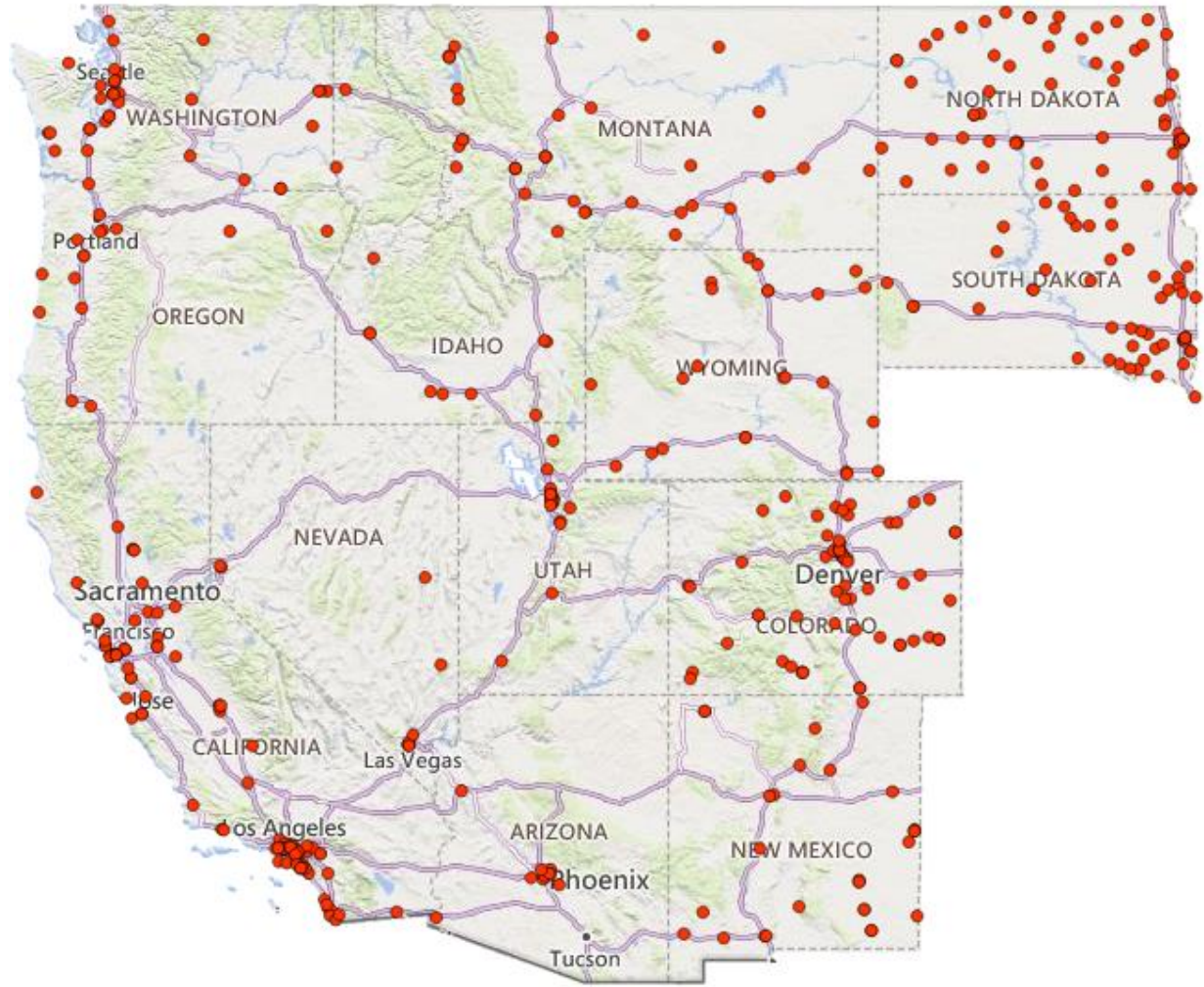
Loan Growth vs. Prior Quarter



Deposit Growth vs. Prior Quarter



Bank Headquarters for Western U.S.



Alaska – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q2 2024				
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Tg. Comm. Equity (\$MM)	TCE / TA		NPAs / Assets	LLR / Loans	Δ vs. Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio		
Above 1.00% ROAA Banks																								
Denali State Bank	Fairbanks	1.43%	-0.01%	13.56%	-0.21%	\$ 1.8	2.29%	0.14%	\$ 501.4	1.8%	\$ 350.7	2.7%	\$ 436.3	3.5%	80.4%	\$ 54.2	10.8%	0.82%	1.92%	5.16%	0.10%	1.14%	7.22%	57.8%
Northrim Bank	Anchorage	1.39%	0.16%	17.64%	1.63%	\$ 9.7	1.73%	0.15%	\$ 2,804.1	2.3%	\$ 1,987.6	5.0%	\$ 2,480.3	1.2%	80.1%	\$ 207.7	7.5%	0.36%	0.89%	4.30%	0.07%	1.55%	6.92%	66.7%
First National Bank Alaska	Anchorage	1.22%	0.27%	13.10%	1.58%	\$ 15.6	1.69%	0.32%	\$ 5,116.1	-1.9%	\$ 2,400.5	0.9%	\$ 3,698.6	0.9%	64.9%	\$ 485.2	9.5%	0.19%	0.79%	3.20%	0.45%	0.82%	6.70%	53.8%
0.50% - 1.00% ROAA Banks																								
First Bank (S)	Ketchikan	0.89%	0.34%	15.91%	5.96%	\$ 1.8	1.09%	0.41%	\$ 821.6	2.4%	\$ 227.3	6.8%	\$ 772.3	2.4%	29.4%	\$ 47.0	5.7%	0.80%	2.23%	2.97%	0.17%	1.86%	6.31%	70.3%
Mt. McKinley Bank	Fairbanks	0.56%	0.07%	4.21%	0.45%	\$ 0.9	0.65%	0.10%	\$ 637.2	-0.2%	\$ 248.9	6.1%	\$ 535.2	-0.7%	46.5%	\$ 90.4	14.2%	0.80%	1.62%	2.95%	0.01%	1.34%	6.74%	78.0%
Average		1.10%	0.17%	12.88%	1.88%	\$ 6.0	1.49%	0.22%	\$ 1,976.1	0.9%	\$ 1,043.0	4.3%	\$ 1,584.5	1.5%	60.3%	\$ 176.9	9.5%	0.59%	1.49%	3.72%	0.16%	1.34%	6.78%	65.3%
Median		1.22%	0.16%	13.56%	1.58%	\$ 1.8	1.69%	0.15%	\$ 821.6	1.8%	\$ 350.7	5.0%	\$ 772.3	1.2%	64.9%	\$ 90.4	9.5%	0.80%	1.62%	3.20%	0.10%	1.34%	6.74%	66.7%



Note: Please refer to page 5 for additional notes

Arizona – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)	Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)	Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.												Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
1st Bank Yuma	Yuma	1.71%	-0.04%	22.90%	-0.27%	\$ 2.8	2.24%	-0.06%	\$ 623.7	2.2%	\$ 291.1	-1.4%	\$ 569.9	1.9%	51.1%	\$ 46.6	7.5%	0.15%	1.17%	4.29%	-0.23%	0.58%	6.51%	51.9%
Republic Bank of Arizona	Phoenix	1.32%	0.15%	14.17%	2.02%	\$ 1.0	1.90%	0.37%	\$ 283.1	1.4%	\$ 203.2	1.7%	\$ 252.9	1.3%	80.3%	\$ 28.4	10.0%	0.15%	1.06%	4.33%	0.21%	2.16%	6.99%	57.9%
0.50% - 1.00% ROAA Banks																								
Western Alliance Bancorporation	Phoenix	0.98%	0.01%	12.26%	0.77%	\$ 193.7	1.43%	0.10%	\$ 80,581.0	4.7%	\$ 54,736.5	3.6%	\$ 66,243.6	6.5%	82.6%	\$ 5,376.0	6.7%	0.64%	0.64%	3.50%	0.03%	2.51%	6.65%	62.2%
Southwest Heritage Bank	Scottsdale	0.88%	2.88%	8.58%	34.44%	\$ 2.1	1.06%	2.09%	\$ 917.8	-5.9%	\$ 735.5	-2.0%	\$ 774.5	-6.0%	95.0%	\$ 93.6	10.3%	0.27%	1.47%	4.09%	1.45%	2.46%	6.85%	69.4%
Goldwater Bank, National Association	Phoenix	0.79%	0.03%	6.53%	0.39%	\$ 0.9	1.26%	0.31%	\$ 441.5	0.4%	\$ 401.0	0.3%	\$ 309.1	2.3%	129.7%	\$ 50.8	11.5%	2.43%	1.06%	3.76%	0.21%	1.87%	5.71%	78.1%
Gateway Commercial Bank	Mesa	0.70%	-0.03%	6.91%	-0.33%	\$ 0.4	1.11%	0.21%	\$ 199.8	0.6%	\$ 117.0	-0.2%	\$ 160.9	-0.4%	72.7%	\$ 20.8	10.4%	0.00%	1.07%	2.90%	0.18%	1.97%	6.50%	61.1%
0.00% - 0.50% ROAA Banks																								
Mission Bank	Kingman	0.26%	-0.02%	6.11%	-0.79%	\$ 0.1	0.35%	-0.02%	\$ 187.3	-1.6%	\$ 73.1	-0.2%	\$ 172.9	2.2%	42.3%	\$ 8.3	4.5%	0.17%	1.03%	3.11%	0.01%	0.62%	6.14%	89.1%
Below 0.00% ROAA Banks																								
West Valley National Bank	Goodyear	-1.50%	0.21%	-10.44%	1.62%	\$ (0.3)	-1.48%	0.22%	\$ 69.3	-2.2%	\$ 56.2	-0.2%	\$ 55.6	-6.8%	101.2%	\$ 9.8	14.2%	2.52%	1.38%	4.32%	0.04%	0.98%	5.67%	132.3%
Scottsdale Community Bank	Scottsdale	-2.26%	0.29%	-9.17%	0.26%	\$ (0.3)	-1.63%	0.17%	\$ 62.2	7.5%	\$ 44.4	6.2%	\$ 39.7	0.5%	111.8%	\$ 13.4	21.5%	0.00%	1.32%	3.45%	-0.05%	3.49%	7.01%	146.7%
Gainey Business Bank	Scottsdale	-6.29%	-0.89%	-22.75%	-2.58%	\$ (0.6)	-7.00%	-2.49%	\$ 40.9	-12.6%	\$ 34.3	22.5%	\$ 29.0	-16.3%	118.0%	\$ 10.4	25.4%	0.00%	1.67%	4.48%	0.69%	3.38%	7.53%	276.3%
Integro Bank	Phoenix	-7.72%	0.80%	-29.87%	-3.98%	\$ (1.3)	-7.17%	0.94%	\$ 66.6	6.0%	\$ 50.1	22.4%	\$ 47.9	11.2%	104.6%	\$ 16.6	24.9%	2.27%	0.92%	4.22%	-0.42%	3.99%	8.34%	276.2%
Average		-1.01%	0.31%	0.48%	2.87%	\$ 18.0	-0.72%	0.17%	\$ 7,588.5	0.0%	\$ 5,158.4	4.8%	\$ 6,241.5	-0.3%	89.9%	\$ 515.9	13.4%	0.78%	1.16%	3.86%	0.19%	2.18%	6.72%	118.3%
Median		0.70%	0.03%	6.53%	0.26%	\$ 0.4	1.06%	0.21%	\$ 199.8	0.6%	\$ 117.0	0.3%	\$ 172.9	1.3%	95.0%	\$ 20.8	10.4%	0.17%	1.07%	4.09%	0.04%	2.16%	6.65%	78.1%



Note: Please refer to page 5 for additional notes

Northern California – Financial Performance for Q2 2024

Summary of financial performance for banks and thrifts headquartered in Northern California as of Q2 2024 (Northern California includes Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Napa, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sonoma, Sutter, Tehama, Trinity and Yuba Counties)

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				NIM				
		Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.		Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.		Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio	
Above 1.00% ROAA Banks																								
Plumas Bank	Quincy	1.69%	0.15%	16.74%	0.67%	\$ 7.0	2.53%	-4.50%	\$ 1,641.6	0.1%	\$ 1,000.6	2.2%	\$ 1,315.1	0.5%	76.1%	\$ 162.9	10.0%	0.22%	1.41%	4.79%	0.27%	0.40%	6.26%	48.4%
Redwood Capital Bank	Eureka	1.16%	-0.06%	10.60%	-0.68%	\$ 1.5	1.65%	-0.09%	\$ 523.9	-1.3%	\$ 383.1	-0.9%	\$ 461.1	-1.5%	83.1%	\$ 58.5	11.2%	0.09%	1.63%	3.63%	-0.26%	0.93%	5.05%	59.4%
TriCo Bancshares	Chico	1.16%	0.05%	9.93%	0.48%	\$ 29.0	1.59%	-0.09%	\$ 9,741.4	-0.7%	\$ 6,743.0	-0.9%	\$ 8,050.2	0.8%	83.8%	\$ 862.1	9.1%	0.37%	1.83%	3.78%	0.21%	1.45%	5.82%	58.4%
0.50% - 1.00% ROAA Banks																								
Cornerstone Community Bank	Red Bluff	0.93%	0.00%	11.13%	0.14%	\$ 1.6	1.38%	0.03%	\$ 678.5	1.2%	\$ 498.0	2.0%	\$ 595.9	0.9%	83.6%	\$ 57.1	8.4%	0.05%	1.23%	3.28%	0.02%	2.21%	5.96%	58.3%
Savings Bank of Mendocino County	Ukiah	0.81%	-0.06%	7.34%	-0.41%	\$ 2.8	1.09%	-0.04%	\$ 1,316.4	0.9%	\$ 726.6	1.0%	\$ 992.8	-2.4%	73.2%	\$ 152.9	11.6%	0.08%	2.56%	3.06%	-0.05%	0.56%	5.41%	64.5%
Golden Valley Bank	Chico	0.70%	0.03%	9.03%	0.09%	\$ 0.9	0.98%	0.10%	\$ 492.3	1.3%	\$ 237.9	0.7%	\$ 450.5	1.2%	52.8%	\$ 39.5	8.0%	0.00%	1.66%	3.01%	0.03%	1.39%	5.52%	68.1%
River Valley Community Bank	Yuba City	0.68%	-0.06%	8.96%	-0.63%	\$ 1.0	0.94%	-0.08%	\$ 612.7	2.4%	\$ 298.3	1.3%	\$ 521.6	2.6%	57.2%	\$ 47.0	7.7%	0.00%	1.43%	2.87%	-0.26%	1.43%	5.22%	67.7%
Exchange Bank	Santa Rosa	0.61%	0.04%	8.21%	0.54%	\$ 5.2	0.81%	0.07%	\$ 3,308.7	-0.8%	\$ 1,599.8	0.1%	\$ 2,776.0	-1.2%	57.6%	\$ 257.1	7.8%	0.30%	2.55%	2.47%	0.02%	1.14%	5.60%	72.4%
Big Poppy Holdings, Inc.	Santa Rosa	0.59%	-0.08%	9.32%	-1.37%	\$ 8.6	0.89%	-0.05%	\$ 6,291.1	6.0%	\$ 4,265.1	10.8%	\$ 4,805.6	7.9%	88.8%	\$ 312.1	5.0%	1.60%	1.99%	2.11%	-0.02%	3.99%	6.65%	58.6%
Column National Association	Chico	0.54%	0.09%	7.42%	1.72%	\$ 0.7	0.74%	0.19%	\$ 541.2	10.7%	\$ 205.2	1.8%	\$ 463.7	12.4%	44.3%	\$ 38.5	7.1%	0.19%	1.21%	3.76%	-0.15%	0.97%	4.82%	85.9%
0.00% - 0.50% ROAA Banks																								
Summit State Bank	Santa Rosa	0.34%	-0.17%	3.79%	-1.92%	\$ 0.9	0.47%	-0.25%	\$ 1,082.0	0.2%	\$ 927.7	-0.6%	\$ 966.6	2.9%	96.0%	\$ 90.4	8.4%	3.24%	1.52%	2.67%	-0.10%	2.95%	5.65%	83.8%
Average		0.84%	-0.01%	9.32%	-0.12%	\$ 5.4	1.19%	-0.43%	\$ 2,384.5	1.8%	\$ 1,535.0	1.6%	\$ 1,945.4	2.2%	72.4%	\$ 188.9	8.6%	0.56%	1.73%	3.22%	-0.03%	1.58%	5.63%	65.9%
Median		0.70%	0.00%	9.03%	0.09%	\$ 1.6	0.98%	-0.05%	\$ 1,082.0	0.9%	\$ 726.6	1.0%	\$ 966.6	0.9%	76.1%	\$ 90.4	8.4%	0.19%	1.63%	3.06%	-0.02%	1.39%	5.60%	64.5%



Note: Please refer to page 5 for additional notes

Bay Area – Financial Performance for Q2 2024

Summary of financial performance for banks and thrifts headquartered in the Bay Area as of Q2 2024 (Bay Area includes Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara Counties)

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q2 2024				
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Δ vs. Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.		Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM Δ vs. Curr.	NIM Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
California Pacific Bank	San Francisco	3.88%	-0.37%	8.30%	-0.68%	\$ 0.9	5.54%	-0.53%	\$ 91.2	4.6%	\$ 60.0	-0.5%	\$ 47.5	8.7%	126.3%	\$ 42.9	47.1%	7.26%	8.99%	6.99%	-0.60%	2.34%	9.35%	30.2%
Westamerica Bancorporation	San Rafael	2.17%	-0.06%	14.31%	-0.77%	\$ 35.5	2.94%	-0.11%	\$ 6,318.7	-2.4%	\$ 831.8	-1.5%	\$ 5,132.1	-4.2%	16.2%	\$ 693.7	11.2%	0.02%	1.92%	4.15%	-0.15%	0.19%	5.49%	35.6%
Summit Bank	Oakland	1.39%	-0.24%	9.32%	-2.15%	\$ 1.1	2.18%	-0.31%	\$ 296.1	-6.1%	\$ 192.2	-1.1%	\$ 241.0	-7.5%	79.7%	\$ 46.1	15.6%	0.12%	3.27%	5.34%	0.23%	0.89%	6.33%	58.3%
Pinnacle Bank	Gilroy	1.29%	0.11%	11.77%	0.82%	\$ 2.7	1.87%	0.09%	\$ 849.5	2.0%	\$ 592.9	3.7%	\$ 740.9	1.9%	80.0%	\$ 94.3	11.1%	0.59%	1.07%	4.65%	-0.17%	1.85%	7.22%	61.3%
Mechanics Bank	Walnut Creek	1.17%	3.77%	9.13%	29.57%	\$ 50.7	1.55%	0.42%	\$ 17,326.6	-0.1%	\$ 10,217.4	-2.3%	\$ 14,104.5	-0.4%	72.4%	\$ 1,355.9	8.3%	0.20%	1.06%	3.46%	0.43%	1.32%	5.32%	54.3%
United Business Bank	Walnut Creek	1.03%	0.06%	7.11%	0.28%	\$ 6.6	1.42%	0.04%	\$ 2,576.8	1.3%	\$ 1,864.2	-1.3%	\$ 2,175.1	1.2%	85.7%	\$ 330.7	13.1%	0.54%	1.02%	3.81%	-0.03%	1.67%	5.38%	62.4%
Wells Fargo & Company	San Francisco	1.02%	0.06%	10.92%	0.93%	\$ 4,911.0	1.53%	0.17%	\$ 1,940,074.0	-1.0%	\$ 921,792.0	-0.4%	\$ 1,365,991.0	-1.2%	67.5%	\$ 133,729.0	7.0%	0.55%	1.56%	2.72%	-0.06%	1.83%	6.38%	64.2%
Bank of San Francisco	San Francisco	1.00%	0.02%	8.90%	0.44%	\$ 1.6	1.45%	0.05%	\$ 613.5	0.1%	\$ 514.3	2.1%	\$ 533.8	-0.3%	96.3%	\$ 71.5	11.7%	0.14%	1.31%	3.78%	0.04%	1.87%	5.34%	63.6%
0.50% - 1.00% ROAA Banks																								
Community Bank of the Bay	Oakland	0.95%	0.23%	4.96%	1.30%	\$ 2.4	1.35%	0.16%	\$ 1,006.9	2.5%	\$ 701.3	1.3%	\$ 705.6	4.9%	99.4%	\$ 74.5	7.4%	0.01%	0.94%	3.94%	0.45%	1.94%	6.38%	65.8%
Heritage Commerce Corp	San Jose	0.71%	-0.07%	5.47%	-0.58%	\$ 9.2	1.03%	-0.09%	\$ 5,263.0	0.1%	\$ 3,381.7	1.3%	\$ 4,444.6	0.0%	76.1%	\$ 503.7	9.9%	0.11%	1.42%	3.24%	-0.07%	1.74%	5.49%	66.2%
Pacific Coast Bankers' Bank	Walnut Creek	0.69%	0.18%	6.56%	2.00%	\$ 2.2	1.04%	0.32%	\$ 1,242.6	2.3%	\$ 391.2	10.4%	\$ 518.0	8.8%	75.5%	\$ 135.4	10.9%	0.00%	0.99%	2.67%	-0.05%	1.90%	7.29%	77.9%
Bank of the Orient	San Francisco	0.66%	-0.14%	4.65%	-0.84%	\$ 1.5	0.94%	-0.18%	\$ 937.9	4.8%	\$ 761.3	6.0%	\$ 785.0	6.5%	97.0%	\$ 126.7	13.5%	0.02%	1.79%	3.52%	-0.09%	3.27%	6.66%	73.1%
Avidbank	San Jose	0.65%	-0.31%	8.08%	-3.90%	\$ 3.7	1.43%	0.00%	\$ 2,281.4	1.3%	\$ 1,806.6	1.3%	\$ 1,739.8	-1.0%	103.8%	\$ 186.6	8.2%	1.62%	1.24%	3.42%	-0.16%	3.09%	7.33%	58.7%
Beneficial State Bank	Oakland	0.63%	0.51%	7.14%	5.74%	\$ 3.0	1.22%	0.67%	\$ 1,801.5	-0.2%	\$ 1,289.2	2.0%	\$ 1,520.0	-1.4%	84.8%	\$ 169.6	9.4%	1.63%	1.99%	3.69%	0.15%	1.41%	5.93%	71.7%
Fremont Bancorporation (S)	Fremont	0.60%	-0.03%	9.88%	-0.26%	\$ 8.8	0.85%	-0.10%	\$ 5,924.7	0.3%	\$ 4,596.3	1.5%	\$ 5,084.9	0.3%	90.4%	\$ 354.7	6.0%	0.45%	1.48%	3.53%	-0.01%	1.99%	5.96%	79.1%
0.00% - 0.50% ROAA Banks																								
Metropolitan Bank	Oakland	0.35%	-0.12%	3.01%	-0.93%	\$ 0.2	0.74%	0.02%	\$ 235.0	2.4%	\$ 201.4	5.9%	\$ 192.1	2.8%	104.8%	\$ 27.3	11.6%	0.39%	1.50%	3.43%	0.05%	3.66%	6.75%	78.5%
Below 0.00% ROAA Banks																								
Beacon Business Bank, N.A. (S)	San Francisco	-0.01%	-0.10%	-0.14%	-1.23%	\$ (0.0)	0.01%	0.27%	\$ 174.3	5.2%	\$ 93.4	1.2%	\$ 128.5	6.7%	72.7%	\$ 14.8	8.5%	0.00%	1.57%	2.72%	0.10%	1.62%	6.09%	98.8%
Mission National Bank	San Francisco	-0.04%	0.33%	-0.21%	1.67%	\$ (0.0)	0.04%	0.68%	\$ 217.3	3.2%	\$ 167.0	5.9%	\$ 171.5	3.1%	97.4%	\$ 37.4	17.2%	0.00%	1.35%	3.31%	0.26%	2.75%	5.63%	98.8%
First F.S.L.B. of San Rafael	San Rafael	-0.06%	0.29%	-0.33%	1.50%	\$ (0.0)	-0.40%	-0.06%	\$ 231.8	1.9%	\$ 209.3	0.4%	\$ 179.5	2.7%	116.6%	\$ 42.7	18.4%	0.00%	0.62%	2.41%	0.02%	2.75%	4.76%	116.8%
Gateway Bank, F.S.B.	Oakland	-1.73%	-0.64%	-14.56%	-6.05%	\$ (1.0)	-1.16%	-0.03%	\$ 221.7	0.5%	\$ 172.4	19.3%	\$ 193.5	1.0%	89.1%	\$ 26.5	12.0%	0.27%	1.12%	1.80%	-0.10%	4.00%	5.68%	163.5%
Bank of Marin Bancorp	Novato	-2.29%	-2.59%	-20.25%	-22.93%	\$ (21.9)	0.35%	-0.09%	\$ 3,694.7	-1.9%	\$ 2,082.4	1.3%	\$ 3,213.9	-2.1%	64.8%	\$ 358.9	9.9%	0.95%	1.47%	2.57%	0.02%	1.44%	4.84%	85.7%
Average		0.67%	0.04%	4.48%	0.19%	\$ 239.0	1.23%	0.07%	\$ 94,827.6	1.0%	\$ 45,329.4	2.7%	\$ 67,040.1	1.4%	85.6%	\$ 6,591.6	12.8%	0.71%	1.79%	3.58%	0.01%	2.07%	6.17%	74.5%
Median		0.69%	-0.03%	7.11%	-0.26%	\$ 2.2	1.22%	0.02%	\$ 1,006.9	1.3%	\$ 701.3	1.3%	\$ 740.9	1.0%	85.7%	\$ 126.7	11.1%	0.20%	1.42%	3.46%	-0.01%	1.87%	5.96%	66.2%



Note: Please refer to page 5 for additional notes

Central California – Financial Performance for Q2 2024

Summary of financial performance for banks and thrifts headquartered in Central California as of Q2 2024 (Central California includes Alpine, Amador, Calaveras, El Dorado, Fresno, Inyo, Kern, Kings, Madera, Mariposa, Merced, Mono, Placer, Sacramento, San Benito, San Joaquin, Solano, Stanislaus, Tulare, Tuolumne and Yolo Counties)

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q2 2024				
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Δ vs. Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.		Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	Δ vs. Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
FFB Bank	Fresno	2.37%	-0.01%	18.77%	-0.29%	\$ 8.5	3.49%	0.04%	\$ 1,441.5	3.5%	\$ 965.7	4.7%	\$ 1,170.0	-2.7%	82.5%	\$ 185.3	12.9%	0.21%	1.11%	5.28%	0.14%	1.01%	6.88%	51.3%
Mission Bank	Bakersfield	1.68%	-0.03%	15.91%	-0.62%	\$ 7.0	2.36%	-0.19%	\$ 1,678.3	3.1%	\$ 1,231.8	0.2%	\$ 1,486.2	4.8%	82.9%	\$ 179.1	10.7%	0.03%	1.52%	4.43%	-0.08%	1.65%	6.47%	48.2%
United Security Bank	Fresno	1.59%	0.05%	13.98%	0.12%	\$ 4.7	2.24%	0.02%	\$ 1,220.2	1.1%	\$ 949.4	2.2%	\$ 1,009.3	5.3%	94.1%	\$ 132.7	10.9%	1.00%	1.61%	4.16%	-0.07%	0.76%	5.89%	50.1%
Farmers & Merchants Bancorp	Lodi	1.57%	-0.14%	15.42%	-1.05%	\$ 21.8	2.18%	-0.17%	\$ 5,270.6	-7.8%	\$ 3,682.4	-0.4%	\$ 4,599.6	-7.3%	80.1%	\$ 563.1	10.7%	0.02%	2.02%	3.83%	-0.22%	1.50%	6.13%	45.2%
River City Bank	Sacramento	1.35%	-0.12%	15.61%	-1.92%	\$ 17.2	2.07%	-0.32%	\$ 5,094.8	2.4%	\$ 3,855.0	6.1%	\$ 4,480.9	4.0%	86.0%	\$ 447.3	8.8%	0.00%	2.67%	2.72%	0.05%	3.10%	4.46%	27.5%
Oak Valley Community Bank	Oakdale	1.31%	0.03%	14.42%	0.09%	\$ 6.1	1.66%	0.06%	\$ 1,840.4	1.9%	\$ 1,068.7	2.9%	\$ 1,645.4	2.0%	65.0%	\$ 167.7	9.1%	0.00%	1.04%	4.00%	0.03%	0.73%	4.99%	57.4%
Five Star Bancorp	Rancho Cordova	1.21%	0.00%	11.65%	-3.11%	\$ 10.8	1.93%	0.13%	\$ 3,634.2	4.5%	\$ 3,271.6	5.0%	\$ 3,149.6	6.6%	103.9%	\$ 378.5	10.4%	0.05%	1.08%	3.41%	0.25%	2.45%	5.83%	44.1%
Murphy Bank (S)	Fresno	1.19%	0.13%	8.89%	0.83%	\$ 1.1	1.59%	0.20%	\$ 364.5	-1.8%	\$ 309.9	-0.6%	\$ 300.6	-1.2%	103.1%	\$ 49.4	13.6%	0.11%	1.27%	3.80%	0.20%	4.06%	7.69%	58.0%
Sierra Bancorp	Porterville	1.13%	0.08%	11.88%	0.85%	\$ 10.3	1.66%	-0.10%	\$ 3,681.2	3.6%	\$ 2,234.8	3.6%	\$ 2,942.4	3.4%	76.0%	\$ 321.7	8.8%	0.18%	0.97%	3.59%	0.11%	1.53%	5.16%	59.5%
0.50% - 1.00% ROAA Banks																								
First Northern Bank of Dixon	Dixon	0.95%	0.04%	11.16%	0.26%	\$ 4.5	1.54%	0.32%	\$ 1,887.8	0.0%	\$ 1,066.4	0.3%	\$ 1,710.5	0.0%	62.4%	\$ 158.3	8.4%	0.51%	1.60%	3.52%	0.14%	0.83%	5.28%	56.8%
El Dorado Savings Bank, F.S.B.	Placerville	0.80%	0.05%	6.37%	0.21%	\$ 4.8	1.01%	0.06%	\$ 2,401.1	-1.5%	\$ 544.2	-0.7%	\$ 2,086.7	-1.8%	26.1%	\$ 302.7	12.6%	0.05%	1.10%	2.39%	0.02%	0.71%	3.61%	62.0%
1867 Western Financial Corporation	Stockton	0.70%	-1.24%	4.42%	-8.10%	\$ 7.8	1.63%	0.06%	\$ 4,363.1	-3.5%	\$ 2,286.7	4.0%	\$ 3,511.8	-2.5%	65.1%	\$ 698.7	16.2%	0.07%	3.38%	3.05%	0.24%	1.29%	5.82%	53.6%
0.00% - 0.50% ROAA Banks																								
BAC Community Bank (S)	Stockton	0.39%	-0.02%	5.23%	-0.64%	\$ 0.8	0.47%	-0.01%	\$ 796.2	-0.5%	\$ 437.8	1.8%	\$ 670.9	-3.0%	65.3%	\$ 61.9	7.8%	0.00%	1.56%	2.74%	0.04%	0.86%	5.08%	82.1%
Below 0.00% ROAA Banks																								
Community West Bank	Fresno	-0.43%	-1.19%	-4.25%	-11.00%	\$ (3.7)	0.79%	-0.38%	\$ 3,484.5	44.3%	\$ 2,256.6	75.4%	\$ 2,868.1	41.2%	78.7%	\$ 310.4	9.2%	0.03%	1.11%	3.70%	0.19%	2.00%	6.50%	77.8%
Average		1.13%	-0.17%	10.68%	-1.74%	\$ 7.3	1.76%	-0.02%	\$ 2,654.2	3.5%	\$ 1,725.8	7.5%	\$ 2,259.4	3.5%	76.5%	\$ 282.6	10.7%	0.16%	1.57%	3.62%	0.07%	1.61%	5.70%	55.3%
Median		1.20%	0.00%	11.77%	-0.46%	\$ 6.6	1.66%	0.03%	\$ 2,144.5	1.5%	\$ 1,150.2	2.5%	\$ 1,898.6	1.0%	79.4%	\$ 244.0	10.5%	0.05%	1.40%	3.65%	0.08%	1.40%	5.83%	55.2%



Note: Please refer to page 5 for additional notes

Central Coast – Financial Performance for Q2 2024

Summary of financial performance for banks and thrifts headquartered in the Central Coast as of Q2 2024 (Central Coast includes Monterey, San Luis Obispo, Santa Barbara, Santa Cruz and Ventura Counties)

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q2 2024				
		Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.		Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Tg. Comm. Equity (\$MM)	TCE / TA		NPAs / Assets	LLR / Loans	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio		
Above 1.00% ROAA Banks																								
Santa Cruz County Bank	Santa Cruz	1.94%	-0.18%	13.90%	-2.15%	\$ 8.4	2.75%	-0.03%	\$ 1,711.7	-0.1%	\$ 1,387.1	0.6%	\$ 1,432.0	-1.7%	96.9%	\$ 218.4	13.0%	0.02%	1.66%	4.93%	0.12%	1.52%	7.09%	43.3%
0.50% - 1.00% ROAA Banks																								
Pacific Valley Bank	Salinas	0.91%	-0.14%	6.73%	-1.20%	\$ 1.2	1.29%	-0.20%	\$ 534.1	2.1%	\$ 455.8	1.4%	\$ 460.2	2.2%	99.1%	\$ 70.2	13.2%	0.19%	1.66%	3.48%	-0.24%	2.14%	5.58%	65.3%
Community Bank of Santa Maria	Santa Maria	0.77%	-0.13%	9.39%	-1.52%	\$ 0.8	1.01%	-0.17%	\$ 405.4	4.9%	\$ 259.6	7.3%	\$ 357.9	4.2%	72.6%	\$ 33.7	8.3%	0.00%	0.95%	3.66%	-0.11%	0.85%	5.84%	71.8%
American Riviera Bank	Santa Barbara	0.77%	0.00%	8.07%	-0.18%	\$ 2.5	1.09%	0.03%	\$ 1,272.5	-0.2%	\$ 963.7	1.4%	\$ 1,075.9	1.6%	89.6%	\$ 118.6	9.4%	0.05%	1.21%	3.31%	-0.07%	1.32%	5.45%	68.8%
0.00% - 0.50% ROAA Banks																								
1st Capital Bank	Salinas	0.40%	-0.01%	5.31%	-0.11%	\$ 1.1	0.82%	-0.19%	\$ 1,041.7	2.7%	\$ 665.7	5.5%	\$ 892.5	0.7%	74.6%	\$ 81.0	7.8%	0.10%	1.10%	3.21%	0.01%	1.30%	5.43%	73.5%
Montecito Bank & Trust	Santa Barbara	0.26%	-0.05%	3.88%	-0.75%	\$ 1.4	0.43%	0.13%	\$ 2,122.6	1.1%	\$ 1,265.2	2.0%	\$ 1,802.0	1.2%	70.2%	\$ 142.6	6.7%	0.21%	1.12%	3.02%	-0.07%	0.84%	4.85%	86.9%
Below 0.00% ROAA Banks																								
Monterey County Bank	Monterey	-1.19%	-0.22%	-46.96%	-14.32%	\$ (0.6)	-1.21%	-0.23%	\$ 194.9	-1.2%	\$ 68.4	1.8%	\$ 164.7	-1.1%	41.6%	\$ 5.2	2.7%	8.07%	2.32%	2.22%	-0.03%	1.74%	6.57%	149.9%
Average		0.55%	-0.10%	0.05%	-2.89%	\$ 2.1	0.88%	-0.09%	\$ 1,040.4	1.3%	\$ 723.6	2.8%	\$ 883.6	1.0%	77.8%	\$ 95.7	8.7%	1.23%	1.43%	3.40%	-0.06%	1.39%	5.83%	80.0%
Median		0.77%	-0.13%	6.73%	-1.20%	\$ 1.2	1.01%	-0.17%	\$ 1,041.7	1.1%	\$ 665.7	1.8%	\$ 892.5	1.2%	74.6%	\$ 81.0	8.3%	0.10%	1.21%	3.31%	-0.07%	1.32%	5.58%	71.8%



Note: Please refer to page 5 for additional notes

Los Angeles – Financial Performance for Q2 2024

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q2 2024 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio		
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.			Curr.	Pr. Qtr.		Curr.	Pr. Qtr.							Δ vs. Pr. Qtr.	Pr. Qtr.					
Above 1.00% ROAA Banks																												
First Credit Bank (S)	Los Angeles	4.63%	0.14%	11.59%	-0.10%	\$ 6.7	6.26%	0.26%	\$ 562.7	-2.7%	\$ 452.2	-6.4%	\$ 321.9	-5.4%	140.5%	\$ 231.2	41.1%	0.85%	3.07%	7.66%	0.92%	4.11%	10.96%	16.8%				
First General Bank	Rowland Heights	3.21%	-0.26%	13.91%	-1.37%	\$ 9.0	-1.45%	-0.05%	\$ 1,121.7	1.3%	\$ 842.0	-2.6%	\$ 832.9	0.5%	101.1%	\$ 260.8	23.3%	1.04%	1.41%	6.06%	-0.25%	3.23%	9.42%	23.4%				
Preferred Bank	Los Angeles	1.94%	-0.04%	18.89%	-0.31%	\$ 33.6	2.88%	-0.17%	\$ 6,847.0	1.3%	\$ 5,439.1	1.9%	\$ 5,882.2	1.3%	92.5%	\$ 722.7	10.6%	0.84%	1.34%	3.91%	-0.23%	4.06%	8.27%	28.3%				
HCN Bank (S)	Riverside	1.74%	-0.13%	17.67%	-0.80%	\$ 4.4	2.38%	-0.08%	\$ 1,045.1	8.7%	\$ 712.5	1.0%	\$ 935.9	9.3%	76.1%	\$ 99.3	9.5%	0.00%	1.38%	3.68%	-0.13%	1.27%	5.19%	41.1%				
Malaga Bank, FSB	Palos Verdes Estates	1.67%	-0.03%	11.20%	-0.64%	\$ 6.0	2.33%	-0.08%	\$ 1,424.6	-2.1%	\$ 1,236.0	-2.1%	\$ 917.7	-0.3%	134.7%	\$ 216.3	15.2%	0.00%	0.30%	3.23%	0.06%	1.76%	4.79%	28.6%				
East West Bancorp, Inc.	Pasadena	1.60%	0.03%	16.27%	-0.04%	\$ 288.2	2.22%	0.02%	\$ 72,468.3	2.2%	\$ 52,786.8	1.5%	\$ 60,061.0	2.5%	87.9%	\$ 6,749.0	9.4%	0.48%	1.30%	3.22%	-0.07%	2.94%	6.73%	36.9%				
American Plus Bank, N.A.	Arcadia	1.48%	-0.34%	8.16%	-1.84%	\$ 2.5	2.18%	-0.45%	\$ 694.6	1.8%	\$ 591.3	3.4%	\$ 555.6	1.4%	106.4%	\$ 125.2	18.0%	0.40%	1.45%	3.50%	0.10%	4.41%	7.51%	37.0%				
Commonwealth Business Bank	Los Angeles	1.35%	0.00%	9.32%	-0.48%	\$ 5.6	0.54%	0.01%	\$ 1,654.8	-1.1%	\$ 1,437.6	3.2%	\$ 1,341.4	-1.4%	107.2%	\$ 241.3	14.6%	0.38%	1.12%	3.73%	0.00%	1.13%	7.02%	54.3%				
New OMNI Bank, N.A.	Alhambra	1.35%	0.28%	5.22%	0.84%	\$ 1.7	1.97%	0.44%	\$ 505.7	-7.1%	\$ 360.9	-4.8%	\$ 367.6	0.9%	98.2%	\$ 88.3	17.5%	0.81%	1.44%	4.03%	-0.17%	4.20%	7.91%	60.1%				
Infinity Bank	Santa Ana	1.31%	0.03%	11.56%	0.03%	\$ 1.0	2.32%	0.02%	\$ 308.3	-4.3%	\$ 205.8	2.0%	\$ 257.7	-3.2%	79.9%	\$ 34.1	11.1%	0.68%	1.72%	5.54%	0.22%	1.89%	9.40%	58.3%				
CommerceWest Bank	Irvine	1.29%	-0.04%	11.40%	0.24%	\$ 3.5	0.19%	-0.07%	\$ 1,129.3	2.7%	\$ 717.0	-0.1%	\$ 991.2	2.9%	72.3%	\$ 122.0	10.8%	0.44%	1.60%	2.60%	-1.23%	1.85%	5.42%	39.0%				
Mission Valley Bank	Sun Valley	1.29%	0.07%	14.07%	0.78%	\$ 2.2	1.82%	-0.03%	\$ 644.7	-3.9%	\$ 521.9	-5.4%	\$ 507.4	-9.2%	102.8%	\$ 63.7	9.9%	0.18%	1.43%	4.28%	-0.05%	2.59%	7.20%	65.5%				
EverTrust Bank	City of Industry	1.28%	0.10%	5.18%	0.40%	\$ 2.9	1.81%	-0.04%	\$ 889.9	-3.7%	\$ 663.7	1.1%	\$ 646.1	-5.3%	102.7%	\$ 188.2	22.1%	1.09%	1.11%	3.92%	0.12%	3.32%	7.35%	51.7%				
Chino Commercial Bank, N.A.	Chino	1.22%	0.08%	12.27%	-0.46%	\$ 1.4	1.70%	0.11%	\$ 467.6	1.4%	\$ 194.0	7.8%	\$ 346.6	1.4%	56.0%	\$ 46.0	9.8%	0.46%	2.30%	3.06%	0.09%	1.23%	5.98%	53.2%				
American Continental Bank	City of Industry	1.21%	0.32%	7.91%	2.01%	\$ 1.0	1.75%	0.52%	\$ 346.7	2.1%	\$ 269.4	3.9%	\$ 280.4	2.2%	96.1%	\$ 52.3	15.1%	0.80%	1.53%	4.01%	0.35%	4.16%	8.02%	59.4%				
CVB Financial Corp.	Ontario	1.20%	0.02%	9.52%	0.26%	\$ 50.0	1.64%	0.02%	\$ 16,151.5	-1.9%	\$ 8,681.8	-1.0%	\$ 11,790.3	-0.9%	73.6%	\$ 1,334.2	8.7%	0.32%	0.95%	2.92%	-0.06%	0.87%	5.26%	44.1%				
Bank of Whittier, N.A.	Whittier	1.19%	0.69%	8.88%	5.06%	\$ 0.5	1.69%	0.99%	\$ 172.5	-1.8%	\$ 77.5	5.0%	\$ 147.0	-2.5%	52.7%	\$ 23.5	13.6%	0.00%	2.71%	2.36%	0.46%	3.93%	5.73%	47.1%				
Partners Bank of California	Mission Viejo	1.17%	-0.15%	10.18%	-1.87%	\$ 1.3	1.78%	-0.09%	\$ 482.9	1.4%	\$ 395.2	1.1%	\$ 403.7	3.7%	97.9%	\$ 53.5	11.1%	0.00%	2.04%	3.45%	-0.01%	2.06%	5.40%	58.0%				
Sunwest Bank	Irvine	1.17%	0.21%	14.06%	2.71%	\$ 9.6	1.85%	0.14%	\$ 3,379.2	4.5%	\$ 2,549.6	6.4%	\$ 2,581.1	0.7%	98.8%	\$ 279.4	8.3%	0.75%	1.86%	4.47%	0.13%	1.45%	6.98%	60.8%				
Cathay General Bancorp	Los Angeles	1.14%	-0.07%	9.57%	-0.78%	\$ 66.8	1.38%	-0.15%	\$ 23,235.2	-0.7%	\$ 19,376.6	-0.6%	\$ 19,773.0	-0.4%	98.0%	\$ 2,414.1	10.6%	0.57%	0.79%	2.97%	-0.04%	3.28%	6.28%	54.7%				
Golden State Bank	Glendale	1.03%	-0.04%	10.59%	-0.77%	\$ 2.0	1.71%	0.05%	\$ 802.4	4.7%	\$ 671.0	7.6%	\$ 698.6	5.8%	96.1%	\$ 76.9	9.6%	0.06%	1.34%	3.73%	0.07%	3.52%	7.27%	54.5%				
0.50% - 1.00% ROAA Banks																												
Open Bank	Los Angeles	0.98%	0.00%	11.57%	0.38%	\$ 5.6	1.47%	0.08%	\$ 2,290.5	2.5%	\$ 1,876.6	3.0%	\$ 1,941.0	2.4%	96.7%	\$ 195.1	8.5%	0.33%	1.21%	2.92%	-0.11%	3.62%	6.64%	58.4%				
Universal Bank	West Covina	0.97%	0.76%	5.60%	4.42%	\$ 0.9	0.97%	0.72%	\$ 384.2	2.5%	\$ 276.3	-1.9%	\$ 268.2	3.4%	103.1%	\$ 65.6	17.1%	0.00%	1.22%	2.74%	-0.09%	3.01%	5.54%	73.2%				
American Business Bank	Los Angeles	0.95%	-0.11%	11.75%	-1.58%	\$ 9.5	1.36%	-0.14%	\$ 3,928.6	1.4%	\$ 2,601.0	1.1%	\$ 3,457.2	4.5%	75.2%	\$ 330.7	8.4%	0.24%	1.11%	2.99%	-0.06%	1.34%	5.37%	55.4%				
Mega Bank	San Gabriel	0.94%	-0.02%	7.92%	0.03%	\$ 1.2	1.33%	-0.19%	\$ 518.2	-3.5%	\$ 392.4	3.9%	\$ 441.4	-4.1%	88.9%	\$ 63.5	12.3%	0.34%	1.17%	3.53%	-0.18%	4.21%	7.97%	62.1%				
PCB Bank	Los Angeles	0.91%	0.22%	7.58%	1.89%	\$ 6.5	1.30%	0.19%	\$ 2,852.9	0.0%	\$ 2,452.0	2.1%	\$ 2,414.6	0.1%	101.6%	\$ 344.7	12.1%	0.28%	1.17%	3.12%	0.06%	3.74%	6.73%	61.4%				
Pacific Premier Bancorp, Inc.	Irvine	0.90%	-0.09%	5.76%	-0.74%	\$ 41.9	1.23%	-0.21%	\$ 18,332.3	-2.6%	\$ 12,492.4	-4.0%	\$ 14,644.2	-3.7%	85.3%	\$ 1,984.7	11.4%	0.28%	1.47%	3.25%	-0.13%	1.72%	5.30%	60.6%				
CTBC Capital Corp.	Los Angeles	0.82%	0.08%	6.04%	0.60%	\$ 10.6	0.97%	-0.01%	\$ 5,420.1	2.7%	\$ 4,460.8	-0.3%	\$ 4,645.9	2.7%	96.0%	\$ 710.2	13.1%	0.50%	0.93%	2.54%	0.01%	3.59%	6.12%	64.8%				
Commercial Bank of California	Irvine	0.78%	-0.01%	11.35%	-0.61%	\$ 5.0	1.25%	0.05%	\$ 2,479.1	1.7%	\$ 1,696.3	-2.7%	\$ 2,027.1	1.5%	83.7%	\$ 174.3	7.1%	0.17%	1.12%	3.22%	0.23%	2.28%	6.19%	66.0%				
Hanmi Financial Corporation	Los Angeles	0.77%	-0.03%	7.46%	-0.40%	\$ 14.4	1.14%	-0.02%	\$ 7,586.3	1.0%	\$ 6,186.8	0.1%	\$ 6,329.3	-0.7%	97.8%	\$ 694.4	9.2%	0.53%	1.09%	2.65%	-0.09%	2.97%	5.99%	61.9%				
US Metro Bank	Garden Grove	0.77%	0.21%	8.26%	2.30%	\$ 2.5	1.25%	0.46%	\$ 1,348.0	4.1%	\$ 1,127.7	4.9%	\$ 1,183.2	4.4%	95.3%	\$ 121.7	9.0%	0.27%	1.20%	2.75%	0.14%	3.80%	6.61%	66.7%				
RBB Bancorp	Los Angeles	0.75%	-0.06%	5.66%	-0.61%	\$ 7.2	1.07%	-0.06%	\$ 3,868.2	-0.3%	\$ 3,050.9	0.6%	\$ 3,023.6	-0.2%	100.9%	\$ 437.1	11.5%	1.40%	1.37%	2.64%	-0.02%	3.57%	6.01%	61.6%				
GBC International Bank	Los Angeles	0.74%	0.14%	4.98%	0.73%	\$ 1.2	1.01%	0.40%	\$ 629.0	-2.0%	\$ 472.0	2.5%	\$ 482.8	3.9%	97.8%	\$ 93.0	14.8%	0.04%	1.24%	3.03%	0.17%	3.36%	6.35%	71.2%				
Tustin Community Bank (S)	Tustin	0.71%	-0.09%	4.85%	-0.41%	\$ 0.1	1.17%	-0.17%	\$ 80.3	7.4%	\$ 64.4	10.0%	\$ 61.8	3.2%	104.3%	\$ 11.4	14.2%	0.02%	3.37%	6.02%	-0.30%	2.34%	8.80%	80.5%				
Provident Savings Bank, F.S.B.	Riverside	0.69%	0.16%	6.93%	1.45%	\$ 2.2	0.80%	0.01%	\$ 1,272.2	-1.4%	\$ 1,060.0	-1.2%	\$ 894.7	-2.5%	118.5%	\$ 126.6	10.0%	0.20%	0.67%	2.76%	0.01%	1.25%	4.85%	73.6%				
California Business Bank	Irvine	0.67%	0.65%	4.17%	4.02%	\$ 0.2	0.67%	0.60%	\$ 100.8	3.3%	\$ 78.9	-2.4%	\$ 83.8	3.7%	94.2%	\$ 16.2	16.1%	0.02%	1.91%	4.55%	0.42%	1.64%	6.15%	88.5%				
Pacific Alliance Bank	San Gabriel	0.67%	0.03%	4.81%	0.15%	\$ 0.6	0.96%	0.05%	\$ 381.0	-0.2%	\$ 297.0	1.7%	\$ 296.5	-0.9%	100.2%	\$ 52.9	13.9%	0.09%	1.42%	2.72%	-0.05%	4.22%	6.78%	64.1%				
Community Commerce Bank	Claremont	0.66%	0.01%	4.35%	0.19%	\$ 0.6	0.91%	0.04%	\$ 392.2	1.1%	\$ 292.9	0.6%	\$ 299.6	3.3%	97.8%	\$ 59.9	15.3%	0.82%	1.16%	2.97%	-0.13%	4.29%	7.18%	69.9%				
Hope Bancorp, Inc.	Los Angeles	0.57%	0.04%	4.82%	-0.05%	\$ 25.3	0.81%	0.02%	\$ 17,375.4	-3.9%	\$ 13,635.3	-0.6%	\$ 14,711.8	-0.3%	92.7%	\$ 1,643.0	9.7%	0.66%	1.14%	2.54%	0.06%	3.37%	6.20%	69.0%				



Note: Please refer to page 5 for additional notes

Los Angeles – Financial Performance for Q2 2024 (Continued)

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q2 2024 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Δ vs. Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
0.00% - 0.50% ROAA Banks																								
United Pacific Bank	City of Industry	0.46%	-3.57%	2.30%	-18.36%	\$ 0.2	0.71%	-4.94%	\$ 155.6	-0.2%	\$ 114.2	1.3%	\$ 121.0	-0.1%	94.4%	\$ 28.9	18.6%	0.00%	2.46%	4.17%	-0.38%	3.90%	7.98%	84.1%
F&M Bank of Long Beach	Long Beach	0.45%	0.03%	3.98%	0.14%	\$ 13.5	0.38%	-0.13%	\$ 12,193.1	0.0%	\$ 6,497.8	-1.4%	\$ 8,813.3	2.5%	73.7%	\$ 1,360.7	11.2%	0.47%	1.50%	1.92%	0.00%	1.35%	4.52%	79.3%
Banc of California, Inc.	Los Angeles	0.33%	0.00%	3.57%	-0.07%	\$ 30.3	0.65%	0.11%	\$ 35,243.8	-2.3%	\$ 25,164.4	-1.5%	\$ 28,804.5	-0.3%	87.4%	\$ 2,542.2	7.3%	0.50%	0.98%	2.77%	0.14%	2.59%	6.18%	73.2%
Eastern International Bank	Los Angeles	0.33%	-0.11%	1.80%	-0.63%	\$ 0.1	0.47%	-0.15%	\$ 115.0	-1.2%	\$ 90.4	-2.6%	\$ 88.3	-1.6%	102.4%	\$ 20.7	18.0%	0.00%	1.58%	3.79%	0.02%	2.31%	6.33%	87.7%
Nano Banc	Irvine	0.29%	0.01%	2.06%	-0.04%	\$ 0.6	0.30%	0.06%	\$ 958.2	-1.0%	\$ 705.8	-3.6%	\$ 817.4	-1.3%	86.3%	\$ 116.7	12.3%	2.66%	4.38%	4.24%	0.30%	1.86%	6.28%	93.7%
Asian Pacific National Bank (S)	San Gabriel	0.26%	0.12%	1.46%	0.71%	\$ 0.0	0.37%	0.20%	\$ 57.1	3.2%	\$ 29.3	13.8%	\$ 46.0	3.4%	63.7%	\$ 10.2	17.9%	0.00%	1.99%	2.78%	0.13%	3.86%	8.61%	86.7%
First Pacific Bank	Whittier	0.19%	0.02%	2.16%	0.24%	\$ 0.2	0.26%	0.03%	\$ 430.3	-2.4%	\$ 270.0	-1.7%	\$ 354.2	1.2%	76.2%	\$ 36.0	8.4%	0.02%	1.15%	3.38%	0.09%	1.92%	6.96%	92.7%
First Foundation Bank	Irvine	0.11%	0.07%	1.31%	0.80%	\$ 3.5	0.05%	0.02%	\$ 13,684.5	0.9%	\$ 10,087.3	0.0%	\$ 10,778.8	1.1%	93.6%	\$ 1,075.6	7.9%	0.33%	0.29%	1.42%	0.16%	3.41%	4.71%	92.2%
Below 0.00% ROAA Banks																								
California International Bank, N.A.	Westminster	-0.04%	-0.09%	-0.21%	-0.46%	\$ (0.0)	1.79%	0.19%	\$ 57.8	6.0%	\$ 41.8	-4.5%	\$ 45.6	7.7%	91.6%	\$ 11.4	19.7%	0.00%	5.71%	6.74%	-0.02%	2.42%	9.67%	100.6%
Liberty Bank, N.A.	Irvine	-0.40%	0.78%	-3.10%	5.96%	\$ (0.5)	-1.16%	0.53%	\$ 541.3	-1.6%	\$ 446.8	-2.5%	\$ 464.6	-1.9%	96.2%	\$ 65.6	12.2%	0.00%	1.18%	1.89%	-0.02%	3.61%	5.05%	138.0%
EH National Bank	Beverly Hills	-1.82%	0.27%	-21.41%	1.67%	\$ (1.3)	-1.82%	0.27%	\$ 290.9	-0.9%	\$ 250.4	-1.0%	\$ 219.0	1.6%	114.3%	\$ 24.3	8.4%	0.23%	1.92%	1.85%	0.22%	3.32%	5.13%	194.8%
Genesis Bank	Newport Beach	-3.14%	0.45%	-14.58%	-0.13%	\$ (1.7)	-3.10%	0.41%	\$ 190.7	-1.4%	\$ 141.8	-2.1%	\$ 133.7	-0.7%	106.1%	\$ 39.9	20.9%	0.00%	1.27%	2.84%	0.01%	2.28%	3.89%	200.4%
Legacy Bank	Murrieta	-5.03%	1.85%	-25.39%	4.78%	\$ (0.9)	-4.99%	1.60%	\$ 71.9	13.2%	\$ 45.5	7.2%	\$ 57.3	19.4%	79.5%	\$ 13.0	18.1%	0.00%	1.11%	5.11%	0.14%	3.18%	9.31%	208.4%
Average		0.76%	0.05%	6.06%	0.18%	\$ 13.1	1.01%	0.03%	\$ 5,145.5	0.6%	\$ 3,741.9	0.8%	\$ 4,184.4	1.1%	93.6%	\$ 497.9	13.3%	0.40%	1.57%	3.50%	0.02%	2.84%	6.68%	71.4%
Median		0.91%	0.03%	7.20%	0.03%	\$ 2.3	1.20%	0.02%	\$ 846.1	0.0%	\$ 667.4	0.4%	\$ 672.3	1.0%	96.1%	\$ 119.2	11.8%	0.30%	1.34%	3.22%	0.01%	3.10%	6.34%	62.0%



Note: Please refer to page 5 for additional notes

San Diego – Financial Performance for Q2 2024

Summary of financial performance for banks and thrifts headquartered in the San Diego area as of Q2 2024 (San Diego area includes Imperial and San Diego Counties)

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q2 2024				
		Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.		Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Tg. Comm. Equity (\$MM)	TCE / TA		NPAs / Assets	LLR / Loans	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio			
Above 1.00% ROAA Banks																								
CalPrivate Bank	La Jolla	1.47%	-0.05%	15.48%	-0.45%	\$ 8.2	2.47%	0.27%	\$ 2,285.0	4.5%	\$ 1,979.7	3.8%	\$ 2,005.0	5.1%	98.7%	\$ 216.1	9.5%	0.11%	1.34%	4.48%	0.16%	2.67%	7.33%	47.9%
Community Valley Bank	El Centro	1.35%	0.07%	11.40%	0.58%	\$ 1.0	2.06%	0.21%	\$ 310.6	2.8%	\$ 256.7	7.1%	\$ 265.3	0.5%	96.8%	\$ 35.9	11.6%	0.01%	1.06%	4.52%	0.21%	1.82%	6.43%	53.2%
C3bank, N.A.	Encinitas	1.27%	0.15%	13.50%	1.09%	\$ 2.7	2.01%	0.40%	\$ 772.8	-12.5%	\$ 607.0	5.9%	\$ 669.3	-9.9%	90.7%	\$ 81.2	10.5%	0.00%	1.34%	3.81%	0.26%	2.21%	6.02%	47.7%
Home Bank of California (S)	San Diego	1.09%	0.32%	9.17%	2.85%	\$ 0.7	1.43%	0.25%	\$ 243.2	3.8%	\$ 221.2	3.0%	\$ 189.2	3.7%	116.9%	\$ 28.7	11.8%	0.00%	0.98%	3.99%	-0.44%	3.50%	7.41%	64.1%
0.50% - 1.00% ROAA Banks																								
Endeavor Bank	San Diego	0.80%	0.34%	6.90%	2.80%	\$ 1.2	1.45%	0.47%	\$ 593.5	4.9%	\$ 483.4	9.1%	\$ 520.2	5.2%	92.9%	\$ 69.1	11.6%	0.34%	1.42%	4.01%	0.13%	2.64%	6.58%	65.7%
0.00% - 0.50% ROAA Banks																								
Bank of Southern California, N.A.	San Diego	0.08%	-0.82%	0.62%	-6.22%	\$ 0.5	0.62%	-0.64%	\$ 2,291.7	0.1%	\$ 1,884.6	-0.1%	\$ 1,938.7	0.2%	97.2%	\$ 267.4	11.9%	0.20%	1.26%	3.94%	0.14%	2.10%	6.17%	83.5%
Below 0.00% ROAA Banks																								
Balboa Thrift and Loan Association	Chula Vista	-0.52%	0.03%	-4.49%	0.13%	\$ (0.5)	0.95%	0.42%	\$ 412.7	-1.4%	\$ 386.6	0.8%	\$ 362.2	-1.5%	106.7%	\$ 48.2	11.7%	0.37%	2.23%	4.28%	0.27%	4.50%	8.45%	78.1%
Neighborhood National Bank	El Cajon	-0.73%	-0.05%	-5.58%	0.12%	\$ (0.3)	-0.72%	-0.04%	\$ 153.0	1.2%	\$ 117.9	0.7%	\$ 121.5	2.1%	97.0%	\$ 23.0	15.0%	1.51%	1.62%	3.23%	0.06%	2.91%	6.03%	121.7%
Average		0.60%	0.00%	5.87%	0.11%	\$ 1.7	1.28%	0.17%	\$ 882.8	0.4%	\$ 742.2	3.8%	\$ 758.9	0.7%	99.6%	\$ 96.2	11.7%	0.32%	1.41%	4.03%	0.10%	2.79%	6.80%	70.2%
Median		0.95%	0.05%	8.03%	0.36%	\$ 0.8	1.44%	0.26%	\$ 503.1	2.0%	\$ 435.0	3.4%	\$ 441.2	1.3%	97.1%	\$ 58.6	11.7%	0.16%	1.34%	4.00%	0.15%	2.66%	6.51%	64.9%



Note: Please refer to page 5 for additional notes

Colorado – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)	Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)	Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio	
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.												Δ vs. Curr.	Δ vs. Pr. Qtr.				Δ vs. Curr.
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.												Pr. Qtr.	Curr.				Pr. Qtr.
Above 1.00% ROAA Banks																									
Bankers' Bank of the West	Denver	2.59%	1.37%	19.31%	10.22%	\$ 2.6	0.84%	-0.75%	\$ 415.6	-7.3%	\$ 320.9	1.8%	\$ 231.5	-29.7%	138.6%	\$ 54.6	13.1%	0.00%	1.75%	3.42%	-0.25%	2.31%	6.67%	87.1%	
North Valley Bank (S)	Thornton	2.50%	0.79%	19.95%	5.80%	\$ 1.5	3.33%	1.00%	\$ 247.2	-0.7%	\$ 222.1	1.4%	\$ 203.1	-1.4%	109.4%	\$ 30.8	12.5%	0.00%	1.48%	5.59%	1.03%	2.43%	8.10%	41.9%	
The Pueblo B&T Company (S)	Pueblo	2.22%	0.77%	20.87%	6.89%	\$ 3.5	2.77%	0.98%	\$ 619.9	-2.1%	\$ 434.7	-1.4%	\$ 520.2	-3.1%	83.6%	\$ 66.3	10.7%	1.65%	1.45%	4.44%	0.12%	0.74%	6.43%	55.5%	
AMG National Trust Bank	Greenwood Village	2.12%	0.16%	15.33%	1.55%	\$ 3.8	3.12%	0.47%	\$ 659.6	-7.5%	\$ 259.3	10.2%	\$ 550.8	-9.6%	47.1%	\$ 89.0	13.7%	0.00%	1.39%	2.41%	0.19%	3.56%	6.29%	62.0%	
The Colorado Bank & Trust Co.	La Junta	2.00%	-0.13%	12.46%	-0.49%	\$ 1.0	2.68%	-0.21%	\$ 210.4	7.6%	\$ 143.7	8.3%	\$ 165.1	2.7%	87.1%	\$ 29.1	14.1%	0.18%	1.12%	5.68%	-0.24%	1.47%	7.77%	58.6%	
McClave State Bank	McClave	1.93%	0.38%	15.07%	3.26%	\$ 0.3	2.54%	0.22%	\$ 71.0	7.0%	\$ 63.6	13.1%	\$ 59.1	4.9%	107.6%	\$ 8.8	12.5%	0.66%	1.16%	4.90%	0.13%	3.24%	8.20%	47.7%	
The Gunnison B&T Company	Gunnison	1.90%	-0.05%	17.64%	-0.82%	\$ 1.2	2.51%	-0.05%	\$ 239.5	-0.7%	\$ 157.5	6.0%	\$ 189.7	0.7%	83.0%	\$ 26.6	11.1%	0.04%	1.20%	4.75%	-0.06%	0.72%	7.44%	51.2%	
Community State Bank (S)	Lamar	1.83%	-0.01%	14.30%	-0.23%	\$ 0.8	2.54%	0.06%	\$ 170.7	2.0%	\$ 135.6	2.1%	\$ 142.2	-2.6%	95.3%	\$ 21.9	12.8%	0.09%	2.42%	4.32%	0.01%	2.62%	7.79%	42.9%	
Alamosa State Bank (S)	Alamosa	1.78%	0.02%	18.95%	-0.60%	\$ 1.5	2.29%	0.03%	\$ 332.3	0.9%	\$ 166.3	7.2%	\$ 299.2	0.9%	55.6%	\$ 32.2	9.7%	0.00%	1.06%	3.66%	0.06%	0.89%	6.15%	38.0%	
The Dolores State Bank	Dolores	1.63%	0.27%	12.32%	1.76%	\$ 1.6	2.33%	0.26%	\$ 406.8	3.2%	\$ 277.6	1.8%	\$ 340.1	3.2%	81.6%	\$ 50.6	12.5%	0.28%	1.27%	4.04%	-0.04%	1.30%	6.09%	48.7%	
First National Bank Colorado (S)	Las Animas	1.60%	-0.03%	17.10%	-0.51%	\$ 2.3	2.12%	0.02%	\$ 571.7	1.6%	\$ 349.5	2.4%	\$ 496.7	1.5%	70.4%	\$ 51.9	9.1%	0.00%	1.89%	4.01%	0.12%	1.36%	6.69%	49.2%	
The State Bank	La Junta	1.52%	0.01%	9.44%	0.22%	\$ 0.5	2.16%	-0.19%	\$ 131.0	-1.1%	\$ 70.3	13.5%	\$ 109.5	-1.7%	64.2%	\$ 21.2	16.2%	0.21%	1.42%	4.85%	0.21%	1.03%	7.52%	56.7%	
Farmers Bank (S)	Ault	1.43%	-0.03%	27.27%	-2.34%	\$ 1.1	1.80%	-0.04%	\$ 300.3	1.6%	\$ 170.6	4.6%	\$ 281.1	1.0%	60.7%	\$ 17.8	5.9%	1.48%	1.84%	3.75%	-0.12%	2.16%	7.55%	53.5%	
The First National Bank of Fleming	Fleming	1.42%	0.51%	11.16%	4.04%	\$ 0.1	1.52%	0.35%	\$ 29.3	5.3%	\$ 22.4	3.8%	\$ 25.4	5.9%	88.1%	\$ 3.7	12.5%	0.96%	1.32%	3.83%	-0.31%	2.50%	6.76%	63.9%	
Yampa Valley Bank (S)	Steamboat Springs	1.36%	0.19%	19.03%	2.05%	\$ 2.1	1.71%	0.31%	\$ 611.0	0.0%	\$ 451.1	2.3%	\$ 552.3	-2.1%	81.7%	\$ 45.0	7.4%	0.04%	1.45%	3.65%	0.27%	2.34%	6.73%	55.7%	
Solera National Bank	Lakewood	1.34%	0.37%	20.62%	5.40%	\$ 4.3	1.84%	0.16%	\$ 1,230.8	-2.1%	\$ 792.8	-3.4%	\$ 941.6	-10.9%	84.2%	\$ 84.3	6.9%	0.31%	1.36%	2.99%	-0.01%	2.12%	5.88%	41.1%	
Frontier Bank (S)	Lamar	1.31%	0.03%	16.63%	0.73%	\$ 1.4	1.57%	0.05%	\$ 416.1	-2.1%	\$ 190.9	3.7%	\$ 354.5	-2.7%	53.9%	\$ 34.3	8.3%	0.01%	2.06%	2.92%	0.18%	1.91%	6.66%	51.2%	
FMS Bank (S)	Fort Morgan	1.26%	-0.23%	12.87%	-2.73%	\$ 0.9	1.64%	-0.22%	\$ 286.5	-6.3%	\$ 220.4	-0.5%	\$ 255.5	-1.6%	86.3%	\$ 29.6	10.3%	0.34%	1.11%	5.35%	0.17%	2.31%	8.61%	70.9%	
Native American Bank, N.A.	Denver	1.26%	0.06%	10.46%	0.27%	\$ 0.9	1.74%	0.07%	\$ 298.2	3.6%	\$ 154.8	2.3%	\$ 259.8	3.7%	59.6%	\$ 35.7	12.0%	0.32%	0.99%	5.05%	0.10%	1.21%	7.02%	65.4%	
FirstSun Capital Bancorp	Denver	1.25%	0.61%	10.03%	4.88%	\$ 24.6	1.64%	-0.01%	\$ 7,999.3	2.8%	\$ 6,403.7	1.0%	\$ 6,619.5	2.7%	96.7%	\$ 893.5	11.3%	1.02%	1.23%	3.98%	0.03%	2.36%	6.59%	64.2%	
Fowler State Bank	Fowler	1.25%	0.15%	9.77%	0.96%	\$ 0.4	1.72%	-0.01%	\$ 133.3	-0.9%	\$ 72.8	3.3%	\$ 107.1	-1.5%	67.9%	\$ 17.6	13.2%	0.03%	1.90%	2.89%	0.38%	2.39%	7.63%	45.3%	
Evergreen National Bank	Evergreen	1.20%	0.07%	11.72%	0.19%	\$ 0.4	1.56%	0.08%	\$ 131.2	4.2%	\$ 86.4	6.2%	\$ 117.5	4.0%	73.5%	\$ 13.3	10.2%	0.00%	1.06%	5.86%	0.64%	0.30%	1.99%	69.1%	
Rocky Mountain Bank and Trust	Florence	1.09%	-0.23%	11.97%	-5.12%	\$ 0.3	1.09%	-0.23%	\$ 120.3	-15.4%	\$ 53.3	-0.7%	\$ 98.6	-2.3%	54.1%	\$ 11.5	9.5%	0.24%	1.49%	3.51%	0.15%	1.76%	6.73%	72.0%	
Verus Bank of Commerce	Fort Collins	1.08%	0.13%	5.68%	0.60%	\$ 0.5	1.44%	0.17%	\$ 193.8	-6.5%	\$ 167.5	1.2%	\$ 141.1	-4.1%	118.6%	\$ 37.4	19.3%	0.70%	0.81%	3.83%	-0.04%	1.62%	5.87%	64.3%	
Integrity Bank & Trust	Monument	1.07%	-0.02%	12.60%	-0.48%	\$ 0.9	1.57%	0.01%	\$ 348.8	1.2%	\$ 259.8	4.8%	\$ 295.2	0.8%	88.0%	\$ 29.9	8.6%	0.62%	1.18%	4.08%	-0.04%	1.59%	6.48%	65.4%	
National Bank Holdings Corporation	Greenwood Village	1.06%	-0.21%	8.41%	-1.83%	\$ 26.1	1.40%	-0.18%	\$ 9,970.9	0.0%	\$ 7,740.9	2.1%	\$ 8,376.9	-1.7%	92.4%	\$ 886.9	9.2%	0.45%	1.25%	3.68%	-0.01%	2.30%	6.58%	61.5%	
First FarmBank	Greeley	1.04%	-0.06%	9.87%	-0.63%	\$ 0.9	1.37%	-0.08%	\$ 365.6	0.2%	\$ 288.0	2.7%	\$ 294.4	-2.5%	97.8%	\$ 38.4	10.5%	0.02%	0.97%	4.11%	-0.13%	2.47%	7.49%	66.6%	
First National Bank, Cortez	Cortez	1.04%	0.04%	12.04%	0.80%	\$ 0.4	1.33%	-0.01%	\$ 140.9	-0.7%	\$ 85.9	-1.4%	\$ 113.6	0.5%	75.6%	\$ 12.4	8.6%	0.41%	1.28%	3.64%	-0.06%	1.43%	6.81%	65.4%	
Wray State Bank	Wray	1.04%	-0.37%	11.04%	-3.54%	\$ 0.7	1.49%	-0.47%	\$ 262.2	4.5%	\$ 187.8	3.9%	\$ 234.6	4.7%	80.0%	\$ 22.2	8.6%	0.57%	1.46%	3.60%	-0.56%	3.00%	7.21%	59.7%	
San Luis Valley Federal Bank	Alamosa	1.03%	0.03%	7.01%	0.04%	\$ 1.0	1.31%	0.03%	\$ 380.1	1.4%	\$ 264.2	4.2%	\$ 319.3	1.1%	82.8%	\$ 55.5	14.6%	0.38%	0.97%	4.32%	0.14%	0.30%	5.37%	72.7%	
High Plains Bank (S)	Flagler	1.02%	0.08%	9.92%	0.62%	\$ 1.0	1.40%	0.13%	\$ 388.0	-0.4%	\$ 315.7	1.3%	\$ 335.2	2.5%	94.2%	\$ 40.8	10.5%	0.64%	1.18%	4.53%	0.21%	2.24%	7.20%	71.3%	
53Star Bank	Colorado Springs	1.02%	0.36%	6.82%	2.45%	\$ 1.0	1.40%	0.68%	\$ 375.3	0.2%	\$ 315.5	0.6%	\$ 316.7	0.0%	99.6%	\$ 56.4	15.1%	2.87%	1.23%	4.38%	0.01%	2.67%	7.15%	66.8%	
0.50% - 1.00% ROAA Banks																									
Del Norte Bank, A S&L Association	Del Norte	0.96%	0.30%	11.46%	3.53%	\$ 0.3	1.33%	0.38%	\$ 140.2	-0.2%	\$ 115.3	2.4%	\$ 116.7	-2.2%	98.8%	\$ 11.9	8.5%	0.82%	1.11%	4.32%	0.12%	1.94%	6.64%	70.5%	
The Eastern Colorado Bank (S)	Cheyenne Wells	0.93%	-0.13%	9.10%	-1.33%	\$ 1.5	1.15%	-0.11%	\$ 653.6	0.2%	\$ 456.1	1.5%	\$ 562.8	0.0%	81.0%	\$ 61.3	9.5%	0.01%	1.33%	3.39%	0.01%	2.27%	6.00%	64.6%	
Park State Bank & Trust (S)	Woodland Park	0.92%	0.40%	9.52%	4.31%	\$ 0.3	1.16%	0.51%	\$ 138.1	3.0%	\$ 102.2	2.9%	\$ 124.4	2.9%	82.1%	\$ 13.4	9.7%	0.79%	1.05%	4.34%	-0.19%	1.84%	6.74%	77.7%	
Points West Community Bank (S)	WindSOR	0.91%	0.22%	14.64%	3.93%	\$ 1.9	1.20%	0.20%	\$ 813.0	0.8%	\$ 447.5	0.8%	\$ 699.8	0.6%	64.0%	\$ 49.0	6.1%	0.24%	1.79%	3.10%	-0.06%	1.65%	6.90%	62.1%	
First Pioneer National Bank	Wray	0.87%	0.46%	8.72%	4.66%	\$ 0.5	1.08%	0.67%	\$ 242.4	4.4%	\$ 117.8	5.2%	\$ 199.0	0.7%	59.2%	\$ 23.7	9.8%	1.50%	1.30%	2.60%	0.61%	1.92%	6.84%	59.8%	
Mountain View Bank of Commerce	Westminster	0.85%	0.28%	7.13%	2.15%	\$ 0.4	1.11%	0.32%	\$ 176.6	-6.5%	\$ 156.9	-1.2%	\$ 142.1	-7.4%	110.4%	\$ 21.7	12.3%	0.20%	1.43%	3.86%	0.40%	2.81%	6.26%	71.7%	
Heartland Financial USA, Inc.	Denver	0.83%	-0.24%	8.05%	-2.59%	\$ 39.7	1.48%	0.07%	\$ 18,812.7	-1.7%	\$ 11,957.1	-0.3%	\$ 15,494.9	-2.5%	77.2%	\$ 1,325.6	7.3%	0.66%	1.06%	3.62%	0.15%	2.07%	6.65%	60.7%	
Alpine Banks of Colorado	Greenwood Springs	0.71%	0.07%	9.92%	0.88%	\$ 11.7	0.85%	0.13%	\$ 6,471.7	-1.7%	\$ 4,069.3	1.0%	\$ 5,794.7	-2.0%	70.2%	\$ 463.1	7.2%	0.43%	1.10%	2.90%	0.11%	1.82%	5.83%	77.9%	
First National Bank of Hugo (S)	Hugo	0.69%	0.01%	8.34%	0.28%	\$ 0.3	0.62%	-0.02%	\$ 149.6	5.0%	\$ 74.5	-2.4%	\$ 136.5	7.6%	54.6%	\$ 11.3	7.6%	0.00%	1.90%	2.60%	0.06%	1.35%	5.18%	75.7%	
Redstone Bank	Centennial	0.67%	0.35%	5.75%	2.96%	\$ 0.4	0.87%	0.17%	\$ 251.7	-0.9%	\$ 165.6	4.6%	\$ 198.0	-1.2%	83.7%	\$ 25.7	10.4%	0.23%	1.68%	3.53%	0.23%	2.65%	7.28%	69.3%	
FirstBank Holding Company	Lakewood	0.66%	-0.03%	12.20%	-0.71%	\$ 46.5	0.97%	0.11%	\$ 27,398.7	-0.7%	\$ 16,442.7	0.1%	\$ 24,099.6	-2.0%	68.2%	\$ 1,446.3	5.3%	0.23%	0.98%	2.27%	0.05%	1.82%	4.98%	63.3%	
First National Bank in Trinidad (S)	Trinidad	0.64%	3.45%	15.72%	91.19%	\$ 0.4	0.63%	0.53%	\$ 6,471.7	-3.7%	\$ 136.3	0.0%	\$ 232.3	1.0%	58.7%	\$ 10.9	4.3%	0							

Colorado – Financial Performance for Q2 2024 (Continued)

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.			Curr.	Pr. Qtr.		Cost of Deposits	Yield on Loans							Efficiency Ratio		
0.00% - 0.50% ROAA Banks																								
Mountain Valley Bank	Walden	0.46%	0.29%	5.06%	3.18%	\$ 0.6	0.58%	0.38%	\$ 528.9	-2.7%	\$ 362.1	1.2%	\$ 406.0	-1.4%	89.2%	\$ 46.2	8.8%	0.10%	1.06%	2.84%	0.25%	2.04%	6.15%	79.6%
High Country Bank	Salida	0.38%	-0.39%	4.46%	-4.41%	\$ 0.4	1.03%	-0.19%	\$ 481.3	3.6%	\$ 396.3	4.1%	\$ 390.7	3.2%	101.4%	\$ 40.3	8.4%	0.75%	1.17%	4.32%	0.00%	1.10%	6.36%	76.9%
Sturm Financial Group, Inc. (S)	Denver	0.27%	-0.08%	6.84%	-3.09%	\$ 2.2	0.41%	-0.03%	\$ 2,973.1	-6.6%	\$ 1,876.8	5.2%	\$ 2,411.8	-4.1%	77.8%	\$ 133.4	4.5%	0.13%	0.78%	2.78%	-0.03%	0.92%	5.41%	79.7%
First American State Bank	Greenwood Village	0.27%	0.08%	2.97%	0.86%	\$ 0.2	0.26%	0.08%	\$ 287.6	-0.7%	\$ 208.0	-1.4%	\$ 195.1	-6.3%	106.6%	\$ 26.3	9.2%	0.83%	0.88%	2.33%	0.04%	3.52%	5.66%	86.0%
RG Bank, a Savings & Loan Association	Monte Vista	0.20%	-0.02%	2.15%	-0.17%	\$ 0.1	0.24%	-0.01%	\$ 134.1	0.6%	\$ 104.0	1.1%	\$ 119.8	-0.7%	86.8%	\$ 12.7	9.5%	0.83%	1.28%	3.52%	0.06%	1.34%	5.45%	93.0%
First Western Financial, Inc.	Denver	0.15%	-0.20%	1.73%	-2.37%	\$ 1.1	0.53%	0.02%	\$ 2,937.6	0.2%	\$ 2,482.9	-0.1%	\$ 2,410.9	-4.8%	103.0%	\$ 215.1	7.4%	1.70%	1.10%	2.34%	-0.06%	3.45%	5.73%	82.1%
Champion Bank	Parker	0.14%	0.21%	0.39%	0.61%	\$ 0.0	0.15%	0.23%	\$ 46.2	-2.4%	\$ 14.6	6.3%	\$ 29.6	-4.0%	49.2%	\$ 16.4	35.5%	1.08%	2.67%	4.13%	0.06%	1.26%	6.97%	97.3%
Pikes Peak National Bank	Colorado Springs	0.08%	0.56%	0.52%	3.78%	\$ 0.0	0.10%	0.75%	\$ 101.3	-3.2%	\$ 62.7	-1.3%	\$ 85.1	-2.3%	73.7%	\$ 15.5	15.3%	0.00%	1.78%	4.19%	0.74%	1.45%	6.67%	97.6%
Below 0.00% ROAA Banks																								
Century Savings and Loan Association	Trinidad	-0.02%	-0.17%	-0.21%	-1.53%	\$ (0.0)	-0.31%	-0.13%	\$ 75.7	1.1%	\$ 39.9	5.2%	\$ 60.5	-3.2%	66.0%	\$ 9.6	12.7%	0.77%	1.09%	2.10%	-0.24%	0.91%	4.47%	114.0%
Equitable Savings and Loan Association	Sterling	-0.07%	0.15%	-0.43%	0.87%	\$ (0.0)	-0.10%	0.20%	\$ 156.5	2.1%	\$ 145.8	1.6%	\$ 125.0	-0.6%	116.7%	\$ 25.9	16.6%	0.00%	0.24%	3.25%	-0.01%	1.12%	4.34%	102.6%
The Citizens State Bank of Ouray	Ouray	-0.12%	-0.31%	-1.80%	-4.60%	\$ (0.1)	-0.03%	-0.25%	\$ 207.8	0.2%	\$ 144.9	3.2%	\$ 187.7	0.0%	77.2%	\$ 13.1	6.3%	0.30%	0.98%	2.98%	0.09%	1.79%	5.56%	99.8%
Fortis Bank	Denver	-0.16%	0.04%	-1.99%	0.61%	\$ (0.5)	-0.27%	0.04%	\$ 1,244.2	-7.0%	\$ 969.3	0.0%	\$ 1,011.8	-9.3%	95.8%	\$ 100.9	8.1%	0.11%	0.87%	2.28%	0.19%	2.16%	5.12%	110.5%
Gunnison Savings and Loan Association	Gunnison	-0.26%	-0.03%	-2.04%	-0.22%	\$ (0.1)	-0.26%	-0.03%	\$ 102.7	-1.9%	\$ 54.5	0.4%	\$ 80.9	-2.3%	67.4%	\$ 13.1	12.8%	0.11%	0.94%	2.00%	0.06%	1.59%	5.05%	112.8%
Home Loan State Bank	Grand Junction	-0.80%	-1.48%	-12.97%	-23.40%	\$ (0.4)	0.49%	-0.32%	\$ 190.0	0.6%	\$ 84.4	3.2%	\$ 175.2	1.0%	48.2%	\$ 8.8	4.6%	2.15%	1.89%	3.25%	0.21%	1.81%	7.19%	83.1%
Transact Bank, National Association	Denver	-19.08%	-0.74%	-164.71%	-6.45%	\$ (0.3)	-19.08%	-0.75%	\$ 6.8	-8.1%	\$ 2.5	-1.0%	\$ 5.0	-2.0%	49.4%	\$ 0.7	10.1%	0.00%	0.00%	4.74%	-0.21%	0.55%	7.72%	305.6%
Average		0.64%	0.13%	6.77%	1.63%	\$ 3.1	0.94%	0.10%	\$ 1,466.5	-0.4%	\$ 976.7	2.6%	\$ 1,242.2	-1.1%	80.3%	\$ 110.7	10.6%	0.47%	1.30%	3.66%	0.10%	1.83%	6.54%	73.8%
Median		0.96%	0.04%	9.57%	0.28%	\$ 0.7	1.20%	0.06%	\$ 287.6	0.0%	\$ 183.7	2.2%	\$ 234.6	-1.2%	81.0%	\$ 29.1	9.7%	0.28%	1.23%	3.62%	0.06%	1.82%	6.62%	70.5%



Note: Please refer to page 5 for additional notes

Hawaii – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)	Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)	Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.												Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
First Hawaiian, Inc.	Honolulu	1.02%	0.13%	9.86%	1.17%	\$ 61.9	1.36%	0.10%	\$ 23,991.8	-1.2%	\$ 14,362.7	0.3%	\$ 20,318.8	-1.7%	70.7%	\$ 1,554.8	6.8%	0.11%	1.12%	2.83%	0.00%	1.69%	5.67%	59.2%
0.50% - 1.00% ROAA Banks																								
Central Pacific Financial Corp.	Honolulu	0.85%	0.15%	10.52%	1.73%	\$ 15.8	1.23%	0.11%	\$ 7,387.0	-0.3%	\$ 5,387.6	-0.3%	\$ 6,582.5	-0.5%	81.9%	\$ 517.2	7.0%	0.14%	1.15%	2.96%	0.15%	1.32%	4.80%	64.1%
Bank of Hawaii Corporation	Honolulu	0.58%	-0.04%	9.48%	-0.80%	\$ 34.1	0.84%	-0.04%	\$ 23,300.8	-0.5%	\$ 13,833.9	-0.2%	\$ 20,408.5	-1.3%	67.8%	\$ 1,245.2	5.4%	0.26%	1.07%	2.11%	0.02%	1.80%	4.72%	68.6%
0.00% - 0.50% ROAA Banks																								
Finance Factors, Limited	Honolulu	0.31%	-0.45%	2.82%	-4.20%	\$ 0.5	0.35%	-0.61%	\$ 667.5	-0.3%	\$ 477.4	-0.3%	\$ 531.9	-1.1%	89.8%	\$ 72.2	10.8%	0.09%	2.53%	2.47%	0.04%	3.40%	6.44%	87.9%
Below 0.00% ROAA Banks																								
Territorial Savings Bank	Honolulu	-0.03%	-0.02%	-0.27%	-0.18%	\$ (0.2)	-0.04%	-0.02%	\$ 2,165.1	-1.3%	\$ 1,301.5	-0.7%	\$ 1,603.4	-1.4%	81.2%	\$ 232.2	10.7%	0.09%	0.39%	1.56%	-0.09%	1.84%	3.75%	102.7%
Hawaii National Bank	Honolulu	-0.59%	-3.59%	-5.96%	-36.75%	\$ (1.2)	1.44%	-2.72%	\$ 826.1	5.4%	\$ 475.8	4.1%	\$ 741.3	6.0%	64.2%	\$ 80.8	9.8%	0.13%	1.39%	4.20%	0.05%	1.11%	5.44%	68.8%
American Savings Bank, F.S.B.	Honolulu	-1.92%	-2.78%	-35.24%	-50.87%	\$ (45.8)	-2.48%	-3.45%	\$ 9,280.8	-0.8%	\$ 6,044.1	-1.2%	\$ 8,091.2	0.5%	74.7%	\$ 497.8	5.4%	0.36%	1.11%	2.80%	0.04%	0.90%	4.80%	70.0%
Average		0.03%	-0.94%	-1.26%	-12.84%	\$ 9.3	0.39%	-0.95%	\$ 9,659.9	0.1%	\$ 5,983.3	0.3%	\$ 8,325.4	0.1%	75.7%	\$ 600.0	8.0%	0.17%	1.25%	2.70%	0.03%	1.72%	5.09%	74.5%
Median		0.31%	-0.04%	2.82%	-0.80%	\$ 0.5	0.84%	-0.04%	\$ 7,387.0	-0.5%	\$ 5,387.6	-0.3%	\$ 6,582.5	-1.1%	74.7%	\$ 497.8	7.0%	0.13%	1.12%	2.80%	0.04%	1.69%	4.80%	68.8%



Note: Please refer to page 5 for additional notes

Idaho – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q2 2024				
		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
Above 1.00% ROAA Banks																								
Twin River Bank (S)	Lewiston	2.91%	0.19%	24.30%	1.49%	\$ 1.0	3.87%	0.31%	\$ 141.2	2.4%	\$ 115.1	10.0%	\$ 124.0	2.2%	92.8%	\$ 16.8	11.9%	0.10%	0.97%	6.28%	0.12%	1.25%	8.22%	38.2%
The Bank of Commerce	Ammon	2.14%	-0.10%	16.51%	-1.15%	\$ 11.2	2.98%	-0.02%	\$ 2,042.3	0.8%	\$ 1,388.1	3.5%	\$ 1,706.9	0.4%	81.3%	\$ 276.9	13.6%	0.30%	1.92%	4.38%	0.02%	2.02%	7.73%	33.4%
Northwest Bank	Boise	1.58%	-0.22%	12.31%	-1.19%	\$ 5.5	2.51%	0.12%	\$ 1,348.5	-3.0%	\$ 809.6	5.7%	\$ 1,063.0	-3.7%	76.2%	\$ 179.9	13.4%	0.70%	1.50%	4.64%	-0.15%	3.28%	8.71%	48.8%
0.50% - 1.00% ROAA Banks																								
D.L. Evans Bancorp	Burley	0.96%	0.10%	14.90%	1.26%	\$ 7.7	1.26%	0.02%	\$ 3,158.6	0.2%	\$ 1,555.6	4.3%	\$ 2,653.4	1.3%	58.6%	\$ 217.7	6.9%	0.11%	1.41%	2.98%	0.07%	1.65%	6.83%	59.0%
Bank of Idaho	Idaho Falls	0.92%	-0.24%	8.48%	-1.60%	\$ 2.9	1.58%	-0.25%	\$ 1,285.7	8.5%	\$ 964.4	4.9%	\$ 1,078.3	7.6%	89.4%	\$ 129.7	10.1%	0.18%	1.22%	4.30%	-0.27%	2.07%	7.03%	63.8%
Idaho First Bank	McCall	0.90%	-0.10%	8.57%	-0.96%	\$ 1.5	1.27%	-0.26%	\$ 667.1	1.8%	\$ 546.7	0.9%	\$ 588.4	2.0%	92.9%	\$ 70.2	10.5%	0.24%	1.26%	3.71%	-0.09%	2.82%	6.57%	66.7%
Idaho Trust Bank	Boise	0.78%	0.06%	6.64%	0.24%	\$ 0.4	0.95%	0.09%	\$ 208.1	-1.2%	\$ 117.0	-0.8%	\$ 155.6	-1.0%	75.2%	\$ 24.7	11.9%	0.00%	1.03%	3.40%	0.07%	1.59%	5.98%	83.7%
bankcda	Coeur d'Alene	0.76%	0.00%	7.07%	-0.18%	\$ 0.5	0.97%	-0.02%	\$ 240.6	-0.1%	\$ 119.9	-0.6%	\$ 197.3	-0.7%	60.8%	\$ 26.1	10.9%	0.00%	1.26%	3.27%	-0.04%	1.18%	6.44%	71.7%
Ireland Bank	Malad City	0.74%	0.13%	10.57%	1.60%	\$ 0.7	1.05%	0.23%	\$ 371.7	0.4%	\$ 203.7	2.8%	\$ 319.8	0.2%	63.7%	\$ 26.6	7.2%	0.45%	1.34%	3.70%	0.09%	1.11%	7.03%	74.1%
0.00% - 0.50% ROAA Banks																								
First F.S.B. of Twin Falls	Twin Falls	0.47%	0.30%	6.96%	4.48%	\$ 1.8	0.67%	0.40%	\$ 1,557.8	-0.2%	\$ 1,033.4	0.5%	\$ 1,275.9	1.1%	81.0%	\$ 107.5	6.9%	0.18%	0.91%	2.62%	0.26%	2.32%	6.02%	78.4%
Farmers Bank	Buhl	0.39%	-0.46%	3.41%	-4.11%	\$ 0.7	0.70%	-0.39%	\$ 652.2	-0.2%	\$ 348.3	2.1%	\$ 494.1	-3.0%	70.5%	\$ 77.4	11.9%	1.53%	1.82%	2.20%	-0.89%	1.12%	6.53%	72.6%
Average		1.14%	-0.03%	10.88%	-0.01%	\$ 3.1	1.62%	0.02%	\$ 1,061.2	0.8%	\$ 654.7	3.0%	\$ 877.9	0.6%	76.6%	\$ 104.9	10.5%	0.34%	1.33%	3.77%	-0.07%	1.86%	7.01%	62.8%
Median		0.90%	0.00%	8.57%	-0.18%	\$ 1.5	1.26%	0.02%	\$ 667.1	0.2%	\$ 546.7	2.8%	\$ 588.4	0.4%	76.2%	\$ 77.4	10.9%	0.18%	1.26%	3.70%	0.02%	1.65%	6.83%	66.7%



Note: Please refer to page 5 for additional notes

Montana – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio		
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.			Curr.	Pr. Qtr.		Curr.	Pr. Qtr.							Δ vs. Pr. Qtr.	Pr. Qtr.					
Above 1.00% ROAA Banks																												
Bank of Montana (S)	Missoula	5.37%	2.09%	56.08%	19.09%	\$ 4.0	6.76%	2.57%	\$ 296.9	-3.3%	\$ 89.5	-0.3%	\$ 268.4	-3.6%	33.4%	\$ 28.4	9.6%	0.00%	0.59%	5.62%	0.71%	0.91%	7.60%	16.2%				
Eagle Bank	Polson	2.46%	0.05%	27.04%	0.59%	\$ 0.9	3.45%	0.09%	\$ 145.4	3.9%	\$ 89.7	4.8%	\$ 130.7	3.5%	68.7%	\$ 13.7	9.4%	0.07%	2.45%	4.39%	0.26%	1.24%	6.57%	37.9%				
Belt Valley Bank	Belt	2.24%	0.34%	14.95%	2.56%	\$ 0.4	3.05%	0.46%	\$ 82.7	5.7%	\$ 70.1	11.7%	\$ 62.6	-0.2%	112.1%	\$ 11.6	14.1%	0.62%	1.22%	5.70%	0.45%	1.55%	7.66%	45.3%				
First Security Bank of Deer Lodge (S)	Deer Lodge	1.98%	0.00%	20.71%	1.18%	\$ 0.4	2.59%	-0.01%	\$ 90.7	9.1%	\$ 79.0	0.6%	\$ 74.2	11.1%	106.5%	\$ 8.3	9.1%	0.00%	0.94%	3.92%	-0.19%	2.20%	6.42%	39.4%				
Freedom Bank	Columbia Falls	1.91%	0.01%	15.83%	-0.38%	\$ 0.6	2.76%	0.20%	\$ 129.3	3.6%	\$ 114.0	3.9%	\$ 113.5	3.7%	100.4%	\$ 15.5	12.0%	0.50%	1.41%	6.15%	0.20%	2.42%	8.53%	55.8%				
Yellowstone Bank (S)	Laurel	1.67%	0.02%	14.04%	-0.03%	\$ 5.8	2.11%	0.03%	\$ 1,379.1	-1.6%	\$ 682.9	1.2%	\$ 975.0	-0.7%	70.0%	\$ 160.7	11.7%	0.00%	0.47%	3.32%	0.09%	1.78%	7.18%	37.8%				
First Security Bank of Roundup (S)	Roundup	1.35%	-0.05%	12.92%	-1.38%	\$ 0.3	1.64%	-0.07%	\$ 81.2	-1.3%	\$ 27.1	5.8%	\$ 71.9	-1.9%	37.7%	\$ 8.8	10.9%	6.15%	2.19%	3.64%	-0.08%	0.49%	7.53%	56.7%				
Independence Bank	Havre	1.35%	0.02%	12.80%	0.31%	\$ 4.2	1.79%	-0.03%	\$ 1,221.2	2.2%	\$ 911.1	6.5%	\$ 1,080.1	3.1%	84.4%	\$ 129.8	10.6%	0.09%	1.35%	3.53%	0.14%	2.26%	6.64%	50.6%				
TrailWest Bank (S)	Lolo	1.22%	-0.04%	13.86%	-0.43%	\$ 2.8	1.56%	0.10%	\$ 913.9	0.1%	\$ 744.4	1.3%	\$ 688.3	0.2%	108.2%	\$ 80.1	8.8%	0.13%	1.30%	3.75%	0.22%	1.81%	5.82%	62.4%				
Citizens Bank & Trust Company	Big Timber	1.16%	0.01%	12.01%	-0.37%	\$ 0.4	1.59%	0.27%	\$ 138.0	-0.1%	\$ 74.5	7.8%	\$ 113.9	-0.7%	65.5%	\$ 11.6	8.5%	0.30%	2.05%	3.50%	0.34%	0.92%	6.87%	56.8%				
First State Bank of Forsyth	Forsyth	1.12%	-0.08%	15.32%	-1.17%	\$ 0.4	1.56%	-0.06%	\$ 151.9	1.5%	\$ 77.6	2.1%	\$ 124.9	1.6%	62.1%	\$ 11.0	7.3%	1.06%	2.36%	3.06%	0.06%	1.36%	7.09%	49.7%				
Stockman Financial Corporation (S)	Miles City	1.10%	-0.04%	11.85%	-0.15%	\$ 17.5	1.45%	-0.06%	\$ 6,419.2	2.6%	\$ 4,200.1	2.4%	\$ 5,021.6	-0.1%	83.6%	\$ 589.9	9.2%	0.17%	1.74%	3.26%	0.03%	2.19%	6.34%	61.5%				
Little Horn State Bank	Hardin	1.06%	-0.08%	10.54%	-0.06%	\$ 0.7	1.98%	-0.04%	\$ 271.4	10.5%	\$ 232.4	11.3%	\$ 228.4	12.7%	101.8%	\$ 26.1	9.6%	0.21%	1.32%	4.43%	0.12%	3.00%	7.62%	56.1%				
Peoples Bank of Deer Lodge (S)	Deer Lodge	1.05%	0.01%	12.05%	-0.01%	\$ 0.1	1.54%	0.24%	\$ 44.1	1.6%	\$ 36.6	1.7%	\$ 40.1	1.4%	91.4%	\$ 3.9	8.9%	0.98%	1.02%	4.97%	0.55%	1.45%	6.79%	69.0%				
Valley Bank of Ronan	Ronan	1.02%	-0.41%	10.29%	-4.57%	\$ 0.4	1.52%	-0.15%	\$ 169.8	-0.2%	\$ 124.2	3.2%	\$ 152.5	-0.3%	81.5%	\$ 16.9	9.9%	1.01%	1.65%	4.68%	-0.24%	0.89%	6.39%	68.0%				
Bank of the Rockies (S)	Helena	1.01%	-0.19%	10.74%	-2.13%	\$ 0.6	1.42%	-0.21%	\$ 252.2	2.1%	\$ 187.9	3.3%	\$ 202.7	-0.8%	92.7%	\$ 22.1	8.8%	0.00%	1.10%	4.71%	-0.04%	1.42%	7.32%	70.5%				
0.50% - 1.00% ROAA Banks																												
The Bank of Baker (S)	Baker	0.94%	0.06%	9.72%	0.52%	\$ 0.4	1.32%	0.20%	\$ 156.4	-0.9%	\$ 91.9	7.3%	\$ 140.0	-1.1%	65.7%	\$ 15.7	10.1%	0.69%	1.74%	3.70%	0.08%	1.91%	7.03%	63.9%				
First Citizens Bank of Butte (S)	Butte	0.94%	-0.10%	8.97%	-1.22%	\$ 0.2	1.17%	-0.14%	\$ 79.4	2.5%	\$ 34.7	2.0%	\$ 54.7	-8.2%	63.5%	\$ 8.1	10.3%	0.00%	1.94%	4.45%	0.18%	0.95%	7.13%	74.8%				
Pioneer Federal S&L Association	Deer Lodge	0.92%	0.82%	5.72%	5.09%	\$ 0.3	1.25%	1.13%	\$ 113.3	1.1%	\$ 85.4	1.0%	\$ 86.4	0.9%	98.9%	\$ 18.2	16.1%	0.00%	1.38%	3.07%	-0.02%	1.69%	5.08%	69.2%				
Manhattan Bank (S)	Manhattan	0.90%	0.13%	14.16%	1.87%	\$ 0.6	1.16%	0.16%	\$ 258.6	2.0%	\$ 166.5	-1.2%	\$ 227.3	1.0%	73.2%	\$ 17.1	6.6%	0.02%	1.93%	3.43%	0.16%	1.47%	6.01%	65.6%				
First Montana Bank, Inc.	Missoula	0.86%	0.37%	10.84%	4.56%	\$ 1.2	1.03%	0.29%	\$ 564.2	-3.0%	\$ 350.7	0.9%	\$ 426.7	1.4%	82.2%	\$ 43.8	7.8%	0.25%	0.98%	3.00%	0.17%	1.27%	6.16%	68.4%				
Madison Valley Bank (S)	Ennis	0.81%	-0.04%	9.99%	-0.48%	\$ 0.5	1.01%	-0.02%	\$ 261.4	-3.3%	\$ 132.6	1.5%	\$ 226.9	-1.1%	58.4%	\$ 21.4	8.2%	0.13%	1.55%	2.75%	-0.18%	1.20%	6.40%	70.1%				
Garfield County Bank	Jordan	0.80%	-0.89%	5.00%	-5.91%	\$ 0.2	1.03%	-1.24%	\$ 85.1	-1.6%	\$ 53.5	9.1%	\$ 70.5	-2.0%	75.9%	\$ 13.8	16.2%	1.99%	1.51%	4.02%	-0.06%	1.84%	7.40%	74.3%				
First Interstate BancSystem, Inc.	Billings	0.79%	0.03%	7.51%	0.27%	\$ 60.0	1.14%	0.08%	\$ 30,289.5	0.5%	\$ 18,257.3	0.2%	\$ 22,870.7	0.3%	79.8%	\$ 2,022.3	7.0%	0.81%	1.28%	2.92%	0.06%	1.43%	5.61%	61.8%				
American Bank (S)	Bozeman	0.78%	-0.09%	11.79%	-1.82%	\$ 1.2	0.96%	-0.12%	\$ 625.1	3.0%	\$ 408.2	2.3%	\$ 544.2	-0.2%	75.0%	\$ 42.7	6.8%	0.00%	1.60%	3.48%	-0.04%	1.84%	6.92%	72.0%				
Valley Bank of Kalispell	Kalispell	0.74%	-0.25%	10.86%	-2.58%	\$ 0.4	0.99%	-0.33%	\$ 204.3	0.6%	\$ 142.3	7.8%	\$ 179.5	0.5%	79.3%	\$ 13.9	6.8%	0.42%	1.47%	3.30%	-0.16%	2.02%	7.09%	73.6%				
Ascent Bank	Helena	0.69%	0.20%	8.20%	2.18%	\$ 0.2	1.25%	0.38%	\$ 96.6	1.3%	\$ 75.7	2.3%	\$ 85.7	0.2%	88.3%	\$ 7.7	8.0%	0.33%	1.42%	3.87%	0.14%	2.04%	6.73%	67.3%				
Glacier Bancorp, Inc.	Kalispell	0.64%	0.18%	5.74%	1.51%	\$ 44.7	0.83%	0.21%	\$ 27,805.3	-0.1%	\$ 16,891.7	0.8%	\$ 20,101.8	-1.6%	84.0%	\$ 2,070.7	7.7%	0.23%	1.19%	2.65%	0.10%	1.35%	5.58%	68.2%				
The First State Bank of Malta	Malta	0.61%	0.12%	5.08%	0.97%	\$ 0.3	0.80%	0.15%	\$ 168.0	0.6%	\$ 66.1	9.5%	\$ 147.2	0.5%	44.9%	\$ 19.8	11.8%	2.56%	2.47%	2.26%	0.22%	2.34%	6.74%	65.6%				
Bank of Bridger, National Association	Bridger	0.55%	0.07%	8.74%	1.10%	\$ 1.1	0.68%	0.11%	\$ 743.1	0.1%	\$ 358.8	4.8%	\$ 685.8	-0.6%	52.3%	\$ 44.6	6.0%	0.04%	1.65%	2.52%	0.14%	1.77%	6.57%	70.6%				
0.00% - 0.50% ROAA Banks																												
Stockmens Bank (S)	Cascade	0.45%	-0.53%	4.47%	-5.30%	\$ 0.0	0.54%	-0.67%	\$ 42.0	-0.9%	\$ 12.5	0.6%	\$ 37.5	-1.3%	33.3%	\$ 4.4	10.4%	0.80%	1.89%	3.17%	-0.21%	1.13%	6.71%	81.8%				
Opportunity Bank of Montana	Helena	0.44%	-0.05%	4.22%	-0.48%	\$ 2.3	0.65%	0.08%	\$ 2,095.4	1.1%	\$ 1,528.0	1.4%	\$ 1,629.3	-1.0%	93.8%	\$ 183.4	8.9%	0.38%	1.10%	3.52%	0.07%	1.70%	6.06%	80.9%				
Bank of Bozeman	Bozeman	0.39%	0.20%	4.98%	2.45%	\$ 0.1	0.46%	0.23%	\$ 106.3	-3.8%	\$ 76.1	-0.9%	\$ 89.7	-4.8%	84.8%	\$ 8.4	7.9%	0.70%	1.83%	3.45%	0.18%	2.25%	7.26%	87.3%				
Three Rivers Bank of Montana	Kalispell	0.24%	0.06%	2.75%	0.76%	\$ 0.2	0.39%	0.20%	\$ 322.4	3.5%	\$ 248.7	5.3%	\$ 265.2	-4.3%	93.8%	\$ 27.9	8.7%	0.54%	1.27%	3.48%	0.16%	2.37%	6.59%	89.0%				
Farmers State Bank (S)	Victor	0.18%	-0.07%	3.68%	-1.53%	\$ 0.3	0.20%	-0.03%	\$ 721.1	-1.6%	\$ 470.3	0.6%	\$ 606.3	1.0%	77.6%	\$ 37.4	5.2%	0.34%	1.40%	3.05%	0.14%	1.45%	5.91%	93.0%				
Below 0.00% ROAA Banks																												
The First State Bank of Shelby	Shelby	-1.48%	-1.75%	-9.21%	-10.95%	\$ (0.6)	0.61%	0.19%	\$ 156.8	-3.1%	\$ 26.2	17.7%	\$ 123.8	5.0%	21.2%	\$ 24.7	15.8%	0.01%	0.42%	1.68%	0.15%	1.47%	7.48%	64.2%				
Average		1.06%	0.00%	11.23%	0.11%	\$ 4.3	1.51%	0.12%	\$ 2,130.0	1.0%	\$ 1,311.6	3.9%	\$ 1,609.7	0.4%	75.7%	\$ 160.7	9.6%	0.60%	1.48%	3.68%	0.11%	1.65%	6.75%	63.8%				
Median		0.93%	0.01%	10.64%	-0.04%	\$ 0.4	1.25%	0.09%	\$ 187.0	0.6%	\$ 119.1	2.3%	\$ 166.0	-0.1%	79.5%	\$ 19.0	9.0%	0.28%	1.42%	3.49%	0.13%	1.62%	6.74%	66.4%				



Note: Please refer to page 5 for additional notes

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Nevada – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets				Gross Loans				Total Deposits				Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q2 2024				
		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							
Above 1.00% ROAA Banks																														
GBank	Las Vegas	2.16%	0.32%	17.15%	2.75%	\$ 5.3	2.93%	0.53%	\$ 1,005.5	4.4%	\$ 813.3	4.5%	\$ 847.3	4.0%	96.0%	\$ 126.9	12.6%	0.19%	0.90%	4.90%	-0.04%	3.30%	8.29%	54.3%						
Town & Country Bank (S)	Las Vegas	1.91%	0.11%	12.73%	0.18%	\$ 0.9	2.42%	0.14%	\$ 182.1	-2.6%	\$ 138.3	4.1%	\$ 145.6	-8.3%	95.1%	\$ 28.7	15.8%	0.00%	1.63%	4.91%	0.15%	0.92%	6.46%	48.6%						
First Security Bank of Nevada	Las Vegas	1.89%	-0.07%	7.03%	-0.29%	\$ 1.3	2.39%	-0.09%	\$ 274.3	5.3%	\$ 182.0	0.4%	\$ 200.2	6.8%	90.9%	\$ 65.5	24.5%	2.77%	1.36%	4.23%	-0.23%	1.57%	5.99%	44.3%						
Meadows Bank	Las Vegas	1.82%	0.20%	13.29%	1.42%	\$ 5.6	2.33%	0.22%	\$ 1,237.3	-0.5%	\$ 1,116.6	1.5%	\$ 1,024.1	-2.6%	109.0%	\$ 169.9	13.7%	0.18%	1.27%	4.79%	0.09%	1.99%	6.78%	53.8%						
Axos Financial, Inc.	Las Vegas	1.81%	-0.17%	18.81%	-1.90%	\$ 104.9	2.60%	-0.29%	\$ 22,855.3	0.9%	\$ 19,508.4	2.6%	\$ 19,359.2	1.3%	100.8%	\$ 2,148.8	9.5%	0.50%	1.34%	4.79%	-0.17%	3.84%	8.54%	47.4%						
The First National Bank of Ely (S)	Ely	1.54%	0.04%	45.25%	-0.19%	\$ 0.5	1.70%	0.09%	\$ 118.2	-0.9%	\$ 9.2	7.0%	\$ 113.9	-1.2%	8.0%	\$ 4.2	3.6%	0.00%	1.45%	2.92%	0.01%	1.02%	9.59%	45.3%						
0.50% - 1.00% ROAA Banks																														
Lexicon Bank	Las Vegas	0.81%	0.24%	9.11%	3.34%	\$ 0.6	1.10%	0.11%	\$ 298.6	11.2%	\$ 164.7	-0.5%	\$ 260.9	12.8%	63.1%	\$ 26.9	9.0%	0.00%	1.52%	3.63%	-0.14%	1.95%	5.88%	71.4%						
Valley Bank of Nevada	North Las Vegas	0.76%	0.03%	8.02%	0.11%	\$ 0.4	1.12%	-0.05%	\$ 205.3	-0.6%	\$ 128.3	0.0%	\$ 180.0	-0.9%	71.3%	\$ 20.0	9.8%	0.82%	1.69%	4.10%	0.01%	0.67%	5.07%	71.7%						
0.00% - 0.50% ROAA Banks																														
Nevada Bank and Trust Company	Caliente	0.49%	0.04%	5.60%	0.55%	\$ 0.2	0.69%	0.17%	\$ 199.2	-0.4%	\$ 73.6	-0.2%	\$ 173.5	-0.1%	42.4%	\$ 16.2	8.2%	0.02%	1.47%	3.23%	0.11%	0.70%	5.99%	80.1%						
Farm Bureau Bank FSB	Reno	0.46%	0.33%	5.71%	4.13%	\$ 1.4	0.83%	-0.09%	\$ 1,209.6	-0.5%	\$ 818.1	-5.4%	\$ 1,057.5	-0.8%	77.4%	\$ 99.8	8.3%	0.24%	1.83%	3.74%	-0.23%	3.59%	8.10%	80.6%						
GenuBank (S)	Las Vegas	0.25%	0.49%	1.06%	2.04%	\$ 0.1	0.30%	0.51%	\$ 165.5	0.4%	\$ 105.3	12.0%	\$ 120.7	0.3%	87.3%	\$ 32.0	20.2%	0.00%	0.82%	3.83%	-0.35%	2.45%	6.46%	93.3%						
Average		1.26%	0.14%	13.07%	1.10%	\$ 11.0	1.67%	0.11%	\$ 2,522.8	1.5%	\$ 2,096.2	2.4%	\$ 2,134.8	1.0%	76.5%	\$ 249.0	12.3%	0.43%	1.39%	4.10%	-0.07%	2.00%	7.01%	62.8%						
Median		1.54%	0.11%	9.11%	0.55%	\$ 0.9	1.70%	0.11%	\$ 274.3	-0.4%	\$ 164.7	1.5%	\$ 200.2	-0.1%	87.3%	\$ 32.0	9.8%	0.18%	1.45%	4.10%	-0.04%	1.95%	6.46%	54.3%						



Note: Please refer to page 5 for additional notes

New Mexico – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	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.						Curr.	Δ vs. Pr. Qtr.			
Above 1.00% ROAA Banks																								
Valley Bank of Commerce (S)	Roswell	3.18%	0.09%	25.54%	-3.42%	\$ 2.1	4.18%	0.28%	\$ 261.6	-3.3%	\$ 151.1	-2.4%	\$ 226.3	-4.7%	66.8%	\$ 34.7	13.3%	2.70%	1.80%	5.09%	0.29%	1.46%	6.51%	31.5%
Western Commerce Bank (S)	Carlsbad	2.65%	-0.11%	29.77%	-1.67%	\$ 5.1	3.40%	-0.11%	\$ 744.6	-5.7%	\$ 444.2	1.0%	\$ 671.6	-6.4%	66.1%	\$ 69.3	9.3%	0.31%	1.24%	5.43%	0.07%	0.44%	7.00%	39.6%
Western Bank (S)	Artesia	2.63%	0.07%	37.22%	-0.25%	\$ 2.3	3.36%	0.10%	\$ 341.1	-4.4%	\$ 149.0	6.8%	\$ 313.8	-5.3%	47.5%	\$ 25.4	7.5%	0.00%	1.26%	4.84%	0.14%	0.16%	6.44%	33.2%
American Heritage Bank	Clovis	2.02%	-0.15%	22.47%	-2.47%	\$ 0.6	3.12%	0.16%	\$ 128.5	0.5%	\$ 78.8	4.7%	\$ 111.7	-3.5%	70.6%	\$ 11.9	9.2%	0.39%	1.44%	5.31%	0.14%	0.10%	8.25%	44.7%
Lea County State Bank (S)	Hobbs	1.98%	0.32%	37.34%	4.79%	\$ 3.7	2.48%	0.63%	\$ 719.1	0.1%	\$ 242.9	1.7%	\$ 582.3	-1.5%	41.7%	\$ 40.8	5.7%	0.14%	0.71%	3.70%	0.24%	1.19%	8.04%	45.4%
CNB Bank (S)	Carlsbad	1.95%	0.09%	25.54%	0.50%	\$ 4.1	2.84%	0.30%	\$ 836.2	-1.9%	\$ 591.8	2.1%	\$ 765.9	-2.6%	77.3%	\$ 66.9	8.0%	0.00%	1.21%	4.41%	0.14%	1.55%	6.58%	40.1%
First American Bank (S)	Artesia	1.93%	0.11%	27.18%	1.18%	\$ 9.0	2.63%	0.15%	\$ 1,772.7	-2.3%	\$ 970.2	1.3%	\$ 1,545.8	-1.1%	62.8%	\$ 117.3	6.7%	0.58%	1.92%	4.55%	0.19%	1.03%	7.67%	43.8%
Pioneer Bank (S)	Roswell	1.75%	-0.02%	23.13%	-0.82%	\$ 4.6	2.49%	-0.01%	\$ 1,058.1	2.8%	\$ 552.0	-2.5%	\$ 798.4	-0.3%	69.1%	\$ 82.5	7.8%	1.75%	1.37%	4.78%	0.13%	0.46%	7.57%	53.6%
Bank of the Southwest (S)	Roswell	1.72%	-0.02%	17.48%	-0.56%	\$ 0.8	2.36%	-0.11%	\$ 177.6	0.8%	\$ 113.5	-5.5%	\$ 160.0	0.8%	70.9%	\$ 17.4	9.8%	0.43%	1.19%	7.18%	0.20%	0.02%	8.15%	68.2%
Western Bank (S)	Lordsburg	1.68%	0.10%	14.43%	0.35%	\$ 1.2	1.99%	0.12%	\$ 292.3	2.4%	\$ 74.6	3.6%	\$ 255.3	2.4%	29.2%	\$ 33.6	11.5%	0.15%	2.14%	3.78%	0.16%	0.62%	7.57%	52.7%
Citizens Bank of Las Cruces (S)	Las Cruces	1.60%	0.03%	18.00%	-0.10%	\$ 4.1	2.09%	0.04%	\$ 1,005.2	-0.4%	\$ 696.4	-0.6%	\$ 904.3	2.9%	77.0%	\$ 93.8	9.3%	0.00%	1.40%	4.04%	0.13%	1.42%	6.85%	52.9%
First New Mexico Bank, Las Cruces	Las Cruces	1.58%	0.07%	12.41%	0.44%	\$ 0.6	2.29%	0.23%	\$ 152.1	-4.3%	\$ 79.5	11.6%	\$ 127.6	-5.3%	62.3%	\$ 19.9	13.1%	0.00%	2.13%	5.32%	0.10%	1.17%	8.66%	56.3%
Centinel Bank of Taos (S)	Taos	1.48%	0.07%	27.27%	0.79%	\$ 1.5	1.85%	0.09%	\$ 405.3	-3.1%	\$ 141.6	0.3%	\$ 379.4	-3.1%	37.3%	\$ 22.0	5.4%	0.00%	1.22%	3.14%	0.07%	1.23%	6.55%	47.7%
First New Mexico Bank of Silver City	Silver City	1.44%	0.01%	11.86%	0.04%	\$ 0.5	1.98%	0.09%	\$ 135.0	-1.3%	\$ 68.2	1.3%	\$ 114.8	-1.3%	59.4%	\$ 16.5	12.2%	0.03%	1.54%	4.96%	0.68%	0.66%	7.91%	61.2%
The Citizens Bank (S)	Farmington	1.44%	0.10%	50.17%	4.98%	\$ 3.1	1.79%	0.14%	\$ 806.7	-1.0%	\$ 298.5	0.9%	\$ 692.4	0.1%	43.1%	\$ 24.9	3.1%	0.07%	1.21%	3.05%	0.14%	0.83%	6.27%	49.3%
Community 1st Bank Las Vegas (S)	Las Vegas	1.41%	0.20%	24.33%	4.40%	\$ 0.8	1.81%	0.29%	\$ 237.6	16.5%	\$ 88.4	0.5%	\$ 223.3	17.2%	39.6%	\$ 13.6	5.7%	0.00%	1.27%	3.96%	0.28%	0.70%	7.20%	53.8%
First New Mexico Bank	Deming	1.40%	0.02%	10.66%	0.04%	\$ 0.9	1.79%	0.09%	\$ 263.7	0.8%	\$ 111.2	0.2%	\$ 224.2	0.9%	49.6%	\$ 34.7	13.2%	1.69%	2.32%	3.41%	-0.19%	1.43%	6.24%	49.4%
The Bank of Clovis	Clovis	1.30%	0.83%	15.75%	10.34%	\$ 1.1	1.90%	1.14%	\$ 334.3	3.9%	\$ 171.5	-0.6%	\$ 272.1	3.9%	63.0%	\$ 27.7	8.3%	0.00%	1.66%	4.52%	0.64%	1.75%	8.53%	59.3%
James Polk Stone Community Bank (S)	Portales	1.29%	0.20%	24.48%	3.73%	\$ 1.2	1.64%	0.27%	\$ 381.2	-0.4%	\$ 165.6	2.0%	\$ 330.8	-0.8%	50.0%	\$ 20.5	5.4%	0.60%	2.51%	3.81%	0.20%	1.28%	8.22%	64.4%
The Citizens Bank of Clovis (S)	Clovis	1.26%	-0.20%	25.94%	-4.22%	\$ 1.6	2.12%	0.12%	\$ 500.2	-3.5%	\$ 330.0	3.0%	\$ 437.7	0.4%	75.4%	\$ 24.7	4.9%	0.00%	1.36%	3.53%	0.43%	2.37%	7.18%	40.9%
Four Corners Community Bank (S)	Farmington	1.19%	-0.07%	13.33%	-0.61%	\$ 1.5	2.19%	0.00%	\$ 515.0	1.6%	\$ 345.0	2.1%	\$ 446.8	2.4%	77.2%	\$ 45.3	8.8%	2.74%	2.07%	3.95%	-0.17%	1.66%	6.48%	51.8%
Main Bank (S)	Albuquerque	1.07%	-0.09%	11.58%	-0.93%	\$ 0.7	1.59%	-0.01%	\$ 260.8	0.7%	\$ 197.3	2.3%	\$ 209.9	0.4%	94.0%	\$ 24.4	9.4%	0.23%	1.35%	3.39%	0.14%	1.96%	6.41%	53.5%
First State Bank	Socorro	1.05%	-0.28%	8.81%	-3.00%	\$ 0.5	1.45%	-0.02%	\$ 181.2	-3.6%	\$ 11.1	-2.4%	\$ 158.0	-4.3%	7.1%	\$ 22.8	12.6%	0.03%	10.69%	3.64%	0.00%	0.25%	7.47%	60.2%
0.50% - 1.00% ROAA Banks																								
First National Bank (S)	Alamogordo	0.91%	-0.17%	32.21%	-6.03%	\$ 1.0	1.12%	-0.17%	\$ 460.5	0.7%	\$ 207.6	-1.2%	\$ 445.2	6.3%	46.6%	\$ 13.7	3.0%	1.04%	1.60%	3.10%	-0.06%	0.98%	6.28%	67.9%
Century Bank (S)	Santa Fe	0.89%	0.45%	12.40%	6.41%	\$ 3.2	1.28%	-0.41%	\$ 1,452.9	1.6%	\$ 890.3	-3.9%	\$ 1,333.0	2.6%	66.8%	\$ 106.3	7.3%	2.16%	1.92%	4.12%	0.04%	1.68%	6.93%	69.3%
InBank	Raton	0.84%	0.16%	7.42%	1.27%	\$ 2.7	1.33%	0.22%	\$ 1,341.5	1.1%	\$ 958.6	2.6%	\$ 1,121.2	-0.8%	85.5%	\$ 124.0	9.4%	0.67%	1.30%	3.61%	0.04%	2.08%	6.17%	66.1%
Southwest Capital Bank (S)	Albuquerque	0.60%	-0.29%	7.08%	-3.16%	\$ 0.7	0.88%	-0.17%	\$ 474.5	9.4%	\$ 178.8	-2.9%	\$ 434.0	10.3%	41.2%	\$ 38.7	8.2%	1.91%	2.26%	3.67%	-0.11%	1.00%	6.05%	77.3%
0.00% - 0.50% ROAA Banks																								
Tucumcari Federal S&L Association	Tucumcari	0.28%	-0.29%	1.99%	-2.10%	\$ 0.0	0.40%	-0.36%	\$ 39.8	0.6%	\$ 28.0	-2.3%	\$ 27.4	0.8%	102.2%	\$ 5.6	14.2%	0.82%	1.03%	3.02%	0.08%	3.72%	6.54%	86.9%
Average		1.52%	0.04%	20.56%	0.35%	\$ 2.1	2.08%	0.11%	\$ 545.7	0.3%	\$ 297.7	0.9%	\$ 475.5	0.4%	60.0%	\$ 42.1	8.6%	0.66%	1.90%	4.19%	0.15%	1.22%	7.13%	54.3%
Median		1.44%	0.05%	20.24%	-0.03%	\$ 1.4	1.99%	0.09%	\$ 393.3	0.3%	\$ 175.2	1.0%	\$ 355.1	-0.1%	62.9%	\$ 26.6	8.6%	0.27%	1.42%	3.96%	0.14%	1.18%	6.97%	53.2%



Note: Please refer to page 5 for additional notes

North Dakota – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)				NIM			
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.			Curr.	Pr. Qtr.		Curr.	Pr. Qtr.			TCE / TA	NPAs / Assets	LLR / Loans	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio	
Above 1.00% ROAA Banks																									
Turtle Mountain State Bank (S)	Belcourt	3.27%	0.75%	47.97%	13.57%	\$ 1.2	4.14%	0.96%	\$ 146.8	3.0%	\$ 37.0	8.8%	\$ 136.5	3.0%	27.1%	\$ 10.1	6.9%	0.30%	1.03%	5.50%	0.48%	0.69%	8.21%	25.9%	
Grant County State Bank (S)	Carson	2.85%	0.15%	19.15%	0.27%	\$ 0.3	3.61%	0.19%	\$ 42.4	-5.2%	\$ 29.7	11.9%	\$ 35.7	-6.8%	83.3%	\$ 6.7	15.7%	0.00%	0.76%	5.97%	0.22%	1.88%	8.61%	38.6%	
First State Bank of Golsva (S)	Golsva	2.21%	-0.21%	43.32%	-3.36%	\$ 0.6	2.71%	-0.27%	\$ 110.2	0.0%	\$ 46.7	8.4%	\$ 104.6	0.6%	44.6%	\$ 5.2	4.7%	1.14%	0.88%	4.30%	-0.04%	0.82%	7.04%	38.2%	
First Security Bank - West (S)	Beulah	2.15%	0.94%	25.51%	12.63%	\$ 0.4	1.79%	0.32%	\$ 68.2	-6.3%	\$ 24.5	-2.1%	\$ 62.2	-6.1%	39.4%	\$ 5.9	8.7%	0.01%	1.23%	3.77%	0.17%	0.97%	5.66%	52.9%	
American State B&T Co. of Williston (S)	Williston	1.77%	0.15%	25.72%	3.43%	\$ 2.9	2.15%	0.20%	\$ 601.1	-3.7%	\$ 303.7	2.1%	\$ 540.4	-3.3%	56.2%	\$ 43.1	7.2%	0.70%	1.92%	2.68%	0.16%	1.66%	6.49%	47.2%	
Western State Bank	Devils Lake	1.76%	0.23%	15.67%	1.93%	\$ 9.7	2.44%	-0.01%	\$ 2,229.1	0.1%	\$ 2,048.5	3.4%	\$ 1,933.6	-0.5%	105.9%	\$ 251.4	11.3%	0.71%	1.70%	4.68%	0.17%	3.05%	7.60%	51.1%	
Commercial Bank of Mott (S)	Mott	1.59%	0.47%	16.21%	4.91%	\$ 0.6	1.95%	0.44%	\$ 143.2	4.2%	\$ 108.4	5.3%	\$ 102.5	-7.9%	105.8%	\$ 14.1	9.8%	0.00%	0.91%	2.83%	0.27%	2.28%	5.69%	36.3%	
McIntosh County Bank (S)	Ashley	1.42%	0.14%	18.67%	1.82%	\$ 0.4	1.72%	0.18%	\$ 119.9	0.5%	\$ 63.9	-3.9%	\$ 99.9	1.2%	63.9%	\$ 9.2	7.7%	0.32%	2.59%	3.48%	0.13%	1.52%	6.85%	52.0%	
Liberty State Bank (S)	Powers Lake	1.41%	0.07%	21.17%	0.97%	\$ 0.5	1.62%	0.09%	\$ 133.0	0.7%	\$ 50.8	8.9%	\$ 119.2	0.5%	42.6%	\$ 9.0	6.7%	0.00%	1.58%	2.61%	0.03%	2.16%	7.23%	38.0%	
First National B&T Co. of Bottineau	Bottineau	1.41%	0.61%	11.41%	4.73%	\$ 0.6	1.73%	0.27%	\$ 163.8	-2.2%	\$ 84.5	12.9%	\$ 141.7	-3.0%	59.6%	\$ 21.0	12.8%	1.48%	2.11%	3.72%	0.23%	1.45%	6.25%	53.6%	
Dakota Heritage Bank (S)	Hunter	1.35%	0.17%	16.02%	2.15%	\$ 1.2	1.72%	0.01%	\$ 359.7	2.1%	\$ 287.3	4.8%	\$ 315.1	-1.4%	91.2%	\$ 29.1	8.1%	0.22%	1.23%	3.83%	-0.03%	2.30%	6.70%	52.9%	
State Bank of Bottineau (S)	Bottineau	1.32%	0.24%	16.10%	3.31%	\$ 0.3	1.73%	0.30%	\$ 106.4	5.9%	\$ 95.8	7.0%	\$ 92.9	3.8%	103.2%	\$ 8.7	8.1%	0.00%	1.48%	4.44%	0.06%	2.25%	6.80%	59.7%	
TruCommunity Bank	Garrison	1.31%	0.09%	15.04%	0.90%	\$ 1.0	1.66%	0.10%	\$ 313.1	0.3%	\$ 209.1	5.1%	\$ 273.4	-3.6%	76.5%	\$ 27.5	8.8%	0.89%	1.52%	3.66%	0.07%	1.41%	6.46%	56.8%	
Bank of Hazelton (S)	Hazelton	1.28%	-0.15%	11.98%	-2.82%	\$ 0.2	1.61%	-0.19%	\$ 56.8	-9.9%	\$ 29.3	13.3%	\$ 50.5	-11.2%	58.0%	\$ 6.0	10.6%	0.00%	1.13%	4.03%	0.17%	1.69%	7.49%	58.6%	
Waford City Bancshares, Inc. (S)	Waford City	1.21%	0.10%	20.18%	1.98%	\$ 16.2	1.60%	0.05%	\$ 5,399.4	4.1%	\$ 4,444.4	3.1%	\$ 4,833.2	4.3%	92.0%	\$ 310.4	5.8%	0.85%	1.05%	3.72%	0.06%	2.34%	6.54%	65.1%	
Dakota Community B&T, N.A. (S)	Hebron	1.18%	0.17%	17.59%	2.22%	\$ 3.7	1.37%	0.21%	\$ 1,232.7	-2.6%	\$ 692.9	4.3%	\$ 1,123.0	-2.8%	61.7%	\$ 84.4	6.9%	0.03%	1.38%	2.91%	0.26%	1.85%	6.18%	57.7%	
Strasburg State Bank	Strasburg	1.18%	-0.17%	12.77%	-2.34%	\$ 0.3	1.36%	-0.12%	\$ 91.2	-0.3%	\$ 40.1	14.1%	\$ 81.4	1.1%	49.2%	\$ 8.5	9.4%	0.00%	0.78%	3.10%	0.03%	2.20%	6.53%	52.8%	
Harwood State Bank (S)	Harwood	1.18%	0.02%	8.07%	-0.45%	\$ 0.1	1.41%	-0.05%	\$ 45.6	-4.0%	\$ 23.9	-5.6%	\$ 38.2	-5.1%	62.7%	\$ 3.3	7.8%	1.78%	1.18%	5.04%	-0.10%	1.14%	7.44%	55.2%	
Stock Growers Bank (S)	Forman	1.18%	0.37%	19.29%	6.75%	\$ 0.9	1.23%	0.42%	\$ 319.2	-0.3%	\$ 152.8	3.3%	\$ 290.1	-2.4%	52.7%	\$ 18.1	5.7%	0.00%	0.66%	2.39%	0.01%	1.85%	6.22%	43.6%	
Security First Bank of North Dakota (S)	New Salem	1.14%	-0.10%	9.54%	-0.79%	\$ 0.7	1.46%	-0.08%	\$ 262.2	0.6%	\$ 220.6	7.0%	\$ 207.6	-1.7%	106.3%	\$ 30.8	11.8%	0.08%	2.11%	4.30%	0.09%	1.56%	6.32%	67.9%	
The Goose River Bank (S)	Mayville	1.11%	-0.25%	11.85%	-2.74%	\$ 0.5	1.35%	-0.31%	\$ 170.1	0.0%	\$ 128.0	5.4%	\$ 139.4	-6.3%	91.8%	\$ 16.0	9.4%	0.28%	1.00%	4.08%	-0.20%	1.52%	6.48%	66.4%	
Bank Forward (S)	Rugby	1.09%	0.08%	10.54%	0.79%	\$ 2.8	1.39%	0.00%	\$ 1,009.9	-1.8%	\$ 842.0	2.7%	\$ 832.4	-3.7%	101.2%	\$ 98.3	9.8%	0.45%	0.63%	3.22%	0.07%	2.40%	8.28%	70.6%	
Merchants Bank	Fargo	1.07%	-0.04%	13.76%	0.26%	\$ 0.7	1.59%	0.15%	\$ 242.4	1.4%	\$ 174.0	8.5%	\$ 208.8	-3.9%	83.8%	\$ 20.1	8.3%	1.47%	1.12%	3.69%	-0.09%	1.59%	6.41%	50.8%	
Kodak Bank (S)	Drayton	1.07%	0.00%	10.36%	-0.08%	\$ 1.2	1.42%	0.03%	\$ 455.4	-0.2%	\$ 360.6	5.0%	\$ 386.3	-0.6%	93.4%	\$ 46.6	10.3%	0.01%	1.16%	3.66%	0.25%	2.22%	6.25%	58.7%	
State Bank of Lakota (S)	Lakota	1.04%	-0.23%	10.94%	-3.06%	\$ 0.2	1.47%	-0.26%	\$ 62.9	2.8%	\$ 37.5	4.3%	\$ 56.6	2.8%	66.2%	\$ 5.9	9.4%	0.30%	0.95%	3.73%	-0.04%	1.34%	6.36%	63.2%	
Citizens State Bank of Lankin (S)	Lankin	1.00%	0.64%	13.53%	8.67%	\$ 0.2	1.25%	0.66%	\$ 63.9	3.7%	\$ 43.3	6.0%	\$ 49.1	-5.7%	88.3%	\$ 4.6	7.2%	0.00%	0.62%	4.48%	0.44%	1.20%	7.27%	70.9%	
Union State Bank of Hazen (S)	Hazen	1.00%	0.45%	15.05%	6.44%	\$ 0.6	1.21%	0.54%	\$ 222.8	2.1%	\$ 118.8	6.6%	\$ 207.1	1.8%	57.4%	\$ 14.8	6.7%	0.58%	1.73%	2.96%	0.23%	1.80%	5.94%	64.1%	
0.50% - 1.00% ROAA Banks																									
First State Bank & Trust (S)	Williston	0.97%	0.00%	9.51%	0.07%	\$ 1.3	1.05%	0.03%	\$ 512.4	-0.6%	\$ 187.6	3.9%	\$ 457.3	-0.4%	41.0%	\$ 51.5	10.1%	0.40%	1.54%	2.42%	0.08%	1.56%	6.81%	61.4%	
BNC National Bank	Bismarck	0.97%	0.09%	8.08%	0.23%	\$ 2.2	1.28%	0.03%	\$ 914.3	-1.4%	\$ 687.0	1.3%	\$ 799.8	-1.7%	85.9%	\$ 109.6	12.0%	0.76%	1.38%	3.57%	0.06%	1.69%	5.56%	69.1%	
Peoples State Bank (S)	Westhope	0.97%	0.01%	9.36%	0.07%	\$ 0.2	1.23%	0.06%	\$ 71.9	0.3%	\$ 34.4	6.5%	\$ 64.0	0.2%	53.8%	\$ 7.8	10.9%	0.00%	1.52%	3.37%	0.10%	1.55%	7.00%	58.1%	
Bravera Holdings Corp.	Dickinson	0.92%	-0.36%	11.83%	-4.91%	\$ 7.4	1.24%	-0.43%	\$ 3,219.3	-0.6%	\$ 2,203.7	4.7%	\$ 2,825.5	-0.9%	78.0%	\$ 216.5	6.8%	0.54%	1.16%	2.81%	0.06%	2.32%	6.10%	64.2%	
Dakota Western Bank (S)	Bowman	0.91%	-0.22%	11.74%	-2.98%	\$ 0.9	1.55%	0.16%	\$ 392.0	4.0%	\$ 261.1	6.0%	\$ 342.7	5.4%	76.2%	\$ 29.6	7.6%	1.38%	1.86%	3.04%	0.14%	2.42%	6.65%	51.4%	
Union Bank	Jamesstown	0.90%	0.32%	14.37%	4.75%	\$ 1.3	1.13%	0.45%	\$ 562.8	-4.2%	\$ 403.5	2.7%	\$ 469.7	-5.3%	85.9%	\$ 30.2	5.4%	1.05%	1.72%	2.99%	0.05%	2.19%	6.06%	62.4%	
Kindred State Bank (S)	Kindred	0.90%	-0.09%	11.05%	-1.47%	\$ 0.1	1.23%	0.02%	\$ 39.2	-14.0%	\$ 22.7	5.2%	\$ 35.7	-15.4%	63.5%	\$ 3.4	8.7%	0.04%	0.74%	2.46%	-0.18%	1.04%	5.67%	67.8%	
Choice Financial Holdings, Inc.	Fargo	0.88%	-0.64%	8.20%	-6.89%	\$ 10.7	1.34%	-0.69%	\$ 4,964.2	2.8%	\$ 3,153.7	2.2%	\$ 4,366.6	3.0%	72.2%	\$ 389.2	8.0%	0.92%	1.21%	2.85%	0.10%	3.28%	5.99%	63.7%	
First United Bank (S)	Park River	0.88%	-0.06%	9.88%	-0.77%	\$ 1.5	1.23%	-0.02%	\$ 697.5	0.6%	\$ 487.0	5.6%	\$ 562.6	-3.0%	86.6%	\$ 49.5	7.2%	0.06%	1.25%	3.21%	0.02%	1.79%	6.25%	62.0%	
The Bank of Tioga	Tioga	0.86%	0.20%	29.30%	3.41%	\$ 0.9	1.04%	0.06%	\$ 418.1	-0.7%	\$ 107.9	0.4%	\$ 401.0	-1.0%	26.9%	\$ 12.8	3.1%	0.17%	0.72%	2.10%	0.02%	2.37%	5.83%	53.0%	
Farmers & Merchants Bank of N.D. (S)	Tolina	0.86%	0.34%	10.08%	3.87%	\$ 0.2	1.13%	0.46%	\$ 111.4	-1.1%	\$ 57.8	7.5%	\$ 101.3	-1.5%	57.1%	\$ 8.3	7.5%	1.49%	0.82%	3.37%	0.37%	1.56%	7.00%	66.8%	
Kirkwood Bank and Trust Company (S)	Bismarck	0.84%	0.03%	9.41%	0.49%	\$ 0.7	1.04%	0.04%	\$ 338.7	0.4%	\$ 195.0	2.2%	\$ 301.2	0.1%	64.7%	\$ 30.3	9.0%	0.04%	1.25%	3.02%	0.18%	2.12%	5.49%	68.8%	
Horizon Financial Bank	Munich	0.83%	-0.01%	7.58%	-0.24%	\$ 0.4	1.07%	0.08%	\$ 182.0	-1.4%	\$ 131.8	1.8%	\$ 157.9	-3.6%	83.5%	\$ 20.0	11.0%	0.00%	1.17%	3.45%	0.19%	2.36%	6.50%	68.2%	
Union Bank	Beulah	0.79%	0.14%	8.76%	1.49%	\$ 0.6	1.06%	0.21%	\$ 289.6	2.8%	\$ 193.9	7.9%	\$ 253.0	-0.5%	76.6%	\$ 23.8	8.3%	1.76%	1.07%	3.63%	0.12%	2.12%	6.33%	64.8%	
United Valley Bank (S)	Cavalier	0.77%	-0.09%	8.95%	-1.04%	\$ 1.2	1.16%	0.10%	\$ 631.0	-0.2%	\$ 441.5	4.8%	\$ 554.4	-3.0%	79.6%	\$ 46.0	7.4%	1.21%	1.35%	3.24%	0.23%	2.05%	5.83%	62.8%	
First State Bank (S)	Buxton	0.70%	-0.20%	7.16%	-2.16%	\$ 0.6	1.02%	-0.12%	\$ 372.9	2.0%	\$ 339.7	5.7%	\$ 311.8	1.8%	108.9%	\$ 35.6	9.6%	0.01%	1.25%	3.02%	0.09%	2.61%	5.66%	67.4%	
Cornerstone Bank	Fargo	0.70%	-2.12%	11.49%	-37.10%	\$ 2.7	1.34%	0.33%	\$ 1,564.7	2.1%	\$ 1,148.7	4.1%	\$ 1,379.7	-0.1%	83.3%	\$ 97.0	6.2%	0.48%	1.26%	3.33%	0.20%	2.08%	5.99%	61.4%	
Peoples State Bank, Fairmount, N.D.	Fairmount	0.68%	-0.34%	12.51%	-6.41%	\$ 0.1	0.89%	-0.44%	\$ 34.7	-11.7%	\$ 23.1	3.4%	\$ 3												

North Dakota – Financial Performance for Q2 2024 (Continued)

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q2 2024				
		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																								
Lincoln State Bank (S)	Hankinson	0.49%	0.11%	9.17%	2.47%	\$ 0.1	0.70%	0.31%	\$ 110.6	2.4%	\$ 63.5	5.0%	\$ 95.4	-4.8%	66.6%	\$ 6.0	5.4%	0.12%	1.49%	2.90%	0.15%	1.42%	6.13%	73.7%
State Bank & Trust of Kenmare (S)	Kenmare	0.45%	-0.11%	8.78%	-1.63%	\$ 0.2	0.46%	-0.09%	\$ 172.6	-1.1%	\$ 80.1	5.7%	\$ 158.8	-0.8%	50.4%	\$ 8.4	4.9%	2.23%	1.41%	2.22%	-0.09%	2.44%	5.97%	71.9%
Rolette State Bank (S)	Rolette	0.44%	-0.48%	4.96%	-5.31%	\$ 0.1	0.86%	-0.41%	\$ 47.1	-2.2%	\$ 34.0	8.8%	\$ 38.2	0.2%	89.1%	\$ 4.3	9.1%	0.64%	0.80%	4.14%	-0.02%	1.49%	6.97%	79.4%
First State Bank of Cando (S)	Cando	0.42%	-0.04%	7.56%	-0.38%	\$ 0.1	0.47%	0.01%	\$ 71.6	-0.7%	\$ 30.4	10.6%	\$ 63.1	1.8%	48.1%	\$ 4.0	5.6%	0.00%	1.12%	2.43%	0.07%	1.57%	6.49%	76.4%
Aspire Bank	Fargo	0.42%	-0.02%	4.30%	-0.12%	\$ 0.1	0.62%	0.07%	\$ 66.8	3.0%	\$ 56.6	7.6%	\$ 60.3	3.2%	93.8%	\$ 5.7	8.6%	0.77%	0.99%	3.33%	0.18%	2.95%	6.26%	79.7%
BankNorth (S)	Arthur	0.40%	-0.97%	4.11%	-9.29%	\$ 0.6	0.73%	-1.01%	\$ 609.3	5.1%	\$ 528.3	6.3%	\$ 423.4	-5.5%	124.8%	\$ 50.4	8.4%	0.01%	1.02%	4.70%	-0.13%	1.88%	7.41%	81.5%
First Western Bank and Trust	Minot	0.40%	-0.01%	4.05%	0.04%	\$ 2.3	0.73%	-0.01%	\$ 2,245.4	1.7%	\$ 1,802.4	1.9%	\$ 1,916.2	-2.3%	94.1%	\$ 175.2	8.0%	1.77%	1.04%	2.89%	0.20%	2.92%	6.06%	77.5%
Starion Bank (S)	Bismarck	0.37%	0.11%	5.41%	1.66%	\$ 1.8	0.46%	0.16%	\$ 1,865.8	-0.2%	\$ 1,250.3	-0.5%	\$ 1,513.7	-3.6%	82.6%	\$ 127.7	6.9%	0.25%	1.35%	1.94%	0.12%	2.57%	5.72%	77.5%
Border Bank (S)	Fargo	0.36%	0.19%	4.40%	2.29%	\$ 0.9	0.56%	0.18%	\$ 952.9	-0.6%	\$ 803.0	0.5%	\$ 848.2	-0.9%	94.7%	\$ 71.0	7.5%	1.03%	1.25%	2.92%	0.06%	2.63%	5.74%	81.5%
American Federal Bank (S)	Fargo	0.35%	-0.12%	4.28%	-1.49%	\$ 0.7	0.66%	0.06%	\$ 795.9	7.1%	\$ 685.1	6.2%	\$ 584.2	-0.6%	117.3%	\$ 65.0	8.2%	0.06%	0.97%	3.22%	-0.10%	1.72%	5.36%	82.4%
Heartland State Bank (S)	Edgeley	0.32%	-0.44%	3.65%	-5.41%	\$ 0.1	0.42%	-0.52%	\$ 64.1	-2.0%	\$ 35.5	2.9%	\$ 57.7	-2.5%	61.6%	\$ 5.7	8.9%	1.55%	1.27%	4.05%	0.08%	1.89%	7.47%	88.8%
Gate City Bank	Fargo	0.24%	-0.07%	2.76%	-0.80%	\$ 2.2	0.42%	-0.08%	\$ 3,596.0	1.4%	\$ 2,885.7	0.8%	\$ 3,088.9	1.9%	93.4%	\$ 317.0	8.8%	0.54%	0.61%	2.86%	0.11%	1.33%	4.52%	90.7%
Average		0.99%	-0.01%	12.26%	-0.19%	\$ 1.8	1.29%	0.04%	\$ 926.8	-0.1%	\$ 700.1	4.9%	\$ 790.6	-1.7%	75.5%	\$ 76.5	8.3%	0.53%	1.22%	3.37%	0.09%	1.95%	6.34%	63.7%
Median		0.91%	0.00%	10.22%	0.06%	\$ 0.6	1.23%	0.06%	\$ 252.3	0.2%	\$ 142.3	5.1%	\$ 207.7	-1.2%	78.8%	\$ 20.1	8.2%	0.31%	1.20%	3.32%	0.09%	1.88%	6.26%	64.5%



Note: Please refer to page 5 for additional notes

Oregon – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)	Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)	Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Δ vs. Curr.	Δ vs. Pr. Qtr.												Δ vs. Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Pioneer Trust Bank, N.A.	Salem	2.29%	0.30%	16.21%	1.86%	\$ 3.9	3.14%	0.41%	\$ 667.7	0.4%	\$ 548.9	2.6%	\$ 569.8	0.2%	96.3%	\$ 96.1	14.4%	0.37%	1.62%	3.76%	0.51%	2.31%	6.44%	37.5%
Bank of Eastern Oregon	Heppner	1.87%	0.11%	19.47%	0.16%	\$ 3.9	2.64%	0.22%	\$ 852.7	0.3%	\$ 569.7	5.9%	\$ 753.8	-1.2%	75.6%	\$ 82.2	9.7%	0.30%	1.13%	5.99%	-0.09%	0.47%	7.51%	56.4%
Oregon Pacific Banking Co.	Florence	1.04%	0.10%	10.90%	0.99%	\$ 2.1	1.46%	0.26%	\$ 771.7	-2.0%	\$ 563.0	2.2%	\$ 680.4	-2.5%	82.8%	\$ 76.4	9.9%	0.17%	1.29%	3.75%	0.06%	1.28%	5.40%	67.7%
0.50% - 1.00% ROAA Banks																								
People's Bank of Commerce	Medford	0.93%	0.04%	7.94%	0.21%	\$ 1.9	1.11%	-0.18%	\$ 788.4	-0.2%	\$ 565.9	0.8%	\$ 659.2	2.1%	85.8%	\$ 91.5	11.7%	0.23%	1.07%	3.87%	0.17%	1.48%	6.53%	72.7%
Summit Bank	Eugene	0.89%	-0.06%	8.85%	-0.34%	\$ 2.6	1.85%	-0.18%	\$ 1,149.2	0.3%	\$ 1,012.5	3.0%	\$ 1,021.8	-0.1%	99.1%	\$ 117.9	10.3%	0.07%	1.20%	4.44%	-0.17%	2.54%	7.18%	57.8%
Willamette Valley Bank	Salem	0.79%	0.12%	5.21%	1.57%	\$ 0.9	1.18%	0.12%	\$ 480.7	20.9%	\$ 338.9	2.9%	\$ 311.6	-0.4%	108.8%	\$ 72.1	15.0%	0.21%	1.02%	3.43%	-0.69%	1.93%	5.82%	80.0%
Community Bank (S)	Joseph	0.60%	0.08%	16.35%	1.30%	\$ 0.9	0.74%	0.10%	\$ 548.5	-0.5%	\$ 137.7	-2.3%	\$ 508.6	0.1%	27.1%	\$ 22.2	4.1%	0.23%	1.40%	2.60%	0.10%	1.46%	6.14%	73.9%
0.00% - 0.50% ROAA Banks																								
Evergreen Federal Bank	Grants Pass	0.45%	0.25%	3.81%	2.12%	\$ 0.7	0.74%	0.02%	\$ 609.8	0.3%	\$ 484.6	2.0%	\$ 513.3	-0.3%	94.4%	\$ 71.9	11.8%	0.32%	1.34%	3.30%	0.07%	1.25%	4.91%	77.8%
Clackamas County Bank (S)	Sandy	0.43%	-0.04%	5.04%	-0.53%	\$ 0.3	0.58%	-0.05%	\$ 299.1	1.2%	\$ 153.9	1.7%	\$ 231.5	0.1%	66.5%	\$ 25.4	8.5%	0.00%	0.97%	2.76%	0.05%	0.70%	6.08%	82.3%
Oregon Coast Bank (S)	Newport	0.41%	0.00%	6.89%	-0.01%	\$ 0.5	0.48%	0.01%	\$ 438.1	-2.1%	\$ 237.9	1.6%	\$ 350.9	-2.6%	67.8%	\$ 27.3	6.2%	0.72%	1.00%	2.54%	0.02%	2.05%	7.29%	80.5%
Citizens Bank	Corvallis	0.34%	0.04%	4.66%	0.23%	\$ 0.8	0.43%	-0.09%	\$ 918.9	-16.1%	\$ 388.0	-3.2%	\$ 713.6	-1.8%	54.4%	\$ 72.1	7.8%	0.01%	1.52%	3.04%	0.00%	0.39%	5.77%	86.0%
First Federal S&L Assoc. of McMinnville	McMinnville	0.17%	0.04%	1.78%	0.32%	\$ 0.3	0.27%	0.11%	\$ 640.8	2.4%	\$ 398.1	3.4%	\$ 557.7	1.1%	71.4%	\$ 61.8	9.6%	0.02%	1.01%	2.42%	0.01%	1.37%	4.98%	89.5%
Lewis & Clark Bank	Oregon City	0.06%	-0.08%	0.65%	-0.84%	\$ 0.1	0.06%	-0.11%	\$ 385.3	4.2%	\$ 158.1	-0.3%	\$ 265.6	6.1%	59.5%	\$ 35.4	9.2%	0.00%	1.38%	2.50%	0.00%	2.05%	6.70%	98.0%
Below 0.00% ROAA Banks																								
Pacific West Bank	West Linn	-0.29%	0.02%	-2.73%	0.23%	\$ (0.2)	-0.29%	0.12%	\$ 321.2	2.0%	\$ 254.1	2.0%	\$ 247.8	3.3%	102.6%	\$ 33.7	10.5%	0.26%	1.34%	2.58%	-0.06%	2.74%	5.59%	110.8%
Average		0.71%	0.07%	7.50%	0.52%	\$ 1.3	1.03%	0.05%	\$ 633.7	0.8%	\$ 415.1	1.6%	\$ 527.5	0.3%	78.0%	\$ 63.3	9.9%	0.21%	1.24%	3.36%	0.00%	1.57%	6.17%	76.5%
Median		0.53%	0.04%	6.05%	0.23%	\$ 0.8	0.74%	0.06%	\$ 625.3	0.3%	\$ 393.0	2.0%	\$ 535.5	0.0%	79.2%	\$ 72.0	9.8%	0.22%	1.25%	3.17%	0.01%	1.47%	6.11%	78.9%



Note: Please refer to page 5 for additional notes

South Dakota – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.			Curr.	Pr. Qtr.		Curr.	Pr. Qtr.							Δ vs. Pr. Qtr.	Pr. Qtr.				
Above 1.00% ROAA Banks																											
Richland State Bank (S)	Bruce	2.45%	-0.43%	26.97%	-4.33%	\$ 0.3	3.06%	-0.56%	\$ 42.1	-4.9%	\$ 17.0	-9.1%	\$ 37.8	-5.7%	45.0%	\$ 4.1	9.7%	0.00%	2.83%	3.03%	-0.38%	1.61%	6.88%	57.8%			
Pathward Financial, Inc.	Sioux Falls	2.21%	-0.88%	22.60%	-13.09%	\$ 41.8	2.86%	-2.20%	\$ 7,530.3	1.3%	\$ 4,641.9	4.7%	\$ 6,431.5	1.0%	72.2%	\$ 437.3	6.1%	0.45%	1.72%	6.67%	0.32%	0.11%	8.56%	69.2%			
Farmers and Merchants State Bank (S)	Plankinton	2.18%	0.95%	22.55%	9.09%	\$ 0.8	2.87%	0.35%	\$ 152.2	4.9%	\$ 115.3	5.1%	\$ 121.9	3.1%	94.6%	\$ 14.6	9.6%	0.52%	1.48%	4.49%	0.22%	2.24%	7.96%	40.8%			
The Security State Bank	Emery	2.07%	0.34%	12.59%	1.49%	\$ 0.3	2.78%	0.46%	\$ 60.2	2.9%	\$ 17.0	6.6%	\$ 50.0	2.6%	34.1%	\$ 9.9	16.4%	0.00%	1.02%	4.42%	0.57%	1.16%	8.25%	34.7%			
First State Bank of Roscoe (S)	Roscoe	2.06%	1.10%	17.50%	8.74%	\$ 0.7	1.63%	0.36%	\$ 138.5	-2.6%	\$ 71.7	8.3%	\$ 117.2	-3.9%	61.1%	\$ 16.6	12.0%	0.63%	1.46%	3.06%	0.29%	2.05%	6.64%	46.9%			
Security National Bank of South Dakota	Dakota Dunes	1.80%	0.02%	14.33%	-0.05%	\$ 1.0	2.34%	0.02%	\$ 231.6	4.4%	\$ 140.2	3.4%	\$ 187.7	5.8%	74.7%	\$ 29.0	12.5%	0.01%	1.63%	2.20%	-0.02%	1.63%	4.52%	48.0%			
Campbell County Bank (S)	Herreid	1.78%	-0.12%	13.93%	-0.11%	\$ 0.9	2.53%	-0.20%	\$ 194.1	2.0%	\$ 155.9	3.9%	\$ 140.3	3.6%	111.2%	\$ 24.6	12.8%	0.00%	1.49%	4.70%	0.04%	2.43%	8.23%	43.4%			
Quoin Financial Bank	Miller	1.70%	0.34%	12.02%	2.73%	\$ 1.0	2.16%	0.33%	\$ 226.4	2.8%	\$ 150.9	4.9%	\$ 187.1	3.1%	80.6%	\$ 18.6	8.8%	0.03%	0.54%	5.94%	-0.54%	2.20%	9.00%	41.8%			
Great Plains Bank (S)	Eureka	1.66%	-0.27%	10.35%	-2.35%	\$ 0.6	2.24%	-0.16%	\$ 138.9	-0.5%	\$ 102.9	1.3%	\$ 113.5	0.1%	90.7%	\$ 22.5	16.2%	1.54%	1.49%	4.38%	0.18%	2.01%	7.31%	47.7%			
Andes State Bank	Lake Andes	1.65%	0.35%	15.55%	3.71%	\$ 0.1	1.97%	0.37%	\$ 26.2	-1.9%	\$ 8.9	-2.0%	\$ 22.9	-2.8%	38.8%	\$ 3.2	12.1%	0.00%	2.37%	3.53%	0.06%	0.76%	7.24%	51.0%			
Heartland State Bank (S)	Redfield	1.52%	-0.26%	19.76%	-4.21%	\$ 0.6	2.15%	-0.21%	\$ 149.2	-1.6%	\$ 97.9	0.8%	\$ 117.9	-7.5%	83.0%	\$ 11.6	7.8%	0.00%	0.97%	4.23%	0.06%	1.34%	7.74%	54.3%			
First National Bank in Philip (S)	Philip	1.51%	0.09%	13.66%	0.48%	\$ 1.4	2.00%	0.11%	\$ 359.8	-0.6%	\$ 251.6	8.9%	\$ 314.9	-0.7%	79.9%	\$ 40.6	11.3%	0.00%	1.46%	3.32%	0.10%	2.80%	7.20%	41.7%			
Western Dakota Bank (S)	Timber Lake	1.46%	0.16%	16.40%	1.59%	\$ 0.3	1.95%	0.21%	\$ 74.0	0.8%	\$ 23.9	0.1%	\$ 67.4	1.1%	35.4%	\$ 6.4	8.6%	0.00%	1.64%	3.67%	0.25%	1.52%	6.93%	48.2%			
Merchants State Bank (S)	Freeman	1.32%	-0.02%	10.99%	-0.34%	\$ 0.7	1.69%	-0.08%	\$ 217.9	0.4%	\$ 143.2	-1.0%	\$ 176.8	1.6%	81.0%	\$ 27.4	12.6%	0.14%	0.71%	3.62%	-0.22%	2.02%	7.45%	52.2%			
Commercial State Bank of Wagner (S)	Wagner	1.22%	-0.07%	13.88%	-0.68%	\$ 0.8	1.77%	0.23%	\$ 249.0	-2.1%	\$ 133.1	-4.1%	\$ 226.3	1.4%	58.8%	\$ 21.7	8.7%	2.03%	1.31%	3.35%	0.02%	2.20%	7.54%	48.5%			
Pioneer Bank & Trust	Spearfish	1.21%	0.40%	17.32%	5.06%	\$ 3.1	1.56%	0.51%	\$ 999.3	-2.4%	\$ 494.8	4.4%	\$ 821.4	-3.3%	60.2%	\$ 73.7	7.4%	0.00%	1.09%	2.49%	0.10%	1.73%	7.07%	52.6%			
Ipswich State Bank (S)	Ipswich	1.18%	0.35%	8.59%	2.65%	\$ 0.2	1.55%	0.50%	\$ 67.4	0.8%	\$ 28.4	8.6%	\$ 57.0	0.1%	49.8%	\$ 9.6	14.2%	0.00%	0.90%	3.33%	0.48%	1.30%	6.66%	52.6%			
First Western Federal Savings Bank (S)	Rapid City	1.17%	0.42%	7.06%	2.43%	\$ 0.2	1.48%	0.54%	\$ 62.3	-2.8%	\$ 58.2	-2.2%	\$ 41.2	1.5%	141.0%	\$ 10.5	16.8%	0.01%	0.67%	4.08%	0.45%	3.56%	7.36%	63.5%			
Plains Commerce Bank (S)	Sioux Falls	1.14%	-0.03%	10.54%	0.03%	\$ 3.4	1.65%	0.09%	\$ 1,260.7	7.3%	\$ 1,054.5	9.0%	\$ 955.0	3.9%	110.4%	\$ 124.2	9.9%	1.41%	1.04%	3.05%	-0.09%	3.14%	6.42%	82.9%			
American Bank & Trust	Sioux Falls	1.13%	0.10%	13.79%	0.83%	\$ 5.0	1.55%	0.08%	\$ 1,746.4	-0.4%	\$ 1,399.7	2.4%	\$ 1,532.3	-1.6%	91.4%	\$ 137.6	7.9%	0.17%	1.00%	3.40%	0.04%	2.61%	6.48%	58.8%			
First Dakota National Bank	Yankton	1.11%	0.17%	12.87%	1.53%	\$ 8.1	1.54%	0.30%	\$ 2,885.9	-0.6%	\$ 2,362.4	3.0%	\$ 2,606.4	-1.3%	90.6%	\$ 247.8	8.6%	0.45%	1.19%	3.11%	0.22%	2.76%	6.32%	61.0%			
The Farmers and Merchants State Bank	Scotland	1.10%	0.24%	15.08%	3.23%	\$ 0.1	1.40%	0.25%	\$ 34.0	-1.0%	\$ 14.2	8.5%	\$ 31.3	-1.4%	45.2%	\$ 2.5	7.4%	0.06%	1.47%	3.97%	0.43%	1.29%	8.34%	65.1%			
First Fidelity Bank (S)	Burke	1.08%	0.04%	14.38%	0.32%	\$ 1.7	1.33%	0.04%	\$ 624.5	-0.6%	\$ 356.8	6.9%	\$ 562.3	-1.6%	63.5%	\$ 40.2	6.5%	0.02%	0.51%	3.71%	-0.03%	1.73%	7.34%	61.0%			
Farmers State Bank (S)	Hosmer	1.01%	-0.63%	6.24%	-3.87%	\$ 0.1	1.21%	-0.80%	\$ 19.5	-7.7%	\$ 11.7	-18.1%	\$ 16.0	-5.4%	73.1%	\$ 3.5	17.9%	0.00%	3.05%	5.01%	0.15%	1.48%	7.84%	74.4%			
Bryant State Bank (S)	Bryant	1.00%	0.10%	10.10%	0.26%	\$ 0.1	4.01%	0.16%	\$ 49.0	-6.8%	\$ 29.7	2.6%	\$ 43.0	-8.3%	68.9%	\$ 5.1	10.3%	0.39%	6.34%	6.56%	-0.01%	1.24%	11.09%	53.9%			
First National Bank	Fort Pierre	1.00%	-1.17%	4.29%	-5.09%	\$ 4.2	6.19%	0.21%	\$ 1,656.0	-0.4%	\$ 1,320.8	-0.8%	\$ 1,221.9	-1.1%	108.1%	\$ 321.6	19.8%	0.79%	6.32%	7.97%	0.16%	1.84%	10.86%	37.4%			
0.50% - 1.00% ROAA Banks																											
Security State Bank (S)	Alexandria	0.97%	-0.19%	12.07%	-3.01%	\$ 0.2	1.22%	-0.36%	\$ 98.7	1.6%	\$ 62.6	3.2%	\$ 90.5	1.6%	69.1%	\$ 7.8	7.9%	0.04%	1.11%	3.59%	-0.15%	1.92%	7.70%	65.1%			
DNB National Bank (S)	Clear Lake	0.96%	-0.12%	19.76%	-3.14%	\$ 0.3	1.26%	-0.10%	\$ 110.1	3.6%	\$ 30.1	1.7%	\$ 98.4	-1.0%	30.6%	\$ 5.3	4.8%	0.03%	1.55%	2.26%	0.05%	1.48%	6.16%	63.3%			
Security Bank Midwest (S)	Tyndal	0.88%	-0.15%	12.34%	-1.76%	\$ 0.7	1.11%	-0.19%	\$ 340.5	-1.0%	\$ 228.6	-0.4%	\$ 271.1	-1.4%	84.3%	\$ 24.6	7.2%	0.57%	1.29%	3.15%	-0.27%	2.55%	6.85%	65.7%			
State Bank of Eagle Butte	Eagle Butte	0.83%	0.01%	8.83%	-0.17%	\$ 0.1	1.47%	-0.15%	\$ 69.0	3.3%	\$ 30.6	1.2%	\$ 61.8	3.3%	49.6%	\$ 6.8	9.9%	1.04%	2.96%	6.13%	0.48%	0.65%	10.49%	78.3%			
BankWest, Incorporated	Pierre	0.83%	0.23%	10.67%	2.91%	\$ 3.6	1.14%	0.35%	\$ 1,756.4	4.2%	\$ 1,163.3	6.1%	\$ 1,394.1	1.4%	83.4%	\$ 132.8	7.6%	0.44%	1.05%	3.88%	0.09%	2.15%	7.02%	74.2%			
Black Hills Community Bank, N.A. (S)	Rapid City	0.65%	-0.09%	6.76%	-0.94%	\$ 0.8	0.78%	-0.11%	\$ 480.2	-4.0%	\$ 326.8	0.2%	\$ 400.1	-2.7%	81.7%	\$ 46.5	9.7%	0.00%	1.51%	2.53%	-0.11%	2.61%	5.91%	70.7%			
Dacotah Banks, Inc.	Aberdeen	0.61%	0.13%	6.57%	1.47%	\$ 6.4	0.88%	0.27%	\$ 4,309.8	3.2%	\$ 3,434.9	7.8%	\$ 3,719.4	-0.5%	92.4%	\$ 382.4	8.9%	0.44%	1.14%	3.19%	0.17%	2.43%	6.13%	76.4%			
BankStar Financial (S)	Elkton	0.58%	0.04%	7.37%	0.10%	\$ 0.4	0.82%	0.04%	\$ 310.7	2.1%	\$ 245.1	3.3%	\$ 244.8	1.0%	100.1%	\$ 23.3	7.6%	0.67%	1.01%	3.29%	0.25%	2.58%	6.63%	74.8%			
Fishback Financial Corporation	Brookings	0.57%	-1.71%	5.09%	-15.57%	\$ 6.7	0.89%	-2.36%	\$ 4,696.5	1.3%	\$ 3,566.6	1.3%	\$ 3,707.7	-3.1%	96.2%	\$ 469.1	10.1%	0.32%	1.20%	2.73%	0.10%	2.62%	6.04%	72.0%			
The First National Bank in Sioux Falls	Sioux Falls	0.54%	-0.17%	6.65%	-2.29%	\$ 2.8	0.78%	0.16%	\$ 1,899.7	-5.4%	\$ 1,359.3	1.1%	\$ 1,535.9	-3.6%	88.5%	\$ 166.6	8.8%	0.07%	1.49%	2.56%	0.18%	2.47%	5.47%	76.6%			
Farmers State Bank	Parkston	0.54%	-0.05%	13.40%	-2.13%	\$ 0.3	0.68%	-0.05%	\$ 238.1	-3.8%	\$ 128.2	2.8%	\$ 226.5	-4.3%	56.6%	\$ 10.4	4.4%	0.00%	1.10%	2.65%	0.07%	2.01%	6.98%	73.7%			
Frontier Bank (S)	Sioux Falls	0.53%	0.13%	8.75%	2.16%	\$ 0.4	0.23%	-0.21%	\$ 326.0	-4.3%	\$ 205.4	-2.8%	\$ 283.6	-3.3%	72.4%	\$ 20.6	6.3%	0.23%	1.14%	2.05%	-0.01%	2.96%	5.79%	87.0%			
First National Bank	Oldham	0.53%	0.13%	4.41%	0.95%	\$ 0.6	6.61%	-0.04%	\$ 445.7	-0.5%	\$ 346.4	1.4%	\$ 373.6	-0.7%	92.7%	\$ 45.0	10.1%	0.93%	8.90%	8.53%	-0.14%	2.00%	12.72%	41.9%			



Note: Please refer to page 5 for additional notes

South Dakota – Financial Performance for Q2 2024 (Continued)

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Δ vs. Pr. Qtr.	Δ vs. Curr. Qtr.	Δ vs. Pr. Qtr.	Δ vs. Curr. Qtr.		Δ vs. Pr. Qtr.	Δ vs. Curr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Δ vs. Pr. Qtr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
0.00% - 0.50% ROAA Banks																								
Community Bank	Avon	0.49%	0.40%	5.06%	4.16%	\$ 0.1	0.71%	0.25%	\$ 68.3	2.6%	\$ 33.4	5.4%	\$ 55.7	3.1%	59.9%	\$ 6.7	9.9%	0.18%	1.21%	2.66%	0.23%	2.12%	7.69%	73.7%
Reliabank Dakota (S)	Estelline	0.45%	0.23%	8.80%	4.44%	\$ 0.9	0.52%	0.12%	\$ 785.0	0.3%	\$ 480.0	1.9%	\$ 643.4	0.1%	74.6%	\$ 42.1	5.4%	0.38%	0.97%	2.02%	0.09%	2.73%	6.51%	75.2%
The First National Bank of Frederick	Frederick	0.37%	0.10%	4.49%	1.27%	\$ 0.0	0.48%	0.11%	\$ 34.0	4.3%	\$ 6.1	-7.7%	\$ 25.9	5.4%	23.5%	\$ 2.6	7.6%	0.00%	2.71%	1.99%	-0.24%	1.46%	6.84%	77.1%
Citizens State Bank of Arlington (S)	Arlington	0.34%	-0.07%	3.79%	-0.67%	\$ 0.1	0.39%	-0.03%	\$ 142.2	1.7%	\$ 76.0	5.4%	\$ 121.8	-2.1%	62.4%	\$ 13.0	9.1%	0.00%	1.60%	2.26%	-0.06%	2.00%	6.49%	79.1%
Security Savings Bank (S)	Canton	0.27%	0.09%	2.93%	1.03%	\$ 0.4	0.35%	0.14%	\$ 512.4	2.2%	\$ 391.9	4.5%	\$ 460.3	4.3%	85.1%	\$ 45.3	8.9%	0.01%	1.21%	2.37%	0.06%	2.67%	5.48%	86.0%
Rivers Edge Bank (S)	Marion	0.24%	-0.29%	2.91%	-3.51%	\$ 0.2	0.33%	-0.36%	\$ 301.2	2.9%	\$ 212.4	3.0%	\$ 269.4	3.6%	78.8%	\$ 20.9	7.0%	0.19%	1.09%	2.99%	0.01%	2.63%	6.67%	87.4%
CorTrust Bank National Association	Mitchell	0.11%	-0.11%	1.38%	-1.52%	\$ 0.4	0.47%	-0.25%	\$ 1,532.9	-1.0%	\$ 1,025.4	-1.1%	\$ 1,293.3	-5.0%	79.3%	\$ 113.9	7.5%	0.13%	1.50%	3.20%	0.06%	1.73%	6.46%	85.8%
Below 0.00% ROAA Banks																								
Farmers State Bank of Canton	Canton	-0.06%	-0.57%	-0.72%	-6.35%	\$ (0.0)	-0.08%	-0.65%	\$ 62.5	-3.0%	\$ 40.7	2.4%	\$ 55.6	-0.1%	73.1%	\$ 5.5	8.9%	0.69%	0.61%	2.61%	-1.09%	2.00%	5.36%	100.0%
The Farmers State Bank of Turton (S)	Turton	-0.42%	-0.29%	-4.55%	-3.16%	\$ (0.0)	-0.41%	-0.16%	\$ 37.9	6.4%	\$ 16.2	35.2%	\$ 31.6	0.0%	51.5%	\$ 3.4	9.0%	0.00%	1.43%	2.39%	-0.25%	2.40%	8.20%	115.7%
First Savings Bank	Beresford	-0.45%	-5.75%	-2.75%	-36.17%	\$ (1.6)	6.18%	0.06%	\$ 1,426.7	1.7%	\$ 1,100.7	0.1%	\$ 1,168.5	2.1%	94.2%	\$ 207.1	14.6%	0.62%	6.78%	8.02%	-0.04%	1.53%	11.16%	40.9%
Sunrise Bank Dakota (S)	Onida	-2.07%	-2.11%	-25.25%	-25.79%	\$ (0.3)	0.45%	0.90%	\$ 63.7	3.1%	\$ 22.0	22.1%	\$ 58.0	3.5%	37.8%	\$ 5.1	8.0%	1.13%	3.12%	2.55%	0.43%	1.91%	6.04%	80.7%
One American Bank	Sioux Falls	-2.50%	-1.25%	-26.10%	-12.85%	\$ (2.8)	-1.19%	-0.55%	\$ 422.8	-8.9%	\$ 319.8	-2.2%	\$ 285.6	-11.5%	112.0%	\$ 40.9	9.7%	0.07%	1.38%	1.35%	0.08%	3.77%	4.90%	170.2%
Average		0.87%	-0.20%	8.94%	-1.77%	\$ 1.9	1.64%	-0.04%	\$ 777.8	0.1%	\$ 550.1	3.0%	\$ 648.6	-0.5%	74.0%	\$ 68.9	9.8%	0.33%	1.86%	3.69%	0.06%	2.04%	7.31%	66.3%
Median		1.00%	0.01%	10.35%	-0.05%	\$ 0.4	1.47%	0.06%	\$ 231.6	0.3%	\$ 143.2	2.6%	\$ 187.7	-0.1%	74.7%	\$ 21.7	8.9%	0.13%	1.38%	3.29%	0.06%	2.01%	6.98%	65.1%



Utah – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	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
Above 1.00% ROAA Banks																								
Celtic Bank Corporation	Salt Lake City	5.10%	0.11%	26.80%	0.32%	\$ 40.2	7.00%	0.08%	\$ 3,377.9	8.5%	\$ 2,466.9	8.6%	\$ 2,265.0	5.1%	108.9%	\$ 611.5	18.1%	1.38%	1.73%	6.29%	-0.49%	3.58%	11.01%	31.8%
Capital Community Bank	Provo	3.95%	0.89%	27.72%	6.03%	\$ 9.0	8.92%	1.92%	\$ 949.2	4.1%	\$ 753.2	1.6%	\$ 803.0	3.8%	93.8%	\$ 135.0	14.2%	1.65%	2.97%	13.09%	1.57%	3.45%	18.06%	36.6%
WebBank	Salt Lake City	3.83%	0.19%	24.91%	-0.03%	\$ 21.9	5.63%	0.57%	\$ 2,228.7	-2.8%	\$ 1,710.9	-3.4%	\$ 1,792.5	-3.8%	95.5%	\$ 345.5	15.6%	0.04%	1.22%	13.99%	1.47%	5.04%	20.63%	65.2%
FinWise Bank	Murray	2.98%	-0.09%	14.11%	-0.51%	\$ 4.5	5.50%	-0.78%	\$ 607.3	0.9%	\$ 478.2	7.5%	\$ 460.4	0.3%	103.9%	\$ 125.9	20.9%	1.98%	2.75%	10.25%	0.18%	3.31%	15.13%	57.0%
Utah Independent Bank (S)	Salina	2.85%	0.23%	21.29%	1.40%	\$ 1.0	3.85%	0.53%	\$ 144.0	0.6%	\$ 93.9	5.9%	\$ 122.0	-0.3%	77.0%	\$ 20.2	14.0%	1.92%	1.09%	6.06%	-0.35%	1.61%	8.97%	38.0%
Medallion Bank	Salt Lake City	2.59%	0.00%	16.59%	0.28%	\$ 15.0	6.68%	0.06%	\$ 2,448.0	5.9%	\$ 2,274.7	7.2%	\$ 2,011.5	6.8%	113.1%	\$ 297.4	12.2%	0.43%	3.70%	8.62%	0.03%	3.39%	11.92%	24.3%
Brighton Bank (S)	Salt Lake City	2.20%	0.60%	22.41%	5.98%	\$ 1.6	2.70%	0.72%	\$ 290.9	-1.9%	\$ 193.1	-2.0%	\$ 250.7	-1.7%	77.0%	\$ 28.1	9.7%	0.06%	1.38%	4.83%	0.07%	1.13%	7.37%	52.0%
Cache Valley Bank	Logan	1.85%	0.06%	16.29%	0.63%	\$ 13.4	2.65%	0.04%	\$ 2,922.8	0.7%	\$ 2,396.4	2.6%	\$ 2,565.4	0.6%	93.4%	\$ 332.2	11.4%	0.27%	1.29%	4.43%	0.04%	2.55%	7.12%	41.0%
Prime Alliance Bank (S)	Woods Cross	1.83%	-0.67%	18.31%	-7.97%	\$ 3.4	2.92%	-0.47%	\$ 745.9	2.9%	\$ 602.5	3.7%	\$ 667.8	2.9%	90.2%	\$ 74.8	10.0%	1.76%	3.99%	3.89%	-0.16%	4.10%	8.56%	26.2%
Central Bank	Provo	1.41%	0.05%	11.75%	0.13%	\$ 7.2	1.86%	-0.01%	\$ 1,980.6	1.5%	\$ 1,230.1	4.5%	\$ 1,512.5	2.4%	81.3%	\$ 240.7	12.2%	0.03%	2.98%	4.10%	0.19%	1.63%	8.32%	58.0%
Grand Valley Bank	Heber City	1.38%	0.32%	20.48%	4.40%	\$ 2.0	1.83%	0.41%	\$ 569.6	-1.0%	\$ 284.1	1.8%	\$ 526.0	-1.5%	54.0%	\$ 40.2	7.1%	0.01%	1.84%	3.47%	0.06%	1.69%	7.54%	52.5%
BOU Bancorp, Inc.	Ogden	1.29%	0.05%	10.39%	0.76%	\$ 10.1	1.60%	0.08%	\$ 3,282.9	9.1%	\$ 2,488.7	4.5%	\$ 2,584.1	15.1%	96.3%	\$ 381.9	11.7%	0.00%	1.29%	3.14%	-0.19%	2.56%	6.03%	57.5%
First Utah Bank	Salt Lake City	1.20%	0.15%	12.53%	1.80%	\$ 2.3	2.05%	0.26%	\$ 752.7	1.6%	\$ 561.2	0.8%	\$ 625.4	10.4%	89.7%	\$ 71.3	9.5%	0.64%	1.17%	4.62%	-0.14%	2.63%	8.45%	61.5%
Holladay Bank and Trust	Holladay	1.11%	-0.31%	6.32%	-1.51%	\$ 0.2	1.90%	1.77%	\$ 61.6	-1.9%	\$ 41.9	-4.0%	\$ 49.8	-2.2%	84.1%	\$ 11.2	18.2%	0.36%	1.61%	5.42%	1.83%	2.75%	8.92%	65.3%
0.50% - 1.00% ROAA Banks																								
Home Savings Bank	Salt Lake City	0.92%	0.35%	6.03%	2.49%	\$ 0.3	1.37%	0.36%	\$ 129.3	6.5%	\$ 111.8	7.3%	\$ 86.9	13.3%	128.7%	\$ 18.4	14.2%	0.00%	1.00%	3.53%	0.23%	4.43%	7.32%	63.3%
Zions Bancorporation, N.A.	Salt Lake City	0.89%	0.20%	13.55%	2.93%	\$ 200.7	1.19%	0.22%	\$ 87,605.8	0.6%	\$ 58,527.4	0.7%	\$ 74,224.0	0.0%	78.9%	\$ 4,529.9	5.2%	0.60%	1.19%	2.86%	0.04%	2.10%	6.07%	64.6%
State Bank of Southern Utah	Cedar City	0.79%	-0.06%	9.15%	-0.72%	\$ 4.9	1.35%	0.23%	\$ 2,507.2	3.4%	\$ 1,593.3	7.9%	\$ 2,030.5	1.4%	78.5%	\$ 217.6	8.7%	0.34%	1.26%	2.83%	0.22%	2.07%	6.83%	57.5%
Continental Bank (S)	Salt Lake City	0.69%	0.13%	4.32%	0.63%	\$ 0.3	0.88%	-0.50%	\$ 174.3	0.2%	\$ 145.4	-0.7%	\$ 120.1	-8.1%	121.1%	\$ 27.1	15.5%	2.38%	2.56%	5.77%	-0.83%	1.74%	7.76%	85.8%
Average		2.05%	0.12%	15.72%	0.95%	\$ 18.8	3.33%	0.30%	\$ 6,154.4	2.2%	\$ 4,219.7	3.0%	\$ 5,149.9	2.5%	92.5%	\$ 417.2	12.7%	0.77%	1.95%	5.96%	0.21%	2.77%	9.78%	52.1%
Median		1.62%	0.12%	15.20%	0.63%	\$ 4.7	2.35%	0.23%	\$ 850.9	1.2%	\$ 677.9	3.1%	\$ 735.4	1.0%	91.8%	\$ 130.5	12.2%	0.40%	1.50%	4.73%	0.05%	2.60%	8.39%	57.2%



Note: Please refer to page 5 for additional notes

Washington – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm.				NIM			
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.			Curr.	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																									
Banner Corporation	Walla Walla	0.99%	0.05%	9.64%	0.55%	\$ 39.8	1.30%	-0.02%	\$ 15,816.2	1.9%	\$ 11,157.3	2.6%	\$ 13,079.3	-0.6%	85.3%	\$ 1,312.6	8.5%	0.19%	1.37%	3.60%	-0.03%	1.49%	5.96%	63.4%	
Security State Bank (S)	Centralia	2.79%	0.27%	17.91%	1.12%	\$ 4.2	3.52%	0.34%	\$ 606.9	1.5%	\$ 231.7	0.7%	\$ 505.6	1.2%	45.8%	\$ 94.1	15.5%	0.00%	3.03%	5.83%	0.87%	0.69%	7.51%	41.6%	
State Bank Northwest (S)	Spokane Valley	1.99%	0.08%	16.10%	0.22%	\$ 1.1	2.52%	0.10%	\$ 227.5	4.9%	\$ 162.8	10.2%	\$ 195.0	6.3%	83.5%	\$ 26.6	11.7%	0.00%	0.88%	6.61%	0.36%	0.31%	7.34%	61.4%	
Sound Banking Company (S)	Lakewood	1.73%	0.00%	13.58%	0.11%	\$ 0.2	2.19%	0.00%	\$ 44.5	-5.4%	\$ 38.0	1.0%	\$ 38.9	-5.0%	97.6%	\$ 5.4	12.1%	0.00%	1.67%	6.13%	0.06%	1.58%	5.74%	62.7%	
Portage Bank	Bellevue	1.60%	0.72%	15.77%	7.27%	\$ 0.3	2.36%	1.15%	\$ 67.8	-0.3%	\$ 58.5	10.4%	\$ 54.1	-1.1%	108.1%	\$ 7.1	10.4%	1.42%	1.20%	5.12%	0.53%	3.08%	8.66%	60.9%	
Washington Business Bank	Olympia	1.34%	0.15%	8.53%	0.65%	\$ 0.3	1.92%	0.40%	\$ 101.6	-3.3%	\$ 89.7	-1.5%	\$ 77.6	-5.9%	115.6%	\$ 16.6	16.4%	0.00%	0.79%	4.68%	0.03%	2.09%	6.76%	59.0%	
1st Security Bank of Washington	Mountlake Terrace	1.27%	0.08%	11.73%	0.37%	\$ 9.5	1.73%	-1.01%	\$ 2,941.2	-1.0%	\$ 2,542.3	1.8%	\$ 2,402.3	-3.4%	105.8%	\$ 307.6	10.5%	0.43%	1.23%	4.33%	0.03%	2.17%	6.76%	62.1%	
Timberland Bank	Hoquiam	1.27%	0.05%	10.03%	0.24%	\$ 6.0	1.65%	0.09%	\$ 1,900.1	-0.3%	\$ 1,415.9	2.8%	\$ 1,628.8	-0.7%	86.9%	\$ 224.9	11.9%	0.22%	1.20%	3.51%	0.05%	1.94%	5.62%	58.2%	
Cashmere Valley Bank	Cashmere	1.26%	-0.12%	12.44%	-1.69%	\$ 6.6	1.67%	0.08%	\$ 2,053.4	-0.6%	\$ 1,016.1	-2.5%	\$ 1,772.5	-0.7%	57.3%	\$ 207.0	10.1%	0.74%	1.30%	3.07%	-0.07%	1.61%	5.16%	56.2%	
Coastal Financial Corporation	Everett	1.20%	0.47%	15.14%	5.98%	\$ 11.6	8.03%	-1.82%	\$ 3,961.5	2.5%	\$ 3,326.5	3.9%	\$ 3,543.4	2.3%	93.9%	\$ 316.7	8.0%	1.04%	4.45%	7.11%	0.35%	3.56%	11.23%	43.2%	
Mountain Pacific Bank	Everett	1.18%	0.38%	10.80%	3.60%	\$ 2.1	1.74%	0.37%	\$ 699.5	3.8%	\$ 619.6	6.9%	\$ 547.2	1.8%	113.3%	\$ 76.8	11.0%	1.03%	1.74%	4.03%	0.25%	2.82%	6.91%	60.6%	
0.50% - 1.00% ROAA Banks																									
Walla Walla	0.99%	0.05%	9.64%	0.55%	\$ 39.8	1.30%	-0.02%	\$ 15,816.2	1.9%	\$ 11,157.3	2.6%	\$ 13,079.3	-0.6%	85.3%	\$ 1,312.6	8.5%	0.19%	1.37%	3.60%	-0.03%	1.49%	5.96%	63.4%		
Columbia Banking System, Inc.	Tacoma	0.92%	-0.03%	9.79%	-0.16%	\$ 120.1	1.47%	0.04%	\$ 52,047.5	-0.3%	\$ 37,766.3	0.2%	\$ 41,523.3	-0.4%	91.0%	\$ 3,403.2	6.7%	0.43%	1.11%	3.58%	0.05%	1.99%	6.18%	52.4%	
WaFd, Inc.	Seattle	0.87%	0.42%	10.52%	NM	\$ 64.6	1.13%	0.54%	\$ 28,580.8	-5.2%	\$ 21,549.2	10.2%	\$ 21,271.9	-0.8%	101.3%	\$ 2,206.1	7.8%	0.48%	0.95%	2.61%	-0.11%	2.94%	5.76%	54.3%	
Bank of the Pacific	Aberdeen	0.84%	-0.19%	7.55%	-1.71%	\$ 2.4	1.09%	-0.19%	\$ 1,123.4	-1.0%	\$ 707.4	2.0%	\$ 986.1	-1.0%	71.7%	\$ 113.7	10.2%	0.12%	1.25%	4.14%	-0.23%	0.95%	5.77%	75.6%	
Heritage Financial Corporation	Olympia	0.79%	0.47%	6.71%	4.00%	\$ 14.2	1.07%	0.05%	\$ 7,059.9	0.4%	\$ 4,532.6	2.4%	\$ 5,515.7	-0.3%	82.2%	\$ 605.6	8.9%	0.61%	1.13%	3.19%	-0.03%	1.33%	5.43%	65.9%	
Kitsap Bank	Port Orchard	0.69%	0.10%	8.27%	1.30%	\$ 3.0	0.76%	0.04%	\$ 1,692.5	2.7%	\$ 897.9	6.1%	\$ 1,353.2	-0.8%	66.4%	\$ 128.4	7.7%	0.00%	1.19%	3.19%	-0.01%	1.01%	5.69%	77.4%	
Twin City Bank	Longview	0.69%	0.22%	9.01%	2.60%	\$ 0.1	0.86%	0.27%	\$ 71.0	0.0%	\$ 45.1	-4.6%	\$ 63.8	3.6%	70.7%	\$ 5.4	7.6%	0.83%	1.19%	4.04%	0.05%	0.36%	5.97%	83.5%	
Farmers State Bank	Winthrop	0.66%	0.23%	7.24%	2.28%	\$ 0.1	0.83%	0.28%	\$ 53.6	-4.4%	\$ 3.9	3.9%	\$ 47.6	-5.0%	8.1%	\$ 5.0	9.3%	0.20%	5.29%	2.39%	0.41%	0.42%	8.18%	66.0%	
Community First Bank (S)	Kennewick	0.61%	-0.09%	9.46%	-1.41%	\$ 1.0	1.07%	0.20%	\$ 632.3	6.9%	\$ 364.6	4.2%	\$ 588.4	7.1%	62.0%	\$ 38.8	6.2%	0.03%	1.05%	2.88%	0.05%	1.71%	5.60%	78.5%	
Peoples Bank	Bellingham	0.61%	0.03%	5.06%	0.17%	\$ 3.6	0.80%	0.06%	\$ 2,391.6	0.8%	\$ 1,921.4	1.4%	\$ 2,090.1	0.8%	91.9%	\$ 284.5	11.9%	0.20%	1.49%	3.58%	-0.03%	1.56%	5.47%	80.1%	
First Financial Northwest Bank	Renton	0.55%	0.72%	5.28%	6.94%	\$ 2.0	0.63%	0.91%	\$ 1,447.0	-1.4%	\$ 1,149.9	-0.7%	\$ 1,098.8	-7.0%	104.7%	\$ 152.7	10.6%	0.39%	1.29%	2.58%	0.10%	3.34%	5.83%	76.1%	
RiverBank	Spokane	0.55%	-0.01%	5.90%	-0.19%	\$ 0.3	1.06%	0.42%	\$ 243.7	2.9%	\$ 195.7	2.0%	\$ 219.2	5.5%	89.3%	\$ 22.7	9.3%	0.00%	1.22%	4.14%	0.08%	2.00%	6.53%	75.5%	
Yakima Federal S&L Association	Yakima	0.55%	-0.03%	2.21%	-0.14%	\$ 2.8	0.65%	-0.05%	\$ 2,062.7	-0.7%	\$ 789.0	2.7%	\$ 1,423.2	-1.4%	55.4%	\$ 516.7	25.1%	0.06%	0.53%	1.67%	-0.04%	2.27%	4.72%	64.3%	
Commencement Bank	Tacoma	0.53%	0.01%	6.35%	0.32%	\$ 0.8	0.67%	0.42%	\$ 596.7	1.1%	\$ 464.4	3.9%	\$ 535.4	-0.1%	86.7%	\$ 47.6	8.0%	0.08%	1.19%	3.31%	0.10%	1.95%	5.81%	79.9%	
0.00% - 0.50% ROAA Banks																									
W.T.B. Financial Corporation	Spokane	0.43%	0.04%	5.15%	0.10%	\$ 11.7	0.34%	-0.22%	\$ 10,798.1	-1.3%	\$ 6,771.2	2.8%	\$ 7,962.4	-0.1%	85.0%	\$ 907.5	8.4%	0.30%	2.25%	2.46%	0.12%	1.58%	5.76%	88.6%	
Pacific Crest Savings Bank (S)	Lynnwood	0.43%	-0.06%	4.05%	-0.54%	\$ 0.3	0.47%	-0.08%	\$ 307.6	-3.2%	\$ 220.5	1.4%	\$ 242.3	-4.1%	91.0%	\$ 33.1	10.8%	0.58%	1.66%	2.00%	-0.06%	4.00%	5.72%	74.3%	
SaviBank	Burlington	0.41%	0.31%	5.28%	3.98%	\$ 0.6	0.67%	0.40%	\$ 620.0	2.9%	\$ 512.1	3.0%	\$ 497.9	0.0%	102.9%	\$ 47.7	7.7%	0.43%	1.19%	3.47%	0.08%	2.14%	6.06%	82.9%	
Seattle Bank	Seattle	0.41%	0.12%	3.90%	1.18%	\$ 0.9	2.26%	0.93%	\$ 921.7	2.7%	\$ 762.8	1.0%	\$ 813.8	3.5%	93.7%	\$ 94.1	10.2%	3.45%	4.44%	4.91%	-0.21%	3.90%	8.94%	56.6%	
Sound Community Bank	Seattle	0.41%	0.02%	3.97%	0.25%	\$ 1.1	0.52%	0.00%	\$ 1,075.0	-1.1%	\$ 889.5	-1.0%	\$ 910.6	-1.3%	97.7%	\$ 111.6	10.4%	0.97%	0.95%	2.97%	-0.04%	2.62%	5.52%	84.0%	
First Fed Bank	Port Angeles	0.38%	0.28%	4.66%	3.41%	\$ 2.1	1.61%	1.24%	\$ 2,205.2	-0.7%	\$ 1,701.0	0.4%	\$ 1,713.4	2.3%	99.3%	\$ 180.7	8.2%	1.37%	1.26%	2.78%	0.01%	2.40%	5.55%	62.5%	
Riverview Bank	Vancouver	0.37%	1.02%	3.30%	9.29%	\$ 1.4	0.46%	0.70%	\$ 1,535.8	1.1%	\$ 1,045.1	2.1%	\$ 1,229.5	-1.0%	85.0%	\$ 144.8	9.6%	0.17%	1.47%	2.61%	0.16%	1.12%	4.70%	86.0%	
Liberty Bank	Poulsbo	0.20%	-0.02%	2.11%	-0.24%	\$ 0.1	0.06%	-0.13%	\$ 190.7	2.1%	\$ 144.2	1.4%	\$ 147.4	4.6%	97.9%	\$ 17.3	9.1%	0.12%	0.88%	2.64%	0.06%	2.18%	5.14%	97.4%	
Olympia Federal S&L Association	Olympia	0.08%	-0.08%	0.72%	-0.58%	\$ 0.2	0.11%	-0.13%	\$ 983.8	1.5%	\$ 825.5	0.8%	\$ 656.3	-2.0%	125.8%	\$ 112.2	11.4%	0.25%	0.61%	2.20%	0.01%	1.89%	4.54%	95.2%	
Below 0.00% ROAA Banks																									
Baker Boyer National Bank	Walla Walla	-0.06%	-0.21%	-0.83%	-3.05%	\$ (0.1)	0.02%	-0.22%	\$ 685.9	-3.2%	\$ 385.4	0.9%	\$ 593.2	-3.4%	65.0%	\$ 47.7	7.0%	0.16%	0.89%	2.85%	0.03%	0.76%	5.61%	98.8%	
HomeStreet, Inc.	Seattle	-0.27%	0.04%	-3.81%	0.76%	\$ (6.2)	-0.34%	0.10%	\$ 9,266.0	-2.0%	\$ 7,415.6	-0.8%	\$ 6,530.2	0.6%	113.6%	\$ 511.7	5.5%	0.46%	0.54%	1.35%	-0.06%	2.72%	4.66%	114.4%	
UniBank	Lynnwood	-0.55%	-1.42%	-5.26%	-13.67%	\$ (0.8)	1.29%	0.20%	\$ 572.5	-3.7%	\$ 459.2	-3.8%	\$ 452.0	-4.9%	101.6%	\$ 61.0	10.7%	0.01%	3.85%	2.40%	-0.72%	3.43%	4.91%	62.2%	
Connect Community Bank	Raymond	-1.39%	0.14%	-19.20%	0.46%	\$ (0.3)	-1.67%	0.26%	\$ 77.4	7.0%	\$ 59.4	-1.6%	\$ 58.2	11.3%	102.1%	\$ 5.2	6.7%	0.04%	1.00%	2.23%	0.06%	1.67%	4.58%	172.3%	
Lamont Bank of St. John	Saint John	-8.82%	-6.97%	-99.43%	-81.63%	\$ (1.6)	1.02%	0.05%	\$ 71.6	2.3%	\$ 47.5	4.6%	\$ 51.5	-1.6%	92.1%	\$ 5.7	8.0%	1.32%	3.33%	2.66%	0.15%	2.19%	6.70%	60.3%	
Average		0.46%	-0.07%	3.67%	-1.29%	\$ 8.1	1.25%	0.15%	\$ 4,098.3	0.2%	\$ 2,954.9	1.6%	\$ 3,221.6	0.0%	87.6%	\$ 326.5	10.0%	0.48%	1.63%	3.50%	0.06%	1.99%	6.19%	73.5%	
Median		0.61%	0.05%	6.53%	0.32%	\$ 1.1	1.06%	0.09%	\$ 952.7	-0.3%	\$ 735.1	1.6%	\$ 735.1	-0.6%	91.5%	\$ 102.9	9.5%	0.24%	1.21%	3.19%	0.05%	1.97%	5.77%	65.9%	



Note: Please refer to page 5 for additional notes

Wyoming – Financial Performance for Q2 2024

Profitability & Returns for Q2 2024

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2024

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)		Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)		Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.			Curr.	Pr. Qtr.		Curr.	Pr. Qtr.							Δ vs. Pr. Qtr.	Pr. Qtr.				
Above 1.00% ROAA Banks																											
Wyoming Bank & Trust (S)	Cheyenne	1.75%	0.91%	22.88%	10.55%	\$ 1.4	2.08%	1.14%	\$ 301.5	-4.1%	\$ 132.4	2.1%	\$ 269.6	-1.3%	49.1%	\$ 23.4	7.8%	0.00%	1.70%	2.62%	0.19%	2.36%	6.91%	78.7%			
The Bank of Star Valley (S)	Afton	1.65%	0.46%	16.56%	4.29%	\$ 1.6	2.04%	0.59%	\$ 390.7	2.5%	\$ 204.9	3.0%	\$ 331.8	1.5%	61.8%	\$ 38.5	9.9%	0.19%	1.35%	3.39%	0.42%	1.90%	7.24%	44.9%			
The Converse County Bank (S)	Douglas	1.61%	0.17%	17.27%	0.99%	\$ 3.8	1.92%	0.20%	\$ 936.1	-1.6%	\$ 271.6	2.9%	\$ 844.4	-1.9%	32.2%	\$ 88.6	9.5%	0.53%	1.29%	2.70%	0.24%	2.46%	5.77%	35.9%			
Jonah Bank of Wyoming	Casper	1.58%	0.26%	18.04%	2.66%	\$ 2.0	2.03%	0.30%	\$ 498.3	-2.5%	\$ 330.5	2.4%	\$ 448.5	-2.8%	73.7%	\$ 44.8	9.0%	0.00%	1.76%	4.28%	0.20%	1.40%	6.38%	57.7%			
Sundance State Bank	Sundance	1.44%	0.25%	14.63%	1.64%	\$ 0.9	1.74%	0.19%	\$ 249.9	-1.5%	\$ 158.7	7.4%	\$ 212.2	-2.3%	74.8%	\$ 25.0	10.0%	0.54%	1.82%	3.41%	0.17%	2.06%	6.90%	51.1%			
Farmers State Bank	Pine Bluffs	1.30%	0.02%	12.92%	0.11%	\$ 0.1	1.69%	0.08%	\$ 29.3	1.5%	\$ 15.4	-3.4%	\$ 25.9	0.9%	59.3%	\$ 3.1	10.7%	0.00%	1.29%	4.84%	0.20%	0.57%	6.11%	64.6%			
Hilltop National Bank (S)	Casper	1.29%	0.21%	19.37%	2.42%	\$ 3.4	1.70%	0.36%	\$ 971.9	0.6%	\$ 485.4	2.6%	\$ 892.7	-0.2%	54.4%	\$ 74.0	7.6%	0.09%	1.16%	3.00%	0.16%	0.87%	5.49%	57.5%			
Bank of Commerce	Rawlins	1.09%	0.26%	13.25%	3.09%	\$ 0.5	1.31%	0.32%	\$ 192.3	-0.6%	\$ 101.0	1.0%	\$ 174.9	-1.0%	57.7%	\$ 16.5	8.6%	0.00%	1.79%	3.70%	0.31%	1.40%	6.89%	64.6%			
0.50% - 1.00% ROAA Banks																											
First Northern Bank of Wyoming (S)	Buffalo	0.97%	0.39%	14.79%	6.11%	\$ 2.0	1.19%	0.21%	\$ 798.6	1.8%	\$ 496.1	3.9%	\$ 705.9	-1.8%	70.3%	\$ 49.4	6.2%	0.24%	1.11%	3.63%	-0.09%	2.23%	7.13%	70.2%			
Cowboy State Bank (S)	Ranchester	0.87%	0.06%	7.34%	0.23%	\$ 0.1	1.11%	0.15%	\$ 47.4	2.0%	\$ 31.2	-1.3%	\$ 41.8	1.9%	74.6%	\$ 5.6	11.7%	4.04%	1.55%	6.33%	-0.01%	0.71%	7.39%	81.2%			
Buffalo Federal Bank	Buffalo	0.86%	0.01%	11.63%	-0.20%	\$ 0.4	1.20%	0.06%	\$ 183.7	-1.5%	\$ 138.7	1.6%	\$ 159.9	-0.8%	86.7%	\$ 14.2	7.7%	1.00%	1.85%	3.70%	0.22%	2.02%	6.51%	70.4%			
Central Bank and Trust (S)	Lander	0.86%	-0.24%	11.05%	-3.19%	\$ 0.4	1.16%	-0.22%	\$ 199.5	-2.1%	\$ 114.8	-2.5%	\$ 183.8	-1.7%	62.5%	\$ 15.6	7.8%	0.11%	0.71%	3.47%	-0.03%	0.53%	6.16%	68.4%			
Platte Valley Bank	Torrington	0.85%	0.30%	9.67%	3.45%	\$ 1.5	1.90%	0.45%	\$ 702.2	-0.1%	\$ 610.1	2.5%	\$ 598.1	0.0%	102.0%	\$ 61.3	8.7%	0.44%	1.65%	4.52%	0.42%	2.41%	7.37%	59.4%			
First National Bank of Gillette (S)	Gillette	0.85%	0.10%	10.15%	1.04%	\$ 1.3	1.21%	0.25%	\$ 572.0	-7.0%	\$ 146.5	13.2%	\$ 516.5	-7.9%	28.4%	\$ 53.1	9.3%	0.06%	1.56%	2.57%	0.21%	1.40%	7.64%	56.4%			
RSNB Bank (S)	Rock Springs	0.77%	0.01%	24.32%	0.82%	\$ 0.8	0.89%	0.08%	\$ 374.5	-4.8%	\$ 138.6	0.8%	\$ 338.5	-5.7%	40.9%	\$ 13.2	3.5%	0.12%	1.04%	2.40%	0.00%	1.27%	6.78%	65.1%			
Big Horn Federal Savings Bank	Greybull	0.77%	0.03%	7.44%	0.15%	\$ 0.7	0.99%	-0.10%	\$ 352.9	-1.2%	\$ 144.5	7.2%	\$ 297.9	-1.2%	48.5%	\$ 36.6	10.4%	0.22%	1.35%	2.78%	0.12%	1.42%	6.19%	69.2%			
Wyoming Community Bank (S)	Riverton	0.62%	0.03%	9.38%	0.56%	\$ 0.4	0.71%	-0.03%	\$ 234.3	1.9%	\$ 132.9	6.2%	\$ 207.1	4.1%	64.2%	\$ 15.7	6.7%	0.01%	1.37%	3.27%	0.02%	2.04%	7.03%	78.1%			
Security State Bank	Basin	0.50%	0.10%	7.60%	1.47%	\$ 0.6	0.59%	0.31%	\$ 438.1	-1.6%	\$ 201.3	4.2%	\$ 357.9	-2.5%	56.3%	\$ 30.0	6.8%	0.01%	1.53%	2.24%	0.21%	1.79%	6.25%	76.9%			
0.00% - 0.50% ROAA Banks																											
Cheyenne State Bank	Cheyenne	0.44%	0.38%	2.76%	2.41%	\$ 0.0	-0.29%	-0.23%	\$ 41.4	-4.6%	\$ 26.4	-13.3%	\$ 34.5	-5.4%	76.6%	\$ 6.8	16.5%	0.00%	1.74%	4.16%	-0.22%	1.95%	6.40%	107.2%			
RNB State Bank (S)	Rawlins	0.28%	0.13%	5.96%	2.77%	\$ 0.2	0.31%	0.20%	\$ 253.1	0.4%	\$ 146.1	0.1%	\$ 239.3	0.2%	61.0%	\$ 12.8	5.1%	0.06%	1.49%	3.27%	0.10%	1.37%	5.85%	89.8%			
First Federal Bank & Trust	Sheridan	0.23%	-0.06%	2.46%	-0.69%	\$ 0.4	0.46%	0.61%	\$ 613.6	-3.5%	\$ 481.9	2.2%	\$ 541.0	-5.7%	89.1%	\$ 59.2	9.7%	1.85%	1.34%	2.28%	0.40%	3.32%	5.62%	83.8%			
State Bank	Green River	0.16%	0.17%	1.18%	1.27%	\$ 0.0	0.58%	0.33%	\$ 71.0	10.3%	\$ 57.8	10.3%	\$ 61.3	11.8%	94.2%	\$ 9.2	13.0%	0.00%	0.97%	4.10%	-0.12%	2.31%	6.79%	85.5%			
Uinta Bank	Mountain View	0.08%	-0.10%	2.60%	-3.13%	\$ 0.1	0.05%	-0.13%	\$ 236.1	-7.9%	\$ 75.4	1.4%	\$ 220.6	-6.6%	34.2%	\$ 8.3	3.5%	0.37%	1.05%	1.12%	0.00%	2.95%	6.13%	91.2%			
Below 0.00% ROAA Banks																											
Summit National Bank	Hulett	-3.66%	-0.53%	-44.94%	-7.83%	\$ (0.9)	-3.65%	0.49%	\$ 93.7	-8.2%	\$ 47.7	5.5%	\$ 85.5	-8.0%	55.8%	\$ 7.1	7.6%	0.16%	1.80%	2.84%	-0.38%	1.95%	5.50%	205.4%			
Average		0.72%	0.14%	9.10%	1.29%	\$ 0.9	0.95%	0.23%	\$ 365.9	-1.3%	\$ 195.4	2.5%	\$ 324.6	-1.5%	62.8%	\$ 29.7	8.6%	0.42%	1.43%	3.36%	0.11%	1.78%	6.52%	75.5%			
Median		0.85%	0.12%	10.60%	1.16%	\$ 0.6	1.17%	0.20%	\$ 277.3	-1.5%	\$ 141.6	2.5%	\$ 254.4	-1.5%	61.4%	\$ 20.0	8.7%	0.12%	1.43%	3.33%	0.17%	1.92%	6.46%	69.7%			



Note: Please refer to page 5 for additional notes



D|A|DAVIDSON
INVESTMENT BANKING

D.A. Davidson Office Locations

ATLANTA

1201 Peachtree St NE
Suite 940
Atlanta, GA 30309
(470) 645-6385

BOSTON

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

CHICAGO

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

DENVER

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

GREAT FALLS

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

NEW YORK CITY

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

NEW YORK CITY

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

ORANGE COUNTY

3333 Michelson Drive
Ste. 900
Irvine, CA 92612
(714) 327-8800

PORTLAND

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

SALT LAKE CITY

95 S State St.
Ste. 1500
Salt Lake City, UT 84111
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701 5th Ave.
Ste. 4050
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