



D|A|DAVIDSON

BANK FINANCIAL
PERFORMANCE REPORT

WESTERN U.S. | Q4 2023



THE STRENGTH OF ADVICE
1935



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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

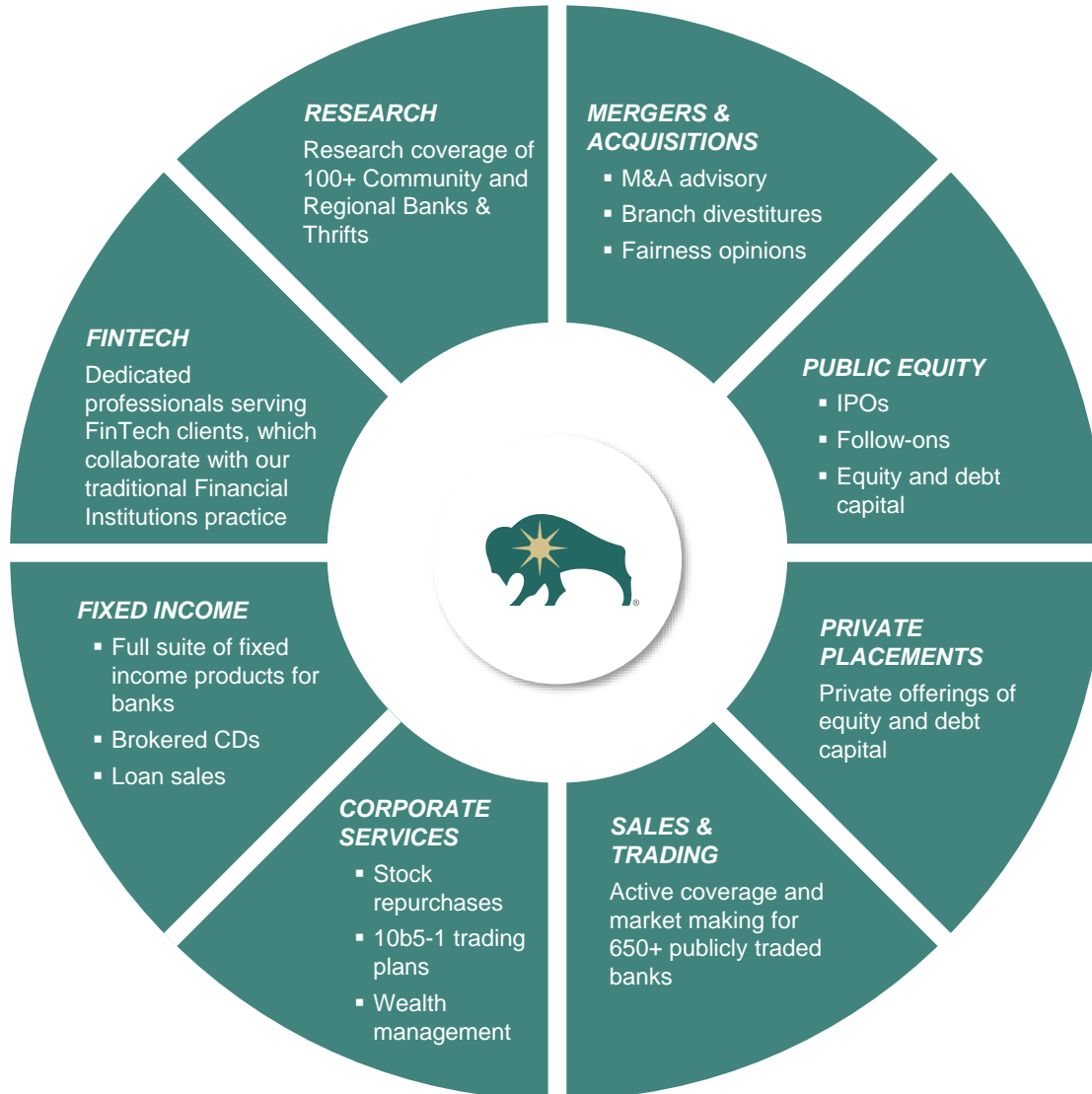


FIG GROUP HIGHLIGHTS

70+

EMPLOYEES DEDICATED TO FIG

4

EQUITY RESEARCH ANALYSTS

105

BANKS COVERED UNDER INSTITUTIONAL RESEARCH

258

M&A AND CAPITAL OFFERINGS SINCE 2014

\$17.9B

TOTAL TRANSACTION VALUE SINCE 2014



Financial Institutions Investment Banking

SENIOR INVESTMENT BANKERS

Ramsey Gregg

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

Tom Hayes

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

Chuck Stubbs

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

Bill Herrell

Managing Director
Atlanta, GA
(470) 645-6384
bherrell@dadco.com

Jay Junior

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

Eugene Katz

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

Edward Losty

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

Stephen Nelson

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

Nathan Ail

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

Peter Losty

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

Michael Engellant

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

Peter Ruiz

Vice President
Atlanta, GA
(470) 645-6385
pruiz@dadco.com

Brett Theriault

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

JUNIOR INVESTMENT BANKERS

Brian Casey

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

Rupert Cox

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

Taylor Strange

Associate
Atlanta, GA
(470) 645-6390
astrange@dadco.com

Cole Waesche

Associate
New York, NY
(410) 369-1180
cwaesche@dadco.com

Jack Durazo

Analyst
Orange County, CA
(714) 850-8356
jdurazo@dadco.com

Jair Suazo

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

Thomas Tayton

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

Fran Tonejc

Analyst
Chicago, IL
(312) 525-2779
ftonejc@dadco.com

Dylan Urban

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



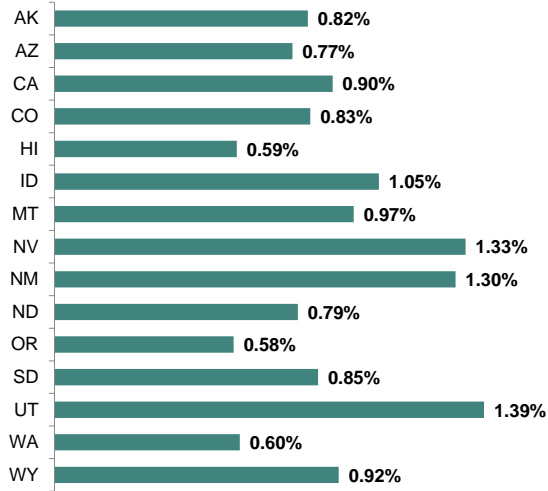
Data Sourcing and Notes

- All data sourced from S&P Capital IQ Pro; all dollars are in thousands
- Data from top level financial information (consolidated bank holding company data, or bank-level or savings institutions level data); from regulatory data sources (i.e. FFIEC call report or FR Y-9/FR Y-6 filings)
- All financial data as of 12/31/2023; most recent quarter (MRQ) financial data is used for all Performance Ratios
- Net income from net income after taxes, minority interest, extraordinary and other after-tax items (includes non-recurring income and expense items) and before preferred dividends. Return on average assets (ROAA) and return on average equity (ROAE) use same net income calculation
- Pre-tax pre-provision (PTPP) ROAA is defined as net interest income plus non-interest income minus non-interest expense divided by average total assets
- Nonperforming assets is defined as nonperforming loans and leases, restructured loans and leases, and foreclosed or repossessed assets, net of the U.S. government guaranteed portion and OREO covered by loss-sharing agreements
- The “(S)” designation following the bank’s name indicates an S-Corp. The information for S-Corp net income, ROAA, and ROAE have been adjusted to reflect the application of a 21% tax rate on all taxable income. Taxable income for the purposes of this report includes all income except income from tax-exempt securities
- A bank’s name in *italics* indicates that the bank or a subsidiary is a target of an announced or pending merger

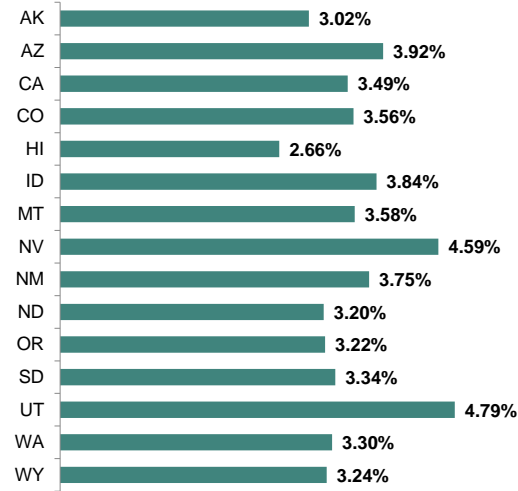


Western U.S. – Median Values by State for Q4 2023

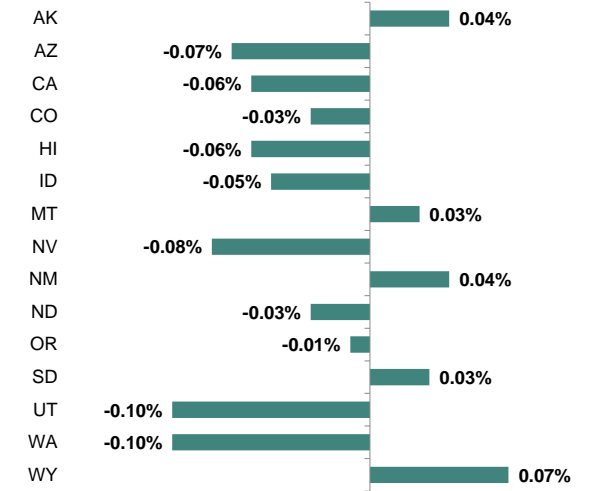
RETURN ON AVERAGE ASSETS



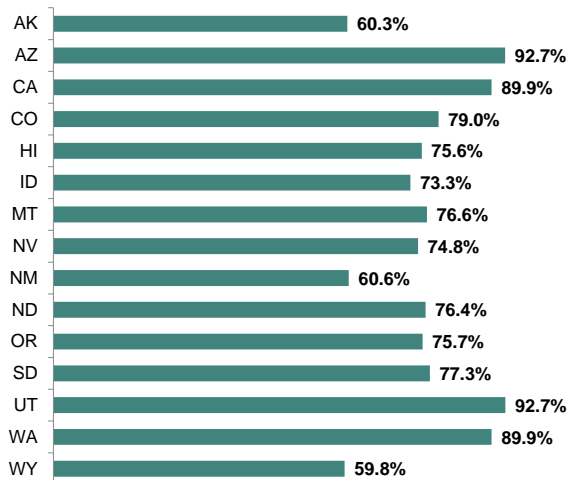
NET INTEREST MARGIN



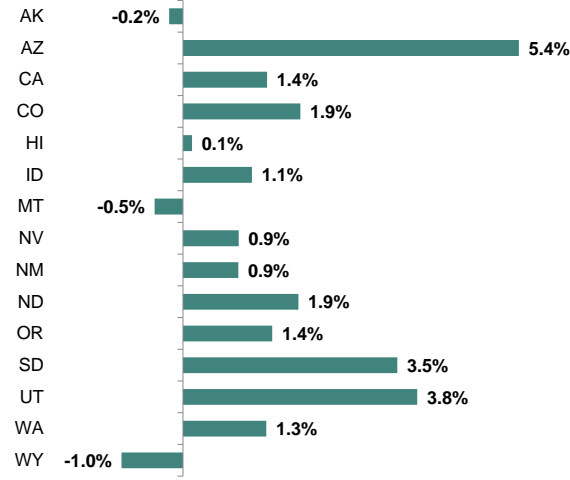
CHANGE IN NIM (BPS) VS. PRIOR QUARTER



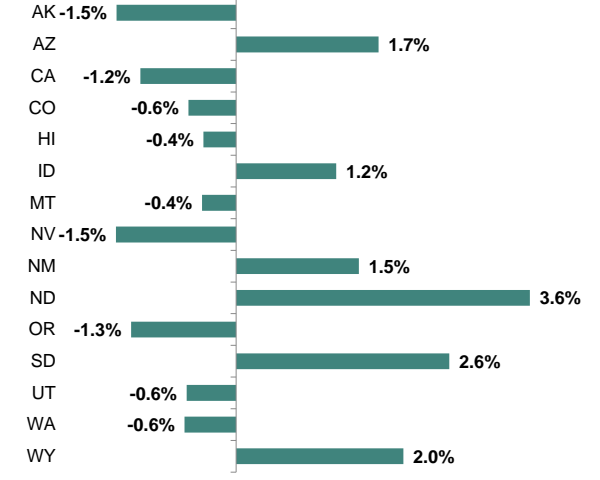
LOANS / DEPOSITS



LOAN GROWTH VS. PRIOR QUARTER

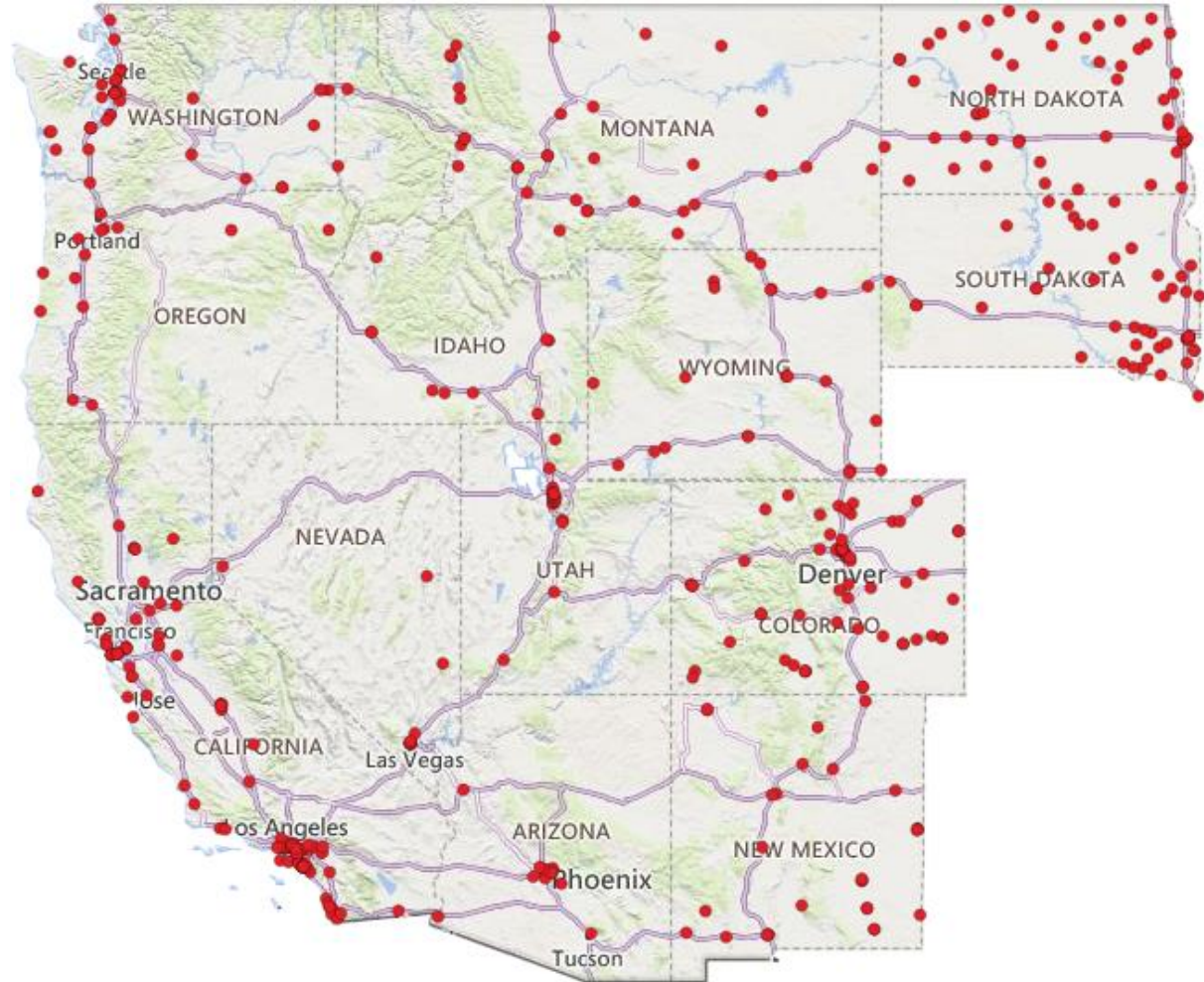


DEPOSIT GROWTH VS. PRIOR QUARTER





Bank Headquarters for Western U.S.





Alaska – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Denali State Bank	Fairbanks	1.48%	-0.26%	14.84%	-3.23%	\$ 1.9	2.42%	-0.26%	\$ 487.8	-1.6%	\$ 347.5	-2.6%	\$ 409.3	-1.9%	84.9%	\$ 50.7	10.4%	1.11%	1.80%	5.35%	0.07%	0.88%	7.24%	57.7%
First National Bank Alaska	Anchorage	1.16%	0.07%	14.93%	0.28%	\$ 16.6	1.60%	0.12%	\$ 5,730.8	3.1%	\$ 2,279.5	-2.0%	\$ 3,780.0	-3.4%	60.3%	\$ 464.8	8.1%	0.17%	0.78%	2.93%	0.15%	0.67%	6.76%	51.6%
0.50% - 1.00% ROAA Banks																								
Northrim Bank	Anchorage	0.82%	-0.49%	11.45%	-7.07%	\$ 5.8	1.33%	-0.43%	\$ 2,788.9	0.5%	\$ 1,858.3	2.2%	\$ 2,503.3	2.1%	74.2%	\$ 192.7	7.0%	0.28%	0.93%	4.17%	-0.09%	1.42%	6.74%	70.7%
First Bank (S)	Ketchikan	0.76%	-0.19%	17.04%	-7.11%	\$ 1.6	0.92%	-0.24%	\$ 835.5	0.4%	\$ 209.2	0.3%	\$ 786.8	-1.5%	26.6%	\$ 46.2	5.5%	0.52%	2.42%	3.02%	0.04%	1.62%	6.20%	73.3%
Mt. McKinley Bank	Fairbanks	0.53%	-0.22%	4.21%	-1.86%	\$ 0.9	0.56%	-0.35%	\$ 647.6	2.7%	\$ 231.1	-0.2%	\$ 547.0	1.4%	42.2%	\$ 89.0	13.8%	0.55%	1.75%	2.90%	-0.17%	1.31%	6.72%	80.7%
Average		0.95%	-0.22%	12.49%	-3.80%	\$ 5.4	1.36%	-0.23%	\$ 2,098.1	1.0%	\$ 985.1	-0.5%	\$ 1,605.3	-0.6%	57.7%	\$ 168.7	8.9%	0.53%	1.54%	3.67%	0.00%	1.18%	6.73%	66.8%
Median		0.82%	-0.22%	14.84%	-3.23%	\$ 1.9	1.33%	-0.26%	\$ 835.5	0.5%	\$ 347.5	-0.2%	\$ 786.8	-1.5%	60.3%	\$ 89.0	8.1%	0.52%	1.75%	3.02%	0.04%	1.31%	6.74%	70.7%



Arizona – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q4 2023				
		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																								
1st Bank Yuma	Yuma	1.55%	0.04%	21.16%	-1.24%	\$ 2.3	2.08%	0.28%	\$ 589.2	6.0%	\$ 306.6	12.7%	\$ 537.8	5.2%	57.0%	\$ 43.4	7.4%	0.69%	1.12%	4.17%	0.07%	0.43%	6.27%	54.4%
Goldwater Bank, National Association	Phoenix	1.52%	1.24%	12.89%	10.42%	\$ 1.7	1.90%	1.30%	\$ 433.6	-2.1%	\$ 393.3	-1.5%	\$ 286.8	-6.2%	137.1%	\$ 49.6	11.4%	1.19%	1.33%	3.68%	0.15%	2.30%	5.88%	69.4%
Republic Bank of Arizona	Phoenix	1.21%	-0.03%	12.36%	-1.79%	\$ 0.8	1.46%	-0.17%	\$ 272.0	-4.8%	\$ 201.8	7.9%	\$ 228.5	-11.6%	88.3%	\$ 26.6	9.8%	0.08%	1.05%	3.99%	0.07%	2.05%	6.57%	65.0%
Gateway Commercial Bank	Mesa	1.03%	0.21%	10.61%	1.73%	\$ 0.5	1.30%	0.22%	\$ 196.4	-7.4%	\$ 110.9	4.6%	\$ 158.6	-9.1%	70.0%	\$ 20.0	10.2%	0.00%	1.10%	2.87%	0.07%	1.75%	6.15%	55.3%
0.50% - 1.00% ROAA Banks																								
Mission Bank	Kingman	0.96%	0.19%	25.22%	3.43%	\$ 0.5	1.29%	0.27%	\$ 191.8	-1.0%	\$ 72.9	2.7%	\$ 168.5	-9.4%	43.3%	\$ 7.9	4.1%	0.15%	1.04%	3.51%	-0.06%	0.36%	6.02%	64.7%
Western Alliance Bancorporation	Phoenix	0.83%	-0.41%	8.37%	-6.43%	\$ 147.9	1.30%	-0.33%	\$ 70,862.5	0.0%	\$ 51,901.4	1.1%	\$ 55,333.0	1.9%	93.8%	\$ 5,114.9	7.3%	0.70%	0.65%	3.51%	-0.08%	2.46%	6.66%	64.7%
Commerce Bank of Arizona, Inc.	Tucson	0.71%	-0.23%	8.23%	-2.49%	\$ 0.7	0.96%	-0.30%	\$ 433.8	5.5%	\$ 324.6	6.2%	\$ 339.8	9.5%	95.5%	\$ 36.9	8.5%	0.40%	1.19%	4.05%	-0.26%	1.70%	6.77%	76.5%
Below 0.00% ROAA Banks																								
BANK 34	Scottsdale	-0.80%	0.42%	-7.45%	3.76%	\$ (1.2)	-0.14%	-0.72%	\$ 579.2	-0.1%	\$ 457.0	-4.8%	\$ 479.4	-1.7%	95.3%	\$ 63.1	10.9%	0.85%	1.28%	2.71%	-0.10%	2.75%	5.70%	105.2%
West Valley National Bank	Goodyear	-2.13%	-2.67%	-15.25%	-19.20%	\$ (0.4)	-2.13%	-2.67%	\$ 74.8	0.7%	\$ 58.3	-1.1%	\$ 63.7	1.5%	91.6%	\$ 10.4	13.9%	0.00%	1.33%	4.88%	-0.08%	0.82%	6.13%	140.9%
Scottsdale Community Bank	Scottsdale	-2.34%	1.61%	-7.55%	3.94%	\$ (0.3)	-2.07%	0.53%	\$ 51.1	8.9%	\$ 33.6	11.0%	\$ 30.6	12.0%	109.6%	\$ 14.0	27.4%	0.00%	1.21%	3.85%	-0.33%	2.94%	7.13%	154.5%
Gainey Business Bank	Scottsdale	-7.97%	4.68%	-26.86%	2.05%	\$ (0.8)	-6.17%	2.47%	\$ 39.8	30.3%	\$ 24.4	6.8%	\$ 26.7	59.2%	91.5%	\$ 11.5	29.0%	0.00%	3.38%	4.60%	-0.16%	3.77%	8.28%	233.3%
Integro Bank	Phoenix	-11.44%	0.52%	-27.50%	-2.12%	\$ (1.3)	-10.37%	0.72%	\$ 53.0	19.9%	\$ 33.7	74.1%	\$ 31.9	44.8%	105.6%	\$ 18.8	35.6%	0.00%	0.92%	5.47%	1.28%	3.13%	9.55%	300.0%
Average		-1.41%	0.46%	1.19%	-0.66%	\$ 12.5	-0.88%	0.13%	\$ 6,148.1	4.7%	\$ 4,493.2	10.0%	\$ 4,807.1	8.0%	89.9%	\$ 451.4	14.6%	0.34%	1.30%	3.94%	0.05%	2.04%	6.76%	115.3%
Median		0.77%	0.20%	8.30%	0.25%	\$ 0.5	1.13%	0.25%	\$ 234.2	0.3%	\$ 156.4	5.4%	\$ 198.5	1.7%	92.7%	\$ 23.3	10.5%	0.12%	1.16%	3.92%	-0.07%	2.17%	6.42%	73.0%



Northern California – Financial Performance for Q4 2023

Summary of financial performance for banks and thrifts headquartered in Northern California as of Q4 2023 (Northern California includes Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Napa, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sonoma, Sutter, Tehama, Trinity and Yuba Counties)

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				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.		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																								
Plumas Bank	Quincy	1.84%	-0.14%	21.90%	-2.80%	\$ 7.7	2.51%	-0.13%	\$ 1,610.2	2.4%	\$ 961.5	0.0%	\$ 1,337.3	-4.9%	71.9%	\$ 146.7	9.2%	0.76%	1.34%	4.59%	-0.08%	0.36%	6.10%	47.2%
Redwood Capital Bank	Eureka	1.39%	-0.26%	13.24%	-3.29%	\$ 1.8	1.94%	-0.37%	\$ 521.4	0.9%	\$ 388.4	0.5%	\$ 460.5	0.2%	84.4%	\$ 56.7	10.9%	0.12%	1.58%	4.18%	0.07%	0.47%	5.06%	56.9%
Cornerstone Community Bank	Red Bluff	1.24%	-0.02%	15.40%	-0.97%	\$ 2.0	1.73%	-0.14%	\$ 642.9	2.1%	\$ 482.2	2.6%	\$ 565.0	-1.9%	85.4%	\$ 54.6	8.5%	0.00%	1.21%	3.67%	-0.13%	1.71%	5.81%	53.0%
TriCo Bancshares	Chico	1.03%	-0.18%	9.50%	-1.50%	\$ 26.1	1.68%	-0.16%	\$ 9,910.1	0.1%	\$ 6,794.9	1.3%	\$ 7,834.0	-2.2%	86.7%	\$ 844.7	8.8%	0.36%	1.79%	3.70%	-0.08%	1.06%	5.68%	57.3%
0.50% - 1.00% ROAA Banks																								
Savings Bank of Mendocino County	Ukiah	0.94%	-0.06%	8.95%	-1.13%	\$ 3.2	1.23%	-0.08%	\$ 1,297.6	0.6%	\$ 702.3	0.2%	\$ 1,053.1	-3.0%	66.7%	\$ 156.0	12.0%	0.06%	2.64%	3.18%	0.02%	0.48%	5.16%	61.8%
River Valley Community Bank	Yuba City	0.90%	0.01%	12.71%	-0.93%	\$ 1.3	1.31%	0.03%	\$ 581.2	-1.1%	\$ 294.7	3.8%	\$ 532.6	-2.1%	55.3%	\$ 45.1	7.8%	0.00%	1.45%	3.19%	0.04%	1.27%	5.15%	59.0%
Exchange Bank	Santa Rosa	0.78%	0.05%	11.81%	-0.17%	\$ 6.8	0.97%	-0.05%	\$ 3,367.6	0.1%	\$ 1,594.7	0.2%	\$ 2,838.6	-2.7%	56.2%	\$ 255.4	7.6%	0.29%	2.59%	2.55%	-0.03%	0.92%	5.38%	68.1%
Golden Valley Bank	Chico	0.77%	-0.05%	11.03%	-1.44%	\$ 1.0	1.08%	-0.08%	\$ 488.6	-3.8%	\$ 240.1	0.6%	\$ 448.0	-4.8%	53.6%	\$ 37.5	7.7%	0.00%	1.64%	3.14%	0.02%	1.16%	5.47%	65.4%
Big Poppy Holdings, Inc.	Santa Rosa	0.75%	-0.06%	12.31%	-1.38%	\$ 10.6	1.04%	-0.07%	\$ 5,900.5	2.8%	\$ 3,825.1	0.7%	\$ 4,299.0	-2.9%	89.0%	\$ 294.9	5.0%	0.73%	2.20%	2.04%	-0.16%	3.94%	6.45%	48.8%
Summit State Bank	Santa Rosa	0.68%	0.05%	7.95%	0.20%	\$ 1.9	0.94%	0.07%	\$ 1,122.5	-1.7%	\$ 953.8	0.7%	\$ 1,009.7	-2.1%	94.5%	\$ 89.9	8.1%	0.98%	1.60%	2.83%	0.04%	2.79%	5.64%	67.2%
0.00% - 0.50% ROAA Banks																								
Column National Association	Chico	0.05%	-0.11%	0.59%	-1.49%	\$ 0.1	-0.43%	-0.12%	\$ 448.2	-2.4%	\$ 205.5	-0.5%	\$ 390.4	-3.7%	52.6%	\$ 37.9	8.5%	0.28%	1.18%	3.53%	0.09%	1.26%	4.76%	108.8%
Below 0.00% ROAA Banks																								
Luther Burbank Corporation	Santa Rosa	-0.30%	-0.39%	-3.50%	-4.59%	\$ (6.1)	-0.17%	-0.45%	\$ 8,233.1	1.2%	\$ 6,831.8	0.1%	\$ 5,853.9	1.1%	116.7%	\$ 698.4	8.5%	0.19%	0.63%	0.78%	-0.23%	4.27%	4.53%	100.4%
Average		0.84%	-0.10%	10.16%	-1.62%	\$ 4.7	1.15%	-0.13%	\$ 2,843.6	0.1%	\$ 1,939.6	0.8%	\$ 2,218.5	-2.4%	76.1%	\$ 226.5	8.5%	0.31%	1.65%	3.12%	-0.04%	1.64%	5.43%	66.2%
Median		0.84%	-0.06%	11.42%	-1.41%	\$ 2.0	1.15%	-0.10%	\$ 1,210.0	0.4%	\$ 828.1	0.5%	\$ 1,031.4	-2.5%	78.1%	\$ 118.3	8.5%	0.24%	1.59%	3.19%	-0.01%	1.21%	5.43%	60.4%



Bay Area California – Financial Performance for Q4 2023

Summary of financial performance for banks and thrifts headquartered in the Bay Area as of Q4 2023 (Bay Area includes Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara Counties)

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				NIM				
		Δ vs. Curr.	Pr. Qtr.	Δ vs. Curr.	Pr. Qtr.		Δ vs. Curr.	Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.		Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	Δ vs. Curr.	Pr. Qtr.	Cost of Deposits	Yield on Loans	Ratio
Above 1.00% ROAA Banks																								
California Pacific Bank	San Francisco	4.46%	0.19%	9.72%	0.39%	\$ 1.0	6.61%	0.06%	\$ 86.5	3.6%	\$ 64.3	2.7%	\$ 44.4	5.1%	145.1%	\$ 41.1	47.5%	3.14%	8.39%	9.04%	0.77%	1.91%	11.42%	33.6%
Westamerica Bancorporation	San Rafael	2.37%	-0.06%	16.82%	-1.62%	\$ 39.5	3.29%	-0.06%	\$ 6,371.5	-3.1%	\$ 866.6	-2.2%	\$ 5,475.0	-3.9%	15.8%	\$ 650.9	10.4%	0.01%	1.95%	4.44%	-0.02%	0.12%	5.31%	32.4%
Summit Bank	Oakland	1.59%	-0.01%	11.45%	-0.80%	\$ 1.3	2.64%	0.08%	\$ 318.5	-3.6%	\$ 185.0	-3.8%	\$ 264.4	-4.7%	70.0%	\$ 45.2	14.2%	0.11%	3.23%	5.37%	0.15%	0.77%	6.50%	50.8%
Pinnacle Bank	Gilroy	1.54%	0.13%	15.24%	0.85%	\$ 3.3	2.24%	0.25%	\$ 817.4	-3.1%	\$ 559.1	4.9%	\$ 714.7	-4.3%	78.2%	\$ 87.9	10.8%	0.00%	1.06%	4.66%	-0.15%	1.65%	7.19%	55.9%
California Bank of Commerce	Walnut Creek	1.18%	-0.01%	9.65%	-0.41%	\$ 5.9	1.70%	-0.06%	\$ 1,982.5	0.1%	\$ 1,560.6	-0.9%	\$ 1,627.2	-4.8%	95.9%	\$ 238.7	12.1%	0.19%	1.03%	3.95%	0.06%	2.18%	6.24%	58.7%
Bank of San Francisco	San Francisco	1.06%	-0.14%	9.54%	-1.74%	\$ 1.6	1.70%	-0.01%	\$ 612.0	0.0%	\$ 501.9	-0.5%	\$ 535.4	-0.2%	93.8%	\$ 68.2	11.2%	0.00%	1.34%	3.70%	-0.02%	1.61%	5.06%	54.5%
Mechanics Bank	Walnut Creek	1.04%	-0.23%	8.48%	-2.42%	\$ 46.1	1.53%	-0.01%	\$ 17,505.5	-1.9%	\$ 10,781.9	-3.3%	\$ 14,301.9	-2.5%	75.4%	\$ 1,340.1	8.1%	0.32%	1.24%	3.17%	-0.10%	1.03%	5.18%	50.5%
Heritage Commerce Corp	San Jose	1.01%	-0.16%	8.02%	-1.60%	\$ 13.3	1.42%	-0.24%	\$ 5,194.1	-3.9%	\$ 3,352.6	2.0%	\$ 4,378.5	-4.3%	76.6%	\$ 496.2	9.9%	0.13%	1.43%	3.43%	-0.16%	1.44%	5.39%	56.2%
United Business Bank	Walnut Creek	1.00%	-0.18%	7.09%	-1.37%	\$ 6.4	1.75%	-0.01%	\$ 2,535.9	-0.9%	\$ 1,927.8	-2.1%	\$ 2,145.8	-0.7%	89.8%	\$ 316.0	12.7%	0.48%	1.14%	4.02%	-0.18%	1.42%	5.38%	56.2%
0.50% - 1.00% ROAA Banks																								
Pacific Coast Bankers' Bank	Walnut Creek	0.88%	0.42%	8.78%	4.26%	\$ 3.0	1.12%	0.48%	\$ 1,045.1	-27.2%	\$ 336.4	-0.7%	\$ 396.3	-22.7%	84.9%	\$ 136.0	13.0%	0.00%	1.09%	2.08%	0.08%	2.37%	7.39%	75.1%
Bank of the Orient	San Francisco	0.81%	-0.48%	5.56%	-3.46%	\$ 1.8	1.41%	-0.41%	\$ 885.2	1.0%	\$ 690.6	1.6%	\$ 709.2	0.9%	97.4%	\$ 128.6	14.5%	0.02%	1.96%	3.94%	-0.25%	2.82%	6.58%	63.7%
Wells Fargo & Company	San Francisco	0.72%	-0.49%	7.48%	-5.12%	\$ 3,446.0	1.02%	-0.59%	\$ 1,932,472.0	1.2%	\$ 939,825.0	-0.6%	\$ 1,358,264.0	0.3%	69.2%	\$ 140,273.0	7.4%	0.51%	1.55%	2.91%	-0.11%	1.58%	6.42%	75.9%
Fremont Bancorporation (S)	Fremont	0.57%	-0.85%	9.33%	-14.37%	\$ 8.1	0.77%	-1.22%	\$ 5,615.9	-1.3%	\$ 4,508.1	1.8%	\$ 4,981.8	-1.7%	90.5%	\$ 349.9	6.2%	0.54%	1.44%	3.70%	0.02%	1.87%	5.86%	81.3%
Community Bank of the Bay	Oakland	0.56%	-0.65%	3.05%	-3.76%	\$ 1.5	0.69%	-1.28%	\$ 974.6	-8.5%	\$ 676.4	-0.8%	\$ 635.2	-12.0%	106.5%	\$ 71.6	7.4%	0.74%	0.92%	3.24%	0.08%	2.20%	5.73%	79.1%
0.00% - 0.50% ROAA Banks																								
Metropolitan Bank	Oakland	0.38%	-0.41%	3.15%	-3.45%	\$ 0.2	0.58%	-0.58%	\$ 222.4	-0.9%	\$ 183.8	-0.4%	\$ 182.8	-1.2%	100.6%	\$ 26.9	12.1%	0.52%	1.56%	3.35%	-0.43%	3.35%	6.44%	82.6%
Mission National Bank	San Francisco	0.20%	-3.13%	0.99%	-14.98%	\$ 0.1	0.30%	-4.45%	\$ 201.3	6.4%	\$ 146.2	3.4%	\$ 152.2	8.4%	96.1%	\$ 38.8	19.3%	0.00%	1.54%	3.40%	0.00%	2.02%	5.16%	93.3%
Avidbank	San Jose	0.11%	-0.92%	1.35%	-12.30%	\$ 0.6	1.47%	0.01%	\$ 2,225.6	1.3%	\$ 1,740.6	4.2%	\$ 1,654.9	-3.2%	105.2%	\$ 181.4	8.2%	0.06%	1.10%	3.54%	0.13%	2.78%	7.31%	58.9%
Beneficial State Bank	Oakland	0.11%	-0.74%	1.36%	-8.96%	\$ 0.5	0.37%	-1.00%	\$ 1,812.6	1.3%	\$ 1,264.8	2.6%	\$ 1,539.9	-1.3%	82.1%	\$ 166.1	9.2%	1.66%	2.26%	3.62%	0.00%	1.31%	5.81%	90.2%
Bank of Marin Bancorp	Novato	0.06%	-0.45%	0.58%	-4.40%	\$ 0.6	0.75%	0.05%	\$ 3,805.1	-5.7%	\$ 2,073.7	-0.6%	\$ 3,291.2	-4.4%	63.0%	\$ 362.5	9.7%	0.21%	1.21%	2.60%	0.05%	1.16%	4.73%	70.5%
Beacon Business Bank, N.A. (S)	San Francisco	0.03%	0.44%	0.44%	5.66%	\$ 0.0	0.34%	0.17%	\$ 165.6	-9.9%	\$ 95.7	5.2%	\$ 119.5	-14.4%	80.0%	\$ 14.7	8.9%	0.01%	1.70%	2.90%	-0.19%	1.40%	5.90%	88.3%
Below 0.00% ROAA Banks																								
First F.S.L.B. of San Rafael	San Rafael	-0.09%	-0.03%	-0.46%	-0.12%	\$ (0.0)	-0.09%	-0.02%	\$ 228.6	0.6%	\$ 209.9	0.5%	\$ 175.1	0.7%	119.9%	\$ 42.9	18.8%	0.00%	0.62%	2.50%	-0.11%	2.34%	4.53%	103.5%
Gateway Bank, F.S.B.	Oakland	-1.23%	-1.10%	-11.39%	-9.63%	\$ (0.6)	-1.11%	-0.78%	\$ 197.7	10.6%	\$ 148.3	8.3%	\$ 168.4	2.5%	88.0%	\$ 28.0	14.2%	1.10%	1.11%	2.06%	-0.19%	3.32%	5.34%	154.3%
Average		0.83%	-0.40%	5.74%	-3.61%	\$ 162.7	1.39%	-0.44%	\$ 90,239.8	-2.0%	\$ 44,168.2	1.0%	\$ 63,716.3	-3.1%	87.4%	\$ 6,595.7	13.0%	0.44%	1.77%	3.71%	-0.03%	1.85%	6.13%	71.2%
Median		0.77%	-0.21%	7.29%	-2.08%	\$ 1.5	1.26%	-0.04%	\$ 1,009.9	-0.9%	\$ 683.5	0.0%	\$ 712.0	-2.1%	88.9%	\$ 132.3	11.0%	0.16%	1.39%	3.49%	-0.02%	1.76%	5.84%	67.1%



Central California – Financial Performance for Q4 2023

Summary of financial performance for banks and thrifts headquartered in Central California as of Q4 2023 (Central California includes Alpine, Amador, Calaveras, El Dorado, Fresno, Inyo, Kern, Kings, Madera, Mariposa, Merced, Mono, Placer, Sacramento, San Benito, San Joaquin, Solano, Stanislaus, Tulare, Tuolumne and Yolo Counties)

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				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.		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																								
1867 Western Financial Corporation	Stockton	3.71%	4.31%	25.83%	30.12%	\$ 42.8	1.15%	-0.61%	\$ 4,560.9	1.8%	\$ 2,215.4	1.0%	\$ 3,669.5	0.4%	60.4%	\$ 665.2	14.7%	0.17%	3.47%	2.81%	0.02%	1.21%	5.58%	64.9%
FFB Bank	Fresno	2.31%	-0.47%	20.09%	-4.92%	\$ 7.9	3.76%	-0.13%	\$ 1,362.4	4.2%	\$ 924.7	3.4%	\$ 1,147.1	1.1%	80.6%	\$ 166.7	12.2%	0.12%	1.08%	5.21%	-0.04%	0.83%	6.65%	45.9%
Mission Bank	Bakersfield	1.85%	-0.11%	18.79%	-1.88%	\$ 7.7	2.76%	-0.05%	\$ 1,643.0	2.0%	\$ 1,210.5	4.3%	\$ 1,437.9	1.9%	84.2%	\$ 169.5	10.3%	0.02%	1.50%	4.58%	-0.11%	1.32%	6.30%	41.0%
United Security Bank	Fresno	1.62%	0.15%	15.77%	0.83%	\$ 5.0	2.39%	0.30%	\$ 1,210.1	-5.0%	\$ 920.0	-5.4%	\$ 1,007.8	1.7%	91.3%	\$ 127.3	10.6%	0.95%	1.70%	4.12%	0.08%	0.65%	5.86%	47.4%
Farmers & Merchants Bancorp	Lodi	1.60%	-0.04%	16.06%	-0.85%	\$ 21.4	2.52%	0.10%	\$ 5,311.7	-1.2%	\$ 3,654.7	2.7%	\$ 4,670.9	-1.7%	78.2%	\$ 536.3	10.1%	0.02%	2.05%	4.17%	0.02%	1.12%	6.05%	41.9%
First Northern Bank of Dixon	Dixon	1.43%	0.48%	18.92%	5.14%	\$ 6.9	1.57%	0.18%	\$ 1,871.6	-1.6%	\$ 1,069.1	1.5%	\$ 1,693.8	-3.1%	63.1%	\$ 153.5	8.2%	0.34%	1.55%	3.64%	0.23%	0.64%	5.37%	57.8%
Five Star Bank	Roseville	1.39%	-0.07%	13.94%	-0.90%	\$ 11.9	2.09%	-0.12%	\$ 3,587.7	2.5%	\$ 3,093.2	2.4%	\$ 3,036.0	-0.2%	101.9%	\$ 344.6	9.6%	0.05%	1.11%	3.37%	-0.12%	2.39%	5.71%	40.3%
River City Bank	Sacramento	1.33%	-0.07%	16.30%	-0.20%	\$ 16.8	1.88%	-0.50%	\$ 4,932.0	0.2%	\$ 3,597.6	5.2%	\$ 4,320.7	2.2%	83.3%	\$ 417.7	8.5%	0.00%	2.67%	2.54%	-0.43%	2.90%	4.35%	28.3%
Oak Valley Community Bank	Oakdale	1.26%	-0.31%	15.84%	-5.44%	\$ 6.0	1.90%	-0.23%	\$ 1,842.3	0.4%	\$ 1,015.2	4.7%	\$ 1,650.7	-1.0%	61.5%	\$ 162.3	8.8%	0.00%	1.07%	4.07%	-0.17%	0.56%	4.84%	52.0%
Central Valley Community Bank	Fresno	1.11%	-0.03%	10.52%	-1.04%	\$ 6.9	1.46%	-0.13%	\$ 2,431.7	-0.1%	\$ 1,290.8	1.2%	\$ 2,042.4	-5.0%	63.2%	\$ 220.8	9.3%	0.04%	1.14%	3.66%	0.06%	0.88%	5.65%	60.2%
Murphy Bank (S)	Fresno	1.03%	-0.17%	7.99%	-1.56%	\$ 1.0	1.38%	-0.20%	\$ 368.4	-2.6%	\$ 315.7	-2.1%	\$ 301.0	-2.9%	104.9%	\$ 48.3	13.1%	0.10%	1.28%	3.73%	0.00%	3.68%	7.36%	63.5%
0.50% - 1.00% ROAA Banks																								
El Dorado Savings Bank, F.S.B.	Placerville	0.96%	0.06%	8.07%	0.12%	\$ 5.9	1.16%	0.01%	\$ 2,445.4	-3.8%	\$ 555.2	-0.8%	\$ 2,137.5	-4.3%	26.0%	\$ 296.0	12.1%	0.05%	1.08%	2.46%	0.01%	0.44%	3.50%	57.6%
Sierra Bancorp	Porterville	0.67%	-0.37%	8.10%	-4.62%	\$ 6.3	2.80%	1.40%	\$ 3,729.8	-0.2%	\$ 2,090.4	-0.5%	\$ 2,761.2	-3.8%	75.7%	\$ 309.3	8.4%	0.21%	1.12%	3.18%	0.01%	1.25%	4.78%	47.5%
0.00% - 0.50% ROAA Banks																								
BAC Community Bank (S)	Stockton	0.43%	-0.03%	6.21%	-0.68%	\$ 0.9	0.50%	-0.03%	\$ 816.6	-2.6%	\$ 424.3	-0.7%	\$ 708.0	-3.4%	59.9%	\$ 59.4	7.3%	0.00%	1.61%	2.76%	-0.02%	0.68%	4.78%	81.7%
Average		1.48%	0.24%	14.46%	1.01%	\$ 10.5	1.95%	0.00%	\$ 2,579.5	-0.4%	\$ 1,598.3	1.2%	\$ 2,184.6	-1.3%	73.9%	\$ 262.7	10.2%	0.15%	1.60%	3.59%	-0.03%	1.32%	5.48%	52.1%
Median		1.36%	-0.05%	15.81%	-0.88%	\$ 6.9	1.89%	-0.09%	\$ 2,151.7	-0.2%	\$ 1,139.8	1.3%	\$ 1,868.1	-1.3%	77.0%	\$ 195.2	9.9%	0.05%	1.39%	3.65%	0.00%	1.00%	5.62%	49.7%



Central Coast California – Financial Performance for Q4 2023

Summary of financial performance for banks and thrifts headquartered in the Central Coast as of Q4 2023 (Central Coast includes Monterey, San Luis Obispo, Santa Barbara, Santa Cruz and Ventura Counties)

Profitability & Returns for Q4 2023									Balance Sheet						Capital & Credit Quality				Performance Ratios for Q4 2023					
Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Santa Cruz County Bank	Santa Cruz	1.99%	-0.07%	15.89%	-1.41%	\$ 8.9	2.76%	-0.34%	\$ 1,794.3	1.2%	\$ 1,411.3	2.6%	\$ 1,515.4	-0.9%	93.1%	\$ 202.2	11.4%	0.38%	1.70%	4.83%	-0.07%	1.17%	6.89%	42.3%
Pacific Valley Bank	Salinas	1.02%	-0.03%	8.07%	-0.66%	\$ 1.4	1.45%	-0.04%	\$ 586.3	5.7%	\$ 452.5	5.7%	\$ 513.4	5.8%	88.2%	\$ 68.1	11.6%	0.02%	1.66%	3.82%	0.26%	1.73%	5.69%	63.8%
Community Bank of Santa Maria	Santa Maria	1.00%	0.03%	13.64%	-0.61%	\$ 1.0	1.39%	0.09%	\$ 391.7	-0.2%	\$ 238.7	3.4%	\$ 356.3	-1.5%	67.0%	\$ 32.8	8.4%	0.00%	1.04%	3.82%	0.17%	0.57%	5.70%	63.3%
0.50% - 1.00% ROAA Banks																								
American Riviera Bank	Santa Barbara	0.78%	-0.12%	8.67%	-1.99%	\$ 2.5	1.24%	-0.01%	\$ 1,264.6	-0.3%	\$ 946.4	0.6%	\$ 1,059.5	-4.7%	89.3%	\$ 113.6	9.0%	0.05%	1.23%	3.43%	-0.17%	1.01%	5.05%	65.8%
0.00% - 0.50% ROAA Banks																								
Community West Bank, N.A.	Goleta	0.46%	-0.43%	4.28%	-4.05%	\$ 1.2	0.78%	-0.48%	\$ 1,087.8	-4.6%	\$ 967.5	1.6%	\$ 865.6	-5.5%	111.8%	\$ 114.1	10.5%	0.67%	1.29%	3.90%	-0.11%	1.93%	5.67%	81.1%
Montecito Bank & Trust	Santa Barbara	0.35%	-0.11%	5.76%	-2.03%	\$ 2.0	0.48%	-0.14%	\$ 2,132.7	2.4%	\$ 1,230.9	1.4%	\$ 1,845.8	-0.4%	66.7%	\$ 140.6	6.6%	0.16%	1.16%	3.19%	-0.07%	0.60%	4.74%	86.1%
1st Capital Bank	Salinas	0.32%	-0.20%	4.50%	-3.08%	\$ 0.8	1.00%	-0.16%	\$ 988.4	0.5%	\$ 620.8	3.3%	\$ 891.2	-1.6%	69.7%	\$ 76.3	7.7%	0.01%	1.15%	3.49%	0.03%	0.81%	5.29%	70.3%
Below 0.00% ROAA Banks																								
Monterey County Bank	Monterey	-0.57%	-1.77%	-16.70%	-57.20%	\$ (0.3)	-0.99%	-2.19%	\$ 202.4	-3.4%	\$ 67.6	3.3%	\$ 167.2	-6.9%	40.4%	\$ 10.3	5.1%	7.57%	2.36%	2.92%	-0.32%	1.38%	6.31%	134.4%
Average		0.67%	-0.34%	5.51%	-8.88%	\$ 2.2	1.01%	-0.41%	\$ 1,056.0	0.2%	\$ 742.0	2.7%	\$ 901.8	-2.0%	78.3%	\$ 94.8	8.8%	1.11%	1.45%	3.68%	-0.04%	1.15%	5.67%	75.9%
Median		0.62%	-0.12%	6.92%	-2.01%	\$ 1.3	1.12%	-0.15%	\$ 1,038.1	0.1%	\$ 783.6	3.0%	\$ 878.4	-1.6%	78.9%	\$ 95.0	8.7%	0.11%	1.26%	3.66%	-0.07%	1.09%	5.68%	68.1%

Note: Please refer to page 5 for additional notes



Los Angeles California – Financial Performance for Q4 2023

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q4 2023 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				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.		Equity (\$MM)	TCE / TA	NPA's / Assets	LLR / Loans	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
First Credit Bank (S)	Los Angeles	4.47%	-0.12%	11.61%	-0.53%	\$ 6.4	5.96%	-0.32%	\$ 578.1	4.2%	\$ 477.8	2.6%	\$ 350.1	6.8%	136.5%	\$ 221.4	38.3%	1.81%	2.87%	7.70%	0.31%	3.94%	10.81%	19.6%
First General Bank	Rowland Heights	3.19%	-0.88%	14.60%	-4.94%	\$ 9.0	5.38%	-0.56%	\$ 1,149.8	-1.1%	\$ 895.6	-3.4%	\$ 834.1	-2.3%	107.4%	\$ 246.1	21.4%	0.25%	1.55%	6.98%	-0.28%	2.72%	9.85%	30.5%
Preferred Bank	Los Angeles	2.15%	-0.11%	21.00%	-1.81%	\$ 35.8	3.27%	-0.10%	\$ 6,659.8	0.4%	\$ 5,282.8	2.8%	\$ 5,711.4	0.5%	92.5%	\$ 694.6	10.4%	0.68%	1.48%	4.24%	-0.16%	3.81%	8.33%	24.6%
Commonwealth Business Bank	Los Angeles	1.59%	0.09%	12.34%	0.26%	\$ 7.2	2.19%	0.10%	\$ 1,760.4	-5.3%	\$ 1,422.3	0.1%	\$ 1,453.9	-6.2%	97.8%	\$ 232.5	13.2%	0.31%	1.08%	3.87%	-0.16%	3.29%	7.07%	48.2%
Malaga Bank, FSB	Palos Verdes Estates	1.59%	0.06%	11.66%	-0.09%	\$ 6.0	2.25%	0.08%	\$ 1,474.0	-5.1%	\$ 1,273.1	-0.7%	\$ 935.2	-6.8%	136.1%	\$ 208.6	14.2%	0.00%	0.31%	3.16%	0.10%	1.65%	4.64%	29.2%
American Plus Bank, N.A.	Arcadia	1.51%	-0.53%	8.57%	-2.99%	\$ 2.6	2.17%	-0.63%	\$ 673.3	0.4%	\$ 578.3	0.3%	\$ 542.8	0.8%	106.5%	\$ 121.2	18.0%	0.25%	1.45%	3.44%	-0.38%	4.42%	7.38%	36.9%
CommerceWest Bank	Irvine	1.48%	-0.49%	13.22%	-5.98%	\$ 4.0	2.08%	-0.13%	\$ 1,302.0	22.9%	\$ 724.4	-1.3%	\$ 1,164.6	25.4%	62.2%	\$ 120.2	9.3%	0.32%	1.59%	3.95%	-0.04%	1.03%	5.45%	52.5%
Cathay General Bancorp	Los Angeles	1.41%	-0.02%	12.31%	-0.15%	\$ 82.5	1.46%	-0.37%	\$ 23,081.5	1.0%	\$ 19,557.4	2.5%	\$ 19,325.4	-1.6%	101.2%	\$ 2,356.8	10.4%	0.39%	0.79%	3.27%	-0.11%	2.88%	6.21%	56.1%
East West Bancorp, Inc.	Pasadena	1.36%	-0.29%	14.27%	-3.16%	\$ 239.0	2.05%	-0.22%	\$ 69,612.9	1.9%	\$ 52,210.9	2.6%	\$ 56,126.8	1.7%	93.0%	\$ 6,484.6	9.4%	0.31%	1.28%	3.46%	-0.12%	2.62%	6.61%	44.5%
New OMNI Bank, N.A.	Alhambra	1.30%	-0.14%	5.33%	-0.79%	\$ 1.7	1.86%	0.01%	\$ 538.5	-0.6%	\$ 378.4	0.3%	\$ 359.8	-0.7%	105.2%	\$ 89.3	16.6%	0.00%	1.37%	4.41%	-0.12%	3.87%	8.12%	57.9%
Sunwest Bank	Irvine	1.29%	0.16%	15.25%	1.74%	\$ 9.6	1.90%	-0.03%	\$ 2,974.0	0.0%	\$ 2,155.1	5.2%	\$ 2,557.2	2.7%	84.3%	\$ 262.6	8.8%	0.60%	1.92%	4.39%	-0.05%	1.41%	6.83%	61.1%
Chino Commercial Bank, N.A.	Chino	1.21%	-0.02%	12.97%	-0.73%	\$ 1.4	1.70%	-0.03%	\$ 446.8	-4.0%	\$ 178.8	0.6%	\$ 326.4	-6.2%	54.8%	\$ 43.7	9.8%	0.46%	2.50%	3.11%	0.00%	1.12%	5.78%	52.6%
American Continental Bank	City of Industry	1.20%	-0.32%	8.02%	-2.53%	\$ 1.0	1.67%	-0.44%	\$ 350.6	1.5%	\$ 254.6	-1.2%	\$ 285.9	2.1%	89.1%	\$ 50.1	14.4%	0.01%	1.69%	3.96%	-0.04%	3.82%	7.74%	59.8%
RBB Bancorp	Los Angeles	1.20%	0.37%	9.56%	2.84%	\$ 12.1	1.66%	0.34%	\$ 4,026.0	-1.1%	\$ 3,033.8	-2.8%	\$ 3,174.8	0.7%	95.6%	\$ 436.8	11.1%	0.75%	1.38%	2.73%	-0.14%	3.41%	6.01%	48.9%
HCN Bank (S)	Riverside	1.18%	-0.68%	11.81%	-7.18%	\$ 2.8	2.89%	0.39%	\$ 903.7	-1.8%	\$ 709.5	-0.7%	\$ 799.6	-2.6%	88.7%	\$ 95.8	10.6%	0.00%	1.38%	3.91%	-0.02%	0.92%	5.22%	38.5%
CVB Financial Corp.	Ontario	1.17%	-0.21%	9.73%	-1.69%	\$ 48.5	1.72%	-0.24%	\$ 16,021.0	0.7%	\$ 8,904.9	0.3%	\$ 11,433.6	-7.5%	77.9%	\$ 1,296.9	8.5%	0.19%	0.98%	3.13%	-0.07%	0.62%	5.18%	47.0%
American Business Bank	Los Angeles	1.14%	0.11%	15.34%	0.85%	\$ 11.4	1.67%	0.15%	\$ 3,902.7	0.7%	\$ 2,579.6	2.7%	\$ 3,497.4	-0.2%	73.8%	\$ 313.8	8.0%	0.20%	1.10%	3.19%	0.05%	1.18%	5.21%	49.1%
Mega Bank	San Gabriel	1.10%	-0.40%	8.77%	-2.83%	\$ 1.3	2.08%	-0.06%	\$ 492.4	4.6%	\$ 374.1	3.1%	\$ 416.2	5.4%	89.9%	\$ 61.8	12.6%	0.38%	1.23%	4.24%	-0.16%	3.72%	8.11%	52.0%
Partners Bank of California	Mission Viejo	1.08%	0.08%	10.18%	0.83%	\$ 1.3	1.82%	0.32%	\$ 487.6	6.5%	\$ 395.5	3.1%	\$ 404.3	6.6%	97.8%	\$ 50.4	10.3%	0.00%	1.97%	3.65%	0.02%	2.02%	5.44%	54.7%
Golden State Bank	Glendale	1.06%	-0.03%	10.73%	-0.45%	\$ 1.9	1.79%	0.19%	\$ 729.5	2.5%	\$ 564.3	1.9%	\$ 622.9	3.0%	90.6%	\$ 72.6	10.0%	0.86%	1.36%	3.72%	-0.06%	3.29%	7.06%	52.3%
Hanni Financial Corporation	Los Angeles	1.00%	-0.01%	9.78%	-0.18%	\$ 18.6	1.32%	-0.40%	\$ 7,570.3	3.0%	\$ 6,194.4	2.7%	\$ 6,280.6	0.3%	98.6%	\$ 689.1	9.1%	0.20%	1.12%	2.92%	-0.10%	2.60%	5.88%	58.6%
0.50% - 1.00% ROAA Banks																								
Open Bank	Los Angeles	0.98%	-0.01%	11.48%	-0.14%	\$ 5.4	1.47%	-0.16%	\$ 2,147.7	0.2%	\$ 1,767.6	0.5%	\$ 1,809.2	-1.0%	97.7%	\$ 190.4	8.9%	0.40%	1.24%	3.09%	-0.26%	3.11%	6.47%	59.5%
US Metro Bank	Garden Grove	0.94%	0.01%	9.76%	0.15%	\$ 2.9	1.28%	-0.02%	\$ 1,225.1	2.2%	\$ 1,021.1	6.3%	\$ 1,064.4	2.7%	95.9%	\$ 119.2	9.7%	0.08%	1.27%	2.85%	-0.08%	3.50%	6.44%	66.5%
Universal Bank	West Covina	0.93%	0.77%	5.37%	4.50%	\$ 0.9	-0.07%	-0.25%	\$ 370.7	1.0%	\$ 280.3	-0.5%	\$ 254.8	0.8%	110.0%	\$ 64.8	17.5%	0.00%	1.19%	2.88%	-0.28%	2.75%	5.37%	102.4%
PCB Bank	Los Angeles	0.91%	-0.21%	7.20%	-1.43%	\$ 6.1	1.53%	-0.17%	\$ 2,789.5	8.6%	\$ 2,328.6	7.1%	\$ 2,358.9	7.2%	98.7%	\$ 341.1	12.2%	0.25%	1.18%	3.40%	-0.18%	3.29%	6.63%	58.3%
Pacific Alliance Bank	San Gabriel	0.90%	0.12%	6.70%	0.64%	\$ 0.9	1.28%	0.17%	\$ 394.1	2.4%	\$ 296.6	2.9%	\$ 300.7	-0.3%	98.6%	\$ 51.9	13.2%	0.09%	1.42%	3.08%	-0.03%	3.79%	6.81%	57.0%
Commercial Bank of California	Irvine	0.85%	0.19%	12.39%	2.63%	\$ 5.0	1.53%	0.35%	\$ 2,425.5	7.6%	\$ 1,726.1	6.3%	\$ 1,890.2	3.9%	91.3%	\$ 163.7	6.8%	0.34%	1.12%	3.16%	0.17%	1.80%	5.97%	59.3%
United Pacific Bank	City of Industry	0.85%	0.05%	4.49%	0.18%	\$ 0.3	1.21%	0.06%	\$ 151.0	-2.1%	\$ 114.2	0.8%	\$ 118.1	-2.5%	96.7%	\$ 27.2	18.0%	3.05%	2.46%	4.72%	-0.34%	3.43%	8.17%	75.1%
Tustin Community Bank (S)	Tustin	0.77%	-0.18%	5.01%	-1.26%	\$ 0.1	1.21%	-0.24%	\$ 75.4	0.1%	\$ 58.8	5.5%	\$ 60.4	-4.5%	97.3%	\$ 11.3	15.0%	0.00%	3.69%	6.66%	0.22%	1.73%	8.87%	81.5%
CTBC Capital Corp.	Los Angeles	0.74%	-0.01%	5.56%	-0.08%	\$ 9.5	1.03%	0.03%	\$ 5,292.1	1.5%	\$ 4,485.1	0.4%	\$ 4,539.9	1.3%	98.8%	\$ 691.3	13.1%	0.52%	1.02%	2.56%	-0.12%	3.43%	5.95%	62.9%
Provident Savings Bank, F.S.B.	Riverside	0.74%	0.12%	7.89%	1.39%	\$ 2.4	0.82%	-0.20%	\$ 1,301.1	-0.9%	\$ 1,082.8	0.3%	\$ 923.0	-2.3%	117.3%	\$ 122.6	9.4%	0.14%	0.65%	2.78%	-0.09%	0.97%	4.64%	72.8%
Infinity Bank	Santa Ana	0.68%	-0.81%	5.77%	-8.07%	\$ 0.5	2.65%	0.15%	\$ 304.9	-3.7%	\$ 194.3	11.3%	\$ 249.7	-10.5%	77.8%	\$ 34.0	11.2%	0.45%	1.60%	5.50%	0.06%	1.57%	9.00%	52.4%
GBC International Bank	Los Angeles	0.61%	-0.40%	4.10%	-2.78%	\$ 0.9	0.85%	-0.55%	\$ 637.4	4.9%	\$ 473.6	0.3%	\$ 446.5	5.3%	106.1%	\$ 90.6	14.3%	0.04%	1.30%	3.21%	-0.19%	2.78%	6.38%	75.4%
Community Commerce Bank	Claremont	0.57%	-0.30%	3.60%	-1.86%	\$ 0.5	0.74%	-0.22%	\$ 378.0	0.7%	\$ 281.9	2.3%	\$ 275.3	-0.9%	102.4%	\$ 59.3	15.7%	1.16%	1.20%	2.98%	-0.14%	3.98%	6.75%	75.9%
Hope Bancorp, Inc.	Los Angeles	0.53%	-0.06%	5.17%	-0.61%	\$ 26.5	0.72%	-0.40%	\$ 19,131.9	-4.7%	\$ 13,857.0	-3.3%	\$ 14,754.1	-6.3%	93.9%	\$ 1,652.1	8.9%	0.35%	1.15%	2.65%	-0.14%	3.18%	6.24%	72.6%



Los Angeles California – Financial Performance for Q4 2023 (Continued)

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q4 2023 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				NIM				
		Δ vs. Pr. Qtr.	Pr. Qtr.	Δ vs. Pr. Qtr.	Pr. Qtr.		Δ vs. Pr. Qtr.	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	
0.00% - 0.50% ROAA Banks																								
F&M Bank of Long Beach	Long Beach	0.42%	-0.14%	3.82%	-1.40%	\$ 12.8	0.54%	0.01%	\$ 12,035.9	-3.4%	\$ 6,744.7	-0.8%	\$ 8,670.1	-4.3%	77.8%	\$ 1,351.4	11.2%	0.31%	1.45%	2.07%	-0.06%	1.13%	4.52%	72.3%
Bank of Whittier, N.A.	Whittier	0.34%	-0.20%	2.63%	-1.44%	\$ 0.1	0.49%	-0.47%	\$ 175.8	2.6%	\$ 74.8	2.0%	\$ 151.2	2.9%	49.5%	\$ 22.7	12.9%	0.00%	2.81%	2.23%	0.37%	3.86%	5.58%	78.8%
Eastern International Bank	Los Angeles	0.24%	-0.26%	1.34%	-1.51%	\$ 0.1	0.34%	-0.36%	\$ 115.3	2.5%	\$ 90.2	0.6%	\$ 88.6	-2.8%	101.7%	\$ 20.6	17.8%	0.35%	1.63%	3.72%	-0.03%	2.08%	6.02%	90.6%
Asian Pacific National Bank (S)	San Gabriel	0.20%	-0.29%	1.19%	-1.75%	\$ 0.0	0.41%	-0.35%	\$ 57.0	1.1%	\$ 24.6	3.8%	\$ 45.3	-1.6%	54.4%	\$ 10.0	17.6%	0.00%	2.36%	3.12%	-0.10%	3.50%	9.50%	86.7%
California International Bank, N.A.	Westminster	0.13%	-0.34%	0.67%	-1.91%	\$ 0.0	0.13%	-0.30%	\$ 56.0	-7.0%	\$ 42.2	6.6%	\$ 43.8	-8.6%	96.3%	\$ 11.4	20.3%	0.00%	5.66%	6.56%	0.00%	2.05%	9.46%	98.1%
First Foundation Bank	Irvine	0.09%	0.00%	1.14%	0.10%	\$ 3.1	-0.03%	-0.05%	\$ 13,298.7	2.1%	\$ 10,177.8	-1.0%	\$ 10,694.9	-1.3%	95.2%	\$ 1,065.0	8.0%	0.21%	0.29%	1.43%	-0.30%	3.38%	4.76%	85.6%
First Pacific Bank	Whittier	0.09%	0.02%	1.03%	0.17%	\$ 0.1	0.19%	-0.07%	\$ 420.1	-0.5%	\$ 275.2	0.5%	\$ 334.0	0.3%	82.4%	\$ 35.3	8.4%	0.01%	1.13%	3.17%	-0.15%	1.85%	6.75%	94.1%
Mission Valley Bank	Sun Valley	0.02%	-3.43%	0.19%	-35.03%	\$ 0.0	0.91%	-4.39%	\$ 653.4	11.4%	\$ 518.8	8.2%	\$ 524.6	8.0%	98.9%	\$ 60.0	9.2%	0.27%	1.39%	4.19%	-0.39%	2.20%	6.83%	82.3%
Below 0.00% ROAA Banks																								
Nano Banc	Irvine	-0.61%	-1.48%	-4.54%	-11.17%	\$ (1.4)	-0.06%	-1.20%	\$ 925.2	-2.5%	\$ 748.4	0.5%	\$ 750.6	-4.7%	99.7%	\$ 115.2	12.6%	2.74%	4.90%	4.25%	-0.61%	1.72%	6.14%	101.1%
California Business Bank	Irvine	-1.65%	-2.23%	-10.84%	-14.56%	\$ (0.4)	-0.14%	-0.74%	\$ 100.6	-6.2%	\$ 78.6	1.8%	\$ 83.8	-6.9%	93.8%	\$ 16.0	15.9%	0.99%	1.92%	3.91%	-0.01%	1.60%	5.43%	102.7%
Pacific Premier Bancorp, Inc.	Irvine	-2.74%	-3.61%	-19.01%	-25.44%	\$ (135.4)	1.29%	0.04%	\$ 19,026.6	-6.2%	\$ 13,290.9	0.1%	\$ 15,008.2	-6.4%	88.6%	\$ 1,937.9	10.7%	0.13%	1.45%	3.29%	0.17%	1.57%	5.29%	59.1%
EverTrust Bank	City of Industry	-2.98%	-4.58%	-11.80%	-18.27%	\$ (6.6)	2.64%	0.37%	\$ 871.1	-1.8%	\$ 652.9	10.1%	\$ 632.7	-0.7%	103.2%	\$ 182.9	22.0%	3.12%	3.73%	3.98%	-0.37%	2.85%	7.06%	31.0%
Genesis Bank	Newport Beach	-4.42%	0.05%	-15.96%	-1.75%	\$ (2.0)	-4.41%	0.06%	\$ 198.7	14.6%	\$ 146.0	-0.9%	\$ 137.5	61.9%	106.2%	\$ 43.2	21.7%	0.00%	1.19%	2.76%	0.05%	1.62%	4.03%	252.3%
Liberty Bank, N.A.	Irvine	-6.36%	-5.65%	-46.81%	-41.90%	\$ (8.9)	-6.58%	-5.57%	\$ 559.2	2.7%	\$ 467.9	4.8%	\$ 449.8	-1.9%	104.0%	\$ 67.3	12.1%	0.00%	1.29%	2.20%	-0.49%	3.24%	4.85%	156.6%
Legacy Bank	Murrieta	-7.36%	0.88%	-29.46%	0.24%	\$ (1.1)	-6.73%	0.48%	\$ 62.2	-1.7%	\$ 34.9	19.0%	\$ 45.6	-0.8%	76.6%	\$ 15.0	24.1%	0.00%	1.27%	6.35%	2.41%	2.88%	13.67%	228.9%
EH National Bank	Beverly Hills	-12.02%	-11.04%	-115.79%	-107.48%	\$ (9.2)	-1.45%	-0.05%	\$ 293.4	-4.2%	\$ 250.3	-2.2%	\$ 218.5	1.2%	114.6%	\$ 27.4	9.3%	0.24%	1.90%	1.91%	-0.07%	3.15%	5.04%	174.9%
Banc of California, Inc.	Los Angeles	-20.61%	-22.44%	-283.06%	-300.48%	\$ (1,979.9)	-19.20%	-21.94%	\$ 38,534.1	316.7%	\$ 25,612.4	267.7%	\$ 30,401.8	357.8%	84.3%	\$ 2,525.4	6.6%	0.38%	1.10%	5.94%	2.70%	14.42%	20.68%	195.0%
Average		-0.26%	-1.13%	-3.53%	-11.54%	\$ (30.1)	0.64%	-0.73%	\$ 5,168.1	7.1%	\$ 3,756.6	7.3%	\$ 4,114.0	7.8%	94.0%	\$ 486.1	13.2%	0.45%	1.66%	3.73%	0.01%	2.82%	6.97%	75.7%
Median		0.88%	-0.14%	6.24%	-1.42%	\$ 1.6	1.31%	-0.11%	\$ 800.3	0.7%	\$ 615.6	1.3%	\$ 627.8	-0.5%	96.5%	\$ 117.2	11.7%	0.25%	1.38%	3.35%	-0.08%	2.81%	6.41%	59.6%



San Diego California – Financial Performance for Q4 2023

Summary of financial performance for banks and thrifts headquartered in the San Diego area as of Q4 2023 (San Diego area includes Imperial and San Diego Counties)

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q4 2023				
		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	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
CalPrivate Bank	La Jolla	1.58%	-0.17%	16.70%	-2.12%	\$ 8.2	2.34%	-0.35%	\$ 2,152.1	3.8%	\$ 1,848.4	4.5%	\$ 1,878.9	6.0%	98.4%	\$ 200.4	9.3%	0.23%	1.32%	4.39%	-0.34%	2.37%	7.04%	49.2%
Community Valley Bank	El Centro	1.54%	0.20%	13.04%	1.59%	\$ 1.1	2.25%	0.35%	\$ 297.0	0.5%	\$ 231.9	3.9%	\$ 259.6	0.6%	89.3%	\$ 34.6	11.6%	0.14%	1.09%	4.71%	0.43%	1.76%	6.59%	50.9%
Home Bank of California (S)	San Diego	1.13%	-0.18%	9.29%	-1.95%	\$ 0.7	1.65%	-0.26%	\$ 231.5	-2.2%	\$ 212.7	-2.2%	\$ 182.6	-0.6%	116.5%	\$ 28.5	12.3%	0.00%	0.98%	4.05%	-0.18%	3.05%	7.00%	59.7%
C3bank, N.A.	Encinitas	1.02%	-0.37%	11.17%	-4.44%	\$ 2.2	1.46%	-0.51%	\$ 885.4	2.8%	\$ 568.9	-1.4%	\$ 750.0	3.8%	75.9%	\$ 78.7	8.9%	0.00%	1.36%	3.50%	-0.41%	2.11%	5.88%	58.7%
0.50% - 1.00% ROAA Banks																								
Bank of Southern California, N.A.	San Diego	0.79%	-0.38%	6.27%	-3.09%	\$ 4.7	1.44%	-0.22%	\$ 2,359.2	1.6%	\$ 1,964.8	1.5%	\$ 1,947.1	-1.9%	100.9%	\$ 262.4	11.3%	0.55%	1.15%	4.10%	-0.18%	1.82%	6.13%	63.6%
Endeavor Bank	San Diego	0.71%	-0.29%	7.13%	-2.81%	\$ 1.0	1.16%	-0.47%	\$ 570.1	3.0%	\$ 436.3	4.7%	\$ 507.9	3.0%	85.9%	\$ 57.0	10.0%	0.05%	1.37%	3.74%	-0.20%	2.58%	6.28%	69.4%
Below 0.00% ROAA Banks																								
Balboa Thrift and Loan Association	Chula Vista	-0.02%	0.38%	-0.12%	3.05%	\$ (0.0)	1.16%	0.40%	\$ 405.1	2.9%	\$ 376.2	2.2%	\$ 353.3	3.3%	106.5%	\$ 49.3	12.2%	0.49%	2.36%	4.49%	-0.03%	4.31%	8.46%	74.3%
Neighborhood National Bank	El Cajon	-0.47%	-1.19%	-3.76%	-9.52%	\$ (0.2)	-0.46%	-1.18%	\$ 147.1	13.3%	\$ 114.9	15.9%	\$ 119.6	13.4%	96.1%	\$ 17.5	11.9%	1.85%	1.66%	3.49%	-0.02%	2.13%	5.72%	112.8%
Silvergate Capital Corporation	La Jolla	-10.15%	-1.66%	-23.54%	10.47%	\$ (14.9)	-3.40%	0.21%	\$ 282.0	-69.2%	\$ -	NM	\$ 0.0	-100.0%	0.0%	\$ 49.5	17.6%	0.00%	-	-0.20%	-0.07%	0.00%	-	NM
Average		-0.43%	-0.41%	4.02%	-0.98%	\$ 0.3	0.84%	-0.23%	\$ 814.4	-4.8%	\$ 639.3	3.6%	\$ 666.5	-8.0%	85.5%	\$ 86.4	11.7%	0.37%	1.41%	3.59%	-0.11%	2.24%	6.64%	67.3%
Median		0.79%	-0.29%	7.13%	-2.12%	\$ 1.0	1.44%	-0.26%	\$ 405.1	2.8%	\$ 376.2	3.0%	\$ 353.3	3.0%	96.1%	\$ 49.5	11.6%	0.14%	1.34%	4.05%	-0.18%	2.13%	6.44%	61.6%



Colorado – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				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.		Equity (\$MM)	TCE / TA	NPA's / Assets	LLR / Loans	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
North Valley Bank (S)	Thornton	2.26%	0.04%	19.33%	0.32%	\$ 1.4	2.87%	0.05%	\$ 258.6	2.7%	\$ 221.3	3.0%	\$ 215.5	1.3%	102.7%	\$ 29.7	11.5%	0.00%	1.39%	4.85%	-0.13%	2.20%	7.11%	42.8%
The Dolores State Bank	Dolores	2.09%	0.15%	16.74%	0.56%	\$ 2.0	2.49%	-0.25%	\$ 381.6	2.4%	\$ 268.2	2.2%	\$ 318.8	-1.3%	84.1%	\$ 47.3	12.5%	0.40%	1.28%	4.24%	-0.32%	0.85%	5.78%	45.3%
AMG National Trust Bank	Greenwood Village	2.02%	-0.42%	14.08%	-2.05%	\$ 3.4	2.96%	-0.33%	\$ 694.0	15.6%	\$ 236.5	6.9%	\$ 591.7	19.4%	40.0%	\$ 81.2	11.9%	0.00%	1.36%	2.41%	0.16%	3.32%	6.09%	62.9%
The Colorado B&T Company of La Junta	La Junta	1.99%	-0.49%	12.22%	-4.06%	\$ 1.0	3.80%	1.82%	\$ 191.6	0.4%	\$ 138.1	9.6%	\$ 158.4	0.3%	87.2%	\$ 31.5	16.4%	0.39%	0.40%	6.46%	0.25%	0.95%	8.12%	47.3%
The State Bank	La Junta	1.95%	0.08%	12.47%	0.12%	\$ 0.6	2.06%	-0.64%	\$ 124.0	1.9%	\$ 58.3	0.1%	\$ 103.5	0.9%	56.4%	\$ 20.3	16.4%	0.23%	1.53%	4.68%	-0.11%	0.80%	7.13%	57.2%
Community State Bank (S)	Lamar	1.86%	0.07%	14.41%	-0.27%	\$ 0.8	2.50%	0.12%	\$ 168.0	0.5%	\$ 130.5	3.1%	\$ 136.2	0.4%	95.8%	\$ 22.0	13.1%	0.00%	2.42%	4.54%	0.19%	1.80%	7.39%	46.1%
The Pueblo B&T Co. (S)	Pueblo	1.68%	0.04%	17.01%	0.21%	\$ 2.7	2.09%	0.05%	\$ 625.0	-1.2%	\$ 444.7	-2.5%	\$ 541.5	-1.8%	82.1%	\$ 62.4	10.0%	1.77%	1.42%	4.35%	0.10%	0.81%	6.35%	61.8%
Farmers Bank (S)	Ault	1.57%	0.05%	34.84%	-2.10%	\$ 1.2	2.03%	-0.11%	\$ 302.2	-3.8%	\$ 169.8	-3.2%	\$ 284.2	-5.0%	59.8%	\$ 15.6	5.2%	1.34%	1.81%	3.67%	0.07%	1.97%	7.02%	49.8%
Frontier Bank (S)	Lamar	1.41%	0.05%	19.52%	-0.21%	\$ 1.5	1.80%	0.16%	\$ 409.8	1.3%	\$ 194.3	2.9%	\$ 374.0	-0.6%	52.0%	\$ 34.1	8.3%	0.01%	2.02%	2.98%	-0.01%	1.83%	6.39%	48.8%
National Bank Holdings Corporation	Greenwood Village	1.34%	-0.13%	11.19%	-1.77%	\$ 33.1	1.76%	-0.14%	\$ 9,951.1	0.9%	\$ 7,717.6	2.9%	\$ 8,218.1	0.5%	93.9%	\$ 848.1	8.9%	0.46%	1.27%	3.93%	0.04%	1.86%	6.71%	56.0%
Verus Bank of Commerce	Fort Collins	1.31%	-0.41%	7.12%	-2.19%	\$ 0.7	1.75%	-0.55%	\$ 193.0	-3.8%	\$ 159.3	-1.7%	\$ 152.8	6.0%	104.3%	\$ 37.0	19.2%	0.00%	0.85%	4.01%	-0.42%	1.60%	5.65%	58.3%
First National Bank of Hugo (S)	Hugo	1.27%	0.87%	15.96%	10.62%	\$ 0.5	0.89%	0.46%	\$ 142.6	-1.1%	\$ 80.4	-2.8%	\$ 125.2	0.6%	64.2%	\$ 11.2	7.9%	0.00%	1.78%	2.60%	-0.18%	1.06%	5.05%	67.1%
FirstSun Capital Bancorp	Denver	1.25%	-0.08%	11.19%	-0.84%	\$ 24.0	1.92%	0.02%	\$ 7,879.7	1.6%	\$ 6,321.3	1.4%	\$ 6,374.1	0.5%	99.2%	\$ 772.6	9.9%	0.54%	1.27%	4.04%	-0.15%	2.20%	6.51%	57.6%
The Gunnison B&T Company	Gunnison	1.23%	-1.31%	12.11%	-14.50%	\$ 0.7	1.62%	-1.74%	\$ 230.2	-1.9%	\$ 145.8	3.2%	\$ 183.0	-3.5%	79.7%	\$ 24.9	10.8%	0.00%	1.28%	4.88%	0.02%	2.05%	7.29%	69.4%
San Luis Valley Federal Bank	Alamosa	1.22%	0.13%	8.94%	0.62%	\$ 1.2	1.57%	0.17%	\$ 383.2	-2.5%	\$ 251.8	-0.3%	\$ 325.4	-3.8%	77.4%	\$ 53.3	13.9%	0.36%	1.10%	4.20%	0.06%	0.24%	5.13%	66.9%
First Southwest Bank	Alamosa	1.18%	0.03%	7.50%	0.32%	\$ 1.6	1.72%	-0.04%	\$ 547.7	7.1%	\$ 285.1	6.2%	\$ 380.1	6.7%	75.0%	\$ 82.5	15.2%	0.28%	1.30%	3.35%	-0.09%	0.92%	5.62%	62.3%
McClave State Bank	McClave	1.18%	-0.82%	8.99%	-6.45%	\$ 0.2	1.81%	-0.79%	\$ 64.0	0.0%	\$ 57.4	1.0%	\$ 54.2	3.2%	105.8%	\$ 8.4	13.2%	0.18%	1.23%	5.01%	-0.24%	2.94%	8.02%	63.0%
Solera National Bank	Lakewood	1.18%	-0.44%	20.02%	-9.57%	\$ 3.6	1.86%	-0.10%	\$ 1,227.9	4.9%	\$ 787.3	5.5%	\$ 970.2	-8.5%	81.1%	\$ 79.5	6.5%	0.42%	1.22%	2.92%	-0.04%	2.39%	6.50%	39.2%
Alamosa State Bank (S)	Alamosa	1.16%	-0.61%	14.38%	-9.39%	\$ 1.0	1.50%	-0.78%	\$ 353.7	-2.3%	\$ 152.6	4.9%	\$ 322.1	-3.6%	47.4%	\$ 30.2	8.6%	0.00%	1.22%	3.53%	-0.01%	0.80%	5.96%	69.1%
First National Bank, Cortez	Cortez	1.15%	0.15%	12.89%	1.31%	\$ 0.4	1.66%	0.17%	\$ 134.0	0.0%	\$ 84.8	5.3%	\$ 107.6	-5.5%	78.8%	\$ 12.3	9.2%	0.55%	1.30%	4.37%	0.30%	0.73%	7.24%	63.5%
Mountain View Bank of Commerce	Westminster	1.07%	-0.05%	9.40%	-0.78%	\$ 0.5	1.16%	-0.23%	\$ 182.7	-4.0%	\$ 161.2	0.6%	\$ 139.1	-4.7%	115.9%	\$ 21.0	11.5%	0.20%	1.39%	3.75%	-0.14%	2.49%	6.30%	69.9%
First FarmBank	Greeley	1.01%	-0.18%	9.78%	-1.90%	\$ 0.9	1.34%	-0.23%	\$ 358.7	3.6%	\$ 277.4	2.2%	\$ 298.0	5.1%	93.1%	\$ 36.7	10.2%	0.03%	1.00%	4.25%	-0.09%	1.94%	7.23%	68.4%
Integrity Bank & Trust	Monument	1.01%	-0.26%	12.26%	-4.03%	\$ 0.8	1.45%	-0.13%	\$ 346.9	2.5%	\$ 240.7	1.3%	\$ 286.5	-2.8%	84.0%	\$ 28.4	8.2%	0.65%	1.22%	4.13%	0.03%	1.47%	6.42%	67.5%
Yampa Valley Bank (S)	Steamboat Springs	1.00%	-0.12%	16.14%	-2.95%	\$ 1.6	1.41%	0.06%	\$ 616.7	0.2%	\$ 431.0	2.8%	\$ 556.7	-1.4%	77.4%	\$ 42.7	6.9%	0.06%	1.47%	3.29%	0.15%	2.30%	6.27%	58.9%
Native American Bank, N.A.	Denver	1.00%	-0.95%	7.82%	-6.06%	\$ 0.7	1.62%	0.06%	\$ 288.3	23.8%	\$ 147.3	9.8%	\$ 251.3	27.2%	58.6%	\$ 34.1	11.8%	0.33%	0.93%	5.00%	0.35%	0.97%	6.72%	68.2%
0.50% - 1.00% ROAA Banks																								
High Country Bank	Salida	0.98%	-0.02%	11.18%	-0.20%	\$ 1.1	1.35%	0.06%	\$ 459.4	2.5%	\$ 372.4	3.6%	\$ 384.6	-1.8%	96.8%	\$ 40.4	8.8%	0.33%	1.03%	4.39%	-0.01%	0.91%	6.06%	70.8%
High Plains Bank (S)	Flagler	0.93%	-0.05%	9.77%	-1.28%	\$ 0.9	1.25%	-0.02%	\$ 384.8	-1.0%	\$ 306.3	-0.4%	\$ 312.4	-2.8%	98.0%	\$ 39.3	10.2%	0.24%	1.15%	4.59%	0.27%	1.60%	7.04%	75.8%
Wray State Bank	Wray	0.91%	-0.14%	9.49%	-0.96%	\$ 0.5	1.24%	-0.21%	\$ 246.6	9.1%	\$ 174.4	1.3%	\$ 220.5	9.4%	79.1%	\$ 21.0	8.6%	1.44%	1.46%	3.56%	-0.09%	2.72%	6.77%	64.8%
FMS Bank (S)	Fort Morgan	0.88%	-1.03%	9.25%	-10.39%	\$ 0.6	1.49%	-0.89%	\$ 293.1	4.4%	\$ 222.1	4.4%	\$ 244.8	8.0%	90.7%	\$ 28.0	9.5%	0.34%	1.13%	5.51%	-0.16%	2.04%	8.43%	74.2%
Points West Community Bank (S)	Windsor	0.86%	0.02%	14.26%	-0.21%	\$ 1.7	1.30%	0.46%	\$ 784.3	1.4%	\$ 430.3	5.8%	\$ 684.4	-2.4%	62.9%	\$ 48.9	6.3%	0.21%	1.71%	3.27%	0.09%	1.37%	6.81%	62.2%
First National Bank Colorado (S)	Las Animas	0.85%	-0.92%	10.23%	-12.89%	\$ 1.2	2.29%	0.02%	\$ 587.5	7.3%	\$ 336.0	-1.5%	\$ 514.4	7.1%	65.3%	\$ 51.3	8.7%	0.00%	1.94%	4.06%	-0.08%	1.13%	6.45%	46.9%
Rocky Mountain Bank and Trust	Florence	0.85%	-0.26%	10.47%	-2.95%	\$ 0.3	0.90%	-0.55%	\$ 142.4	18.3%	\$ 55.3	2.2%	\$ 100.9	13.1%	54.8%	\$ 10.6	7.5%	0.39%	1.43%	3.56%	-0.08%	1.07%	6.65%	77.0%
The Eastern Colorado Bank (S)	Cheyenne Wells	0.83%	-0.22%	8.30%	-2.15%	\$ 1.3	1.06%	-0.46%	\$ 643.0	2.9%	\$ 449.9	2.8%	\$ 559.3	1.7%	79.0%	\$ 59.4	9.3%	0.02%	1.38%	3.59%	-0.38%	1.93%	5.92%	69.8%
Pikes Peak National Bank	Colorado Springs	0.80%	0.90%	5.73%	6.47%	\$ 0.2	1.14%	1.29%	\$ 110.7	1.9%	\$ 65.1	1.9%	\$ 94.3	1.6%	69.0%	\$ 15.7	14.2%	0.05%	1.71%	4.87%	1.38%	1.30%	7.85%	76.8%
The First National Bank of Fleming	Fleming	0.78%	-0.50%	6.25%	-3.96%	\$ 0.1	0.74%	-0.80%	\$ 28.5	0.8%	\$ 20.8	3.4%	\$ 24.7	0.9%	84.0%	\$ 3.5	12.3%	2.08%	1.34%	4.42%	0.11%	1.72%	6.96%	83.5%
Del Norte Bank	Del Norte	0.75%	-0.07%	9.43%	-1.38%	\$ 0.3	1.05%	-0.08%	\$ 137.1	-3.4%	\$ 114.4	-0.1%	\$ 115.2	-7.6%	99.3%	\$ 11.4	8.4%	0.48%	1.06%	4.23%	0.07%	1.78%	6.32%	74.4%
Home Loan State Bank	Grand Junction	0.74%	-0.34%	13.02%	-7.77%	\$ 0.4	1.13%	-0.04%	\$ 196.8	-0.7%	\$ 81.0	-1.2%	\$ 181.2	-2.3%	44.7%	\$ 9.3	4.7%	0.84%	1.03%	3.43%	-0.04%	1.52%	7.05%	66.2%
FirstBank Holding Company	Lakewood	0.73%	-0.13%	15.63%	-1.94%	\$ 53.0	0.79%	-0.27%	\$ 28,183.6	-0.2%	\$ 16,348.0	-0.1%	\$ 24,328.0	-0.3%	67.2%	\$ 1,420.0	5.0%	0.03%	0.95%	2.18%	-0.12%	1.74%	4.88%	68.7%
Alpine Banks of Colorado	Glenwood Springs	0.68%	-0.03%	10.08%	-0.63%	\$ 11.0	0.94%	0.06%	\$ 6,419.6	-0.8%	\$ 4,047.1	0.2%	\$ 5,700.1	-2.2%	71.0%	\$ 448.9	7.0%	0.41%	1.11%	2.86%	-0.03%	1.67%	5.66%	70.6%
Evergreen National Bank	Evergreen	0.63%	-0.97%	6.95%	-12.48%	\$ 0.2	1.22%	-0.95%	\$ 132.6	-3.2%	\$ 78.6	2.6%	\$ 119.9	-4.2%	65.6%	\$ 12.4	9.4%	0.00%	1.16%	4.91%	0.09%	0.30%	6.74%	77.6%
5Star Bank	Colorado Springs	0.58%	-0.35%	3.84%	-2.17%	\$ 0.5	0.64%	-0.57%	\$ 364.7	1.3%	\$ 313.9	-0.6%	\$ 306.9	1.2%	102.3%	\$ 55.1	15.2%	2.10%	1.22%	4.22%	-0.97%	2.74%	6.80%	82.0%
Bankers' Bank of the West	Denver	0.52%	-0.08%	3.95%	-0.77%	\$ 0.5	0.67%	-0.11%	\$ 383.3	-9.6%	\$ 301.5	-4.9%	\$ 259.4	-1.0%	116.2%	\$ 52.8	13.8%	0.00%	1.86%	3.31%	0.20%	2.72%	6.62%	89.3%



Colorado – Financial Performance for Q4 2023 (Continued)

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Total Assets		Total Deposits		Loans / Deposits	Tg. Comm.				NIM					
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	(\$MM)	Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)		Δ vs. Pr. Qtr.	Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
0.00% - 0.50% ROAA Banks																								
The Farmers State Bank of Brush	Brush	0.49%	-0.52%	3.15%	-3.39%	\$ 0.2	0.60%	-0.69%	\$ 117.2	-0.4%	\$ 63.6	-2.3%	\$ 96.1	2.0%	66.2%	\$ 19.8	16.9%	0.00%	1.43%	2.91%	-0.32%	1.51%	6.22%	81.1%
Flatirons Bank (S)	Boulder	0.48%	0.02%	7.46%	-0.01%	\$ 0.4	0.62%	0.07%	\$ 319.2	2.4%	\$ 252.3	2.0%	\$ 263.2	5.2%	95.9%	\$ 21.9	6.9%	0.64%	1.22%	2.75%	-0.06%	2.32%	5.86%	76.3%
Timberline Bank	Grand Junction	0.47%	-0.05%	7.45%	-1.09%	\$ 0.9	0.60%	-0.15%	\$ 728.6	-0.9%	\$ 549.7	-0.3%	\$ 666.7	-2.7%	82.5%	\$ 46.8	6.4%	0.00%	1.20%	3.41%	-0.22%	1.90%	5.94%	82.5%
Farmers State Bank of Calhan (S)	Calhan	0.46%	-0.17%	10.51%	-3.18%	\$ 0.5	0.53%	-0.22%	\$ 405.9	7.3%	\$ 185.0	-0.2%	\$ 319.6	3.5%	57.9%	\$ 18.0	4.4%	0.08%	0.85%	2.25%	-0.48%	1.85%	6.10%	78.3%
First American State Bank	Greenwood Village	0.42%	-0.18%	4.62%	-2.12%	\$ 0.3	0.53%	-0.16%	\$ 295.1	1.8%	\$ 217.1	4.5%	\$ 231.6	-4.3%	93.7%	\$ 26.2	8.9%	0.14%	0.85%	2.34%	-0.01%	3.33%	5.58%	74.7%
First Pioneer National Bank	Wray	0.42%	-0.23%	4.47%	-2.61%	\$ 0.2	0.47%	-0.30%	\$ 242.0	2.2%	\$ 115.0	5.6%	\$ 198.1	2.3%	58.1%	\$ 23.7	9.8%	1.51%	1.34%	2.07%	-0.15%	1.75%	5.60%	75.5%
Stum Financial Group, Inc. (S)	Denver	0.38%	-0.09%	12.14%	-5.58%	\$ 3.2	0.49%	-0.12%	\$ 3,163.2	-1.0%	\$ 1,811.4	1.9%	\$ 2,576.5	-3.1%	70.3%	\$ 112.3	3.6%	0.04%	0.75%	2.90%	0.07%	0.81%	5.59%	64.7%
Mountain Valley Bank	Walden	0.38%	0.23%	4.52%	2.71%	\$ 0.5	0.48%	0.14%	\$ 543.9	1.5%	\$ 363.2	0.4%	\$ 421.2	2.6%	86.2%	\$ 45.1	8.3%	0.14%	1.09%	2.62%	-0.06%	1.99%	6.06%	81.3%
Champion Bank	Parker	0.37%	-0.08%	1.14%	-0.33%	\$ 0.0	0.48%	-0.11%	\$ 48.4	-1.9%	\$ 12.7	10.0%	\$ 31.8	-4.1%	40.0%	\$ 16.4	33.9%	0.05%	3.05%	4.25%	0.17%	1.07%	7.89%	91.7%
Bank of Estes Park (S)	Estes Park	0.34%	-0.44%	4.08%	-5.52%	\$ 0.1	0.95%	-0.03%	\$ 149.0	-0.7%	\$ 80.7	3.8%	\$ 134.6	-1.9%	60.0%	\$ 13.1	8.8%	1.07%	1.76%	3.48%	0.08%	1.01%	5.77%	73.8%
The Citizens State Bank of Ouray	Ouray	0.34%	0.01%	5.35%	0.06%	\$ 0.2	0.43%	0.03%	\$ 192.5	-6.2%	\$ 136.3	2.4%	\$ 178.6	-7.2%	76.3%	\$ 13.2	6.9%	0.13%	1.00%	3.11%	0.43%	1.64%	5.20%	85.9%
Redstone Bank	Centennial	0.28%	-0.18%	2.54%	-1.63%	\$ 0.2	0.82%	-0.32%	\$ 250.8	-0.5%	\$ 156.2	-0.1%	\$ 196.4	-1.3%	79.5%	\$ 24.9	10.1%	0.28%	1.78%	3.41%	-0.38%	2.53%	7.15%	69.7%
Park State Bank & Trust (S)	Woodland Park	0.26%	-0.38%	2.57%	-3.87%	\$ 0.1	0.75%	-0.07%	\$ 130.2	1.7%	\$ 96.7	2.6%	\$ 116.4	1.2%	83.1%	\$ 13.4	10.3%	1.71%	1.12%	4.46%	0.09%	1.40%	6.44%	85.8%
First National Bank in Trinidad (S)	Trinidad	0.20%	-0.33%	6.86%	-14.44%	\$ 0.1	0.24%	-0.35%	\$ 294.3	6.7%	\$ 130.9	9.5%	\$ 237.7	-2.1%	55.1%	\$ 11.2	3.8%	0.38%	1.44%	2.71%	-0.22%	0.51%	5.37%	88.6%
Century S&L Assoc.	Trinidad	0.13%	-0.35%	1.20%	-3.29%	\$ 0.0	-0.09%	-0.82%	\$ 83.0	8.6%	\$ 36.8	1.9%	\$ 72.4	9.8%	50.9%	\$ 9.5	11.4%	0.76%	1.83%	2.24%	-0.10%	0.68%	4.37%	103.5%
Equitable S&L Assoc.	Sterling	0.06%	-0.24%	0.35%	-1.46%	\$ 0.0	0.08%	-0.32%	\$ 156.5	-1.3%	\$ 142.7	0.8%	\$ 129.7	-1.4%	110.0%	\$ 26.3	16.8%	0.05%	0.25%	3.35%	0.02%	0.93%	4.12%	97.8%
First Western Financial, Inc.	Denver	0.04%	-0.40%	0.41%	-4.67%	\$ 0.3	0.58%	-0.07%	\$ 2,979.0	-0.8%	\$ 2,546.7	0.2%	\$ 2,529.0	4.5%	100.7%	\$ 214.4	7.3%	2.00%	1.10%	2.40%	-0.10%	3.21%	5.64%	69.1%
RG Bank, S&L Assoc.	Monte Vista	0.01%	-0.52%	0.13%	-5.81%	\$ 0.0	0.09%	-0.53%	\$ 137.5	1.6%	\$ 102.5	1.0%	\$ 124.7	1.2%	82.2%	\$ 12.6	9.2%	1.33%	1.28%	3.51%	-0.11%	1.10%	5.12%	96.9%
Below 0.00% ROAA Banks																								
Fortis Bank	Denver	-0.03%	0.23%	-0.36%	3.18%	\$ (0.1)	-0.13%	-0.13%	\$ 1,297.9	-1.4%	\$ 1,005.5	-0.2%	\$ 1,002.0	-6.4%	100.4%	\$ 101.3	7.8%	0.10%	0.86%	2.36%	0.36%	2.58%	4.96%	104.6%
Gunnison S&L Assoc.	Gunnison	-0.31%	-0.36%	-2.44%	-2.80%	\$ (0.1)	-0.30%	-0.36%	\$ 102.5	-4.2%	\$ 53.4	1.6%	\$ 82.0	-7.9%	65.2%	\$ 13.2	12.9%	0.13%	0.95%	1.98%	-0.15%	1.29%	4.78%	114.8%
Fowler State Bank	Fowler	-0.41%	-1.48%	-3.24%	-11.42%	\$ (0.1)	-0.47%	-1.87%	\$ 131.7	0.5%	\$ 65.7	6.6%	\$ 106.2	4.3%	61.9%	\$ 16.8	12.8%	0.11%	1.92%	2.29%	-0.06%	2.05%	6.99%	118.3%
Heartland Financial USA, Inc.	Denver	-1.43%	-2.38%	-15.30%	-25.66%	\$ (70.4)	1.10%	-0.15%	\$ 19,411.7	-3.6%	\$ 12,073.7	1.6%	\$ 16,201.7	-5.3%	74.5%	\$ 1,228.0	6.5%	0.50%	1.02%	3.46%	0.33%	2.11%	6.48%	68.7%
Transact Bank, N.A.	Denver	-11.62%	-1.37%	-89.66%	-18.63%	\$ (0.3)	-11.62%	-1.37%	\$ 7.4	-36.8%	\$ 2.5	-0.9%	\$ 5.8	-41.2%	43.6%	\$ 1.2	16.3%	0.00%	0.00%	5.29%	0.10%	0.56%	7.73%	241.4%
Average		0.62%	-0.28%	7.26%	-3.41%	\$ 1.5	0.99%	-0.21%	\$ 1,488.3	0.8%	\$ 970.3	2.0%	\$ 1,254.5	-0.1%	77.5%	\$ 105.0	10.4%	0.44%	1.30%	3.66%	-0.01%	1.62%	6.34%	74.2%
Median		0.83%	-0.18%	9.25%	-2.10%	\$ 0.5	1.13%	-0.13%	\$ 294.3	0.5%	\$ 174.4	1.9%	\$ 244.8	-0.6%	79.0%	\$ 28.0	9.4%	0.23%	1.27%	3.56%	-0.03%	1.64%	6.39%	69.7%



Hawaii – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q4 2023				
		Δ vs. Pr. Qtr.	Pr. Qtr.	Δ vs. Pr. Qtr.	Pr. Qtr.		Δ vs. Pr. Qtr.	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.	Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	
0.50% - 1.00% ROAA Banks																								
Central Pacific Financial Corp.	Honolulu	0.78%	0.08%	10.21%	1.05%	\$ 14.9	1.35%	0.15%	\$ 7,642.8	0.1%	\$ 5,440.8	-1.2%	\$ 6,847.6	-0.4%	79.5%	\$ 502.4	6.6%	0.09%	1.18%	2.84%	-0.05%	1.23%	4.55%	61.9%
First Hawaiian, Inc.	Honolulu	0.77%	-0.16%	8.00%	-1.84%	\$ 47.5	1.08%	-0.26%	\$ 24,926.5	0.1%	\$ 14,353.7	0.1%	\$ 21,332.7	-0.8%	67.3%	\$ 1,490.6	6.2%	0.10%	1.09%	2.74%	-0.06%	1.57%	5.51%	67.5%
Hawaii National Bank	Honolulu	0.64%	-0.36%	7.21%	-4.52%	\$ 1.3	0.97%	-0.36%	\$ 797.3	1.7%	\$ 450.3	0.4%	\$ 714.2	0.6%	63.1%	\$ 74.9	9.4%	0.55%	1.37%	4.39%	-0.02%	0.72%	5.20%	80.0%
Finance Factors, Limited	Honolulu	0.59%	0.79%	5.60%	7.47%	\$ 1.0	0.75%	1.08%	\$ 674.1	1.1%	\$ 486.7	0.5%	\$ 542.1	4.0%	89.8%	\$ 70.4	10.5%	0.11%	2.40%	2.57%	-0.26%	3.04%	6.23%	77.1%
Bank of Hawaii Corporation	Honolulu	0.51%	-0.27%	8.94%	-5.10%	\$ 30.4	0.73%	-0.44%	\$ 23,733.3	0.8%	\$ 13,968.2	0.3%	\$ 21,055.0	1.2%	66.3%	\$ 1,207.2	5.1%	0.13%	1.05%	2.10%	0.00%	1.68%	4.55%	72.4%
0.00% - 0.50% ROAA Banks																								
American Savings Bank, F.S.B.	Honolulu	0.13%	-0.33%	2.61%	-6.92%	\$ 3.2	0.69%	-0.18%	\$ 9,673.2	0.2%	\$ 6,196.0	0.0%	\$ 8,199.2	-0.9%	75.6%	\$ 447.7	4.7%	0.30%	1.20%	2.66%	-0.07%	0.87%	4.67%	77.6%
Territorial Savings Bank	Honolulu	0.09%	-0.10%	0.83%	-1.00%	\$ 0.5	0.14%	-0.07%	\$ 2,237.2	1.2%	\$ 1,308.6	-0.2%	\$ 1,670.0	-0.7%	78.4%	\$ 232.8	10.4%	0.13%	0.39%	1.78%	-0.12%	1.49%	3.67%	92.1%
Average		0.50%	-0.05%	6.20%	-1.55%	\$ 14.1	0.82%	-0.01%	\$ 9,954.9	0.7%	\$ 6,029.2	0.0%	\$ 8,623.0	0.4%	74.3%	\$ 575.1	7.5%	0.20%	1.24%	2.73%	-0.08%	1.52%	4.91%	75.5%
Median		0.59%	-0.16%	7.21%	-1.84%	\$ 3.2	0.75%	-0.18%	\$ 7,642.8	0.8%	\$ 5,440.8	0.1%	\$ 6,847.6	-0.4%	75.6%	\$ 447.7	6.6%	0.13%	1.18%	2.66%	-0.06%	1.49%	4.67%	77.1%



Idaho – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q4 2023				
		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 Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Twin River Bank (S)	Lewiston	2.23%	-0.55%	20.30%	-6.76%	\$ 0.8	3.34%	-0.37%	\$ 132.8	-3.7%	\$ 101.2	2.5%	\$ 117.0	-4.8%	86.5%	\$ 15.6	11.7%	0.00%	1.09%	6.00%	-0.12%	0.84%	7.76%	44.2%
Northwest Bank	Boise	1.76%	0.11%	14.93%	0.47%	\$ 6.1	2.51%	0.48%	\$ 1,319.8	-7.8%	\$ 729.8	-2.8%	\$ 996.2	-13.3%	73.3%	\$ 167.6	12.7%	0.10%	1.41%	4.44%	0.14%	3.25%	8.63%	44.2%
The Bank of Commerce	Ammon	1.74%	-0.62%	14.06%	-4.55%	\$ 8.9	2.51%	-0.92%	\$ 2,063.5	4.8%	\$ 1,337.8	4.0%	\$ 1,736.9	4.8%	77.0%	\$ 254.8	12.4%	0.13%	1.97%	4.63%	0.03%	1.69%	7.77%	46.5%
bankcda	Coeur d'Alene	1.10%	0.05%	10.85%	-0.17%	\$ 0.6	1.12%	-0.31%	\$ 239.1	0.0%	\$ 118.4	1.0%	\$ 196.3	-8.6%	60.3%	\$ 24.9	10.4%	0.01%	1.32%	3.41%	-0.05%	0.96%	6.20%	68.4%
Idaho First Bank	McCall	1.09%	-0.05%	11.09%	-1.98%	\$ 1.7	1.52%	-0.11%	\$ 629.7	1.9%	\$ 529.2	1.1%	\$ 546.9	0.1%	96.8%	\$ 67.0	10.6%	0.00%	1.25%	3.84%	-0.13%	2.49%	6.44%	61.5%
D.L. Evans Bancorp	Burley	1.05%	0.19%	18.68%	3.47%	\$ 8.5	1.34%	0.22%	\$ 3,184.8	3.0%	\$ 1,494.6	1.1%	\$ 2,617.1	1.4%	57.1%	\$ 208.9	6.6%	0.08%	1.47%	3.04%	-0.05%	1.34%	6.73%	NA
0.50% - 1.00% ROAA Banks																								
Idaho Trust Bank	Boise	0.95%	-0.09%	8.12%	-0.82%	\$ 0.5	1.26%	-0.09%	\$ 189.1	-4.4%	\$ 119.8	10.1%	\$ 164.2	-5.6%	73.0%	\$ 24.0	12.7%	0.00%	1.01%	3.96%	-0.01%	1.49%	5.93%	78.6%
Bank of Idaho	Idaho Falls	0.84%	-0.21%	7.30%	-1.78%	\$ 2.3	1.63%	-0.07%	\$ 1,137.5	7.6%	\$ 885.9	5.9%	\$ 959.1	4.9%	92.4%	\$ 123.1	10.9%	0.16%	1.19%	4.77%	-0.08%	1.41%	6.88%	65.9%
Ireland Bank	Malad City	0.54%	-0.30%	8.46%	-5.32%	\$ 0.5	1.04%	-0.16%	\$ 367.3	0.4%	\$ 211.8	-3.2%	\$ 316.0	1.2%	67.0%	\$ 24.4	6.6%	0.42%	1.29%	3.79%	-0.02%	0.94%	7.06%	75.0%
0.00% - 0.50% ROAA Banks																								
First F.S.B. of Twin Falls	Twin Falls	0.38%	0.08%	5.45%	1.05%	\$ 1.4	0.53%	0.06%	\$ 1,465.6	1.2%	\$ 1,021.9	2.7%	\$ 1,195.6	5.2%	85.5%	\$ 105.3	7.2%	0.13%	0.90%	2.45%	-0.06%	2.01%	5.53%	81.7%
Farmers Bank	Buhl	0.24%	-0.81%	2.27%	-8.22%	\$ 0.4	0.43%	-0.92%	\$ 640.2	-1.4%	\$ 327.1	-1.5%	\$ 522.8	2.9%	62.6%	\$ 74.0	11.6%	1.36%	1.83%	2.34%	-0.53%	0.82%	6.40%	83.4%
Average		1.08%	-0.20%	11.05%	-2.24%	\$ 2.9	1.57%	-0.20%	\$ 1,033.6	0.1%	\$ 625.2	1.9%	\$ 851.6	-1.1%	75.6%	\$ 99.0	10.3%	0.22%	1.34%	3.88%	-0.08%	1.57%	6.85%	64.9%
Median		1.05%	-0.09%	10.85%	-1.78%	\$ 1.4	1.34%	-0.11%	\$ 640.2	0.4%	\$ 529.2	1.1%	\$ 546.9	1.2%	73.3%	\$ 74.0	10.9%	0.10%	1.29%	3.84%	-0.05%	1.41%	6.73%	67.1%



Montana – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				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.		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																								
Eagle Bank	Polson	2.49%	0.43%	29.55%	3.15%	\$ 0.8	3.50%	0.47%	\$ 133.4	-0.8%	\$ 81.1	-3.8%	\$ 120.1	-3.0%	67.5%	\$ 12.6	9.5%	0.08%	2.54%	4.23%	0.02%	0.97%	6.20%	37.4%
First Security Bank of Deer Lodge (S)	Deer Lodge	2.01%	-0.13%	20.29%	-2.74%	\$ 0.4	2.41%	-0.29%	\$ 82.9	-4.7%	\$ 73.8	-2.9%	\$ 72.4	-7.6%	101.9%	\$ 8.3	10.0%	0.00%	0.95%	4.57%	0.24%	1.61%	6.15%	49.9%
Freedom Bank	Columbia Falls	1.67%	-0.33%	15.71%	-3.38%	\$ 0.6	2.74%	-0.10%	\$ 131.0	-7.9%	\$ 109.2	-1.7%	\$ 116.0	-8.9%	94.2%	\$ 14.9	11.4%	0.62%	1.44%	5.78%	-0.01%	2.11%	8.34%	52.9%
TrailWest Bank (S)	Lolo	1.48%	0.07%	17.02%	0.92%	\$ 3.4	1.87%	0.16%	\$ 906.6	-0.5%	\$ 729.9	0.9%	\$ 682.4	-0.5%	107.0%	\$ 80.0	8.8%	0.18%	1.33%	3.71%	-0.08%	1.53%	5.54%	52.5%
Valley Bank of Kalispell	Kalispell	1.45%	0.19%	21.32%	1.96%	\$ 0.7	1.96%	0.28%	\$ 191.3	-2.7%	\$ 127.9	-2.1%	\$ 175.8	-4.4%	72.8%	\$ 14.7	7.7%	0.30%	1.67%	3.91%	0.44%	1.76%	7.32%	55.6%
Yellowstone Bank (S)	Laurel	1.44%	-0.17%	10.62%	-0.46%	\$ 4.3	1.82%	-0.21%	\$ 1,386.4	19.8%	\$ 669.7	0.6%	\$ 976.6	2.0%	68.6%	\$ 151.3	11.0%	0.00%	0.48%	3.48%	0.12%	1.65%	6.94%	48.8%
First Security Bank of Roundup (S)	Roundup	1.42%	0.03%	16.21%	-0.93%	\$ 0.3	1.74%	0.03%	\$ 87.2	5.8%	\$ 24.9	-5.3%	\$ 78.4	5.0%	31.8%	\$ 8.3	9.5%	1.65%	2.37%	3.61%	0.17%	0.29%	7.67%	52.4%
Valley Bank of Ronan	Ronan	1.42%	0.27%	15.04%	3.06%	\$ 0.6	1.90%	0.28%	\$ 169.6	2.7%	\$ 117.6	0.5%	\$ 153.3	3.9%	76.7%	\$ 15.8	9.3%	1.09%	1.60%	5.27%	0.44%	0.45%	6.72%	64.0%
First State Bank of Forsyth	Forsyth	1.39%	0.49%	22.84%	7.06%	\$ 0.5	2.06%	0.70%	\$ 153.5	-3.7%	\$ 74.0	-5.2%	\$ 126.7	1.2%	58.4%	\$ 10.8	7.0%	0.81%	2.35%	3.28%	0.54%	1.28%	7.78%	41.2%
Bank of the Rockies, N.A. (S)	White Sulphur Springs	1.39%	0.28%	14.25%	3.10%	\$ 0.8	1.86%	0.35%	\$ 241.0	-0.6%	\$ 175.1	-2.4%	\$ 206.6	0.3%	84.8%	\$ 21.9	9.1%	0.47%	1.22%	4.76%	-0.11%	1.03%	6.56%	63.1%
Belt Valley Bank	Belt	1.31%	-0.45%	8.81%	-2.82%	\$ 0.2	1.77%	-0.62%	\$ 81.1	3.3%	\$ 60.6	-0.8%	\$ 65.1	4.6%	93.2%	\$ 11.5	14.2%	0.64%	1.41%	5.35%	-0.11%	1.35%	7.18%	66.2%
Independence Bank	Have	1.24%	-0.28%	12.25%	-3.16%	\$ 3.8	1.76%	-0.34%	\$ 1,196.3	0.8%	\$ 862.0	-2.0%	\$ 1,057.5	-0.4%	81.5%	\$ 128.1	10.7%	0.05%	1.46%	3.54%	-0.11%	1.96%	6.30%	51.9%
Little Horn State Bank	Hardin	1.19%	0.60%	11.16%	5.37%	\$ 0.6	2.11%	1.17%	\$ 228.2	11.9%	\$ 191.1	11.2%	\$ 177.9	10.2%	107.4%	\$ 24.8	10.0%	0.46%	1.30%	4.26%	0.04%	2.62%	7.02%	52.9%
Stockman Financial Corporation (S)	Miles City	1.09%	0.07%	12.57%	0.62%	\$ 16.9	1.58%	0.19%	\$ 6,356.6	3.3%	\$ 4,025.3	2.5%	\$ 5,017.9	2.1%	80.2%	\$ 570.9	9.0%	0.18%	1.75%	3.25%	0.19%	1.89%	6.24%	56.6%
Garfield County Bank	Jordan	1.08%	-0.25%	7.03%	-2.02%	\$ 0.2	1.61%	-0.20%	\$ 94.6	5.1%	\$ 48.8	-9.6%	\$ 80.0	10.3%	61.0%	\$ 14.1	14.9%	2.09%	1.63%	4.06%	0.06%	1.71%	7.67%	60.8%
Three Rivers Bank of Montana	Kalispell	1.02%	0.32%	11.76%	3.43%	\$ 0.8	1.52%	0.46%	\$ 312.9	3.1%	\$ 228.0	3.1%	\$ 269.2	0.23%	84.7%	\$ 28.0	9.0%	0.23%	1.35%	3.78%	-0.13%	1.82%	6.41%	64.7%
Manhattan Bank (S)	Manhattan	1.00%	0.20%	17.28%	2.23%	\$ 0.7	1.25%	0.18%	\$ 255.1	0.7%	\$ 169.3	4.5%	\$ 221.9	-5.0%	76.3%	\$ 16.8	6.6%	0.01%	1.84%	3.41%	0.14%	1.23%	5.67%	62.3%
0.50% - 1.00% ROAA Banks																								
Peoples Bank of Deer Lodge (S)	Deer Lodge	0.98%	0.00%	12.71%	0.65%	\$ 0.1	1.26%	-0.01%	\$ 45.0	1.4%	\$ 33.8	-2.9%	\$ 41.1	1.0%	82.3%	\$ 3.7	8.3%	0.22%	1.07%	4.42%	0.49%	1.22%	6.36%	71.7%
American Bank (S)	Bozeman	0.95%	-0.04%	16.46%	-1.49%	\$ 1.6	1.48%	0.24%	\$ 622.4	0.0%	\$ 404.4	1.2%	\$ 545.2	-4.3%	74.2%	\$ 40.9	6.6%	0.22%	1.61%	3.72%	-0.02%	1.56%	7.00%	60.3%
The Bank of Baker (S)	Baker	0.90%	-0.30%	8.84%	-1.07%	\$ 0.4	1.02%	-0.33%	\$ 142.4	-12.0%	\$ 90.5	0.1%	\$ 126.1	-11.5%	71.8%	\$ 15.6	10.9%	0.83%	1.69%	3.94%	-0.08%	1.83%	6.74%	73.2%
Ascent Bank	Helena	0.82%	0.45%	10.23%	5.58%	\$ 0.2	1.54%	0.93%	\$ 93.6	5.0%	\$ 70.3	8.5%	\$ 83.7	5.1%	84.1%	\$ 6.7	7.3%	0.45%	1.35%	3.92%	0.27%	1.79%	6.66%	62.8%
First Interstate BancSystem, Inc.	Billings	0.79%	-0.14%	7.69%	-1.58%	\$ 61.5	1.11%	-0.10%	\$ 30,671.2	0.4%	\$ 18,326.9	0.3%	\$ 23,323.1	-1.5%	78.6%	\$ 2,017.1	6.9%	0.66%	1.24%	2.97%	-0.06%	1.35%	5.52%	63.8%
Glacier Bancorp, Inc.	Kalispell	0.76%	0.02%	7.46%	0.29%	\$ 54.3	0.89%	-0.07%	\$ 27,742.6	-1.1%	\$ 16,213.8	0.3%	\$ 19,929.2	-2.3%	81.4%	\$ 2,003.0	7.5%	0.28%	1.19%	2.56%	-0.02%	1.26%	5.34%	65.1%
Citizens Bank & Trust Company	Big Timber	0.69%	-0.16%	7.92%	-2.08%	\$ 0.3	1.08%	-0.05%	\$ 147.4	4.3%	\$ 67.6	-5.7%	\$ 118.2	-0.3%	57.3%	\$ 11.4	7.8%	0.32%	2.47%	3.05%	0.18%	0.95%	6.55%	67.1%
Madison Valley Bank (S)	Ennis	0.64%	-0.42%	7.96%	-5.55%	\$ 0.4	0.93%	-0.33%	\$ 261.3	-0.3%	\$ 132.7	-1.8%	\$ 232.4	-3.6%	57.1%	\$ 21.5	8.2%	0.53%	1.67%	3.13%	-0.16%	0.96%	5.94%	72.3%
The First State Bank of Shelby	Shelby	0.55%	-0.04%	3.59%	-0.41%	\$ 0.2	0.06%	-0.54%	\$ 165.0	-1.8%	\$ 23.1	-7.1%	\$ 119.0	-1.8%	19.4%	\$ 25.2	15.3%	0.01%	0.38%	1.65%	-0.16%	1.01%	7.07%	88.2%
Opportunity Bank of Montana	Helena	0.52%	-0.10%	5.14%	-1.09%	\$ 2.7	0.54%	-0.33%	\$ 2,071.5	0.5%	\$ 1,495.9	0.2%	\$ 1,647.2	1.4%	90.8%	\$ 179.9	8.9%	0.41%	1.10%	3.46%	-0.10%	1.50%	5.81%	84.2%
0.00% - 0.50% ROAA Banks																								
Farmers State Bank (S)	Victor	0.47%	0.09%	10.41%	1.43%	\$ 0.9	0.60%	0.24%	\$ 718.3	0.5%	\$ 463.0	0.9%	\$ 605.1	-1.2%	76.5%	\$ 39.3	5.5%	0.27%	1.42%	3.12%	0.05%	1.23%	5.70%	81.2%
Bank of Bridger, N.A.	Bridger	0.47%	-0.06%	8.47%	-1.71%	\$ 0.9	0.58%	-0.07%	\$ 733.9	-0.8%	\$ 339.2	-1.9%	\$ 672.0	-1.5%	50.5%	\$ 44.0	6.0%	0.05%	1.73%	2.35%	0.00%	1.64%	6.25%	72.5%
Bank of Bozeman	Bozeman	0.39%	-0.33%	5.46%	-5.29%	\$ 0.1	0.50%	-0.37%	\$ 109.1	0.9%	\$ 79.3	-0.1%	\$ 90.8	3.7%	87.4%	\$ 8.3	7.6%	0.76%	1.83%	3.39%	-0.20%	2.01%	7.00%	86.3%
First Montana Bank, Inc.	Missoula	0.38%	-0.24%	4.73%	-2.91%	\$ 0.5	0.76%	-0.11%	\$ 574.1	1.9%	\$ 339.6	2.5%	\$ 419.8	-3.3%	80.9%	\$ 42.9	7.5%	0.20%	0.95%	2.91%	-0.16%	1.11%	6.05%	77.0%
Pioneer Federal S&L Assoc.	Deer Lodge	0.25%	0.02%	1.58%	0.17%	\$ 0.1	0.50%	0.15%	\$ 112.7	-0.6%	\$ 82.2	1.6%	\$ 86.2	-1.1%	95.4%	\$ 17.9	15.9%	0.00%	1.44%	3.31%	0.06%	1.42%	4.83%	83.5%
Bank of Montana (S)	Missoula	0.15%	-3.84%	1.58%	-37.60%	\$ 0.1	-0.02%	-5.00%	\$ 303.8	25.8%	\$ 92.2	-2.7%	\$ 276.3	28.8%	33.4%	\$ 27.0	8.9%	0.00%	0.61%	5.37%	0.34%	0.90%	7.05%	100.3%
Below 0.00% ROAA Banks																								
The First State Bank of Malta	Malta	-0.01%	-0.25%	-0.06%	-2.14%	\$ (0.0)	0.98%	0.72%	\$ 172.2	8.9%	\$ 59.4	-8.9%	\$ 150.6	8.0%	39.4%	\$ 20.5	11.9%	2.23%	2.84%	2.52%	0.66%	2.34%	7.88%	62.1%
Stockmens Bank (S)	Cascade	-0.85%	-1.84%	-8.78%	-19.07%	\$ (0.1)	-0.85%	-2.07%	\$ 43.9	1.8%	\$ 12.1	-6.9%	\$ 39.5	2.2%	30.5%	\$ 4.4	10.0%	0.00%	1.95%	3.08%	0.03%	0.88%	6.79%	124.3%
First Citizens Bank of Butte (S)	Butte	-1.25%	-2.11%	-13.07%	-22.50%	\$ (0.2)	1.21%	0.12%	\$ 80.7	2.8%	\$ 34.3	0.7%	\$ 62.3	-0.6%	55.0%	\$ 7.8	9.6%	0.00%	1.97%	4.28%	-0.23%	0.81%	6.82%	73.8%
Average		0.88%	-0.22%	10.06%	-2.25%	\$ 4.4	1.32%	-0.12%	\$ 2,133.9	2.0%	\$ 1,281.4	-1.0%	\$ 1,615.7	0.7%	72.0%	\$ 157.5	9.4%	0.45%	1.53%	3.71%	0.08%	1.42%	6.59%	66.7%
Median		0.97%	-0.05%	10.32%	-1.00%	\$ 0.6	1.37%	-0.03%	\$ 181.7	0.7%	\$ 113.4	-0.5%	\$ 164.6	-0.4%	76.6%	\$ 19.2	9.0%	0.28%	1.45%	3.58%	0.03%	1.38%	6.61%	63.9%



Nevada – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q4 2023				
		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																								
Axos Financial, Inc.	Las Vegas	2.90%	1.26%	30.39%	13.48%	\$ 151.8	4.41%	1.92%	\$ 21,623.8	3.8%	\$ 18,529.6	8.1%	\$ 18,203.9	3.6%	101.8%	\$ 1,928.1	9.0%	0.59%	1.36%	4.64%	0.17%	3.64%	8.18%	33.6%
First Security Bank of Nevada	Las Vegas	2.43%	0.05%	9.31%	-0.17%	\$ 1.6	2.97%	-0.05%	\$ 256.1	-0.4%	\$ 182.6	0.9%	\$ 184.3	-1.7%	99.1%	\$ 62.9	25.2%	0.00%	1.34%	4.75%	-0.18%	1.24%	6.38%	39.1%
Meadows Bank	Las Vegas	1.99%	-0.55%	14.51%	-4.28%	\$ 6.0	2.52%	-0.87%	\$ 1,209.8	2.7%	\$ 1,091.5	3.1%	\$ 998.3	2.6%	109.3%	\$ 168.1	13.9%	0.11%	1.28%	4.86%	-0.94%	1.79%	6.71%	50.0%
GBank	Las Vegas	1.97%	0.69%	14.30%	6.19%	\$ 4.1	2.66%	0.87%	\$ 916.7	25.7%	\$ 683.7	31.0%	\$ 753.6	25.3%	90.7%	\$ 117.3	12.8%	0.07%	1.04%	5.39%	-0.51%	2.73%	8.65%	54.5%
Town & Country Bank (S)	Las Vegas	1.76%	-0.11%	11.95%	-0.77%	\$ 0.9	2.22%	-0.26%	\$ 199.2	-0.9%	\$ 127.1	-3.0%	\$ 169.9	0.2%	74.8%	\$ 28.4	14.3%	0.00%	1.77%	4.59%	-0.08%	0.89%	6.10%	49.5%
Valley Bank of Nevada	North Las Vegas	1.33%	0.31%	16.50%	3.66%	\$ 0.8	1.58%	0.17%	\$ 221.9	-1.1%	\$ 121.3	-2.3%	\$ 197.3	-1.9%	61.5%	\$ 19.2	8.7%	0.32%	1.58%	4.11%	0.06%	0.61%	4.86%	60.5%
GENUBANK (S)	Las Vegas	1.10%	-0.42%	5.17%	-2.18%	\$ 0.5	1.53%	-0.40%	\$ 167.7	-1.4%	\$ 87.2	5.6%	\$ 128.1	-2.7%	68.1%	\$ 31.8	19.8%	0.00%	0.96%	4.54%	-0.14%	1.18%	6.44%	69.9%
Nevada Bank and Trust Company	Caliente	1.06%	-0.07%	14.26%	-3.33%	\$ 0.5	1.09%	-0.35%	\$ 197.9	-0.7%	\$ 73.2	0.3%	\$ 180.3	-3.3%	40.6%	\$ 17.1	8.6%	0.30%	1.47%	3.59%	-0.09%	0.26%	5.71%	71.3%
0.00% - 0.50% ROAA Banks																								
Lexicon Bank	Las Vegas	0.37%	0.14%	3.75%	1.39%	\$ 0.2	1.32%	0.78%	\$ 273.6	9.4%	\$ 168.9	8.2%	\$ 236.9	6.9%	71.3%	\$ 25.9	9.5%	0.00%	1.41%	3.84%	0.15%	1.56%	5.76%	66.2%
Below 0.00% ROAA Banks																								
Farm Bureau Bank FSB	Reno	-0.27%	-0.97%	-3.31%	-11.90%	\$ (0.8)	1.06%	-0.03%	\$ 1,161.4	-1.0%	\$ 880.3	-1.0%	\$ 1,009.9	-1.5%	87.2%	\$ 98.5	8.5%	0.27%	1.89%	4.19%	-0.01%	3.22%	8.03%	77.0%
The First National Bank of Ely (S)	Ely	-5.59%	-7.17%	-293.10%	-426.87%	\$ (1.7)	1.01%	-0.88%	\$ 117.8	-1.9%	\$ 8.1	-10.2%	\$ 113.8	-4.7%	7.1%	\$ 3.9	3.3%	0.56%	2.65%	5.26%	2.30%	0.40%	5.83%	72.7%
Average		0.82%	-0.62%	-16.02%	-38.62%	\$ 14.9	2.03%	0.08%	\$ 2,395.1	3.1%	\$ 1,995.8	3.7%	\$ 2,016.0	2.1%	73.8%	\$ 227.4	12.1%	0.20%	1.52%	4.52%	0.07%	1.59%	6.60%	58.6%
Median		1.33%	-0.07%	11.95%	-0.77%	\$ 0.8	1.58%	-0.05%	\$ 256.1	-0.7%	\$ 168.9	0.9%	\$ 197.3	-1.5%	74.8%	\$ 31.8	9.5%	0.11%	1.41%	4.59%	-0.08%	1.24%	6.38%	60.5%



New Mexico – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Total 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.	(\$MM)	Curr.	Δ vs. Pr. Qtr.	Curr.												Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Valley Bank of Commerce (S)	Roswell	3.17%	0.11%	30.20%	-0.63%	\$ 2.5	4.52%	0.64%	\$ 323.7	7.1%	\$ 157.8	-5.1%	\$ 288.6	6.9%	54.7%	\$ 34.3	10.6%	1.52%	1.75%	4.91%	0.43%	1.66%	6.69%	23.8%
Western Commerce Bank (S)	Carlsbad	2.43%	-0.23%	28.09%	-4.87%	\$ 4.7	3.22%	-0.16%	\$ 791.4	4.2%	\$ 440.3	3.8%	\$ 716.8	3.8%	61.4%	\$ 70.3	8.9%	0.12%	1.21%	5.23%	0.22%	0.34%	6.58%	42.5%
Western Bank (S)	Artesia	1.99%	-0.38%	29.95%	-5.92%	\$ 1.6	2.94%	-0.13%	\$ 333.4	8.4%	\$ 145.6	3.6%	\$ 309.3	8.3%	47.1%	\$ 22.4	6.7%	0.00%	1.20%	4.64%	0.17%	0.18%	6.16%	39.5%
American Heritage Bank	Clovis	1.96%	-0.01%	24.68%	-1.96%	\$ 0.6	3.03%	0.37%	\$ 128.4	-2.5%	\$ 70.5	2.6%	\$ 116.3	-0.2%	60.6%	\$ 11.2	8.8%	0.32%	1.54%	4.95%	0.14%	0.86%	8.11%	42.3%
Bank of the Southwest (S)	Roswell	1.93%	-0.07%	20.82%	-2.23%	\$ 0.9	1.74%	-0.97%	\$ 180.8	-9.0%	\$ 119.1	1.6%	\$ 163.2	-10.0%	73.0%	\$ 17.5	9.7%	0.40%	1.00%	7.18%	0.43%	0.02%	8.15%	70.9%
First New Mexico Bank, Las Cruces	Las Cruces	1.68%	0.26%	13.28%	1.98%	\$ 0.6	2.13%	0.17%	\$ 154.1	-0.2%	\$ 74.7	-1.2%	\$ 130.0	-0.6%	57.4%	\$ 19.5	12.7%	0.00%	2.28%	5.39%	0.17%	1.02%	8.62%	61.0%
First American Bank (S)	Artesia	1.67%	-0.21%	25.20%	-6.45%	\$ 7.8	3.53%	1.01%	\$ 1,807.1	1.8%	\$ 955.9	0.9%	\$ 1,525.4	3.6%	62.7%	\$ 116.1	6.5%	0.77%	1.77%	4.46%	-0.03%	0.87%	7.51%	24.2%
Western Bank (S)	Lordsburg	1.62%	-0.15%	14.72%	-2.33%	\$ 1.1	2.11%	0.01%	\$ 286.8	3.7%	\$ 73.0	-1.9%	\$ 251.5	3.3%	29.0%	\$ 32.3	11.3%	0.16%	2.19%	3.60%	0.09%	0.58%	7.00%	47.8%
First New Mexico Bank of Silver City	Silver City	1.57%	0.09%	13.11%	0.18%	\$ 0.5	2.09%	0.11%	\$ 136.0	-0.9%	\$ 62.2	8.2%	\$ 116.1	-0.7%	53.6%	\$ 16.3	12.0%	0.00%	1.66%	4.31%	0.11%	0.59%	6.73%	56.9%
CNB Bank (S)	Carlsbad	1.57%	-0.02%	22.01%	-0.14%	\$ 3.2	2.28%	-0.07%	\$ 818.1	1.2%	\$ 558.3	3.8%	\$ 754.5	0.3%	74.0%	\$ 61.2	7.5%	0.01%	1.13%	4.49%	0.26%	1.18%	6.65%	50.7%
Centinel Bank of Taos (S)	Taos	1.45%	-0.45%	31.77%	-14.00%	\$ 1.5	1.81%	-0.57%	\$ 414.6	2.4%	\$ 142.5	0.5%	\$ 388.9	1.0%	36.7%	\$ 22.0	5.3%	0.00%	1.22%	3.14%	-0.02%	1.10%	6.24%	47.9%
Citizens Bank of Las Cruces (S)	Las Cruces	1.41%	0.07%	18.31%	-1.80%	\$ 3.6	1.95%	0.19%	\$ 999.3	-1.5%	\$ 698.9	4.4%	\$ 869.4	2.1%	80.4%	\$ 88.1	8.8%	0.00%	1.43%	3.75%	0.21%	1.32%	6.68%	52.8%
Pioneer Bank (S)	Roswell	1.41%	-0.29%	20.98%	-5.64%	\$ 3.6	2.08%	-0.40%	\$ 991.4	-3.4%	\$ 539.9	-3.7%	\$ 775.9	0.3%	69.6%	\$ 75.7	7.6%	2.17%	1.33%	4.41%	-0.16%	0.33%	6.98%	59.2%
The Citizens Bank of Clovis (S)	Clovis	1.34%	-0.25%	28.67%	-1.68%	\$ 1.6	1.75%	-1.20%	\$ 499.9	4.7%	\$ 312.5	6.6%	\$ 422.6	3.8%	73.9%	\$ 24.9	5.0%	0.00%	1.21%	3.74%	0.51%	2.08%	7.51%	47.0%
Four Corners Community Bank (S)	Farmington	1.30%	-0.54%	15.11%	-7.13%	\$ 1.6	2.17%	-0.54%	\$ 494.4	-0.4%	\$ 330.6	2.0%	\$ 419.1	-2.0%	78.9%	\$ 45.1	9.1%	0.89%	2.13%	4.38%	0.00%	1.18%	6.56%	54.8%
The Bank of Clovis	Clovis	1.22%	-0.02%	15.36%	-2.17%	\$ 1.0	1.67%	-0.04%	\$ 305.6	-3.2%	\$ 166.7	-1.4%	\$ 245.1	-5.2%	68.0%	\$ 27.2	8.9%	0.00%	1.68%	3.73%	0.03%	1.69%	7.29%	60.1%
First New Mexico Bank	Deming	1.20%	-0.22%	9.32%	-1.35%	\$ 0.8	1.67%	-0.18%	\$ 267.0	4.2%	\$ 111.3	0.2%	\$ 228.2	4.8%	48.8%	\$ 33.9	12.7%	1.70%	2.33%	3.49%	-0.22%	1.24%	5.83%	52.7%
First National Bank (S)	Alamogordo	1.17%	0.09%	56.84%	-6.92%	\$ 1.3	1.42%	0.11%	\$ 477.6	6.2%	\$ 203.7	0.4%	\$ 437.5	4.4%	46.6%	\$ 14.1	2.9%	1.21%	1.62%	3.25%	0.32%	0.68%	6.48%	61.9%
First State Bank	Socorro	1.10%	0.21%	9.73%	2.23%	\$ 0.5	1.42%	0.29%	\$ 199.6	10.3%	\$ 11.2	-1.3%	\$ 177.6	11.3%	6.3%	\$ 21.6	10.8%	0.04%	10.66%	3.61%	-0.22%	0.17%	7.42%	59.8%
James Polk Stone Community Bank (S)	Portales	1.03%	-0.09%	22.09%	-3.87%	\$ 0.9	1.64%	0.19%	\$ 388.7	16.9%	\$ 162.6	0.0%	\$ 341.8	14.8%	47.6%	\$ 20.2	5.2%	0.57%	2.47%	3.71%	-0.16%	1.14%	8.01%	66.0%
Western Heritage Bank	Las Cruces	1.02%	-0.40%	9.32%	-4.30%	\$ 0.9	1.33%	-0.49%	\$ 326.9	-0.1%	\$ 252.8	8.8%	\$ 281.0	-2.0%	90.0%	\$ 36.2	11.1%	0.00%	1.17%	4.06%	-0.40%	1.90%	6.31%	67.1%
Main Bank (S)	Albuquerque	1.01%	0.12%	11.15%	0.88%	\$ 0.6	1.40%	0.15%	\$ 249.7	1.6%	\$ 192.1	-0.8%	\$ 199.6	1.5%	96.2%	\$ 23.4	9.4%	0.29%	1.27%	3.17%	0.02%	1.81%	5.94%	56.4%
0.50% - 1.00% ROAA Banks																								
Southwest Capital Bank (S)	Albuquerque	0.99%	-0.01%	12.03%	-0.72%	\$ 1.1	1.13%	-0.10%	\$ 435.6	-1.5%	\$ 179.4	0.6%	\$ 396.1	-2.2%	45.3%	\$ 37.3	8.6%	1.67%	2.09%	3.81%	-0.06%	0.92%	6.39%	71.7%
Lea County State Bank (S)	Hobbs	0.86%	-0.56%	20.08%	-17.04%	\$ 1.5	1.01%	-0.75%	\$ 666.8	8.0%	\$ 242.6	5.3%	\$ 539.1	7.8%	45.0%	\$ 36.3	5.4%	0.15%	0.80%	3.27%	0.00%	1.25%	7.43%	69.2%
Community 1st Bank Las Vegas (S)	Las Vegas	0.83%	-0.05%	14.94%	-0.98%	\$ 0.4	1.03%	-0.06%	\$ 199.0	12.7%	\$ 77.9	2.1%	\$ 186.2	12.1%	41.8%	\$ 12.4	6.2%	0.01%	1.41%	3.53%	0.01%	0.54%	6.62%	70.5%
Century Bank (S)	Santa Fe	0.80%	1.05%	11.58%	15.20%	\$ 2.8	1.83%	-0.11%	\$ 1,372.6	1.2%	\$ 925.4	2.0%	\$ 1,247.8	-0.5%	74.2%	\$ 101.9	7.4%	2.33%	1.74%	4.43%	0.04%	1.45%	7.06%	60.4%
InBank	Raton	0.77%	-0.13%	6.99%	-1.34%	\$ 2.5	1.20%	0.02%	\$ 1,339.5	4.0%	\$ 902.1	0.0%	\$ 1,159.5	11.1%	77.8%	\$ 118.6	9.0%	0.65%	1.19%	3.66%	-0.02%	1.65%	6.02%	65.2%
0.00% - 0.50% ROAA Banks																								
Tucumcari Federal S&L Assoc.	Tucumcari	0.43%	0.51%	3.14%	3.73%	\$ 0.0	0.49%	0.58%	\$ 40.1	-1.4%	\$ 29.0	-0.8%	\$ 27.0	0.5%	107.1%	\$ 5.5	13.8%	0.82%	1.05%	2.97%	-0.20%	3.37%	6.32%	83.6%
Below 0.00% ROAA Banks																								
The Citizens Bank (S)	Farmington	-2.08%	-3.27%	-100.70%	-175.99%	\$ (4.4)	1.61%	0.14%	\$ 790.6	1.4%	\$ 282.5	2.8%	\$ 674.5	0.0%	41.9%	\$ 27.0	3.4%	0.61%	1.30%	2.76%	0.10%	0.71%	6.00%	50.3%
Average		1.27%	-0.17%	15.13%	-8.46%	\$ 1.6	1.94%	-0.06%	\$ 531.7	2.6%	\$ 290.4	1.5%	\$ 461.7	2.7%	60.3%	\$ 40.4	8.5%	0.57%	1.86%	4.07%	0.08%	1.10%	6.87%	55.7%
Median		1.30%	-0.07%	15.36%	-1.96%	\$ 1.1	1.75%	-0.04%	\$ 388.7	1.6%	\$ 179.4	0.9%	\$ 341.8	1.5%	60.6%	\$ 27.2	8.8%	0.29%	1.43%	3.75%	0.04%	1.10%	6.68%	56.9%



North Dakota – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				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.		Equity (\$MM)	TCE / TA	NPA's / Assets	LLR / Loans	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Turtle Mountain State Bank (S)	Belcourt	3.47%	0.32%	50.72%	-3.28%	\$ 1.4	4.39%	0.42%	\$ 160.4	1.4%	\$ 32.2	10.4%	\$ 148.3	0.2%	21.7%	\$ 12.0	7.5%	0.02%	1.18%	5.55%	0.84%	0.66%	8.74%	23.3%
Grant County State Bank (S)	Carson	2.16%	-0.82%	15.10%	-4.90%	\$ 0.2	2.74%	-1.04%	\$ 43.6	7.0%	\$ 27.4	-7.2%	\$ 37.3	7.9%	73.4%	\$ 6.2	14.3%	0.00%	0.80%	6.08%	-0.34%	1.71%	8.63%	55.0%
Western State Bank	Devils Lake	1.70%	0.37%	15.67%	3.57%	\$ 9.1	2.49%	0.37%	\$ 2,165.6	4.5%	\$ 1,945.2	4.1%	\$ 1,880.0	4.5%	103.5%	\$ 236.7	10.9%	0.54%	1.67%	4.60%	0.09%	2.85%	7.33%	48.4%
American State B&T Co. of Williston (S)	Williston	1.68%	0.14%	26.57%	-1.34%	\$ 2.8	2.03%	0.18%	\$ 618.3	1.8%	\$ 293.9	-0.2%	\$ 550.3	-0.3%	53.4%	\$ 48.5	7.8%	0.92%	1.99%	2.43%	0.03%	1.55%	5.92%	47.0%
First State Bank of Golve (S)	Golve	1.52%	-0.58%	38.14%	-26.71%	\$ 0.4	2.75%	-0.01%	\$ 108.5	4.4%	\$ 42.3	-3.9%	\$ 102.6	1.8%	41.2%	\$ 5.6	5.2%	1.30%	0.97%	4.27%	-0.16%	0.67%	6.95%	37.2%
Bank Forward (S)	Fargo	1.52%	0.24%	14.95%	2.28%	\$ 3.8	1.40%	-0.22%	\$ 991.1	1.3%	\$ 801.6	0.3%	\$ 850.6	3.6%	94.3%	\$ 99.1	10.1%	0.03%	0.62%	3.38%	-0.01%	2.07%	5.67%	73.5%
State Bank of Lakota (S)	Lakota	1.41%	-0.07%	16.93%	-0.12%	\$ 0.2	1.77%	-0.22%	\$ 64.9	-7.8%	\$ 36.2	-2.3%	\$ 59.2	-8.1%	61.0%	\$ 5.6	8.7%	0.18%	0.95%	4.15%	0.08%	0.81%	6.20%	58.1%
Bank of Hazelton (S)	Hazelton	1.34%	-0.11%	14.50%	-0.09%	\$ 0.2	1.69%	-0.14%	\$ 61.7	16.8%	\$ 27.6	12.7%	\$ 55.7	17.7%	49.6%	\$ 5.8	9.4%	0.00%	1.20%	4.01%	0.01%	1.64%	7.49%	56.2%
Wattford City Bancshares, Inc. (S)	Wattford City	1.28%	0.17%	22.45%	1.99%	\$ 16.3	1.72%	0.13%	\$ 5,172.2	2.8%	\$ 4,294.3	1.9%	\$ 4,519.5	4.6%	95.0%	\$ 302.5	5.9%	0.53%	1.08%	3.75%	0.08%	2.02%	6.35%	62.9%
Dakota Community B&T, N.A. (S)	Hebron	1.27%	0.09%	22.63%	-0.03%	\$ 4.1	1.49%	0.02%	\$ 1,275.0	5.2%	\$ 645.8	-0.9%	\$ 1,169.2	3.9%	55.2%	\$ 82.7	6.5%	0.03%	1.47%	2.65%	-0.06%	1.73%	5.93%	54.4%
First Security Bank - West (S)	Beulah	1.26%	0.02%	13.18%	-0.99%	\$ 0.2	1.40%	-0.07%	\$ 70.7	9.1%	\$ 25.6	5.7%	\$ 63.3	8.1%	40.4%	\$ 7.3	10.3%	1.22%	2.83%	3.49%	0.00%	0.90%	5.49%	58.8%
BankNorth (S)	Arthur	1.25%	-0.11%	12.44%	-0.45%	\$ 1.7	1.57%	-0.32%	\$ 581.6	6.0%	\$ 485.2	4.7%	\$ 459.0	13.9%	105.7%	\$ 50.4	8.8%	0.01%	1.05%	4.67%	-0.01%	1.61%	7.21%	64.4%
The Goose River Bank (S)	Mayville	1.20%	0.44%	13.50%	4.39%	\$ 0.5	1.46%	0.03%	\$ 173.2	4.4%	\$ 116.9	-1.4%	\$ 138.6	-1.4%	84.3%	\$ 15.5	8.9%	0.23%	1.10%	4.10%	0.00%	1.24%	6.19%	64.5%
State Bank of Bottineau (S)	Bottineau	1.13%	-0.11%	13.40%	-2.51%	\$ 0.3	1.50%	-0.14%	\$ 102.0	-1.6%	\$ 89.5	-2.7%	\$ 90.5	2.3%	98.8%	\$ 8.7	8.5%	0.00%	1.56%	4.51%	0.11%	1.93%	6.59%	64.9%
TruCommunity Bank	Garrison	1.12%	0.00%	14.03%	-0.78%	\$ 0.9	1.44%	0.03%	\$ 318.7	0.0%	\$ 200.3	-1.0%	\$ 280.2	3.6%	71.5%	\$ 27.5	8.6%	0.75%	1.58%	3.55%	0.08%	1.11%	6.29%	60.6%
McIntosh County Bank (S)	Ashley	1.12%	-0.33%	15.31%	-5.48%	\$ 0.3	1.33%	-0.42%	\$ 116.3	4.1%	\$ 67.4	2.4%	\$ 92.1	1.7%	73.1%	\$ 8.5	7.4%	0.40%	2.38%	3.16%	-0.20%	1.36%	6.51%	60.3%
Dakota Heritage Bank (S)	Hunter	1.11%	-0.13%	13.83%	-1.59%	\$ 1.0	1.64%	-0.05%	\$ 359.8	5.9%	\$ 275.3	4.0%	\$ 296.9	5.3%	92.8%	\$ 28.6	8.0%	0.21%	1.21%	3.62%	-0.22%	1.81%	6.55%	55.5%
First National Bank B&T Co. of Bottineau	Bottineau	1.07%	0.01%	9.00%	-0.16%	\$ 0.4	1.35%	0.11%	\$ 164.6	0.7%	\$ 82.2	2.6%	\$ 143.9	6.6%	57.2%	\$ 19.9	12.1%	0.00%	2.42%	3.53%	-0.07%	1.18%	6.40%	61.5%
BNC National Bank	Glendale	1.05%	0.27%	9.50%	2.31%	\$ 2.4	1.41%	0.29%	\$ 966.8	6.0%	\$ 668.8	0.6%	\$ 854.3	5.9%	78.3%	\$ 106.0	11.0%	0.79%	1.39%	3.61%	0.01%	1.59%	5.53%	66.4%
Union Bank	Beulah	1.03%	0.30%	11.79%	4.03%	\$ 0.7	1.03%	0.12%	\$ 278.6	4.5%	\$ 180.7	2.8%	\$ 251.2	3.8%	71.9%	\$ 23.2	8.4%	1.46%	1.14%	3.56%	-0.25%	1.84%	6.06%	63.3%
Liberty State Bank (S)	Powers Lake	1.00%	-0.42%	18.44%	-12.70%	\$ 0.3	1.09%	-0.55%	\$ 126.4	4.5%	\$ 49.1	7.7%	\$ 113.1	2.1%	43.4%	\$ 8.7	6.9%	0.00%	1.60%	2.70%	-0.05%	1.75%	6.98%	60.4%
0.50% - 1.00% ROAA Banks																								
First State Bank & Trust (S)	Williston	0.97%	-0.10%	10.49%	-1.59%	\$ 1.3	0.97%	-0.10%	\$ 510.5	3.8%	\$ 188.2	7.6%	\$ 446.7	2.9%	42.1%	\$ 53.2	10.5%	0.05%	1.56%	2.41%	-0.04%	1.24%	6.58%	62.5%
VISIONBank	Fargo	0.97%	0.55%	10.84%	6.17%	\$ 0.6	1.27%	0.11%	\$ 264.7	-1.3%	\$ 209.8	0.6%	\$ 235.1	4.5%	89.2%	\$ 23.6	8.9%	0.80%	1.00%	3.48%	-0.21%	2.07%	5.75%	68.9%
KodaBank (S)	Drayton	0.96%	-0.16%	9.20%	-1.25%	\$ 1.0	1.21%	-0.22%	\$ 464.3	9.3%	\$ 340.3	2.2%	\$ 398.0	17.0%	85.5%	\$ 43.9	9.5%	0.32%	1.20%	3.20%	-0.29%	1.86%	5.95%	62.6%
First United Bank (S)	Park River	0.94%	0.10%	10.98%	0.69%	\$ 1.6	1.47%	0.27%	\$ 687.3	0.7%	\$ 456.3	2.6%	\$ 574.8	4.0%	79.4%	\$ 48.6	7.2%	0.10%	1.24%	3.15%	0.23%	1.45%	5.98%	54.7%
United Valley Bank (S)	Cavalier	0.90%	0.00%	11.19%	-0.27%	\$ 1.4	1.09%	-0.03%	\$ 634.0	1.7%	\$ 438.3	2.0%	\$ 573.4	5.6%	76.4%	\$ 45.2	7.2%	2.27%	1.29%	3.10%	0.04%	1.82%	5.66%	63.7%
Unison Bank	Jamestown	0.90%	-0.02%	15.35%	-0.67%	\$ 1.3	1.15%	0.06%	\$ 586.9	1.1%	\$ 398.7	0.5%	\$ 494.5	-0.1%	80.6%	\$ 29.8	5.1%	0.34%	1.75%	2.99%	-0.17%	2.07%	5.99%	61.3%
Commercial Bank of Mott (S)	Mott	0.88%	-0.26%	9.06%	-2.89%	\$ 0.3	1.07%	-0.68%	\$ 139.1	4.0%	\$ 102.9	3.1%	\$ 102.8	3.3%	100.2%	\$ 13.8	9.9%	0.93%	0.92%	2.56%	-0.33%	1.97%	5.52%	60.9%
Dakota Western Bank (S)	Bowman	0.87%	-0.07%	12.77%	-0.87%	\$ 0.8	1.30%	0.16%	\$ 399.6	6.0%	\$ 243.6	1.4%	\$ 341.1	5.0%	71.4%	\$ 29.2	7.3%	1.28%	1.96%	2.71%	0.00%	2.33%	6.21%	54.5%
Cornerstone Bank (S)	Fargo	0.83%	0.01%	16.44%	0.81%	\$ 3.3	1.19%	-0.04%	\$ 1,498.2	0.4%	\$ 1,081.2	3.2%	\$ 1,356.0	-0.1%	79.7%	\$ 85.8	5.7%	0.73%	1.25%	3.20%	-0.18%	2.16%	5.76%	63.4%
Bravera Holdings Corp.	Dickinson	0.82%	0.03%	10.74%	0.13%	\$ 6.3	1.07%	0.05%	\$ 3,134.6	3.0%	\$ 2,124.8	0.1%	\$ 2,739.3	8.3%	77.6%	\$ 210.5	6.8%	0.33%	1.16%	2.94%	-0.02%	1.98%	6.47%	70.2%
Horizon Financial Bank	Munich	0.82%	0.05%	7.71%	0.34%	\$ 0.4	1.12%	0.20%	\$ 189.6	1.6%	\$ 140.6	8.5%	\$ 165.8	-0.3%	84.8%	\$ 20.4	10.7%	0.07%	1.09%	3.34%	0.15%	2.04%	6.05%	65.1%
Kirkwood B&T Company (S)	Bismarck	0.79%	-0.10%	8.96%	-1.03%	\$ 0.7	0.98%	-0.13%	\$ 338.0	2.9%	\$ 189.1	-1.2%	\$ 301.7	2.8%	62.7%	\$ 29.5	8.7%	0.04%	1.29%	2.89%	-0.10%	1.74%	5.08%	69.7%
Choice Financial Holdings, Inc.	Fargo	0.78%	-0.23%	8.15%	-2.70%	\$ 9.9	1.44%	-0.01%	\$ 4,997.1	-1.3%	\$ 3,123.0	1.3%	\$ 4,426.6	-2.1%	70.6%	\$ 358.3	7.3%	0.35%	1.24%	2.95%	0.03%	3.31%	6.05%	61.4%
Strasburg State Bank	Strasburg	0.77%	-0.59%	8.44%	-7.10%	\$ 0.2	1.33%	-0.21%	\$ 92.7	2.4%	\$ 38.9	11.7%	\$ 81.8	1.1%	47.6%	\$ 8.5	9.2%	0.00%	0.80%	3.23%	-0.05%	1.82%	6.31%	56.3%
Kindred State Bank (S)	Kindred	0.74%	-0.23%	8.91%	-3.04%	\$ 0.1	0.82%	-0.69%	\$ 42.7	10.1%	\$ 19.7	2.5%	\$ 39.2	10.8%	50.3%	\$ 3.4	8.0%	0.04%	0.82%	3.50%	0.29%	0.69%	5.12%	81.8%
First State Bank of Harvey (S)	Harvey	0.72%	0.05%	12.87%	0.33%	\$ 0.2	0.82%	0.00%	\$ 88.3	2.4%	\$ 31.0	-1.9%	\$ 82.2	3.0%	37.7%	\$ 5.4	6.1%	0.00%	1.43%	2.41%	0.04%	0.98%	5.18%	70.7%
Merchants Bank	Rugby	0.69%	-0.64%	8.60%	-8.31%	\$ 0.4	0.97%	-0.99%	\$ 234.0	-0.3%	\$ 163.6	-1.2%	\$ 210.5	7.2%	77.7%	\$ 18.7	8.0%	0.87%	1.13%	3.70%	-0.13%	1.46%	6.85%	71.9%
Lincoln State Bank (S)	Hankinson	0.67%	-0.01%	14.33%	-1.82%	\$ 0.2	0.76%	-0.22%	\$ 110.4	1.5%	\$ 60.8	3.1%	\$ 97.1	-0.4%	62.6%	\$ 6.3	5.7%	0.12%	1.48%	3.09%	0.06%	1.04%	5.76%	73.0%
State Bankshares, Inc.	Fargo	0.64%	0.21%	6.23%	2.09%	\$ 22.5	0.84%	0.25%	\$ 14,302.8	1.3%	\$ 12,410.0	-0.6%	\$ 12,461.5	3.1%	99.6%	\$ 1,399.6	9.8%	0.20%	0.96%	1.75%	-0.12%	3.55%	5.18%	74.1%
Citizens State Bank of Lankin (S)	Lankin	0.63%	-0.36%	9.00%	-5.69%	\$ 0.1	0.63%	-0.41%	\$ 63.9	4.7%	\$ 41.1	4.9%	\$ 48.9	4.4%	84.1%	\$ 5.0	7.7%	0.00%	0.66%	4.12%	-0.09%	0.79%	6.97%	82.1%
Storion Bank (S)	Bismarck	0.63%	0.29%	10.11%	4.35%	\$ 3.0	0.85%	0.48%	\$ 1,870.0	2.6%	\$ 1,225.7	3.0%	\$ 1,504.5	0.6%	81.5%	\$ 126.6	6.8%	0.21%	1.36%	1.90%	-0.20%	2.33%	5.57%	71.7%
Aspire Bank	Fargo	0.56%	-0.19%	5.59%	-2.13%	\$ 0.1	0.76%	-0.22%	\$ 62.1	-0.8%	\$ 52.0	0.5%	\$ 55.7	-0.9%	93.2%	\$ 5.6	9.0%	0.97%	1.06%	3.39%	-0.37%	2.84%	6.20%	75.2%



North Dakota – Financial Performance for Q4 2023 (Continued)

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				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.		Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
0.00% - 0.50% ROAA Banks																								
Stock Growers Bank (S)	Forman	0.47%	-0.57%	8.22%	-12.63%	\$ 0.4	0.47%	-0.58%	\$ 323.7	2.0%	\$ 146.2	0.9%	\$ 301.0	7.6%	48.6%	\$ 20.4	6.3%	0.00%	0.69%	2.35%	-0.01%	1.56%	5.88%	70.7%
Farmers and Merchants State Bank (S)	Langdon	0.45%	-0.14%	3.91%	-1.44%	\$ 0.2	0.42%	-0.15%	\$ 145.5	4.4%	\$ 71.2	7.6%	\$ 120.0	6.1%	59.3%	\$ 17.6	12.1%	0.00%	1.27%	2.33%	0.18%	1.92%	6.13%	76.1%
American Federal Bank (S)	Fargo	0.41%	-0.37%	4.91%	-4.00%	\$ 0.8	0.51%	-0.48%	\$ 747.6	1.2%	\$ 641.2	2.3%	\$ 607.8	5.5%	105.5%	\$ 59.9	8.0%	0.00%	0.98%	3.31%	-0.81%	1.40%	5.34%	84.6%
First Western Bank and Trust	Minot	0.41%	-0.22%	4.14%	-2.05%	\$ 2.2	0.52%	-0.36%	\$ 2,203.2	4.1%	\$ 1,754.2	4.6%	\$ 1,931.9	9.3%	90.8%	\$ 174.4	8.1%	1.54%	1.01%	2.72%	-0.11%	2.63%	5.72%	81.6%
Union State Bank of Hazen (S)	Hazen	0.40%	0.62%	6.95%	10.70%	\$ 0.2	0.48%	0.15%	\$ 222.8	3.4%	\$ 111.4	0.2%	\$ 208.5	2.6%	53.4%	\$ 13.6	6.1%	0.63%	1.83%	2.60%	-0.04%	1.86%	5.44%	78.5%
First State Bank of Cando (S)	Cando	0.36%	-0.54%	8.03%	-15.11%	\$ 0.1	0.28%	-0.24%	\$ 72.9	4.1%	\$ 27.5	1.6%	\$ 63.0	-1.6%	43.6%	\$ 4.4	6.1%	0.00%	1.26%	2.23%	-0.30%	1.38%	6.18%	82.2%
Peoples State Bank (S)	Westhope	0.35%	-0.59%	3.67%	-6.16%	\$ 0.1	0.39%	-0.74%	\$ 74.8	-0.3%	\$ 34.7	4.6%	\$ 63.3	0.3%	54.9%	\$ 7.5	10.0%	0.00%	1.52%	2.97%	0.16%	0.98%	6.96%	85.4%
Border Bank (S)	Fargo	0.33%	-0.14%	4.16%	-1.83%	\$ 0.8	0.40%	-0.18%	\$ 937.5	0.9%	\$ 784.6	0.8%	\$ 831.8	2.1%	94.3%	\$ 70.4	7.6%	0.71%	1.19%	2.93%	0.01%	2.36%	5.42%	85.7%
Peoples State Bank of Velva (S)	Velva	0.32%	-2.05%	3.63%	-25.32%	\$ 0.1	1.42%	-1.88%	\$ 149.9	1.3%	\$ 105.7	-1.7%	\$ 132.7	2.1%	79.7%	\$ 14.2	9.5%	0.90%	1.52%	3.71%	0.18%	1.91%	6.37%	60.0%
Farmers & Merchants Bank of N.D. (S)	Tolna	0.26%	-0.29%	3.53%	-4.63%	\$ 0.1	0.37%	-0.35%	\$ 119.8	-1.3%	\$ 60.2	-6.4%	\$ 108.2	-3.5%	55.6%	\$ 8.3	7.0%	1.19%	0.58%	2.71%	-0.14%	1.55%	6.12%	86.2%
Gate City Bank	Fargo	0.24%	-0.23%	2.82%	-2.65%	\$ 2.2	0.48%	-0.17%	\$ 3,495.3	0.8%	\$ 2,864.7	0.4%	\$ 2,940.4	-0.1%	97.4%	\$ 311.7	8.9%	0.44%	0.64%	2.75%	-0.03%	0.96%	4.28%	89.5%
The Bank of Tioga	Tioga	0.24%	-1.24%	9.87%	-46.43%	\$ 0.2	0.60%	-1.19%	\$ 409.1	11.7%	\$ 103.5	6.3%	\$ 393.6	18.6%	26.3%	\$ 9.0	2.2%	0.49%	0.75%	1.61%	0.01%	2.43%	5.65%	55.1%
Rolette State Bank (S)	Rolette	0.23%	-0.68%	2.63%	-7.88%	\$ 0.0	0.38%	-0.91%	\$ 47.2	0.5%	\$ 34.3	2.6%	\$ 37.5	-3.6%	91.5%	\$ 4.1	8.7%	0.91%	0.73%	4.08%	-0.23%	1.31%	6.95%	89.9%
The Citizens State Bank at Mohall (S)	Mohall	0.23%	-0.36%	2.14%	-3.47%	\$ 0.0	0.35%	-0.76%	\$ 70.5	1.1%	\$ 50.3	-2.1%	\$ 59.3	2.3%	84.9%	\$ 7.8	11.0%	0.49%	0.64%	3.64%	-0.12%	1.17%	5.82%	89.3%
First State Bank (S)	Buxton	0.20%	-0.42%	2.11%	-4.47%	\$ 0.2	0.37%	-0.38%	\$ 366.4	1.4%	\$ 325.4	3.5%	\$ 307.5	7.9%	105.8%	\$ 33.5	9.2%	0.02%	1.28%	2.83%	0.07%	2.19%	5.39%	85.6%
Below 0.00% ROAA Banks																								
Security First Bank of North Dakota (S)	New Salem	-0.02%	-1.72%	-0.20%	-13.71%	\$ (0.0)	1.51%	-0.51%	\$ 259.6	1.9%	\$ 212.1	2.1%	\$ 208.7	5.0%	101.7%	\$ 29.9	11.5%	0.08%	2.20%	4.32%	-0.29%	1.25%	6.12%	66.3%
Peoples State Bank, Fairmount, ND	Fairmount	-0.11%	-0.80%	-1.99%	-14.16%	\$ (0.0)	0.58%	-0.29%	\$ 34.2	7.2%	\$ 24.0	-0.6%	\$ 32.2	8.3%	74.5%	\$ 1.9	5.5%	0.00%	0.98%	3.88%	0.50%	1.29%	6.06%	84.4%
Heartland State Bank (S)	Edgeley	-0.15%	-1.30%	-1.85%	-15.38%	\$ (0.0)	0.97%	-0.44%	\$ 70.1	5.4%	\$ 41.1	3.5%	\$ 59.0	5.9%	69.6%	\$ 5.5	7.9%	0.00%	1.10%	4.31%	-0.18%	1.21%	7.50%	76.6%
State Bank & Trust of Kenmare (S)	Kenmare	-0.51%	-0.36%	-9.38%	-6.53%	\$ (0.2)	-0.31%	-0.73%	\$ 160.2	4.9%	\$ 77.8	-2.9%	\$ 145.8	4.7%	53.3%	\$ 9.2	5.8%	2.23%	1.42%	2.31%	-0.10%	2.04%	5.84%	102.7%
Harwood State Bank (S)	Harwood	-0.76%	-2.01%	-5.98%	-17.82%	\$ (0.1)	1.56%	0.00%	\$ 47.8	-1.9%	\$ 24.5	-9.6%	\$ 40.7	-1.5%	60.1%	\$ 2.9	6.4%	0.04%	1.18%	6.13%	2.19%	0.65%	8.61%	52.5%
Alerus Financial Corporation	Grand Forks	-1.53%	-2.51%	-16.89%	-26.30%	\$ (14.8)	0.86%	-0.37%	\$ 3,896.8	0.7%	\$ 2,767.6	5.5%	\$ 3,095.6	7.8%	89.4%	\$ 305.2	8.0%	0.22%	1.30%	2.38%	0.09%	2.29%	5.66%	79.4%
Average		0.72%	-0.29%	9.39%	-4.52%	\$ 1.5	1.10%	-0.24%	\$ 925.8	3.0%	\$ 693.6	1.7%	\$ 800.5	4.0%	73.3%	\$ 75.9	8.2%	0.45%	1.27%	3.30%	-0.02%	1.70%	6.16%	68.4%
Median		0.79%	-0.14%	9.20%	-1.82%	\$ 0.4	1.09%	-0.17%	\$ 259.6	2.4%	\$ 146.2	1.9%	\$ 210.5	3.6%	76.4%	\$ 20.4	8.0%	0.22%	1.20%	3.20%	-0.03%	1.74%	6.06%	65.1%



Oregon – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q4 2023				
		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																								
Pioneer Trust Bank, N.A.	Salem	2.25%	0.30%	17.33%	2.30%	\$ 4.0	3.07%	0.41%	\$ 682.3	-7.7%	\$ 528.8	1.7%	\$ 588.6	-9.1%	89.8%	\$ 93.1	13.6%	0.37%	1.68%	3.20%	0.05%	2.44%	6.14%	30.4%
Bank of Eastern Oregon	Heppner	1.99%	0.15%	22.91%	1.22%	\$ 4.2	2.73%	0.34%	\$ 860.7	2.4%	\$ 527.9	1.5%	\$ 775.8	1.8%	68.0%	\$ 74.9	8.7%	0.34%	1.14%	6.11%	0.02%	0.39%	7.82%	55.0%
Oregon Pacific Banking Co.	Florence	1.26%	0.02%	13.73%	-0.45%	\$ 2.4	1.58%	-0.12%	\$ 760.9	1.1%	\$ 536.7	2.2%	\$ 662.7	-1.4%	81.0%	\$ 73.3	9.6%	0.20%	1.30%	3.80%	-0.08%	1.01%	5.19%	65.0%
Oregon Coast Bank (S)	Newport	1.08%	0.37%	20.38%	5.02%	\$ 1.2	1.32%	0.23%	\$ 439.1	0.6%	\$ 232.4	1.3%	\$ 347.9	-4.7%	66.8%	\$ 28.2	6.4%	0.81%	1.00%	2.94%	0.11%	1.43%	7.19%	61.7%
0.50% - 1.00% ROAA Banks																								
Community Bank (S)	Joseph	0.78%	0.04%	29.42%	-4.26%	\$ 1.2	0.95%	0.05%	\$ 562.2	3.5%	\$ 140.7	-2.3%	\$ 518.2	0.7%	27.1%	\$ 21.0	3.7%	0.24%	1.37%	2.80%	-0.06%	1.13%	6.14%	68.5%
Summit Bank	Eugene	0.75%	-0.24%	7.32%	-2.26%	\$ 2.0	2.06%	-0.17%	\$ 1,075.2	1.2%	\$ 927.5	4.5%	\$ 917.0	1.0%	101.2%	\$ 112.0	10.4%	0.65%	1.33%	4.76%	-0.04%	2.21%	7.16%	54.5%
Citizens Bank	Corvallis	0.59%	-0.05%	9.42%	-1.35%	\$ 1.5	0.75%	0.05%	\$ 1,019.7	-1.5%	\$ 406.4	1.4%	\$ 752.5	-3.4%	54.0%	\$ 71.3	7.0%	0.05%	1.38%	3.23%	0.11%	0.35%	5.79%	76.3%
Willamette Valley Bank	Salem	0.57%	-0.10%	3.16%	-0.54%	\$ 0.6	0.94%	-0.12%	\$ 395.9	-1.1%	\$ 321.5	0.0%	\$ 312.7	-1.4%	102.8%	\$ 72.5	18.3%	0.28%	0.98%	4.28%	0.17%	1.78%	6.03%	86.8%
0.00% - 0.50% ROAA Banks																								
Clackamas County Bank (S)	Sandy	0.41%	-0.17%	5.11%	-2.74%	\$ 0.3	0.54%	-0.18%	\$ 289.2	-0.4%	\$ 144.2	0.9%	\$ 224.8	-4.3%	64.1%	\$ 24.7	8.5%	0.00%	1.02%	2.63%	-0.10%	0.54%	5.97%	81.7%
Lewis & Clark Bank	Oregon City	0.32%	-0.08%	3.45%	-0.81%	\$ 0.3	0.41%	-0.11%	\$ 390.8	3.6%	\$ 156.9	-1.0%	\$ 269.8	4.2%	58.2%	\$ 35.9	9.2%	0.00%	1.38%	2.67%	-0.16%	1.78%	6.44%	86.2%
First Federal S&L Assoc. of McMinnville	McMinnville	0.24%	-0.11%	2.60%	-1.33%	\$ 0.4	0.28%	-0.17%	\$ 630.0	0.9%	\$ 380.5	3.3%	\$ 539.6	0.3%	70.5%	\$ 60.4	9.6%	0.05%	1.04%	2.51%	-0.07%	0.97%	4.80%	89.7%
Evergreen Federal Bank	Grants Pass	0.19%	-0.09%	1.68%	-0.88%	\$ 0.3	0.76%	-0.20%	\$ 605.1	0.8%	\$ 470.8	1.8%	\$ 523.6	-1.2%	89.9%	\$ 70.4	11.6%	0.15%	1.37%	3.35%	-0.09%	0.98%	4.74%	77.4%
Below 0.00% ROAA Banks																								
Pacific West Bank	West Linn	-0.19%	0.08%	-1.77%	0.66%	\$ (0.1)	-0.04%	0.03%	\$ 320.2	3.6%	\$ 248.4	6.8%	\$ 237.6	1.7%	104.6%	\$ 34.0	10.6%	0.00%	1.31%	3.06%	0.05%	2.22%	5.67%	101.2%
People's Bank of Commerce	Medford	-1.85%	-2.64%	-17.19%	-24.95%	\$ (3.8)	0.98%	-0.20%	\$ 764.9	-5.7%	\$ 529.7	0.6%	\$ 640.1	-2.1%	82.8%	\$ 87.9	11.6%	0.16%	1.11%	3.53%	0.09%	1.25%	6.34%	74.9%
Average		0.60%	-0.18%	8.40%	-2.17%	\$ 1.0	1.17%	-0.01%	\$ 628.3	0.1%	\$ 396.6	1.6%	\$ 522.2	-1.3%	75.8%	\$ 61.4	9.9%	0.24%	1.24%	3.49%	0.00%	1.32%	6.10%	72.1%
Median		0.58%	-0.07%	6.22%	-0.85%	\$ 0.9	0.95%	-0.11%	\$ 617.6	0.8%	\$ 393.5	1.4%	\$ 531.6	-1.3%	75.7%	\$ 70.8	9.6%	0.18%	1.31%	3.22%	-0.01%	1.19%	6.09%	75.6%



South Dakota – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	(\$MM)	Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Equity (\$MM)		TCE / TA	NPAs / Assets	LLR / Loans	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio	
Above 1.00% ROAA Banks																									
Farmers and Merchants State Bank (S)	Plankinton	2.14%	1.13%	24.33%	12.94%	\$ 0.8	2.80%	0.10%	\$ 151.6	8.9%	\$ 114.3	10.8%	\$ 126.7	7.4%	90.2%	\$ 13.6	9.0%	0.47%	1.47%	4.54%	0.02%	1.89%	7.62%	41.7%	
The Security State Bank	Emery	1.96%	0.72%	13.05%	3.98%	\$ 0.3	1.74%	-0.62%	\$ 59.2	-0.6%	\$ 14.6	-4.1%	\$ 49.6	-1.5%	29.5%	\$ 9.2	15.6%	0.00%	1.18%	4.12%	0.19%	0.84%	8.15%	57.5%	
Campbell County Bank (S)	Herreid	1.80%	0.03%	12.91%	0.06%	\$ 0.8	2.68%	0.10%	\$ 187.8	11.2%	\$ 142.7	10.0%	\$ 124.7	3.2%	114.5%	\$ 24.2	13.0%	0.12%	1.48%	5.24%	0.26%	1.31%	7.99%	48.6%	
First National Bank	Fort Pierre	1.61%	-0.24%	7.34%	-1.13%	\$ 6.9	6.25%	-0.22%	\$ 1,658.9	-0.6%	\$ 1,353.1	-0.2%	\$ 1,239.4	-1.5%	109.2%	\$ 307.5	18.9%	0.94%	6.19%	7.92%	0.20%	1.73%	10.75%	36.6%	
Quoin Financial Bank	Miller	1.45%	1.31%	11.31%	10.11%	\$ 0.6	1.37%	1.32%	\$ 217.2	6.3%	\$ 155.9	-1.5%	\$ 175.8	1.3%	88.7%	\$ 17.1	8.5%	0.03%	0.52%	5.29%	-0.21%	1.32%	7.36%	50.0%	
Great Plains Bank (S)	Eureka	1.44%	0.34%	9.90%	2.17%	\$ 0.5	2.14%	0.68%	\$ 148.4	4.2%	\$ 103.7	7.1%	\$ 118.7	-0.3%	87.4%	\$ 21.4	14.5%	1.51%	1.48%	4.13%	0.47%	1.91%	7.07%	44.9%	
Pathward Financial, Inc.	Sioux Falls	1.42%	-0.49%	16.86%	-4.23%	\$ 27.7	2.23%	-0.05%	\$ 7,927.4	5.2%	\$ 4,495.8	1.2%	\$ 6,936.1	5.3%	64.8%	\$ 399.4	5.3%	0.35%	1.20%	6.42%	0.05%	0.22%	8.33%	73.0%	
Security National Bank of South Dakota	Dakota Dunes	1.36%	-0.27%	11.22%	-1.91%	\$ 0.8	1.78%	-0.34%	\$ 218.1	-1.2%	\$ 137.2	5.6%	\$ 176.3	2.0%	77.8%	\$ 27.0	12.4%	0.00%	1.67%	2.12%	-0.13%	1.32%	4.39%	57.6%	
Farmers State Bank (S)	Hosmer	1.34%	0.15%	9.11%	0.76%	\$ 0.1	1.64%	0.19%	\$ 23.3	-3.3%	\$ 15.1	-5.3%	\$ 17.1	-5.0%	88.2%	\$ 3.6	15.4%	0.00%	2.35%	4.36%	0.09%	1.35%	7.81%	62.4%	
First Savings Bank	Beresford	1.21%	-0.50%	8.09%	-3.24%	\$ 4.2	6.21%	-0.64%	\$ 1,377.2	1.0%	\$ 1,104.5	1.6%	\$ 1,124.3	2.4%	98.2%	\$ 185.4	13.5%	0.78%	6.72%	8.34%	-0.30%	1.25%	11.36%	42.4%	
First Fidelity Bank (S)	Burke	1.16%	-0.14%	19.50%	-2.80%	\$ 1.8	1.75%	0.07%	\$ 633.7	2.8%	\$ 342.5	32.5%	\$ 572.8	24.2%	59.8%	\$ 40.4	6.4%	0.01%	0.50%	3.73%	0.08%	1.70%	7.32%	55.0%	
Richland State Bank (S)	Bruce	1.15%	-2.34%	12.96%	-32.39%	\$ 0.1	2.10%	-2.42%	\$ 47.6	-4.9%	\$ 20.5	-7.9%	\$ 42.7	-7.1%	48.1%	\$ 4.6	9.7%	0.00%	2.34%	3.75%	-0.08%	1.13%	7.62%	69.6%	
Security State Bank (S)	Alexandria	1.15%	0.49%	16.54%	6.53%	\$ 0.3	1.45%	0.68%	\$ 100.7	1.5%	\$ 59.6	8.5%	\$ 92.9	3.1%	64.2%	\$ 7.5	7.5%	0.04%	1.12%	3.69%	0.61%	1.67%	7.74%	60.7%	
Commercial State Bank of Wagner (S)	Wagner	1.14%	-0.15%	13.81%	-2.45%	\$ 0.7	1.92%	0.24%	\$ 249.1	6.9%	\$ 139.8	5.1%	\$ 218.2	4.0%	64.1%	\$ 22.2	8.9%	2.10%	1.18%	3.57%	0.11%	1.81%	7.38%	45.8%	
First State Bank of Roscoe (S)	Roscoe	1.13%	-0.08%	10.33%	-0.95%	\$ 0.4	1.50%	-0.10%	\$ 145.9	5.4%	\$ 67.4	2.2%	\$ 119.4	5.9%	56.4%	\$ 16.0	11.0%	0.63%	2.12%	3.25%	0.10%	1.67%	6.61%	51.9%	
State Bank of Eagle Butte	Eagle Butte	1.09%	0.43%	14.11%	5.11%	\$ 0.2	0.86%	-0.89%	\$ 80.6	2.4%	\$ 28.7	-6.5%	\$ 73.8	1.5%	38.9%	\$ 6.6	8.2%	0.99%	2.88%	5.79%	0.43%	0.68%	10.24%	87.0%	
First Dakota National Bank	Yankton	1.03%	0.03%	13.04%	0.22%	\$ 7.6	1.25%	-0.15%	\$ 2,937.1	2.9%	\$ 2,318.4	0.2%	\$ 2,679.0	2.7%	86.5%	\$ 235.0	8.0%	0.08%	1.18%	2.91%	0.00%	2.75%	6.10%	66.0%	
Andes State Bank	Lake Andes	1.01%	0.39%	9.52%	3.70%	\$ 0.1	1.33%	0.37%	\$ 28.7	12.6%	\$ 9.4	-1.6%	\$ 25.7	13.7%	36.4%	\$ 3.0	10.3%	0.00%	2.22%	3.36%	0.02%	0.65%	6.95%	64.0%	
BankWest, Incorporated	Pierre	1.01%	0.36%	13.93%	4.47%	\$ 4.2	1.61%	0.80%	\$ 1,681.6	2.4%	\$ 1,074.2	3.8%	\$ 1,414.6	1.3%	75.9%	\$ 123.3	7.4%	0.38%	1.13%	4.11%	0.47%	2.01%	7.16%	67.2%	
0.50% - 1.00% ROAA Banks																									
Western Dakota Bank (S)	Timber Lake	0.96%	-0.09%	11.41%	-0.80%	\$ 0.2	1.62%	0.16%	\$ 72.8	11.0%	\$ 23.2	-10.7%	\$ 66.4	11.3%	34.9%	\$ 6.2	8.5%	0.00%	1.63%	3.55%	0.32%	1.29%	6.56%	54.9%	
Heartland State Bank (S)	Redfield	0.95%	-0.83%	13.58%	-12.01%	\$ 0.4	1.14%	-1.17%	\$ 153.3	2.9%	\$ 95.8	4.0%	\$ 125.0	6.8%	76.6%	\$ 11.2	7.3%	0.00%	0.99%	4.06%	0.11%	1.12%	8.04%	73.2%	
The First National Bank in Sioux Falls	Sioux Falls	0.93%	0.39%	11.93%	5.41%	\$ 4.7	1.15%	0.44%	\$ 1,928.2	6.0%	\$ 1,324.8	0.0%	\$ 1,636.3	5.8%	81.0%	\$ 163.3	8.5%	0.09%	1.54%	3.00%	0.54%	2.38%	6.10%	69.0%	
The First National Bank of Frederick	Frederick	0.92%	0.54%	11.86%	7.06%	\$ 0.1	1.19%	0.69%	\$ 31.2	12.7%	\$ 8.3	31.3%	\$ 28.4	12.1%	29.1%	\$ 2.6	8.5%	0.00%	1.99%	2.80%	0.38%	1.38%	7.04%	58.7%	
First National Bank in Philip (S)	Philip	0.90%	-0.65%	9.23%	-6.37%	\$ 0.9	1.19%	-0.87%	\$ 392.8	12.4%	\$ 236.5	1.4%	\$ 347.2	12.8%	68.1%	\$ 40.7	10.4%	0.01%	1.59%	3.20%	0.01%	2.73%	7.05%	63.0%	
First Western Federal Savings Bank (S)	Rapid City	0.89%	0.11%	5.63%	0.59%	\$ 0.1	1.13%	0.14%	\$ 65.2	-0.9%	\$ 60.6	-0.7%	\$ 42.6	0.4%	142.2%	\$ 10.3	15.8%	0.01%	0.64%	3.64%	-0.03%	3.36%	6.89%	67.9%	
Plains Commerce Bank (S)	Sioux Falls	0.85%	0.25%	7.75%	2.05%	\$ 2.4	-1.32%	-2.11%	\$ 1,205.2	5.2%	\$ 978.4	5.2%	\$ 906.5	1.0%	107.9%	\$ 118.8	9.9%	1.36%	1.08%	3.41%	0.10%	2.62%	6.40%	115.2%	
Pioneer Bank & Trust	Spearfish	0.85%	0.18%	14.15%	2.65%	\$ 2.2	1.01%	0.10%	\$ 1,035.1	5.4%	\$ 454.2	0.3%	\$ 859.2	5.2%	52.9%	\$ 69.8	6.7%	0.00%	1.11%	2.39%	0.18%	1.66%	6.84%	66.0%	
Ipswich State Bank (S)	Ipswich	0.79%	-0.40%	5.84%	-3.25%	\$ 0.1	1.05%	-0.52%	\$ 70.9	3.2%	\$ 31.1	10.4%	\$ 56.6	2.6%	54.9%	\$ 9.7	13.7%	0.00%	0.82%	2.96%	-0.20%	1.14%	6.58%	63.5%	
American Bank & Trust	Sioux Falls	0.78%	-0.60%	10.07%	-7.67%	\$ 3.4	1.56%	-0.24%	\$ 1,714.2	4.0%	\$ 1,359.3	4.3%	\$ 1,515.4	3.8%	89.7%	\$ 130.2	7.6%	0.01%	0.97%	3.35%	-0.03%	2.37%	6.29%	57.4%	
Merchants State Bank (S)	Freeman	0.75%	-0.95%	6.70%	-9.06%	\$ 0.4	1.00%	-0.70%	\$ 217.9	4.4%	\$ 143.2	5.7%	\$ 177.7	2.9%	80.6%	\$ 26.6	12.2%	0.20%	0.69%	3.54%	-0.10%	1.84%	7.10%	69.8%	
Dacotah Banks, Inc.	Aberdeen	0.75%	0.10%	8.35%	1.66%	\$ 7.7	0.88%	0.70%	\$ 4,164.1	5.6%	\$ 3,133.8	3.3%	\$ 3,726.4	5.7%	84.1%	\$ 377.0	9.1%	0.40%	1.22%	3.10%	-0.14%	2.19%	5.83%	75.7%	
Citizens State Bank of Arlington (S)	Arlington	0.70%	0.16%	8.48%	1.42%	\$ 0.3	0.55%	-0.07%	\$ 145.1	2.4%	\$ 73.1	7.6%	\$ 123.2	-1.3%	59.3%	\$ 13.1	9.0%	0.00%	1.66%	2.28%	0.04%	1.74%	6.26%	73.2%	
First National Bank	Oldham	0.66%	-0.52%	5.45%	-4.24%	\$ 0.7	7.22%	-0.45%	\$ 440.8	5.4%	\$ 354.8	2.9%	\$ 369.2	4.6%	96.1%	\$ 43.8	10.0%	1.04%	8.72%	9.39%	-0.54%	1.63%	13.39%	42.8%	
Fishback Financial Corporation	Brookings	0.65%	-0.10%	6.11%	-0.73%	\$ 7.6	0.98%	-0.17%	\$ 4,703.0	3.3%	\$ 3,556.6	4.4%	\$ 3,761.9	1.9%	94.5%	\$ 438.1	9.5%	0.22%	1.17%	2.72%	-0.27%	2.34%	5.93%	68.4%	
Security Bank Midwest (S)	Tyndall	0.64%	-0.20%	8.19%	-2.50%	\$ 0.5	0.80%	-0.24%	\$ 318.4	8.7%	\$ 229.9	9.3%	\$ 246.5	4.0%	93.3%	\$ 23.6	7.4%	0.79%	1.28%	3.30%	-0.26%	1.99%	6.59%	76.0%	
Farmers State Bank	Parkston	0.61%	0.00%	17.93%	-0.96%	\$ 0.4	0.66%	-0.11%	\$ 253.6	2.9%	\$ 125.9	8.0%	\$ 241.8	1.8%	52.1%	\$ 9.9	3.9%	0.00%	1.12%	2.60%	0.10%	1.83%	6.76%	74.3%	
DNB National Bank (S)	Clear Lake	0.61%	0.03%	13.93%	-0.44%	\$ 0.2	0.66%	-0.04%	\$ 108.8	2.0%	\$ 29.9	5.2%	\$ 102.3	6.8%	29.2%	\$ 4.8	4.4%	0.00%	1.54%	2.22%	0.29%	1.44%	5.90%	79.3%	
Black Hills Community Bank, N.A. (S)	Rapid City	0.57%	-0.44%	5.85%	-4.69%	\$ 0.7	1.02%	-0.17%	\$ 483.9	1.0%	\$ 340.9	1.3%	\$ 402.3	0.6%	84.8%	\$ 48.3	10.0%	0.00%	1.40%	2.88%	-0.30%	2.35%	5.87%	65.6%	
BankStar Financial (S)	Elkton	0.56%	0.06%	7.63%	0.88%	\$ 0.4	0.84%	0.14%	\$ 297.9	5.7%	\$ 238.5	4.0%	\$ 229.6	1.2%	103.8%	\$ 19.8	6.7%	0.17%	0.97%	3.24%	0.11%	2.26%	6.26%	74.8%	
Frontier Bank (S)	Sioux Falls	0.55%	0.03%	9.54%	0.52%	\$ 0.5	0.59%	0.03%	\$ 332.3	3.6%	\$ 207.6	5.3%	\$ 281.2	1.1%	73.8%	\$ 20.3	6.1%	0.24%	1.12%	2.19%	-0.20%	2.69%	5.64%	74.2%	



South Dakota – Financial Performance for Q4 2023 (Continued)

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
0.00% - 0.50% ROAA Banks																								
Reliabank Dakota (S)	Estelline	0.46%	-0.04%	11.06%	-3.08%	\$ 0.9	0.66%	-0.01%	\$ 810.2	1.5%	\$ 479.5	0.3%	\$ 620.6	-5.9%	77.3%	\$ 42.6	5.3%	0.39%	0.93%	2.07%	0.02%	2.31%	6.28%	69.8%
Rivers Edge Bank (S)	Marion	0.43%	-0.29%	5.46%	-3.83%	\$ 0.3	0.58%	-0.35%	\$ 296.4	2.3%	\$ 211.0	2.4%	\$ 252.9	4.5%	83.4%	\$ 20.4	7.0%	0.21%	1.12%	3.09%	0.04%	2.15%	6.49%	80.2%
Community Bank	Avon	0.36%	-0.02%	3.39%	-0.17%	\$ 0.1	0.51%	0.07%	\$ 66.0	8.4%	\$ 30.8	4.4%	\$ 53.3	3.0%	57.8%	\$ 6.7	10.2%	0.00%	1.25%	2.70%	0.16%	1.70%	7.42%	81.8%
CorTrust Bank National Association	Mitchell	0.35%	0.66%	4.91%	9.34%	\$ 1.4	1.11%	0.36%	\$ 1,607.4	0.1%	\$ 1,062.3	-0.1%	\$ 1,358.2	-0.3%	78.2%	\$ 111.4	7.0%	0.12%	1.64%	3.34%	0.03%	1.61%	6.67%	71.9%
Farmers State Bank of Canton	Canton	0.35%	0.22%	3.91%	2.45%	\$ 0.1	0.36%	0.06%	\$ 62.7	3.4%	\$ 41.9	4.0%	\$ 48.8	-6.1%	85.9%	\$ 5.5	8.9%	3.22%	0.61%	2.81%	-0.40%	0.96%	4.33%	86.3%
Bryant State Bank (S)	Bryant	0.33%	-0.26%	3.46%	-2.75%	\$ 0.0	3.52%	-0.92%	\$ 50.1	5.9%	\$ 31.2	6.9%	\$ 44.5	5.8%	70.1%	\$ 4.8	9.5%	0.43%	6.16%	6.77%	-0.13%	1.11%	11.28%	61.2%
Security Savings Bank (S)	Canton	0.16%	-0.03%	1.71%	-0.32%	\$ 0.2	0.15%	-0.09%	\$ 500.6	2.2%	\$ 370.6	3.5%	\$ 446.0	1.3%	83.1%	\$ 44.9	9.0%	0.01%	1.28%	2.18%	-0.15%	2.42%	5.09%	91.7%
Below 0.00% ROAA Banks																								
The Farmers and Merchants State Bank	Scotland	-0.22%	-1.02%	-3.23%	-15.53%	\$ (0.0)	0.27%	-0.68%	\$ 34.2	5.3%	\$ 13.6	2.5%	\$ 31.6	4.6%	43.1%	\$ 2.5	7.4%	0.07%	1.33%	3.65%	0.03%	1.10%	8.00%	90.9%
The Farmers State Bank of Turton (S)	Turton	-0.31%	0.05%	-3.34%	0.67%	\$ (0.0)	-0.34%	-0.02%	\$ 35.8	-2.0%	\$ 13.0	10.4%	\$ 29.1	-3.3%	44.7%	\$ 3.5	9.7%	0.00%	1.79%	2.19%	-0.63%	2.13%	8.98%	113.6%
Sunrise Bank Dakota (S)	Onida	-1.31%	-1.47%	-16.32%	-18.45%	\$ (0.2)	-0.49%	-0.17%	\$ 57.9	-0.4%	\$ 18.1	-0.1%	\$ 48.4	-2.5%	37.4%	\$ 5.2	9.0%	0.95%	4.19%	1.93%	-0.03%	1.43%	5.86%	126.0%
One American Bank	Sioux Falls	-1.39%	0.89%	-15.39%	11.63%	\$ (1.6)	-0.89%	0.39%	\$ 451.7	-5.7%	\$ 334.7	-3.0%	\$ 309.2	-2.5%	108.3%	\$ 45.2	10.0%	0.08%	1.21%	1.60%	-0.07%	3.54%	5.08%	133.5%
Average		0.80%	-0.06%	8.69%	-0.97%	\$ 1.8	1.43%	-0.14%	\$ 784.0	4.3%	\$ 535.5	3.8%	\$ 663.1	3.0%	73.3%	\$ 65.6	9.4%	0.36%	1.84%	3.70%	0.03%	1.77%	7.19%	69.6%
Median		0.85%	0.00%	9.52%	-0.32%	\$ 0.4	1.14%	-0.05%	\$ 218.1	3.4%	\$ 142.7	3.5%	\$ 177.7	2.6%	77.3%	\$ 20.4	9.0%	0.08%	1.28%	3.34%	0.03%	1.70%	6.89%	67.9%



Utah – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

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.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.			Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Balance (\$MM)	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits
Above 1.00% ROAA Banks																								
Celtic Bank Corporation	Salt Lake City	5.41%	0.57%	28.78%	3.61%	\$ 38.2	7.57%	0.28%	\$ 2,961.1	13.6%	\$ 2,145.8	9.2%	\$ 2,159.9	17.4%	99.4%	\$ 541.7	18.3%	1.03%	1.86%	7.48%	0.32%	3.32%	13.11%	30.3%
Capital Community Bank	Provo	3.96%	0.46%	27.76%	3.37%	\$ 8.5	7.80%	0.28%	\$ 871.1	1.7%	\$ 741.4	6.9%	\$ 732.5	6.6%	101.2%	\$ 127.3	14.6%	1.55%	2.28%	11.40%	0.04%	3.05%	15.34%	37.9%
Medallion Bank	Salt Lake City	3.94%	0.80%	25.37%	4.76%	\$ 21.9	6.75%	-0.11%	\$ 2,266.3	0.2%	\$ 2,100.3	-0.1%	\$ 1,871.0	0.6%	112.3%	\$ 283.0	12.5%	0.62%	3.77%	8.75%	-0.17%	3.09%	11.82%	24.2%
FinWise Bank	Murray	3.53%	-1.30%	16.74%	-4.80%	\$ 5.0	7.21%	-1.72%	\$ 582.3	5.9%	\$ 419.0	9.4%	\$ 440.4	5.5%	95.1%	\$ 116.1	20.2%	2.07%	3.08%	10.58%	-1.29%	3.44%	16.04%	49.2%
WebBank	Salt Lake City	3.21%	3.66%	24.77%	28.19%	\$ 20.7	4.54%	-1.05%	\$ 2,517.5	-0.2%	\$ 1,994.1	0.5%	\$ 2,081.7	-0.8%	95.8%	\$ 331.9	13.3%	0.03%	1.28%	11.52%	-0.26%	4.96%	17.58%	66.2%
Brighton Bank (S)	Salt Lake City	2.14%	0.02%	23.35%	-1.47%	\$ 1.6	2.63%	0.02%	\$ 293.4	-0.4%	\$ 201.8	-1.4%	\$ 252.1	-1.6%	80.0%	\$ 28.1	9.6%	0.06%	1.32%	5.24%	0.14%	0.87%	7.71%	52.5%
Prime Alliance Bank (S)	Woods Cross	1.88%	1.83%	21.32%	20.79%	\$ 3.5	2.88%	0.21%	\$ 740.2	2.1%	\$ 591.0	-2.9%	\$ 667.2	1.2%	88.6%	\$ 69.0	9.3%	2.40%	4.02%	4.00%	0.23%	4.04%	8.52%	29.7%
Cache Valley Bank	Logan	1.77%	-0.24%	16.26%	-2.54%	\$ 12.8	2.54%	-0.25%	\$ 2,825.6	-2.3%	\$ 2,302.6	4.8%	\$ 2,483.3	-2.8%	92.7%	\$ 317.4	11.2%	0.28%	1.27%	4.44%	-0.10%	2.07%	6.99%	41.7%
Utah Independent Bank (S)	Salina	1.43%	-1.74%	11.02%	-12.69%	\$ 0.5	2.45%	-1.64%	\$ 131.7	-2.5%	\$ 80.9	3.8%	\$ 112.5	-2.0%	71.9%	\$ 17.5	13.3%	0.25%	1.38%	6.20%	-0.24%	1.33%	9.60%	61.4%
BOU Bancorp, Inc.	Ogden	1.39%	-0.06%	10.51%	-0.16%	\$ 9.7	1.94%	0.02%	\$ 2,912.5	2.7%	\$ 2,289.7	7.9%	\$ 2,108.9	-5.1%	108.6%	\$ 368.1	12.7%	0.00%	1.39%	3.63%	-0.10%	1.77%	5.98%	54.0%
Central Bank	Provo	1.36%	-0.11%	12.28%	-1.13%	\$ 6.9	2.20%	0.19%	\$ 1,964.7	0.9%	\$ 1,155.2	4.1%	\$ 1,441.9	-4.8%	80.1%	\$ 226.1	11.6%	0.03%	2.97%	3.97%	0.13%	1.35%	8.28%	49.9%
Holiday Bank and Trust	Holiday	1.25%	0.29%	6.85%	1.35%	\$ 0.2	1.54%	0.23%	\$ 61.9	-0.1%	\$ 48.8	6.4%	\$ 50.0	-0.4%	97.6%	\$ 11.1	18.0%	0.38%	1.81%	5.72%	0.75%	2.23%	8.40%	73.3%
Grand Valley Bank	Grand Junction	1.20%	0.09%	21.41%	0.21%	\$ 1.8	1.59%	0.13%	\$ 578.4	1.6%	\$ 290.5	1.6%	\$ 535.9	-0.6%	54.2%	\$ 38.8	6.7%	0.55%	1.72%	3.51%	0.09%	1.43%	7.30%	54.9%
State Bank of Southern Utah	Cedar City	1.06%	0.28%	13.12%	3.05%	\$ 6.5	1.14%	-0.09%	\$ 2,377.3	1.9%	\$ 1,434.5	4.3%	\$ 1,913.1	-0.7%	75.0%	\$ 206.6	8.7%	0.45%	1.29%	2.61%	-0.02%	1.85%	6.36%	61.5%
0.50% - 1.00% ROAA Banks																								
First Utah Bank	Salt Lake City	0.78%	-0.26%	7.92%	-2.52%	\$ 1.4	1.71%	-0.26%	\$ 717.6	3.2%	\$ 538.6	5.8%	\$ 592.7	0.8%	90.9%	\$ 68.5	9.6%	0.33%	1.21%	4.79%	-0.11%	2.23%	8.28%	64.1%
Home Savings Bank	Salt Lake City	0.78%	-0.32%	4.69%	-2.20%	\$ 0.2	0.96%	-0.46%	\$ 118.5	0.0%	\$ 103.0	0.8%	\$ 78.4	-2.8%	131.3%	\$ 19.0	16.0%	0.00%	0.93%	3.60%	-0.28%	3.95%	6.80%	73.9%
Zions Bancorporation, N.A.	Salt Lake City	0.57%	-0.22%	9.20%	-3.99%	\$ 126.5	0.68%	-0.54%	\$ 87,202.7	-0.1%	\$ 57,832.3	1.6%	\$ 74,960.8	-0.6%	77.2%	\$ 4,192.3	4.9%	0.53%	1.18%	2.82%	-0.04%	2.08%	5.93%	78.1%
Below 0.00% ROAA Banks																								
Continental Bank (S)	Salt Lake City	-4.03%	-3.77%	-25.89%	-24.32%	\$ (1.9)	0.67%	-0.64%	\$ 181.5	-3.4%	\$ 152.4	-1.7%	\$ 134.7	-4.9%	113.1%	\$ 27.0	14.9%	1.44%	3.00%	5.87%	-0.15%	1.70%	7.89%	89.2%
Liberty Bank, Inc.	Salt Lake City	-14.41%	-29.50%	-214.54%	-416.42%	\$ (0.5)	-14.41%	-29.51%	\$ 12.4	-3.2%	\$ 8.0	-1.4%	\$ 11.5	-0.3%	69.2%	\$ 0.6	5.0%	0.61%	3.03%	2.89%	-0.91%	4.59%	9.93%	NM
Average		0.91%	-1.55%	2.15%	-21.42%	\$ 13.9	2.23%	-1.84%	\$ 5,753.5	1.1%	\$ 3,917.4	3.1%	\$ 4,875.2	0.2%	91.3%	\$ 367.9	12.1%	0.66%	2.04%	5.74%	-0.10%	2.60%	9.57%	55.1%
Median		1.39%	-0.06%	13.12%	-1.13%	\$ 5.0	2.20%	-0.11%	\$ 740.2	0.2%	\$ 591.0	3.8%	\$ 667.2	-0.6%	92.7%	\$ 116.1	12.5%	0.45%	1.72%	4.79%	-0.10%	2.23%	8.28%	54.4%



Washington – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Total 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.	(\$MM)	Curr.	Δ vs. Pr. Qtr.	Equity (\$MM)								TCE / TA	NPA's / Assets	LLR / Loans	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio	
		Above 1.00% ROAA Banks																							
State Bank Northwest (S)	Spokane Valley	1.80%	-0.07%	16.55%	-0.59%	\$ 1.0	2.28%	-0.08%	\$ 224.4	-4.5%	\$ 146.5	-5.7%	\$ 192.5	-5.8%	76.1%	\$ 25.8	11.5%	0.00%	0.97%	6.07%	-0.10%	0.35%	7.02%	62.8%	
Washington Business Bank	Olympia	1.70%	0.27%	11.35%	1.56%	\$ 0.4	2.19%	0.37%	\$ 104.8	0.9%	\$ 91.9	2.0%	\$ 80.0	-2.8%	115.0%	\$ 15.7	14.9%	0.00%	0.75%	4.97%	0.32%	1.73%	6.70%	56.8%	
Security State Bank (S)	Centralia	1.66%	-0.92%	11.57%	-7.01%	\$ 2.5	2.10%	-1.17%	\$ 606.1	-2.2%	\$ 226.8	6.3%	\$ 509.5	-3.7%	44.5%	\$ 86.4	14.3%	0.11%	3.09%	5.34%	0.00%	0.41%	6.17%	62.2%	
Cashmere Valley Bank	Cashmere	1.48%	0.11%	16.16%	0.22%	\$ 7.7	2.55%	0.73%	\$ 2,042.7	2.2%	\$ 1,042.5	1.5%	\$ 1,773.8	-1.3%	58.8%	\$ 191.3	9.4%	0.31%	1.26%	3.36%	0.07%	1.16%	4.91%	38.3%	
Mountain Pacific Bank	Everett	1.47%	-0.45%	13.58%	-4.14%	\$ 2.5	1.83%	-0.52%	\$ 672.0	3.8%	\$ 558.7	1.3%	\$ 536.0	3.9%	104.2%	\$ 73.8	11.0%	1.06%	1.73%	4.01%	-0.06%	2.53%	6.64%	57.6%	
1st Security Bank of Washington	Mountlake Terrace	1.36%	0.08%	13.64%	0.71%	\$ 10.2	1.88%	0.16%	\$ 2,972.3	1.8%	\$ 2,458.8	1.4%	\$ 2,542.5	2.7%	96.7%	\$ 284.4	9.6%	0.43%	1.28%	4.35%	-0.10%	1.92%	6.68%	58.7%	
Timberland Bank	Hoquiam	1.36%	-0.10%	10.81%	-0.82%	\$ 6.3	1.77%	-0.17%	\$ 1,894.6	3.0%	\$ 1,354.4	2.7%	\$ 1,628.1	4.3%	83.2%	\$ 220.1	11.7%	0.31%	1.23%	3.60%	-0.25%	1.54%	5.52%	55.9%	
Bank of the Pacific	Aberdeen	1.10%	-0.19%	10.44%	-2.58%	\$ 3.2	1.37%	-0.31%	\$ 1,147.9	-2.8%	\$ 685.7	2.1%	\$ 1,009.9	-4.0%	67.9%	\$ 113.3	10.0%	0.06%	1.24%	4.36%	-0.04%	0.74%	5.84%	70.0%	
Banner Corporation	Walla Walla	1.06%	-0.09%	11.07%	-0.71%	\$ 42.6	1.51%	-0.03%	\$ 15,670.4	1.0%	\$ 10,821.6	1.5%	\$ 13,029.5	-1.1%	83.1%	\$ 1,273.1	8.3%	0.19%	1.38%	3.78%	-0.10%	1.19%	5.77%	59.8%	
Coastal Community Bank	Everett	1.05%	-0.16%	11.84%	-1.90%	\$ 9.7	7.97%	3.40%	\$ 3,749.5	2.0%	\$ 3,026.1	2.0%	\$ 3,365.9	2.1%	89.9%	\$ 333.4	8.9%	0.20%	3.86%	6.74%	-0.50%	3.35%	10.79%	41.2%	
WaFd, Inc	Seattle	1.04%	0.14%	11.08%	1.49%	\$ 58.5	1.27%	-0.26%	\$ 22,640.1	0.7%	\$ 17,766.6	0.6%	\$ 16,110.9	-0.4%	110.3%	\$ 1,840.9	8.2%	0.26%	1.01%	2.91%	-0.23%	2.43%	5.58%	56.8%	
Seattle Bank	Seattle	1.03%	0.32%	9.10%	2.83%	\$ 2.1	2.07%	-0.13%	\$ 856.0	7.3%	\$ 772.3	7.6%	\$ 745.0	12.6%	103.7%	\$ 94.1	11.0%	2.65%	4.72%	5.22%	-0.18%	3.45%	8.53%	60.4%	
Peoples Bank	Bellingham	1.02%	0.11%	8.89%	0.70%	\$ 6.1	1.31%	0.10%	\$ 2,411.9	-1.0%	\$ 1,858.3	1.5%	\$ 2,112.5	-1.5%	88.0%	\$ 279.9	11.6%	0.21%	1.54%	3.69%	-0.09%	1.30%	5.38%	68.8%	
0.50% - 1.00% ROAA Banks																									
Portage Bank	Bellevue	0.88%	-0.10%	8.86%	-1.69%	\$ 0.1	1.24%	-0.17%	\$ 64.7	-5.1%	\$ 53.0	-5.7%	\$ 50.7	-6.0%	104.7%	\$ 6.8	10.4%	0.73%	1.20%	4.57%	0.11%	2.86%	7.88%	75.7%	
Kitsap Bank	Port Orchard	0.79%	-0.03%	10.15%	-0.88%	\$ 3.4	0.77%	-0.22%	\$ 1,647.9	0.8%	\$ 836.2	1.8%	\$ 1,381.7	-3.9%	60.5%	\$ 126.7	7.8%	0.00%	1.19%	3.30%	-0.12%	0.87%	5.51%	78.0%	
Twin City Bank	Longview	0.75%	0.00%	10.84%	-0.99%	\$ 0.1	0.93%	-0.02%	\$ 71.9	-4.3%	\$ 46.9	0.8%	\$ 64.4	-7.8%	72.8%	\$ 5.4	7.5%	0.00%	1.14%	4.24%	0.04%	0.30%	6.00%	81.9%	
Columbia Banking System, Inc.	Tacoma	0.71%	-0.31%	7.97%	-3.19%	\$ 93.5	1.37%	-0.30%	\$ 52,173.6	0.3%	\$ 37,472.7	0.6%	\$ 41,607.1	0.0%	90.1%	\$ 3,359.7	6.7%	0.35%	1.18%	3.82%	-0.14%	1.64%	6.18%	58.2%	
Yakima Federal S&L Assoc.	Yakima	0.67%	-0.14%	2.63%	-0.56%	\$ 3.3	0.75%	-0.15%	\$ 2,077.3	5.0%	\$ 756.5	1.8%	\$ 1,444.5	-0.5%	52.4%	\$ 512.3	24.7%	0.04%	0.54%	1.86%	-0.11%	1.98%	4.59%	60.7%	
Pacific Crest Savings Bank (S)	Lynnwood	0.60%	0.12%	5.70%	1.11%	\$ 0.5	0.77%	0.22%	\$ 306.6	0.7%	\$ 218.9	-2.8%	\$ 241.5	0.1%	90.6%	\$ 32.8	10.7%	0.61%	1.67%	2.24%	0.09%	3.71%	5.78%	64.5%	
RiverBank	Spokane	0.60%	0.48%	6.81%	5.48%	\$ 0.4	0.90%	0.12%	\$ 241.1	1.2%	\$ 186.8	-2.0%	\$ 212.3	0.7%	88.0%	\$ 22.0	9.1%	0.00%	1.19%	3.98%	0.22%	1.93%	6.36%	77.8%	
Commencement Bank	Tacoma	0.57%	0.06%	6.98%	0.58%	\$ 0.8	0.66%	0.03%	\$ 586.0	1.3%	\$ 443.1	1.3%	\$ 531.2	4.9%	83.4%	\$ 48.7	8.3%	0.08%	1.28%	3.30%	0.01%	1.73%	5.62%	79.8%	
Sound Community Bank	Seattle	0.57%	0.00%	5.27%	0.11%	\$ 1.5	0.64%	-0.10%	\$ 995.4	-3.4%	\$ 895.1	2.1%	\$ 830.0	-4.0%	107.8%	\$ 111.9	11.3%	0.57%	0.98%	3.13%	-0.33%	2.44%	5.43%	81.0%	
0.00% - 0.50% ROAA Banks																									
Riverview Bank	Vancouver	0.48%	-0.24%	4.39%	-2.25%	\$ 1.9	0.60%	-0.31%	\$ 1,588.5	0.4%	\$ 1,018.2	0.3%	\$ 1,228.3	-1.6%	82.9%	\$ 147.8	9.5%	0.01%	1.51%	2.65%	-0.14%	0.66%	4.59%	81.0%	
Baker Boyer National Bank	Walla Walla	0.44%	0.02%	7.44%	-0.17%	\$ 0.8	0.49%	-0.04%	\$ 709.4	-4.0%	\$ 372.9	0.3%	\$ 622.1	-3.8%	59.9%	\$ 47.1	6.6%	0.17%	0.89%	2.89%	0.11%	0.53%	5.51%	89.0%	
Community First Bank (S)	Kennewick	0.42%	-0.02%	7.01%	-0.48%	\$ 0.6	0.78%	-0.41%	\$ 604.9	4.0%	\$ 340.9	-1.1%	\$ 562.9	3.4%	60.6%	\$ 36.2	6.0%	0.02%	1.14%	2.97%	-0.09%	1.28%	5.36%	83.7%	
First Financial Northwest Bank	Renton	0.39%	-0.07%	4.05%	-0.74%	\$ 1.5	0.48%	-0.08%	\$ 1,504.5	-1.4%	\$ 1,191.2	0.7%	\$ 1,207.2	-1.7%	98.7%	\$ 151.0	10.0%	0.08%	1.28%	2.50%	-0.16%	3.38%	5.81%	80.6%	
W. T.B. Financial Corporation	Spokane	0.38%	0.01%	4.82%	0.28%	\$ 10.7	0.56%	-0.06%	\$ 11,445.6	0.8%	\$ 6,510.1	1.0%	\$ 8,118.3	1.0%	80.2%	\$ 897.4	7.8%	0.27%	2.25%	2.44%	-0.10%	1.46%	5.64%	80.5%	
Heritage Financial Corporation	Olympia	0.34%	-0.65%	3.07%	-5.80%	\$ 6.2	0.99%	-0.26%	\$ 7,175.0	0.3%	\$ 4,335.6	1.6%	\$ 5,599.9	-0.6%	77.4%	\$ 607.5	8.8%	0.43%	1.11%	3.33%	-0.07%	1.02%	5.33%	69.0%	
Liberty Bank	Poulsbo	0.17%	-0.01%	1.80%	-0.10%	\$ 0.1	0.07%	-0.10%	\$ 184.9	-1.8%	\$ 142.7	-0.6%	\$ 142.7	-0.6%	100.9%	\$ 16.8	9.1%	0.00%	0.80%	2.68%	-0.14%	1.84%	5.11%	96.9%	
Olympia Federal S&L Assoc.	Olympia	0.15%	-0.07%	1.26%	-0.59%	\$ 0.4	0.22%	0.04%	\$ 961.0	2.5%	\$ 805.5	1.7%	\$ 676.6	-4.2%	119.1%	\$ 111.8	11.6%	0.28%	0.60%	2.26%	-0.06%	1.65%	4.25%	90.6%	
Below 0.00% ROAA Banks																									
UniBank	Lynnwood	-0.09%	-1.64%	-0.67%	-12.89%	\$ (0.1)	1.99%	-0.06%	\$ 622.4	1.7%	\$ 490.6	1.8%	\$ 514.5	-1.5%	95.4%	\$ 79.2	12.7%	1.71%	1.69%	3.26%	-0.45%	3.29%	6.72%	39.0%	
Farmers State Bank	Winthrop	-0.11%	-0.28%	-1.33%	-3.33%	\$ (0.0)	-0.14%	-0.41%	\$ 55.5	0.1%	\$ 4.0	-2.0%	\$ 49.7	0.3%	8.0%	\$ 4.8	8.7%	0.00%	5.06%	1.67%	0.10%	0.49%	7.42%	108.0%	
HomeStreet, Inc.	Seattle	-0.14%	-0.24%	-2.02%	-3.36%	\$ (3.4)	-0.15%	-0.16%	\$ 9,384.8	-0.8%	\$ 7,448.2	-0.4%	\$ 6,761.0	0.3%	110.2%	\$ 528.7	5.6%	0.80%	0.54%	1.56%	-0.16%	2.41%	4.60%	103.6%	
First Sound Bank	Seattle	-0.21%	0.11%	-2.29%	1.18%	\$ (0.1)	-0.21%	0.14%	\$ 161.2	0.2%	\$ 137.4	-0.5%	\$ 120.3	-1.5%	114.2%	\$ 15.0	9.3%	0.85%	1.19%	2.96%	0.25%	2.54%	5.55%	106.4%	
Sound Banking Company (S)	Lakewood	-0.33%	-2.45%	-2.61%	-20.32%	\$ (0.0)	-0.33%	-3.02%	\$ 44.5	-12.4%	\$ 37.9	-1.3%	\$ 37.0	-16.8%	102.3%	\$ 5.6	12.5%	0.00%	1.67%	6.34%	0.24%	1.39%	7.84%	105.1%	
SaviBank	Burlington	-0.39%	-0.98%	-4.95%	-12.45%	\$ (0.6)	-0.32%	-0.89%	\$ 592.6	0.5%	\$ 488.7	0.3%	\$ 493.0	0.5%	99.1%	\$ 44.9	7.6%	0.16%	1.18%	3.54%	-0.21%	1.79%	5.77%	107.9%	
First Fed Bank	Port Angeles	-0.72%	-1.26%	-8.83%	-15.50%	\$ (3.9)	0.25%	-0.50%	\$ 2,182.0	2.3%	\$ 1,657.0	1.6%	\$ 1,682.2	1.0%	98.5%	\$ 179.2	8.2%	0.91%	1.06%	2.86%	-0.14%	2.09%	5.38%	90.8%	
Raymond Federal Bank	Raymond	-1.53%	1.48%	-18.45%	15.03%	\$ (0.3)	-1.34%	1.50%	\$ 71.8	5.1%	\$ 59.2	4.5%	\$ 52.0	-0.6%	114.0%	\$ 5.7	7.9%	0.04%	1.21%	2.39%	-0.18%	1.11%	4.64%	154.0%	
Lamont Bank of St. John	Saint John	-3.34%	-4.03%	-32.02%	-38.89%	\$ (0.6)	0.49%	-0.54%	\$ 69.7	-5.1%	\$ 42.5	-9.4%	\$ 52.8	1.5%	80.4%	\$ 7.5	10.8%	0.61%	1.92%	2.43%	0.04%	2.06%	7.01%	80.4%	
Average		0.49%	-0.29%	4.67%	-2.84%	\$ 6.9	1.09%	-0.09%	\$ 3,859.4	0.0%	\$ 2,738.5	0.6%	\$ 3,023.6	-0.9%	86.5%	\$ 306.3	10.0%	0.37%	1.53%	3.53%	-0.07%	1.76%	6.04%	76.2%	
Median		0.60%	-0.07%	6.98%	-0.71%	\$ 1.0	0.78%	-0.10%	\$ 856.0	0.7%	\$ 685.7	1.3%	\$ 676.6	-0.6%	89.9%	\$ 94.1	9.4%	0.20%	1.21%	3.30%	-0.10%	1.73%	5.77%	77.8%	



Wyoming – Financial Performance for Q4 2023

Profitability & Returns for Q4 2023

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q4 2023

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				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.		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																								
Jonah Bank of Wyoming	Casper	1.64%	0.22%	19.89%	3.28%	\$ 2.2	2.04%	0.23%	\$ 519.3	1.0%	\$ 328.1	-1.2%	\$ 471.2	1.5%	69.6%	\$ 43.4	8.4%	0.00%	1.73%	4.11%	0.13%	1.37%	6.08%	54.7%
The Bank of Star Valley (S)	Afton	1.53%	0.18%	17.46%	1.83%	\$ 1.5	1.74%	-0.07%	\$ 403.5	5.4%	\$ 201.0	-1.6%	\$ 349.0	5.6%	57.6%	\$ 36.5	9.1%	0.21%	1.34%	3.17%	0.08%	1.70%	6.71%	48.7%
The Converse County Bank (S)	Douglas	1.49%	0.16%	17.17%	1.91%	\$ 3.4	1.79%	0.21%	\$ 916.1	2.4%	\$ 265.5	1.0%	\$ 832.0	2.2%	31.9%	\$ 81.3	8.9%	0.57%	1.21%	2.65%	0.25%	2.31%	5.50%	38.7%
Farmers State Bank	Pine Bluffs	1.33%	0.45%	13.66%	4.57%	\$ 0.1	1.66%	0.51%	\$ 30.4	6.7%	\$ 15.5	0.5%	\$ 27.3	7.0%	56.6%	\$ 2.9	9.7%	0.00%	1.29%	4.67%	0.13%	0.44%	5.73%	63.9%
Wyoming Bank & Trust (S)	Cheyenne	1.24%	0.09%	21.16%	1.47%	\$ 1.1	1.45%	0.12%	\$ 332.9	2.9%	\$ 127.6	5.3%	\$ 282.8	2.7%	45.1%	\$ 21.5	6.5%	0.00%	1.76%	2.40%	0.11%	2.31%	6.63%	81.5%
Platte Valley Bank	Torrington	1.14%	0.15%	13.08%	1.79%	\$ 2.0	1.71%	0.09%	\$ 682.7	-0.1%	\$ 589.0	2.4%	\$ 577.1	-0.4%	102.1%	\$ 59.7	8.8%	1.08%	1.43%	4.08%	-0.12%	2.10%	6.64%	60.4%
Bank of Commerce	Rawlins	1.10%	0.09%	15.46%	1.17%	\$ 0.6	1.32%	-0.07%	\$ 198.4	0.5%	\$ 99.6	-5.3%	\$ 181.4	-1.0%	54.9%	\$ 16.3	8.2%	0.00%	1.83%	3.63%	0.10%	1.45%	6.63%	63.1%
Sundance State Bank	Sundance	1.10%	0.05%	12.41%	0.85%	\$ 0.7	1.29%	-0.11%	\$ 266.7	11.3%	\$ 145.5	-6.0%	\$ 231.2	12.6%	63.0%	\$ 22.8	8.6%	0.34%	2.03%	3.33%	-0.01%	1.68%	6.53%	62.6%
RSNB Bank (S)	Rock Springs	1.07%	0.36%	48.20%	6.99%	\$ 1.2	1.20%	0.51%	\$ 392.5	1.9%	\$ 134.9	-1.2%	\$ 349.2	-0.4%	38.6%	\$ 14.2	3.6%	0.04%	1.05%	2.38%	-0.01%	1.12%	6.77%	54.6%
Big Hom Federal Savings Bank	Greybull	1.06%	0.46%	10.89%	4.63%	\$ 0.9	1.35%	0.62%	\$ 358.3	0.1%	\$ 130.9	2.0%	\$ 297.4	0.1%	44.0%	\$ 35.3	9.9%	0.16%	1.41%	2.76%	0.09%	1.13%	6.17%	56.5%
Hilltop National Bank (S)	Casper	1.01%	-0.10%	20.14%	-4.31%	\$ 2.8	1.58%	0.12%	\$ 959.2	-5.4%	\$ 479.8	1.0%	\$ 887.8	-7.9%	54.0%	\$ 66.2	6.9%	0.12%	1.19%	2.98%	0.16%	0.80%	5.26%	62.0%
0.50% - 1.00% ROAA Banks																								
Cheyenne State Bank	Cheyenne	0.93%	0.51%	6.52%	3.48%	\$ 0.1	1.28%	0.65%	\$ 48.7	6.9%	\$ 33.6	-5.3%	\$ 41.7	7.6%	80.5%	\$ 6.8	14.0%	0.51%	1.64%	4.70%	-0.46%	1.45%	6.53%	72.0%
Buffalo Federal Bank	Buffalo	0.91%	0.26%	13.66%	3.85%	\$ 0.4	1.13%	0.34%	\$ 191.3	3.9%	\$ 139.7	-2.1%	\$ 166.3	3.5%	84.0%	\$ 13.6	7.1%	0.82%	1.79%	3.57%	0.06%	1.85%	6.16%	71.8%
Wyoming Community Bank (S)	Riverton	0.83%	0.08%	13.38%	0.27%	\$ 0.5	1.04%	0.02%	\$ 221.8	-3.8%	\$ 129.6	-3.7%	\$ 194.6	-5.2%	66.6%	\$ 15.8	7.1%	0.18%	1.43%	3.30%	-0.06%	1.72%	6.68%	69.9%
Cowboy State Bank (S)	Ranchester	0.78%	0.25%	7.16%	2.30%	\$ 0.1	0.88%	0.17%	\$ 46.2	-0.2%	\$ 31.4	9.3%	\$ 40.9	-0.7%	76.6%	\$ 5.2	11.3%	1.32%	1.54%	6.22%	0.41%	0.51%	6.93%	84.8%
First National Bank of Gillette (S)	Gillette	0.78%	0.06%	10.95%	0.16%	\$ 1.2	1.01%	0.07%	\$ 596.1	3.6%	\$ 127.5	-2.2%	\$ 543.1	1.8%	23.5%	\$ 51.1	8.6%	0.06%	1.70%	2.36%	0.06%	1.23%	6.91%	58.4%
Central Bank and Trust (S)	Lander	0.57%	-0.27%	7.63%	-4.47%	\$ 0.3	0.80%	-0.25%	\$ 209.7	-3.3%	\$ 121.9	2.9%	\$ 190.6	0.6%	64.0%	\$ 15.7	7.5%	0.00%	0.93%	3.49%	0.48%	0.42%	6.16%	78.2%
0.00% - 0.50% ROAA Banks																								
First Northern Bank of Wyoming (S)	Buffalo	0.38%	-0.28%	6.18%	-4.92%	\$ 0.7	1.41%	0.47%	\$ 769.3	3.0%	\$ 460.7	4.7%	\$ 714.0	3.7%	64.5%	\$ 48.0	6.3%	0.21%	1.17%	4.04%	0.71%	1.97%	7.67%	66.4%
Security State Bank	Basin	0.33%	0.26%	5.63%	4.35%	\$ 0.4	0.40%	0.37%	\$ 460.3	8.2%	\$ 193.2	0.6%	\$ 368.2	3.9%	52.6%	\$ 30.7	6.7%	0.05%	1.74%	2.23%	0.03%	1.61%	5.98%	81.8%
RNB State Bank (S)	Rawlins	0.32%	0.39%	7.74%	9.58%	\$ 0.2	0.01%	-0.20%	\$ 255.9	3.8%	\$ 150.0	-4.6%	\$ 242.2	5.7%	61.9%	\$ 12.6	4.9%	0.00%	1.43%	3.17%	0.03%	1.21%	5.60%	98.3%
Uinta Bank	Mountain View	0.32%	-0.05%	12.81%	-4.54%	\$ 0.2	0.38%	-0.06%	\$ 256.5	0.9%	\$ 76.2	-4.7%	\$ 222.9	-1.5%	34.2%	\$ 9.1	3.6%	0.33%	1.03%	1.30%	-0.04%	2.68%	6.11%	72.4%
First Federal Bank & Trust	Sheridan	0.06%	-0.77%	0.59%	-7.79%	\$ 0.1	0.02%	-0.99%	\$ 617.4	4.2%	\$ 473.0	-0.8%	\$ 553.1	8.0%	85.5%	\$ 59.0	9.6%	1.33%	1.31%	2.28%	-0.74%	3.04%	5.44%	98.4%
Below 0.00% ROAA Banks																								
State Bank	Green River	-1.45%	-1.75%	-9.48%	-11.29%	\$ (0.2)	0.16%	-0.31%	\$ 60.5	13.9%	\$ 48.7	25.3%	\$ 51.1	15.3%	95.4%	\$ 9.2	15.2%	0.00%	0.92%	4.37%	0.21%	1.59%	6.35%	96.3%
Summit National Bank	Hulett	-2.60%	0.23%	-29.83%	5.64%	\$ (0.7)	-3.79%	-2.18%	\$ 109.8	-9.7%	\$ 49.5	-2.6%	\$ 99.5	-10.4%	49.7%	\$ 8.8	8.0%	0.15%	1.74%	2.98%	-0.85%	1.42%	5.47%	192.5%
Average		0.66%	0.04%	10.94%	0.87%	\$ 0.8	0.91%	0.01%	\$ 371.0	2.4%	\$ 189.7	0.6%	\$ 329.8	2.3%	60.7%	\$ 28.6	8.3%	0.31%	1.44%	3.34%	0.03%	1.55%	6.28%	74.5%
Median		0.92%	0.16%	12.61%	1.81%	\$ 0.5	1.24%	0.10%	\$ 299.8	2.6%	\$ 132.9	-1.0%	\$ 262.5	2.0%	59.8%	\$ 18.9	8.3%	0.16%	1.43%	3.24%	0.07%	1.52%	6.26%	68.2%

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