

BANK FINANCIAL PERFORMANCE REPORT

Western U.S. | Q3 2024



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BANK FINANCIAL PERFORMANCE BY STATE

| Alaska | 8 |
|------------------------|----|
| Arizona | 9 |
| California (by region) | |
| - Northern California | 10 |
| - Bay Area | 11 |
| - Central California | 12 |
| - Central Coast | 13 |
| - Los Angeles | 14 |
| - San Diego | 16 |
| Colorado | 17 |
| Hawaii | 19 |

| Idaho | 20 |
|--------------|----|
| Montana | 21 |
| Nevada | 22 |
| New Mexico | 23 |
| North Dakota | 24 |
| Oregon | 26 |
| South Dakota | 27 |
| Utah | 29 |
| Washington | 30 |
| Wyoming | 31 |
| | |



Full-Service Platform of Financial Solutions for Banks & Thrifts

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

Research coverage of 100+ Community and Regional Banks & Thrifts

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

- Full fixed income suite
- Brokered CDs
- Loan Sales
- Stock repurchases
- 10b5-1 trading plans
- Wealth management

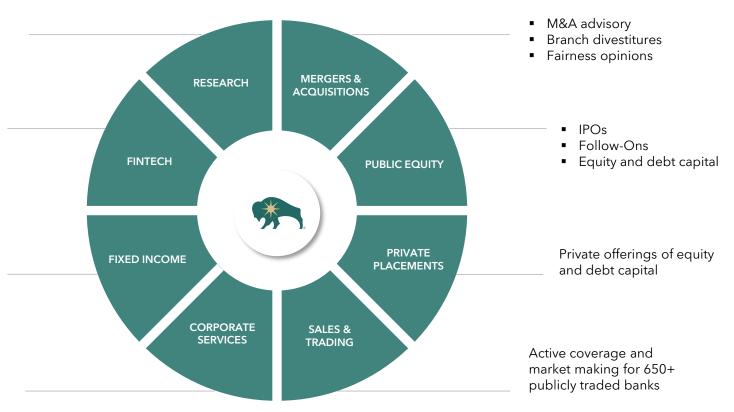


FIG GROUP HIGHLIGHTS

\$18.5B

272

120 +

5

80+

Total Transaction Value Since 2014

M&A & Capital Offerings Since 2014 Banks and FinTechs Covered Under Institutional Research Equity Research Analysts Employees Dedicated to FIG



Financial Institutions Investment Banking

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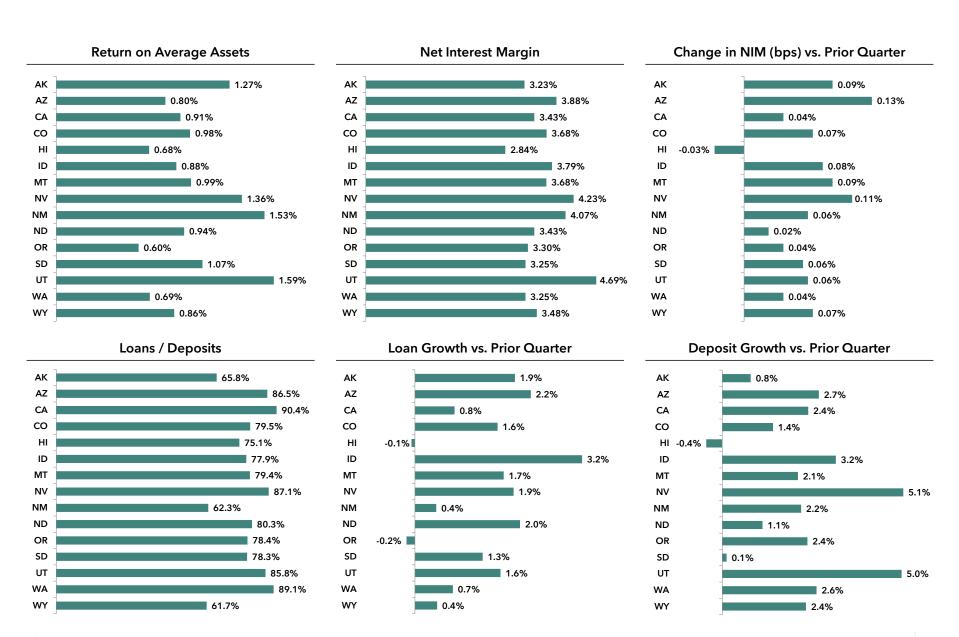


Data Sourcing and Notes

- All data sourced from S&P Capital IQ Pro; all dollars are in thousands
- Data from top level financial information (consolidated bank holding company data, or bank-level or savings institutions level data); from regulatory data sources (i.e. FFIEC call report or FR Y-9/FR Y-6 filings)
- All financial data as of 9/30/2024; most recent quarter (MRQ) financial data is used for all Performance Ratios
- Net income from net income after taxes, minority interest, extraordinary and other after-tax items (includes non-recurring income and expense items) and before preferred dividends. Return on average assets (ROAA) and return on average equity (ROAE) use same net income calculation
- Pre-tax pre-provision (PTPP) ROAA is defined as net interest income plus non-interest income minus non-interest expense divided by average total assets
- Nonperforming assets is defined as nonperforming loans and leases, restructured loans and leases, and foreclosed or repossessed assets, net of the U.S. government guaranteed portion and OREO covered by loss-sharing agreements
- The "(S)" designation following the bank's name indicates an S-Corp. The information for S-Corp net income, ROAA, and ROAE have been adjusted to reflect the application of a 21% tax rate on all taxable income. Taxable income for the purposes of this report includes all income except income from tax-exempt securities
- A bank's name in *italics* indicates that the bank or a subsidiary is a target of an announced or pending merger

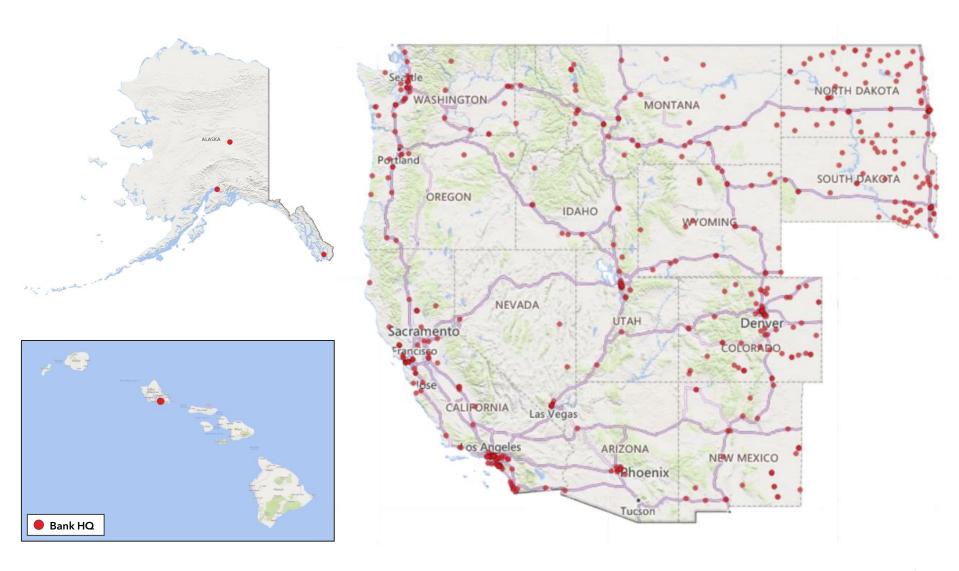


Western U.S. - Median Values by State for Q3 2024





Bank Headquarters for Western U.S.





Alaska – Financial Performance for Q3 2024

| | Profitability & Returns for Q3 2024 | | | | | | | | | | | | Balar | ice She | et | | | | | Capita | al & Cre | dit Qua | lity | Per | forman | ce Ratio | s for Q3 | 2024 |
|---|--|----------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------|--|----------------------------------|----------------|--------------------------------------|------------------------------|----------------|--------------------------------------|-------------------------------|----------------|--------------------------------------|--------------------------------|----------------------------------|----------------------|--------------------------------|--------------------------------|----------------|----------------------------------|----------------------------------|-----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| | | RC | DAA | RC | DAE | Net | PTP | PROAA | | Total Ass | ets | | Gross Lo | ans | | Total Depo | osits | | Tg. | Comm. | | | | N | IM | | | |
| | | | Δ vs. | | Δvs. | Incom | e | Δ vs. | | Balance | Δ vs. | | Balance | Δvs. | В | Balance | Δvs. | Loans / | E | quity | TCE/ | NPAs / | LLR / | | Δ vs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM |) Curr. | Pr. Qtr. | | (\$MM) | Pr. Qtr. | | (\$MM) | Pr. Qtr. | (| (\$MM) | Pr. Qtr. | Deposits | (| \$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks Denali State Bank First National Bank Alaska Northrim Bank Mt. McKinley Bank | Fairbanks Anchorage Anchorage Fairbanks | 1.57% 1.29% 1.27% 1.06% | 0.14% 0.07% -0.12% 0.50% | 14.42% 14.21% 15.82% 7.69% | 0.86% 1.11% -1.82% 3.48% | \$ 2 \$ 18 \$ 9 \$ 1 | .0 2.80% .0 1.77% .1 1.93% .8 1.95% | 0.52% 0.07% 0.19% 1.29% | \$ \$ \$ | 502.1 5,557.3 2,946.7 641.3 | 0.1% 8.6% 5.1% 0.6% | \$ \$ \$ | 357.4 2,452.5 2,129.1 247.7 | 1.9% 2.2% 7.1% -0.5% | \$ \$ \$ | 432.2 3,728.2 2,642.6 532.9 | -0.9% 0.8% 6.5% -0.4% | 82.7% 65.8% 80.6% 46.5% | \$ \$ \$ \$ | 57.9 527.9 221.0 95.5 | 11.5% 9.5% 7.5% 14.9% | 0.16% 0.31% | 2.07% 0.76% 0.92% 2.03% | 5.35% 3.17% 4.39% 3.23% | 0.19% -0.03% 0.09% 0.28% | 1.15% 0.85% 1.59% 1.22% | 7.46% 6.85% 6.99% 6.99% | 50.9% 51.0% 64.9% 58.5% |
| First Bank (S) | Ketchikan | 1.03% | 0.14% | 17.18% | 1.27% | \$ 2 | .3 1.27% | 0.18% | \$ | 885.9 | 7.8% | \$ | 226.7 | -0.3% | \$ | 824.3 | 6.7% | 27.5% | \$ | 59.0 | 6.7% | 0.59% | 2.24% | 3.05% | 0.08% | 1.87% | 6.80% | 66.4% |
| Average | | 1.24% | 0.15% | 13.86% | 0.98% | \$ 6 | .6 1.94% | 0.45% | \$ | 2,106.7 | 4.5% | \$ | 1,082.7 | 2.1% | \$ | 1,632.0 | 2.5% | 60.6% | \$ | 192.3 | 10.0% | 0.60% | 1.60% | 3.84% | 0.12% | 1.34% | 7.02% | 58.3% |
| Median | | 1.27% | 0.14% | 14.42% | 1.11% | \$ 2 | .3 1.93% | 0.19% | \$ | 885.9 | 5.1% | \$ | 357.4 | 1.9% | \$ | 824.3 | 0.8% | 65.8% | \$ | 95.5 | 9.5% | 0.59% | 2.03% | 3.23% | 0.09% | 1.22% | 6.99% | 58.5% |



Arizona – Financial Performance for Q3 2024

| | Profitability & | Returns | for Q3 | 2024 | | | | | | | | | | Balar | ice She | et | | | | | Capita | al & Cre | edit Qua | lity | Per | forman | ce Ratio | s for Q3 | 2024 |
|--|--|--|------------------------------------|-----------------------------------|------------------------------------|-------------------|-------|----------------------------------|-----------------------------------|----------------------|-------------------------------------|-------------------------------|----------------|-------------------------------------|---------------------------------|----------------|-------------------------------------|------------------------------|-----------------------------------|----------------|---------------------------------|---------------------------------|----------------------------------|----------------------------------|----------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|
| | | ROAA ROAE Net PTPP ROAA Δ vs. Δ vs. Income Δ vs. | | | | | | ROAA | | Total Ass | ets | | Gross Lo | ans | | Total Depo | sits | | Tg | . Comm. | | | | N | IM | _ | | | |
| | | | Δ vs. | | Δvs. | Inco | me | | Δ vs. | E | Balance | Δ vs. | - 1 | Balance | Δ vs. | В | alance | Δvs. | Loans / | | Equity | TCE/ | NPAs / | LLR / | | Δvs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$M | IM) | Curr. | Pr. Qtr. | | (\$MM) | Pr. Qtr. | | (\$MM) | Pr. Qtr. | (| \$MM) | Pr. Qtr. | Deposits | | (\$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks 1st Bank Yuma Republic Bank of Arizona | Yuma Phoenix | 1.73% 1.44% | 0.02% 0.12% | 20.09% 14.45% | -2.81% 0.28% | \$ | | 1.71% 2.26% | -0.53% 0.36% | \$ | 577.9 291.8 | -7.3% 3.1% | \$ | 284.1 216.5 | -2.4% 6.5% | \$ | 518.2 260.0 | -9.1% 2.8% | 54.8% 83.3% | \$ | 52.8 30.0 | 9.2% 10.3% | 0.45% 0.13% | 1.20% 1.06% | 4.22% 4.61% | -0.07% 0.28% | 0.58% 2.17% | 6.45% 7.27% | 62.7% 53.0% |
| 0.50% - 1.00% ROAA Banks Western Alliance Bancorporation Southwest Heritage Bank Goldwater Bank, National Association Gateway Commercial Bank | Phoenix Scottsdale Phoenix Mesa | 0.96% 0.85% 0.84% 0.80% | -0.02% -0.03% 0.05% 0.10% | 12.07% 7.61% 7.04% 7.43% | -0.19% -0.97% 0.51% 0.52% | \$ 1° \$ \$ | 2.0 | 1.31% 1.12% 1.43% 1.34% | -0.12% 0.06% 0.17% 0.24% | \$ \$ \$ \$ | 80,079.5 935.4 460.0 203.5 | -0.6% 1.9% 4.2% 1.9% | \$ \$ \$ | 56,005.1 703.1 394.0 129.8 | 2.3% -4.4% -1.7% 10.9% | \$ \$ \$ | 68,040.2 789.2 336.7 163.5 | 2.7% 1.9% 8.9% 1.6% | 82.3% 89.1% 117.0% 79.3% | \$ \$ \$ | 5,721.6 97.5 51.7 22.9 | 7.2% 10.5% 11.3% 11.3% | 0.66% 0.14% 2.66% 0.00% | 0.64% 1.50% 1.15% 0.99% | 3.54% 3.88% 3.63% 3.11% | 0.04% -0.21% -0.13% 0.21% | 2.44% 2.60% 2.41% 2.05% | 6.59% 6.70% 6.01% 6.76% | 65.1% 66.3% 74.0% 56.1% |
| 0.00% - 0.50% ROAA Banks Mission Bank Below 0.00% ROAA Banks | Kingman | 0.29% | 0.03% | 5.62% | -0.49% | \$ | 0.1 | 0.39% | 0.04% | \$ | 186.4 | -0.5% | \$ | 74.2 | 1.6% | \$ | 174.2 | 0.7% | 42.6% | \$ | 10.9 | 5.9% | 0.16% | 1.02% | 3.22% | 0.11% | 0.78% | 6.47% | 87.7% |
| Scottsdale Community Bank | Scottsdale | -1.06% | 1.20% | -4.89% | 4.28% | \$ | (0.2) | -0.90% | 0.72% | s | 70.0 | 12.6% | \$ | 47.5 | 6.9% | \$ | 53.0 | 33.5% | 89.5% | s | 13.4 | 19.2% | 0.00% | 1.28% | 3.65% | 0.20% | 3.45% | 7.16% | 124.3% |
| West Valley National Bank | Goodyear | -1.59% | -0.09% | -10.98% | -0.54% | \$ | (0.3) | -1.59% | -0.10% | \$ | 67.6 | -2.4% | \$ | 54.6 | -2.9% | \$ | 51.9 | -6.6% | 105.2% | \$ | 9.8 | 14.5% | 2.58% | 1.42% | 4.45% | 0.13% | 1.03% | 6.09% | 134.0% |
| Integro Bank | Phoenix | -4.89% | 2.83% | -22.74% | 7.13% | \$ | (0.9) | -4.25% | 2.91% | \$ | 94.6 | 42.1% | \$ | 66.3 | 32.3% | \$ | 76.7 | 60.0% | 86.5% | \$ | 15.6 | 16.6% | 1.60% | 0.86% | 4.52% | 0.30% | 3.58% | 8.68% | 170.3% |
| Gainey Business Bank | Scottsdale | -5.25% | 1.04% | -21.22% | 1.53% | \$ | (0.5) | -4.95% | 2.05% | \$ | 42.8 | 4.6% | \$ | 35.0 | 2.2% | \$ | 31.4 | 8.2% | 111.5% | \$ | 9.9 | 23.0% | 0.00% | 1.69% | 4.63% | 0.15% | 3.68% | 7.68% | 205.4% |
| Average Median | | -0.53% 0.80% | 0.48% 0.05% | 1.32% 7.04% | 0.84% 0.28% | \$ \$ | | -0.20% 1.12% | 0.53% 0.17% | \$ \$ | 7,546.3 203.5 | 5.4% 1.9% | \$ | 5,273.7 129.8 | 4.7% 2.2% | \$ | 6,408.6 174.2 | 9.5% 2.7% | 85.6% 86.5% | \$ | | 12.6% 11.3% | 0.76% 0.16% | 1.16% 1.15% | 3.95% 3.88% | 0.09% 0.13% | 2.25% 2.41% | 6.90% 6.70% | 99.9% 74.0% |



Northern California – Financial Performance for Q3 2024

Summary of financial performance for banks and thrifts headquartered in Northern California as of Q3 2024 (Northern California includes Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Napa, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sonoma, Sutter, Tehama, Trinity and Yuba Counties)

| | Profitability 8 | & Returns | for Q3 2 | 2024 | | | | | | | | | Balar | ice She | et | | | | | Capita | al & Cre | dit Qua | lity | Per | forman | ce Ratios | for Q3 | 2024 |
|---|-----------------|----------------|-----------------|----------------|-----------------|----------------|----------|----------------|----------|--------------------|--------------|----------|------------------|--------------|------|--------------------|--------------|----------------|----|---------------|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | | Total Ass | ets | | Gross Lo | | | otal Depo | | | | Comm. | | | | N | IM | | | |
| Name | C. | | Δ vs. | | Δ vs. | Income | | Δ vs. | 1 | Balance | Δ vs. | - 1 | Balance | Δvs. | | ance MM) | Δ vs. | Loans / | | quity | TCE / | NPAs / | LLR / | - | Δ vs. | | | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM | Curr. | Pr. Qtr. | 1- | (\$MM) | Pr. Qtr. | - | (\$MM) | Pr. Qtr. | (\$1 | WIWI) | Pr. Qtr. | Deposits | | \$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Column National Association | Chico | 3.71% | 3.17% | 54.58% | 47.16% | \$ 5 | 9 5.20% | 4.46% | \$ | 658.6 | 21.7% | \$ | 209.8 | 2.2% | \$ | 590.2 | 27.3% | 35.5% | \$ | 47.1 | 7.2% | 0.20% | 1.16% | 4.32% | 0.56% | 1.22% | 4.84% | 46.7% |
| Plumas Bank | Plumas | 1.87% | 0.18% | 18.14% | 1.40% | \$ 8 | 1 2.47% | -0.07% | \$ | 1,663.5 | 1.3% | \$ | 1,006.7 | 0.6% | \$ | 1,362.2 | 3.6% | 73.9% | \$ | 179.0 | 10.8% | 0.47% | 1.35% | 4.75% | -0.04% | 0.47% | 6.22% | 49.4% |
| Redwood Capital Bank | Eureka | 1.23% | 0.07% | 10.98% | 0.38% | \$ 1 | 5 1.81% | 0.16% | \$ | 537.0 | 2.5% | \$ | 380.9 | -0.6% | \$ | 470.9 | 2.1% | 80.9% | \$ | 61.5 | 11.5% | 0.14% | 1.68% | 3.83% | 0.20% | 0.96% | 5.21% | 56.9% |
| TriCo Bancshares | Chico | 1.18% | 0.02% | 9.57% | -0.36% | \$ 29 | 1 1.61% | 0.02% | \$ | 9,823.9 | 0.8% | \$ | 6,685.9 | -0.8% | \$ | 8,037.1 | -0.2% | 83.2% | \$ | 927.1 | 9.8% | 0.46% | 1.85% | 3.64% | -0.14% | 1.53% | 5.83% | 58.9% |
| 0.50% - 1.00% ROAA Banks | . | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Savings Bank of Mendocino County | Ukiah | 0.80% | -0.01% | 6.89% | -0.45% | \$ 2 | 3 1.07% | -0.02% | \$ | 1,313.0 | -0.3% | \$ | 717.1 | -1.3% | \$ | 1,010.0 | 1.7% | 71.0% | \$ | 167.5 | 12.8% | 0.10% | 2.59% | 3.06% | 0.00% | 0.66% | 5.54% | 65.3% |
| Golden Valley Bank | Chico | 0.76% | 0.06% | 9.56% | 0.53% | | 0 1.07% | 0.10% | \$ | 499.6 | 1.5% | \$ | 241.5 | 1.5% | \$ | | 0.9% | 53.1% | \$ | 42.3 | 8.5% | 0.00% | 1.63% | 3.17% | 0.16% | 1.46% | 5.78% | 66.4% |
| River Valley Community Bank | Yuba City | 0.75% | 0.07% | 9.47% | 0.51% | \$ 1 | | 0.09% | 2 | 594.7 | -2.9% | Þ | 323.5 | 8.5% | Þ | 539.0 | 3.3% | 60.0% | 2 | 51.8 | 8.7% | 0.00% | 1.32% | 2.97% | 0.10% | 1.59% | 5.45% | 65.3% |
| Big Poppy Holdings, Inc. | Santa Rosa | 0.74% | 0.15% | 12.05% | 2.73% | \$ 11. | | -0.01% | 5 | 6,523.7 | 3.7% | \$ | 4,668.4 | 9.5% | \$ | 5,190.7 | 8.0% | 89.9% | \$ | 333.6 | 5.1% | 1.71% | 1.81% | 2.08% | -0.03% | 4.32% | 6.87% | 57.8% |
| Exchange Bank | Santa Rosa | 0.57% | -0.04% | 7.18% | -1.03% | \$ 4 | 9 0.77% | -0.04% | 2 | 3,411.4 | 3.1% | Ъ | 1,602.6 | 0.2% | э | 2,817.4 | 1.5% | 56.9% | 2 | 293.9 | 8.6% | 0.35% | 2.56% | 2.41% | -0.06% | 1.25% | 5.66% | 73.4% |
| 0.00% - 0.50% ROAA Banks Summit State Bank | Santa Rosa | 0.23% | -0.11% | 2.52% | -1.27% | \$ 0 | 6 0.77% | 0.30% | | 1.118.8 | 3.4% | ¢ | 932.8 | 0.6% | ¢ | 1.002.8 | 3.7% | 93.0% | | 93.2 | 8.4% | 3.29% | 1.66% | 2.70% | 0.03% | 3.08% | 5.78% | 74.2% |
| Summit State Bank | Santa ROSa | 0.23% | -0.11% | 2.32% | -1.2776 | \$ U | 0.77% | 0.30% | 3 | 1,110.0 | 3.4% | Ф | 732.0 | 0.0% | Þ | 1,002.0 | 3.7 % | 93.0% | Þ | 73.2 | 0.4% | 3.27% | 1.00% | 2.70% | 0.03% | 3.00% | 3.70% | 74.270 |
| Below 0.00% ROAA Banks Cornerstone Community Bank | Red Bluff | -3.11% | -4.04% | -38.79% | -49.92% | \$ (5 | 3) 1.10% | -0.28% | \$ | 669.2 | -1.4% | \$ | 487.1 | -2.2% | \$ | 589.6 | -1.1% | 82.6% | \$ | 52.2 | 7.8% | 0.00% | 1.27% | 2.86% | -0.42% | 2.33% | 5.55% | 61.9% |
| Average Median | | 0.79% 0.76% | -0.04% 0.06% | 9.29% 9.56% | -0.03% 0.38% | \$ 5. \$ 2. | | 0.43% 0.02% | \$ \$ | 2,437.6 1,118.8 | 3.0% 1.5% | \$ | 1,568.7 717.1 | 1.6% 0.6% | | 2,005.9 1,002.8 | 4.6% 2.1% | 70.9% 73.9% | \$ | 204.5 93.2 | 9.0% 8.6% | 0.61% 0.20% | 1.72% 1.66% | 3.25% 3.06% | 0.03% 0.00% | 1.72% 1.46% | 5.70% 5.66% | 61.5% 61.9% |



Bay Area – Financial Performance for Q3 2024

Summary of financial performance for banks and thrifts headquartered in the Bay Area as of Q3 2024 (Bay Area includes Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara Counties)

| | Profitabilit | y & Return | s for Q3 | 2024 | | | | | | | | | Balan | ce She | et | | | | Capita | al & Cre | dit Qua | lity | Per | forman | ce Ratio | s for Q3 | 2024 |
|--------------------------------|---------------|------------|----------|--------|----------|-----------|--------|----------|-------|-----------|----------|---------|----------|----------|---------------|----------|----------|-------|----------|----------|---------|-------|-------|----------|----------|----------|------------|
| | | R | OAA | R | DAE | Net | PTPP | ROAA | 1 | Total Ass | ets | Gr | ross Loa | ns | Total De | posits | _ | Tg. | Comm. | | | | N | IM | | | |
| | | | Δ vs. | | Δvs. | Income | | Δ vs. | В | Balance | Δ vs. | Balar | nce | Δ vs. | Balance | Δvs. | Loans / | E | quity | TCE / | NPAs / | LLR / | | Δvs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | 1_ | (\$MM) | Pr. Qtr. | (\$M | M) | Pr. Qtr. | (\$MM) | Pr. Qtr. | Deposits | (| \$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| California Pacific Bank | San Francisco | 3.06% | -0.82% | 6.59% | -1.71% | \$ 0.7 | 3.40% | -2.14% | \$ | 85.1 | -6.6% | \$ | 65.5 | 9.2% | \$ 45. | 7 -3.8% | 143.4% | \$ | 38.5 | 45.2% | 3.19% | 8.24% | 7.22% | 0.23% | 2.16% | 9.71% | 43.6% |
| Westamerica Bancorporation | San Rafael | 2.17% | 0.00% | 13.79% | | \$ 35.1 | 2.96% | 0.02% | \$ | 6,169.1 | -2.4% | | 834.0 | | \$ 5.066. | | 16.5% | \$ | 787.2 | 13.0% | 0.00% | 1.84% | 4.10% | -0.05% | 0.24% | 5.52% | 35.9% |
| Summit Bank | Oakland | 1.54% | 0.15% | 9.92% | 0.60% | \$ 1.2 | | 0.19% | \$ | 297.7 | 0.5% | | 199.4 | | \$ 241. | | 82.7% | \$ | 47.2 | 15.9% | 0.12% | 3.22% | 5.05% | -0.29% | 0.83% | 6.43% | 55.7% |
| Bank of San Francisco | San Francisco | 1.17% | | 10.29% | | | 1.72% | 0.27% | S | 637.1 | | | | 0.9% | | 1 4.0% | 93.5% | \$ | | 11.6% | 0.12% | 1.34% | 4.10% | 0.32% | 1.62% | 5.55% | 58.1% |
| Wells Fargo & Company | San Francisco | 1.06% | 0.04% | 11.20% | | \$5,113.0 | | 0.09% | \$ 1. | 922.125.0 | | \$ 912. | | | \$ 1.349.678. | | 67.6% | \$ 13 | 38.770.0 | 7.3% | 0.60% | 1.57% | 2.66% | -0.06% | 1.92% | 6.44% | 62.5% |
| Avidbank | San Jose | 1.05% | 0.40% | 12.49% | | \$ 6.1 | 1.50% | 0.07% | S | 2.289.7 | | | 786.8 | | \$ 1,902. | | 93.9% | \$ | 204.1 | 8.9% | 1.26% | 1.25% | 3.42% | 0.00% | 3.21% | 7.42% | 58.1% |
| Pacific Coast Bankers' Bank | Walnut Creek | 1.00% | 0.31% | 7.88% | 1.32% | \$ 2.7 | | 0.35% | \$ | 937.6 | -24.5% | \$ | 407.5 | 4.2% | \$ 385. | | 105.7% | \$ | 137.3 | 14.6% | 0.00% | 0.95% | 2.97% | 0.30% | 1.28% | 7.32% | 76.1% |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mechanics Bank | Walnut Creek | 0.93% | -0.24% | 7.03% | -2.10% | \$ 39.9 | 1.43% | -0.12% | \$ | 16,606.3 | -4.2% | \$ 9. | 928.5 | -2.8% | \$ 14,112. | 0.1% | 70.4% | \$ | 1.414.5 | 9.0% | 0.18% | 1.04% | 3.29% | -0.17% | 1.49% | 5.21% | 56.1% |
| Beneficial State Bank | Oakland | 0.91% | 0.28% | 9.95% | 2.81% | \$ 4.4 | | 0.20% | \$ | 1.895.8 | 5.2% | | 267.3 | -1.7% | \$ 1.617. | | 78.4% | \$ | 182.0 | 9.6% | 1.76% | 1.98% | 3.91% | 0.22% | 1.51% | 6.41% | 69.1% |
| United Business Bank | Walnut Creek | 0.89% | -0.14% | 6.17% | -0.94% | \$ 5.7 | | -0.01% | S | 2.543.7 | | . , | 914.4 | | \$ 2.147. | | 89.2% | \$ | 324.3 | 13.0% | 0.30% | 0.96% | 3.88% | 0.07% | 1.76% | 5.56% | 62.5% |
| Bank of the Orient | San Francisco | 0.79% | 0.13% | 5.87% | 1.22% | \$ 1.9 | 1.10% | 0.17% | \$ | 972.9 | 3.7% | \$ | 787.7 | 3.5% | \$ 815. | 2 3.8% | 96.6% | \$ | 129.2 | 13.3% | 0.06% | 1.74% | 3.62% | 0.10% | 3.33% | 6.83% | 69.2% |
| Heritage Commerce Corp | San Jose | 0.78% | 0.07% | 6.18% | 0.71% | \$ 10.5 | 1.09% | 0.05% | S | 5.551.6 | 5.5% | \$ 3. | 411.9 | 0.9% | \$ 4.729. | 5 6.4% | 72.1% | \$ | 510.4 | 9.5% | 0.12% | 1.40% | 3.19% | -0.05% | 1.85% | 5.42% | 64.0% |
| Fremont Bancorporation (S) | Fremont | 0.77% | 0.17% | 12.37% | 2.48% | \$ 11.4 | 1.03% | 0.18% | \$ | 5,918.6 | -0.1% | \$ 4, | 618.8 | 0.5% | \$ 5,270. | 4 3.6% | 87.6% | \$ | 371.0 | 6.3% | 0.48% | 1.49% | 3.72% | 0.19% | 1.94% | 6.11% | 76.0% |
| Metropolitan Bank | Oakland | 0.55% | 0.20% | 4.75% | 1.74% | \$ 0.3 | 0.80% | 0.06% | \$ | 239.4 | 1.9% | \$ | 195.8 | -2.8% | \$ 198. | 1 3.1% | 98.8% | \$ | 27.6 | 11.5% | 0.38% | 1.56% | 3.39% | -0.04% | 3.81% | 7.00% | 76.6% |
| 0.00% - 0.50% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bank of Marin Bancorp | Novato | 0.48% | 2.77% | 4.20% | 24.45% | \$ 4.6 | 0.71% | 0.36% | s | 3.792.8 | 2.7% | \$ 2. | 090.1 | 0.4% | \$ 3.308. | 7 2.9% | 63.2% | \$ | 361.2 | 9.7% | 1.09% | 1.47% | 2.79% | 0.22% | 1.47% | 4.79% | 74.3% |
| Pinnacle Bank | Gilroy | 0.11% | -1.18% | 1.02% | -10.75% | \$ 0.2 | 1.71% | -0.16% | S | 891.4 | 4.9% | \$ | 610.2 | 2.9% | \$ 780. | 9 5.4% | 78.1% | \$ | 95.6 | 10.7% | 1.19% | 1.20% | 4.50% | -0.15% | 1.91% | 7.01% | 62.2% |
| Beacon Business Bank, N.A. (S) | San Francisco | 0.04% | 0.05% | 0.46% | 0.60% | | -0.21% | -0.22% | \$ | 180.2 | 3.4% | \$ | 98.1 | | \$ 132. | | 73.9% | \$ | 16.2 | 9.0% | 0.00% | 1.40% | 2.50% | -0.22% | 1.79% | 5.71% | 107.1% |
| Below 0.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mission National Bank | San Francisco | -0.16% | -0.12% | -0.97% | -0.76% | \$ (0.1 | -0.13% | -0.18% | s | 215.2 | -1.0% | \$ | 168.4 | 0.8% | \$ 166. | 3.2% | 101.5% | s | 37.4 | 17.4% | 0.00% | 1.36% | 2.79% | -0.52% | 3.47% | 5.66% | 104.6% |
| First F.S.L.B. of San Rafael | San Rafael | -0.27% | | -1.42% | | | -0.41% | -0.01% | \$ | 228.6 | -1.4% | | 208.8 | -0.3% | | | 116.2% | S | 42.6 | 18.6% | 0.00% | 0.62% | 2.32% | -0.09% | 2.89% | 4.77% | 117.7% |
| Gateway Bank, F.S.B. | Oakland | -1.59% | | | 0.10% | | -1.67% | | \$ | | 12.6% | | | -3.2% | | 1 14.4% | | \$ | 26.5 | 10.6% | 0.34% | 1.12% | | | 4.22% | | 201.7% |
| Average | | 0.76% | 0.11% | 5.67% | 1.21% | \$ 261.9 | 1.16% | -0.07% | \$ | 98,591.4 | 0.1% | \$ 47, | 085.7 | 1.1% | \$ 69,577. | 7 1.3% | 85.2% | \$ | 7,179.8 | 13.2% | 0.56% | 1.79% | 3.55% | -0.01% | 2.14% | 6.23% | 76.6% |



Central California – Financial Performance for Q3 2024

Summary of financial performance for banks and thrifts headquartered in Central California as of Q3 2024 (Central California includes Alpine, Amador, Calaveras, El Dorado, Fresno, Inyo, Kern, Kings, Madera, Mariposa, Merced, Mono, Placer, Sacramento, San Benito, San Joaquin, Solano, Stanislaus, Tulare, Tuolumne and Yolo Counties)

| | Profitability 8 | & Returns | for Q3 2 | 2024 | | | | | | | | Balar | ce She | et | | | | | Capita | ıl & Cre | dit Qua | lity | Per | forman | ce Ratio | for Q3 | 2024 |
|--|----------------------|----------------|----------------|------------------|----------|-------------------|-------|----------------|----------|--------------------|--------------|--------------------------|--------------|-----|------------|--------------|----------------|----------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | ROAA ROAE Net PTPP R | | | | | | | | | Total Ass | ets | Gross Lo | ans | | Total Depo | osits | | , - | Comm. | | | | N | IM | | | |
| | | | Δ vs. | | Δ vs. | Income | | Δ vs. | | Balance | Δ vs. | Balance | Δ vs. | | alance | Δ vs. | Loans / | | quity | TCE / | NPAs / | LLR / | | | | | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | 1_ | (\$MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | (\$ | \$MM) | Pr. Qtr. | Deposits | (| \$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1867 Western Financial Corporation | Stockton | 5.37% | 4.67% | 31.12% | 26.83% | \$ 59.9 | , . | 0.16% | \$ | 4,445.2 | 1.9% | \$ 2,362.5 | 3.3% | \$ | 3,492.5 | -0.6% | 67.7% | \$ | 779.0 | 17.7% | 0.07% | 3.30% | 3.11% | 0.06% | 1.33% | 5.96% | 50.3% |
| FFB Bank | Fresno | 2.43% | 0.06% | 18.64% | -0.13% | \$ 8.9 | | 0.10% | \$ | 1,509.9 | 4.7% | \$ 993.7 | 2.9% | \$ | | 10.2% | 77.1% | \$ | 197.7 | 13.1% | 0.22% | 1.16% | 5.28% | 0.00% | 1.00% | 6.96% | 48.9% |
| Mission Bank | Bakersfield | 1.71% | 0.03% | 16.55% | 0.64% | \$ 7.6 | | 0.16% | \$ | 1,812.4 | 8.0% | \$ 1,244.8 | 1.1% | \$ | 1,609.8 | 8.3% | 77.3% | \$ | 187.0 | 10.3% | 0.02% | 1.53% | 4.32% | -0.11% | 1.90% | 6.58% | 45.8% |
| Farmers & Merchants Bancorp | Lodi | 1.64% | 0.07% | 15.12% | -0.30% | \$ 22.1 | 2.21% | 0.03% | \$ | 5,421.1 | 2.9% | \$ 3,704.1 | 0.6% | \$ | | 2.4% | 78.6% | \$ | 589.7 | 10.9% | 0.03% | 2.05% | 4.03% | 0.20% | 1.40% | 6.13% | 47.7% |
| Oak Valley Community Bank | Oakdale | 1.58% | 0.27% | 16.78% | 2.36% | \$ 7.5 | | 0.08% | \$ | 1,900.2 | 3.3% | \$ 1,073.7 | 0.5% | \$ | 1,690.8 | 2.8% | 63.5% | \$ | 181.3 | 9.6% | 0.00% | 1.07% | 3.98% | -0.02% | 0.84% | 5.12% | 55.4% |
| Murphy Bank (S) | Fresno | 1.25% | 0.07% | 9.16% | 0.28% | \$ 1.1 | 1.66% | 0.06% | \$ | 364.5 | 0.0% | \$ 306.5 | -1.1% | \$ | 299.9 | -0.2% | 102.2% | \$ | 50.1 | 13.8% | 0.10% | 1.29% | 3.86% | 0.06% | 4.15% | 7.95% | 57.2% |
| River City Bank | Sacramento | 1.24% | -0.11% | 14.21% | -1.40% | \$ 16.2 | | -0.50% | \$ | 5,114.0 | 0.4% | \$ 4,037.0 | 4.7% | \$ | 4,449.5 | -0.7% | 90.7% | \$ | 466.7 | 9.1% | 0.00% | 2.49% | 2.80% | 0.08% | 3.21% | 4.48% | 31.6% |
| Five Star Bancorp | Rancho Cordova | 1.18% | -0.03% | 11.38% | 0.27 70 | \$ 10.9 | | 0.02% | \$ | 3,887.0 | 7.0% | \$ 3,463.5 | 5.9% | \$ | 3,400.0 | 7.9% | 101.9% | \$ | 388.0 | 10.0% | 0.05% | 1.09% | 3.43% | 0.02% | 2.65% | 5.98% | 43.4% |
| United Security Bank | Fresno | 1.17% | -0.42% | 10.29% | -3.69% | \$ 3.6 | 1.99% | -0.25% | \$ | 1,255.2 | 2.9% | \$ 975.2 | 2.7% | \$ | 1,068.8 | 5.9% | 91.2% | \$ | 136.9 | 11.0% | 0.96% | 1.69% | 4.15% | -0.01% | 1.18% | 5.99% | 53.3% |
| First Northern Bank of Dixon | Dixon | 1.15% | 0.20% | 12.94% | 1.78% | \$ 5.5 | 1.50% | -0.04% | \$ | 1,930.5 | 2.3% | \$ 1,058.7 | -0.7% | \$ | 1,734.0 | 1.4% | 61.1% | \$ | 176.2 | 9.2% | 0.32% | 1.55% | 3.58% | 0.06% | 0.88% | 5.43% | 58.6% |
| Sierra Bancorp | Porterville | 1.14% | 0.01% | 12.01% | 0.13% | \$ 10.6 | 1.69% | 0.04% | \$ | 3,696.2 | 0.4% | \$ 2,321.0 | 3.9% | \$ | 2,956.2 | 0.5% | 78.5% | \$ | 330.6 | 9.0% | 0.31% | 0.98% | 3.61% | 0.02% | 1.63% | 5.25% | 58.8% |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| El Dorado Savings Bank, F.S.B. | Placerville | 0.94% | 0.14% | 7.45% | 1.08% | \$ 5.7 | 1.21% | 0.20% | \$ | 2,405.6 | 0.2% | \$ 537.4 | -1.3% | \$ | 2,086.5 | 0.0% | 25.8% | \$ | 306.0 | 12.7% | 0.05% | 1.11% | 2.61% | 0.22% | 0.81% | 3.56% | 58.1% |
| Community West Bank | Fresno | 0.52% | 0.95% | 4.21% | 8.46% | \$ 4.5 | 0.79% | 0.00% | \$ | 3,531.2 | 1.3% | \$ 2,297.1 | 1.8% | \$ | 2,922.5 | 1.9% | 78.6% | \$ | 321.8 | 9.4% | 0.12% | 1.08% | 3.81% | 0.11% | 1.73% | 6.56% | 78.5% |
| 0.00% - 0.50% ROAA Banks BAC Community Bank (S) | Stockton | 0.19% | -0.20% | 2.46% | -2.77% | \$ 0.4 | 0.60% | 0.13% | \$ | 822.9 | 3.4% | \$ 448.4 | 2.4% | \$ | 707.7 | 5.5% | 63.4% | \$ | 64.7 | 7.9% | 0.00% | 1.53% | 2.88% | 0.14% | 0.99% | 5.39% | 78.7% |
| Average Median | | 1.54% 1.21% | 0.41% 0.06% | 13.02% 12.48% | | \$ 11.8 \$ 7.5 | | 0.01% 0.05% | \$ \$ | 2,721.1 2,168.0 | 2.8% 2.6% | \$ 1,773.1 1,159.2 | 1.9% 2.1% | | | 3.2% 2.2% | 75.5% 77.9% | \$ \$ | 298.3 251.8 | 11.0% 10.2% | 0.16% 0.06% | 1.57% 1.41% | 3.68% 3.71% | 0.06% 0.06% | 1.69% 1.37% | 5.81% 5.97% | 54.7% 54.4% |



Central Coast – Financial Performance for Q3 2024

Summary of financial performance for banks and thrifts headquartered in the Central Coast as of Q3 2024 (Central Coast includes Monterey, San Luis Obispo, Santa Barbara, Santa Cruz and Ventura Counties)

| | Profitability & | Returns | for Q3 2 | 2024 | | | | | | | | | Balar | ice She | et | | | | | Capita | l & Cre | dit Qual | ity | Per | forman | ce Ratios | s for Q3 | 2024 |
|--|------------------------------|----------------|----------------|----------------|----------------|------------------|----------|----------------|----------|------------------|--------------|----------|----------------|--------------|----------|----------------|--------------|----------------|-----|--------------|----------------|----------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | RC | DAA | RC | DAE | Net | PTPP | ROAA | | Total Ass | ets | | Gross Lo | ans | | Total Depo | sits | | Tg. | Comm. | | | | N | М | _ | | |
| | | | Δ vs. | | Δ vs. | Income | | Δ vs. | E | Balance | Δ vs. | E | Balance | Δ vs. | В | alance | Δ vs. | Loans / | Е | quity | TCE / | NPAs / | LLR / | | Δvs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | | (\$MM) | Pr. Qtr. | | (\$MM) | Pr. Qtr. | (| \$MM) | Pr. Qtr. | Deposits | (5 | (MM | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks Santa Cruz County Bank | Santa Cruz | 1.89% | -0.05% | 13.19% | -0.71% | \$ 8.3 | 2.70% | -0.05% | \$ | 1,800.6 | 5.2% | \$ | 1,394.5 | 0.5% | \$ | 1,527.3 | 6.6% | 91.3% | \$ | 229.0 | 12.9% | 0.15% | 1.66% | 4.93% | 0.00% | 1.50% | 7.05% | 44.5% |
| 0.50% - 1.00% ROAA Banks Pacific Valley Bank Community Bank of Santa Maria | Salinas Santa Maria | 0.95% 0.85% | 0.04% | 7.32% 9.84% | 0.59% 0.45% | \$ 1.3 \$ 0.9 | | 0.06% | \$ | 551.2 400.2 | 3.2% | \$ | 470.4 255.8 | 3.2% | \$ | 473.2 360.1 | 2.8% | 99.4% 71.0% | \$ | 72.1 37.1 | 13.1% | 0.21% | 1.61% | 3.44% 3.75% | -0.04% | 2.55% 0.88% | 5.85% 5.97% | 62.9% 68.5% |
| American Riviera Bank 0.00% - 0.50% ROAA Banks Montecito Bank & Trust | Santa Barbara Santa Barbara | 0.74% | 0.16% | 7.47% 5.77% | -0.60% | \$ 2.3 | 0.52% | -0.06% | \$ | 2,128.9 | 0.3% | \$ | 976.3 | 0.9% | \$ | 1,794.8 | -0.4% | 85.6% 71.2% | \$ | 125.7 | 7.6% | 0.04% | 1.20% | 3.43% | 0.12% | 0.94% | 5.55% 4.96% | 70.5% 84.6% |
| Below 0.00% ROAA Banks Monterey County Bank | Monterey | -0.68% | 0.51% | -7.86% | 39.10% | \$ (0.2 |) -0.31% | 0.90% | \$ | 231.5 | 18.8% | \$ | 71.6 | 4.6% | \$ | 172.0 | 4.5% | 41.6% | \$ | 32.0 | 14.0% | 4.62% | 2.22% | 3.05% | 0.83% | 0.87% | 6.50% | 118.5% |
| Average Median | | 0.70% 0.80% | 0.12% 0.06% | 5.96% 7.40% | 6.79% 0.52% | \$ 2.5 \$ 1.8 | | 0.18% 0.07% | \$ \$ | 1,067.8 922.7 | 4.6% 2.4% | \$ \$ | 740.9 723.3 | 1.5% 1.1% | \$ \$ | 911.3 806.8 | 3.4% 3.6% | 76.7% 78.4% | \$ | | 11.1% 11.3% | | 1.47% 1.41% | 3.61% 3.44% | 0.17% 0.05% | 1.38% 1.22% | 5.98% 5.91% | 74.9% 69.5% |



Los Angeles – Financial Performance for Q3 2024

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q3 2024 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

| | Profitability 8 | & Poturn | s for O2 | 2024 — | | | | | | | | Rala | nce Shee | | | | Ca | oital & | Crad | lit Qual | ity | Por | orman | ce Ratios | for O2 | 2024 |
|-------------------------------------|----------------------|-----------|------------|--------|----------|----------|--------|----------|--------|--------|----------|-------------|----------|------------------------|-------|----------|---------|----------|------|----------|-------|-------|--------|-----------|----------|------------|
| | Prolitability (| a Returns | s 101 Q3 . | 2024 | | | | | | | | Dala | nce snee | <u> </u> | | | Ca | ла с | Crea | m Quai | ity | ren | ormano | Le Kallos | 101 43 | 2024 |
| 1 | | D/ | DAA | D.C | DAE | Net | ртос | ROAA | т. | al Ass | ate | Gross Lo | nane | Total Dep | ocite | | Tq. Com | • | | | | N | м | | | |
| | | | Δ vs. | | Δ vs. | Income | | Δ vs. | Balan | | Δ vs. | Balance | Δ vs. | Balance | Δ vs. | Loans / | Equity | ". тс | F/ | NPAs / | LLR / | | Δvs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | (\$MI | | Pr. Qtr. | (\$MM) | Pr. Qtr. | (\$MM) | | Deposits | (\$MM | T. | | Assets | Loans | Curr. | | Deposits | | Ratio |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First Credit Bank (S) | Los Angeles | 6.45% | 1.83% | 15.36% | 3.77% | \$ 9.0 | 7.47% | 1.22% | s | 562.3 | -0.1% | \$ 415.0 | -8.2% | \$ 312.7 | -2.8% | 132.7% | \$ 23 | 3.7 42. | 5% | 0.85% | 3.10% | 8.58% | 0.92% | 3.95% | 11.98% | 8.7% |
| First General Bank | Rowland Heights | 3.39% | 0.18% | 14.45% | 0.54% | \$ 9.6 | -1.45% | -0.05% | | 146.0 | 2.2% | \$ 845.3 | | \$ 851.9 | | 99.2% | \$ 27 | | | 1.08% | 1.43% | 5.84% | -0.22% | 3.35% | 9.33% | 24.0% |
| HCN Bank (S) | Riverside | 2.12% | 0.38% | 21.49% | 3.83% | \$ 5.6 | 2.52% | 0.14% | | 022.8 | -2.1% | \$ 696.6 | | \$ 905.7 | -3.2% | 76.9% | \$ 10 | | | 0.00% | 1.35% | 3.79% | 0.11% | 1.37% | 5.37% | 39.1% |
| American Plus Bank, N.A. | Arcadia | 2.04% | 0.56% | 11.52% | | \$ 3.7 | 3.00% | 0.82% | | 750.6 | | \$ 623.6 | | \$ 610.9 | | 102.1% | \$ 12 | | | 0.37% | 1.40% | 3.61% | 0.11% | 4.56% | 7.78% | 29.6% |
| Preferred Bank | Los Angeles | 1.95% | 0.01% | 18.13% | | \$ 33.4 | 2.93% | 0.05% | | 373.2 | | \$ 5,581.4 | | \$ 5,873.8 | | 95.0% | \$ 74 | | | 0.91% | 1.36% | 4.13% | 0.22% | 4.07% | 8.31% | 28.9% |
| Malaga Bank, FSB | Palos Verdes Estates | 1.64% | -0.03% | 10.59% | -0.61% | \$ 5.8 | 2.31% | -0.01% | \$ 1, | 403.1 | -1.5% | \$ 1,232.2 | | \$ 909.3 | | 135.5% | \$ 21 | 2.6 15. | | 0.00% | 0.30% | 3.26% | 0.03% | 1.81% | 4.86% | 29.2% |
| East West Bancorp, Inc. | Pasadena | 1.62% | 0.02% | 16.08% | -0.19% | \$ 299.2 | 2.33% | 0.11% | | 183.7 | 2.8% | \$ 53,253.2 | | \$ 61,773.1 | 2.9% | 86.2% | \$ 7,19 | | | 0.47% | 1.31% | 3.24% | 0.02% | 3.00% | 6.73% | 34.5% |
| Sunwest Bank | Irvine | 1.51% | 0.34% | 17.78% | | \$ 13.0 | 2.17% | 0.32% | | 431.7 | | \$ 2,708.3 | | \$ 2,661.6 | | 101.8% | \$ 30 | | | 0.39% | 1.80% | 4.57% | 0.13% | 1.42% | 7.02% | 55.9% |
| EverTrust Bank | City of Industry | 1.37% | 0.09% | 5.41% | 0.23% | \$ 3.1 | 1.94% | 0.13% | \$ | 393.0 | 0.4% | \$ 682.1 | 2.8% | \$ 644.1 | -0.3% | 105.9% | \$ 19 | 3.3 22. | 6% | 0.79% | 1.06% | 4.09% | 0.17% | 3.33% | 7.48% | 50.1% |
| First Commercial Bank (U.S.A) | Alhambra | 1.36% | -0.06% | 6.13% | -0.45% | \$ 2.7 | 1.91% | -0.12% | \$ | 356.2 | -0.8% | \$ 706.3 | -4.3% | \$ 615.1 | -0.5% | 114.8% | \$ 17 | 9.9 21. | 0% | 0.65% | 1.49% | 3.77% | 0.02% | 3.98% | 6.99% | 49.5% |
| Commonwealth Business Bank | Los Angeles | 1.35% | 0.00% | 9.29% | -0.03% | \$ 5.7 | 0.54% | 0.01% | \$ 1, | 770.5 | 7.0% | \$ 1,420.9 | -1.2% | \$ 1,448.5 | 8.0% | 98.1% | \$ 24 | 5.8 14. | 0% | 0.46% | 1.12% | 3.72% | -0.01% | 1.13% | 7.11% | 55.2% |
| American Continental Bank | City of Industry | 1.33% | 0.12% | 8.72% | 0.81% | \$ 1.2 | 1.90% | 0.15% | \$ | 358.1 | 3.3% | \$ 276.0 | 2.4% | \$ 290.5 | 3.6% | 95.0% | | 3.5 15. | 0% | 1.42% | 1.51% | 3.85% | -0.16% | 4.19% | 7.90% | 56.3% |
| Partners Bank of California | Mission Viejo | 1.33% | 0.16% | 11.79% | 1.61% | \$ 1.6 | 2.00% | 0.22% | \$ | 172.9 | -2.1% | \$ 393.0 | -0.6% | \$ 404.7 | 0.3% | 97.1% | \$ 5 | 5.2 11. | 7% | 0.00% | 2.05% | 3.62% | 0.17% | 2.22% | 5.61% | 52.0% |
| CommerceWest Bank | Irvine | 1.26% | -0.03% | 11.24% | -0.16% | \$ 3.6 | 0.19% | -0.07% | \$ 1, | 175.3 | 4.1% | \$ 752.0 | 4.9% | \$ 1,033.3 | 4.3% | 72.8% | \$ 12 | 5.8 10. | 7% | 0.50% | 1.53% | 3.05% | -0.12% | 1.85% | 5.43% | 50.2% |
| Chino Commercial Bank, N.A. | Chino | 1.23% | 0.01% | 12.25% | -0.02% | \$ 1.4 | 1.71% | 0.02% | | 463.9 | -0.8% | \$ 193.9 | | \$ 373.2 | | 51.9% | | 7.3 10. | 2% | 0.46% | 2.30% | 3.21% | 0.15% | 1.30% | 6.33% | 54.3% |
| CVB Financial Corp. | Ontario | 1.22% | 0.02% | 9.46% | -0.06% | \$ 51.2 | 1.85% | 0.21% | \$ 15, | 103.2 | -4.6% | \$ 8,572.6 | -1.3% | \$ 12,072.5 | 2.4% | 71.0% | \$ 1,42 | | 7% | 0.25% | 0.97% | 2.96% | 0.04% | 0.99% | 5.31% | 42.2% |
| Infinity Bank | Santa Ana | 1.20% | -0.11% | 10.58% | -0.98% | \$ 0.9 | 2.54% | 0.22% | | 329.7 | 6.9% | \$ 219.5 | 6.7% | \$ 277.9 | 7.8% | 79.0% | | 5.6 10. | 8% | 0.65% | 1.58% | 5.73% | 0.19% | 1.80% | 9.35% | 56.0% |
| Golden State Bank | Glendale | 1.18% | 0.15% | 12.26% | | \$ 2.4 | 1.82% | 0.12% | | 326.8 | | \$ 696.0 | | \$ 710.1 | 1.6% | 98.0% | | 7.3 9.6 | | 0.06% | 1.34% | 3.81% | 0.08% | 3.67% | 7.48% | 52.3% |
| Cathay General Bancorp | Los Angeles | 1.15% | 0.01% | 9.55% | | \$ 67.5 | 1.51% | 0.13% | | 274.4 | | \$ 19,384.1 | | \$ 19,943.9 | | 97.2% | \$ 2,45 | | | 0.81% | 0.84% | 3.05% | 0.08% | 3.33% | 6.35% | 52.3% |
| PCB Bank | Los Angeles | 1.11% | 0.20% | 9.17% | | \$ 8.0 | 1.53% | 0.23% | | 389.8 | | \$ 2,471.3 | | \$ 2,468.3 | | 100.1% | \$ 35 | | | 0.26% | 1.17% | 3.25% | 0.13% | 3.78% | 6.86% | 56.6% |
| American Business Bank | Los Angeles | 1.05% | 0.10% | 12.53% | | \$ 10.8 | 1.52% | 0.16% | | 120.0 | | \$ 2,623.1 | | \$ 3,715.3 | | 70.6% | \$ 35 | | | 0.22% | 1.11% | 3.15% | 0.16% | 1.45% | 5.44% | 53.2% |
| Mega Bank | San Gabriel | 1.00% | 0.06% | 7.95% | 0.03% | \$ 1.3 | 1.38% | 0.05% | \$ | 517.5 | -0.1% | \$ 405.6 | 3.4% | \$ 439.1 | -0.5% | 92.4% | \$ 6 | 5.1 12. | 6% | 0.34% | 1.14% | 3.66% | 0.13% | 4.19% | 8.00% | 62.8% |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Open Bank | Los Angeles | 0.96% | -0.02% | 11.31% | -0.26% | \$ 5.6 | 1.40% | -0.08% | \$ 2 | 387.6 | 4.2% | \$ 1,939,2 | 3.3% | \$ 2.066.2 | 6.5% | 93.9% | \$ 20 | .1 8.4 | 19/ | 0.28% | 1.18% | 2.93% | 0.01% | 3.58% | 6.69% | 60.4% |
| Mission Valley Bank | Sun Valley | 0.93% | -0.36% | 9.46% | | \$ 1.5 | 1.31% | -0.51% | , | 567.7 | | \$ 536.8 | | \$ 2,000.2 \$ 547.8 | | 98.0% | , | 5.3 9.8 | | 0.26% | 1.35% | 4.48% | 0.20% | 2.46% | 7.43% | 74.3% |
| Community Commerce Bank | Claremont | 0.93% | 0.27% | 6.04% | | \$ 0.9 | 1.15% | 0.24% | | 395.0 | | \$ 294.9 | | \$ 347.8 | | 97.7% | |).5 15. | | 0.69% | 1.15% | 3.25% | 0.28% | 4.36% | 7.67% | 64.9% |
| United Pacific Bank | City of Industry | 0.91% | 0.45% | 4.52% | 2.22% | \$ 0.4 | 1.11% | 0.40% | | 155.4 | | \$ 116.5 | | \$ 120.3 | | 96.8% | | 2.4 18. | | 0.00% | 2.41% | 4.73% | 0.56% | 4.03% | 8.77% | 76.8% |
| Commercial Bank of California | Irvine | 0.81% | 0.03% | 11.48% | 0.13% | \$ 5.4 | 1.34% | 0.09% | | 531.5 | 0.270 | \$ 1.781.8 | | \$ 2,062.0 | | 86.4% | \$ 18 | | | 0.18% | 1.12% | 3.06% | -0.16% | 2.49% | 6.22% | 63.6% |
| Pacific Premier Bancorp, Inc. | Irvine | 0.79% | -0.11% | 4.91% | | \$ 36.0 | 1.05% | -0.18% | , | 909.6 | | \$ 12.037.7 | | \$ 14.503.8 | | 83.0% | \$ 2.00 | | | 0.22% | 1.51% | 3.19% | -0.06% | 1.85% | 5.31% | 65.3% |
| Hanmi Financial Corporation | Los Angeles | 0.79% | 0.02% | 7.60% | | \$ 14.9 | 1.24% | 0.10% | 3 | 712.3 | | \$ 6.312.1 | | \$ 6.403.2 | | 98.6% | \$ 72 | | | 0.83% | 1.10% | 2.72% | 0.07% | 2.99% | 6.00% | 59.7% |
| California Business Bank | Irvine | 0.79% | 0.12% | 4.96% | 0.79% | \$ 0.2 | 0.79% | 0.11% | S | 106.9 | 6.0% | \$ 79.4 | 0.7% | \$ 89.5 | | 88.8% | | 5.4 15. | 4% | 2.19% | 1.90% | 4.24% | -0.31% | 1.66% | 5.80% | 86.0% |
| RBB Bancorp | Los Angeles | 0.72% | -0.03% | 5.50% | | \$ 7.0 | 1.32% | 0.25% | | 990.5 | | \$ 3,092.7 | | \$ 3,092.2 | | 100.0% | \$ 43 | | | 1.51% | 1.41% | 2.68% | 0.04% | 3.64% | 6.17% | 56.9% |
| Tustin Community Bank (S) | Tustin | 0.69% | -0.02% | 4.92% | 0.06% | \$ 0.1 | 1.12% | -0.05% | S | 82.1 | 2.2% | \$ 65.9 | 2.3% | \$ 64.0 | 3.6% | 102.9% | \$ 1 | .4 13. | 8% | 0.01% | 3.29% | 5.81% | -0.21% | 2.56% | 8.91% | 80.7% |
| CTBC Capital Corp. | Los Angeles | 0.69% | -0.13% | 5.06% | | \$ 9.1 | 1.03% | 0.06% | \$ 5, | 293.9 | | \$ 4,353.0 | | \$ 4,513.4 | | 96.5% | \$ 72 | | 7% | 0.33% | 0.97% | 2.53% | -0.01% | 3.72% | 6.20% | 63.2% |
| Provident Savings Bank, F.S.B. | Riverside | 0.68% | -0.01% | 6.83% | -0.10% | \$ 2.1 | 0.72% | -0.07% | \$ 1, | 257.4 | -1.2% | \$ 1,055.0 | -0.5% | \$ 877.1 | -2.0% | 120.3% | \$ 11 | 9.9 | 5% | 0.16% | 0.60% | 2.84% | 0.08% | 1.28% | 4.95% | 76.6% |
| US Metro Bank | Garden Grove | 0.61% | -0.16% | 6.69% | -1.57% | \$ 2.1 | 0.96% | -0.29% | \$ 1, | 386.9 | 2.9% | \$ 1,129.3 | 0.1% | \$ 1,215.8 | 2.8% | 92.9% | \$ 12 | 1.7 9.0 |)% | 0.29% | 1.20% | 2.83% | 0.08% | 3.84% | 6.71% | 73.6% |
| Hope Bancorp, Inc. | Los Angeles | 0.55% | -0.02% | 4.52% | -0.30% | \$ 24.2 | 0.81% | 0.00% | \$ 17, | 355.2 | -0.1% | \$ 13,643.7 | 0.1% | \$ 14,730.5 | 0.1% | 92.6% | \$ 1,70 | .5 10. | 1% | 0.88% | 1.12% | 2.50% | -0.04% | 3.46% | 6.16% | 69.1% |
| 0.00% - 0.50% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| F&M Bank of Long Beach | Long Beach | 0.47% | 0.02% | 4.20% | 0.22% | \$ 14.3 | 0.52% | 0.14% | \$ 12. | 017.1 | -1.4% | \$ 6.455.2 | -0.7% | \$ 8,771.8 | -0.5% | 73.6% | \$ 1.37 |) 6 11 | 4% | 0.39% | 1.49% | 2.02% | 0.10% | 1.45% | 4.68% | 73.5% |
| GBC International Bank | Los Angeles | 0.47% | -0.28% | 3.16% | -1.82% | \$ 0.8 | 0.62% | -0.39% | | 561.9 | | \$ 448.3 | | \$ 514.1 | 6.5% | 87.2% | | 1.5 14. | | 0.07% | 1.23% | 2.73% | -0.30% | 3.56% | 6.44% | 79.8% |
| Eastern International Bank | Los Angeles | 0.42% | 0.09% | 2.43% | | \$ 0.0 | 0.53% | 0.06% | 4 | 122.7 | | \$ 90.2 | | \$ 95.7 | | 94.3% | | 1.1 17. | 0 70 | 0.00% | 1.58% | 3.24% | -0.55% | 2.77% | 6.04% | 83.5% |
| New OMNI Bank, N.A. | Alhambra | 0.38% | -0.97% | 1.52% | -3.70% | \$ 0.5 | 1.18% | -0.79% | | 545.8 | 7.9% | \$ 375.8 | | \$ 408.2 | | 92.1% | , | 2.0 16. | | 1.21% | 1.58% | 3.99% | -0.04% | 4.40% | 8.07% | 71.0% |
| Bank of Whittier, N.A. | Whittier | 0.37% | -0.82% | 2.80% | -6.08% | \$ 0.2 | 0.48% | -1.21% | | 183.1 | 6.2% | \$ 84.5 | | \$ 157.8 | | 53.5% | | | 9% | 0.00% | 2.49% | 1.99% | -0.37% | 4.04% | 6.01% | 80.3% |
| Pacific Alliance Bank | San Gabriel | 0.28% | -0.39% | 2.01% | -2.80% | \$ 0.3 | 0.83% | -0.13% | | 394.4 | | \$ 293.3 | | \$ 307.9 | | 95.3% | | 3.9 13. | | 0.15% | 1.57% | 2.62% | -0.10% | 4.42% | 6.88% | 67.3% |
| First Pacific Bank | Whittier | 0.24% | 0.05% | 2.71% | | \$ 0.3 | 0.33% | 0.08% | | 433.6 | | \$ 268.0 | | \$ 342.4 | | 78.3% | | 5.5 8.4 | | 0.23% | 1.16% | 3.43% | 0.05% | 2.06% | 7.03% | 90.4% |
| Universal Bank | West Covina | 0.17% | -0.80% | 0.98% | | \$ 0.2 | 0.00% | -0.97% | | 361.8 | | \$ 273.6 | | \$ 245.3 | | 111.5% | | 5.3 18. | | 0.00% | 1.23% | 2.63% | -0.11% | 3.32% | 5.64% | 99.9% |
| Asian Pacific National Bank (S) | San Gabriel | 0.15% | -0.10% | 0.85% | | \$ 0.0 | 0.26% | -0.10% | \$ | 57.0 | | \$ 29.8 | | \$ 45.3 | | 65.8% | |).5 18. | | 0.00% | 1.95% | 2.82% | 0.04% | 3.85% | 8.61% | 90.5% |
| Banc of California, Inc. | Los Angeles | 0.10% | -0.23% | 1.02% | | \$ 8.8 | 0.94% | 0.30% | \$ 33, | 132.6 | -5.1% | | | \$ 26,828.3 | | 87.8% | \$ 2,63 | | | 0.97% | 1.08% | 2.93% | 0.16% | 2.56% | 6.18% | 66.4% |
| California International Bank, N.A. | Westminster | 0.03% | 0.07% | 0.18% | | \$ 0.0 | 1.79% | 0.19% | \$ | 58.3 | | \$ 41.6 | | | | 90.0% | | .4 19. | | 0.54% | 5.74% | 6.68% | -0.06% | 2.52% | 9.85% | 99.4% |



Los Angeles – Financial Performance for Q3 2024 (Continued)

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q3 2024 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

| | Profitabil | ity & Returns | for Q3 | 2024 | | | | | | | | Ва | lance : | Sheet | t | | | | Capita | al & Cre | dit Qua | lity | Per | forman | ce Ratio | s for Q3 | 2024 |
|--|---|--|-----------------|---|------------------|---------------------|--------|----------------------------|----------------------|---|----------------|--------------------|--------------------|-------|-------------------------------------|------------------------|---------------------------|-----|--|----------------|---|---|---|----------------|---|-------------------------|--|
| | | ROAA ROAE Net PTPP ROAA | | | | | | ROAA | | Total Ass | sets | Gros | Loans | | Total Dep | osits | | Tg. | Comm. | | | | N | IM | | | |
| | | | Δ vs. | | Δvs. | Income | | Δ vs. | | Balance | Δ vs. | Balance | Δ١ | vs. | Balance | Δ vs. | Loans / | E | quity | TCE / | NPAs / | LLR / | | Δ vs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | 1 | (\$MM) | Pr. Qtr. | (\$MM) | Pr. 0 | Qtr. | (\$MM) | Pr. Qtr. | . Deposits | (| \$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Below 0.00% ROAA Banks Nano Banc Liberty Bank, N.A. EH National Bank First Foundation Bank Legacy Bank | Irvine Irvine Beverly Hills Irvine Murrieta | -0.27% -0.89% -1.51% -2.41% -6.56% | 0.31% -2.52% | -2.23% -6.84% -18.41% -28.45% -35.02% | -29.76% | \$ (1.1 \$ (81.2 | -2.03% | -0.87% -0.16% -3.47% | \$ \$ \$ \$ | 1,054.3 502.6 289.8 13,351.9 69.2 | -0.4% -2.4% | \$ 23 \$ 9,87 |).1 -1. 3.9 -4. | | \$ 427.6 \$ 223.6 \$ 10,342.4 | -8.0% 2.1% -4.0% | 102.9% 106.9% 95.5% | | 116.5 64.8 23.8 1,199.0 11.9 | 9.0% | 1.38% 0.00% 0.22% 0.47% 1.04% | 4.40% 0.97% 1.87% 0.30% 1.26% | 3.62% 1.95% 1.76% 1.57% 5.15% | | 2.64% 3.65% 3.38% 3.38% 2.89% | 5.02% 5.08% 4.83% | 110.7% 197.1% 210.8% -88.1% 197.6% |
| Average Median | | 0.77% 0.86% | -0.08% 0.01% | 5.51% 6.41% | -0.96% -0.04% | \$ 11.3 \$ 2.3 | | | \$ | 5,149.9 874.6 | | \$ 3,725 \$ 689 | | | \$ 4,204.9 \$ 677.1 | | 92.6% 95.0% | \$ | | 13.4% 11.8% | | 1.57% 1.35% | 3.56% 3.25% | 0.03% 0.05% | | 6.83% 6.57% | 67.2% 63.0% |



San Diego – Financial Performance for Q3 2024

Summary of financial performance for banks and thrifts headquartered in the San Diego area as of Q3 2024 (San Diego area includes Imperial and San Diego Counties)

| | Profitability & | Returns | for Q3 2 | 2024 | | | | | | | | | Balar | ice She | et | | | | | Capita | ıl & Cre | edit Qua | lity | Per | orman | ce Ratios | s for Q3 | 2024 |
|---|-----------------|------------------------|-----------------|----------------|-----------------|-------|-------------------------|----------|----------|------------------|---------------|----------|----------------|---------------|----------|------------------|---------------|----------------|----------|--------|----------------|----------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | ROAA ROAE NetPTPP ROAA | | | | | | | | Total Ass | ets | | Gross Lo | ans | 1 | Total Depo | sits | | Tg. | Comm. | | | | N | м | <u>.</u> | | |
| | | | Δ vs. | | Δvs. | Incon | e | Δ vs. | | Balance | Δ vs. | | Balance | Δvs. | В | alance | Δ vs. | Loans / | E | quity | TCE / | NPAs / | LLR / | | Δvs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MN | l) Curi | Pr. Qtr. | | (\$MM) | Pr. Qtr. | | (\$MM) | Pr. Qtr. | (: | \$MM) | Pr. Qtr. | Deposits | (: | SMM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks CalPrivate Bank | La Jolla | 1.70% | 0.228/ | 17 709/ | 2.31% | ¢. | 9 2.46 | 0.00% | | 2.385.5 | 4.4% | ¢ | 2.014.5 | 1.8% | ¢ | 2.110.5 | 5.3% | 95.5% | · | 228.6 | 9.6% | 0.48% | 1.32% | 4.51% | 0.039/ | 2.62% | 7.31% | 47.9% |
| Home Bank of California (S) | San Diego | 1.51% | 0.23% | 12.52% | 3.36% | Φ , | 0.9 2.339 | | 9 | 2,365.5 | -1.3% | Ф | 2,014.5 | -2.4% | Ф | 195.1 | 3.1% | 110.7% | \$ | | | 0.00% | 1.10% | 4.17% | 0.03% | 3.82% | 7.78% | 44.9% |
| Community Valley Bank | El Centro | 1.44% | 0.41% | 12.32% | 1.03% | Φ ' | 1.9 2.33 | 0.70% | 9 | 315.8 | 1.7% | Φ. | 261.1 | 1.7% | Φ. | 276.3 | 4.2% | 94.5% | \$ | 36.6 | 11.6% | 0.00% | 1.03% | 4.17% | .0.18% | 2.08% | 6.44% | 52.2% |
| C3bank, N.A. | Encinitas | 1.25% | -0.02% | 12.43% | -1.23% | \$ | 2.5 1.809 | -0.22% | S | 809.2 | 4.7% | \$ | 586.5 | -3.4% | \$ | 707.1 | 5.6% | 82.9% | \$ | 83.4 | 10.3% | 0.00% | 1.39% | 3.97% | 0.16% | 2.22% | 6.22% | 55.0% |
| 0.50% - 1.00% ROAA Banks Endeavor Bank | San Diego | 0.83% | 0.03% | 7.40% | 0.50% | \$ | .3 1.599 | 0.13% | \$ | 654.9 | 10.3% | \$ | 538.4 | 11.4% | \$ | 578.8 | 11.3% | 93.0% | \$ | 70.7 | 10.8% | 0.18% | 1.39% | 4.19% | 0.18% | 2.75% | 6.94% | 62.9% |
| Below 0.00% ROAA Banks Balboa Thrift and Loan Association | Chula Vista | -0.57% | 0.05% | -4.99% | -0.50% | ¢ // | 0.6) 0.899 | -0.05% | e | 425.7 | 3.1% | ¢ | 395.5 | 2.3% | ¢ | 375.9 | 3.8% | 105.2% | ę | 47.6 | 11.2% | 0.38% | 2.24% | 4.38% | 0.10% | 4.66% | 8.72% | 79.7% |
| Neighborhood National Bank | El Cajon | -0.83% | -0.03% | -5.91% | -0.33% | | 0.3) -0.73 | | 9 | 169.4 | 10.7% | \$ | 124.0 | 5.2% | \$ | | 11.3% | 91.7% | \$ | 22.7 | 13.4% | 0.00,0 | 1.57% | 3.14% | -0.10% | 3.07% | 6.04% | 119.7% |
| Bank of Southern California, N.A. | San Diego | -1.72% | -1.80% | | | | 5.5) 0.189 | | \$ | 4,362.4 | 90.4% | | | | \$ | 3,745.5 | | 86.3% | \$ | | | | 1.66% | | 0.61% | 2.27% | 6.83% | 93.8% |
| Average Median | | 0.45% 1.04% | -0.15% 0.00% | 4.65% 9.84% | -1.22% 0.09% | | 0.1) 1.32° 1.0 1.69° | | \$ \$ | 1,170.4 540.3 | 15.5% 4.6% | \$ \$ | 921.2 467.0 | 11.0% 2.0% | \$ \$ | 1,015.6 477.3 | 17.2% 5.5% | 95.0% 93.8% | \$ \$ | | 11.1% 11.0% | | 1.46% 1.39% | 4.16% 4.27% | 0.12% 0.13% | 2.94% 2.68% | 7.04% 6.89% | 69.5% 59.0% |



Colorado - Financial Performance for Q3 2024

| | Profitability | & Return | s for O3 | 2024 | | | | | | | | Rala | nce Shee | et . | | | Capit | al & Cr | edit Qua | lity | Per | orman | ce Ratio | s for Q3 | 2024 |
|---|-------------------|-----------|-------------------|------------------|-----------------|------------------|-------|----------|----|----------------|----------|----------------------|----------|----------------------|----------|----------------|--------------------|----------|----------|-------|----------------|------------|----------------|----------|----------------|
| | Fioritability | & Returns | 5 101 (23 | 2024 | | | | | | | | Dala | nce snee | ε ι | | | Саріс | ai & Cit | euit Qua | iity | ren | Officialit | ce Natios | 101 43 | 2024 |
| | | R | OAA | RC | DAE | Net | PTPP | ROAA | | Total Ass | ets | Gross L | oans | Total Dep | osits | | Tg. Comm. | | | | N | М | _ | | |
| None | ~ | | Δ vs. Pr. Qtr. | | Δ vs. | Income (\$MM) | | Δ vs. | | Balance | Δ vs. | Balance (SMM) | Δ vs. | Balance (\$MM) | Δ vs. | Loans / | Equity (\$MM) | TCE / | NPAs / | LLR / | | Δ vs. | | Yield on | - |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | - | (\$MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | Deposits | (\$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | |
| North Valley Bank (S) | Thornton | 2.63% | 0.14% | 20.79% | 0.84% | \$ 1.6 | 3.43% | 0.10% | \$ | 256.3 | 3.7% | \$ 227.8 | | \$ 209.8 | 3.3% | 108.6% | \$ 31.4 | | 0.00% | 1.46% | 5.68% | 0.09% | 2.50% | 8.25% | 41.1% |
| AMG National Trust Bank | Greenwood Village | 2.44% | 0.32% | 15.54% | 0.21% | \$ 4.0 | 3.12% | 0.00% | \$ | 645.9 | -2.1% | \$ 260.5 | | \$ 531.1 | -3.6% | 49.1% | \$ 94.3 | | | 1.25% | 2.41% | 0.00% | 3.75% | 6.58% | 64.2% |
| The Gunnison B&T Company | Gunnison | 2.00% | 0.10% | 18.51% | 0.87% | \$ 1.3 | 2.67% | 0.16% | \$ | 250.5 | 4.6% | \$ 161.4 | | \$ 198.8 | | 81.2% | \$ 27.8 | | | 1.19% | 4.93% | 0.18% | 0.93% | 7.57% | 49.6% |
| Native American Bank, N.A. | Denver | 1.85% | 0.59% | 17.45% | 6.99% | \$ 1.6 | 2.51% | 0.78% | \$ | 401.4 | 34.6% | \$ 155.7 | | \$ 359.8 | | 43.3% | \$ 38.1 | 9.5% | 0.08% | 0.76% | 4.60% | -0.45% | 1.31% | 7.42% | 55.6% |
| Solera National Bank | Lakewood | 1.80% | 0.46% | 25.46% | 4.84% | \$ 5.5 | 2.30% | 0.46% | \$ | 1,162.5 | -5.6% | \$ 797.6 | 0.0.0 | \$ 1,018.0 | | 78.4% | \$ 89.7 | 7.7% | 0.45% | 1.37% | 3.34% | 0.35% | 2.58% | 6.94% | 36.4% |
| Alamosa State Bank (S) | Alamosa | 1.78% | 0.01% | 17.61% | -1.34% | \$ 1.5 | 2.30% | 0.01% | \$ | 341.2 | 2.7% | \$ 169.7 | | \$ 304.9 | | 55.7% | \$ 35.4 | | 0.00% | 1.08% | 3.75% | 0.09% | 0.93% | 6.26% | 39.3% |
| First National Bank Colorado (S) | Las Animas | 1.75% | 0.15% | 18.23% | 1.12% | \$ 2.5 | 2.15% | 0.03% | \$ | 604.6 | 5.8% | \$ 364.5 | | \$ 503.9 | | 72.3% | \$ 57.6 \$ 54.2 | | 0.01% | 1.81% | 3.93% | -0.08% | 1.41% | 6.74% | 47.7% |
| The Dolores State Bank The Pueblo B&T Company (S) | Dolores Pueblo | 1.74% | -0.54% | 12.67% 15.13% | 0.35% -5.74% | \$ 1.7 \$ 2.7 | 2.41% | -0.68% | \$ | 414.9 625.5 | 2.0% | \$ 285.1 \$ 423.2 | | \$ 344.4 \$ 532.1 | 1.3% | 82.8% 79.5% | \$ 54.2 \$ 70.0 | | | 1.25% | 4.18% 4.54% | 0.14% | 1.28% 0.91% | 6.22% | 48.8% 62.2% |
| Community State Bank (S) | Lamar | 1.66% | -0.34% | 12.88% | -1.43% | \$ 0.7 | 2.40% | -0.00% | \$ | 176.7 | | \$ 143.2 | | \$ 151.3 | | 94.6% | \$ 23.2 | | | 2.36% | 4.22% | -0.10% | 2.76% | 7.77% | 44.6% |
| McClave State Bank | McClave | 1.62% | -0.17% | 13.22% | -1.85% | \$ 0.7 | 2.46% | -0.13% | \$ | 76.5 | 7.8% | \$ 66.2 | | \$ 62.4 | | 106.1% | \$ 9.2 | | | 1.20% | 4.79% | -0.11% | 3.49% | 8.40% | 47.6% |
| The First National Bank of Fleming | Fleming | 1.58% | 0.16% | 12.34% | 1.18% | \$ 0.3 | 1.69% | 0.17% | \$ | 28.8 | -1.6% | \$ 23.0 | | \$ 24.8 | | 92.7% | \$ 3.8 | | | 1.37% | 4.79% | 0.41% | 2.58% | 7.35% | 61.7% |
| FMS Bank (S) | Fort Morgan | 1.57% | 0.30% | 15.47% | 2.60% | \$ 1.2 | 2.00% | 0.17% | \$ | 308.7 | 7.7% | \$ 225.2 | | \$ 275.8 | | 81.7% | \$ 31.2 | | | 1.10% | 5.49% | 0.41% | 2.40% | 8.86% | 66.1% |
| Yampa Valley Bank (S) | Steamboat Springs | 1.52% | 0.16% | 20.00% | 0.96% | \$ 2.4 | 2.17% | 0.46% | S | 619.0 | 1.3% | \$ 459.7 | | \$ 564.8 | | 81.4% | \$ 49.2 | | 0.03% | 1.45% | 4.05% | 0.40% | 2.33% | 7.11% | 50.1% |
| Home Loan State Bank | Grand Junction | 1.45% | 2.25% | 21.69% | 34.66% | \$ 0.7 | 0.87% | 0.38% | s | 202.2 | 6.4% | \$ 85.8 | | \$ 185.4 | | 46.3% | \$ 11.0 | | 2.02% | 1.86% | 3.25% | 0.00% | 1.83% | 7.41% | 72.0% |
| 5Star Bank | Colorado Springs | 1.44% | 0.42% | 9.17% | 2.35% | \$ 1.3 | 1.97% | 0.57% | S | 359.2 | -4.3% | \$ 316.9 | | \$ 299.1 | -5.6% | 105.9% | \$ 57.9 | | | 1.25% | 4.77% | 0.39% | 2.69% | 7.42% | 57.5% |
| Farmers Bank (S) | Ault | 1.42% | 0.00% | 24.32% | -2.96% | \$ 1.2 | 1.87% | 0.07% | S | 300.6 | 0.1% | \$ 173.3 | | \$ 278.1 | -1.1% | 62.3% | \$ 20.2 | | 1.70% | 1.81% | 3.86% | 0.11% | 2.27% | 7.61% | 52.7% |
| Heartland Financial USA, Inc. | Denver | 1.39% | 0.56% | 12.38% | 4.33% | \$ 64.2 | 2.17% | 0.69% | \$ | 18,272.3 | -2.9% | \$ 11,440.9 | -4.3% | \$ 14,953.2 | -3.5% | 76.5% | \$ 1,439.5 | 8.1% | 0.47% | 0.93% | 3.71% | 0.09% | 2.19% | 6.67% | 51.8% |
| National Bank Holdings Corporation | Greenwood Village | 1.33% | 0.27% | 10.39% | 1.98% | \$ 33.1 | 1.68% | 0.29% | \$ | 9,993.3 | 0.2% | \$ 7,731.3 | -0.1% | \$ 8,497.1 | 1.4% | 91.0% | \$ 933.2 | 9.7% | 0.30% | 1.23% | 3.82% | 0.14% | 2.35% | 6.77% | 57.7% |
| Frontier Bank (S) | Lamar | 1.33% | 0.02% | 15.41% | -1.22% | \$ 1.4 | 1.66% | 0.09% | \$ | 409.9 | -1.5% | \$ 198.6 | 4.0% | \$ 349.0 | -1.5% | 56.9% | \$ 38.6 | 9.4% | 0.01% | 2.01% | 2.91% | -0.01% | 1.97% | 6.71% | 49.0% |
| Verus Bank of Commerce | Fort Collins | 1.31% | 0.23% | 6.75% | 1.07% | \$ 0.6 | 1.65% | 0.21% | \$ | 190.1 | -1.9% | \$ 165.4 | -1.2% | \$ 143.2 | 1.4% | 115.5% | \$ 38.1 | 20.0% | 0.39% | 0.82% | 3.91% | 0.08% | 2.28% | 6.12% | 59.8% |
| Wray State Bank | Wray | 1.31% | 0.27% | 13.41% | 2.37% | \$ 0.9 | 1.75% | 0.26% | \$ | 259.9 | -0.9% | \$ 188.6 | | \$ 230.3 | -1.8% | 81.9% | \$ 24.0 | 9.3% | 0.51% | 1.49% | 3.85% | 0.25% | 2.93% | 7.40% | 55.2% |
| Fowler State Bank | Fowler | 1.23% | -0.02% | 9.10% | -0.47% | \$ 0.4 | 1.68% | -0.04% | \$ | 131.3 | -1.5% | \$ 71.8 | -1.3% | \$ 104.8 | -2.2% | 68.5% | \$ 18.0 | 13.7% | 0.05% | 1.93% | 3.21% | 0.32% | 2.58% | 8.20% | 50.0% |
| FirstSun Capital Bancorp | Denver | 1.12% | -0.13% | 8.79% | -1.24% | \$ 22.4 | 1.67% | 0.03% | \$ | 8,138.5 | 1.7% | \$ 6,516.0 | 1.8% | \$ 6,649.9 | | 98.0% | \$ 931.6 | | | 1.28% | 4.07% | 0.09% | 2.41% | 6.71% | 64.6% |
| High Plains Bank (S) | Flagler | 1.09% | 0.06% | 10.42% | 0.50% | \$ 1.1 | 1.65% | 0.25% | \$ | 401.8 | 3.6% | \$ 325.8 | | \$ 345.6 | | 94.3% | \$ 41.6 | | | 1.23% | 4.69% | 0.16% | 2.34% | 7.42% | 67.3% |
| First FarmBank | Greeley | 1.06% | 0.02% | 9.77% | -0.10% | \$ 1.0 | 1.40% | 0.03% | \$ | 358.7 | -1.9% | \$ 281.1 | | \$ 297.7 | | 94.4% | \$ 39.7 | | | 0.99% | 4.09% | -0.02% | 2.59% | 7.60% | 66.1% |
| San Luis Valley Federal Bank | Alamosa | 1.04% | 0.01% | 6.74% | -0.27% | \$ 1.0 | 1.31% | 0.00% | \$ | 379.0 | | \$ 260.3 | | \$ 314.5 | | 82.8% | \$ 58.7 | 15.5% | 0.50% | 0.98% | 4.30% | -0.02% | 0.33% | 5.35% | 72.7% |
| Evergreen National Bank | Evergreen | 1.03% | -0.17% | 9.98% | -1.74% | \$ 0.3 | 1.65% | 0.09% | \$ | 133.9 | 2.1% | \$ 90.0 | | \$ 119.2 | | 75.5% | \$ 14.3 | | | 1.13% | 5.08% | -0.78% | 0.52% | 7.19% | 70.6% |
| Rocky Mountain Bank and Trust | Florence | 1.03% | -0.06% | 10.48% | -1.49% | \$ 0.3 | 1.03% | -0.07% | \$ | 126.1 | 4.8% | \$ 55.6 | | \$ 102.9 | | 54.1% | \$ 12.6 | | | 1.43% | 3.49% | -0.02% | 1.77% | 6.76% | 73.9% |
| Integrity Bank & Trust | Monument | 1.03% | -0.04% | 11.96% | -0.64% | \$ 0.9 | 1.45% | -0.12% | \$ | 367.5 | 5.4% | \$ 260.1 | | \$ 313.5 | | 83.0% | \$ 31.7 | | 0.58% | 1.21% | 3.99% | -0.09% | 1.87% | 6.75% | 66.9% |
| First Southwest Bank | Alamosa | 1.02% | 0.47% | 5.99% | 2.61% | \$ 1.3 | 1.82% | 0.82% | \$ | 540.1 331.4 | 2.1% | \$ 289.7 \$ 265.9 | | \$ 362.9 | 0.0% | 79.8% 94.6% | \$ 88.4 \$ 24.0 | | | 1.47% | 3.53% | 0.06% | 1.26% | 6.29% | 64.4% |
| Flatirons Bank (S) | Boulder | 1.00% | 0.49% | 14.90% | 7.18% | \$ 0.9 | 1.14% | 0.26% | 2 | 331.4 | -3.9% | \$ 265.9 | -3.0% | \$ 281.1 | -4.4% | 94.6% | \$ 24.0 | 7.3% | 0.67% | 1.17% | 3.31% | 0.31% | 2.43% | 6.47% | 65.7% |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | |
| First National Bank, Cortez | Cortez | 0.98% | -0.06% | 10.84% | -1.20% | \$ 0.3 | 1.28% | -0.05% | \$ | 145.5 | 3.3% | \$ 88.0 | 2.4% | \$ 118.6 | 4.5% | 74.2% | \$ 13.3 | 9.1% | 0.40% | 1.25% | 3.66% | 0.02% | 1.66% | 7.06% | 66.7% |
| The Colorado Bank & Trust Co. | La Junta | 0.96% | -1.04% | 6.46% | -6.00% | \$ 0.5 | 1.63% | -1.05% | \$ | 228.1 | 8.4% | \$ 158.8 | 10.5% | \$ 182.2 | 10.4% | 87.2% | \$ 29.3 | 13.1% | 0.15% | 1.14% | 5.44% | -0.24% | 1.73% | 7.90% | 73.7% |
| First National Bank of Hugo (S) | Hugo | 0.95% | 0.27% | 10.70% | 2.36% | \$ 0.3 | 0.50% | -0.12% | \$ | 144.2 | -3.6% | \$ 72.7 | -2.4% | \$ 129.8 | -4.9% | 56.0% | \$ 12.8 | 8.9% | 0.00% | 1.95% | 2.79% | 0.19% | 1.35% | 5.27% | 80.1% |
| Park State Bank & Trust (S) | Woodland Park | 0.92% | 0.00% | 9.44% | -0.08% | \$ 0.3 | 1.17% | 0.00% | \$ | 142.6 | 3.2% | \$ 103.7 | 1.4% | \$ 127.8 | 2.7% | 81.1% | \$ 14.4 | 10.1% | 0.77% | 1.04% | 4.55% | 0.21% | 1.82% | 6.97% | 78.2% |
| Mountain Valley Bank | Walden | 0.91% | 0.45% | 9.72% | 4.66% | \$ 1.2 | 1.21% | 0.63% | \$ | 548.1 | 3.6% | \$ 381.1 | 5.2% | \$ 422.2 | 4.0% | 90.3% | \$ 48.8 | 9.0% | 0.14% | 1.03% | 3.30% | 0.46% | 2.01% | 6.71% | 63.8% |
| Points West Community Bank (S) | Windsor | 0.91% | 0.00% | 13.16% | -1.48% | \$ 1.9 | 1.10% | 0.00% | \$ | 811.7 | -0.2% | \$ 457.4 | 2.2% | \$ 695.9 | -0.6% | 65.7% | \$ 58.7 | 7.3% | 0.28% | 1.79% | 3.21% | 0.11% | 1.65% | 7.06% | 66.8% |
| The Eastern Colorado Bank (S) | Cheyenne Wells | 0.90% | -0.03% | 8.79% | -0.31% | \$ 1.5 | 1.06% | -0.09% | \$ | 666.1 | 1.9% | \$ 477.3 | 4.7% | \$ 559.8 | -0.5% | 85.3% | \$ 62.8 | | 0.06% | 1.27% | 3.53% | 0.14% | 2.36% | 6.22% | 68.2% |
| FirstBank Holding Company | Lakewood | 0.88% | 0.22% | 14.95% | 2.75% | \$ 61.2 | 1.08% | 0.12% | \$ | 27,396.3 | 0.0% | \$ 16,278.0 | | \$ 23,943.5 | | 68.0% | \$ 1,598.7 | 5.8% | 0.17% | 0.97% | 2.36% | 0.09% | 1.81% | 5.09% | 61.0% |
| Alpine Banks of Colorado | Glenwood Springs | 0.82% | 0.11% | 11.07% | 1.15% | \$ 13.6 | 1.08% | 0.23% | \$ | 6,578.7 | 1.7% | \$ 4,033.6 | | \$ 5,868.7 | 1.3% | 68.7% | \$ 494.3 | | 0.45% | 1.10% | 2.99% | 0.09% | 1.84% | 6.01% | 68.4% |
| The State Bank | La Junta | 0.81% | -0.71% | 4.92% | -4.52% | \$ 0.3 | 2.27% | 0.11% | \$ | 129.3 | -1.3% | \$ 68.6 | | \$ 106.8 | | 64.2% | \$ 22.2 | | | 1.85% | 4.87% | 0.02% | 1.04% | 7.43% | 54.0% |
| Del Norte Bank, A S&L Association | Del Norte | 0.79% | -0.17% | 8.87% | -2.59% | \$ 0.3 | 1.09% | -0.24% | \$ | 147.8 | 5.4% | \$ 113.9 | | \$ 125.0 | | 91.1% | \$ 13.3 | | 0.73% | 1.15% | 4.31% | -0.01% | 1.94% | 6.68% | 74.2% |
| High Country Bank | Salida | 0.74% | 0.36% | 8.84% | 4.38% | \$ 0.9 | 1.27% | 0.23% | \$ | 496.8 | 3.2% | \$ 410.7 | | \$ 412.0 | | 99.7% | \$ 41.9 | | 0.66% | 1.07% | 4.36% | 0.04% | 1.27% | 6.54% | 72.3% |
| Farmers State Bank of Calhan (S) | Calhan | 0.64% | 0.03% | 12.30% | -0.23% | \$ 0.6 | 0.78% | 0.00% | \$ | 391.5 | | \$ 183.8 | | \$ 319.0 | | 57.6% | \$ 21.5 | | 0.25% | 0.87% | 2.61% | 0.01% | 1.93% | 6.35% | 72.4% |
| Bankers' Bank of the West | Denver | 0.59% | -2.00% | 4.39% | -14.92% | | 0.75% | -0.08% | \$ | 404.8 | -2.6% | \$ 322.6 | | \$ 227.8 | | 141.6% | \$ 54.7 | | | 1.74% | 3.37% | -0.05% | 2.94% | 7.02% | 88.4% |
| First Pioneer National Bank | Wray | 0.58% | -0.29% | 5.59% | -3.13% | \$ 0.3 | 0.69% | -0.38% | \$ | 240.1 | -0.9% | \$ 121.3 | | \$ 189.4 | | 64.0% | \$ 26.0 | | | 1.17% | 2.21% | -0.39% | 1.95% | 6.08% | 68.9% |
| Redstone Bank | Centennial | 0.56% | -0.11% | 4.82% | -0.93% | \$ 0.4 | 0.73% | -0.13% | \$ | 283.1 | | \$ 161.5 | | \$ 228.4 | | 70.7% | \$ 26.9 | | 0.20% | 1.71% | 3.55% | 0.02% | 2.69% | 7.61% | 73.4% |
| Timberline Bank | Grand Junction | 0.55% | 0.01% | 8.48% | 0.11% | \$ 1.1 | 0.89% | 0.10% | \$ | 791.5 | 5.0% | \$ 578.6 | | \$ 739.3 | | 78.3% | \$ 50.3 | | 0.00% | 1.20% | 3.61% | 0.14% | 2.12% | 6.26% | 74.8% |
| The Farmers State Bank of Brush | Brush | 0.50% | -0.12% | 2.92% | -0.78% | \$ 0.2 | 0.66% | -0.11% | \$ | 117.1 | 0.4% | \$ 66.0 | 0.8% | \$ 91.3 | -1.2% | 72.3% | \$ 21.0 | 17.9% | 0.00% | 1.28% | 2.82% | -0.03% | 1.99% | 6.68% | 79.8% |



Colorado – Financial Performance for Q3 2024 (Continued)

| Profitability & Returns for Q3 2024 | | | | | | | | | | | | | Bala | nce Sh | eet | | | | | Capita | al & Cre | edit Qua | lity | Per | forman | e Ratios | for Q3 | 2024 |
|--|-------------------|---------|----------|----------|----------|-------|------------|----------|----------|----------|--------|------|------------|--------|-----|------------|----------|----------|-----|--------|----------|----------|-------|-------|----------|----------|----------|------------|
| | | | | | | | | | <u> </u> | Total | Assets | | Gross L | oans | | Total Depo | osits | | Tg. | Comm. | | | | N | IM | | | |
| | | | Δ vs. | | Δvs. | Incor | ne | Δ١ | vs. | Balance | Δ, | vs. | Balance | Δvs. | | Balance | Δ vs. | Loans / | E | quity | TCE / | NPAs / | LLR / | | Δ vs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MI | VI) Cu | r. Pr. 0 | Qtr. | (\$MM) | Pr. | Qtr. | (\$MM) | Pr. Qt | r. | (\$MM) | Pr. Qtr. | Deposits | (| MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0.00% - 0.50% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First National Bank in Trinidad (S) | Trinidad | 0.48% | -0.17% | 9.84% | -5.88% | \$ | 0.3 0.55 | % -0.0 | 8% | \$ 255 | .9 1.0 |)% : | \$ 138. | 1.3% | \$ | 234.0 | 0.7% | 59.0% | \$ | 13.7 | 5.4% | 0.55% | 1.43% | 3.27% | 0.09% | 0.76% | 5.41% | 81.8% |
| Mountain View Bank of Commerce | Westminster | 0.44% | -0.41% | 3.65% | -3.48% | \$ | 0.2 0.92 | % -0.1 | 9% | \$ 179 | .4 1.6 | 5% | \$ 158. | 0.9% | \$ | 143.5 | 1.0% | 110.3% | \$ | 21.9 | 12.2% | 0.20% | 1.41% | 3.67% | -0.19% | 3.07% | 6.42% | 75.2% |
| Bank of Estes Park (S) | Estes Park | 0.39% | -0.20% | 4.11% | -2.26% | \$ | 0.1 1.11 | % 0.3 | 7% | \$ 150 | .5 7.4 | 1% ! | \$ 85. | 0.9% | \$ | 134.9 | 7.2% | 63.6% | \$ | 14.4 | 9.6% | 0.91% | 1.65% | 3.68% | 0.18% | 1.15% | 6.15% | 71.1% |
| First American State Bank | Greenwood Village | 0.33% | 0.06% | 3.64% | 0.67% | \$ | 0.2 0.34 | % 0.0 | 8% | \$ 292 | .3 1.6 | 5% | \$ 212.0 | 2.0% | \$ | 195.0 | 0.0% | 108.7% | \$ | 26.4 | 9.0% | 0.82% | 0.87% | 2.49% | 0.16% | 3.34% | 5.87% | 83.6% |
| Sturm Financial Group, Inc. (S) | Denver | 0.32% | 0.05% | 7.38% | 0.54% | \$ | 2.6 0.47 | % 0.0 | 6% | \$ 3,024 | .5 1.7 | 7% ! | \$ 1,908. | 1.7% | \$ | 2,523.8 | 4.6% | 75.6% | \$ | 143.9 | 4.8% | 0.05% | 0.80% | 2.96% | 0.18% | 0.94% | 5.58% | 79.7% |
| First Western Financial, Inc. | Denver | 0.30% | 0.15% | 3.43% | 1.70% | \$ | 2.1 0.45 | % -0.0 | 18% | \$ 2,911 | .9 -0. | 9% : | \$ 2,396.0 | -3.5% | \$ | 2,503.1 | 3.8% | 95.7% | \$ | 217.1 | 7.5% | 1.85% | 0.78% | 2.33% | -0.01% | 3.52% | 5.78% | 82.1% |
| The Citizens State Bank of Ouray | Ouray | 0.19% | 0.31% | 3.08% | 4.88% | \$ | 0.1 0.28 | % 0.3 | 1% | \$ 219 | .6 5.7 | 7% : | \$ 146. | 0.9% | \$ | 204.8 | 9.1% | 71.4% | \$ | 13.9 | 6.3% | 0.28% | 1.00% | 2.97% | -0.01% | 1.94% | 5.64% | 90.6% |
| Champion Bank | Parker | 0.18% | 0.04% | 0.51% | 0.12% | \$ | 0.0 0.24 | % 0.0 | 9% | \$ 45 | .2 -2. | 1% : | \$ 14.6 | 0.2% | \$ | 28.3 | -4.4% | 51.5% | \$ | 16.7 | 37.0% | 1.11% | 2.67% | 4.41% | 0.28% | 1.41% | 7.89% | 96.4% |
| Equitable Savings and Loan Association | Sterling | 0.14% | 0.21% | 0.88% | 1.31% | \$ | 0.1 0.19 | % 0.2 | 8% | \$ 161 | .0 2.9 | 9% ! | \$ 145.4 | -0.3% | \$ | 123.9 | -0.8% | 117.3% | \$ | 26.1 | 16.2% | 0.00% | 0.24% | 3.22% | -0.03% | 1.24% | 4.48% | 95.0% |
| Pikes Peak National Bank | Colorado Springs | 0.12% | 0.04% | 0.79% | 0.27% | \$ | 0.0 0.15 | % 0.0 | 5% | \$ 101 | .4 0.1 | 1% : | \$ 64. | 2.7% | \$ | 84.7 | -0.4% | 76.0% | \$ | 15.9 | 15.7% | 0.00% | 1.73% | 3.99% | -0.20% | 1.48% | 6.12% | 96.2% |
| RG Bank, a Savings & Loan Association | Monte Vista | 0.02% | -0.18% | 0.25% | -1.90% | \$ | 0.0 | % -0.1 | 9% | \$ 138 | .0 2.9 | 9% ! | \$ 106. | 2.6% | \$ | 117.8 | -1.7% | 90.6% | \$ | 13.1 | 9.5% | 1.53% | 1.25% | 3.42% | -0.10% | 1.34% | 5.37% | 97.8% |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Below 0.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fortis Bank | Denver | -0.16% | 0.00% | -2.06% | -0.07% | \$ (| 0.5) 0.17 | % 0.4 | 4% | \$ 1,337 | .1 7.5 | 5% ! | \$ 1,016.0 | 4.8% | \$ | 1,175.0 | 16.1% | 86.5% | \$ | 101.8 | 7.6% | 0.13% | 0.90% | 2.29% | 0.01% | 2.54% | 5.15% | 93.4% |
| Gunnison Savings and Loan Association | Gunnison | -0.22% | 0.04% | -1.77% | 0.27% | \$ (| 0.1) -0.2 | % 0.0 | 4% | \$ 105 | .4 2.6 | 5% 5 | \$ 55.6 | 2.0% | \$ | 83.9 | 3.6% | 66.3% | \$ | 13.1 | 12.4% | 0.09% | 0.92% | 2.07% | 0.07% | 1.69% | 5.20% | 110.4% |
| Century Savings and Loan Association | Trinidad | -0.90% | -0.73% | -7.07% | -5.59% | \$ (| 0.2) -0.4 | '% -0.1 | 7% | \$ 75 | .3 -0. | 4% : | \$ 40. | 1.8% | \$ | 61.9 | 2.4% | 65.6% | \$ | 10.7 | 14.1% | 0.86% | 1.09% | 1.95% | -0.15% | 1.16% | 4.61% | 122.6% |
| Transact Bank, National Association | Denver | -23.06% | -3.98% | -258.29% | -93.58% | \$ (| 0.4) -23.0 | 6% -3.9 | 7% | \$ 6 | .5 -3. | 6% : | \$ 2.4 | -1.0% | \$ | 4.8 | -4.0% | 50.9% | \$ | 0.5 | 7.0% | 0.00% | 0.00% | 4.58% | -0.16% | 0.57% | 7.64% | NM |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Average | | 0.61% | -0.03% | 5.72% | -1.03% | \$ | 3.9 0.96 | % 0.0 | 3% | \$ 1,468 | .9 2.1 | 1% ! | \$ 970. | 1.3% | \$ | 1,246.4 | 2.4% | 79.6% | \$ | 118.4 | 10.9% | 0.51% | 1.29% | 3.71% | 0.05% | 1.94% | 6.67% | 68.7% |
| Median | | 0.98% | 0.03% | 9.77% | 0.11% | \$ | 0.9 1.27 | % 0.0 | 6% | \$ 300 | .6 1.7 | 7% ! | \$ 183. | 3 1.6% | \$ | 234.0 | 1.4% | 79.5% | \$ | 29.3 | 9.7% | 0.36% | 1.23% | 3.68% | 0.07% | 1.94% | 6.71% | 67.1% |



$Hawaii-Financial\ Performance\ for\ Q3\ 2024$

| | Profitability & Returns for Q3 2024 | | | | | | | | | | | Balaı | nce She | et | | | | | Capita | l & Cre | edit Qua | lity | Per | forman | ce Ratio | s for Q3 | 2024 |
|---|-------------------------------------|----------------|----------------|----------------|----------------|--------------------|----------------|----------------|----------|--------------------|--------------|--------------------------|---------------|----------|--------------------|---------------|----------------|----------|----------------|--------------|----------------|----------------|----------------|------------------|----------------|----------------|----------------|
| | | RC | DAA | R | DAE | Net | PTPF | ROAA | _ | Total Ass | ets | Gross Lo | ans | 1 | Total Depo | sits | | Tg | . Comm. | | | | N | ІМ | _ | | |
| | | | Δ vs. | | Δvs. | Income | | Δ vs. |] | Balance | Δ vs. | Balance | Δvs. | В | alance | Δ vs. | Loans / | | quity | TCE/ | NPAs / | LLR / | | Δvs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | 1 | (\$MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | (| \$MM) | Pr. Qtr. | Deposits | | \$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks First Hawaiian, Inc. | Honolulu | 1.01% | -0.01% | 9.50% | -0.36% | \$ 61.5 | 1.38% | 0.02% | \$ | 23,780.3 | -0.9% | \$ 14,241.4 | -0.8% | \$ | 20,227.7 | -0.4% | 70.4% | \$ | 1,652.5 | 7.3% | 0.10% | 1.15% | 2.90% | 0.07% | 1.72% | 5.78% | 59.8% |
| 0.50% - 1.00% ROAA Banks American Savings Bank, F.S.B. | Honolulu | 0.80% | 2.72% | 14.24% | 49.48% | \$ 18.8 | 1.00% | 3.48% | \$ | 9,267.8 | -0.1% | \$ 6,040.1 | -0.1% | \$ | 8,044.1 | -0.6% | 75.1% | \$ | 557.1 | 6.0% | 0.34% | 1.07% | 2.84% | 0.04% | 0.95% | 4.88% | 70.3% |
| Central Pacific Financial Corp. | Honolulu | 0.72% | -0.13% | 10.02% | -0.50% | \$ 13.3 | 1.08% | -0.15% | \$ | 7,415.4 | 0.4% | \$ 5,344.2 | -0.8% | \$ | 6,583.0 | 0.0% | 81.2% | \$ | 542.3 | 7.3% | 0.16% | 1.15% | 3.07% | 0.11% | 1.33% | 4.89% | 69.0% |
| Bank of Hawaii Corporation | Honolulu | 0.68% | 0.10% | 9.95% | 0.47% | \$ 40.4 | 0.96% | 0.12% | \$ | 23,799.2 | 2.1% | \$ 13,923.6 | 0.6% | \$ | 20,978.3 | 2.8% | 66.4% | \$ | 1,297.9 | 5.5% | 0.28% | 1.06% | 2.08% | -0.03% | 1.88% | 4.82% | 65.0% |
| Hawaii National Bank | Honolulu | 0.67% | 1.26% | 6.72% | 12.68% | \$ 1.4 | 1.07% | -0.38% | \$ | 818.1 | -1.0% | \$ 481.8 | 1.2% | \$ | 728.3 | -1.8% | 66.2% | \$ | 85.4 | 10.4% | 0.21% | 1.40% | 4.10% | -0.10% | 1.26% | 5.58% | 75.0% |
| 0.00% - 0.50% ROAA Banks Finance Factors, Limited | Honolulu | 0.38% | 0.07% | 3.44% | 0.62% | \$ 0.6 | 0.45% | 0.10% | \$ | 683.7 | 2.4% | \$ 492.6 | 3.2% | \$ | 525.7 | -1.2% | 93.7% | \$ | 74.4 | 10.9% | 0.17% | 2.42% | 2.41% | -0.06% | 3.50% | 6.48% | 85.4% |
| Below 0.00% ROAA Banks Territorial Savings Bank | Honolulu | -0.17% | -0.14% | -1.58% | -1.31% | \$ (0.9 | -0.25% | -0.20% | \$ | 2,198.0 | 1.5% | \$ 1,288.0 | -1.0% | \$ | 1,695.9 | 5.8% | 76.0% | \$ | 232.1 | 10.6% | 0.14% | 0.39% | 1.42% | -0.14% | 2.05% | 3.78% | 116.6% |
| Average Median | | 0.58% 0.68% | 0.55% 0.07% | 7.47% 9.50% | 8.73% 0.47% | \$ 19.3 \$ 13.3 | 0.81% 1.00% | 0.43% 0.02% | \$ \$ | 9,708.9 7,415.4 | 0.6% 0.4% | \$ 5,973.1 5,344.2 | 0.3% -0.1% | \$ \$ | 8,397.6 6,583.0 | 0.7% -0.4% | 75.6% 75.1% | \$ \$ | 634.5 542.3 | 8.3% 7.3% | 0.20% 0.17% | 1.23% 1.15% | 2.69% 2.84% | -0.02% -0.03% | 1.81% 1.72% | 5.17% 4.89% | 77.3% 70.3% |



Idaho – Financial Performance for Q3 2024

| Profitability & Returns for Q3 2024 | | | | | | | | | | | | | Balaı | ce She | et | | | | | Capita | ıl & Cre | dit Qua | lity | Per | forman | ce Ratios | s for Q3 | 2024 |
|-------------------------------------|-------------------------|-------|----------|--------|----------|--------|---------|----------|-----------|---------|----------|----------|---------|----------|------------|---------|----------|----------|-------|--------|----------|---------|-------|-------|----------|-----------|----------|------------|
| | ROAA ROAE Net PTPP ROAA | | | | | | | | Total Ass | ets | | Gross Lo | ans | | Total Depo | osits | | Tg. | Comm. | | | | N | IM | _ | | | |
| | | | Δ vs. | | Δvs. | Income | | Δ vs. | 1 | Balance | Δ vs. | - 1 | Balance | Δ vs. | В | alance | Δ vs. | Loans / | E | quity | TCE / | NPAs / | LLR / | | Δvs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | | (\$MM) | Pr. Qtr. | | (\$MM) | Pr. Qtr. | (| (\$MM) | Pr. Qtr. | Deposits | (| \$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| • | | | | | | | | | | | | | | | | | | | - | | | | | | | | | |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Twin River Bank (S) | Lewiston | 2.60% | -0.31% | 21.50% | -2.81% | \$ 0. | 3.39% | -0.48% | \$ | 149.7 | 6.0% | \$ | 118.0 | 2.5% | \$ | 131.5 | 6.1% | 89.8% | \$ | 17.6 | 11.8% | 0.10% | 0.95% | 5.99% | -0.29% | 1.41% | 7.85% | 44.1% |
| The Bank of Commerce | Ammon | 2.41% | 0.27% | 17.72% | 1.21% | \$ 12. | 7 3.21% | 0.23% | \$ | 2,111.1 | 3.4% | \$ | 1,397.0 | 0.6% | \$ | 1,756.7 | 2.9% | 79.5% | \$ | 295.9 | 14.0% | 0.27% | 1.94% | 4.42% | 0.04% | 2.06% | 7.86% | 30.2% |
| Northwest Bank | Boise | 2.00% | 0.42% | 14.91% | 2.60% | \$ 6. | 2.56% | 0.05% | \$ | 1,432.5 | 6.2% | \$ | 854.8 | 5.6% | \$ | 1,097.0 | 3.2% | 77.9% | \$ | 188.4 | 13.2% | 0.54% | 1.53% | 4.85% | 0.21% | 3.34% | 9.13% | 49.0% |
| Bank of Idaho | Idaho Falls | 1.28% | 0.36% | 11.73% | 3.25% | \$ 4. | 1.98% | 0.40% | \$ | 1,293.4 | 0.6% | \$ | 1,006.6 | 4.4% | \$ | 1,106.5 | 2.6% | 91.0% | \$ | 137.3 | 10.7% | 0.24% | 1.25% | 4.37% | 0.07% | 2.17% | 7.19% | 55.9% |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| D.L. Evans Bancorp | Burley | 0.94% | -0.02% | 13.09% | -1.81% | \$ 7. | 7 1.22% | -0.04% | \$ | 3,266.9 | 3.4% | \$ | 1,597.0 | 2.7% | \$ | 2,755.5 | 3.8% | 58.0% | \$ | 243.2 | 7.5% | 0.11% | 1.37% | 3.03% | 0.05% | 1.82% | 7.05% | 61.3% |
| Idaho First Bank | McCall | 0.88% | -0.02% | 8.50% | -0.07% | \$ 1. | 5 1.30% | 0.03% | \$ | 764.6 | 14.6% | \$ | 564.1 | 3.2% | \$ | 681.2 | 15.8% | 82.8% | \$ | 77.1 | 10.1% | 0.21% | 1.26% | 3.79% | 0.08% | 2.77% | 6.68% | 66.6% |
| Ireland Bank | Malad City | 0.86% | 0.12% | 11.66% | 1.09% | \$ 0. | 3 1.19% | 0.14% | \$ | 374.2 | 0.7% | \$ | 205.5 | 0.9% | \$ | 327.9 | 2.5% | 62.7% | \$ | 28.7 | 7.7% | 0.40% | 1.32% | 3.83% | 0.13% | 1.12% | 7.20% | 71.5% |
| Idaho Trust Bank | Boise | 0.82% | 0.04% | 6.97% | 0.33% | \$ 0. | 1.00% | 0.05% | \$ | 220.2 | 5.8% | \$ | 124.6 | 6.4% | \$ | 167.0 | 7.3% | 74.6% | \$ | 24.9 | 11.3% | 0.00% | 0.97% | 3.66% | 0.26% | 1.66% | 6.46% | 82.8% |
| bankcda | Coeur d'Alene | 0.54% | -0.22% | 4.86% | -2.21% | \$ 0. | 3 1.06% | 0.10% | \$ | 240.2 | -0.2% | \$ | 124.6 | 3.9% | \$ | 203.8 | 3.3% | 61.2% | \$ | 27.9 | 11.6% | 0.00% | 1.32% | 3.37% | 0.10% | 1.35% | 6.68% | 69.8% |
| Farmers Bank | Buhl | 0.50% | 0.83% | 4.25% | 7.13% | \$ 0. | 0.93% | 0.23% | \$ | 649.4 | -0.5% | \$ | 365.2 | 4.8% | \$ | 501.5 | 1.5% | 72.8% | \$ | 81.8 | 12.6% | 1.62% | 1.88% | 2.70% | 0.50% | 1.22% | 6.69% | 69.6% |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0.00% - 0.50% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First F.S.B. of Twin Falls | Twin Falls | 0.30% | -0.17% | 4.26% | -2.70% | \$ 1. | 0.44% | -0.23% | \$ | 1,538.1 | -1.3% | \$ | 1,034.6 | 0.1% | \$ | 1,297.1 | 1.7% | 79.8% | \$ | 113.1 | 7.4% | 0.22% | 0.92% | 2.59% | -0.03% | 2.27% | 5.92% | 86.2% |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Average | | 1.19% | 0.12% | 10.86% | 0.55% | \$ 3. | 1 1.66% | 0.04% | \$ | 1.094.6 | 3.5% | \$ | 672.0 | 3.2% | \$ | 911.4 | 4.6% | 75.4% | \$ | 112.4 | 10.7% | 0.34% | 1.34% | 3.87% | 0.10% | 1.93% | 7.16% | 62.5% |
| Median | | 0.88% | 0.04% | 11.66% | 0.33% | \$ 1. | 2 1.22% | 0.05% | \$ | 764.6 | | | 564.1 | | | 681.2 | 3.2% | 77.9% | \$ | 81.8 | 11.3% | 0.22% | 1.32% | 3.79% | 0.08% | 1.82% | 7.05% | 66.6% |



Montana – Financial Performance for Q3 2024

| | Profitability & Returns for Q3 2024 | | | | | | | | | | | Ral | ance She | et . | | | | | Capita | al & Cre | dit Qua | lity | Per | formane | e Ratios | for O3 | 2024 |
|---------------------------------------|-------------------------------------|--------------|------------------|--------|----------|---------|-------|----------|----|-----------|----------|-----------|-----------|------|------------|-------|----------------|-----|---------|----------|---------|-------|----------------|----------|----------|----------|------------|
| | TTOIREDING | y a notallis | -101 Q .5 | | | | | | | | | Dai | arree one | | | | | | capito | ar a cic | ant Œua | , | | -crinant | .o nano. | -101 @3 | |
| | | R | DAA | RC | AE | Net | PTPP | ROAA | 1 | Total Ass | ets | Gross | Loans | | Total Depo | osits | | To | Comm. | | | | N | М | | | |
| | | | Δ vs. | | Δvs. | Income | | Δ vs. | _ | Balance | Δvs. | Balance | Δ vs. | | Balance | Δvs. | Loans / | } - | quity | TCE/ | NPAs / | LLR / | | Δ vs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | - | (\$MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | | | | Deposits | 1 | MM) | TA | Assets | Loans | Curr. | | Deposits | | Ratio |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Garfield County Bank | Jordan | 2.64% | 1.84% | 16.12% | 11.12% | \$ 0.6 | 3.55% | 2.52% | \$ | 86.8 | 2.0% | \$ 56 | 7 5.9% | \$ | 71.0 | 0.7% | 79.9% | s | 14.6 | 16.8% | 1.66% | 1.42% | 6.08% | 2.06% | 2.10% | 10.59% | 40.3% |
| Bank of Montana (S) | Missoula | 2.25% | -3.12% | 24.94% | -31.14% | \$ 1.8 | 2.78% | -3.98% | \$ | 322.1 | 8.5% | \$ 88 | 2 -1.4% | \$ | 285.3 | 6.3% | 30.9% | \$ | 27.8 | 8.6% | 0.00% | 0.55% | 4.99% | -0.63% | 0.92% | 7.54% | 51.4% |
| Eagle Bank | Polson | 2.22% | -0.24% | 23.01% | -4.03% | \$ 0.8 | 3.27% | -0.18% | \$ | 150.7 | 3.7% | \$ 91 | | \$ | 135.0 | 3.4% | 67.4% | \$ | 15.0 | 10.0% | 0.07% | 2.51% | 4.57% | 0.18% | 1.17% | 6.68% | 37.4% |
| Freedom Bank | Columbia Falls | 1.99% | 0.08% | 16.57% | 0.74% | \$ 0.7 | 2.86% | 0.09% | \$ | 134.5 | 4.0% | \$ 117 | 4 3.0% | \$ | 118.0 | 3.9% | 99.5% | \$ | 16.2 | 12.0% | 0.46% | 1.39% | 6.25% | 0.10% | 2.44% | 8.84% | 55.0% |
| First Security Bank of Deer Lodge (S) | Deer Lodge | 1.96% | -0.02% | 21.01% | 0.30% | \$ 0.4 | 2.48% | -0.11% | \$ | 90.3 | -0.5% | \$ 78 | | \$ | 77.4 | 4.4% | 100.8% | \$ | 8.6 | 9.5% | 0.00% | 0.95% | 3.80% | -0.12% | 2.46% | 6.54% | 39.6% |
| Yellowstone Bank (S) | Laurel | 1.80% | 0.14% | 14.47% | 0.43% | \$ 6.2 | 2.28% | 0.17% | \$ | 1,355.4 | -1.7% | \$ 683 | 6 0.1% | \$ | 1,006.6 | 3.2% | 67.9% | \$ | 166.1 | 12.3% | 0.00% | 0.47% | 3.55% | 0.23% | 1.90% | 7.24% | 37.4% |
| Belt Valley Bank | Belt | 1.71% | -0.53% | 11.46% | -3.49% | \$ 0.3 | 2.32% | -0.73% | \$ | 87.1 | 5.3% | \$ 71 | 9 2.5% | \$ | 67.1 | 7.3% | 107.2% | \$ | 12.1 | 13.9% | 0.59% | 1.19% | 5.38% | -0.32% | 1.99% | 7.68% | 56.1% |
| TrailWest Bank (S) | Lolo | 1.61% | 0.39% | 18.46% | 4.60% | \$ 3.7 | 1.82% | 0.26% | \$ | 926.9 | 1.4% | \$ 765 | 8 2.9% | \$ | 699.8 | 1.7% | 109.4% | \$ | 80.4 | 8.7% | 0.13% | 1.31% | 3.76% | 0.01% | 1.82% | 5.91% | 57.4% |
| First Security Bank of Roundup (S) | Roundup | 1.58% | 0.23% | 13.45% | 0.53% | \$ 0.3 | 1.93% | 0.29% | \$ | 77.8 | -4.2% | \$ 27 | 5 1.8% | \$ | 67.4 | -6.2% | 40.9% | \$ | 9.8 | 12.6% | 6.78% | 2.15% | 4.08% | 0.44% | 0.40% | 7.83% | 54.4% |
| Independence Bank | Havre | 1.48% | 0.13% | 13.62% | 0.82% | \$ 4.7 | 2.05% | 0.26% | \$ | 1,256.5 | 2.9% | \$ 936 | 2 2.8% | \$ | 1,092.8 | 1.2% | 85.7% | \$ | 140.6 | 11.2% | 0.09% | 1.33% | 3.70% | 0.17% | 2.37% | 6.91% | 45.5% |
| The Bank of Baker (S) | Baker | 1.30% | 0.36% | 12.99% | 3.27% | \$ 0.5 | 1.39% | 0.06% | \$ | 152.3 | -2.6% | \$ 89 | 1 -3.1% | \$ | 135.3 | -3.3% | 65.8% | \$ | 16.3 | 10.7% | 0.69% | 1.66% | 4.16% | 0.46% | 1.91% | 7.21% | 66.1% |
| First State Bank of Forsyth | Forsyth | 1.30% | 0.18% | 16.48% | 1.16% | \$ 0.5 | 1.76% | 0.20% | \$ | 155.2 | 2.2% | \$ 79 | 8 2.9% | \$ | 133.6 | 7.0% | 59.8% | \$ | 12.8 | 8.2% | 1.06% | 2.30% | 3.23% | 0.17% | 1.33% | 7.06% | 46.0% |
| Stockman Financial Corporation (S) | Miles City | 1.18% | 0.07% | 12.30% | 0.45% | \$ 19.3 | 1.72% | 0.27% | \$ | 6,641.6 | 3.5% | \$ 4,489 | 0 6.9% | \$ | 5,264.0 | 4.8% | 85.3% | \$ | 633.0 | 9.6% | 0.20% | 1.73% | 3.48% | 0.22% | 2.26% | 6.53% | 57.0% |
| Bank of the Rockies (S) | Helena | 1.16% | 0.15% | 12.19% | 1.45% | \$ 0.7 | 1.59% | 0.18% | \$ | 253.6 | 0.5% | \$ 183 | 1 -2.6% | \$ | 208.9 | 3.1% | 87.6% | \$ | 23.1 | 9.2% | 0.14% | 1.20% | 4.74% | 0.08% | 1.49% | 7.31% | 69.1% |
| Citizens Bank & Trust Company | Big Timber | 1.13% | -0.03% | 11.06% | -0.95% | \$ 0.4 | 1.56% | -0.02% | \$ | 141.1 | 2.3% | \$ 78 | 5 5.3% | \$ | 110.8 | -2.7% | 70.8% | \$ | 12.7 | 9.1% | 0.18% | 1.99% | 3.67% | 0.17% | 1.02% | 7.20% | 59.2% |
| Little Horn State Bank | Hardin | 1.11% | 0.05% | 11.46% | 0.92% | \$ 0.8 | 1.93% | -0.05% | \$ | 292.5 | 7.8% | \$ 250 | 6 7.8% | \$ | 244.7 | 7.1% | 102.4% | \$ | 28.9 | 9.9% | 0.17% | 1.31% | 4.45% | 0.02% | 2.60% | 7.73% | 56.4% |
| American Bank (S) | Bozeman | 1.06% | 0.29% | 14.72% | 2.94% | \$ 1.7 | 1.32% | 0.36% | \$ | 619.7 | -0.9% | \$ 400 | 7 -1.8% | \$ | 552.5 | 1.5% | 72.5% | \$ | 48.6 | 7.8% | 0.00% | 1.63% | 3.68% | 0.20% | 1.88% | 7.10% | 64.0% |
| Valley Bank of Ronan | Ronan | 1.03% | 0.01% | 10.26% | -0.03% | \$ 0.4 | 1.47% | -0.05% | \$ | 173.9 | 2.4% | \$ 128 | 7 3.6% | \$ | 156.2 | 2.4% | 82.4% | \$ | 17.3 | 10.0% | 0.98% | 1.66% | 4.71% | 0.03% | 1.01% | 6.56% | 69.3% |
| 0 F00/ 4 000/ DOAA Dareka | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | 1. | | | | | _ | | | | | | | | | | | | | |
| Peoples Bank of Deer Lodge (S) | Deer Lodge | 0.95% | -0.10% | 10.11% | -1.94% | \$ 0.1 | 1.42% | -0.12% | \$ | 44.0 | -0.1% | \$ 34 | | | 39.8 | -0.7% | 86.8% | \$ | 4.2 | 9.5% | 0.89% | 1.17% | 4.44% | -0.30% | 1.84% | 6.64% | 68.4% |
| Valley Bank of Kalispell | Kalispell | 0.94% | 0.20% | 13.47% | 2.61% | \$ 0.5 | 1.26% | 0.27% | \$ | 200.2 | -2.0% | \$ 136 | | \$ | 183.5 | 2.2% | 74.6% | \$ | 15.7 | 7.8% | 0.18% | 1.53% | 3.29% | -0.01% | 2.36% | 7.16% | 65.4% |
| Ascent Bank | Helena | 0.94% | 0.25% | 10.38% | 2.18% | \$ 0.2 | 1.53% | 0.28% | \$ | 107.5 | 11.3% | \$ 80 | | \$ | 95.8 | 11.8% | 83.7% | \$ | 8.2 | 7.7% | 0.29% | 1.42% | 4.03% | 0.16% | 2.08% | 7.03% | 62.3% |
| Stockmens Bank (S) | Cascade | 0.90% | 0.45% | 8.78% | 4.31% | \$ 0.1 | 1.12% | 0.58% | \$ | 42.2 | 0.3% | \$ 13. | | \$ | 37.8 | 0.6% | 34.3% | \$ | 4.3 | 10.1% | 0.80% | 1.82% | 3.45% | 0.28% | 1.23% | 7.31% | 67.6% |
| Manhattan Bank (S) | Manhattan | 0.87% | -0.04% | 12.30% | -1.87% | \$ 0.6 | 1.11% | -0.05% | \$ | 258.4 | -0.1% | \$ 169 | | \$ | 222.3 | -2.2% | 76.1% | \$ | 19.8 | 7.7% | 0.01% | 1.91% | 3.51% | 0.08% | 1.52% | 6.29% | 67.7% |
| First Montana Bank, Inc. | Missoula | 0.85% | -0.01% | 10.60% | -0.24% | \$ 1.2 | 1.16% | 0.13% | 5 | 586.2 | 3.9% | \$ 344 | | \$ | 430.4 | 0.9% | 80.1% | \$ | 45.0 | 7.7% | 0.26% | 1.00% | 3.06% | 0.06% | 1.34% | 6.29% | 66.4% |
| First Citizens Bank of Butte (S) | Butte | 0.78% | -0.16% | 7.27% | -1.67% | \$ 0.2 | 1.00% | -0.16% | 3 | 80.2 | 1.1% | \$ 34 | | \$ | 53.9 | -1.4% | 63.0% | \$ | 8.9 | 11.1% | 0.00% | 1.99% | 4.03% | -0.31% | 1.10% | 7.04% | 75.4% |
| First Interstate BancSystem, Inc. | Billings | 0.73% | -0.06% | 6.71% | -0.80% | \$ 55.5 | 1.22% | 0.08% | \$ | 29,602.9 | -2.3% | \$ 18,048 | | \$ | 22,864.1 | 0.0% | 78.9% | | 2,166.5 | 7.6% | 0.83% | 1.25% | 3.00% | 0.08% | 1.48% | 5.69% | 61.5% |
| Glacier Bancorp, Inc. | Kalispell | 0.72% | 0.08% | 6.37% | 0.63% | \$ 51.1 | 0.99% | 0.16% | \$ | 28,205.8 | 1.4% | \$ 17,227 | | \$ | 20,714.8 | 3.0% | 83.2% | | 2,138.7 | 7.9% | 0.26% | 1.19% | 2.84% | 0.19% | 1.38% | 5.69% | 64.6% |
| Bank of Bridger, National Association | Bridger | 0.64% | 0.09% | 9.24% | 0.50% | \$ 1.2 | 0.80% | 0.12% | \$ | 757.3 | 1.9% | \$ 358 | | \$ | 682.4 | -0.5% | 52.5% | \$ | 54.2 | 7.2% | 0.14% | 1.66% | 2.56% | 0.04% | 1.82% | 6.73% | 66.8% |
| Opportunity Bank of Montana | Helena | 0.63% | 0.19% | 5.95% | 1.73% | \$ 3.4 | 0.82% | 0.16% | 5 | 2,142.1 | 2.2% | \$ 1,548 | | \$ | 1,662.4 | 2.0% | 93.1% 54.6% | \$ | 191.4 | 9.1% | 0.38% | 1.11% | 3.50% 2.87% | -0.02% | 1.76% | 6.20% | 77.4% |
| Madison Valley Bank (S) | Ennis | 0.63% | -0.19% | 7.58% | -2.41% | \$ 0.4 | 0.77% | -0.25% | \$ | 269.9 | 3.2% | \$ 134 | 5 1.4% | \$ | 246.3 | 8.5% | 54.6% | 2 | 22.4 | 8.3% | 0.15% | 1.53% | 2.87% | 0.12% | 1.37% | 6.37% | 75.1% |
| 0.00% - 0.50% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Farmers State Bank (S) | Victor | 0.46% | 0.28% | 8.49% | 4.81% | \$ 0.9 | 0.56% | 0.36% | \$ | 731.9 | 1.5% | \$ 471 | 8 0.3% | \$ | 619.7 | 2.2% | 76.1% | \$ | 43.9 | 6.0% | 0.26% | 1.36% | 3.21% | 0.16% | 1.55% | 6.17% | 83.2% |
| The First State Bank of Malta | Malta | 0.45% | -0.16% | 3.56% | -1.52% | \$ 0.2 | 0.54% | -0.26% | \$ | 176.5 | 5.1% | \$ 68 | 0 2.9% | \$ | 153.4 | 4.2% | 44.3% | \$ | 22.0 | 12.5% | 2.43% | 2.40% | 2.17% | -0.09% | 2.46% | 7.04% | 75.0% |
| The First State Bank of Shelby | Shelby | 0.38% | 1.86% | 2.26% | 11.47% | \$ 0.1 | 0.50% | -0.11% | \$ | 156.8 | 0.0% | \$ 27 | 6 5.4% | \$ | 123.8 | 0.1% | 22.3% | \$ | 26.5 | 16.9% | 0.00% | 0.40% | 1.86% | 0.18% | 1.63% | 7.82% | 69.3% |
| Bank of Bozeman | Bozeman | 0.35% | -0.04% | 4.34% | -0.64% | \$ 0.1 | 0.44% | -0.02% | \$ | 106.1 | -0.2% | \$ 77 | 2 1.5% | \$ | 89.7 | -0.1% | 86.1% | \$ | 9.1 | 8.6% | 0.36% | 1.79% | 3.41% | -0.04% | 2.41% | 7.27% | 87.8% |
| Pioneer Federal S&L Association | Deer Lodge | 0.28% | -0.64% | 1.74% | -3.98% | \$ 0.1 | 0.34% | -0.91% | \$ | 112.8 | -0.5% | \$ 86 | | \$ | 85.5 | -1.0% | 101.7% | \$ | 18.5 | 16.4% | 0.00% | 1.36% | 3.15% | 0.08% | 1.85% | 5.26% | 87.6% |
| Three Rivers Bank of Montana | Kalispell | 0.17% | -0.07% | 1.94% | -0.81% | \$ 0.1 | 0.68% | 0.29% | \$ | 321.4 | -0.3% | \$ 259 | 8 4.5% | \$ | 278.6 | 5.0% | 93.3% | \$ | 29.0 | 9.0% | 0.54% | 1.31% | 3.73% | 0.25% | 2.44% | 6.75% | 83.4% |
| Average | | 1.12% | 0.05% | 11.27% | 0.04% | S 4.4 | 1.51% | 0.00% | \$ | 2.133.9 | 1.8% | \$ 1,326 | 0 1.5% | s | 1.639.2 | 2.2% | 75.0% | s | 169.8 | 10.0% | 0.58% | 1.47% | 3.79% | 0.12% | 1.74% | 6.98% | 63.0% |
| Median | | 0.99% | 0.08% | 11.26% | 0.47% | \$ 0.5 | 1.40% | 0.11% | \$ | 188.4 | 1.5% | \$ 123. | 1 1.7% | \$ | 169.8 | 2.1% | 79.4% | \$ | 20.9 | 9.3% | 0.23% | 1.41% | 3.68% | 0.09% | 1.82% | 7.04% | 65.0% |



Nevada – Financial Performance for Q3 2024

| Profitability & Returns for Q3 2024 | | | | | | | | | | | | | Balar | ce She | et | | | | | Capita | ıl & Cre | dit Qua | lity | Per | forman | ce Ratio | s for Q3 | 2024 |
|---|-----------------|--------|----------|--------|----------|----------|----------|----------|----|-----------|----------|----|----------|----------|----|------------|----------|----------|-----|---------|----------|---------|-------|--------|----------|----------|----------|------------|
| | | RC | DAA | RC | AE | Net | PTPF | ROAA | l | Total Ass | ets | | Gross Lo | ans | 1 | Total Depo | sits | | Tg. | Comm. | | | | N | IM | _ | | |
| | | | Δ vs. | | Δvs. | Income | | Δ vs. | | Balance | Δ vs. | | Balance | Δvs. | В | alance | Δ vs. | Loans / | E | quity | TCE/ | NPAs / | LLR/ | | Δ vs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | 1 | (\$MM) | Pr. Qtr. | | (\$MM) | Pr. Qtr. | (| \$MM) | Pr. Qtr. | Deposits | (| \$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| | _ | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GBank | Las Vegas | 2.25% | 0.09% | 17.61% | 0.46% | \$ 5.7 | 3.16% | 0.23% | \$ | 1,044.1 | 3.8% | \$ | 849.3 | 4.4% | \$ | 890.4 | 5.1% | 95.4% | \$ | 132.8 | 12.7% | 0.15% | 0.93% | 5.11% | 0.21% | 3.31% | 8.62% | 51.2% |
| First Security Bank of Nevada | Las Vegas | 1.94% | 0.05% | 7.44% | 0.41% | \$ 1.4 | 2.46% | 0.07% | \$ | 291.2 | 6.2% | \$ | 193.5 | 6.3% | \$ | 215.1 | 7.4% | 90.0% | \$ | 67.6 | 23.7% | 2.62% | 1.29% | 4.23% | 0.00% | 1.68% | 6.14% | 42.3% |
| Axos Financial, Inc. | Las Vegas | 1.92% | 0.11% | 19.12% | 0.31% | \$ 112.3 | 2.96% | 0.36% | \$ | 23,569.1 | 3.1% | \$ | 19,559.0 | 0.3% | \$ | 19,973.3 | 3.2% | 97.9% | \$ | 2,266.5 | 9.7% | 0.75% | 1.35% | 5.34% | 0.55% | 3.79% | 9.01% | 45.2% |
| Town & Country Bank (S) | Las Vegas | 1.87% | -0.04% | 12.05% | -0.68% | \$ 0.9 | 2.37% | -0.05% | \$ | 185.3 | 1.8% | \$ | 138.4 | 0.0% | \$ | 154.0 | 5.8% | 89.9% | \$ | 30.4 | 16.4% | 0.00% | 1.63% | 4.97% | 0.06% | 1.10% | 6.72% | 50.2% |
| Meadows Bank | Las Vegas | 1.69% | -0.13% | 12.41% | -0.88% | \$ 5.4 | 2.17% | -0.16% | \$ | 1,296.8 | 4.8% | \$ | 1,136.3 | 1.8% | \$ | 1,097.2 | 7.1% | 103.6% | \$ | 175.7 | 13.6% | 0.15% | 1.24% | 4.53% | -0.26% | 2.20% | 6.77% | 54.9% |
| Valley Bank of Nevada | North Las Vegas | 1.36% | 0.60% | 13.61% | 5.59% | \$ 0.7 | 1.68% | 0.56% | \$ | 217.2 | 5.8% | \$ | 128.7 | 0.3% | \$ | 190.2 | 5.7% | 67.7% | \$ | 21.2 | 9.7% | 0.45% | 1.65% | 4.27% | 0.17% | 0.68% | 5.37% | 64.2% |
| GenuBank (S) | Las Vegas | 1.00% | 0.75% | 4.51% | 3.45% | \$ 0.4 | 1.34% | 1.04% | \$ | 178.2 | 7.7% | \$ | 115.6 | 9.7% | \$ | 132.7 | 9.9% | 87.1% | \$ | 32.9 | 19.2% | 0.00% | 0.79% | 4.02% | 0.19% | 2.51% | 6.49% | 76.6% |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lexicon Bank | Las Vegas | 0.81% | 0.00% | 8.80% | -0.31% | \$ 0.6 | 1.18% | 0.08% | \$ | 289.9 | -2.9% | \$ | 167.8 | 1.9% | \$ | 258.4 | -1.0% | 64.9% | \$ | 28.2 | 9.7% | 0.00% | 1.57% | 3.98% | 0.35% | 1.68% | 6.23% | 71.1% |
| Nevada Bank and Trust Company | Caliente | 0.76% | 0.27% | 8.68% | 3.08% | \$ 0.4 | 0.87% | 0.18% | \$ | 201.8 | 1.3% | \$ | 75.4 | 2.5% | \$ | 173.9 | 0.3% | 43.3% | \$ | 18.7 | 9.3% | 0.04% | 1.38% | 3.34% | 0.11% | 0.75% | 6.11% | 75.2% |
| , | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Below 0.00% ROAA Banks | | | | | | | | | 1 | | | | | | | | | | | | | | | | | | | |
| The First National Bank of Ely (S) | Ely | -0.10% | -1.64% | -2.12% | -47.36% | \$ (0.0 | 0.78% | -0.92% | \$ | 119.4 | 1.0% | \$ | 9.8 | 6.6% | \$ | 112.2 | -1.5% | 8.7% | \$ | 7.1 | 6.0% | 0.00% | 1.30% | 2.46% | -0.46% | 1.45% | 6.35% | 69.7% |
| Farm Bureau Bank FSB | Reno | -0.23% | -0.69% | -2.72% | | \$ (0.7 | | -0.03% | \$ | 1.206.0 | -0.3% | \$ | 801.5 | -2.0% | \$ | 1.053.9 | -0.3% | 76.1% | \$ | 102.7 | 8.5% | 0.30% | 1.98% | 3.76% | | 3.68% | 8.30% | 80.8% |
| ram bareaa bank i ab | 1.0110 | 0.2070 | 0.0770 | 2.7270 | 0.1070 | Ψ (0.7 | , 0.0070 | 0.0070 | - | .,200.0 | 0.070 | Ψ | 301.3 | 2.070 | Ψ | .,000.7 | 0.070 | 7 0.170 | | . 52.7 | 0.570 | 0.0070 | | 0.7070 | 0.02 /0 | 0.0070 | 0.0070 | 00.070 |
| Average | | 1.21% | -0.06% | 9.04% | -4.03% | \$ 11.6 | 1.80% | 0.12% | s | 2,599.9 | 2.9% | s | 2.106.8 | 2.9% | S | 2.204.7 | 3.8% | 75.0% | s | 262.2 | 12.6% | 0.41% | 1.37% | 4.18% | 0.09% | 2.08% | 6.92% | 61.9% |
| Median | | 1.36% | 0.05% | 8.80% | 0.31% | \$ 0.7 | | 0.08% | Š | 289.9 | 3.1% | Ś | 167.8 | 1.9% | Š | 215.1 | 5.1% | 87.1% | Ś | 32.9 | 9.7% | 0.15% | 1.35% | 4.23% | 0.11% | 1.68% | 6.49% | 64.2% |



New Mexico – Financial Performance for Q3 2024

| | Profitability | & Returns | for Q3 | 2024 | | | | | | | | В | alance | Sheet | : | | | | Capita | ıl & Cre | dit Qua | lity | Per | formand | ce Ratios | for Q3 | 2024 |
|--------------------------------------|---------------|----------------|----------------|---------|------------------|------------------|----------|----------------|----|-----------|--------------|---------|---------|--------|---|--------------|----------------|-------|--------|--------------|----------------|----------------|----------------|----------|-----------|----------|----------------|
| | | RO | DAA | RC | AE | Net | PTPP | ROAA | 1 | Total Ass | ets | Gros | s Loans | | Total Dep | osits | _ | Tg. C | Comm. | | | | N | М | | | |
| | | | Δ vs. | | Δvs. | Income | | Δ vs. | В | alance | Δ vs. | Balance | - Δ | vs. | Balance | Δ vs. | Loans / | Eq | uity | TCE / | NPAs / | LLR / | | Δ vs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | | \$MM) | Pr. Qtr. | (\$MM) | Pr. | Qtr. | (\$MM) | Pr. Qtr. | Deposits | (\$1 | MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Valley Bank of Commerce (S) | Roswell | 3.16% | -0.02% | 23.21% | -2.34% | \$ 2.1 | 4.45% | 0.27% | \$ | 266.3 | 1.8% | \$ 15 | 1.5 0 | .3% 9 | 228.7 | 1.1% | 66.2% | \$ | 37.0 | 13.9% | 2.63% | 1.69% | 6.36% | 1.27% | 1.37% | 9.27% | 29.3% |
| Western Bank (S) | Artesia | 2.74% | 0.11% | 35.80% | -1.54% | \$ 2.4 | | 0.14% | \$ | 371.0 | 8.8% | | | .5% | | | 43.1% | S | 28.3 | 7.6% | 0.00% | 1.23% | 5.25% | 0.16% | 0.16% | 6.77% | 32.6% |
| Western Commerce Bank (S) | Carlsbad | 2.57% | -0.08% | 27.43% | -2.33% | \$ 4.9 | | -0.02% | \$ | 770.1 | | | | .5% 9 | 693.3 | | 64.4% | s | 73.2 | 9.5% | 0.12% | 1.06% | 5.38% | -0.05% | 0.52% | 7.17% | 39.6% |
| Bank of the Southwest (S) | Roswell | 2.06% | 0.34% | 22.16% | 4.68% | \$ 1.0 | | 0.24% | \$ | 180.5 | | | | .3% 9 | | | 71.4% | S | 17.6 | 9.8% | 0.40% | 1.07% | 7.09% | -0.09% | 0.03% | 8.23% | 64.6% |
| CNB Bank (S) | Carlsbad | 2.04% | 0.12% | 25.63% | 0.08% | \$ 4.6 | | 0.45% | \$ | 872.1 | 4.3% | • | | .2% 9 | 793.6 | | 76.2% | S | 75.2 | 8.6% | 0.28% | 1.39% | 4.36% | 0.01% | 1.57% | 6.71% | 31.6% |
| First American Bank (S) | Artesia | 2.00% | 0.07% | 25.51% | -1.67% | \$ 9.3 | | 0.09% | \$ | 1.779.1 | | | | .0% | | | 66.2% | S | 132.6 | 7.5% | 0.61% | 1.95% | 4.76% | 0.21% | 1.08% | 8.04% | 44.4% |
| American Heritage Bank | Clovis | 1.97% | -0.05% | 20.52% | -1.95% | \$ 0.6 | | -0.39% | \$ | 128.8 | 0.2% | | | 2.7% | | | 66.9% | \$ | 13.1 | 10.2% | 0.38% | 1.52% | 5.18% | -0.13% | 1.06% | 8.34% | 49.6% |
| The Citizens Bank of Clovis (S) | Clovis | 1.80% | 0.54% | 33.17% | 7.27% | \$ 2.3 | | 0.25% | \$ | 509.5 | | | | .9% | | | 78.6% | S | 30.8 | 6.0% | 0.03% | 1.26% | 3.43% | 0.22% | 2.54% | 7.61% | 38.0% |
| Western Bank (S) | Lordsburg | 1.66% | -0.02% | 13.69% | -0.74% | \$ 1.2 | | -0.02% | \$ | 286.3 | -2.1% | | | 1.3% | 246.5 | | 29.9% | s | 36.0 | 12.6% | 0.25% | 2.17% | 3.82% | 0.04% | 0.66% | 7.64% | 53.8% |
| Community 1st Bank Las Vegas (S) | Las Vegas | 1.63% | 0.22% | 26.67% | 2.34% | \$ 1.0 | | 0.32% | \$ | 256.4 | 7.9% | | | .3% 9 | | | 39.0% | \$ | 17.0 | | 0.00% | 1.26% | 4.03% | 0.07% | 0.79% | 7.22% | 48.0% |
| First New Mexico Bank, Las Cruces | Las Cruces | 1.61% | 0.03% | 12.48% | 0.07% | \$ 0.6 | | -0.04% | \$ | 157.0 | | • | | .4% 9 | | | 64.8% | s | 20.2 | 12.9% | 0.00% | 2.00% | 5.43% | 0.11% | 1.24% | 8.74% | 57.9% |
| Citizens Bank of Las Cruces (S) | Las Cruces | 1.61% | 0.00% | 17.24% | -0.76% | \$ 4.2 | | 0.02% | \$ | 1.062.8 | | - | | 0.1% | | | 73.0% | S | 101.9 | 9.6% | 0.02% | 1.43% | 4.12% | 0.08% | 1.48% | 6.98% | 53.3% |
| First New Mexico Bank of Silver City | Silver City | 1.58% | 0.14% | 12.89% | 1.03% | \$ 0.5 | | 0.10% | \$ | 137.0 | 1.5% | | | 2.3% | | | 57.5% | \$ | 16.7 | 12.2% | 0.03% | 1.61% | 4.64% | -0.32% | 0.75% | 7.52% | 59.3% |
| First New Mexico Bank | Deming | 1.54% | 0.14% | 11.50% | 0.84% | \$ 1.0 | | 0.30% | \$ | 262.8 | | | | 3.5% 9 | 222.6 | | 56.7% | \$ | 35.2 | 13.4% | 1.74% | 2.16% | 3.70% | 0.29% | 1.37% | 6.48% | 45.3% |
| The Citizens Bank (S) | Farmington | 1.51% | 0.07% | 43.29% | -6.88% | \$ 3.3 | | 0.15% | \$ | 842.0 | | | | .4% 9 | 691.4 | | 43.8% | s | 35.8 | 4.3% | 0.07% | 1.25% | 3.13% | 0.08% | 0.81% | 6.40% | 46.5% |
| Lea County State Bank (S) | Hobbs | 1.47% | -0.51% | 25.96% | | \$ 2.8 | | -0.64% | \$ | 778.9 | 8.3% | | | 5.3% | 635.7 | | 36.2% | S | 47.0 | | 0.24% | 0.82% | 3.60% | -0.10% | 1.33% | 8.14% | 51.2% |
| Centinel Bank of Taos (S) | Taos | 1.36% | -0.13% | 22.89% | -4.38% | \$ 1.4 | | -0.16% | \$ | 414.3 | | | | .5% 9 | 383.4 | | 36.4% | \$ | 26.8 | 6.5% | 0.00% | 1.24% | 3.17% | 0.03% | 1.24% | 6.59% | 52.1% |
| First State Bank | Socorro | 1.34% | 0.29% | 11.14% | 2.33% | \$ 0.6 | 1.54% | 0.09% | \$ | 186.9 | | | | .8% | | | 7.1% | S | 23.4 | | | 10.39% | 3.54% | -0.10% | 0.25% | 7.87% | 56.6% |
| Southwest Capital Bank (S) | Albuquerque | 1.29% | 0.69% | 15.41% | 8.33% | \$ 1.5 | | 0.68% | \$ | 484.2 | 2.0% | | | .2% \$ | | | 41.1% | \$ | 41.7 | 8.6% | 1.67% | 2.24% | 4.23% | 0.56% | 0.89% | 7.06% | 65.1% |
| Four Corners Community Bank (S) | Farmington | 1.27% | 0.09% | 14.40% | 1.07% | \$ 1.7 | | -0.66% | \$ | 536.4 | 4.1% | | | .2% 9 | | | 73.3% | \$ | 50.1 | 9.4% | 2.53% | 2.05% | 4.13% | 0.18% | 1.91% | 6.80% | 66.0% |
| James Polk Stone Community Bank (S) | Portales | 1.27% | -0.03% | 21.43% | -3.05% | \$ 1.2 | | -0.01% | \$ | 391.8 | | | | .1% 9 | | | 51.0% | S | 25.0 | 6.4% | 0.47% | 2.46% | 4.06% | 0.25% | 1.28% | 8.49% | 67.7% |
| Main Bank (S) | Albuquerque | 1.21% | 0.13% | 12.65% | 1.07% | \$ 0.8 | | 0.05% | \$ | 262.1 | | | | 0.8% | 207.2 | | 94.4% | \$ | 25.6 | 9.8% | 0.23% | 1.40% | 3.46% | 0.07% | 1.99% | 6.45% | 52.9% |
| Pioneer Bank (S) | Roswell | 1.07% | -0.68% | 12.92% | -10.21% | \$ 2.8 | | -0.07% | \$ | 1,058.7 | 0.1% | | | 3.9% | 814.2 | | 61.7% | \$ | 93.5 | 8.8% | 1.45% | 1.49% | 4.54% | -0.24% | 0.53% | 7.47% | 53.5% |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First National Bank (S) | Alamogordo | 0.95% | 0.04% | 25.94% | -6.27% | \$ 1.2 | 1.12% | 0.00% | s | 486.9 | 5.7% | \$ 20 | 9.2 0 | .8% 9 | 463.1 | 4.0% | 45.2% | s | 21.9 | 4.5% | 1.49% | 1.61% | 3.15% | 0.05% | 1.02% | 6.41% | 66.1% |
| InBank | Raton | 0.87% | 0.03% | 7.72% | 0.30% | \$ 2.9 | | -0.08% | \$ | 1.352.9 | | | | .9% 9 | | | 80.9% | \$ | 129.1 | 9.7% | 0.85% | 1.37% | 3.67% | 0.06% | 2.25% | 6.36% | 67.5% |
| The Bank of Clovis | Clovis | 0.86% | -0.44% | 9.34% | -6.41% | \$ 0.8 | | -0.33% | \$ | 374.3 | | | | .6% | , | | 58.2% | Š | 38.0 | 10.1% | 0.03% | 1.68% | 4.07% | -0.45% | 1.77% | 7.96% | 62.8% |
| Century Bank (S) | Santa Fe | 0.74% | -0.15% | 10.04% | -2.36% | \$ 2.8 | | -0.10% | \$ | 1,493.0 | 2.8% | | | 3.8% | | | 62.9% | \$ | 113.9 | 7.6% | 3.10% | 1.50% | 3.89% | -0.23% | 1.77% | 6.70% | 70.3% |
| | Santa i c | 0.7 170 | 0.1070 | 10.0170 | 2.00% | Ψ 2.0 | 111770 | 0.1070 | | 1,170.0 | 2.070 | Ψ 00 | 0.1 | ,.0,0 | , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | 2.170 | 02.770 | | 110.7 | 7.070 | 0.1070 | 1.5076 | 0.0770 | 0.2070 | 1.7770 | 0.7070 | 7 0.0 70 |
| Below 0.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tucumcari Federal S&L Association | Tucumcari | -0.17% | -0.45% | -1.20% | -3.19% | \$ (0.0 |) -0.23% | -0.63% | \$ | 38.6 | -3.0% | \$ 2 | 8.1 0 | .3% \$ | 28.1 | 2.3% | 100.2% | \$ | 5.7 | 14.7% | 0.80% | 1.03% | 3.23% | 0.21% | 3.83% | 6.65% | 107.3% |
| Average Median | | 1.54% 1.53% | 0.02% 0.04% | 19.28% | -1.29% -1.15% | \$ 2.1 \$ 1.5 | | 0.00% 0.01% | \$ | 562.2 | 3.0% 2.5% | | | .7% 5 | | 2.6% 2.2% | 58.8% 62.3% | \$ | 46.9 | 9.3% 9.4% | 0.69% 0.27% | 1.87% 1.50% | 4.27% 4.07% | 0.08% | 1.27% | 7.36% | 54.7% 53.4% |



North Dakota – Financial Performance for Q3 2024

| | Profitability & Returns for Q3 2024 | | | | | | | | | | | Balar | nce Sheet | t | | | Capit | al & Cre | edit Qua | litv | Per | formand | e Ratios | for Q3 | 2024 |
|---|-------------------------------------|-------|-----------------|------------------|----------|-------------------|----------------|------------------|--------------------|----------|---------|------------------------|-------------------|------------------------|----------------|------------------|---------------------|---------------|----------|----------------|----------------|------------------|----------------|----------------|----------------|
| | - Fromability C | | | | | | | | | | | | | | | | _ sapit | - a e c | | | | | -Natio5 | 20 | |
| | | R | DAA | RC | DAE | Net | PTPP | ROAA | Tota | Asset: | s | Gross Lo | ans | Total Depo | osits | _ | Tg. Comm. | | | | N | IM | | | |
| | | | Δ vs. | | Δ vs. | Income | | Δ vs. | Balanc | • | Δ vs. | Balance | Δvs. | Balance | Δvs. | Loans / | Equity | TCE/ | NPAs / | LLR / | | Δvs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | (\$MM | <u>P</u> | r. Qtr. | (\$MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | Deposits | (\$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | |
| Choice Financial Holdings, Inc. | Fargo | 6.98% | 6.10% | 64.82% | | \$ 87.2 | 9.96% | 8.61% | | | | \$ 3,178.3 | 0.8% | 1,007.0 | 5.6% | 69.0% | \$ 501.7 | 9.6% | 0.81% | 1.34% | 2.84% | -0.01% | 3.32% | 6.13% | 23.5% |
| Turtle Mountain State Bank (S) | Belcourt | 2.83% | -0.44% | 37.91% | | \$ 1.0 | 3.65% | -0.49% | | | | \$ 37.5 | 1.3% | | 1.5% | 27.0% | \$ 11.5 | 7.7% | 0.27% | 1.09% | 5.09% | -0.41% | 0.65% | 7.91% | 30.4% |
| Grant County State Bank (S) | Carson Golva | 2.64% | -0.21% 0.17% | 16.28% 43.96% | | \$ 0.3 \$ 0.6 | 3.35% 2.93% | -0.27% 0.22% | | | | \$ 30.9 \$ 45.8 | 4.0% | \$ 35.6 \$ 100.4 | -0.2% -4.0% | 86.9% 45.6% | \$ 6.6 \$ 6.5 | 15.7% | 0.00% | 0.73% | 6.14% 4.48% | 0.17% | 1.91% 0.85% | 8.56% 7.37% | 44.0% 34.9% |
| First State Bank of Golva (S) American State B&T Co. of Williston (S) | Williston | 1.74% | -0.02% | 23.77% | | \$ 2.8 | 2.12% | -0.03% | | | | \$ 304.9 | 0.4% | | 1.1% | 55.8% | \$ 51.3 | 8.3% | 0.69% | 1.96% | 2.70% | 0.10% | 1.72% | 6.52% | 47.2% |
| Union State Bank of Hazen (S) | Hazen | 1.68% | 0.68% | 24.75% | | \$ 0.9 | 2.17% | 0.96% | | | | \$ 126.1 | 6.2% | | 0.7% | 60.5% | \$ 15.0 | 6.7% | 0.58% | 1.75% | 2.82% | -0.14% | 2.10% | 6.06% | 54.5% |
| Bank of Hazelton (S) | Hazelton | 1.57% | 0.29% | 13.96% | 1.97% | \$ 0.2 | 1.98% | 0.37% | \$ | | | \$ 29.2 | -0.4% | \$ 55.0 | 9.0% | 53.0% | \$ 6.6 | 10.7% | 0.00% | 1.13% | 4.17% | 0.14% | 1.74% | 7.69% | 50.8% |
| Western State Bank | Devils Lake | 1.53% | -0.23% | 13.44% | | \$ 8.6 | 2.55% | 0.11% | \$ 2,30 | | | \$ 2,065.3 | 0.8% | ., | 2.9% | 103.8% | \$ 260.7 | 11.3% | 0.65% | 1.68% | 4.55% | -0.13% | 3.15% | 7.59% | 49.2% |
| Kindred State Bank (S) | Kindred | 1.51% | 0.61% | 16.91% | | \$ 0.1 | 1.76% | 0.53% | | | -3.2% | | 0.7% | | -4.0% | 66.6% | \$ 3.6 | 9.5% | 0.16% | 0.63% | 3.90% | 0.44% | 1.09% | 5.57% | 61.7% |
| McIntosh County Bank (S) | Ashley | 1.50% | 0.07% | 17.13% | | \$ 0.4 \$ 3.5 | 1.82% | 0.09% | | | | \$ 65.8 | 3.0% : | | -5.8% | 69.9% | \$ 10.9 \$ 102.6 | 9.6% | 0.34% | 2.51% | 3.56% | 0.08% | 1.65% | 7.09% | 51.0% |
| Bank Forward (S) BankNorth (S) | Fargo Arthur | 1.38% | 0.28% | 13.22% 14.20% | 2.0070 | \$ 3.5 \$ 2.1 | 1.81% | 0.42% | ., | | | \$ 858.4 \$ 531.2 | 1.9% S | | 1.3% | 101.8% 122.4% | \$ 102.6 \$ 53.0 | 10.0% 8.7% | 0.62% | 0.65% | 3.36% 4.54% | 0.14% | 2.50% | 6.09% 7.67% | 65.7% 60.9% |
| Strasburg State Bank | Strasburg | 1.33% | 0.75% | 14.43% | | \$ 0.3 | 1.43% | 0.77% | | | | \$ 42.6 | 6.3% | | 1.4% | 51.6% | \$ 8.7 | 9.3% | 0.01% | 0.73% | 3.18% | 0.08% | 2.35% | 6.68% | 51.6% |
| Liberty State Bank (S) | Powers Lake | 1.33% | -0.08% | 18.63% | | \$ 0.5 | 1.56% | -0.06% | | | | \$ 49.8 | -2.0% | | 1.5% | 41.1% | \$ 11.3 | 8.3% | 0.00% | 1.66% | 2.67% | 0.06% | 2.21% | 7.45% | 38.2% |
| State Bank of Bottineau (S) | Bottineau | 1.33% | 0.00% | 16.41% | 0.32% | \$ 0.4 | 1.74% | 0.00% | \$ 1 | 2.6 | 5.8% | \$ 99.5 | 3.8% | \$ 93.5 | 0.7% | 106.4% | \$ 9.1 | 8.1% | 0.08% | 1.44% | 4.41% | -0.03% | 2.33% | 7.01% | 58.9% |
| First Security Bank - West (S) | Beulah | 1.30% | -0.86% | 14.07% | -11.44% | \$ 0.2 | 1.53% | -0.26% | \$ (| 7.8 | -0.7% | \$ 26.0 | 6.1% | \$ 61.0 | -2.0% | 42.6% | \$ 6.7 | 9.8% | 0.00% | 1.00% | 3.67% | -0.10% | 1.02% | 5.65% | 58.3% |
| First National B&T Co. of Bottineau | Bottineau | 1.29% | -0.12% | 9.71% | | \$ 0.5 | 1.63% | -0.10% | | | | \$ 86.4 | 2.3% | 131.7 | -7.0% | 65.6% | \$ 22.5 | 14.2% | 1.51% | 2.07% | 3.74% | 0.02% | 1.57% | 6.37% | 56.0% |
| Dakota Western Bank (S) | Bowman | 1.28% | 0.36% | 15.80% | | \$ 1.2 | 1.58% | 0.03% | | | | \$ 258.4 | -1.0% | 000.0 | 3.0% | 73.2% | \$ 33.6 | 8.4% | 1.41% | 1.88% | 3.07% | 0.03% | 2.60% | 6.89% | 50.6% |
| Dakota Community B&T, N.A. (S) | Hebron | 1.25% | 0.07% | 17.39% | 0.2070 | \$ 3.9 | 1.46% | 0.09% | \$ 1,22 \$ 5,38 | | 0.070 | \$ 704.4 | 1.7% | ., | -1.2% | 63.5% 92.9% | \$ 93.3 \$ 342.7 | 7.6% | 0.03% | 1.35% | 2.98% | 0.07% | 1.91% | 6.39% | 55.6% |
| Watford City Bancshares, Inc. (S) Merchants Bank | Watford City | 1.25% | 0.04% | 20.32% | 0.14% | \$ 17.2 \$ 0.8 | 1.55% | -0.05% 0.24% | | | | \$ 4,440.4 \$ 181.4 | -0.1% 5 | \$ 4,780.6 \$ 211.9 | -1.1% 2.0% | 92.9% 85.6% | \$ 342.7 \$ 21.6 | 6.4% 8.7% | 0.73% | 1.01% | 3.80% | 0.08% | 2.36% 1.70% | 6.58% 6.85% | 66.9% 50.8% |
| KodaBank (S) | Rugby Drayton | 1.24% | 0.17% | 11.59% | | \$ 1.4 | 1.59% | 0.24% | | | | \$ 368.0 | 2.1% | | 3.7% | 91.9% | \$ 49.2 | 10.5% | 0.23% | 1.16% | 3.65% | -0.01% | 2.42% | 6.58% | 55.6% |
| First State Bank & Trust (S) | Williston | 1.22% | 0.24% | 11.28% | | \$ 1.6 | 1.33% | 0.27% | | | | \$ 192.6 | 2.7% | | 2.8% | 41.0% | \$ 61.3 | 11.3% | 0.29% | 1.49% | 2.47% | 0.05% | 1.69% | 6.98% | 55.7% |
| Dakota Heritage Bank (S) | Hunter | 1.20% | -0.15% | 14.51% | -1.51% | \$ 1.1 | 1.60% | -0.12% | | | 7.0% | \$ 305.7 | 6.4% | | 2.0% | 95.1% | \$ 30.7 | 8.0% | 0.21% | 1.19% | 3.67% | -0.16% | 2.44% | 6.87% | 54.3% |
| State Bank of Lakota (S) | Lakota | 1.10% | 0.06% | 11.36% | | \$ 0.2 | 1.60% | 0.13% | \$ (| 1.0 | -3.0% | | 7.5% | | -3.9% | 74.0% | \$ 6.1 | 10.1% | 0.30% | 0.97% | 3.84% | 0.11% | 1.56% | 6.66% | 58.4% |
| Rolette State Bank (S) | Rolette | 1.08% | 0.64% | 11.71% | | \$ 0.1 | 1.37% | 0.51% | | | | \$ 35.8 | 5.4% | | -2.2% | 96.0% | \$ 4.5 | 9.5% | 0.58% | 0.76% | 4.56% | 0.42% | 1.66% | 7.19% | 69.6% |
| TruCommunity Bank | Garrison | 1.08% | -0.23% | 12.12% | | \$ 0.9 | 1.39% | -0.26% | | | | \$ 212.6 | 1.7% | 207.0 | -2.0% | 79.4% | \$ 29.8 | 9.2% | 0.74% | 1.50% | 3.49% | -0.17% | 1.52% | 6.62% | 61.1% |
| BNC National Bank The Goose River Bank (S) | Bismarck | 1.02% | 0.05% | 8.40% 10.73% | | \$ 2.4 \$ 0.4 | 1.38% | 0.11% | | | | \$ 683.2 \$ 133.3 | -0.6% 5 4.2% | | 0.4% 6.2% | 85.1% 90.0% | \$ 115.3 \$ 17.0 | 12.5% 9.5% | 0.73% | 1.40% 0.91% | 3.54% 3.76% | -0.03% -0.32% | 1.85% | 5.63% | 66.0% 67.3% |
| The Goose River Bank (5) | Mayville | 1.01% | -0.11% | 10.73% | -1.1270 | \$ 0.4 | 1.22% | -0.13% | 3 1 | 0.0 | 3.176 | р 133.3 | 4.2% | ⊅ 140.1 | 0.276 | 90.0% | \$ 17.0 | 7.5% | 0.20% | 0.91% | 3.70% | -0.32% | 1.07% | 0.01% | 07.3% |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | |
| State Bank & Trust of Kenmare (S) | Kenmare | 0.99% | 0.54% | 17.29% | | \$ 0.4 | 0.33% | -0.14% | | | | \$ 85.4 | 6.7% | \$ 157.0 | -1.1% | 54.4% | \$ 10.9 | 6.3% | 2.17% | 0.93% | 2.25% | 0.03% | 2.56% | 6.17% | 77.7% |
| Security First Bank of North Dakota (S) | New Salem | 0.98% | -0.16% | 8.21% | | \$ 0.6 | 2.00% | 0.55% | | | | \$ 224.6 | 1.8% | | 3.5% | 104.5% | \$ 31.7 | 12.0% | 0.08% | 2.30% | 4.48% | 0.18% | 1.61% | 6.52% | 57.8% |
| First State Bank of Harvey (S) | Harvey | 0.94% | 0.40% | 13.16% | | \$ 0.2 | 1.10% | 0.52% | | | | \$ 32.8 | 6.8% | | -2.1% | 40.5% | \$ 6.9 | 7.8% | 0.00% | 1.35% | 2.53% | 0.21% | 1.46% | 6.00% | 63.6% |
| Citizens State Bank of Lankin (S) Peoples State Bank of Velva (S) | Lankin | 0.93% | -0.07% 0.24% | 12.73% | | \$ 0.2 \$ 0.4 | 1.05% | -0.20% 0.21% | | | | \$ 45.8 \$ 114.4 | 5.9% | | 7.1% 4.5% | 87.2% 81.2% | \$ 5.3 \$ 14.1 | 7.9% | 1.07% | 0.59% 1.52% | 4.01% 3.51% | -0.47% 0.20% | 1.67% 2.41% | 7.46% | 72.5% 65.5% |
| Commercial Bank of Mott (S) | Velva Mott | 0.90% | -0.70% | 8.96% | | \$ 0.4 | 1.12% | -0.77% | | | | \$ 111.6 | 3.0% | | -1.9% | 111.0% | \$ 15.3 | 10.3% | 0.00% | 0.91% | 2.50% | -0.33% | 2.56% | 6.15% | 53.6% |
| First United Bank (S) | Park River | 0.89% | 0.01% | 9.86% | | \$ 1.6 | 1.25% | 0.01% | | | | \$ 517.5 | 6.3% | | 7.8% | 85.4% | \$ 55.1 | 7.6% | 0.09% | 1.23% | 3.08% | -0.13% | 2.05% | 6.47% | 60.2% |
| Kirkwood Bank and Trust Company (S) | Bismarck | 0.89% | 0.05% | 9.72% | | \$ 0.8 | 1.09% | 0.05% | | | | \$ 196.1 | 0.5% | | -1.4% | 66.0% | \$ 31.5 | 9.4% | 0.04% | 1.25% | 2.98% | -0.04% | 2.21% | 5.63% | 68.6% |
| Unison Bank | Jamestown | 0.87% | -0.03% | 12.64% | -1.73% | \$ 1.3 | 1.10% | -0.03% | \$ 5 | 0.2 | 3.1% | \$ 406.5 | 0.7% | \$ 467.0 | -0.6% | 87.0% | \$ 34.6 | 6.0% | 1.02% | 1.70% | 3.03% | 0.04% | 2.25% | 6.36% | 65.1% |
| Aspire Bank | Fargo | 0.87% | 0.45% | 8.62% | 4.32% | \$ 0.1 | 1.14% | 0.52% | \$ (| 4.5 | -3.5% | \$ 56.7 | 0.1% | \$ 57.9 | -4.0% | 97.9% | \$ 5.8 | 9.1% | 0.74% | 1.00% | 3.73% | 0.40% | 2.90% | 6.64% | 67.3% |
| Heartland State Bank (S) | Edgeley | 0.87% | 0.55% | 9.19% | | \$ 0.1 | 1.06% | 0.64% | | | | \$ 38.4 | 8.0% | | -2.4% | 68.2% | \$ 6.3 | 10.0% | 1.57% | 1.18% | 4.33% | 0.28% | 1.97% | 7.74% | 74.0% |
| First State Bank (S) | Buxton | 0.86% | 0.16% | 8.83% | | \$ 0.8 \$ 0.4 | 1.10% | 0.08% | | | | \$ 350.1 \$ 141.9 | 3.1% : 7.7% : | | 3.9% 4.5% | 108.1% | \$ 36.8 | 9.5% | 0.01% | 1.24% | 2.97% | -0.05% | 2.75% | 5.88% | 63.9% |
| Horizon Financial Bank Stock Growers Bank (S) | Munich Forman | 0.85% | -0.35% | 7.68% 12.38% | | \$ 0.4 \$ 0.7 | 0.96% | -0.11% -0.40% | | | | \$ 141.9 \$ 147.9 | 7.7% : -3.2% : | \$ 164.9 \$ 281.8 | -2.8% | 86.0% 52.5% | \$ 21.0 \$ 23.1 | 11.0% 7.3% | 0.00% | 1.08% | 3.46% 2.37% | -0.02% | 2.58% | 6.75% 6.46% | 71.3% 55.9% |
| Peoples State Bank (S) | Westhope | 0.83% | -0.14% | 7.22% | | \$ 0.7 | 0.99% | -0.40% | | | | \$ 38.1 | 10.6% | 5 61.0 | -4.7% | 62.5% | \$ 8.6 | 12.4% | 0.01% | 1.38% | 3.42% | 0.34% | 1.69% | 7.23% | 69.5% |
| Bravera Holdings Corp. | Dickinson | 0.82% | -0.10% | 10.14% | | \$ 6.7 | 1.22% | -0.02% | \$ 3.2 | | | \$ 2.276.5 | 3.3% | | -0.4% | 80.9% | \$ 241.0 | 7.5% | 0.78% | 1.16% | 2.89% | 0.08% | 2.43% | 6.30% | 66.1% |
| Cornerstone Bank | Fargo | 0.77% | 0.07% | 12.03% | 0.54% | \$ 3.1 | 1.41% | 0.06% | \$ 1,6 | 7.8 | 3.4% | \$ 1,187.4 | 3.4% | | 5.4% | 81.7% | \$ 106.8 | 6.6% | 0.44% | 1.28% | 3.48% | 0.15% | 2.16% | 6.27% | 61.1% |
| Lincoln State Bank (S) | Hankinson | 0.70% | 0.21% | 12.18% | 3.01% | \$ 0.2 | 0.79% | 0.10% | \$ 1 | 4.7 | 3.7% | \$ 64.6 | 1.6% | \$ 99.5 | 4.3% | 64.9% | \$ 7.4 | 6.4% | 0.14% | 1.48% | 2.87% | -0.03% | 1.51% | 6.37% | 70.1% |
| Union Bank | Beulah | 0.70% | -0.09% | 7.58% | | \$ 0.5 | 0.77% | -0.29% | | | | \$ 192.4 | -0.8% | | 4.2% | 73.0% | \$ 25.4 | 8.7% | 1.72% | 1.08% | 3.39% | -0.24% | 2.28% | 6.46% | 71.4% |
| The Citizens State Bank at Mohall (S) | Mohall | 0.70% | 0.05% | 6.11% | | \$ 0.1 | 0.77% | -0.07% | | | | \$ 54.9 | 1.4% | | -2.3% | 89.0% | \$ 8.5 | 11.5% | 0.70% | 0.77% | 3.52% | -0.11% | 1.86% | 6.08% | 77.1% |
| United Valley Bank (S) | Cavalier | 0.66% | -0.11% | 7.57% | 1.0070 | \$ 1.1 | 1.05% | -0.11% | | | | \$ 456.5 \$ 1.791.0 | 3.4% | 0,0.0 | 3.4% | 79.6% | \$ 49.6 | 7.7% | 1.14% | 1.39% | 3.13% | -0.11% | 2.10% | 6.04% | 65.3% |
| First Western Bank and Trust American Federal Bank (S) | Minot Fargo | 0.63% | 0.23% | 6.23% 7.37% | | \$ 3.5 \$ 1.2 | 0.86% | 0.27% | \$ 2,24 | | | \$ 1,791.0 \$ 702.9 | -0.6% S | \$ 1,924.1 \$ 578.2 | -1.0% | 93.1% 121.6% | \$ 183.7 \$ 67.1 | 8.4% | 0.06% | 1.07% | 3.16% | 0.27% | 2.89% 1.83% | 6.45% | 70.3% 77.6% |
| Border Bank (S) | Fargo | 0.58% | 0.23% | 6.91% | | \$ 1.4 | 0.83% | 0.20% | , - | | | \$ 797.9 | -0.6% | | 1.2% | 93.0% | \$ 77.6 | 8.0% | 1.37% | 1.24% | 3.15% | 0.22% | 2.64% | 5.93% | 75.7% |
| First State Bank of Cando (S) | Cando | 0.52% | 0.10% | 8.26% | | \$ 0.1 | 0.50% | 0.03% | | | | \$ 30.5 | 0.4% | | 7.7% | 44.9% | \$ 5.1 | 6.6% | 0.19% | 1.09% | 2.56% | 0.23% | 1.56% | 6.58% | 75.5% |
| Peoples State Bank, Fairmount, N.D. | Fairmount | 0.51% | -0.17% | 8.02% | | \$ 0.0 | 0.69% | -0.20% | 3 * | | | \$ 22.8 | -1.5% | 33.7 | 3.6% | 67.6% | \$ 2.3 | 6.5% | 0.00% | 1.04% | 3.92% | 0.36% | 1.56% | 6.58% | 82.1% |
| The Bank of Tioga | Tioga | 0.50% | -0.36% | 16.88% | -12.42% | \$ 0.5 | 0.71% | -0.32% | | | 6.1% | \$ 111.2 | 3.1% | \$ 426.6 | 6.4% | 26.1% | \$ 12.2 | 2.8% | 0.24% | 0.87% | 2.07% | -0.03% | 2.45% | 6.07% | 62.2% |
| Farmers & Merchants Bank of N.D. (S) | Tolna | 0.50% | -0.36% | 5.16% | -4.92% | \$ 0.1 | 0.69% | -0.44% | \$ 10 | 9.3 | -1.9% | \$ 57.6 | -0.4% | \$ 97.8 | -3.4% | 58.9% | \$ 9.6 | 8.9% | 2.64% | 0.82% | 2.83% | -0.54% | 1.75% | 6.22% | 75.3% |



North Dakota – Financial Performance for Q3 2024 (Continued)

| Profitability & Returns for Q3 2024 | | | | | | | | | | | | | Balar | ice She | et | | | | | Capita | ıl & Cre | dit Qua | ity | Per | forman | ce Ratio | s for Q3 | 2024 |
|--|-------------------|----------------|------------------|------------------|------------------|----------|-------|----------------|------------------|----|----------------|--------------|------------------------|----------|----|-------------------|---------------|-----------------|----|-----------------|----------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | RC | DAA | RC | DAE | Ne | t _ | PTPP | ROAA | 1 | Total Ass | ets | Gross Lo | ans | | Total Depo | osits | _ | Tg | . Comm. | | | | N | IM | | | |
| | | | Δ vs. | | Δvs. | Inco | me | | Δ vs. | 1 | Balance | Δvs. | Balance | Δvs. | E | Balance | Δvs. | Loans / | | Equity | TCE/ | NPAs / | LLR / | | Δvs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$M | M) | Curr. | Pr. Qtr. | 1 | (\$MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | | (\$MM) | Pr. Qtr. | Deposits | | \$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| 0.00% - 0.50% ROAA Banks Alerus Financial Corporation | Grand Forks | 0.47% | -0.11% | 5.55% | -1.18% | \$ | 5.2 (| 0.77% | -0.40% | \$ | 4,084.6 | -6.3% | \$ 3,045.8 | 3.1% | \$ | 3,323.6 | 0.8% | 91.6% | \$ | 326.5 | 8.1% | 1.14% | 1.29% | 2.17% | -0.20% | 2.73% | 5.74% | 80.8% |
| Farmers and Merchants State Bank (S) State Bankshares, Inc. | Langdon Fargo | 0.46% | -0.07% -0.11% | 3.78% 4.25% | -0.76% -0.94% | \$ | | 0.52% 0.59% | -0.04% -0.18% | \$ | 149.2 | 4.7% | \$ 75.5 12.208.1 | 4.3% | \$ | 104.5 12.137.4 | -3.6% 1.5% | 72.2% 100.6% | \$ | 18.5 1.420.6 | 12.4% | 0.40% | 1.19% | 2.27% 1.75% | 0.00% | 2.30% | 6.64% 5.29% | 71.0% 82.4% |
| VISIONBank Starion Bank (S) | Fargo Bismarck | 0.35% 0.31% | -0.24% | 3.72% 4.20% | -2.74% -1.22% | \$ | 0.2 | 0.84% 0.37% | 0.03% | \$ | 275.1 | 3.3% | \$ 216.0 | 1.3% | \$ | 244.9 | 5.0% | 88.2% 81.3% | \$ | 24.7 | 9.0% | 0.76% | 1.08% | 3.52% 1.95% | 0.21% | 2.61% | 6.17% 5.74% | 77.3% 81.9% |
| Gate City Bank | Fargo | 0.26% | 0.02% | 2.93% | 0.17% | \$ | 2.4 (| 0.51% | 0.09% | \$ | 3,687.5 | 2.5% | \$ 2,907.2 | 0.7% | \$ | 3,178.8 | 2.9% | 91.5% | \$ | 327.1 | 8.9% | 0.56% | 0.62% | 2.91% | 0.05% | 1.44% | 4.68% | 88.9% |
| Harwood State Bank (S) | Harwood | 0.15% | -1.03% | 0.97% | -7.10% | \$ | 0.0 | 0.16% | -1.26% | \$ | 47.7 | 4.6% | \$ 29.1 | 21.7% | \$ | 40.1 | 5.2% | 72.5% | \$ | 3.4 | 7.7% | 1.68% | 0.97% | 4.67% | -0.37% | 1.49% | 7.17% | 80.7% |
| Average Median | | 1.12% 0.94% | 0.12% 0.03% | 12.97% 11.48% | 0.70% 0.12% | \$ \$ | | 1.45% 1.22% | 0.16% 0.03% | \$ | 935.5 256.3 | 1.8% 2.1% | \$ 705.0 144.9 | | \$ | 803.0 213.4 | 1.0% 1.1% | 76.6% 80.3% | \$ | 82.2 22.0 | | 0.58% 0.37% | 1.21% 1.15% | 3.39% 3.43% | 0.02% 0.02% | 2.07% 2.07% | 6.53% 6.50% | 62.9% 64.5% |



Oregon – Financial Performance for Q3 2024

| Profitability & Returns for Q3 2024 | | | | | | | | | | | | | Balar | ice She | et | | | | | Capita | ıl & Cre | dit Qua | lity | Per | formand | ce Ratios | for Q3 2 | 2024 |
|---|-------------------------|----------------|----------------|----------------|----------------|----------------|--------------------|----------------|----------|----------------|---------------|----------|----------------|----------------|------|----------------|--------------|----------------|----------|--------------|---------------|----------------|----------------|----------------|-----------------|----------------|-----------------------|----------------|
| | ROAA ROAE Net PTPP ROAA | | | | | | | | | Total Ass | ets | | Gross Lo | ans | To | tal Depo | sits | | Tg. 0 | Comm. | | | | N | IM | _ | | |
| | | | Δ vs. | | Δvs. | Income | 1 | Δ vs. | В | alance | Δ vs. | Е | Balance | Δvs. | Bala | ance | Δvs. | Loans / | Eq | uity | TCE/ | NPAs / | LLR / | | Δvs. | Cost of | Yield on ¹ | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | (| \$MM) | Pr. Qtr. | | (\$MM) | Pr. Qtr. | (\$N | /M) | Pr. Qtr. | Deposits | (\$ | MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks Pioneer Trust Bank, N.A. | Salem | 1.84% | -0.45% | 13.05% | -3.16% | \$ 3. | 2 3.30% | 0.16% | ę | 689.0 | 3.2% | ¢ | 533.0 | -2.9% | ¢ | 590.1 | 3.6% | 90.3% | ę | 98.1 | 14.2% | 0.76% | 1.24% | 3.78% | 0.02% | 2.25% | 6.39% | 35.9% |
| Bank of Eastern Oregon | Heppner | 1.84% | -0.03% | 18.32% | | \$ 3. | | -0.18% | S | 836.1 | -1.9% | \$ | 563.8 | -1.0% | \$ | | -1.5% | 76.0% | S | 85.9 | 10.3% | 0.31% | 1.17% | 6.03% | 0.02% | 0.63% | 7.77% | 59.6% |
| Summit Bank | Eugene | 1.07% | 0.18% | 10.98% | 2.13% | \$ 3. | | 0.07% | \$ | 1,271.7 | 10.7% | \$ | 1,031.3 | 1.9% | \$ 1 | | 11.3% | 90.7% | \$ | 122.1 | 9.6% | 0.31% | 1.17% | 4.40% | -0.04% | 2.71% | 7.31% | 55.2% |
| Oregon Pacific Banking Co. | Florence | 1.02% | -0.02% | 10.34% | -0.56% | \$ 2. | 0 1.45% | -0.01% | \$ | 795.1 | 3.0% | \$ | 565.5 | 0.4% | \$ | 698.8 | 2.7% | 80.9% | \$ | 80.8 | 10.2% | 0.11% | 1.31% | 3.73% | -0.02% | 1.42% | 5.50% | 68.0% |
| People's Bank of Commerce | Medford | 1.02% | 0.09% | 8.36% | 0.42% | \$ 2. | 1 1.55% | 0.34% | \$ | 787.2 | -0.1% | \$ | 565.7 | 0.0% | \$ | 672.9 | 2.1% | 84.1% | \$ | 97.4 | 12.4% | 0.37% | 1.09% | 3.89% | 0.02% | 1.63% | 6.58% | 62.8% |
| 0.50% - 1.00% ROAA Banks Willamette Valley Bank | Salem | 0.85% | 0.06% | 5.74% | 0.53% | \$ 1. | | -0.09% | \$ | 496.7 | 3.3% | \$ | 334.1 | -1.4% | \$ | 343.3 | 10.2% | 97.3% | \$ | 73.4 | 14.8% | 0.20% | 1.06% | 3.46% | 0.03% | 1.99% | 5.96% | 81.2% |
| Community Bank (S) | Joseph | 0.65% | 0.04% | 13.97% | -2.37% | \$ 0. | | 0.03% | \$ | 577.9 | | \$ | 137.3 | -0.3% | \$ | | 4.5% | 25.8% | \$ | 31.7 | 5.5% | 0.20% | 1.39% | 2.69% | 0.09% | 1.47% | 6.18% | 73.4% |
| Evergreen Federal Bank Clackamas County Bank (S) | Grants Pass Sandy | 0.56% | 0.11% | 4.60% 5.57% | 0.79% | \$ 0. \$ 0. | | 0.00% | \$ | 611.5 290.4 | 0.3% | \$ | 488.4 | 0.8% | \$ | | 0.2% | 94.9% 66.2% | \$ | 28.1 | 12.1% 9.7% | 0.44% | 1.30% | 3.34% 2.84% | 0.04% | 1.32% 0.78% | 5.00% 6.23% | 77.9% 79.9% |
| 0.00% - 0.50% ROAA Banks | | | | | | • | | | , | | | φ - | | | φ | | | | , | | | | | | | | | |
| Oregon Coast Bank (S) Citizens Bank | Newport Corvallis | 0.47% | 0.06% | 7.43% 5.16% | 0.54% | \$ 0. \$ 1. | | 0.13% | \$ | 460.7 831.7 | 5.1% -9.5% | \$ | 247.7 378.5 | 4.1% -2.4% | \$ | 368.8 718.7 | 5.1% | 67.2% 52.7% | \$ | 31.8 82.8 | 6.9% 10.0% | 0.87% | 0.96% 1.59% | 2.52% 3.26% | -0.02% 0.22% | 2.17% 0.42% | 7.20% 5.79% | 75.7% 82.2% |
| First Federal S&L Assoc. of McMinnville | McMinnville | 0.44% | 0.10% | 3.08% | 1.30% | \$ 0. | | 0.16% | \$ | 639.4 | -9.5% | | 409.2 | 2.8% | \$ | | -1.1% | 74.2% | 2 | 66.5 | 10.0% | 0.04% | 0.99% | 2.54% | 0.22% | 1.51% | 5.79% | 82.2% 87.2% |
| Lewis & Clark Bank | Oregon City | 0.18% | 0.13% | 1.83% | | \$ 0. | | 0.16% | 6 | 370.9 | -3.8% | Φ. | 152.5 | -3.5% | Φ. | | -6.7% | 61.6% | | 37.1 | 10.4% | 0.02% | 1.39% | 2.79% | 0.12% | 1.82% | 7.01% | 92.9% |
| Below 0.00% ROAA Banks Pacific West Bank | West Linn | -0.01% | 0.28% | -0.13% | | \$ (0. | | | \$ | 345.4 | 7.5% | \$ | 256.4 | 0.9% | \$ | | 11.3% | 93.0% | \$ | 34.1 | 9.9% | 0.24% | 1.38% | 2.74% | 0.16% | 2.97% | 5.82% | 95.6% |
| Average Median | | 0.77% 0.60% | 0.05% 0.08% | 7.74% 6.59% | 0.24% 0.53% | \$ 1. \$ 1. | 4 1.13% 0 0.76% | 0.10% 0.09% | \$ \$ | 643.1 625.5 | | \$ \$ | 415.5 393.8 | -0.1% -0.2% | | 544.6 541.5 | 3.0% 2.4% | 75.3% 78.4% | \$ \$ | | | 0.28% 0.22% | 1.22% 1.21% | 3.43% 3.30% | 0.07% 0.04% | 1.65% 1.57% | 6.29% 6.21% | 73.4% 76.8% |



South Dakota – Financial Performance for Q3 2024

| | Profitability & Returns for Q3 2024 | | | | | | | | | | | B <u>ala</u> | nce Shee | et | | | | Capit <u>a</u> | ıl & C <u>re</u> | dit Qua | lity | Per | forma <u>n</u> | ce Ratios | s for Q3 | 2024 |
|---|-------------------------------------|--------|----------|---------|----------|---------|--------|----------|-----|-----------|----------|--------------|----------|------------|----------|----------------|--------|----------------|------------------|---------|--------|-------|----------------|-----------|----------|------------|
| | | , | | | | | | | | | | | | | | | | - | | | , | | | | | |
| | | R | DAA | RC | DAE | Net | PTPP | ROAA | 1 | Total Ass | ets | Gross L | oans | Total Dep | osits | | Tg. Co | mm. | | | | N | IM | | | |
| | | | Δ vs. | | Δvs. | Income | | Δ vs. | 1 | Balance | Δ vs. | Balance | Δ vs. | Balance | Δ vs. | Loans / | Equ | ity | TCE/ | NPAs / | LLR/ | | Δ vs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | 1_ | (\$MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | Deposits | (\$M | M) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| | _ | | | | | | | | | | | | | | | | | | | | | | | | | |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First National Bank | Fort Pierre | 2.25% | 1.25% | 9.43% | 5.14% | \$ 9.4 | | 0.33% | \$ | 1,655.5 | | \$ 1,329.2 | 0.6% | \$ 1,207.3 | -1.2% | 110.1% | | 334.3 | 20.6% | 1.44% | 6.30% | 7.75% | -0.22% | 1.92% | 10.42% | 36.0% |
| Farmers and Merchants State Bank (S) | Plankinton | 2.20% | 0.03% | 22.42% | -0.13% | \$ 0.9 | | 0.04% | \$ | 158.0 | | \$ 116.5 | 1.1% | \$ 130.2 | 6.9% | 89.5% | \$ | 16.0 | 10.1% | 0.47% | 1.48% | 4.64% | 0.15% | 2.21% | 8.12% | 40.9% |
| First Savings Bank | Beresford | 2.18% | 2.63% | 13.08% | 15.83% | \$ 7.9 | | 0.50% | \$ | 1,440.2 | | \$ 1,106.0 | | \$ 1,181.7 | 1.1% | 93.6% | | 216.8 | 15.1% | 0.67% | 6.78% | 8.15% | 0.13% | 1.57% | 11.37% | 38.5% |
| Richland State Bank (S) | Bruce | 2.13% | -0.32% | 22.35% | -4.62% | \$ 0.2 | | -0.45% | \$ | 41.0 | 2.070 | \$ 17.4 | 2.5% | \$ 36.4 | -3.7% | 47.8% | \$ | 4.3 | 10.5% | 0.00% | 2.76% | 3.03% | 0.00% | 1.88% | 7.47% | 63.7% |
| Campbell County Bank (S) | Herreid | 1.85% | 0.07% | 13.57% | -0.36% | \$ 0.9 | | 0.10% | \$ | 197.1 | | \$ 152.9 | 1.7 70 | \$ 145.8 | 4.0% | 104.9% | \$ | 26.5 | 13.5% | 0.37% | 1.58% | 4.57% | -0.13% | 2.60% | 8.14% | 42.3% |
| Security National Bank of South Dakota | | 1.80% | 0.00% | 14.12% | -0.21% | \$ 1.1 | 2.35% | 0.02% | \$ | 240.4 | 3.8% | \$ 138.0 | -1.5% | \$ 188.7 | 0.5% | 73.1% | \$ | 31.2 | 13.0% | 0.00% | 1.66% | 2.28% | 0.08% | 1.82% | 4.72% | 46.7% |
| Heartland State Bank (S) | Redfield | 1.79% | 0.27% | 21.83% | 2.07% | \$ 0.7 | 2.41% | 0.26% | \$ | 151.9 | 1.8% | \$ 100.6 | 2.8% | \$ 114.7 | -2.7% | 87.8% | \$ | 12.8 | 8.4% | 0.00% | 0.96% | 4.43% | 0.20% | 1.41% | 8.28% | 50.0% |
| The Security State Bank | Emery | 1.78% | -0.29% | 10.32% | -2.27% | \$ 0.3 | 3.10% | 0.33% | \$ | 58.5 | -2.8% | \$ 17.0 | -0.5% | \$ 47.8 | -4.4% | 35.5% | \$ | 10.2 | 17.4% | 0.00% | 1.02% | 4.76% | 0.34% | 1.20% | 8.78% | 32.6% |
| Pathward Financial, Inc. | Sioux Falls | 1.75% | -0.46% | 16.79% | -5.81% | \$ 33.6 | 1.93% | -0.93% | \$ | 7,549.4 | 0.3% | \$ 4,764.1 | 2.6% | \$ 5,875.1 | -8.7% | 81.1% | \$! | 511.7 | 7.1% | 0.46% | 0.95% | 6.81% | 0.14% | 0.07% | 8.67% | 77.5% |
| Great Plains Bank (S) | Eureka | 1.75% | 0.09% | 10.97% | 0.62% | \$ 0.6 | 2.36% | 0.12% | \$ | 146.8 | 5.7% | \$ 102.6 | -0.3% | \$ 120.2 | 6.0% | 85.3% | \$ | 23.5 | 16.0% | 1.19% | 1.62% | 4.24% | -0.14% | 2.25% | 7.44% | 42.7% |
| Andes State Bank | Lake Andes | 1.71% | 0.06% | 13.17% | -2.38% | \$ 0.1 | 2.05% | 0.08% | \$ | 24.9 | -5.0% | \$ 9.3 | 4.2% | \$ 21.5 | -6.3% | 43.1% | \$ | 3.3 | 13.4% | 0.00% | 2.28% | 4.20% | 0.67% | 0.77% | 7.70% | 52.2% |
| Quoin Financial Bank | Miller | 1.56% | -0.14% | 10.69% | -1.33% | \$ 0.9 | 1.96% | -0.20% | \$ | 229.1 | 1.2% | \$ 150.3 | -0.3% | \$ 188.3 | 0.6% | 79.9% | \$ | 20.0 | 9.3% | 0.01% | 0.54% | 5.75% | -0.19% | 2.36% | 9.00% | 44.6% |
| First National Bank | Oldham | 1.54% | 1.01% | 12.45% | 8.04% | \$ 1.8 | 6.81% | 0.19% | \$ | 445.1 | -0.1% | \$ 353.9 | 2.2% | \$ 368.8 | -1.3% | 96.0% | \$ | 48.2 | 10.9% | 1.33% | 8.57% | 8.42% | -0.11% | 2.08% | 12.64% | 41.1% |
| Merchants State Bank (S) | Freeman | 1.43% | 0.11% | 11.01% | 0.02% | \$ 0.8 | 1.85% | 0.16% | \$ | 212.2 | -2.6% | \$ 139.8 | -2.4% | \$ 173.5 | -1.9% | 80.6% | \$ | 29.2 | 13.8% | 0.14% | 0.73% | 3.96% | 0.34% | 2.04% | 7.59% | 52.0% |
| The Farmers and Merchants State Bank | Scotland | 1.36% | 0.26% | 16.48% | 1.40% | \$ 0.1 | 1.36% | -0.04% | \$ | 33.4 | -1.8% | \$ 13.9 | -1.5% | \$ 30.2 | -3.5% | 46.2% | \$ | 3.0 | 9.0% | 0.07% | 1.53% | 3.97% | 0.00% | 1.37% | 8.40% | 65.5% |
| First State Bank of Roscoe (S) | Roscoe | 1.29% | -0.76% | 10.25% | -7.25% | \$ 0.4 | 1.72% | 0.09% | \$ | 135.1 | -2.5% | \$ 76.2 | 6.4% | \$ 115.8 | -1.2% | 65.8% | \$ | 17.5 | 13.0% | 0.65% | 1.37% | 3.29% | 0.23% | 2.18% | 6.77% | 45.6% |
| Ipswich State Bank (S) | lpswich | 1.24% | 0.05% | 8.18% | -0.41% | \$ 0.2 | 1.65% | 0.10% | \$ | 64.5 | -4.2% | \$ 30.0 | 5.6% | \$ 53.7 | -5.8% | 55.9% | S | 10.1 | 15.7% | 0.00% | 0.85% | 3.38% | 0.05% | 1.47% | 6.82% | 49.4% |
| First Western Federal Savings Bank (S) | Rapid City | 1.23% | 0.06% | 7.32% | 0.26% | \$ 0.2 | 1.55% | 0.07% | \$ | 63.5 | 1.9% | \$ 58.6 | 0.7% | \$ 43.6 | 5.7% | 134.3% | S | 10.5 | 16.6% | 0.07% | 0.66% | 4.23% | 0.15% | 3.61% | 7.57% | 63.2% |
| State Bank of Eagle Butte | Eagle Butte | 1.20% | 0.37% | 12.33% | 3.50% | \$ 0.2 | | 0.89% | \$ | 76.1 | 10.3% | \$ 31.9 | 4.0% | \$ 67.9 | 9.9% | 46.9% | \$ | 7.7 | 10.1% | 1.40% | 3.09% | 6.17% | 0.04% | 0.60% | 10.50% | 67.5% |
| Western Dakota Bank (S) | Timber Lake | 1.20% | -0.27% | 12.91% | -3.49% | \$ 0.2 | | -0.34% | \$ | 70.9 | -4.3% | \$ 26.5 | 11.2% | \$ 63.8 | -5.3% | 41.6% | \$ | 6.7 | 9.5% | 0.00% | 1.49% | 3.68% | 0.01% | 1.65% | 7.48% | 56.3% |
| First National Bank in Philip (S) | Philip | 1.18% | -0.33% | 10.39% | -3.28% | \$ 1.1 | 1.56% | -0.45% | S | 372.2 | | \$ 252.9 | | \$ 323.2 | 2.6% | 78.3% | S | 43.8 | 11.8% | 0.00% | 1.47% | 3.44% | 0.12% | 2.85% | 7.39% | 55.8% |
| First Fidelity Bank (S) | Burke | 1.17% | 0.09% | 14.96% | 0.58% | \$ 1.9 | | 0.12% | S | 642.4 | | \$ 356.9 | 0.0% | \$ 563.0 | 0.1% | 63.4% | S | 46.1 | 7.3% | 0.02% | 0.52% | 3.77% | 0.06% | 1.82% | 7.85% | 58.6% |
| Farmers State Bank (S) | Hosmer | 1.15% | 0.14% | 6.83% | 0.59% | \$ 0.1 | 1.39% | 0.18% | S | 20.8 | | \$ 13.0 | | \$ 16.1 | 0.8% | 80.8% | S | 3.6 | 17.1% | 0.00% | 2.76% | 4.74% | -0.27% | 1.49% | 7.53% | 69.6% |
| American Bank & Trust | Sioux Falls | 1.14% | 0.01% | 13.45% | -0.34% | \$ 5.1 | 1.57% | 0.02% | \$ | 1.845.6 | | \$ 1.417.8 | | \$ 1.630.8 | 6.4% | 86.9% | | 148.0 | 8.1% | 0.15% | 1.00% | 3.40% | 0.00% | 2.79% | 6.66% | 59.0% |
| Commercial State Bank of Wagner (S) | Wagner | 1.12% | -0.09% | 12.40% | -1.48% | \$ 0.7 | 1.57% | -0.20% | S | 249.6 | | \$ 136.2 | | \$ 224.0 | -1.0% | 60.8% | S | 24.1 | 9.7% | 1.52% | 1.28% | 3.17% | -0.18% | 2.31% | 7.70% | 52.2% |
| Bryant State Bank (S) | Bryant | 1.07% | 0.07% | 10.39% | 0.29% | \$ 0.1 | 3.71% | -0.30% | \$ | 50.0 | | \$ 31.2 | | \$ 42.8 | -0.6% | 72.8% | S | 5.6 | 11.1% | 0.41% | 6.03% | 6.47% | -0.09% | 1.58% | 11.18% | 56.0% |
| Security State Bank (S) | Alexandria | 1.06% | 0.09% | 12.73% | 0.65% | \$ 0.3 | | 0.24% | S | 99.3 | 0.6% | \$ 63.5 | 1.5% | \$ 90.2 | -0.3% | 70.4% | S | 8.6 | 8.7% | 0.04% | 1.15% | 3.79% | 0.20% | 2.02% | 7.82% | 60.1% |
| Pioneer Bank & Trust | Spearfish | 1.04% | -0.17% | 13.58% | -3.74% | \$ 2.7 | | -0.14% | \$ | 1.001.9 | | \$ 501.9 | 1.4% | \$ 816.6 | -0.6% | 61.5% | \$ | 84.9 | 8.5% | 0.00% | 1.13% | 2.76% | 0.27% | 1.73% | 7.32% | 55.6% |
| First Dakota National Bank | Yankton | 1.02% | -0.09% | 11.52% | -1.35% | \$ 7.5 | | -0.03% | S | 2,902.4 | | \$ 2.355.8 | | \$ 2,616.3 | 0.4% | 90.0% | | 263.0 | 9.1% | 0.55% | 1.24% | 3.16% | 0.05% | 2.88% | 6.49% | 63.1% |
| Thist Bakota National Bank | Taliktoli | 1.0270 | -0.0770 | 11.5270 | -1.5576 | ų 7.5 | 1.5170 | -0.0370 | 1 | 2,702.4 | 0.070 | Ψ 2,555.0 | -0.576 | ¥ 2,010.5 | 0.470 | 70.070 | , | 200.0 | 7.170 | 0.5576 | 1.2470 | 3.10% | 0.0376 | 2.00% | 0.4770 | 03.170 |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | 1 | | | | | | | | | | | | | | | | | |
| DNB National Bank (S) | Clear Lake | 0.90% | -0.05% | 17.36% | -2.40% | \$ 0.2 | 1.12% | -0.14% | s | 108.3 | -1.6% | \$ 29.1 | -3.3% | \$ 100.1 | 1.7% | 29.1% | \$ | 5.7 | 5.3% | 0.03% | 1.60% | 2.21% | -0.05% | 1.52% | 6.26% | 66.6% |
| Security Bank Midwest (S) | Tyndall | 0.87% | -0.01% | 11.57% | -0.77% | \$ 0.7 | 1.09% | -0.02% | S | 341.5 | | \$ 229.3 | | \$ 263.2 | -2.9% | 87.1% | S | 25.5 | 7.5% | 0.57% | 1.29% | 3.15% | 0.00% | 2.58% | 6.94% | 66.5% |
| Fishback Financial Corporation | Brookings | 0.77% | 0.20% | 6.71% | 1.62% | \$ 9.1 | 1.07% | 0.17% | \$ | 4.705.7 | | \$ 3.575.6 | | \$ 3,823.6 | 3.1% | 93.5% | | 483.3 | 10.4% | 0.33% | 1.21% | 2.90% | 0.17% | 2.68% | 6.33% | 68.6% |
| Rivers Edge Bank (S) | Marion | 0.76% | 0.52% | 8.96% | 6.05% | \$ 0.6 | | 0.74% | S | 306.2 | | \$ 213.1 | | \$ 263.1 | -2.4% | 81.0% | \$ | 23.1 | 7.6% | 0.18% | 1.12% | 2.99% | 0.00% | 2.69% | 6.83% | 64.4% |
| Black Hills Community Bank, N.A. (S) | Rapid City | 0.75% | 0.10% | 7.92% | 1.16% | \$ 0.9 | | 0.06% | \$ | 481.9 | | \$ 339.2 | | \$ 403.1 | 0.7% | 84.2% | S | 44.5 | 9.2% | 0.00% | 1.46% | 2.67% | 0.14% | 2.69% | 6.15% | 69.5% |
| Dacotah Banks, Inc. | Aberdeen | 0.71% | 0.10% | 7.71% | 1.14% | \$ 7.6 | | 0.16% | \$ | 4.384.9 | | \$ 3.511.9 | | \$ 3,876.8 | | 90.6% | | 100.8 | 9.2% | 0.59% | 1.15% | 3.25% | 0.06% | 2.52% | 6.31% | 72.9% |
| The First National Bank of Frederick | Frederick | 0.65% | 0.10% | 8.20% | 3.71% | \$ 0.1 | 0.85% | 0.16% | \$ | 30.0 | | \$ 6.3 | 2.6% | \$ 26.8 | 3.5% | 23.3% | \$ | 3.0 | 9.9% | 0.00% | 2.64% | 2.13% | 0.06% | 2.29% | 6.91% | 63.6% |
| The First National Bank of Frederick The First National Bank in Sioux Falls | | 0.65% | | 7.11% | 0.46% | | 0.85% | 0.36% | \$ | 1.939.6 | | \$ 1,353.2 | | \$ 1,545.6 | | 23.3% 87.6% | | 178.3 | 9.9% | 0.00% | 1.51% | | 0.14% | 2.29% | 5.59% | 75.3% |
| | Sioux Falls | | 0.10% | | | + | | | \$ | ., | | | | | | | | | | | | 2.68% | | | | |
| Sunrise Bank Dakota (S) | Onida | 0.60% | 2.67% | 6.72% | 31.97% | \$ 0.1 | 0.75% | 0.30% | , • | 63.6 | 0.270 | \$ 22.4 | 2.1% | \$ 57.1 | -1.6% | 39.3% | \$ | 5.9 | 9.3% | 1.17% | 3.06% | 2.86% | 0.31% | 1.83% | 6.27% | 72.6% |
| Security Savings Bank (S) | Canton | 0.59% | 0.31% | 6.00% | 3.07% | \$ 0.8 | | 0.42% | \$ | 513.6 | | \$ 401.7 | 2.5% | \$ 458.0 | -0.5% | 87.7% | \$ | 47.1 | 9.3% | 0.01% | 1.18% | 2.59% | 0.22% | 2.58% | 5.67% | 74.3% |
| BankWest, Incorporated | Pierre | 0.58% | -0.25% | 7.44% | -3.23% | \$ 2.6 | | -0.27% | \$ | 1,782.3 | | \$ 1,182.2 | | \$ 1,517.7 | | 77.9% | | 140.1 | 7.9% | 0.88% | 1.09% | 3.86% | -0.02% | 2.47% | 7.24% | 79.8% |
| Farmers State Bank | Parkston | 0.50% | -0.04% | 10.25% | -3.15% | \$ 0.3 | 0.65% | -0.03% | \$ | 239.1 | 0.4% | \$ 128.8 | 0.5% | \$ 222.7 | -1.7% | 57.8% | \$ | 13.5 | 5.7% | 0.00% | 1.07% | 2.62% | -0.03% | 2.12% | 7.21% | 74.5% |



South Dakota – Financial Performance for Q3 2024 (Continued)

| Profitability & Returns for Q3 2024 | | | | | | | | | | | | | Balar | ice She | et | | | | | Capita | al & Cre | edit Qua | lity | Per | forman | ce Ratio | s for Q3 | 2024 |
|--------------------------------------|-------------|----------------|----------------|-----------------|-----------------|-------|--------------------|-----------|----------|----------------|--------------|----------|----------------|--------------|----------|----------------|--------------|----------------|-----|--------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | RC | DAA | R | DAE | Net | P1 | PP ROAA | _ _ | Total Ass | ets | | Gross Lo | ans | | Total Depo | osits | | Tg. | Comm. | | | | N | IM | | | |
| | | | Δ vs. | | Δvs. | Incom | e | Δ vs. | | Balance | Δ vs. | E | Balance | Δvs. | В | Balance | Δvs. | Loans / | E | quity | TCE / | NPAs / | LLR / | | Δ vs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MN |) Cur | . Pr. Qtı | - | (\$MM) | Pr. Qtr. | | (\$MM) | Pr. Qtr. | (| (\$MM) | Pr. Qtr. | Deposits | (\$ | MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| 0.00% - 0.50% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BankStar Financial (S) | Elkton | 0.49% | -0.08% | 5.98% | -1.39% | \$ (| .4 0.73 | % -0.099 | \$ | 329.0 | 5.9% | \$ | 252.8 | 3.1% | \$ | 264.2 | 8.0% | 95.7% | \$ | 25.4 | 7.8% | 0.66% | 1.01% | 3.15% | -0.14% | 2.92% | 6.76% | 76.9% |
| Community Bank | Avon | 0.47% | -0.02% | 4.58% | -0.48% | \$ (| .1 0.66 | % -0.06% | \$ | 66.8 | -2.3% | \$ | 34.7 | 4.1% | \$ | 55.3 | -0.6% | 62.8% | \$ | 7.4 | 11.1% | 0.18% | 1.22% | 2.87% | 0.21% | 2.26% | 7.85% | 76.4% |
| Reliabank Dakota (S) | Estelline | 0.41% | -0.04% | 7.22% | -1.58% | \$ (| .8 0.45 | % -0.089 | \$ | 791.0 | 0.8% | \$ | 478.5 | -0.3% | \$ | 649.6 | 1.0% | 73.7% | \$ | 49.6 | 6.3% | 0.37% | 0.98% | 2.08% | 0.06% | 2.78% | 6.51% | 79.0% |
| Citizens State Bank of Arlington (S) | Arlington | 0.28% | -0.06% | 2.94% | -0.85% | \$ (| .1 0.29 | % -0.10% | \$ | 141.7 | -0.4% | \$ | 77.5 | 2.0% | \$ | 118.1 | -3.0% | 65.6% | \$ | 14.4 | 10.2% | 0.00% | 1.57% | 2.12% | -0.14% | 2.19% | 6.49% | 83.0% |
| Frontier Bank (S) | Sioux Falls | 0.25% | -0.29% | 3.86% | -4.88% | \$ (| .2 0.26 | % 0.03% | \$ | 336.4 | 3.2% | \$ | 204.3 | -0.5% | \$ | 292.4 | 3.1% | 69.9% | \$ | 21.9 | 6.5% | 0.22% | 1.19% | 2.13% | 0.08% | 2.90% | 5.89% | 86.3% |
| The Farmers State Bank of Turton (S) | Turton | 0.22% | 0.63% | 2.34% | 6.88% | \$ (| .0 0.23 | % 0.64% | \$ | 38.2 | 0.7% | \$ | 16.9 | 3.9% | \$ | 32.5 | 3.1% | 51.9% | \$ | 3.7 | 9.6% | 0.00% | 1.38% | 2.90% | 0.55% | 2.67% | 8.88% | 91.0% |
| CorTrust Bank National Association | Mitchell | 0.10% | -0.01% | 1.21% | -0.17% | \$ (| .4 0.54 | % 0.07% | \$ | 1,524.0 | -0.6% | \$ | 1,021.5 | -0.4% | \$ | 1,299.4 | 0.5% | 78.6% | \$ | 118.6 | 7.8% | 0.12% | 1.45% | 3.18% | -0.02% | 1.73% | 6.55% | 84.5% |
| Farmers State Bank of Canton | Canton | 0.04% | 0.10% | 0.50% | 1.22% | \$ (| .0 0.08 | % 0.16% | \$ | 64.2 | 2.7% | \$ | 41.3 | 1.5% | \$ | 55.1 | -1.0% | 75.0% | \$ | 5.7 | 8.9% | 0.00% | 0.60% | 2.88% | 0.27% | 2.02% | 5.84% | 94.9% |
| Below 0.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plains Commerce Bank (S) | Sioux Falls | -1.13% | -2.28% | -10.70% | -21.24% | \$ (| .5) -1.07 | % -2.72% | \$ | 1,240.1 | -1.6% | \$ | 1,039.0 | -1.5% | \$ | 1,013.8 | 6.2% | 102.5% | \$ | 121.9 | 9.9% | 1.52% | 1.08% | 2.99% | -0.06% | 3.30% | 6.51% | 113.3% |
| One American Bank | Sioux Falls | -1.21% | 1.39% | -18.21% | 19.38% | \$ (| .3) -0.95 | % 0.30% | \$ | 407.5 | -0.7% | \$ | 313.1 | -2.1% | \$ | 284.3 | -0.5% | 110.1% | \$ | 27.2 | 6.7% | 0.06% | 2.25% | 1.05% | -0.30% | 4.04% | 4.87% | 150.0% |
| Average Median | | 1.01% 1.07% | 0.14% 0.06% | 9.44% 10.32% | 0.73% -0.17% | | .0 1.65 .6 1.45 | | \$ \$ | 784.6 239.1 | 0.6% 0.4% | \$ \$ | 555.6 139.8 | 1.6% 1.3% | \$ \$ | 649.4 188.7 | 0.5% 0.1% | 74.3% 78.3% | \$ | 73.3 23.5 | 10.4% 9.5% | 0.35% 0.12% | 1.84% 1.29% | 3.76% 3.25% | 0.07% 0.06% | 2.15% 2.19% | 7.48% 7.32% | 65.1% 63.7% |



$Utah-Financial\ Performance\ for\ Q3\ 2024$

| Profitability & Returns for Q3 2024 | | | | | | | | | | | | | Balar | ice She | et | | | | | Capita | ıl & Cre | dit Qua | lity | Per | forman | ce Ratio | s for Q3 | 2024 |
|---|---------------------------|----------------|------------------|------------------|------------------|--------------------|-------|-----------------|----------|---------------------|--------------|-----------|---------------------|--------------|------------|------------------|--------------|----------------|----------|------------------|----------------|----------------|----------------|----------------|-----------------|----------------|-----------------|----------------|
| | | RC | DAA | RC | AE | Net | PTPP | ROAA | | Total Ass | ets | | Gross Lo | ans | То | otal Depo | sits | | Tg. | . Comm. | | | | N | IM | | | |
| | | | Δ vs. | | Δ vs. | Income | | Δ vs. | | Balance | Δ vs. | | Balance | Δ vs. | Bala | ance | Δ vs. | Loans / | E | quity | TCE/ | NPAs / | LLR / | | Δ vs. | Cost of | Yield on | Efficiency |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | | (\$MM) | Pr. Qtr. | | (\$MM) | Pr. Qtr. | (\$N | MM) | Pr. Qtr. | Deposits | (| \$MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Celtic Bank Corporation | Salt Lake City | 4.84% | -0.26% | 25.11% | -1.69% | \$ 39.9 | | 0.25% | \$ | 3,420.7 | 1.3% | \$ | 2,595.4 | 5.2% | \$ 2 | 2,400.7 | 6.0% | 108.1% | \$ | 646.6 | 18.9% | 1.36% | 1.88% | 7.22% | 0.93% | 3.64% | 12.40% | 32.7% |
| Capital Community Bank | Provo | 3.90% | -0.05% | 26.64% | -1.08% | \$ 9.3 | | 0.74% | \$ | 996.5 | 5.0% | \$ | 800.4 | 6.3% | \$ | | 4.8% | 95.1% | \$ | | 14.6% | 1.28% | 3.16% | 14.68% | 1.59% | 3.53% | 20.16% | 36.1% |
| WebBank | Salt Lake City | 3.34% | -0.49% | 20.32% | -4.59% | \$ 18.4 | | 0.19% | 2 | 2,172.1 | -2.5% | \$ | 1,691.6 | -1.1% | 2 | | -3.2% | 97.5% | 3 | 353.9 | 16.4% | 1.17% | 1.46% | 13.96% | -0.03% | 5.14% | 21.00% | 64.5% |
| FinWise Bank | Murray | 3.01% 2.55% | -0.30% | 14.66% | 0.55% | \$ 4.9 | | -0.16% | \$ | 671.5 | 10.6% | \$ | 514.7 95.5 | 7.6% | \$ | 518.8 127.3 | 12.7% | 99.2% 75.0% | \$ | 131.6 | 19.7% | 1.69% | 2.46% 1.21% | 9.60% 6.36% | -0.65% 0.30% | 3.40% | 14.26% | 58.1% 42.5% |
| Utah Independent Bank (S) Medallion Bank | Salina | 2.55% | -0.30% | 16.69% | 0.10% | \$ 0.9 \$ 15.5 | | 0.08% | 2 | 151.2 2.572.3 | 5.0% | \$ | 2.374.7 | 4.4% | 2 | | 5.0% | 112.4% | 2 | 306.9 | 11.9% | 0.49% | 3.82% | 8.61% | -0.01% | 1.66% | 9.63% 12.16% | 42.5% 23.3% |
| | Salt Lake City | | | | | \$ 15.5 | | 0.08% | D | | | 2 | , - | | | | | | 2 | | | | | | -0.01% | 3.70% | | |
| Cache Valley Bank Prime Alliance Bank (S) | Logan Woods Cross | 2.06% 1.70% | 0.21% | 18.42% | 2.13% | \$ 15.6 | 2.74% | 0.09% | 2 | 3,136.1 787.1 | 7.3% 5.5% | \$ | 2,426.0 599.5 | 1.2% | 2 . | 2,769.5 704.0 | 8.0% 5.4% | 87.6% 85.2% | 2 | 343.2 80.1 | 10.9% | 0.25% | 1.29% 3.49% | 4.37% 4.03% | 0.14% | 4.51% | 7.27% 9.17% | 38.0% 20.2% |
| Brighton Bank (S) | Salt Lake City | 1.69% | -U.12% | 17.33% | -5.01% | \$ 1.3 | | -0.58% | 9 | 308.9 | 6.2% | \$ | 196.2 | 1.6% | \$ | 266.6 | 6.4% | 73.6% | 4 | 29.6 | 9.6% | 1.22% | 1.36% | 4.03% | -0.10% | 1.22% | 7.51% | 56.5% |
| Central Bank | Provo | 1.50% | 0.09% | 11.93% | 0.18% | \$ 1.3 | 2.11% | 0.45% | 4 | 2.016.9 | 1.8% | Φ. | 1.285.5 | 4.5% | ē . | | 0.6% | 84.5% | Φ | 261.1 | 13.0% | 0.10% | 2.96% | 4.73% | 0.28% | 1.69% | 8.69% | 50.8% |
| Home Savings Bank | Salt Lake City | 1.40% | 0.48% | 9.59% | 3.56% | \$ 0.4 | | 0.43% | 4 | 126.0 | -2.6% | 4 | 1,203.3 | -3.3% | ¢ | | 5.0% | 118.5% | 4 | 17.8 | 14.2% | 0.00% | 0.93% | 3.47% | -0.06% | 4.50% | 7.46% | 61.9% |
| BOU Bancorp, Inc. | Ogden | 1.29% | 0.00% | 10.44% | 0.05% | \$ 10.6 | | 0.06% | \$ | 3.748.9 | 14.2% | 4 | 2.582.5 | 3.8% | \$. | | 17.0% | 85.4% | 4 | 396.0 | 10.6% | 0.00% | 1.26% | 3.28% | 0.14% | 2.36% | 6.21% | 56.8% |
| Grand Valley Bank | Heber City | 1.15% | -0.00% | 15.66% | -4.82% | \$ 10.0 | 1.49% | -0.34% | \$ | 584.8 | 2.7% | 4 | 278.3 | -2.0% | \$ | 535.3 | 1.8% | 52.0% | 4 | 46.2 | 7.9% | 0.01% | 1.89% | 3.51% | 0.04% | 1.79% | 7.76% | 57.7% |
| 0.50% - 1.00% ROAA Banks State Bank of Southern Utah Zions Bancorporation, N.A. | Cedar City Salt Lake City | 0.99% | 0.20% | 10.99% | 1.84% | \$ 6.3 \$ 214.7 | 1.29% | -0.06% 0.10% | \$ | 2,554.3 87.032.5 | 1.9% | \$ | 1,652.7 58.981.5 | 3.7% | | 2,098.4 | 3.3% | 78.8% 77.7% | \$ | 236.1 4,892.6 | 9.3% | 0.31% | 1.22% | 3.00% 2.95% | 0.17% | 2.18% | 7.11% 6.19% | 61.3% |
| Holladay Bank and Trust | Holladay | 0.88% | -0.23% | 5.10% | -1.22% | \$ 0.1 | 1.14% | -0.77% | \$ | 64.6 | 4.8% | \$ | 42.4 | 1.1% | \$ | 52.7 | 5.8% | 80.4% | \$ | 11.2 | 17.4% | 0.37% | 1.54% | 4.85% | -0.57% | 2.85% | 8.42% | 76.8% |
| Continental Bank (S) | Salt Lake City | 0.66% | -0.03% | 4.18% | -0.14% | \$ 0.3 | 0.84% | -0.04% | \$ | 171.4 | -1.7% | \$ | 143.3 | -1.5% | \$ | 123.5 | 2.8% | 116.1% | \$ | 27.5 | 16.1% | 2.03% | 2.68% | 6.31% | 0.54% | 1.92% | 8.75% | 86.7% |
| First Utah Bank | Salt Lake City | 0.61% | -0.59% | 6.38% | -6.15% | \$ 1.2 | 1.51% | -0.54% | \$ | 789.0 | 4.8% | \$ | 593.5 | 5.8% | \$ | | 10.1% | 86.2% | \$ | 72.8 | 9.2% | 1.22% | 1.20% | 4.65% | 0.03% | 2.81% | 8.63% | 69.0% |
| Average Median | | 1.95% 1.59% | -0.10% -0.05% | 14.59% 15.16% | -1.13% -0.56% | \$ 19.6 \$ 5.6 | | -0.02% 0.03% | \$ \$ | 6,183.6 892.8 | 3.8% 4.8% | \$ | 4,275.7 699.9 | 2.2% 1.6% | \$ 5 \$ | 5,306.8 772.7 | 5.4% 5.0% | 89.6% 85.8% | \$ \$ | 445.6 138.4 | 12.8% 12.5% | 0.85% 0.95% | 1.94% 1.50% | 6.11% 4.69% | 0.15% 0.06% | 2.88% 2.77% | 10.15% 8.66% | 53.1% 57.2% |



Washington – Financial Performance for Q3 2024

| Profitability & Returns for Q3 2024 | | | | | | | | | | Balance Sheet | | | | | | | | | l & Cre | dit Qua | litv | Performance Ratios for Q3 2024 | | | | | |
|--|---------------------|---------|----------|------------------|----------|--------------------|----------------|----------|-----|--------------------|----------|-----------------------|----------|--------------------------|--------------|-----------------|-----------|----------------|---------------|---------|----------------|--------------------------------|----------|----------------|-----------------|-------------|--|
| | | | | | | | | | | | | | | | | | | , | | | | | | | | | |
| | | | ROAA | | ROAE | | PTPP | PP ROAA | | Total Assets | | Gross Loans | | Total Deposits | | | Tg. Comm. | | | | | N | м | | | | |
| | | | Δ vs. | | Δvs. | Income | | Δ vs. | В | Balance | Δ vs. | Balance | Δ vs. | Balance | Δ vs. | Loans / | Equ | iity | TCE/ | NPAs / | LLR / | | Δ vs. | Cost of | Yield on | Efficiency | |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | | (\$MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | Deposits | (\$M | IM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Security State Bank (S) | Centralia | 2.34% | -0.45% | 14.70% | -3.22% | \$ 3.6 | 2.95% | -0.57% | \$ | 619.4 | | \$ 231.9 | | \$ 514.8 | | 45.1% | \$ | 97.1 | 15.7% | 0.00% | 3.02% | 5.00% | -0.83% | 0.79% | 6.41% | 43.0% | |
| State Bank Northwest (S) | Spokane Valley | 2.04% | 0.05% | 16.21% | 0.12% | \$ 1.1 | 2.58% | 0.06% | \$ | 229.2 | 0.7 70 | \$ 170.4 | | \$ 194.9 | | 87.4% | \$ | 28.1 | 12.3% | 0.00% | 0.84% | 6.63% | 0.02% | 0.48% | 7.47% | 60.8% | |
| Washington Business Bank | Olympia | 1.97% | 0.63% | 11.49% | 2.96% | \$ 0.5 | 1.96% | 0.03% | \$ | 93.2 | | \$ 81.3 | | \$ 67.7 | | 120.0% | \$ | 17.1 | 18.4% | 0.00% | 0.72% | 4.65% | -0.03% | 1.97% | 6.67% | 58.0% | |
| Sound Banking Company (S) | Lakewood | 1.81% | 0.08% | 16.23% | 2.66% | \$ 0.2 | 2.29% 1.60% | 0.10% | \$ | 50.4 | | \$ 38.5 \$ 2.544.4 | | \$ 44.5 \$ 2.446.1 | | 86.4% | | | 11.3% | 0.00% | 1.65% | 5.78% | -0.35% | 1.99% | 8.12% | 59.1% | |
| 1st Security Bank of Washington Coastal Financial Corporation | Mountlake Terrace | 1.44% | 0.17% | 13.07% 16.76% | 1.34% | \$ 10.8 \$ 13.5 | 8.68% | | \$ | 2,970.0 4,065.8 | | \$ 3,426.4 | | \$ 2,446.1 \$ 3,627.3 | 1.8% | 104.0% 94.5% | | 313.2 331.9 | 10.6% 8.2% | 0.41% | 1.23% 4.97% | 4.45% 7.47% | 0.12% | 2.23% 3.61% | 6.91% 11.43% | 65.2% NA | |
| | Everett | | | | | \$ 7.2 | | 0.65% | \$ | | | \$ 998.1 | | | | | | | | 0.87% | | 3.23% | | | 5.27% | 54.5% | |
| Cashmere Valley Bank Timberland Bank | Cashmere Hoguiam | 1.34% | 0.08% | 12.75% 10.47% | 0.31% | \$ 6.3 | 1.81% | 0.14% | \$ | 2,112.8 1.922.9 | | \$ 1,439.0 | | \$ 1,825.0 \$ 1.649.1 | 3.0% 1.2% | 54.7% 87.3% | | 221.8 227.9 | 10.6% | 0.72% | 1.32% | 3.23% | 0.16% | 1.68% | 5.27% | 54.5% | |
| Mountain Pacific Bank | Everett | 1.32% | 0.03% | 12.56% | 1.76% | \$ 2.5 | 1.92% | 0.10% | \$ | 777.7 | | \$ 628.5 | | \$ 622.3 | 13.7% | 101.0% | \$ | 79.7 | 10.3% | 0.20% | 1.80% | 3.95% | -0.08% | 2.92% | 7.01% | 58.1% | |
| Portage Bank | Bellevue | 1.30% | -0.30% | 13.20% | -2.57% | \$ 0.2 | 3.29% | 0.13% | \$ | 75.4 | | \$ 60.1 | | \$ 61.0 | | 98.5% | S | 7.8 | 10.3% | 0.60% | 1.63% | 5.35% | 0.23% | 3.30% | 9.11% | 51.3% | |
| Columbia Banking System, Inc. | Tacoma | 1.12% | 0.20% | 11.42% | 1.63% | \$ 146.2 | 1.70% | 0.23% | S | 51,908.6 | | \$ 37,569.6 | | \$ 41.514.7 | | 90.5% | \$ 3, | | 7.4% | 0.43% | 1.12% | 3.59% | 0.23% | 2.00% | 6.26% | 48.5% | |
| Banner Corporation | Walla Walla | 1.11% | 0.12% | 10.45% | 0.81% | \$ 45.2 | 1.42% | 0.23% | \$ | 16,188.7 | | \$ 11,303.4 | | \$ 13,538.1 | 3.5% | 83.5% | \$ 1, | | 9.0% | 0.45% | 1.37% | 3.65% | 0.01% | 1.62% | 6.04% | 60.9% | |
| RiverBank | Spokane | 1.11% | 0.12% | 12.53% | 6.63% | \$ 0.7 | 1.42% | 0.40% | \$ | 262.2 | | \$ 209.4 | | \$ 236.3 | | 88.6% | \$ 1, | 24.0 | 9.2% | 0.44% | 1.15% | 4.22% | 0.05% | 2.26% | 6.82% | 67.3% | |
| Bank of the Pacific | Aberdeen | 1.02% | | 9.02% | 1.47% | | 1.25% | 0.15% | . • | 1.158.9 | | \$ 699.1 | | | 2.6% | 69.1% | S | | 10.5% | | 1.27% | | 0.11% | 1.07% | 6.03% | 72.3% | |
| Bank of the Facilic | Aberdeen | 1.02 /6 | 0.1076 | 7.02/0 | 1.47 /0 | φ 2.7 | 1.2370 | 0.1376 | 3 | 1,130.7 | 3.2 /6 | р 077.1 | -1.270 | φ 1,011.7 | 2.076 | 07.176 | 3 | 120.1 | 10.576 | 0.1076 | 1.27/0 | 4.2370 | 0.1176 | 1.07 /6 | 0.0376 | 12.570 | |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Peoples Bank | Bellingham | 0.88% | 0.27% | 7.30% | 2.24% | \$ 5.3 | 1.03% | 0.23% | \$ | 2,422.7 | | \$ 1,939.2 | | \$ 2,110.3 | | 91.9% | | 293.0 | 12.1% | 0.15% | 1.49% | 3.72% | 0.14% | 1.61% | 5.62% | 75.5% | |
| WaFd, Inc. | Seattle | 0.87% | 0.00% | 8.14% | -2.56% | \$ 61.1 | 1.15% | 0.02% | \$ | 28,060.3 | | \$ 21,125.3 | | \$ 21,498.7 | | 98.3% | \$ 2, | 251.9 | 8.2% | 0.55% | 0.96% | 2.65% | 0.04% | 3.12% | 5.78% | 54.8% | |
| Farmers State Bank | Winthrop | 0.83% | 0.17% | 8.62% | 1.38% | \$ 0.1 | 1.09% | 0.26% | \$ | 53.8 | 0.070 | \$ 4.0 | | \$ 48.6 | | 8.2% | \$ | 5.1 | 9.4% | 0.20% | 5.26% | 2.92% | 0.53% | 0.35% | 7.41% | 62.7% | |
| Twin City Bank | Longview | 0.82% | 0.13% | 10.62% | 1.61% | \$ 0.2 | 1.03% | 0.17% | \$ | 74.0 | 4.2% | \$ 45.3 | | \$ 67.3 | | 67.2% | \$ | 6.1 | 8.3% | 0.80% | 1.19% | 4.27% | 0.23% | 0.32% | 6.11% | 79.1% | |
| Community First Bank (S) | Kennewick | 0.74% | 0.13% | 10.75% | 1.29% | \$ 1.2 | 1.15% | 0.08% | \$ | 652.8 | 3.2% | \$ 363.9 | | \$ 603.5 | | 60.3% | \$ | 44.0 | 6.8% | 0.04% | 1.10% | 2.96% | 0.08% | 1.72% | 5.71% | 76.1% | |
| Heritage Financial Corporation | Olympia | 0.63% | -0.16% | 5.33% | -1.38% | \$ 11.4 | 1.23% | 0.17% | \$ | 7,153.4 | | \$ 4,679.5 | | \$ 5,708.5 | | 82.0% | \$ | 630.0 | 9.1% | 0.77% | 1.10% | 3.27% | 0.08% | 1.43% | 5.57% | 62.6% | |
| Commencement Bank | Tacoma | 0.62% | 0.09% | 7.65% | 1.30% | \$ 1.0 | 0.74% | 0.07% | \$ | 627.0 | 5.1% | \$ 465.9 | | \$ 568.4 | 6.2% | 82.0% | \$ | 51.0 | 8.2% | 0.00% | 1.19% | 3.28% | -0.03% | 1.95% | 5.83% | 77.4% | |
| Yakima Federal S&L Association | Yakima | 0.60% | 0.05% | 2.40% | 0.19% | \$ 3.1 | 0.68% | 0.03% | \$ | 2,076.9 | | \$ 808.7 | | \$ 1,423.7 | | 56.8% | 1 | | 25.2% | 0.06% | 0.52% | 1.69% | 0.02% | 2.36% | 4.83% | 62.9% | |
| Pacific Crest Savings Bank (S) | Lynnwood | 0.55% | 0.12% | 5.16% | 1.10% | \$ 0.4 | 0.62% | 0.15% | \$ | 323.1 | 0.070 | \$ 229.5 | | \$ 249.5 | | 92.0% | \$ | 33.9 | 10.5% | 0.53% | 1.55% | 2.08% | 0.08% | 4.12% | 5.96% | 68.2% | |
| SaviBank | Burlington | 0.53% | 0.12% | 6.58% | 1.30% | \$ 0.8 | 0.70% | 0.03% | \$ | 622.3 | 0.170 | \$ 509.5 | | \$ 517.7 | | 98.4% | \$ | 49.5 | 8.0% | 0.44% | 1.18% | 3.51% | 0.04% | 2.33% | 6.12% | 81.1% | |
| Sound Community Bank | Seattle | 0.53% | 0.12% | 5.10% | 1.13% | \$ 1.4 | 0.70% | 0.18% | \$ | 1,101.1 | | \$ 901.8 | | \$ 935.0 | | 96.5% | | 112.4 | 10.2% | 0.90% | 0.95% | 3.06% | 0.09% | 2.76% | 5.72% | 79.2% | |
| Riverview Bank | Vancouver | 0.52% | 0.15% | 4.60% | 1.30% | \$ 2.0 | 0.67% | 0.22% | \$ | 1,545.7 | 0.6% | \$ 1,061.0 | 1.5% | \$ 1,246.8 | 1.4% | 85.1% | \$ | 150.1 | 9.9% | 0.16% | 1.46% | 2.63% | 0.02% | 1.25% | 4.84% | 80.2% | |
| 0.00% - 0.50% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baker Boyer National Bank | Walla Walla | 0.47% | 0.53% | 6.56% | 7.39% | \$ 0.8 | 0.59% | 0.57% | s | 677.2 | -1.3% | \$ 391.8 | 1.7% | \$ 590.4 | -0.5% | 66.4% | s | 53.0 | 7.8% | 0.16% | 0.90% | 3.01% | 0.16% | 0.78% | 5.80% | 87.1% | |
| W.T.B. Financial Corporation | Spokane | 0.44% | 0.01% | 5.16% | 0.01% | \$ 11.9 | 0.69% | 0.36% | S | 11.061.9 | | \$ 6.940.4 | | \$ 8.642.4 | | 80.3% | S | 921.3 | 8.3% | 0.29% | 2.24% | 2.64% | 0.18% | 1.66% | 5.94% | 78.1% | |
| Seattle Bank | Seattle | 0.35% | -0.06% | 3.53% | -0.37% | \$ 0.8 | 1.06% | -1.15% | S | 953.8 | | \$ 757.6 | | \$ 845.4 | | 89.6% | S | 95.8 | 10.0% | 5.06% | 3.79% | 4.26% | -0.65% | 4.08% | 8.62% | 74.0% | |
| Liberty Bank | Poulsbo | 0.22% | 0.02% | 2.28% | 0.17% | \$ 0.1 | 0.07% | 0.01% | S | 183.6 | | \$ 141.5 | | \$ 147.5 | | 95.9% | S | 17.6 | 9.6% | 0.13% | 0.83% | 2.53% | -0.11% | 2.45% | 5.40% | 96.7% | |
| Kitsap Bank | Port Orchard | 0.16% | -0.53% | 1.81% | -6.46% | \$ 0.7 | 0.68% | -0.07% | \$ | 1,685.6 | | \$ 887.0 | | \$ 1,362.1 | 0.7% | 65.1% | \$ | 140.4 | 8.4% | 0.37% | 1.11% | 3.17% | -0.02% | 1.07% | 5.82% | 79.5% | |
| Olympia Federal S&L Association | Olympia | 0.08% | 0.00% | 0.67% | -0.05% | \$ 0.2 | 0.05% | -0.06% | \$ | 979.3 | | \$ 830.5 | | \$ 681.2 | | 121.9% | | | 11.6% | | 0.60% | 1.95% | -0.25% | 1.96% | 4.54% | 97.6% | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Below 0.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First Financial Northwest Bank | Renton | -0.08% | -0.63% | -0.77% | -6.05% | \$ (0.3) | | -0.34% | \$ | 1,450.3 | 0.2% | \$ 1,142.4 | | \$ 1,181.1 | 7.5% | 96.7% | | 152.6 | 10.5% | 0.13% | 1.42% | 2.42% | -0.16% | 3.43% | 5.82% | 88.2% | |
| First Fed Bank | Port Angeles | -0.24% | | -2.95% | 0.44% | \$ (1.3) | | -1.48% | \$ | 2,241.0 | | \$ 1,732.9 | | \$ 1,718.9 | | 100.8% | 1 | 181.4 | 8.1% | 1.36% | 1.27% | 2.73% | -0.05% | 2.55% | 5.49% | 94.7% | |
| HomeStreet, Inc. | Seattle | -0.31% | | -4.54% | -0.73% | \$ (7.3) | | -0.07% | \$ | 9,201.3 | | \$ 7,379.6 | | \$ 6,433.6 | | 114.7% | | 530.5 | 5.8% | 0.49% | 0.52% | 1.32% | -0.03% | 2.78% | 4.66% | 119.2% | |
| Lamont Bank of St. John | Saint John | -1.00% | | -12.40% | | \$ (0.2) | | -1.59% | \$ | 71.8 | | \$ 48.5 | | \$ 56.9 | | 85.3% | \$ | 6.1 | 8.6% | 2.81% | 3.36% | 2.18% | -0.65% | 2.51% | 7.17% | 117.7% | |
| Connect Community Bank | Raymond | -2.65% | | -39.59% | | \$ (0.5) | | -0.87% | \$ | 71.8 | | \$ 59.2 | | \$ 61.1 | | 96.9% | \$ | 4.7 | 6.5% | 0.00% | 1.04% | 2.43% | 0.20% | 1.79% | 4.73% | 194.5% | |
| UniBank | Lynnwood | -10.31% | -9.76% | -111.08% | -105.81% | \$ (14.9) | 0.37% | -0.92% | \$ | 569.5 | -0.5% | \$ 439.2 | -4.3% | \$ 468.5 | 3.7% | 93.8% | \$ | 46.6 | 8.2% | 0.13% | 6.59% | 2.47% | -0.77% | 3.62% | 6.21% | 84.5% | |
| Average | | 0.42% | -0.29% | 2.94% | -3.55% | \$ 8.4 | 1.21% | -0.04% | s | 4,113.0 | 1.8% | \$ 2,954.9 | 0.6% | \$ 3,276.9 | 3.3% | 85.2% | \$: | 343.0 | 10.1% | 0.55% | 1.71% | 3.50% | -0.02% | 2.10% | 6.29% | 76.4% | |
| Median | | 0.69% | 0.08% | 7.48% | | \$ 0.9 | | 0.09% | \$ | 966.6 | | \$ 728.3 | | | 2.6% | 89.1% | | 104.7 | 9.5% | 0.28% | 1.22% | 3.25% | 0.04% | | 5.95% | 74.0% | |



Wyoming – Financial Performance for Q3 2024

| Profitability & Returns for Q3 2024 | | | | | | | | | | Balance Sheet | | | | | | | | | | al & Cre | edit Qua | lity | Performance Ratios for Q3 2024 | | | | | |
|-------------------------------------|---------------|--------|----------|---------|----------|---------|-----------|----------|--------------|---------------|-------------|---------|----------|----------------|---------|----------|-----------|-----|------|----------|----------|---------|--------------------------------|----------|----------|----------|------------|--|
| | | ROAA | | RC | ROAE Net | | PTPP ROAA | | Total Assets | | Gross Loans | | | Total Deposits | | | Tg. Comm. | | | | | NIM | | | | | | |
| | | | Δ vs. | | Δvs. | Income | | Δ vs. | Bala | ance | Δ vs. | Balance | Δvs. | В | Balance | Δ vs. | Loans / | Ec | uity | TCE / | NPAs / | LLR / | | Δvs. | Cost of | Yield on | Efficiency | |
| Name | City | Curr. | Pr. Qtr. | Curr. | Pr. Qtr. | (\$MM) | Curr. | Pr. Qtr. | (\$1 | MM) | Pr. Qtr. | (\$MM) | Pr. Qtr. | (| (\$MM) | Pr. Qtr. | Deposits | (\$ | MM) | TA | Assets | Loans | Curr. | Pr. Qtr. | Deposits | Loans | Ratio | |
| Above 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Jonah Bank of Wyoming | Casper | 1.84% | 0.26% | 20.00% | 1.96% | \$ 2.4 | 2.37% | 0.35% | • | 528.1 | 6.0% | \$ 344. | 5 4.2% | \$ | 473.6 | 5.6% | 72.7% | • | 49.3 | 9.3% | 0.08% | 1.70% | 4.50% | 0.22% | 1.39% | 6.66% | 53.7% | |
| The Bank of Star Valley (S) | Afton | 1.60% | -0.05% | 16.08% | -0.49% | \$ 1.6 | 2.16% | 0.12% | \$ | 409.2 | 4.7% | \$ 217. | | \$ | 354.2 | 6.7% | 61.5% | \$ | | 10.2% | | 1.38% | 3.54% | 0.15% | 2.07% | 7.44% | 42.0% | |
| Wyoming Bank & Trust (S) | Cheyenne | 1.55% | -0.20% | 19.06% | -3.82% | \$ 1.3 | 1.83% | -0.25% | \$ | 333.1 | | \$ 124. | | \$ | 297.2 | 10.2% | 41.9% | \$ | 27.2 | | 0.00% | 1.80% | 2.47% | -0.15% | 2.65% | 7.00% | 81.9% | |
| The Converse County Bank (S) | Douglas | 1.43% | -0.17% | 14.84% | -2.43% | \$ 3.3 | 1.68% | -0.24% | • | 921.9 | -1.5% | | | - | 825.1 | -2.3% | 32.9% | • | | | | 1.38% | 2.61% | -0.09% | 2.54% | 6.08% | 41.7% | |
| Sundance State Bank | Sundance | 1.33% | -0.11% | 12.40% | -2.23% | \$ 0.8 | 1.63% | -0.24% | \$ | 251.7 | | \$ 156. | | | 211.3 | -0.4% | 74.1% | \$ | 27.4 | 10.0% | 0.54% | 1.93% | 3.45% | 0.04% | 2.09% | 7.06% | 54.6% | |
| Platte Valley Bank | Torrington | 1.29% | 0.44% | 14.51% | 4.84% | \$ 2.3 | 1.95% | 0.05% | \$ | 719.4 | 2.5% | | | | 614.2 | | 98.4% | \$ | | | 0.41% | 1.67% | 4.38% | -0.14% | 2.46% | 7.22% | 58.2% | |
| Farmers State Bank | Pine Bluffs | 1.20% | -0.10% | 11.27% | -1.65% | \$ 0.1 | 1.50% | -0.19% | \$ | 30.3 | | \$ 16. | | \$ | 26.8 | 3.4% | 60.8% | 6 | 3.2 | | 0.00% | 1.22% | 4.76% | -0.08% | 0.68% | 6.04% | 68.1% | |
| Bank of Commerce | Rawlins | 1.12% | 0.03% | 12.65% | -0.60% | \$ 0.6 | 1.34% | 0.04% | S | 196.6 | | \$ 103. | | \$ | 176.9 | 1.1% | 58.2% | \$ | 18.7 | 9.5% | 0.00% | 1.74% | 3.81% | 0.11% | 1.41% | 7.07% | 64.6% | |
| Central Bank and Trust (S) | Lander | 1.08% | 0.23% | 13.62% | 2.58% | \$ 0.5 | | 0.17% | \$ | 199.7 | | | 1 -1.2% | \$ | 183.4 | -0.2% | 61.8% | \$ | 16.1 | 8.0% | 0.11% | 0.71% | 3.70% | | 0.55% | 6.45% | 66.6% | |
| Contra Bank and Trast (5) | Larraci | 1.0070 | 0.2070 | 10.0270 | 2.0070 | Ψ 0.5 | 1.0270 | 0.1770 | 1 | | 0.170 | Ψ | | Ψ | 100.1 | 0.270 | 01.070 | 1 | | 0.070 | 0.1170 | 0.7 170 | 0.7070 | 0.2070 | 0.0070 | 0.1070 | 00.070 | |
| 0.50% - 1.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Buffalo Federal Bank | Buffalo | 0.98% | 0.12% | 12.44% | 0.81% | \$ 0.5 | 1.22% | 0.02% | \$ | 188.4 | 2.6% | \$ 137. | -0.8% | \$ | 163.1 | 2.0% | 84.3% | \$ | 15.5 | 8.2% | 0.71% | 1.86% | 3.80% | 0.10% | 2.05% | 6.63% | 69.5% | |
| Cowboy State Bank (S) | Ranchester | 0.90% | 0.03% | 7.48% | 0.14% | \$ 0.1 | 1.04% | -0.07% | \$ | 50.3 | 6.2% | \$ 34. | 9.1% | \$ | 44.3 | 6.0% | 76.8% | \$ | 6.0 | 11.9% | 3.82% | 1.42% | 6.19% | -0.14% | 0.81% | 7.42% | 82.0% | |
| RSNB Bank (S) | Rock Springs | 0.87% | 0.10% | 21.18% | -3.14% | \$ 0.9 | 0.85% | -0.04% | \$ | 375.0 | 0.1% | \$ 135. | 3 -2.0% | \$ | 338.2 | -0.1% | 40.2% | \$ | 19.9 | 5.3% | 0.10% | 1.01% | 2.46% | 0.06% | 1.28% | 7.13% | 67.0% | |
| First National Bank of Gillette (S) | Gillette | 0.86% | 0.01% | 9.43% | -0.72% | \$ 1.3 | 1.13% | -0.08% | \$ | 579.0 | 1.2% | \$ 145. | 9 -0.5% | \$ | 515.9 | -0.1% | 28.3% | \$ | 60.6 | 10.5% | 0.06% | 1.61% | 2.48% | -0.09% | 1.47% | 7.51% | 57.7% | |
| First Northern Bank of Wyoming (S) | Buffalo | 0.85% | -0.12% | 12.13% | -2.66% | \$ 1.8 | 1.11% | -0.08% | \$ | 845.5 | 5.9% | \$ 496. | 0.2% | \$ | 759.6 | 7.6% | 65.4% | \$ | 57.4 | 6.8% | 0.16% | 1.12% | 3.66% | 0.03% | 2.24% | 7.23% | 71.7% | |
| Wyoming Community Bank (S) | Riverton | 0.74% | 0.12% | 10.61% | 1.23% | \$ 0.4 | 0.93% | 0.22% | \$ | 234.9 | 0.2% | \$ 139. | 3 4.8% | \$ | 207.3 | 0.1% | 67.2% | \$ | 17.9 | 7.6% | 0.01% | 1.31% | 3.51% | 0.24% | 2.07% | 7.31% | 74.4% | |
| Hilltop National Bank (S) | Casper | 0.66% | -0.62% | 8.48% | -10.89% | \$ 1.8 | 1.64% | -0.06% | \$ | 1,074.3 | 10.5% | \$ 498. | 2 2.7% | \$ | 975.8 | 9.3% | 51.1% | \$ | 91.4 | 8.5% | 0.08% | 1.14% | 3.00% | 0.00% | 0.90% | 5.77% | 59.4% | |
| Big Horn Federal Savings Bank | Greybull | 0.65% | -0.12% | 6.28% | -1.16% | \$ 0.6 | 0.80% | -0.19% | \$ | 371.1 | 5.1% | \$ 149. | 1 3.4% | \$ | 308.5 | 3.6% | 48.4% | \$ | 37.5 | 10.1% | 0.27% | 1.32% | 2.74% | -0.04% | 1.57% | 6.28% | 73.5% | |
| 0.00% - 0.50% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Security State Bank | Basin | 0.23% | -0.27% | 3.20% | -4.40% | \$ 0.3 | 0.26% | -0.34% | • | 443.1 | 1.1% | \$ 215. | 3 7.2% | \$ | 361.1 | 0.9% | 59.8% | • | 34.8 | 7.9% | 0.00% | 1.42% | 2.38% | 0.14% | 1.80% | 6.53% | 87.9% | |
| State Bank | Green River | 0.14% | -0.02% | 1.13% | -0.05% | \$ 0.0 | 0.76% | 0.18% | S | 77.0 | | \$ 62. | | \$ | 66.9 | 9.1% | 92.7% | \$ | 9.2 | | 0.00% | 1.17% | 4.19% | 0.09% | 2.50% | 6.94% | 81.2% | |
| RNB State Bank (S) | Rawlins | 0.14% | -0.15% | 2.60% | -3.36% | \$ 0.1 | 0.42% | 0.11% | \$ | 254.6 | | \$ 152. | | \$ | 238.4 | -0.4% | 63.9% | \$ | 15.2 | | 0.06% | 1.44% | 3.35% | 0.08% | 1.43% | 6.02% | 86.8% | |
| First Federal Bank & Trust | Sheridan | 0.05% | -0.18% | 0.53% | -1.93% | \$ 0.1 | 0.08% | -0.38% | \$ | 620.7 | | \$ 485. | | \$ | 556.0 | 2.8% | 87.3% | \$ | 61.0 | | 2.15% | 1.29% | 2.39% | 0.11% | 3.21% | 5.65% | 96.4% | |
| Uinta Bank | Mountain View | 0.05% | -0.03% | 1.11% | -1.49% | \$ 0.0 | | -0.04% | s | 225.5 | | \$ 74. | | \$ | 207.4 | -6.0% | 35.8% | Š | 11.9 | 5.3% | 0.26% | 1.05% | 1.11% | -0.01% | | 6.48% | 94.1% | |
| Ointa Bank | mountain view | 0.0070 | 0.0070 | 1.1170 | 1.1770 | ψ 0.0 | 0.0170 | 0.0 170 | 1 | 220.0 | 1.070 | Ψ , | 1.070 | Ψ | 207.1 | 0.070 | 00.070 | 1 | | 0.070 | 0.2070 | 1.0070 | | 0.0170 | 2.7070 | 0.1070 | ,, | |
| Below 0.00% ROAA Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cheyenne State Bank | Cheyenne | -0.31% | -0.75% | -1.86% | -4.62% | \$ (0.0 | -0.31% | -0.02% | \$ | 39.6 | -4.3% | \$ 25. | 2 -4.7% | \$ | 32.7 | -5.3% | 77.0% | \$ | 6.9 | 17.4% | 0.00% | 1.82% | 4.32% | 0.16% | 1.88% | 6.61% | 107.4% | |
| Summit National Bank | Hulett | -2.77% | 0.89% | -36.20% | 9.38% | \$ (0.6 | -3.06% | 0.59% | \$ | 96.7 | 3.2% | \$ 46. | 7 -2.1% | \$ | 88.8 | 3.8% | 52.6% | \$ | 6.9 | 7.1% | 0.13% | 1.84% | 2.99% | 0.15% | 1.88% | 6.04% | 184.0% | |
| Average | | 0.69% | -0.03% | 8.04% | -1.03% | \$ 0.8 | 0.95% | -0.01% | \$ | 377.7 | 2.8% | \$ 197. | 9 1.5% | \$ | 334.4 | 2.5% | 62.2% | \$ | 33.0 | 9.2% | 0.40% | 1.43% | 3.41% | 0.05% | 1.83% | 6.69% | 76.0% | |
| Median | | 0.86% | -0.04% | 10.94% | -1.33% | \$ 0.5 | 1.12% | -0.04% | \$ | 293.8 | 2.3% | \$ 142. | 5 0.4% | \$ | 267.8 | 2.4% | 61.7% | \$ | 23.5 | 9.1% | 0.11% | 1.40% | 3.48% | 0.07% | 1.88% | 6.65% | 70.6% | |





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