



**D|A|DAVIDSON**  
INVESTMENT BANKING

**BANK FINANCIAL  
PERFORMANCE REPORT**

*Western U.S. | Q3 2024*



THE **1935** OF ADVICE

## BANK FINANCIAL PERFORMANCE BY STATE

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

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# Full-Service Platform of Financial Solutions for Banks & Thrifts

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

Research coverage of 100+ Community and Regional Banks & Thrifts

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

- Full fixed income suite
- Brokered CDs
- Loan Sales

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



- M&A advisory
- Branch divestitures
- Fairness opinions

- IPOs
- Follow-Ons
- Equity and debt capital

Private offerings of equity and debt capital

Active coverage and market making for 650+ publicly traded banks

## FIG GROUP HIGHLIGHTS

**\$18.5B**

Total Transaction Value Since 2014

**272**

M&A & Capital Offerings Since 2014

**120+**

Banks and FinTechs Covered Under Institutional Research

**5**

Equity Research Analysts

**80+**

Employees Dedicated to FIG



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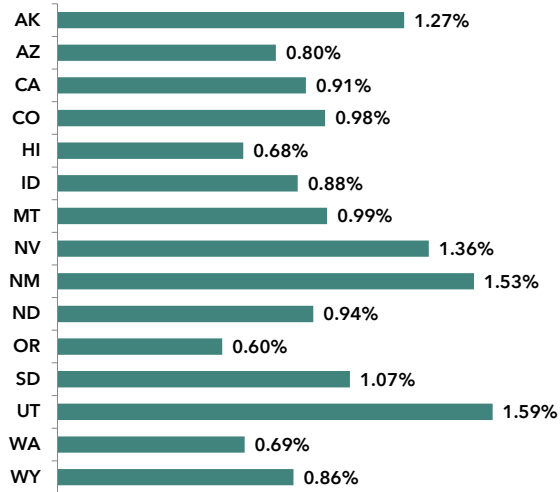
## Data Sourcing and Notes

- All data sourced from S&P Capital IQ Pro; all dollars are in thousands
- Data from top level financial information (consolidated bank holding company data, or bank-level or savings institutions level data); from regulatory data sources (i.e. FFIEC call report or FR Y-9/FR Y-6 filings)
- All financial data as of 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

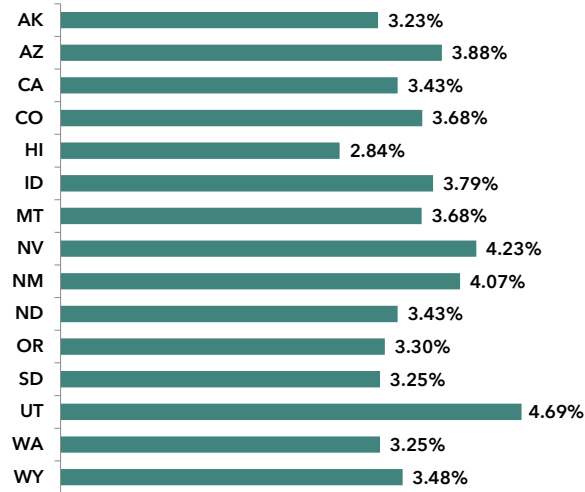


# Western U.S. – Median Values by State for Q3 2024

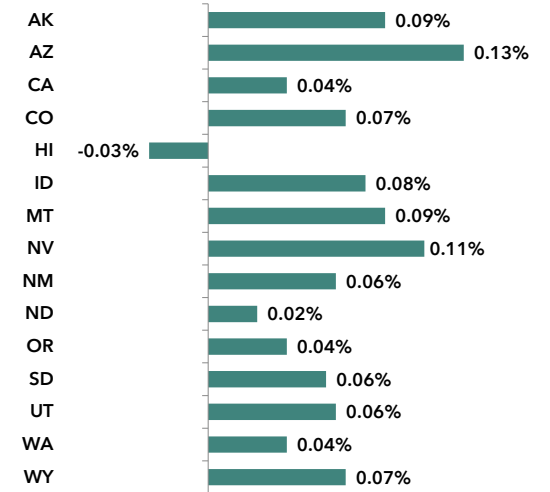
### Return on Average Assets



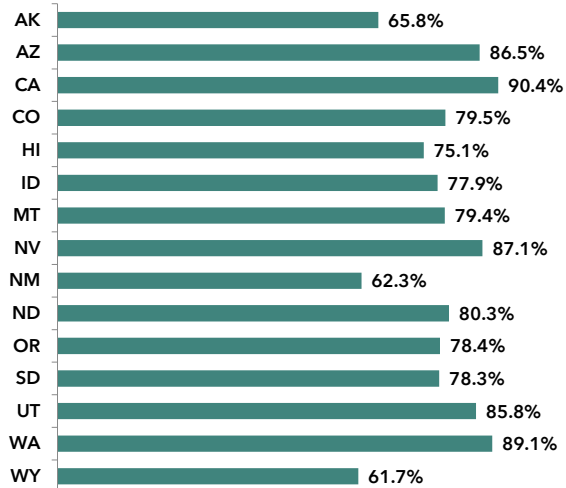
### Net Interest Margin



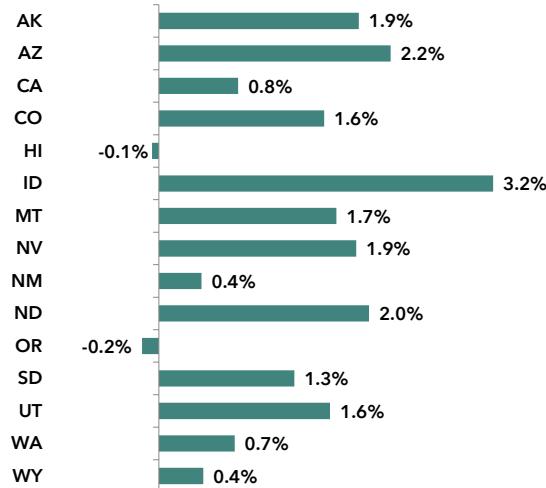
### Change in NIM (bps) vs. Prior Quarter



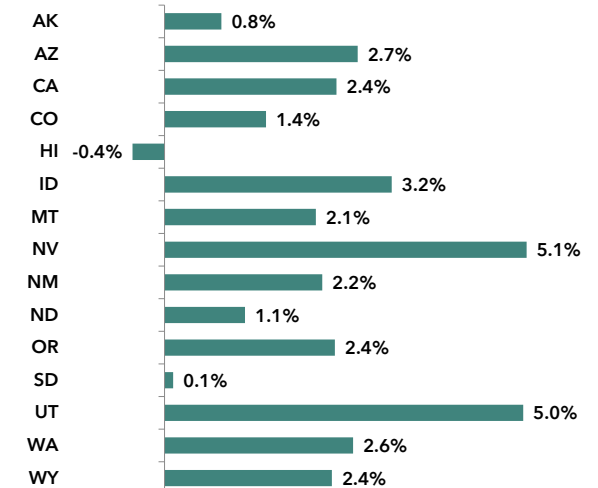
### Loans / Deposits



### Loan Growth vs. Prior Quarter

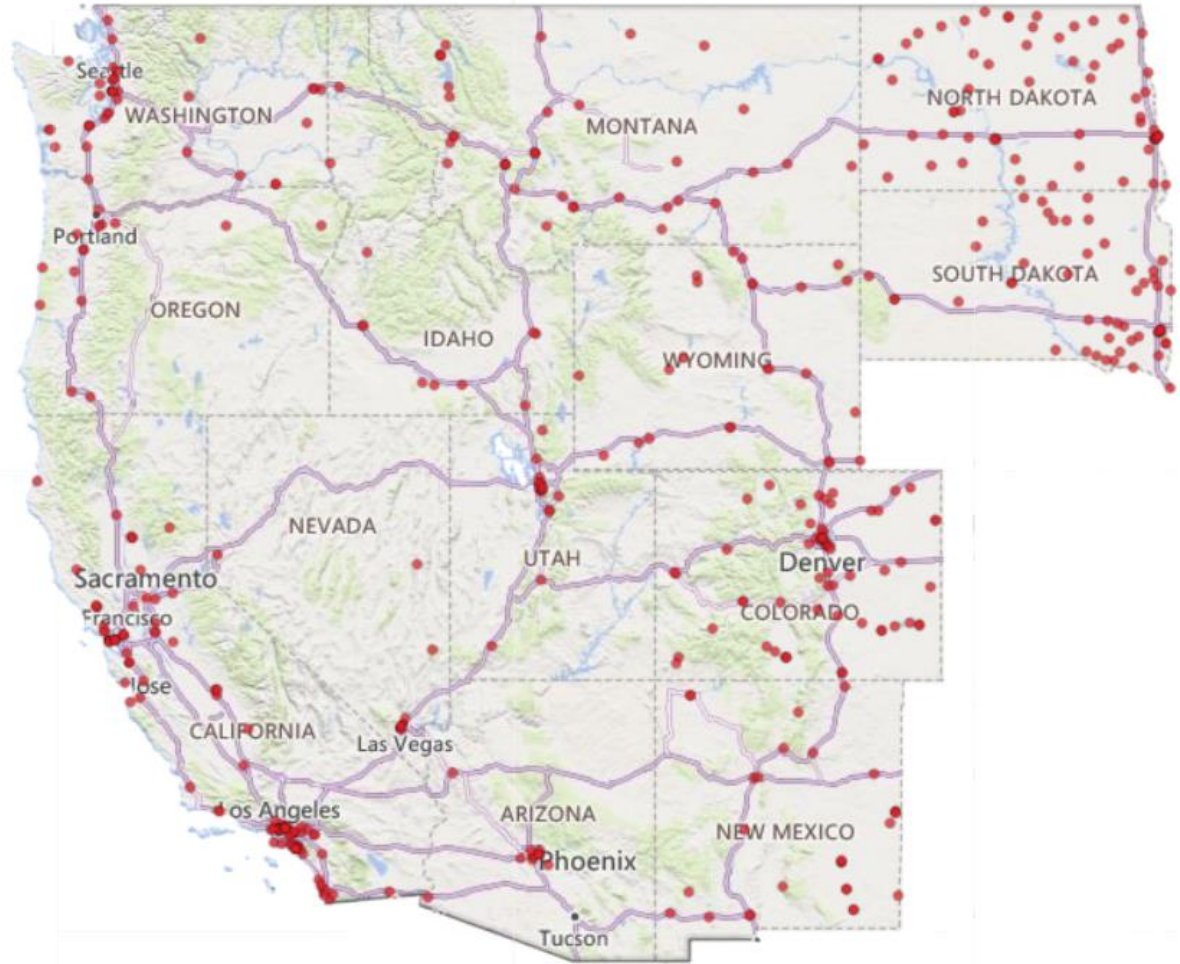


### Deposit Growth vs. Prior Quarter



Note: Please refer to page 5 for additional notes

# Bank Headquarters for Western U.S.



# Alaska – Financial Performance for Q3 2024

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                          | City      | ROAA         |                | ROAE          |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets      |                | Gross Loans       |                | Total Deposits    |                | Loans / Deposits | Tg. Comm. Equity (\$MM) | TCE / TA     | NPAs / Assets | LLR / Loans  | NIM          |                |                  |                |                  |
|-------------------------------|-----------|--------------|----------------|---------------|----------------|-------------------|--------------|----------------|-------------------|----------------|-------------------|----------------|-------------------|----------------|------------------|-------------------------|--------------|---------------|--------------|--------------|----------------|------------------|----------------|------------------|
|                               |           | Δ vs. Curr.  | Δ vs. Pr. Qtr. | Δ vs. Curr.   | Δ vs. Pr. Qtr. |                   | Δ vs. Curr.  | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. |                  |                         |              |               |              | Δ vs. Curr.  | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>Above 1.00% ROAA Banks</b> |           |              |                |               |                |                   |              |                |                   |                |                   |                |                   |                |                  |                         |              |               |              |              |                |                  |                |                  |
| Denali State Bank             | Fairbanks | 1.57%        | 0.14%          | 14.42%        | 0.86%          | \$ 2.0            | 2.80%        | 0.52%          | \$ 502.1          | 0.1%           | \$ 357.4          | 1.9%           | \$ 432.2          | -0.9%          | 82.7%            | \$ 57.9                 | 11.5%        | 1.07%         | 2.07%        | 5.35%        | 0.19%          | 1.15%            | 7.46%          | 50.9%            |
| First National Bank Alaska    | Anchorage | 1.29%        | 0.07%          | 14.21%        | 1.11%          | \$ 18.0           | 1.77%        | 0.07%          | \$ 5,557.3        | 8.6%           | \$ 2,452.5        | 2.2%           | \$ 3,728.2        | 0.8%           | 65.8%            | \$ 527.9                | 9.5%         | 0.16%         | 0.76%        | 3.17%        | -0.03%         | 0.85%            | 6.85%          | 51.0%            |
| Northrim Bank                 | Anchorage | 1.27%        | -0.12%         | 15.82%        | -1.82%         | \$ 9.1            | 1.93%        | 0.19%          | \$ 2,946.7        | 5.1%           | \$ 2,129.1        | 7.1%           | \$ 2,642.6        | 6.5%           | 80.6%            | \$ 221.0                | 7.5%         | 0.31%         | 0.92%        | 4.39%        | 0.09%          | 1.59%            | 6.99%          | 64.9%            |
| Mt. McKinley Bank             | Fairbanks | 1.06%        | 0.50%          | 7.69%         | 3.48%          | \$ 1.8            | 1.95%        | 1.29%          | \$ 641.3          | 0.6%           | \$ 247.7          | -0.5%          | \$ 532.9          | -0.4%          | 46.5%            | \$ 95.5                 | 14.9%        | 0.87%         | 2.03%        | 3.23%        | 0.28%          | 1.22%            | 6.99%          | 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%            |
| <b>Average</b>                |           | <b>1.24%</b> | <b>0.15%</b>   | <b>13.86%</b> | <b>0.98%</b>   | <b>\$ 6.6</b>     | <b>1.94%</b> | <b>0.45%</b>   | <b>\$ 2,106.7</b> | <b>4.5%</b>    | <b>\$ 1,082.7</b> | <b>2.1%</b>    | <b>\$ 1,632.0</b> | <b>2.5%</b>    | <b>60.6%</b>     | <b>\$ 192.3</b>         | <b>10.0%</b> | <b>0.60%</b>  | <b>1.60%</b> | <b>3.84%</b> | <b>0.12%</b>   | <b>1.34%</b>     | <b>7.02%</b>   | <b>58.3%</b>     |
| <b>Median</b>                 |           | <b>1.27%</b> | <b>0.14%</b>   | <b>14.42%</b> | <b>1.11%</b>   | <b>\$ 2.3</b>     | <b>1.93%</b> | <b>0.19%</b>   | <b>\$ 885.9</b>   | <b>5.1%</b>    | <b>\$ 357.4</b>   | <b>1.9%</b>    | <b>\$ 824.3</b>   | <b>0.8%</b>    | <b>65.8%</b>     | <b>\$ 95.5</b>          | <b>9.5%</b>  | <b>0.59%</b>  | <b>2.03%</b> | <b>3.23%</b> | <b>0.09%</b>   | <b>1.22%</b>     | <b>6.99%</b>   | <b>58.5%</b>     |



Note: Please refer to page 5 for additional notes



# Arizona – Financial Performance for Q3 2024

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                                 | City       | ROAA          |                | ROAE         |                | Net Income (\$MM) | PTPP ROAA     |                | Total Assets Balance (\$MM) | Δ vs. Pr. Qtr. | Gross Loans Balance (\$MM) | Δ vs. Pr. Qtr. | Total Deposits Balance (\$MM) | Δ vs. Pr. Qtr. | Loans / Deposits | Tg. Comm. Equity (\$MM) | TCE / TA     | NPAs / Assets | LLR / Loans  | NIM          |                |                  |                |                  |
|--------------------------------------|------------|---------------|----------------|--------------|----------------|-------------------|---------------|----------------|-----------------------------|----------------|----------------------------|----------------|-------------------------------|----------------|------------------|-------------------------|--------------|---------------|--------------|--------------|----------------|------------------|----------------|------------------|
|                                      |            | Curr.         | Δ vs. Pr. Qtr. | Curr.        | Δ vs. Pr. Qtr. |                   | Curr.         | Δ vs. Pr. Qtr. |                             |                |                            |                |                               |                |                  |                         |              |               |              | Curr.        | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>Above 1.00% ROAA Banks</b>        |            |               |                |              |                |                   |               |                |                             |                |                            |                |                               |                |                  |                         |              |               |              |              |                |                  |                |                  |
| 1st Bank Yuma                        | Yuma       | 1.73%         | 0.02%          | 20.09%       | -2.81%         | \$ 2.6            | 1.71%         | -0.53%         | \$ 577.9                    | -7.3%          | \$ 284.1                   | -2.4%          | \$ 518.2                      | -9.1%          | 54.8%            | \$ 52.8                 | 9.2%         | 0.45%         | 1.20%        | 4.22%        | -0.07%         | 0.58%            | 6.45%          | 62.7%            |
| Republic Bank of Arizona             | Phoenix    | 1.44%         | 0.12%          | 14.45%       | 0.28%          | \$ 1.1            | 2.26%         | 0.36%          | \$ 291.8                    | 3.1%           | \$ 216.5                   | 6.5%           | \$ 260.0                      | 2.8%           | 83.3%            | \$ 30.0                 | 10.3%        | 0.13%         | 1.06%        | 4.61%        | 0.28%          | 2.17%            | 7.27%          | 53.0%            |
| <b>0.50% - 1.00% ROAA Banks</b>      |            |               |                |              |                |                   |               |                |                             |                |                            |                |                               |                |                  |                         |              |               |              |              |                |                  |                |                  |
| Western Alliance Bancorporation      | Phoenix    | 0.96%         | -0.02%         | 12.07%       | -0.19%         | \$ 199.8          | 1.31%         | -0.12%         | \$ 80,079.5                 | -0.6%          | \$ 56,005.1                | 2.3%           | \$ 68,040.2                   | 2.7%           | 82.3%            | \$ 5,721.6              | 7.2%         | 0.66%         | 0.64%        | 3.54%        | 0.04%          | 2.44%            | 6.59%          | 65.1%            |
| Southwest Heritage Bank              | Scottsdale | 0.85%         | -0.03%         | 7.61%        | -0.97%         | \$ 2.0            | 1.12%         | 0.06%          | \$ 935.4                    | 1.9%           | \$ 703.1                   | -4.4%          | \$ 789.2                      | 1.9%           | 89.1%            | \$ 97.5                 | 10.5%        | 0.14%         | 1.50%        | 3.88%        | -0.21%         | 2.60%            | 6.70%          | 66.3%            |
| Goldwater Bank, National Association | Phoenix    | 0.84%         | 0.05%          | 7.04%        | 0.51%          | \$ 1.0            | 1.43%         | 0.17%          | \$ 460.0                    | 4.2%           | \$ 394.0                   | -1.7%          | \$ 336.7                      | 8.9%           | 117.0%           | \$ 51.7                 | 11.3%        | 2.66%         | 1.15%        | 3.63%        | -0.13%         | 2.41%            | 6.01%          | 74.0%            |
| Gateway Commercial Bank              | Mesa       | 0.80%         | 0.10%          | 7.43%        | 0.52%          | \$ 0.4            | 1.34%         | 0.24%          | \$ 203.5                    | 1.9%           | \$ 129.8                   | 10.9%          | \$ 163.5                      | 1.6%           | 79.3%            | \$ 22.9                 | 11.3%        | 0.00%         | 0.99%        | 3.11%        | 0.21%          | 2.05%            | 6.76%          | 56.1%            |
| <b>0.00% - 0.50% ROAA Banks</b>      |            |               |                |              |                |                   |               |                |                             |                |                            |                |                               |                |                  |                         |              |               |              |              |                |                  |                |                  |
| Mission Bank                         | 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%            |
| <b>Below 0.00% ROAA Banks</b>        |            |               |                |              |                |                   |               |                |                             |                |                            |                |                               |                |                  |                         |              |               |              |              |                |                  |                |                  |
| Scottsdale Community Bank            | Scottsdale | -1.06%        | 1.20%          | -4.89%       | 4.28%          | \$ (0.2)          | -0.90%        | 0.72%          | \$ 70.0                     | 12.6%          | \$ 47.5                    | 6.9%           | \$ 53.0                       | 33.5%          | 89.5%            | \$ 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%           |
| <b>Average</b>                       |            | <b>-0.53%</b> | <b>0.48%</b>   | <b>1.32%</b> | <b>0.84%</b>   | <b>\$ 18.6</b>    | <b>-0.20%</b> | <b>0.53%</b>   | <b>\$ 7,546.3</b>           | <b>5.4%</b>    | <b>\$ 5,273.7</b>          | <b>4.7%</b>    | <b>\$ 6,408.6</b>             | <b>9.5%</b>    | <b>85.6%</b>     | <b>\$ 548.7</b>         | <b>12.6%</b> | <b>0.76%</b>  | <b>1.16%</b> | <b>3.95%</b> | <b>0.09%</b>   | <b>2.25%</b>     | <b>6.90%</b>   | <b>99.9%</b>     |
| <b>Median</b>                        |            | <b>0.80%</b>  | <b>0.05%</b>   | <b>7.04%</b> | <b>0.28%</b>   | <b>\$ 0.4</b>     | <b>1.12%</b>  | <b>0.17%</b>   | <b>\$ 203.5</b>             | <b>1.9%</b>    | <b>\$ 129.8</b>            | <b>2.2%</b>    | <b>\$ 174.2</b>               | <b>2.7%</b>    | <b>86.5%</b>     | <b>\$ 22.9</b>          | <b>11.3%</b> | <b>0.16%</b>  | <b>1.15%</b> | <b>3.88%</b> | <b>0.13%</b>   | <b>2.41%</b>     | <b>6.70%</b>   | <b>74.0%</b>     |



Note: Please refer to page 5 for additional notes

# 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 & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                             | City       | ROAA           |                | ROAE           |                | Net Income (\$MM) | PTPP ROAA      |                | Total Assets      |                | Gross Loans       |                | Total Deposits          |             | Loans / Deposits | Capital & Credit Quality |             |                |                  | Performance Ratios for Q3 2024 |                  |              |              |              |
|----------------------------------|------------|----------------|----------------|----------------|----------------|-------------------|----------------|----------------|-------------------|----------------|-------------------|----------------|-------------------------|-------------|------------------|--------------------------|-------------|----------------|------------------|--------------------------------|------------------|--------------|--------------|--------------|
|                                  |            | Δ vs. Pr. Qtr. | Δ vs. Pr. Qtr. | Δ vs. Pr. Qtr. | Δ vs. Pr. Qtr. |                   | Balance (\$MM) | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Tg. Comm. Equity (\$MM) | TCE / TA    |                  | NPAs / Assets            | LLR / Loans | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans                 | Efficiency Ratio |              |              |              |
| <b>Above 1.00% ROAA Banks</b>    |            |                |                |                |                |                   |                |                |                   |                |                   |                |                         |             |                  |                          |             |                |                  |                                |                  |              |              |              |
| 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%          | \$ 1.6            | 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%        |
| <b>0.50% - 1.00% ROAA Banks</b>  |            |                |                |                |                |                   |                |                |                   |                |                   |                |                         |             |                  |                          |             |                |                  |                                |                  |              |              |              |
| Savings Bank of Mendocino County | Ukiah      | 0.80%          | -0.01%         | 6.89%          | -0.45%         | \$ 2.8            | 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%          | \$ 1.0            | 1.07%          | 0.10%          | \$ 499.6          | 1.5%           | \$ 241.5          | 1.5%           | \$ 454.6                | 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%          | \$ 1.2            | 1.03%          | 0.09%          | \$ 594.7          | -2.9%          | \$ 323.5          | 8.5%           | \$ 539.0                | 3.3%        | 60.0%            | \$ 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%          | \$ 11.5           | 0.88%          | -0.01%         | \$ 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%         | \$ 3,411.4        | 3.1%           | \$ 1,602.6        | 0.2%           | \$ 2,817.4              | 1.5%        | 56.9%            | \$ 293.9                 | 8.6%        | 0.35%          | 2.56%            | 2.41%                          | -0.06%           | 1.25%        | 5.66%        | 73.4%        |
| <b>0.00% - 0.50% ROAA Banks</b>  |            |                |                |                |                |                   |                |                |                   |                |                   |                |                         |             |                  |                          |             |                |                  |                                |                  |              |              |              |
| 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%        |
| <b>Below 0.00% ROAA Banks</b>    |            |                |                |                |                |                   |                |                |                   |                |                   |                |                         |             |                  |                          |             |                |                  |                                |                  |              |              |              |
| 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%        |
| <b>Average</b>                   |            | <b>0.79%</b>   | <b>-0.04%</b>  | <b>9.29%</b>   | <b>-0.03%</b>  | <b>\$ 5.6</b>     | <b>1.62%</b>   | <b>0.43%</b>   | <b>\$ 2,437.6</b> | <b>3.0%</b>    | <b>\$ 1,568.7</b> | <b>1.6%</b>    | <b>\$ 2,005.9</b>       | <b>4.6%</b> | <b>70.9%</b>     | <b>\$ 204.5</b>          | <b>9.0%</b> | <b>0.61%</b>   | <b>1.72%</b>     | <b>3.25%</b>                   | <b>0.03%</b>     | <b>1.72%</b> | <b>5.70%</b> | <b>61.5%</b> |
| <b>Median</b>                    |            | <b>0.76%</b>   | <b>0.06%</b>   | <b>9.56%</b>   | <b>0.38%</b>   | <b>\$ 2.8</b>     | <b>1.07%</b>   | <b>0.02%</b>   | <b>\$ 1,118.8</b> | <b>1.5%</b>    | <b>\$ 717.1</b>   | <b>0.6%</b>    | <b>\$ 1,002.8</b>       | <b>2.1%</b> | <b>73.9%</b>     | <b>\$ 93.2</b>           | <b>8.6%</b> | <b>0.20%</b>   | <b>1.66%</b>     | <b>3.06%</b>                   | <b>0.00%</b>     | <b>1.46%</b> | <b>5.66%</b> | <b>61.9%</b> |



# 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)

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                            | City          | ROAA         |                | ROAE         |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets       |                | Gross Loans        |                | Total Deposits     |                | Loans / Deposits | Capital & Credit Quality |              |               |              | Performance Ratios for Q3 2024 |                |                  |                |                  |
|---------------------------------|---------------|--------------|----------------|--------------|----------------|-------------------|--------------|----------------|--------------------|----------------|--------------------|----------------|--------------------|----------------|------------------|--------------------------|--------------|---------------|--------------|--------------------------------|----------------|------------------|----------------|------------------|
|                                 |               | Δ vs. Curr.  | Δ vs. Pr. Qtr. | Δ vs. Curr.  | Δ vs. Pr. Qtr. |                   | Δ vs. Curr.  | Δ vs. Pr. Qtr. | Balance (\$MM)     | Δ vs. Pr. Qtr. | Balance (\$MM)     | Δ vs. Pr. Qtr. | Balance (\$MM)     | Δ vs. Pr. Qtr. |                  | Tg. Comm. Equity (\$MM)  | TCE / TA     | NPAs / Assets | LLR / Loans  | Δ vs. Curr.                    | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>Above 1.00% ROAA Banks</b>   |               |              |                |              |                |                   |              |                |                    |                |                    |                |                    |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| 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%       | -0.52%         | \$ 35.1           | 2.96%        | 0.02%          | \$ 6,169.1         | -2.4%          | \$ 834.0           | 0.3%           | \$ 5,066.8         | -1.3%          | 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            | 2.37%        | 0.19%          | \$ 297.7           | 0.5%           | \$ 199.4           | 3.8%           | \$ 241.3           | 0.1%           | 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%        | 0.17%          | 10.29%       | 1.39%          | \$ 1.9            | 1.72%        | 0.27%          | \$ 637.1           | 3.8%           | \$ 519.1           | 0.9%           | \$ 555.1           | 4.0%           | 93.5%            | \$ 73.6                  | 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%       | 0.28%          | \$ 5,113.0        | 1.61%        | 0.09%          | \$ 1,922,125.0     | -0.9%          | \$ 912,435.0       | -1.0%          | \$ 1,349,678.0     | -1.2%          | 67.6%            | \$ 138,770.0             | 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%       | 4.41%          | \$ 6.1            | 1.50%        | 0.07%          | \$ 2,289.7         | 0.4%           | \$ 1,786.8         | -1.1%          | \$ 1,902.5         | 9.4%           | 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            | 1.38%        | 0.35%          | \$ 937.6           | -24.5%         | \$ 407.5           | 4.2%           | \$ 385.6           | -25.6%         | 105.7%           | \$ 137.3                 | 14.6%        | 0.00%         | 0.95%        | 2.97%                          | 0.30%          | 1.28%            | 7.32%          | 76.1%            |
| <b>0.50% - 1.00% ROAA Banks</b> |               |              |                |              |                |                   |              |                |                    |                |                    |                |                    |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| 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        | 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            | 1.42%        | 0.20%          | \$ 1,895.8         | 5.2%           | \$ 1,267.3         | -1.7%          | \$ 1,617.5         | 6.4%           | 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            | 1.42%        | -0.01%         | \$ 2,543.7         | -1.3%          | \$ 1,914.4         | 2.7%           | \$ 2,147.3         | -1.3%          | 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%          | \$ 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%            |
| <b>0.00% - 0.50% ROAA Banks</b> |               |              |                |              |                |                   |              |                |                    |                |                    |                |                    |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| Bank of Marin Bancorp           | Novato        | 0.48%        | 2.77%          | 4.20%        | 24.45%         | \$ 4.6            | 0.71%        | 0.36%          | \$ 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%         | \$ 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%          | \$ 0.0            | -0.21%       | -0.22%         | \$ 180.2           | 3.4%           | \$ 98.1            | 5.0%           | \$ 132.7           | 3.3%           | 73.9%            | \$ 16.2                  | 9.0%         | 0.00%         | 1.40%        | 2.50%                          | -0.22%         | 1.79%            | 5.71%          | 107.1%           |
| <b>Below 0.00% ROAA Banks</b>   |               |              |                |              |                |                   |              |                |                    |                |                    |                |                    |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| Mission National Bank           | San Francisco | -0.16%       | -0.12%         | -0.97%       | -0.76%         | \$ (0.1)          | -0.13%       | -0.18%         | \$ 215.2           | -1.0%          | \$ 168.4           | 0.8%           | \$ 166.0           | -3.2%          | 101.5%           | \$ 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%       | -0.21%         | -1.42%       | -1.09%         | \$ (0.2)          | -0.41%       | -0.01%         | \$ 228.6           | -1.4%          | \$ 208.8           | -0.3%          | \$ 179.6           | 0.1%           | 116.2%           | \$ 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%       | 0.14%          | -14.46%      | 0.10%          | \$ (1.0)          | -1.67%       | -0.51%         | \$ 249.6           | 12.6%          | \$ 166.9           | -3.2%          | \$ 221.4           | 14.4%          | 75.4%            | \$ 26.5                  | 10.6%        | 0.34%         | 1.12%        | 1.66%                          | -0.14%         | 4.22%            | 5.69%          | 201.7%           |
| <b>Average</b>                  |               | <b>0.76%</b> | <b>0.11%</b>   | <b>5.67%</b> | <b>1.21%</b>   | <b>\$ 261.9</b>   | <b>1.16%</b> | <b>-0.07%</b>  | <b>\$ 98,591.4</b> | <b>0.1%</b>    | <b>\$ 47,085.7</b> | <b>1.1%</b>    | <b>\$ 69,577.7</b> | <b>1.3%</b>    | <b>85.2%</b>     | <b>\$ 7,179.8</b>        | <b>13.2%</b> | <b>0.56%</b>  | <b>1.79%</b> | <b>3.55%</b>                   | <b>-0.01%</b>  | <b>2.14%</b>     | <b>6.23%</b>   | <b>76.6%</b>     |
| <b>Median</b>                   |               | <b>0.84%</b> | <b>0.10%</b>   | <b>6.39%</b> | <b>0.60%</b>   | <b>\$ 2.3</b>     | <b>1.40%</b> | <b>0.06%</b>   | <b>\$ 955.2</b>    | <b>0.5%</b>    | <b>\$ 699.0</b>    | <b>0.7%</b>    | <b>\$ 798.1</b>    | <b>3.0%</b>    | <b>85.2%</b>     | <b>\$ 133.3</b>          | <b>11.1%</b> | <b>0.24%</b>  | <b>1.40%</b> | <b>3.41%</b>                   | <b>-0.05%</b>  | <b>1.88%</b>     | <b>5.91%</b>   | <b>66.6%</b>     |



Note: Please refer to page 5 for additional notes

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# 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 & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                               | City           | ROAA         |                | ROAE          |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets      |                | Gross Loans       |                | Total Deposits    |                | Loans / Deposits | Capital & Credit Quality |              |               |              | Performance Ratios for Q3 2024 |                |                  |                |                  |
|------------------------------------|----------------|--------------|----------------|---------------|----------------|-------------------|--------------|----------------|-------------------|----------------|-------------------|----------------|-------------------|----------------|------------------|--------------------------|--------------|---------------|--------------|--------------------------------|----------------|------------------|----------------|------------------|
|                                    |                | Curr.        | Δ vs. Pr. Qtr. | Curr.         | Δ vs. Pr. Qtr. |                   | Curr.        | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. |                  | Tg. Comm. Equity (\$MM)  | TCE / TA     | NPAs / Assets | LLR / Loans  | Curr.                          | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>Above 1.00% ROAA Banks</b>      |                |              |                |               |                |                   |              |                |                   |                |                   |                |                   |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| 1867 Western Financial Corporation | Stockton       | 5.37%        | 4.67%          | 31.12%        | 26.83%         | \$ 59.9           | 1.79%        | 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            | 3.59%        | 0.10%          | \$ 1,509.9        | 4.7%           | \$ 993.7          | 2.9%           | \$ 1,289.1        | 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            | 2.52%        | 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%           | \$ 4,711.7        | 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            | 1.74%        | 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           | 1.57%        | -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%         | \$ 10.9           | 1.95%        | 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%            |
| <b>0.50% - 1.00% ROAA Banks</b>    |                |              |                |               |                |                   |              |                |                   |                |                   |                |                   |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| 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%            |
| <b>0.00% - 0.50% ROAA Banks</b>    |                |              |                |               |                |                   |              |                |                   |                |                   |                |                   |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| 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%            |
| <b>Average</b>                     |                | <b>1.54%</b> | <b>0.41%</b>   | <b>13.02%</b> | <b>2.36%</b>   | <b>\$ 11.8</b>    | <b>1.77%</b> | <b>0.01%</b>   | <b>\$ 2,721.1</b> | <b>2.8%</b>    | <b>\$ 1,773.1</b> | <b>1.9%</b>    | <b>\$ 2,315.6</b> | <b>3.2%</b>    | <b>75.5%</b>     | <b>\$ 298.3</b>          | <b>11.0%</b> | <b>0.16%</b>  | <b>1.57%</b> | <b>3.68%</b>                   | <b>0.06%</b>   | <b>1.69%</b>     | <b>5.81%</b>   | <b>54.7%</b>     |
| <b>Median</b>                      |                | <b>1.21%</b> | <b>0.06%</b>   | <b>12.48%</b> | <b>0.20%</b>   | <b>\$ 7.5</b>     | <b>1.72%</b> | <b>0.05%</b>   | <b>\$ 2,168.0</b> | <b>2.6%</b>    | <b>\$ 1,159.2</b> | <b>2.1%</b>    | <b>\$ 1,910.3</b> | <b>2.2%</b>    | <b>77.9%</b>     | <b>\$ 251.8</b>          | <b>10.2%</b> | <b>0.06%</b>  | <b>1.41%</b> | <b>3.71%</b>                   | <b>0.06%</b>   | <b>1.37%</b>     | <b>5.97%</b>   | <b>54.4%</b>     |



Note: Please refer to page 5 for additional notes

# 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 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                            | City          | ROAA           |                | ROAE           |                | Net Income (\$MM) | PTPP ROAA      |                | Total Assets      |                | Gross Loans     |                | Total Deposits          |             | Loans / Deposits | Capital & Credit Quality |              |                |                  | Performance Ratios for Q3 2024 |                  |              |              |              |
|---------------------------------|---------------|----------------|----------------|----------------|----------------|-------------------|----------------|----------------|-------------------|----------------|-----------------|----------------|-------------------------|-------------|------------------|--------------------------|--------------|----------------|------------------|--------------------------------|------------------|--------------|--------------|--------------|
|                                 |               | Δ vs. Pr. Qtr. | Δ vs. Pr. Qtr. | Δ vs. Pr. Qtr. | Δ vs. Pr. Qtr. |                   | Balance (\$MM) | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)  | Δ vs. Pr. Qtr. | Tg. Comm. Equity (\$MM) | TCE / TA    |                  | NPAs / Assets            | LLR / Loans  | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans                 | Efficiency Ratio |              |              |              |
|                                 |               | Curr.          | Pr. Qtr.       | Curr.          | Pr. Qtr.       | Curr.             | Pr. Qtr.       | Curr.          | Pr. Qtr.          | Curr.          | Pr. Qtr.        | Curr.          | Pr. Qtr.                | Curr.       | Pr. Qtr.         | Curr.                    | Pr. Qtr.     | Curr.          | Pr. Qtr.         | Curr.                          | Pr. Qtr.         |              |              |              |
| <b>Above 1.00% ROAA Banks</b>   |               |                |                |                |                |                   |                |                |                   |                |                 |                |                         |             |                  |                          |              |                |                  |                                |                  |              |              |              |
| 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%        |
| <b>0.50% - 1.00% ROAA Banks</b> |               |                |                |                |                |                   |                |                |                   |                |                 |                |                         |             |                  |                          |              |                |                  |                                |                  |              |              |              |
| Pacific Valley Bank             | Salinas       | 0.95%          | 0.04%          | 7.32%          | 0.59%          | \$ 1.3            | 1.34%          | 0.06%          | \$ 551.2          | 3.2%           | \$ 470.4        | 3.2%           | \$ 473.2                | 2.8%        | 99.4%            | \$ 72.1                  | 13.1%        | 0.21%          | 1.61%            | 3.44%                          | -0.04%           | 2.55%        | 5.85%        | 62.9%        |
| Community Bank of Santa Maria   | Santa Maria   | 0.85%          | 0.08%          | 9.84%          | 0.45%          | \$ 0.9            | 1.17%          | 0.16%          | \$ 400.2          | -1.3%          | \$ 255.8        | -1.5%          | \$ 360.1                | 0.6%        | 71.0%            | \$ 37.1                  | 9.3%         | 0.12%          | 0.99%            | 3.75%                          | 0.09%            | 0.88%        | 5.97%        | 68.5%        |
| American Riviera Bank           | Santa Barbara | 0.74%          | -0.03%         | 7.47%          | -0.60%         | \$ 2.4            | 1.03%          | -0.06%         | \$ 1,294.2        | 1.7%           | \$ 976.3        | 1.3%           | \$ 1,140.4              | 6.0%        | 85.6%            | \$ 125.7                 | 9.8%         | 0.04%          | 1.20%            | 3.43%                          | 0.12%            | 1.53%        | 5.55%        | 70.5%        |
| <b>0.00% - 0.50% ROAA Banks</b> |               |                |                |                |                |                   |                |                |                   |                |                 |                |                         |             |                  |                          |              |                |                  |                                |                  |              |              |              |
| Montecito Bank & Trust          | Santa Barbara | 0.42%          | 0.16%          | 5.77%          | 1.89%          | \$ 2.3            | 0.52%          | 0.09%          | \$ 2,128.9        | 0.3%           | \$ 1,277.0      | 0.9%           | \$ 1,794.8              | -0.4%       | 71.2%            | \$ 161.9                 | 7.6%         | 0.20%          | 1.11%            | 3.03%                          | 0.01%            | 0.94%        | 4.96%        | 84.6%        |
| <b>Below 0.00% ROAA Banks</b>   |               |                |                |                |                |                   |                |                |                   |                |                 |                |                         |             |                  |                          |              |                |                  |                                |                  |              |              |              |
| 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%       |
| <b>Average</b>                  |               | <b>0.70%</b>   | <b>0.12%</b>   | <b>5.96%</b>   | <b>6.79%</b>   | <b>\$ 2.5</b>     | <b>1.08%</b>   | <b>0.18%</b>   | <b>\$ 1,067.8</b> | <b>4.6%</b>    | <b>\$ 740.9</b> | <b>1.5%</b>    | <b>\$ 911.3</b>         | <b>3.4%</b> | <b>76.7%</b>     | <b>\$ 109.6</b>          | <b>11.1%</b> | <b>0.89%</b>   | <b>1.47%</b>     | <b>3.61%</b>                   | <b>0.17%</b>     | <b>1.38%</b> | <b>5.98%</b> | <b>74.9%</b> |
| <b>Median</b>                   |               | <b>0.80%</b>   | <b>0.06%</b>   | <b>7.40%</b>   | <b>0.52%</b>   | <b>\$ 1.8</b>     | <b>1.10%</b>   | <b>0.07%</b>   | <b>\$ 922.7</b>   | <b>2.4%</b>    | <b>\$ 723.3</b> | <b>1.1%</b>    | <b>\$ 806.8</b>         | <b>3.6%</b> | <b>78.4%</b>     | <b>\$ 98.9</b>           | <b>11.3%</b> | <b>0.18%</b>   | <b>1.41%</b>     | <b>3.44%</b>                   | <b>0.05%</b>     | <b>1.22%</b> | <b>5.91%</b> | <b>69.5%</b> |



Note: Please refer to page 5 for additional notes



# 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)

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                          | City          | ROAA         |                | ROAE         |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets      |                | Gross Loans       |                | Total Deposits    |                | Loans / Deposits | Tg. Comm. Equity (\$MM) | TCE / TA     | NPAs / Assets | LLR / Loans  | NIM          |                |                  |                |                  |
|-------------------------------|---------------|--------------|----------------|--------------|----------------|-------------------|--------------|----------------|-------------------|----------------|-------------------|----------------|-------------------|----------------|------------------|-------------------------|--------------|---------------|--------------|--------------|----------------|------------------|----------------|------------------|
|                               |               | Δ vs. Curr.  | Δ vs. Pr. Qtr. | Δ vs. Curr.  | Δ vs. Pr. Qtr. |                   | Δ vs. Curr.  | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. |                  |                         |              |               |              | Δ vs. Curr.  | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>Below 0.00% ROAA Banks</b> |               |              |                |              |                |                   |              |                |                   |                |                   |                |                   |                |                  |                         |              |               |              |              |                |                  |                |                  |
| Nano Banc                     | Irvine        | -0.27%       | -0.56%         | -2.23%       | -4.29%         | \$ (0.7)          | -0.41%       | -0.71%         | \$ 1,054.3        | 10.0%          | \$ 620.4          | -12.1%         | \$ 919.1          | 12.4%          | 67.5%            | \$ 116.5                | 11.2%        | 1.38%         | 4.40%        | 3.62%        | -0.62%         | 2.64%            | 6.31%          | 110.7%           |
| Liberty Bank, N.A.            | Irvine        | -0.89%       | -0.49%         | -6.84%       | -3.74%         | \$ (1.2)          | -2.03%       | -0.87%         | \$ 502.6          | -7.1%          | \$ 440.1          | -1.5%          | \$ 427.6          | -8.0%          | 102.9%           | \$ 64.8                 | 13.0%        | 0.00%         | 0.97%        | 1.95%        | 0.06%          | 3.65%            | 5.02%          | 197.1%           |
| EH National Bank              | Beverly Hills | -1.51%       | 0.31%          | -18.41%      | 3.00%          | \$ (1.1)          | -1.98%       | -0.16%         | \$ 289.8          | -0.4%          | \$ 238.9          | -4.6%          | \$ 223.6          | 2.1%           | 106.9%           | \$ 23.8                 | 8.2%         | 0.22%         | 1.87%        | 1.76%        | -0.09%         | 3.38%            | 5.08%          | 210.8%           |
| First Foundation Bank         | Irvine        | -2.41%       | -2.52%         | -28.45%      | -29.76%        | \$ (81.2)         | -3.43%       | -3.47%         | \$ 13,351.9       | -2.4%          | \$ 9,877.3        | -2.1%          | \$ 10,342.4       | -4.0%          | 95.5%            | \$ 1,199.0              | 9.0%         | 0.47%         | 0.30%        | 1.57%        | 0.15%          | 3.38%            | 4.83%          | -88.1%           |
| Legacy Bank                   | Murrieta      | -6.56%       | -1.53%         | -35.02%      | -9.63%         | \$ (1.1)          | -5.70%       | -0.70%         | \$ 69.2           | -3.8%          | \$ 51.1           | 12.2%          | \$ 55.4           | -3.3%          | 92.3%            | \$ 11.9                 | 17.3%        | 1.04%         | 1.26%        | 5.15%        | 0.41%          | 2.89%            | 8.41%          | 197.6%           |
| <b>Average</b>                |               | <b>0.77%</b> | <b>-0.08%</b>  | <b>5.51%</b> | <b>-0.96%</b>  | <b>\$ 11.3</b>    | <b>1.02%</b> | <b>-0.09%</b>  | <b>\$ 5,149.9</b> | <b>1.3%</b>    | <b>\$ 3,725.7</b> | <b>0.5%</b>    | <b>\$ 4,204.9</b> | <b>1.9%</b>    | <b>92.6%</b>     | <b>\$ 521.6</b>         | <b>13.4%</b> | <b>0.49%</b>  | <b>1.57%</b> | <b>3.56%</b> | <b>0.03%</b>   | <b>2.95%</b>     | <b>6.83%</b>   | <b>67.2%</b>     |
| <b>Median</b>                 |               | <b>0.86%</b> | <b>0.01%</b>   | <b>6.41%</b> | <b>-0.04%</b>  | <b>\$ 2.3</b>     | <b>1.16%</b> | <b>0.05%</b>   | <b>\$ 874.6</b>   | <b>0.8%</b>    | <b>\$ 689.1</b>   | <b>0.3%</b>    | <b>\$ 677.1</b>   | <b>1.7%</b>    | <b>95.0%</b>     | <b>\$ 122.3</b>         | <b>11.8%</b> | <b>0.36%</b>  | <b>1.35%</b> | <b>3.25%</b> | <b>0.05%</b>   | <b>3.33%</b>     | <b>6.57%</b>   | <b>63.0%</b>     |



# 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 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                               | City        | ROAA           |                | ROAE           |                | Net Income (\$MM) | PTPP ROAA      |                | Total Assets      |                | Gross Loans     |                | Total Deposits          |              | Loans / Deposits | Capital & Credit Quality |              |                |                | Performance Ratios for Q3 2024 |                |                  |              |              |
|------------------------------------|-------------|----------------|----------------|----------------|----------------|-------------------|----------------|----------------|-------------------|----------------|-----------------|----------------|-------------------------|--------------|------------------|--------------------------|--------------|----------------|----------------|--------------------------------|----------------|------------------|--------------|--------------|
|                                    |             | Δ vs. Pr. Qtr. | Δ vs. Pr. Qtr. | Δ vs. Pr. Qtr. | Δ vs. Pr. Qtr. |                   | Balance (\$MM) | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)  | Δ vs. Pr. Qtr. | Tg. Comm. Equity (\$MM) | TCE / TA     |                  | NPAs / Assets            | LLR / Loans  | Δ vs. Pr. Qtr. | Δ vs. Pr. Qtr. | Cost of Deposits               | Yield on Loans | Efficiency Ratio |              |              |
| <b>Above 1.00% ROAA Banks</b>      |             |                |                |                |                |                   |                |                |                   |                |                 |                |                         |              |                  |                          |              |                |                |                                |                |                  |              |              |
| CalPrivate Bank                    | La Jolla    | 1.70%          | 0.23%          | 17.79%         | 2.31%          | \$ 9.9            | 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%                          | 0.03%          | 2.62%            | 7.31%        | 47.9%        |
| Home Bank of California (S)        | San Diego   | 1.51%          | 0.41%          | 12.52%         | 3.36%          | \$ 0.9            | 2.33%          | 0.90%          | \$ 240.2          | -1.3%          | \$ 215.9        | -2.4%          | \$ 195.1                | 3.1%         | 110.7%           | \$ 29.3                  | 12.2%        | 0.00%          | 1.10%          | 4.17%                          | 0.18%          | 3.82%            | 7.78%        | 44.9%        |
| Community Valley Bank              | El Centro   | 1.44%          | 0.09%          | 12.43%         | 1.03%          | \$ 1.1            | 2.06%          | 0.00%          | \$ 315.8          | 1.7%           | \$ 261.1        | 1.7%           | \$ 276.3                | 4.2%         | 94.5%            | \$ 36.6                  | 11.6%        | 0.08%          | 1.03%          | 4.34%                          | -0.18%         | 2.08%            | 6.44%        | 52.2%        |
| C3bank, N.A.                       | Encinitas   | 1.25%          | -0.02%         | 12.27%         | -1.23%         | \$ 2.5            | 1.80%          | -0.22%         | \$ 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%        |
| <b>0.50% - 1.00% ROAA Banks</b>    |             |                |                |                |                |                   |                |                |                   |                |                 |                |                         |              |                  |                          |              |                |                |                                |                |                  |              |              |
| Endeavor Bank                      | San Diego   | 0.83%          | 0.03%          | 7.40%          | 0.50%          | \$ 1.3            | 1.59%          | 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%        |
| <b>Below 0.00% ROAA Banks</b>      |             |                |                |                |                |                   |                |                |                   |                |                 |                |                         |              |                  |                          |              |                |                |                                |                |                  |              |              |
| Balboa Thrift and Loan Association | Chula Vista | -0.57%         | -0.05%         | -4.99%         | -0.50%         | \$ (0.6)          | 0.89%          | -0.05%         | \$ 425.7          | 3.1%           | \$ 395.5        | 2.3%           | \$ 375.9                | 3.8%         | 105.2%           | \$ 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%         | -0.10%         | -5.91%         | -0.33%         | \$ (0.3)          | -0.73%         | -0.01%         | \$ 169.4          | 10.7%          | \$ 124.0        | 5.2%           | \$ 135.2                | 11.3%        | 91.7%            | \$ 22.7                  | 13.4%        | 1.32%          | 1.57%          | 3.14%                          | -0.09%         | 3.07%            | 6.04%        | 119.7%       |
| Bank of Southern California, N.A.  | San Diego   | -1.72%         | -1.80%         | -14.28%        | -14.90%        | \$ (15.5)         | 0.18%          | -0.44%         | \$ 4,362.4        | 90.4%          | \$ 3,233.4      | 71.6%          | \$ 3,745.5              | 93.2%        | 86.3%            | \$ 427.0                 | 10.1%        | 0.68%          | 1.66%          | 4.55%                          | 0.61%          | 2.27%            | 6.83%        | 93.8%        |
| <b>Average</b>                     |             | <b>0.45%</b>   | <b>-0.15%</b>  | <b>4.65%</b>   | <b>-1.22%</b>  | <b>\$ (0.1)</b>   | <b>1.32%</b>   | <b>0.04%</b>   | <b>\$ 1,170.4</b> | <b>15.5%</b>   | <b>\$ 921.2</b> | <b>11.0%</b>   | <b>\$ 1,015.6</b>       | <b>17.2%</b> | <b>95.0%</b>     | <b>\$ 118.2</b>          | <b>11.1%</b> | <b>0.39%</b>   | <b>1.46%</b>   | <b>4.16%</b>                   | <b>0.12%</b>   | <b>2.94%</b>     | <b>7.04%</b> | <b>69.5%</b> |
| <b>Median</b>                      |             | <b>1.04%</b>   | <b>0.00%</b>   | <b>9.84%</b>   | <b>0.09%</b>   | <b>\$ 1.0</b>     | <b>1.69%</b>   | <b>-0.01%</b>  | <b>\$ 540.3</b>   | <b>4.6%</b>    | <b>\$ 467.0</b> | <b>2.0%</b>    | <b>\$ 477.3</b>         | <b>5.5%</b>  | <b>93.8%</b>     | <b>\$ 59.2</b>           | <b>11.0%</b> | <b>0.28%</b>   | <b>1.39%</b>   | <b>4.27%</b>                   | <b>0.13%</b>   | <b>2.68%</b>     | <b>6.89%</b> | <b>59.0%</b> |



Note: Please refer to page 5 for additional notes





# Colorado – Financial Performance for Q3 2024 (Continued)

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                                   | City              | ROAA         |               | ROAE         |               | Net Income (\$MM) | PTPP ROAA    |              | Total Assets Balance (\$MM) | Δ vs. Pr. Qtr. | Gross Loans Balance (\$MM) |             | Δ vs. Pr. Qtr.    | Total Deposits Balance (\$MM) |              | Δ vs. Pr. Qtr.  | Loans / Deposits | Tg. Comm. Equity (\$MM) | TCE / TA     | NPAs / Assets | LLR / Loans  | NIM          |                  |                |                  |
|--|-------------------|--------------|---------------|--------------|---------------|-------------------|--------------|--------------|-----------------------------|----------------|----------------------------|-------------|-------------------|-------------------------------|--------------|-----------------|------------------|-------------------------|--------------|---------------|--------------|--------------|------------------|----------------|------------------|
|  |                   | Curr.        | Pr. Qtr.      | Δ vs.        | Curr.         |                   | Pr. Qtr.     | Δ vs.        |                             |                | Curr.                      | Pr. Qtr.    |                   | Δ vs.                         | Curr.        |                 |                  |                         |              |               |              | Pr. Qtr.     | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>0.00% - 0.50% ROAA Banks</b>        |                   |              |               |              |               |                   |              |              |                             |                |                            |             |                   |                               |              |                 |                  |                         |              |               |              |              |                  |                |                  |
| First National Bank in Trinidad (S)    | Trinidad          | 0.48%        | -0.17%        | 9.84%        | -5.88%        | \$ 0.3            | 0.55%        | -0.08%       | \$ 255.9                    | 1.0%           | \$ 138.1                   | 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%        | -0.19%       | \$ 179.4                    | 1.6%           | \$ 158.3                   | 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%        | 0.37%        | \$ 150.5                    | 7.4%           | \$ 85.8                    | 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%        | 0.08%        | \$ 292.3                    | 1.6%           | \$ 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%        | 0.06%        | \$ 3,024.5                  | 1.7%           | \$ 1,908.8                 | 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%        | -0.08%       | \$ 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%        | 0.31%        | \$ 219.6                    | 5.7%           | \$ 146.1                   | 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%        | 0.09%        | \$ 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%        | 0.28%        | \$ 161.0                    | 2.9%           | \$ 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%        | 0.05%        | \$ 101.4                    | 0.1%           | \$ 64.4                    | 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            | 0.05%        | -0.19%       | \$ 138.0                    | 2.9%           | \$ 106.7                   | 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%          |                  |
| <b>Below 0.00% ROAA Banks</b>          |                   |              |               |              |               |                   |              |              |                             |                |                            |             |                   |                               |              |                 |                  |                         |              |               |              |              |                  |                |                  |
| Fortis Bank                            | Denver            | -0.16%       | 0.00%         | -2.06%       | -0.07%        | \$ (0.5)          | 0.17%        | 0.44%        | \$ 1,337.1                  | 7.5%           | \$ 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)          | -0.22%       | 0.04%        | \$ 105.4                    | 2.6%           | \$ 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)          | -0.47%       | -0.17%       | \$ 75.3                     | -0.4%          | \$ 40.6                    | 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)          | -23.06%      | -3.97%       | \$ 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             |                  |
| <b>Average</b>                         |                   | <b>0.61%</b> | <b>-0.03%</b> | <b>5.72%</b> | <b>-1.03%</b> | <b>\$ 3.9</b>     | <b>0.96%</b> | <b>0.03%</b> | <b>\$ 1,468.9</b>           | <b>2.1%</b>    | <b>\$ 970.0</b>            | <b>1.3%</b> | <b>\$ 1,246.4</b> | <b>2.4%</b>                   | <b>79.6%</b> | <b>\$ 118.4</b> | <b>10.9%</b>     | <b>0.51%</b>            | <b>1.29%</b> | <b>3.71%</b>  | <b>0.05%</b> | <b>1.94%</b> | <b>6.67%</b>     | <b>68.7%</b>   |                  |
| <b>Median</b>                          |                   | <b>0.98%</b> | <b>0.03%</b>  | <b>9.77%</b> | <b>0.11%</b>  | <b>\$ 0.9</b>     | <b>1.27%</b> | <b>0.06%</b> | <b>\$ 300.6</b>             | <b>1.7%</b>    | <b>\$ 183.8</b>            | <b>1.6%</b> | <b>\$ 234.0</b>   | <b>1.4%</b>                   | <b>79.5%</b> | <b>\$ 29.3</b>  | <b>9.7%</b>      | <b>0.36%</b>            | <b>1.23%</b> | <b>3.68%</b>  | <b>0.07%</b> | <b>1.94%</b> | <b>6.71%</b>     | <b>67.1%</b>   |                  |



Note: Please refer to page 5 for additional notes

# Hawaii – Financial Performance for Q3 2024

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                            | City     | ROAA         |                | ROAE         |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets Balance (\$MM) | Δ vs. Pr. Qtr. | Gross Loans Balance (\$MM) | Δ vs. Pr. Qtr. | Total Deposits Balance (\$MM) | Δ vs. Pr. Qtr. | Loans / Deposits | Tg. Comm. Equity (\$MM) | TCE / TA    | NPAs / Assets | LLR / Loans  | NIM          |                |                  |                |                  |
|---------------------------------|----------|--------------|----------------|--------------|----------------|-------------------|--------------|----------------|-----------------------------|----------------|----------------------------|----------------|-------------------------------|----------------|------------------|-------------------------|-------------|---------------|--------------|--------------|----------------|------------------|----------------|------------------|
|                                 |          | Curr.        | Δ vs. Pr. Qtr. | Curr.        | Δ vs. Pr. Qtr. |                   | Curr.        | Δ vs. Pr. Qtr. |                             |                |                            |                |                               |                |                  |                         |             |               |              | Curr.        | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>Above 1.00% ROAA Banks</b>   |          |              |                |              |                |                   |              |                |                             |                |                            |                |                               |                |                  |                         |             |               |              |              |                |                  |                |                  |
| 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%            |
| <b>0.50% - 1.00% ROAA Banks</b> |          |              |                |              |                |                   |              |                |                             |                |                            |                |                               |                |                  |                         |             |               |              |              |                |                  |                |                  |
| 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%            |
| <b>0.00% - 0.50% ROAA Banks</b> |          |              |                |              |                |                   |              |                |                             |                |                            |                |                               |                |                  |                         |             |               |              |              |                |                  |                |                  |
| 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%            |
| <b>Below 0.00% ROAA Banks</b>   |          |              |                |              |                |                   |              |                |                             |                |                            |                |                               |                |                  |                         |             |               |              |              |                |                  |                |                  |
| 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%           |
| <b>Average</b>                  |          | <b>0.58%</b> | <b>0.55%</b>   | <b>7.47%</b> | <b>8.73%</b>   | <b>\$ 19.3</b>    | <b>0.81%</b> | <b>0.43%</b>   | <b>\$ 9,708.9</b>           | <b>0.6%</b>    | <b>\$ 5,973.1</b>          | <b>0.3%</b>    | <b>\$ 8,397.6</b>             | <b>0.7%</b>    | <b>75.6%</b>     | <b>\$ 634.5</b>         | <b>8.3%</b> | <b>0.20%</b>  | <b>1.23%</b> | <b>2.69%</b> | <b>-0.02%</b>  | <b>1.81%</b>     | <b>5.17%</b>   | <b>77.3%</b>     |
| <b>Median</b>                   |          | <b>0.68%</b> | <b>0.07%</b>   | <b>9.50%</b> | <b>0.47%</b>   | <b>\$ 13.3</b>    | <b>1.00%</b> | <b>0.02%</b>   | <b>\$ 7,415.4</b>           | <b>0.4%</b>    | <b>\$ 5,344.2</b>          | <b>-0.1%</b>   | <b>\$ 6,583.0</b>             | <b>-0.4%</b>   | <b>75.1%</b>     | <b>\$ 542.3</b>         | <b>7.3%</b> | <b>0.17%</b>  | <b>1.15%</b> | <b>2.84%</b> | <b>-0.03%</b>  | <b>1.72%</b>     | <b>4.89%</b>   | <b>70.3%</b>     |



Note: Please refer to page 5 for additional notes

# Idaho – Financial Performance for Q3 2024

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                            | City          | ROAA         |                | ROAE          |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets Balance (\$MM) | Δ vs. Pr. Qtr. | Gross Loans Balance (\$MM) | Δ vs. Pr. Qtr. | Total Deposits Balance (\$MM) | Δ vs. Pr. Qtr. | Loans / Deposits | Tg. Comm. Equity (\$MM) | TCE / TA     | NPAs / Assets | LLR / Loans  | NIM          |                |                  |                |                  |
|---------------------------------|---------------|--------------|----------------|---------------|----------------|-------------------|--------------|----------------|-----------------------------|----------------|----------------------------|----------------|-------------------------------|----------------|------------------|-------------------------|--------------|---------------|--------------|--------------|----------------|------------------|----------------|------------------|
|                                 |               | Curr.        | Δ vs. Pr. Qtr. | Curr.         | Δ vs. Pr. Qtr. |                   | Curr.        | Δ vs. Pr. Qtr. |                             |                |                            |                |                               |                |                  |                         |              |               |              | Curr.        | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>Above 1.00% ROAA Banks</b>   |               |              |                |               |                |                   |              |                |                             |                |                            |                |                               |                |                  |                         |              |               |              |              |                |                  |                |                  |
| Twin River Bank (S)             | Lewiston      | 2.60%        | -0.31%         | 21.50%        | -2.81%         | \$ 0.9            | 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%          | \$ 6.9            | 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            | 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%            |
| <b>0.50% - 1.00% ROAA Banks</b> |               |              |                |               |                |                   |              |                |                             |                |                            |                |                               |                |                  |                         |              |               |              |              |                |                  |                |                  |
| 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%         | \$ 1.6            | 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%          | \$ 0.8            | 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%          | \$ 0.4            | 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%          | \$ 0.8            | 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%            |
| <b>0.00% - 0.50% ROAA Banks</b> |               |              |                |               |                |                   |              |                |                             |                |                            |                |                               |                |                  |                         |              |               |              |              |                |                  |                |                  |
| First F.S.B. of Twin Falls      | Twin Falls    | 0.30%        | -0.17%         | 4.26%         | -2.70%         | \$ 1.2            | 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%            |
| <b>Average</b>                  |               | <b>1.19%</b> | <b>0.12%</b>   | <b>10.86%</b> | <b>0.55%</b>   | <b>\$ 3.4</b>     | <b>1.66%</b> | <b>0.04%</b>   | <b>\$ 1,094.6</b>           | <b>3.5%</b>    | <b>\$ 672.0</b>            | <b>3.2%</b>    | <b>\$ 911.4</b>               | <b>4.6%</b>    | <b>75.4%</b>     | <b>\$ 112.4</b>         | <b>10.7%</b> | <b>0.34%</b>  | <b>1.34%</b> | <b>3.87%</b> | <b>0.10%</b>   | <b>1.93%</b>     | <b>7.16%</b>   | <b>62.5%</b>     |
| <b>Median</b>                   |               | <b>0.88%</b> | <b>0.04%</b>   | <b>11.66%</b> | <b>0.33%</b>   | <b>\$ 1.2</b>     | <b>1.22%</b> | <b>0.05%</b>   | <b>\$ 764.6</b>             | <b>3.4%</b>    | <b>\$ 564.1</b>            | <b>3.2%</b>    | <b>\$ 681.2</b>               | <b>3.2%</b>    | <b>77.9%</b>     | <b>\$ 81.8</b>          | <b>11.3%</b> | <b>0.22%</b>  | <b>1.32%</b> | <b>3.79%</b> | <b>0.08%</b>   | <b>1.82%</b>     | <b>7.05%</b>   | <b>66.6%</b>     |



Note: Please refer to page 5 for additional notes

# Montana – Financial Performance for Q3 2024

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                                  | City           | ROAA         |              | ROAE          |              | Net Income (\$MM) | PTPP ROAA    |              | Total Assets Balance (\$MM) | Δ vs. Pr. Qtr. | Gross Loans Balance (\$MM) |             | Δ vs. Pr. Qtr.    | Total Deposits Balance (\$MM) |              | Δ vs. Pr. Qtr.  | Loans / Deposits | Tg. Comm. Equity (\$MM) | TCE / TA     | NPAs / Assets | LLR / Loans  | NIM            |                | Cost of Deposits | Yield on Loans | Efficiency Ratio |  |
|---------------------------------------|----------------|--------------|--------------|---------------|--------------|-------------------|--------------|--------------|-----------------------------|----------------|----------------------------|-------------|-------------------|-------------------------------|--------------|-----------------|------------------|-------------------------|--------------|---------------|--------------|----------------|----------------|------------------|----------------|------------------|--|
|                                       |                | Curr.        | Pr. Qtr.     | Curr.         | Pr. Qtr.     |                   | Curr.        | Pr. Qtr.     |                             |                | Curr.                      | Pr. Qtr.    |                   | Curr.                         | Pr. Qtr.     |                 |                  |                         |              |               |              | Δ vs. Pr. Qtr. | Δ vs. Pr. Qtr. |                  |                |                  |  |
| <b>Above 1.00% ROAA Banks</b>         |                |              |              |               |              |                   |              |              |                             |                |                            |             |                   |                               |              |                 |                  |                         |              |               |              |                |                |                  |                |                  |  |
| 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%        | \$ 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%           | \$ 91.0                    | 1.4%        | \$ 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%          | \$ 78.0                    | -1.2%       | \$ 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%            |                |                  |  |
| <b>0.50% - 1.00% ROAA Banks</b>       |                |              |              |               |              |                   |              |              |                             |                |                            |             |                   |                               |              |                 |                  |                         |              |               |              |                |                |                  |                |                  |  |
| 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%          | \$ 34.5                    | -5.7%       | \$ 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%          | \$ 136.8                   | -3.8%       | \$ 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%          | \$ 80.2                    | 6.0%        | \$ 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%           | \$ 73.0                    | 3.8%        | \$ 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%          | \$ 169.2                   | 1.6%        | \$ 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%        | \$ 586.2                    | 3.9%           | \$ 344.5                   | -1.8%       | \$ 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%       | \$ 80.2                     | 1.1%           | \$ 34.0                    | -2.0%       | \$ 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%          | \$ 18,048.0                | -1.1%       | \$ 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%           | \$ 17,227.3                | 2.0%        | \$ 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%           | \$ 358.5                   | -0.1%       | \$ 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%        | \$ 2,142.1                  | 2.2%           | \$ 1,548.1                 | 1.3%        | \$ 1,662.4        | 2.0%                          | 93.1%        | \$ 191.4        | 9.1%             | 0.38%                   | 1.11%        | 3.50%         | -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%        | \$ 22.4         | 8.3%             | 0.15%                   | 1.53%        | 2.87%         | 0.12%        | 1.37%          | 6.37%          | 75.1%            |                |                  |  |
| <b>0.00% - 0.50% ROAA Banks</b>       |                |              |              |               |              |                   |              |              |                             |                |                            |             |                   |                               |              |                 |                  |                         |              |               |              |                |                |                  |                |                  |  |
| 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%                   | 2.36%        | 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%          | \$ 86.9                    | 1.7%        | \$ 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%            |                |                  |  |
| <b>Average</b>                        |                | <b>1.12%</b> | <b>0.05%</b> | <b>11.27%</b> | <b>0.04%</b> | <b>\$ 4.4</b>     | <b>1.51%</b> | <b>0.00%</b> | <b>\$ 2,133.9</b>           | <b>1.8%</b>    | <b>\$ 1,326.0</b>          | <b>1.5%</b> | <b>\$ 1,639.2</b> | <b>2.2%</b>                   | <b>75.0%</b> | <b>\$ 169.8</b> | <b>10.0%</b>     | <b>0.58%</b>            | <b>1.47%</b> | <b>3.79%</b>  | <b>0.12%</b> | <b>1.74%</b>   | <b>6.98%</b>   | <b>63.0%</b>     |                |                  |  |
| <b>Median</b>                         |                | <b>0.99%</b> | <b>0.08%</b> | <b>11.26%</b> | <b>0.47%</b> | <b>\$ 0.5</b>     | <b>1.40%</b> | <b>0.11%</b> | <b>\$ 188.4</b>             | <b>1.5%</b>    | <b>\$ 123.1</b>            | <b>1.7%</b> | <b>\$ 169.8</b>   | <b>2.1%</b>                   | <b>79.4%</b> | <b>\$ 20.9</b>  | <b>9.3%</b>      | <b>0.23%</b>            | <b>1.41%</b> | <b>3.68%</b>  | <b>0.09%</b> | <b>1.82%</b>   | <b>7.04%</b>   | <b>65.0%</b>     |                |                  |  |



Note: Please refer to page 5 for additional notes

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# Nevada – Financial Performance for Q3 2024

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                               | City            | ROAA         |                | ROAE         |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets      |                | Gross Loans       |                | Total Deposits    |                | Loans / Deposits | Capital & Credit Quality |              |               |              | Performance Ratios for Q3 2024 |                |                  |                |                  |
|------------------------------------|-----------------|--------------|----------------|--------------|----------------|-------------------|--------------|----------------|-------------------|----------------|-------------------|----------------|-------------------|----------------|------------------|--------------------------|--------------|---------------|--------------|--------------------------------|----------------|------------------|----------------|------------------|
|                                    |                 | Curr.        | Δ vs. Pr. Qtr. | Curr.        | Δ vs. Pr. Qtr. |                   | Curr.        | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. |                  | Tg. Comm. Equity (\$MM)  | TCE / TA     | NPAs / Assets | LLR / Loans  | NIM                            | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>Above 1.00% ROAA Banks</b>      |                 |              |                |              |                |                   |              |                |                   |                |                   |                |                   |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| 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%            |
| <b>0.50% - 1.00% ROAA Banks</b>    |                 |              |                |              |                |                   |              |                |                   |                |                   |                |                   |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| 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%            |
| <b>Below 0.00% ROAA Banks</b>      |                 |              |                |              |                |                   |              |                |                   |                |                   |                |                   |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| 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%       | -8.43%         | \$ (0.7)          | 0.80%        | -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%                          | 0.02%          | 3.68%            | 8.30%          | 80.8%            |
| <b>Average</b>                     |                 | <b>1.21%</b> | <b>-0.06%</b>  | <b>9.04%</b> | <b>-4.03%</b>  | <b>\$ 11.6</b>    | <b>1.80%</b> | <b>0.12%</b>   | <b>\$ 2,599.9</b> | <b>2.9%</b>    | <b>\$ 2,106.8</b> | <b>2.9%</b>    | <b>\$ 2,204.7</b> | <b>3.8%</b>    | <b>75.0%</b>     | <b>\$ 262.2</b>          | <b>12.6%</b> | <b>0.41%</b>  | <b>1.37%</b> | <b>4.18%</b>                   | <b>0.09%</b>   | <b>2.08%</b>     | <b>6.92%</b>   | <b>61.9%</b>     |
| <b>Median</b>                      |                 | <b>1.36%</b> | <b>0.05%</b>   | <b>8.80%</b> | <b>0.31%</b>   | <b>\$ 0.7</b>     | <b>1.68%</b> | <b>0.08%</b>   | <b>\$ 289.9</b>   | <b>3.1%</b>    | <b>\$ 167.8</b>   | <b>1.9%</b>    | <b>\$ 215.1</b>   | <b>5.1%</b>    | <b>87.1%</b>     | <b>\$ 32.9</b>           | <b>9.7%</b>  | <b>0.15%</b>  | <b>1.35%</b> | <b>4.23%</b>                   | <b>0.11%</b>   | <b>1.68%</b>     | <b>6.49%</b>   | <b>64.2%</b>     |



Note: Please refer to page 5 for additional notes

# New Mexico – Financial Performance for Q3 2024

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                                 | City        | ROAA         |                | ROAE          |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets Balance (\$MM) | Δ vs. Pr. Qtr. | Gross Loans Balance (\$MM) |                | Δ vs. Pr. Qtr.  | Total Deposits Balance (\$MM) |                | Δ vs. Pr. Qtr. | Loans / Deposits | Tg. Comm. Equity (\$MM) | TCE / TA     | NPAs / Assets | LLR / Loans  | NIM          |              | Cost of Deposits | Yield on Loans | Efficiency Ratio |  |
|--------------------------------------|-------------|--------------|----------------|---------------|----------------|-------------------|--------------|----------------|-----------------------------|----------------|----------------------------|----------------|-----------------|-------------------------------|----------------|----------------|------------------|-------------------------|--------------|---------------|--------------|--------------|--------------|------------------|----------------|------------------|--|
|                                      |             | Curr.        | Δ vs. Pr. Qtr. | Curr.         | Δ vs. Pr. Qtr. |                   | Curr.        | Δ vs. Pr. Qtr. |                             |                | Total Assets               | Total Deposits |                 | Curr.                         | Δ vs. Pr. Qtr. |                |                  |                         |              |               |              |              |              |                  |                |                  |  |
| <b>Above 1.00% ROAA Banks</b>        |             |              |                |               |                |                   |              |                |                             |                |                            |                |                 |                               |                |                |                  |                         |              |               |              |              |              |                  |                |                  |  |
| Valley Bank of Commerce (S)          | Roswell     | 3.16%        | -0.02%         | 23.21%        | -2.34%         | \$ 2.1            | 4.45%        | 0.27%          | \$ 266.3                    | 1.8%           | \$ 151.5                   | 0.3%           | \$ 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            | 3.50%        | 0.14%          | \$ 371.0                    | 8.8%           | \$ 146.7                   | -1.5%          | \$ 340.4        | 8.4%                          | 43.1%          | \$ 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            | 3.37%        | -0.02%         | \$ 770.1                    | 3.4%           | \$ 446.3                   | 0.5%           | \$ 693.3        | 3.2%                          | 64.4%          | \$ 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            | 2.61%        | 0.24%          | \$ 180.5                    | 1.7%           | \$ 116.1                   | 2.3%           | \$ 162.6        | 1.6%                          | 71.4%          | \$ 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            | 3.25%        | 0.45%          | \$ 872.1                    | 4.3%           | \$ 604.7                   | 2.2%           | \$ 793.6        | 3.6%                          | 76.2%          | \$ 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            | 2.71%        | 0.09%          | \$ 1,779.1                  | 0.4%           | \$ 999.3                   | 3.0%           | \$ 1,510.7      | -2.3%                         | 66.2%          | \$ 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            | 2.72%        | -0.39%         | \$ 128.8                    | 0.2%           | \$ 76.8                    | -2.7%          | \$ 114.7        | 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            | 2.20%        | 0.25%          | \$ 509.5                    | 1.9%           | \$ 342.6                   | 3.9%           | \$ 435.8        | -0.4%                         | 78.6%          | \$ 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            | 1.97%        | -0.02%         | \$ 286.3                    | -2.1%          | \$ 73.6                    | -1.3%          | \$ 246.5        | -3.4%                         | 29.9%          | \$ 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            | 2.13%        | 0.32%          | \$ 256.4                    | 7.9%           | \$ 93.1                    | 5.3%           | \$ 238.6        | 6.8%                          | 39.0%          | \$ 17.0        | 6.6%             | 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            | 2.25%        | -0.04%         | \$ 157.0                    | 3.2%           | \$ 85.3                    | 7.4%           | \$ 131.7        | 3.3%                          | 64.8%          | \$ 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%        | -0.7%          | \$ 4.2            | 2.11%        | 0.02%          | \$ 1,062.8                  | 5.7%           | \$ 695.4                   | -0.1%          | \$ 952.9        | 5.4%                          | 73.0%          | \$ 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            | 2.08%        | 0.10%          | \$ 137.0                    | 1.5%           | \$ 66.7                    | -2.3%          | \$ 116.0        | 1.0%                          | 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            | 2.08%        | 0.30%          | \$ 262.8                    | -0.3%          | \$ 126.2                   | 13.5%          | \$ 222.6        | -0.7%                         | 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            | 1.94%        | 0.15%          | \$ 842.0                    | 4.4%           | \$ 302.7                   | 1.4%           | \$ 691.4        | -0.1%                         | 43.8%          | \$ 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%        | -11.38%        | \$ 2.8            | 1.84%        | -0.64%         | \$ 778.9                    | 8.3%           | \$ 230.1                   | -5.3%          | \$ 635.7        | 9.2%                          | 36.2%          | \$ 47.0        | 6.0%             | 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            | 1.69%        | -0.16%         | \$ 414.3                    | 2.2%           | \$ 139.6                   | -1.5%          | \$ 383.4        | 1.1%                          | 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                    | 3.1%           | \$ 11.5                    | 3.8%           | \$ 162.9        | 3.1%                          | 7.1%           | \$ 23.4        | 12.5%            | 0.03%                   | 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            | 1.57%        | 0.68%          | \$ 484.2                    | 2.0%           | \$ 181.0                   | 1.2%           | \$ 440.7        | 1.5%                          | 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            | 1.53%        | -0.66%         | \$ 536.4                    | 4.1%           | \$ 340.8                   | -1.2%          | \$ 464.9        | 4.1%                          | 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            | 1.63%        | -0.01%         | \$ 391.8                    | 2.8%           | \$ 170.7                   | 3.1%           | \$ 334.6        | 1.1%                          | 51.0%          | \$ 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            | 1.64%        | 0.05%          | \$ 262.1                    | 0.5%           | \$ 195.7                   | -0.8%          | \$ 207.2        | -1.3%                         | 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            | 2.42%        | -0.07%         | \$ 1,058.7                  | 0.1%           | \$ 502.7                   | -8.9%          | \$ 814.2        | 2.0%                          | 61.7%          | \$ 93.5        | 8.8%             | 1.45%                   | 1.49%        | 4.54%         | -0.24%       | 0.53%        | 7.47%        | 53.5%            |                |                  |  |
| <b>0.50% - 1.00% ROAA Banks</b>      |             |              |                |               |                |                   |              |                |                             |                |                            |                |                 |                               |                |                |                  |                         |              |               |              |              |              |                  |                |                  |  |
| First National Bank (S)              | Alamogordo  | 0.95%        | 0.04%          | 25.94%        | -6.27%         | \$ 1.2            | 1.12%        | 0.00%          | \$ 486.9                    | 5.7%           | \$ 209.2                   | 0.8%           | \$ 463.1        | 4.0%                          | 45.2%          | \$ 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            | 1.26%        | -0.08%         | \$ 1,352.9                  | 0.8%           | \$ 940.8                   | -1.9%          | \$ 1,163.6      | 3.8%                          | 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            | 1.57%        | -0.33%         | \$ 374.3                    | 12.0%          | \$ 174.2                   | 1.6%           | \$ 299.3        | 10.0%                         | 58.2%          | \$ 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            | 1.19%        | -0.10%         | \$ 1,493.0                  | 2.8%           | \$ 856.1                   | -3.8%          | \$ 1,360.9      | 2.1%                          | 62.9%          | \$ 113.9       | 7.6%             | 3.10%                   | 1.50%        | 3.89%         | -0.23%       | 1.77%        | 6.70%        | 70.3%            |                |                  |  |
| <b>Below 0.00% ROAA Banks</b>        |             |              |                |               |                |                   |              |                |                             |                |                            |                |                 |                               |                |                |                  |                         |              |               |              |              |              |                  |                |                  |  |
| Tucumcari Federal S&L Association    | Tucumcari   | -0.17%       | -0.45%         | -1.20%        | -3.19%         | \$ (0.0)          | -0.23%       | -0.63%         | \$ 38.6                     | -3.0%          | \$ 28.1                    | 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%           |                |                  |  |
| <b>Average</b>                       |             | <b>1.54%</b> | <b>0.02%</b>   | <b>19.28%</b> | <b>-1.29%</b>  | <b>\$ 2.1</b>     | <b>2.08%</b> | <b>0.00%</b>   | <b>\$ 562.2</b>             | <b>3.0%</b>    | <b>\$ 296.7</b>            | <b>0.7%</b>    | <b>\$ 487.1</b> | <b>2.6%</b>                   | <b>58.8%</b>   | <b>\$ 46.9</b> | <b>9.3%</b>      | <b>0.69%</b>            | <b>1.87%</b> | <b>4.27%</b>  | <b>0.08%</b> | <b>1.27%</b> | <b>7.36%</b> | <b>54.7%</b>     |                |                  |  |
| <b>Median</b>                        |             | <b>1.53%</b> | <b>0.04%</b>   | <b>18.88%</b> | <b>-1.15%</b>  | <b>\$ 1.5</b>     | <b>2.03%</b> | <b>0.01%</b>   | <b>\$ 403.0</b>             | <b>2.5%</b>    | <b>\$ 177.6</b>            | <b>0.4%</b>    | <b>\$ 361.9</b> | <b>2.2%</b>                   | <b>62.3%</b>   | <b>\$ 35.5</b> | <b>9.4%</b>      | <b>0.27%</b>            | <b>1.50%</b> | <b>4.07%</b>  | <b>0.06%</b> | <b>1.24%</b> | <b>7.20%</b> | <b>53.4%</b>     |                |                  |  |



Note: Please refer to page 5 for additional notes

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# North Dakota – Financial Performance for Q3 2024 (Continued)

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                                 | City        | ROAA           |                  | ROAE           |                  | Net Income (\$MM) | PTPP ROAA      |                | Total Assets    |                | Gross Loans     |                | Total Deposits          |             | Loans / Deposits | Capital & Credit Quality |             |                |                  | Performance Ratios for Q3 2024 |                |                  |              |              |
|--------------------------------------|-------------|----------------|------------------|----------------|------------------|-------------------|----------------|----------------|-----------------|----------------|-----------------|----------------|-------------------------|-------------|------------------|--------------------------|-------------|----------------|------------------|--------------------------------|----------------|------------------|--------------|--------------|
|                                      |             | Δ vs. Pr. Qtr. | Δ vs. Curr. Qtr. | Δ vs. Pr. Qtr. | Δ vs. Curr. Qtr. |                   | Balance (\$MM) | Δ vs. Pr. Qtr. | Balance (\$MM)  | Δ vs. Pr. Qtr. | Balance (\$MM)  | Δ vs. Pr. Qtr. | Tg. Comm. Equity (\$MM) | TCE / TA    |                  | NPAs / Assets            | LLR / Loans | Δ vs. Pr. Qtr. | Δ vs. Curr. Qtr. | Cost of Deposits               | Yield on Loans | Efficiency Ratio |              |              |
| <b>0.00% - 0.50% ROAA Banks</b>      |             |                |                  |                |                  |                   |                |                |                 |                |                 |                |                         |             |                  |                          |             |                |                  |                                |                |                  |              |              |
| 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) | Langdon     | 0.46%          | -0.07%           | 3.78%          | -0.76%           | \$ 0.2            | 0.52%          | -0.04%         | \$ 149.2        | 4.7%           | \$ 75.5         | 4.3%           | \$ 104.5                | -3.6%       | 72.2%            | \$ 18.5                  | 12.4%       | 0.40%          | 1.19%            | 2.27%                          | 0.00%          | 2.30%            | 6.64%        | 71.0%        |
| State Bankshares, Inc.               | Fargo       | 0.44%          | -0.11%           | 4.25%          | -0.94%           | \$ 15.6           | 0.59%          | -0.18%         | \$ 14,118.1     | -0.2%          | \$ 12,208.1     | -1.1%          | \$ 12,137.4             | 1.5%        | 100.6%           | \$ 1,420.6               | 10.1%       | 0.47%          | 1.01%            | 1.75%                          | -0.07%         | 3.78%            | 5.29%        | 82.4%        |
| VISIONBank                           | Fargo       | 0.35%          | -0.24%           | 3.72%          | -2.74%           | \$ 0.2            | 0.84%          | 0.03%          | \$ 275.1        | 3.3%           | \$ 216.0        | 1.3%           | \$ 244.9                | 5.0%        | 88.2%            | \$ 24.7                  | 9.0%        | 0.76%          | 1.08%            | 3.52%                          | 0.21%          | 2.61%            | 6.17%        | 77.3%        |
| Starion Bank (S)                     | Bismarck    | 0.31%          | -0.06%           | 4.20%          | -1.22%           | \$ 1.5            | 0.37%          | -0.09%         | \$ 1,846.9      | -1.0%          | \$ 1,230.3      | -1.6%          | \$ 1,513.0              | -0.1%       | 81.3%            | \$ 142.1                 | 7.7%        | 0.20%          | 1.37%            | 1.95%                          | 0.01%          | 2.55%            | 5.74%        | 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%        |
| <b>Average</b>                       |             | <b>1.12%</b>   | <b>0.12%</b>     | <b>12.97%</b>  | <b>0.70%</b>     | <b>\$ 3.0</b>     | <b>1.45%</b>   | <b>0.16%</b>   | <b>\$ 935.5</b> | <b>1.8%</b>    | <b>\$ 705.0</b> | <b>2.7%</b>    | <b>\$ 803.0</b>         | <b>1.0%</b> | <b>76.6%</b>     | <b>\$ 82.2</b>           | <b>8.9%</b> | <b>0.58%</b>   | <b>1.21%</b>     | <b>3.39%</b>                   | <b>0.02%</b>   | <b>2.07%</b>     | <b>6.53%</b> | <b>62.9%</b> |
| <b>Median</b>                        |             | <b>0.94%</b>   | <b>0.03%</b>     | <b>11.48%</b>  | <b>0.12%</b>     | <b>\$ 0.6</b>     | <b>1.22%</b>   | <b>0.03%</b>   | <b>\$ 256.3</b> | <b>2.1%</b>    | <b>\$ 144.9</b> | <b>2.0%</b>    | <b>\$ 213.4</b>         | <b>1.1%</b> | <b>80.3%</b>     | <b>\$ 22.0</b>           | <b>8.8%</b> | <b>0.37%</b>   | <b>1.15%</b>     | <b>3.43%</b>                   | <b>0.02%</b>   | <b>2.07%</b>     | <b>6.50%</b> | <b>64.5%</b> |



# Oregon – Financial Performance for Q3 2024

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                                    | City        | ROAA         |                | ROAE         |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets Balance (\$MM) | Δ vs. Pr. Qtr. | Gross Loans Balance (\$MM) | Δ vs. Pr. Qtr. | Total Deposits Balance (\$MM) | Δ vs. Pr. Qtr. | Loans / Deposits | Tg. Comm. Equity (\$MM) | TCE / TA     | NPAs / Assets | LLR / Loans  | NIM          |                |                  |                |                  |
|---|-------------|--------------|----------------|--------------|----------------|-------------------|--------------|----------------|-----------------------------|----------------|----------------------------|----------------|-------------------------------|----------------|------------------|-------------------------|--------------|---------------|--------------|--------------|----------------|------------------|----------------|------------------|
|   |             | Curr.        | Δ vs. Pr. Qtr. | Curr.        | Δ vs. Pr. Qtr. |                   | Curr.        | Δ vs. Pr. Qtr. |                             |                |                            |                |                               |                |                  |                         |              |               |              | Curr.        | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>Above 1.00% ROAA Banks</b>           |             |              |                |              |                |                   |              |                |                             |                |                            |                |                               |                |                  |                         |              |               |              |              |                |                  |                |                  |
| Pioneer Trust Bank, N.A.                | Salem       | 1.84%        | -0.45%         | 13.05%       | -3.16%         | \$ 3.2            | 3.30%        | 0.16%          | \$ 689.0                    | 3.2%           | \$ 533.0                   | -2.9%          | \$ 590.1                      | 3.6%           | 90.3%            | \$ 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%       | -1.15%         | \$ 3.9            | 2.46%        | -0.18%         | \$ 836.1                    | -1.9%          | \$ 563.8                   | -1.0%          | \$ 742.4                      | -1.5%          | 76.0%            | \$ 85.9                 | 10.3%        | 0.31%         | 1.17%        | 6.03%        | 0.04%          | 0.63%            | 7.77%          | 59.6%            |
| Summit Bank                             | Eugene      | 1.07%        | 0.18%          | 10.98%       | 2.13%          | \$ 3.3            | 1.92%        | 0.07%          | \$ 1,271.7                  | 10.7%          | \$ 1,031.3                 | 1.9%           | \$ 1,137.1                    | 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%            |
| <b>0.50% - 1.00% ROAA Banks</b>         |             |              |                |              |                |                   |              |                |                             |                |                            |                |                               |                |                  |                         |              |               |              |              |                |                  |                |                  |
| Willamette Valley Bank                  | Salem       | 0.85%        | 0.06%          | 5.74%        | 0.53%          | \$ 1.0            | 1.09%        | -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%         | \$ 0.9            | 0.78%        | 0.03%          | \$ 577.9                    | 5.3%           | \$ 137.3                   | -0.3%          | \$ 531.4                      | 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                  | Grants Pass | 0.56%        | 0.11%          | 4.60%        | 0.79%          | \$ 0.8            | 0.74%        | 0.00%          | \$ 611.5                    | 0.3%           | \$ 488.4                   | 0.8%           | \$ 514.5                      | 0.2%           | 94.9%            | \$ 74.1                 | 12.1%        | 0.44%         | 1.30%        | 3.34%        | 0.04%          | 1.32%            | 5.00%          | 77.9%            |
| Clackamas County Bank (S)               | Sandy       | 0.50%        | 0.08%          | 5.57%        | 0.54%          | \$ 0.4            | 0.68%        | 0.10%          | \$ 290.4                    | -2.9%          | \$ 153.2                   | -0.5%          | \$ 231.5                      | 0.0%           | 66.2%            | \$ 28.1                 | 9.7%         | 0.00%         | 0.99%        | 2.84%        | 0.08%          | 0.78%            | 6.23%          | 79.9%            |
| <b>0.00% - 0.50% ROAA Banks</b>         |             |              |                |              |                |                   |              |                |                             |                |                            |                |                               |                |                  |                         |              |               |              |              |                |                  |                |                  |
| Oregon Coast Bank (S)                   | Newport     | 0.47%        | 0.06%          | 7.43%        | 0.54%          | \$ 0.5            | 0.61%        | 0.13%          | \$ 460.7                    | 5.1%           | \$ 247.7                   | 4.1%           | \$ 368.8                      | 5.1%           | 67.2%            | \$ 31.8                 | 6.9%         | 0.87%         | 0.96%        | 2.52%        | -0.02%         | 2.17%            | 7.20%          | 75.7%            |
| Citizens Bank                           | Corvallis   | 0.44%        | 0.10%          | 5.16%        | 0.50%          | \$ 1.0            | 0.58%        | 0.16%          | \$ 831.7                    | -9.5%          | \$ 378.5                   | -2.4%          | \$ 718.7                      | 0.7%           | 52.7%            | \$ 82.8                 | 10.0%        | 0.04%         | 1.59%        | 3.26%        | 0.22%          | 0.42%            | 5.79%          | 82.2%            |
| First Federal S&L Assoc. of McMinnville | McMinnville | 0.30%        | 0.13%          | 3.08%        | 1.30%          | \$ 0.5            | 0.35%        | 0.08%          | \$ 639.4                    | -0.2%          | \$ 409.2                   | 2.8%           | \$ 551.6                      | -1.1%          | 74.2%            | \$ 66.5                 | 10.4%        | 0.02%         | 0.99%        | 2.54%        | 0.12%          | 1.51%            | 5.28%          | 87.2%            |
| Lewis & Clark Bank                      | Oregon City | 0.18%        | 0.12%          | 1.83%        | 1.18%          | \$ 0.2            | 0.22%        | 0.16%          | \$ 370.9                    | -3.8%          | \$ 152.5                   | -3.5%          | \$ 247.7                      | -6.7%          | 61.6%            | \$ 37.1                 | 10.0%        | 0.01%         | 1.39%        | 2.79%        | 0.29%          | 1.82%            | 7.01%          | 92.9%            |
| <b>Below 0.00% ROAA Banks</b>           |             |              |                |              |                |                   |              |                |                             |                |                            |                |                               |                |                  |                         |              |               |              |              |                |                  |                |                  |
| Pacific West Bank                       | West Linn   | -0.01%       | 0.28%          | -0.13%       | 2.60%          | \$ (0.0)          | 0.12%        | 0.41%          | \$ 345.4                    | 7.5%           | \$ 256.4                   | 0.9%           | \$ 275.6                      | 11.3%          | 93.0%            | \$ 34.1                 | 9.9%         | 0.24%         | 1.38%        | 2.74%        | 0.16%          | 2.97%            | 5.82%          | 95.6%            |
| <b>Average</b>                          |             | <b>0.77%</b> | <b>0.05%</b>   | <b>7.74%</b> | <b>0.24%</b>   | <b>\$ 1.4</b>     | <b>1.13%</b> | <b>0.10%</b>   | <b>\$ 643.1</b>             | <b>1.4%</b>    | <b>\$ 415.5</b>            | <b>-0.1%</b>   | <b>\$ 544.6</b>               | <b>3.0%</b>    | <b>75.3%</b>     | <b>\$ 67.4</b>          | <b>10.4%</b> | <b>0.28%</b>  | <b>1.22%</b> | <b>3.43%</b> | <b>0.07%</b>   | <b>1.65%</b>     | <b>6.29%</b>   | <b>73.4%</b>     |
| <b>Median</b>                           |             | <b>0.60%</b> | <b>0.08%</b>   | <b>6.59%</b> | <b>0.53%</b>   | <b>\$ 1.0</b>     | <b>0.76%</b> | <b>0.09%</b>   | <b>\$ 625.5</b>             | <b>1.7%</b>    | <b>\$ 393.8</b>            | <b>-0.2%</b>   | <b>\$ 541.5</b>               | <b>2.4%</b>    | <b>78.4%</b>     | <b>\$ 73.7</b>          | <b>10.1%</b> | <b>0.22%</b>  | <b>1.21%</b> | <b>3.30%</b> | <b>0.04%</b>   | <b>1.57%</b>     | <b>6.21%</b>   | <b>76.8%</b>     |



Note: Please refer to page 5 for additional notes



# South Dakota – Financial Performance for Q3 2024 (Continued)

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                                 | City        | ROAA         |                | ROAE          |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets    |                | Gross Loans     |                | Total Deposits  |                | Loans / Deposits | Capital & Credit Quality |              |               |              | Performance Ratios for Q3 2024 |                |                  |                |                  |
|--------------------------------------|-------------|--------------|----------------|---------------|----------------|-------------------|--------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|------------------|--------------------------|--------------|---------------|--------------|--------------------------------|----------------|------------------|----------------|------------------|
|                                      |             | Curr.        | Δ vs. Pr. Qtr. | Curr.         | Δ vs. Pr. Qtr. |                   | Curr.        | Δ vs. Pr. Qtr. | Balance (\$MM)  | Δ vs. Pr. Qtr. | Balance (\$MM)  | Δ vs. Pr. Qtr. | Balance (\$MM)  | Δ vs. Pr. Qtr. |                  | Tg. Comm. Equity (\$MM)  | TCE / TA     | NPAs / Assets | LLR / Loans  | NIM                            | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>0.00% - 0.50% ROAA Banks</b>      |             |              |                |               |                |                   |              |                |                 |                |                 |                |                 |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| BankStar Financial (S)               | Elkton      | 0.49%        | -0.08%         | 5.98%         | -1.39%         | \$ 0.4            | 0.73%        | -0.09%         | \$ 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%         | \$ 0.1            | 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%         | \$ 0.8            | 0.45%        | -0.08%         | \$ 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%         | \$ 0.1            | 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%         | \$ 0.2            | 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            | 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%         | \$ 0.4            | 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            | 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%            |
| <b>Below 0.00% ROAA Banks</b>        |             |              |                |               |                |                   |              |                |                 |                |                 |                |                 |                |                  |                          |              |               |              |                                |                |                  |                |                  |
| Plains Commerce Bank (S)             | Sioux Falls | -1.13%       | -2.28%         | -10.70%       | -21.24%        | \$ (3.5)          | -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%         | \$ (1.3)          | -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%           |
| <b>Average</b>                       |             | <b>1.01%</b> | <b>0.14%</b>   | <b>9.44%</b>  | <b>0.73%</b>   | <b>\$ 2.0</b>     | <b>1.65%</b> | <b>0.02%</b>   | <b>\$ 784.6</b> | <b>0.6%</b>    | <b>\$ 555.6</b> | <b>1.6%</b>    | <b>\$ 649.4</b> | <b>0.5%</b>    | <b>74.3%</b>     | <b>\$ 73.3</b>           | <b>10.4%</b> | <b>0.35%</b>  | <b>1.84%</b> | <b>3.76%</b>                   | <b>0.07%</b>   | <b>2.15%</b>     | <b>7.48%</b>   | <b>65.1%</b>     |
| <b>Median</b>                        |             | <b>1.07%</b> | <b>0.06%</b>   | <b>10.32%</b> | <b>-0.17%</b>  | <b>\$ 0.6</b>     | <b>1.45%</b> | <b>0.07%</b>   | <b>\$ 239.1</b> | <b>0.4%</b>    | <b>\$ 139.8</b> | <b>1.3%</b>    | <b>\$ 188.7</b> | <b>0.1%</b>    | <b>78.3%</b>     | <b>\$ 23.5</b>           | <b>9.5%</b>  | <b>0.12%</b>  | <b>1.29%</b> | <b>3.25%</b>                   | <b>0.06%</b>   | <b>2.19%</b>     | <b>7.32%</b>   | <b>63.7%</b>     |



Note: Please refer to page 5 for additional notes

# Utah – Financial Performance for Q3 2024

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                            | City           | ROAA         |                | ROAE          |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets      |                | Gross Loans       |                | Total Deposits    |                | Loans / Deposits | Tg. Comm.       |              |               |              | NIM          |                |                  |                |                  |
|---------------------------------|----------------|--------------|----------------|---------------|----------------|-------------------|--------------|----------------|-------------------|----------------|-------------------|----------------|-------------------|----------------|------------------|-----------------|--------------|---------------|--------------|--------------|----------------|------------------|----------------|------------------|
|                                 |                | Curr.        | Δ vs. Pr. Qtr. | Curr.         | Δ vs. Pr. Qtr. |                   | Curr.        | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. | Balance (\$MM)    | Δ vs. Pr. Qtr. |                  | Equity (\$MM)   | TCE / TA     | NPAs / Assets | LLR / Loans  | Curr.        | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |
| <b>Above 1.00% ROAA Banks</b>   |                |              |                |               |                |                   |              |                |                   |                |                   |                |                   |                |                  |                 |              |               |              |              |                |                  |                |                  |
| Celtic Bank Corporation         | Salt Lake City | 4.84%        | -0.26%         | 25.11%        | -1.69%         | \$ 39.9           | 7.26%        | 0.25%          | \$ 3,420.7        | 1.3%           | \$ 2,595.4        | 5.2%           | \$ 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            | 9.67%        | 0.74%          | \$ 996.5          | 5.0%           | \$ 800.4          | 6.3%           | \$ 841.4          | 4.8%           | 95.1%            | \$ 145.1        | 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           | 5.82%        | 0.19%          | \$ 2,172.1        | -2.5%          | \$ 1,691.6        | -1.1%          | \$ 1,734.3        | -3.2%          | 97.5%            | \$ 353.9        | 16.4%        | 1.17%         | 1.46%        | 13.96%       | -0.03%         | 5.14%            | 21.00%         | 64.5%            |
| FinWise Bank                    | Murray         | 3.01%        | 0.03%          | 14.66%        | 0.55%          | \$ 4.9            | 5.34%        | -0.16%         | \$ 671.5          | 10.6%          | \$ 514.7          | 7.6%           | \$ 518.8          | 12.7%          | 99.2%            | \$ 131.6        | 19.7%        | 1.69%         | 2.46%        | 9.60%        | -0.65%         | 3.40%            | 14.26%         | 58.1%            |
| Utah Independent Bank (S)       | Salina         | 2.55%        | -0.30%         | 17.90%        | -3.39%         | \$ 0.9            | 3.69%        | -0.16%         | \$ 151.2          | 5.0%           | \$ 95.5           | 1.6%           | \$ 127.3          | 4.3%           | 75.0%            | \$ 22.0         | 14.6%        | 1.75%         | 1.21%        | 6.36%        | 0.30%          | 1.66%            | 9.63%          | 42.5%            |
| Medallion Bank                  | Salt Lake City | 2.54%        | -0.05%         | 16.69%        | 0.10%          | \$ 15.5           | 6.76%        | 0.08%          | \$ 2,572.3        | 5.1%           | \$ 2,374.7        | 4.4%           | \$ 2,113.0        | 5.0%           | 112.4%           | \$ 306.9        | 11.9%        | 0.49%         | 3.82%        | 8.61%        | -0.01%         | 3.70%            | 12.16%         | 23.3%            |
| Cache Valley Bank               | Logan          | 2.06%        | 0.21%          | 18.42%        | 2.13%          | \$ 15.6           | 2.74%        | 0.09%          | \$ 3,136.1        | 7.3%           | \$ 2,426.0        | 1.2%           | \$ 2,769.5        | 8.0%           | 87.6%            | \$ 343.2        | 10.9%        | 0.25%         | 1.29%        | 4.37%        | -0.06%         | 2.73%            | 7.27%          | 38.0%            |
| Prime Alliance Bank (S)         | Woods Cross    | 1.70%        | -0.12%         | 17.33%        | -0.97%         | \$ 3.4            | 3.28%        | 0.35%          | \$ 787.1          | 5.5%           | \$ 599.5          | -0.5%          | \$ 704.0          | 5.4%           | 85.2%            | \$ 80.1         | 10.2%        | 1.34%         | 3.49%        | 4.03%        | 0.14%          | 4.51%            | 9.17%          | 20.2%            |
| Brighton Bank (S)               | Salt Lake City | 1.69%        | -0.51%         | 17.40%        | -5.01%         | \$ 1.3            | 2.11%        | -0.58%         | \$ 308.9          | 6.2%           | \$ 196.2          | 1.6%           | \$ 266.6          | 6.4%           | 73.6%            | \$ 29.6         | 9.6%         | 1.22%         | 1.36%        | 4.73%        | -0.10%         | 1.22%            | 7.51%          | 56.5%            |
| Central Bank                    | Provo          | 1.50%        | 0.09%          | 11.93%        | 0.18%          | \$ 7.7            | 2.31%        | 0.45%          | \$ 2,016.9        | 1.8%           | \$ 1,285.5        | 4.5%           | \$ 1,521.5        | 0.6%           | 84.5%            | \$ 261.1        | 13.0%        | 0.10%         | 2.96%        | 4.38%        | 0.28%          | 1.69%            | 8.69%          | 50.8%            |
| Home Savings Bank               | Salt Lake City | 1.40%        | 0.48%          | 9.59%         | 3.56%          | \$ 0.4            | 1.37%        | 0.00%          | \$ 126.0          | -2.6%          | \$ 108.1          | -3.3%          | \$ 91.2           | 5.0%           | 118.5%           | \$ 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           | 1.66%        | 0.06%          | \$ 3,748.9        | 14.2%          | \$ 2,582.5        | 3.8%           | \$ 3,024.1        | 17.0%          | 85.4%            | \$ 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%        | -0.23%         | 15.66%        | -4.82%         | \$ 1.7            | 1.49%        | -0.34%         | \$ 584.8          | 2.7%           | \$ 278.3          | -2.0%          | \$ 535.3          | 1.8%           | 52.0%            | \$ 46.2         | 7.9%         | 0.01%         | 1.89%        | 3.51%        | 0.04%          | 1.79%            | 7.76%          | 57.7%            |
| <b>0.50% - 1.00% ROAA Banks</b> |                |              |                |               |                |                   |              |                |                   |                |                   |                |                   |                |                  |                 |              |               |              |              |                |                  |                |                  |
| State Bank of Southern Utah     | Cedar City     | 0.99%        | 0.20%          | 10.99%        | 1.84%          | \$ 6.3            | 1.29%        | -0.06%         | \$ 2,554.3        | 1.9%           | \$ 1,652.7        | 3.7%           | \$ 2,098.4        | 3.3%           | 78.8%            | \$ 236.1        | 9.3%         | 0.31%         | 1.22%        | 3.00%        | 0.17%          | 2.18%            | 7.11%          | 61.3%            |
| Zions Bancorporation, N.A.      | Salt Lake City | 0.95%        | 0.06%          | 13.84%        | 0.29%          | \$ 214.7          | 1.29%        | 0.10%          | \$ 87,032.5       | -0.7%          | \$ 58,981.5       | 0.8%           | \$ 75,910.7       | 2.3%           | 77.7%            | \$ 4,892.6      | 5.7%         | 0.72%         | 1.18%        | 2.95%        | 0.09%          | 2.15%            | 6.19%          | 62.2%            |
| 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%           | \$ 688.8          | 10.1%          | 86.2%            | \$ 72.8         | 9.2%         | 1.22%         | 1.20%        | 4.65%        | 0.03%          | 2.81%            | 8.63%          | 69.0%            |
| <b>Average</b>                  |                | <b>1.95%</b> | <b>-0.10%</b>  | <b>14.59%</b> | <b>-1.13%</b>  | <b>\$ 19.6</b>    | <b>3.31%</b> | <b>-0.02%</b>  | <b>\$ 6,183.6</b> | <b>3.8%</b>    | <b>\$ 4,275.7</b> | <b>2.2%</b>    | <b>\$ 5,306.8</b> | <b>5.4%</b>    | <b>89.6%</b>     | <b>\$ 445.6</b> | <b>12.8%</b> | <b>0.85%</b>  | <b>1.94%</b> | <b>6.11%</b> | <b>0.15%</b>   | <b>2.88%</b>     | <b>10.15%</b>  | <b>53.1%</b>     |
| <b>Median</b>                   |                | <b>1.59%</b> | <b>-0.05%</b>  | <b>15.16%</b> | <b>-0.56%</b>  | <b>\$ 5.6</b>     | <b>2.21%</b> | <b>0.03%</b>   | <b>\$ 892.8</b>   | <b>4.8%</b>    | <b>\$ 699.9</b>   | <b>1.6%</b>    | <b>\$ 772.7</b>   | <b>5.0%</b>    | <b>85.8%</b>     | <b>\$ 138.4</b> | <b>12.5%</b> | <b>0.95%</b>  | <b>1.50%</b> | <b>4.69%</b> | <b>0.06%</b>   | <b>2.77%</b>     | <b>8.66%</b>   | <b>57.2%</b>     |



Note: Please refer to page 5 for additional notes



# Wyoming – Financial Performance for Q3 2024

## Profitability & Returns for Q3 2024

## Balance Sheet

## Capital & Credit Quality

## Performance Ratios for Q3 2024

| Name                                | City          | ROAA         |                | ROAE          |                | Net Income (\$MM) | PTPP ROAA    |                | Total Assets Balance (\$MM) | Δ vs. Pr. Qtr. | Gross Loans Balance (\$MM) |                | Δ vs. Pr. Qtr.  | Total Deposits Balance (\$MM) |              | Δ vs. Pr. Qtr. | Loans / Deposits | Tg. Comm.     |              |              |                | NIM              |                |                  |  |  |
|-------------------------------------|---------------|--------------|----------------|---------------|----------------|-------------------|--------------|----------------|-----------------------------|----------------|----------------------------|----------------|-----------------|-------------------------------|--------------|----------------|------------------|---------------|--------------|--------------|----------------|------------------|----------------|------------------|--|--|
|                                     |               | Curr.        | Δ vs. Pr. Qtr. | Curr.         | Δ vs. Pr. Qtr. |                   | Curr.        | Δ vs. Pr. Qtr. |                             |                | Curr.                      | Δ vs. Pr. Qtr. |                 | Equity (\$MM)                 | TCE / TA     |                |                  | NPAs / Assets | LLR / Loans  | Curr.        | Δ vs. Pr. Qtr. | Cost of Deposits | Yield on Loans | Efficiency Ratio |  |  |
| <b>Above 1.00% ROAA Banks</b>       |               |              |                |               |                |                   |              |                |                             |                |                            |                |                 |                               |              |                |                  |               |              |              |                |                  |                |                  |  |  |
| 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%           | \$ 217.9                   | 6.4%           | \$ 354.2        | 6.7%                          | 61.5%        | \$ 41.7        | 10.2%            | 0.18%         | 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                    | 10.5%          | \$ 124.6                   | -5.9%          | \$ 297.2        | 10.2%                         | 41.9%        | \$ 27.2        | 8.2%             | 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%          | \$ 271.1                   | -0.2%          | \$ 825.1        | -2.3%                         | 32.9%        | \$ 91.8        | 10.0%            | 0.49%         | 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%        | -0.11%         | \$ 251.7                    | 0.7%           | \$ 156.6                   | -1.3%          | \$ 211.3        | -0.4%                         | 74.1%        | \$ 27.4        | 10.9%            | 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%           | \$ 604.1                   | -1.0%          | \$ 614.2        | 2.7%                          | 98.4%        | \$ 63.6        | 8.9%             | 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                     | 3.3%           | \$ 16.3                    | 6.0%           | \$ 26.8         | 3.4%                          | 60.8%        | \$ 3.2         | 10.7%            | 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%          | \$ 196.6                    | 2.2%           | \$ 103.0                   | 2.0%           | \$ 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            | 1.32%        | 0.17%          | \$ 199.7                    | 0.1%           | \$ 113.4                   | -1.2%          | \$ 183.4        | -0.2%                         | 61.8%        | \$ 16.1        | 8.0%             | 0.11%         | 0.71%        | 3.70%        | 0.23%          | 0.55%            | 6.45%          | 66.6%            |  |  |
| <b>0.50% - 1.00% ROAA Banks</b>     |               |              |                |               |                |                   |              |                |                             |                |                            |                |                 |                               |              |                |                  |               |              |              |                |                  |                |                  |  |  |
| Buffalo Federal Bank                | Buffalo       | 0.98%        | 0.12%          | 12.44%        | 0.81%          | \$ 0.5            | 1.22%        | 0.02%          | \$ 188.4                    | 2.6%           | \$ 137.6                   | -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%           | \$ 34.0                    | 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%           | \$ 135.8                   | -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%           | \$ 496.9                   | 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%           | \$ 149.4                   | 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%            |  |  |
| <b>0.00% - 0.50% ROAA Banks</b>     |               |              |                |               |                |                   |              |                |                             |                |                            |                |                 |                               |              |                |                  |               |              |              |                |                  |                |                  |  |  |
| Security State Bank                 | Basin         | 0.23%        | -0.27%         | 3.20%         | -4.40%         | \$ 0.3            | 0.26%        | -0.34%         | \$ 443.1                    | 1.1%           | \$ 215.8                   | 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%          | \$ 77.0                     | 8.4%           | \$ 62.0                    | 7.3%           | \$ 66.9         | 9.1%                          | 92.7%        | \$ 9.2         | 12.0%            | 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                    | 0.6%           | \$ 152.2                   | 4.2%           | \$ 238.4        | -0.4%                         | 63.9%        | \$ 15.2        | 6.0%             | 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                    | 1.2%           | \$ 485.2                   | 0.7%           | \$ 556.0        | 2.8%                          | 87.3%        | \$ 61.0        | 9.8%             | 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            | 0.01%        | -0.04%         | \$ 225.5                    | -4.5%          | \$ 74.2                    | -1.5%          | \$ 207.4        | -6.0%                         | 35.8%        | \$ 11.9        | 5.3%             | 0.26%         | 1.05%        | 1.11%        | -0.01%         | 2.96%            | 6.48%          | 94.1%            |  |  |
| <b>Below 0.00% ROAA Banks</b>       |               |              |                |               |                |                   |              |                |                             |                |                            |                |                 |                               |              |                |                  |               |              |              |                |                  |                |                  |  |  |
| 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%           |  |  |
| <b>Average</b>                      |               | <b>0.69%</b> | <b>-0.03%</b>  | <b>8.04%</b>  | <b>-1.03%</b>  | <b>\$ 0.8</b>     | <b>0.95%</b> | <b>-0.01%</b>  | <b>\$ 377.7</b>             | <b>2.8%</b>    | <b>\$ 197.9</b>            | <b>1.5%</b>    | <b>\$ 334.4</b> | <b>2.5%</b>                   | <b>62.2%</b> | <b>\$ 33.0</b> | <b>9.2%</b>      | <b>0.40%</b>  | <b>1.43%</b> | <b>3.41%</b> | <b>0.05%</b>   | <b>1.83%</b>     | <b>6.69%</b>   | <b>76.0%</b>     |  |  |
| <b>Median</b>                       |               | <b>0.86%</b> | <b>-0.04%</b>  | <b>10.94%</b> | <b>-1.33%</b>  | <b>\$ 0.5</b>     | <b>1.12%</b> | <b>-0.04%</b>  | <b>\$ 293.8</b>             | <b>2.3%</b>    | <b>\$ 142.6</b>            | <b>0.4%</b>    | <b>\$ 267.8</b> | <b>2.4%</b>                   | <b>61.7%</b> | <b>\$ 23.5</b> | <b>9.1%</b>      | <b>0.11%</b>  | <b>1.40%</b> | <b>3.48%</b> | <b>0.07%</b>   | <b>1.88%</b>     | <b>6.65%</b>   | <b>70.6%</b>     |  |  |



Note: Please refer to page 5 for additional notes



**D|A|DAVIDSON**  
INVESTMENT BANKING

## D.A. Davidson Office Locations

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(470) 645-6385

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

### CHICAGO

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

### DENVER

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

### GREAT FALLS

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

### NEW YORK CITY

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

### NEW YORK CITY

570 Lexington Ave.  
48<sup>th</sup> Floor  
New York, NY 10022  
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### ORANGE COUNTY

3333 Michelson Drive  
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Irvine, CA 92612  
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### PORTLAND

222 SW Columbia St.  
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Portland, OR 97201  
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### SALT LAKE CITY

95 S State St.  
Ste. 1500  
Salt Lake City, UT 84111  
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Ste. 4050  
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