



D|A|DAVIDSON
INVESTMENT BANKING

**BANK FINANCIAL
PERFORMANCE REPORT**

Western U.S. | Q3 2025

THE STRENGTH OF ADVICE
1935

BANK FINANCIAL PERFORMANCE BY STATE

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Research coverage of 100+ Community and Regional Banks

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

- Fixed income suite
- Brokered CDs
- Loan sales
- MSR sales

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



- M&A advisory
- Branch divestitures
- Fairness opinions

- IPOs
- Follow-Ons
- Equity and debt capital
- At-The-Market Offerings

Private offerings of equity and debt capital

Active coverage and market making for 650+ publicly traded banks

Highlights for Financial Institutions Group

\$19.4B

272

120+

5

70+

Total Transaction Value Since 2015

M&A & Capital Offerings Since 2015

Banks & FinTechs Covered Under Institutional Research

Equity Research Analysts

Employees Dedicated to FIG



Financial Institutions Investment Banking

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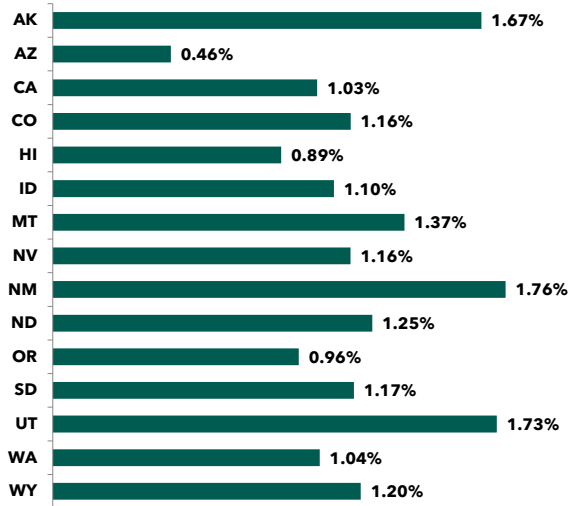
Data Sourcing and Notes

- All data sourced from S&P Capital IQ Pro; all dollars are in thousands
- Data from top level financial information (consolidated bank holding company data, or bank-level or savings institutions level data); from regulatory data sources (i.e. FFIEC call report or FR Y-9/FR Y-6 filings)
- All financial data as of 9/30/2025; most recent quarter (MRQ) ,financial data is used for all Performance Ratios
- Net income from net income after taxes, minority interest, extraordinary and other after-tax items (includes non-recurring income and expense items) and before preferred dividends. Return on average assets (ROAA) and return on average equity (ROAE) use same net income calculation
- Pre-tax pre-provision (PTPP) ROAA is defined as net interest income plus non-interest income minus non-interest expense divided by average total assets
- Nonperforming assets is defined as nonperforming loans and leases, restructured loans and leases, and foreclosed or repossessed assets, net of the U.S. government guaranteed portion and OREO covered by loss-sharing agreements
- The “(S)” designation following the bank’s name indicates an S-Corp. The information for S-Corp net income, ROAA, and ROAE have been adjusted to reflect the application of a 21% tax rate on all taxable income. Taxable income for the purposes of this report includes all income except income from tax-exempt securities
- A bank’s name in *italics* and which contain • indicate that the bank or a subsidiary is a target of an announced or pending merger

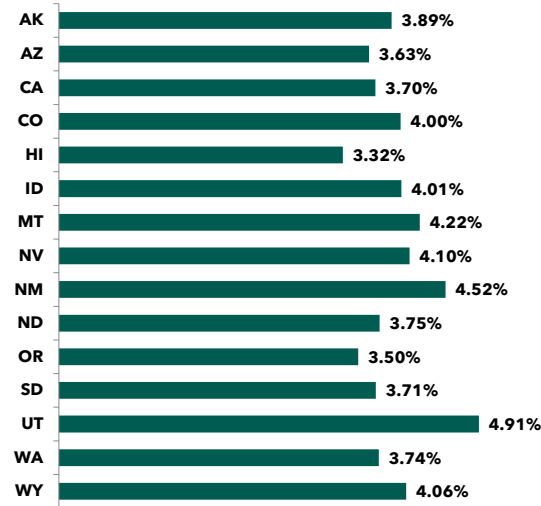


Western U.S. – Median Values by State for Q3 2025

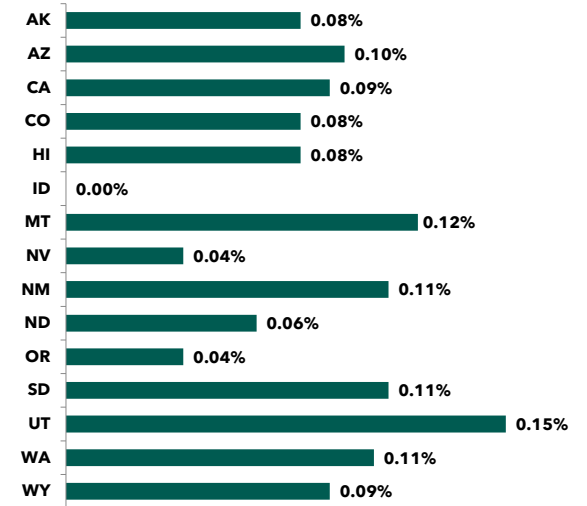
Return on Average Assets



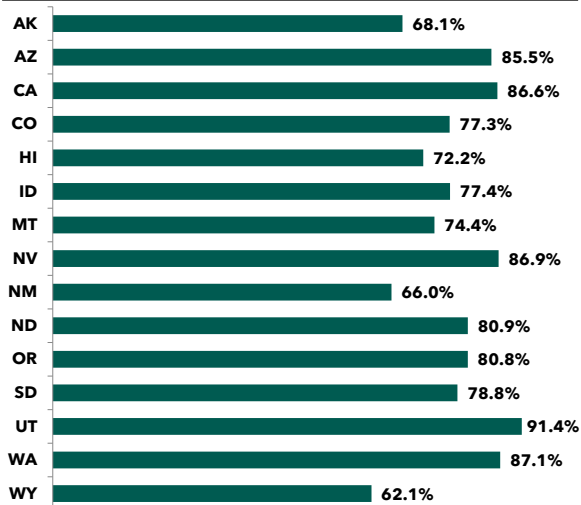
Net Interest Margin



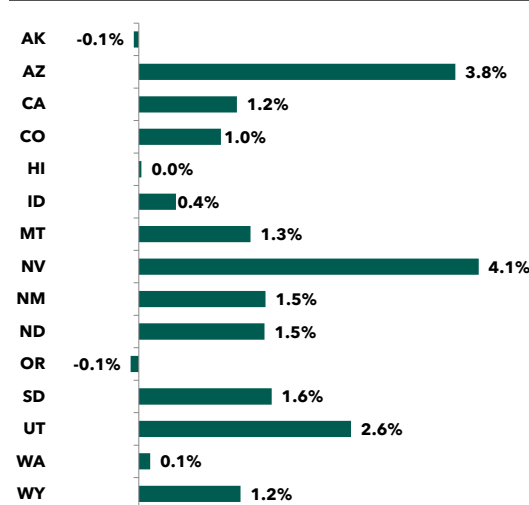
Change in NIM (bps) vs. Prior Quarter



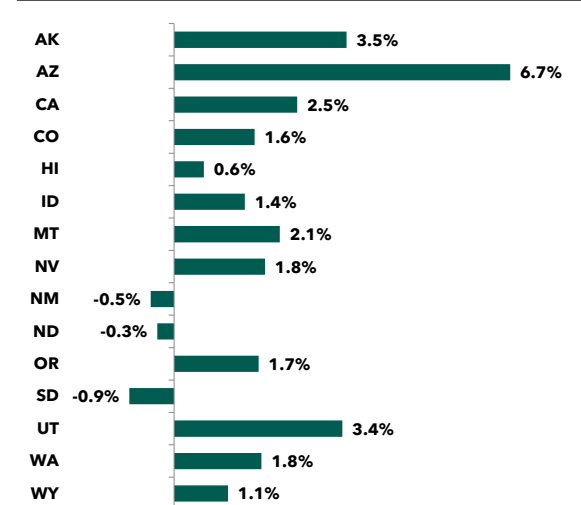
Loans / Deposits



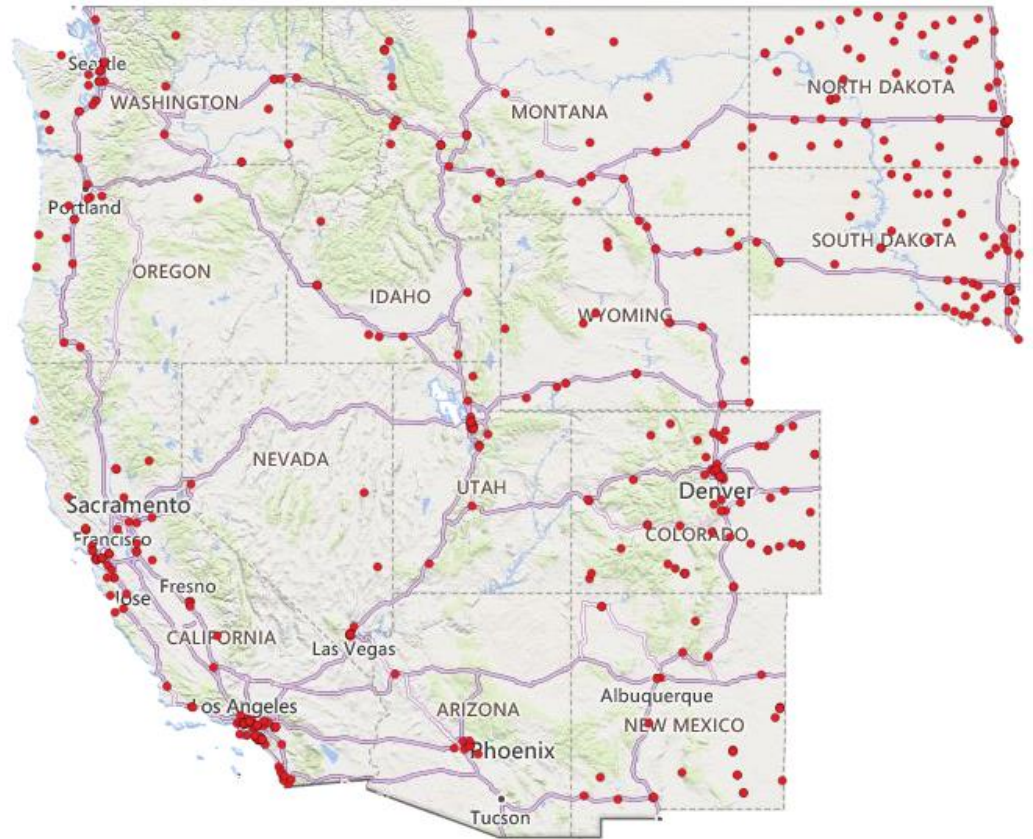
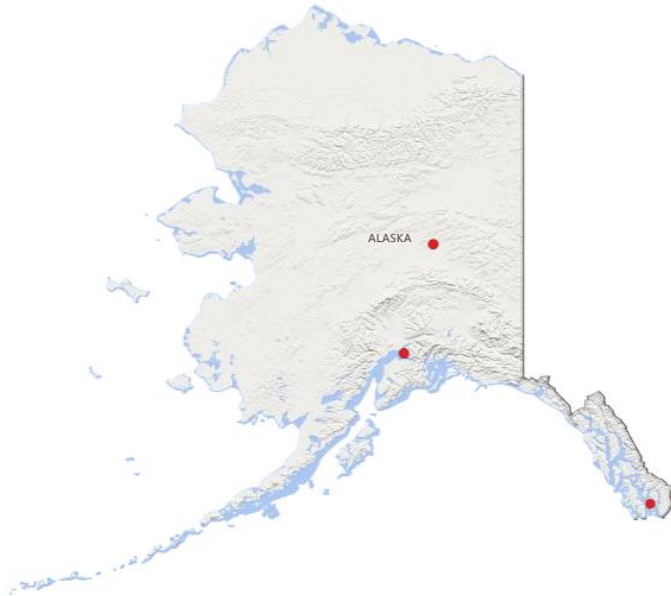
Loan Growth vs. Prior Quarter



Deposit Growth vs. Prior Quarter



Bank Headquarters for Western U.S.



Number of Banks by State - Western U.S.

AK	AZ	CA	CO	HI	ID	MT	NV	NM	ND	OR	SD	UT	WA	WY
5	10	110	64	6	10	35	11	27	62	13	50	19	32	23



Alaska – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets				Gross Loans				Total Deposits				Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q3 2025				
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	Δ vs. Curr.	Δ vs. Pr. Qtr.		Cost of Deposits	Yield on Loans	Efficiency Ratio						
Above 1.00% ROAA Banks																														
Northrim Bank	Anchorage	2.11%	0.52%	23.14%	5.07%	\$ 17.0	2.86%	0.52%	\$ 3,289.1	1.8%	\$ 2,440.3	-0.1%	\$ 2,910.1	3.5%	83.9%	\$ 250.4	7.7%	0.46%	1.04%	5.66%	0.31%	1.42%	7.99%	55.7%						
Denali State Bank	Fairbanks	1.72%	-0.01%	15.13%	-0.67%	\$ 2.3	2.65%	-0.15%	\$ 534.7	-0.1%	\$ 374.9	1.2%	\$ 463.5	0.1%	80.9%	\$ 63.1	11.8%	1.56%	2.11%	5.29%	0.08%	1.10%	7.26%	53.2%						
First National Bank Alaska	Anchorage	1.67%	0.18%	15.29%	1.74%	\$ 21.4	2.29%	0.23%	\$ 5,244.0	6.5%	\$ 2,595.0	-0.1%	\$ 3,808.0	6.2%	68.1%	\$ 567.7	10.8%	0.30%	0.77%	3.89%	0.15%	0.71%	6.81%	47.5%						
First Bank (S)	Ketchikan	1.07%	0.12%	15.05%	1.29%	\$ 2.4	1.36%	0.17%	\$ 907.0	5.1%	\$ 235.6	-0.8%	\$ 838.0	4.9%	28.1%	\$ 66.7	7.4%	0.46%	2.21%	3.19%	-0.07%	1.60%	6.86%	65.4%						
0.50% - 1.00% ROAA Banks																														
Mt. McKinley Bank	Fairbanks	0.84%	0.00%	5.62%	-0.12%	\$ 1.4	1.04%	0.03%	\$ 639.5	2.2%	\$ 276.2	2.5%	\$ 532.2	2.5%	51.9%	\$ 100.6	15.7%	0.86%	1.65%	3.64%	-0.01%	0.98%	7.09%	72.5%						
Average		1.48%	0.16%	14.85%	1.46%	\$ 8.9	2.04%	0.16%	\$ 2,122.9	3.1%	\$ 1,184.4	0.5%	\$ 1,710.4	3.4%	62.6%	\$ 209.7	10.7%	0.73%	1.56%	4.33%	0.09%	1.16%	7.20%	58.9%						
Median		1.67%	0.12%	15.13%	1.29%	\$ 2.4	2.29%	0.17%	\$ 907.0	2.2%	\$ 374.9	-0.1%	\$ 838.0	3.5%	68.1%	\$ 100.6	10.8%	0.46%	1.65%	3.89%	0.08%	1.10%	7.09%	55.7%						



Note: Please refer to page 5 for additional notes

Arizona – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Δ vs. Curr.	Δ vs. Pr. Qtr.	Δ vs. Curr.	Δ vs. Pr. Qtr.		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
Above 1.00% ROAA Banks																								
Integro Bank	Phoenix	11.85%	12.07%	94.52%	96.33%	\$ 4.4	14.60%	14.64%	\$ 155.1	12.2%	\$ 102.6	6.8%	\$ 127.5	10.3%	80.4%	\$ 20.2	13.1%	2.58%	1.86%	4.87%	1.05%	3.65%	9.55%	28.0%
Gateway Commercial Bank	Mesa	1.46%	0.08%	13.10%	0.47%	\$ 0.8	2.05%	0.19%	\$ 225.2	6.0%	\$ 148.2	4.4%	\$ 190.7	6.2%	77.7%	\$ 25.1	11.2%	0.00%	1.07%	3.77%	0.11%	2.08%	7.18%	45.0%
Western Alliance Bancorp.	Phoenix	1.10%	0.04%	13.89%	0.84%	\$ 253.4	1.67%	0.20%	\$ 90,969.8	4.9%	\$ 60,521.2	2.0%	\$ 77,247.3	8.6%	78.4%	\$ 6,451.5	7.1%	0.88%	0.73%	3.48%	0.06%	2.10%	5.68%	57.8%
0.50% - 1.00% ROAA Banks																								
Southwest Heritage Bank	Scottsdale	0.85%	-0.23%	6.95%	-2.20%	\$ 2.0	0.78%	-0.09%	\$ 895.7	-3.4%	\$ 690.5	2.1%	\$ 762.9	-4.4%	90.5%	\$ 109.7	12.3%	1.03%	1.41%	3.62%	-0.16%	2.62%	6.41%	73.5%
Goldwater Bank, N.A.	Phoenix	0.55%	-0.40%	4.52%	-3.24%	\$ 0.7	0.90%	-0.39%	\$ 474.3	3.9%	\$ 425.7	3.3%	\$ 348.3	5.2%	122.2%	\$ 54.9	11.6%	1.93%	1.21%	3.63%	-0.19%	2.57%	6.10%	78.8%
0.00% - 0.50% ROAA Banks																								
Mission Bank	Kingman	0.37%	0.16%	6.08%	2.59%	\$ 0.2	0.49%	0.23%	\$ 192.3	1.0%	\$ 71.1	0.0%	\$ 179.0	0.7%	39.7%	\$ 12.1	6.3%	0.10%	1.16%	3.23%	0.10%	0.92%	6.59%	85.5%
Zenith B&T	Scottsdale	0.03%	-0.23%	0.15%	-1.21%	\$ 0.0	0.53%	0.36%	\$ 116.0	5.9%	\$ 51.1	30.3%	\$ 92.4	7.3%	55.2%	\$ 21.5	18.6%	0.00%	0.98%	3.27%	0.10%	2.56%	6.63%	83.8%
Below 0.00% ROAA Banks																								
West Valley National Bank	Goodyear	-0.11%	2.19%	-0.90%	18.50%	\$ (0.0)	-0.11%	2.18%	\$ 71.2	-2.2%	\$ 61.1	-1.3%	\$ 62.1	-2.5%	98.4%	\$ 8.4	11.8%	0.00%	1.27%	8.30%	3.40%	1.18%	10.47%	101.4%
Scottsdale Community Bank	Scottsdale	-0.49%	0.03%	-3.51%	-0.13%	\$ (0.1)	-0.40%	0.00%	\$ 97.2	6.6%	\$ 74.9	10.8%	\$ 76.5	11.7%	97.9%	\$ 13.0	13.4%	0.00%	0.97%	3.22%	-0.10%	3.56%	6.88%	112.2%
Gainey Business Bank	Scottsdale	-1.49%	0.46%	-13.78%	1.20%	\$ (0.3)	-1.49%	0.46%	\$ 79.2	16.1%	\$ 68.3	12.7%	\$ 69.7	18.8%	98.0%	\$ 8.3	10.4%	0.33%	1.22%	4.45%	0.09%	3.01%	7.39%	132.8%
Average		1.41%	1.42%	12.10%	11.32%	\$ 26.1	1.90%	1.78%	\$ 9,327.6	5.1%	\$ 6,221.5	7.1%	\$ 7,915.6	6.2%	83.8%	\$ 672.5	11.6%	0.69%	1.19%	4.18%	0.45%	2.42%	7.29%	79.9%
Median		0.46%	0.06%	5.30%	0.65%	\$ 0.4	0.66%	0.21%	\$ 173.7	5.4%	\$ 88.7	3.8%	\$ 153.3	6.7%	85.5%	\$ 20.9	11.7%	0.22%	1.19%	3.63%	0.10%	2.56%	6.76%	81.3%



Note: Please refer to page 5 for additional notes

Northern California – Financial Performance for Q3 2025

Summary of financial performance for banks and thrifts headquartered in Northern California as of Q3 2025 (Northern California includes Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Napa, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sonoma, Sutter, Tehama, Trinity and Yuba Counties)

Profitability & Returns for Q3 2025										Balance Sheet						Capital & Credit Quality				Performance Ratios for Q3 2025				
Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
TriCo Bancshares	Chico	1.36%	0.25%	10.55%	1.90%	\$ 34.0	1.96%	0.25%	\$ 9,878.8	-0.5%	\$ 7,009.6	0.7%	\$ 8,334.5	-0.5%	84.1%	\$ 994.9	10.4%	0.67%	1.78%	3.87%	0.09%	1.40%	5.75%	54.9%
Redwood Capital Bank	Eureka	1.24%	0.21%	12.33%	2.69%	\$ 1.7	1.77%	0.40%	\$ 544.8	-1.5%	\$ 387.4	1.3%	\$ 486.5	-0.9%	79.6%	\$ 53.6	9.9%	0.28%	1.61%	3.99%	0.11%	1.01%	5.54%	59.1%
Exchange Bank	Santa Rosa	1.02%	0.18%	10.55%	1.43%	\$ 8.6	1.40%	0.27%	\$ 3,308.3	1.1%	\$ 1,706.5	4.4%	\$ 2,887.1	0.6%	59.1%	\$ 332.7	10.1%	0.25%	1.99%	3.04%	0.21%	1.27%	5.88%	61.1%
0.50% - 1.00% ROAA Banks																								
Big Poppy Holdings, Inc.	Santa Rosa	0.99%	0.04%	16.33%	1.07%	\$ 17.7	1.49%	0.18%	\$ 7,317.1	4.1%	\$ 5,352.4	1.6%	\$ 5,724.4	6.0%	93.5%	\$ 392.9	5.4%	2.32%	1.60%	2.84%	-0.02%	3.63%	7.08%	46.8%
Golden Valley Bank	Chico	0.95%	0.04%	12.68%	0.26%	\$ 1.4	1.38%	-0.01%	\$ 575.3	-0.8%	\$ 264.2	4.5%	\$ 527.7	-1.4%	50.1%	\$ 44.8	7.8%	0.00%	1.52%	3.42%	0.11%	1.41%	6.12%	60.4%
Plumas Bank	Quincy	0.95%	-0.63%	9.69%	-3.92%	\$ 5.5	2.34%	-0.04%	\$ 2,229.1	36.9%	\$ 1,500.0	46.9%	\$ 1,833.7	32.8%	81.8%	\$ 222.3	10.1%	0.79%	1.30%	4.94%	0.17%	0.97%	6.39%	50.1%
Savings Bank of Mendocino County	Ukiah	0.89%	-0.05%	7.35%	-0.66%	\$ 3.1	1.22%	-0.03%	\$ 1,351.6	1.8%	\$ 751.5	-1.4%	\$ 1,046.3	2.2%	71.8%	\$ 175.6	13.0%	0.01%	2.47%	3.32%	0.19%	0.71%	5.85%	63.7%
River Valley Community Bank	Yuba City	0.74%	0.01%	8.37%	0.01%	\$ 1.2	1.04%	-0.06%	\$ 679.4	11.6%	\$ 374.3	3.7%	\$ 618.1	12.4%	60.6%	\$ 57.4	8.5%	0.00%	1.23%	3.39%	0.07%	1.52%	5.87%	69.0%
0.00% - 0.50% ROAA Banks																								
Summit State Bank	Santa Rosa	0.32%	-0.60%	3.30%	-6.70%	\$ 0.8	1.58%	0.36%	\$ 1,006.5	-2.5%	\$ 852.4	-1.8%	\$ 888.8	-3.7%	95.9%	\$ 96.8	9.7%	2.78%	1.65%	3.50%	-0.11%	2.37%	6.08%	57.8%
Average		0.94%	-0.06%	10.13%	-0.44%	\$ 8.2	1.58%	0.15%	\$ 2,987.9	5.6%	\$ 2,022.0	6.7%	\$ 2,483.0	5.3%	75.2%	\$ 263.4	9.4%	0.79%	1.68%	3.59%	0.09%	1.59%	6.06%	58.1%
Median		0.95%	0.04%	10.55%	0.26%	\$ 3.1	1.49%	0.18%	\$ 1,351.6	1.1%	\$ 852.4	1.6%	\$ 1,046.3	0.6%	79.6%	\$ 175.6	9.9%	0.28%	1.61%	3.42%	0.11%	1.40%	5.88%	59.1%



Note: Please refer to page 5 for additional notes

Bay Area – Financial Performance for Q3 2025

Summary of financial performance for banks and thrifts headquartered in the Bay Area as of Q3 2025 (Bay Area includes Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara Counties)

Profitability & Returns for Q3 2025									Balance Sheet						Capital & Credit Quality				Performance Ratios for Q3 2025						
Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	(\$MM)	Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Equity (\$MM)		TCE / TA	NPAs / Assets	LLR / Loans	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio	
Above 1.00% ROAA Banks																									
Column N.A.	San Francisco	5.88%	-3.13%	73.46%	-52.53%	\$ 17.9	9.11%	-3.94%	\$ 1,169.5	40.2%	\$ 225.8	7.3%	\$ 1,029.1	44.5%	21.9%	\$ 108.5	9.3%	0.10%	0.96%	7.28%	-7.15%	3.34%	5.79%	33.5%	
Mechanics Bank	Walnut Creek	3.23%	3.46%	23.65%	27.11%	\$ 150.3	4.42%	4.36%	\$ 22,712.5	198.5%	\$ 14,627.4	144.2%	\$ 19,456.5	232.2%	75.2%	\$ 1,787.6	8.2%	0.36%	1.16%	7.90%	6.05%	1.46%	5.13%	52.5%	
California Pacific Bank	Hayward	2.54%	-0.29%	6.14%	-0.36%	\$ 0.6	3.67%	-0.36%	\$ 98.2	0.3%	\$ 74.4	-0.8%	\$ 55.8	-0.7%	133.3%	\$ 41.2	41.9%	6.57%	7.25%	6.47%	0.46%	2.06%	8.71%	45.1%	
Westamerica Bancorp.	San Rafael	1.88%	-0.04%	11.01%	-0.20%	\$ 28.3	2.53%	-0.06%	\$ 5,923.8	1.5%	\$ 741.6	-0.9%	\$ 4,793.6	1.0%	15.5%	\$ 810.0	14.0%	0.06%	1.60%	3.81%	-0.03%	0.29%	5.51%	41.1%	
Wells Fargo & Co.	San Francisco	1.11%	-0.02%	12.31%	0.20%	\$ 5,588.0	1.50%	-0.02%	\$ 2,062,977.0	4.1%	\$ 948,261.0	2.0%	\$ 1,367,405.0	2.0%	69.4%	\$ 138,057.0	6.8%	0.57%	1.45%	2.60%	-0.05%	1.55%	6.02%	64.3%	
Heritage Commerce Corp	San Jose	1.06%	0.59%	8.44%	4.77%	\$ 14.7	1.51%	0.81%	\$ 5,623.7	2.9%	\$ 3,583.0	1.3%	\$ 4,776.5	3.2%	75.0%	\$ 527.0	9.7%	0.06%	1.38%	3.66%	0.11%	1.52%	5.65%	57.2%	
Bank of San Francisco	San Francisco	1.05%	0.07%	9.22%	0.80%	\$ 1.8	1.72%	0.18%	\$ 698.4	3.9%	\$ 581.4	5.5%	\$ 606.0	4.1%	96.0%	\$ 80.6	11.5%	0.17%	1.29%	4.36%	0.08%	1.30%	5.72%	60.3%	
0.50% - 1.00% ROAA Banks																									
Fremont Bancorp. (S)	Fremont	0.95%	0.11%	14.21%	1.84%	\$ 14.1	1.31%	0.11%	\$ 6,132.5	4.7%	\$ 4,705.3	0.9%	\$ 5,456.5	5.0%	86.2%	\$ 396.1	6.5%	0.38%	1.54%	4.10%	0.00%	1.57%	6.12%	72.5%	
Summit Bank	Oakland	0.89%	-0.26%	5.23%	-1.58%	\$ 0.6	1.23%	-0.60%	\$ 285.2	2.0%	\$ 195.6	-1.5%	\$ 227.1	2.2%	86.1%	\$ 48.6	17.0%	2.72%	3.52%	4.67%	-0.46%	0.97%	5.94%	73.8%	
United Business Bank	Walnut Creek	0.88%	-0.21%	6.63%	-0.73%	\$ 5.9	1.64%	0.11%	\$ 2,586.4	-0.7%	\$ 2,042.8	2.1%	\$ 2,238.9	2.4%	91.2%	\$ 276.8	10.9%	0.49%	1.02%	3.93%	0.04%	1.78%	5.74%	58.4%	
Bank of the Orient	San Francisco	0.85%	0.04%	6.73%	0.49%	\$ 2.2	1.22%	0.06%	\$ 1,051.7	3.0%	\$ 874.1	4.9%	\$ 892.6	3.2%	97.9%	\$ 131.8	12.5%	0.93%	1.52%	3.68%	0.09%	3.02%	6.71%	66.4%	
Bank of Marin Bancorp	Novato	0.78%	1.69%	6.84%	14.61%	\$ 7.5	1.00%	0.20%	\$ 3,869.0	3.8%	\$ 2,090.4	0.8%	\$ 3,382.9	4.2%	61.8%	\$ 368.9	9.7%	0.92%	1.43%	3.18%	0.18%	1.30%	4.98%	67.9%	
Metropolitan Bank	Oakland	0.66%	0.06%	5.41%	0.41%	\$ 0.4	0.92%	-0.01%	\$ 238.2	-2.2%	\$ 190.3	1.0%	\$ 200.2	-1.9%	95.0%	\$ 29.5	12.4%	1.84%	1.63%	3.72%	0.09%	3.14%	7.11%	76.2%	
Beneficial State Bank	Oakland	0.64%	0.20%	7.09%	2.23%	\$ 3.2	1.48%	0.34%	\$ 1,918.2	-1.7%	\$ 1,368.8	2.5%	\$ 1,640.4	-2.6%	83.4%	\$ 185.5	9.7%	2.30%	1.75%	3.70%	-0.15%	1.57%	6.17%	65.2%	
Mission National Bank	San Francisco	0.52%	-0.35%	3.44%	-2.26%	\$ 0.3	0.84%	-0.49%	\$ 240.8	-1.0%	\$ 200.6	-3.8%	\$ 199.9	2.8%	100.3%	\$ 37.6	15.6%	0.00%	1.29%	2.79%	-0.02%	3.33%	5.76%	71.6%	
0.00% - 0.50% ROAA Banks																									
Pinnacle Bank	Gilroy	0.48%	-0.51%	4.11%	-4.34%	\$ 1.1	1.55%	0.18%	\$ 905.7	3.1%	\$ 565.3	0.0%	\$ 785.0	3.4%	72.0%	\$ 105.5	11.7%	1.75%	1.58%	4.11%	-0.12%	1.80%	6.62%	61.9%	
Pacific Coast Bankers' Bank	Walnut Creek	0.31%	-0.72%	2.32%	-5.50%	\$ 0.8	0.49%	-1.19%	\$ 1,162.5	-6.4%	\$ 468.8	7.7%	\$ 541.4	23.2%	86.6%	\$ 139.1	12.0%	0.32%	1.00%	3.32%	0.12%	1.12%	6.70%	92.3%	
Beacon Business Bank, N.A. (S)	San Francisco	0.27%	0.21%	3.01%	2.37%	\$ 0.1	0.26%	0.24%	\$ 176.3	-0.1%	\$ 115.7	-2.2%	\$ 146.5	4.1%	78.9%	\$ 16.6	9.4%	0.00%	1.33%	3.56%	0.27%	1.33%	6.05%	91.7%	
Below 0.00% ROAA Banks																									
First Federal S&LA of San Rafael	San Rafael	-0.03%	1.65%	-0.18%	9.33%	\$ (0.0)	-0.03%	0.09%	\$ 228.1	-2.4%	\$ 209.6	-2.5%	\$ 182.2	-0.8%	115.0%	\$ 41.0	18.0%	0.00%	0.62%	2.64%	0.06%	2.66%	4.92%	101.2%	
Gateway Bank, F.S.B.	Oakland	-1.43%	-0.13%	-15.00%	-1.06%	\$ (0.9)	-1.41%	-0.01%	\$ 233.0	-5.3%	\$ 179.5	-1.6%	\$ 207.7	-5.4%	86.4%	\$ 23.0	9.9%	1.79%	1.41%	1.89%	-0.03%	3.62%	5.46%	170.6%	
Avidbank	San Jose	-6.30%	-7.37%	-59.87%	-71.64%	\$ (37.5)	1.86%	0.17%	\$ 2,355.5	-1.3%	\$ 1,958.6	2.5%	\$ 2,055.3	2.6%	95.3%	\$ 282.1	12.0%	1.81%	1.07%	4.01%	0.34%	2.72%	7.04%	54.8%	
Altos Bank	Los Altos	-9.61%	3.60%	-17.90%	1.25%	\$ (1.0)	-9.19%	2.87%	\$ 42.4	3.9%	\$ 10.3	39.1%	\$ 19.9	14.9%	51.5%	\$ 21.1	49.7%	0.00%	1.31%	4.20%	0.01%	1.50%	7.00%	331.4%	
Average		0.30%	-0.06%	5.29%	-3.40%	\$ 263.6	1.26%	0.14%	\$ 96,392.2	11.4%	\$ 44,694.1	9.5%	\$ 64,377.2	15.6%	80.6%	\$ 6,523.4	14.5%	1.05%	1.69%	4.07%	0.00%	1.95%	6.13%	82.3%	
Median		0.82%	0.01%	6.39%	0.31%	\$ 1.5	1.40%	0.10%	\$ 1,107.1	1.8%	\$ 573.4	1.2%	\$ 838.8	3.0%	86.2%	\$ 120.2	11.6%	0.44%	1.40%	3.77%	0.05%	1.57%	5.98%	65.8%	



Note: Please refer to page 5 for additional notes

Central California – Financial Performance for Q3 2025

Summary of financial performance for banks and thrifts headquartered in Central California as of Q3 2025 (Central California includes Alpine, Amador, Calaveras, El Dorado, Fresno, Inyo, Kern, Kings, Madera, Mariposa, Merced, Mono, Placer, Sacramento, San Benito, San Joaquin, Solano, Stanislaus, Tulare, Tuolumne and Yolo Counties)

Profitability & Returns for Q3 2025										Balance Sheet						Capital & Credit Quality				Performance Ratios for Q3 2025				
Name	City	ROAA		ROAE		Net Income (SMM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (SMM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (SMM)	Δ vs. Pr. Qtr.	Balance (SMM)	Δ vs. Pr. Qtr.	Balance (SMM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
1867 Western Financial Corp.	Stockton	4.25%	3.51%	23.25%	19.29%	\$ 50.4	1.89%	0.18%	\$ 4,788.7	2.2%	\$ 2,395.1	0.5%	\$ 3,693.5	0.8%	64.9%	\$ 891.1	18.8%	0.04%	3.25%	3.36%	0.10%	1.49%	6.20%	50.7%
Mission Bank	Bakersfield	1.79%	1.10%	17.44%	10.82%	\$ 8.7	2.63%	1.49%	\$ 1,950.2	5.7%	\$ 1,416.6	4.5%	\$ 1,731.3	6.2%	81.8%	\$ 205.3	10.5%	0.04%	1.47%	4.28%	0.24%	1.85%	6.62%	40.9%
FFB Bank	Fresno	1.77%	0.11%	12.60%	0.20%	\$ 6.6	2.61%	-0.60%	\$ 1,508.3	1.9%	\$ 1,142.1	4.9%	\$ 1,259.5	1.5%	90.7%	\$ 214.9	14.3%	1.08%	1.34%	5.21%	0.11%	1.13%	6.83%	59.0%
Farmers & Merchants Bancorp	Lodi	1.69%	0.05%	15.20%	0.02%	\$ 23.7	2.37%	0.04%	\$ 5,635.1	2.8%	\$ 3,608.3	-0.4%	\$ 4,890.2	2.6%	73.8%	\$ 632.8	11.3%	0.12%	2.11%	4.12%	0.12%	1.23%	6.05%	46.0%
Five Star Bancorp	Rancho Cordova	1.46%	0.10%	15.48%	1.35%	\$ 16.3	2.20%	0.08%	\$ 4,641.8	5.2%	\$ 3,887.3	3.4%	\$ 4,103.4	5.4%	94.7%	\$ 429.9	9.3%	0.05%	1.08%	3.62%	0.07%	2.46%	6.14%	39.7%
River City Bank	Sacramento	1.44%	0.29%	15.17%	2.94%	\$ 19.7	1.96%	0.34%	\$ 5,474.9	2.9%	\$ 4,388.9	2.2%	\$ 4,861.1	7.5%	90.3%	\$ 527.7	9.6%	0.00%	2.30%	2.77%	0.14%	2.93%	5.51%	29.2%
Oak Valley Community Bank	Oakdale	1.39%	0.19%	14.55%	1.88%	\$ 7.0	1.76%	0.16%	\$ 1,995.3	3.9%	\$ 1,111.0	0.3%	\$ 1,775.1	3.7%	62.6%	\$ 194.6	9.8%	0.00%	1.03%	4.11%	0.10%	0.76%	5.36%	56.4%
United Security Bank	Fresno	1.30%	0.43%	11.40%	4.01%	\$ 4.0	2.12%	0.29%	\$ 1,235.4	1.8%	\$ 958.3	1.2%	\$ 1,081.4	1.9%	88.6%	\$ 136.6	11.1%	0.99%	1.69%	4.31%	0.04%	1.14%	5.93%	52.6%
First Northern Bank of Dixon	Dixon	1.28%	0.10%	12.30%	0.46%	\$ 6.1	1.41%	-0.24%	\$ 1,907.8	1.9%	\$ 1,071.7	-0.7%	\$ 1,687.6	1.3%	63.5%	\$ 200.3	10.5%	0.61%	1.46%	3.70%	-0.05%	0.88%	5.51%	62.3%
Community West Bancshares	Fresno	1.22%	0.32%	11.25%	2.95%	\$ 10.9	1.77%	0.23%	\$ 3,612.3	1.0%	\$ 2,451.1	2.2%	\$ 3,075.9	2.7%	79.7%	\$ 289.9	8.3%	0.19%	1.21%	4.22%	0.14%	1.41%	6.65%	57.6%
Sierra Bancorp	Porterville	1.04%	-0.11%	10.90%	-1.15%	\$ 9.7	1.76%	0.09%	\$ 3,709.4	-1.6%	\$ 2,491.8	2.3%	\$ 2,932.8	-1.4%	85.0%	\$ 332.6	9.0%	0.46%	1.01%	3.73%	0.14%	1.31%	5.36%	58.0%
0.50% - 1.00% ROAA Banks																								
El Dorado Savings Bank, F.S.B.	Placerville	1.00%	0.01%	7.74%	0.07%	\$ 6.2	1.29%	0.00%	\$ 2,483.3	0.4%	\$ 519.0	-1.0%	\$ 2,148.2	0.2%	24.2%	\$ 323.0	13.0%	0.05%	1.15%	2.70%	0.03%	1.06%	3.89%	55.7%
Murphy Bank (S)	Fresno	0.90%	-0.06%	8.30%	-0.67%	\$ 7.8	1.54%	0.23%	\$ 360.8	0.7%	\$ 306.8	2.2%	\$ 296.5	2.3%	103.5%	\$ 53.0	14.7%	0.27%	1.32%	4.86%	0.10%	1.42%	6.71%	47.6%
BAC Community Bank (S)	Stockton	0.66%	0.02%	7.32%	-0.27%	\$ 1.3	0.80%	0.03%	\$ 787.5	-0.1%	\$ 469.0	1.6%	\$ 690.0	-0.4%	68.0%	\$ 72.5	9.2%	0.00%	1.47%	3.22%	0.13%	0.95%	5.54%	75.0%
Average		1.51%	0.43%	13.06%	2.99%	\$ 12.8	1.86%	0.17%	\$ 2,863.6	2.0%	\$ 1,872.6	1.7%	\$ 2,444.8	2.5%	76.5%	\$ 321.7	11.4%	0.28%	1.56%	3.87%	0.10%	1.43%	5.88%	52.2%
Median		1.35%	0.11%	12.45%	0.91%	\$ 8.3	1.83%	0.13%	\$ 2,239.3	1.9%	\$ 1,279.3	1.9%	\$ 1,961.6	2.1%	80.8%	\$ 252.4	10.5%	0.09%	1.40%	3.92%	0.11%	1.27%	5.99%	54.2%



Note: Please refer to page 5 for additional notes

Central Coast – Financial Performance for Q3 2025

Summary of financial performance for banks and thrifts headquartered in the Central Coast as of Q3 2025 (Central Coast includes Monterey, San Luis Obispo, Santa Barbara, Santa Cruz and Ventura Counties)

Profitability & Returns for Q3 2025										Balance Sheet						Capital & Credit Quality				Performance Ratios for Q3 2025				
Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
West Coast Community Bank	Santa Cruz	1.76%	-0.23%	13.17%	-1.50%	\$ 12.3	2.98%	0.08%	\$ 2,837.8	7.1%	\$ 2,127.2	0.8%	\$ 2,437.8	7.8%	87.3%	\$ 313.4	11.3%	0.48%	1.74%	5.33%	0.02%	1.37%	7.27%	39.5%
Community Bank of Santa Maria	Santa Maria	1.08%	-0.01%	11.74%	-0.12%	\$ 1.1	1.49%	-0.18%	\$ 413.8	-0.9%	\$ 289.2	1.3%	\$ 368.9	0.5%	78.4%	\$ 39.9	9.6%	0.00%	1.00%	4.14%	0.19%	0.86%	6.16%	63.8%
0.50% - 1.00% ROAA Banks																								
American Riviera Bank	Santa Barbara	0.95%	0.04%	9.43%	0.84%	\$ 3.2	1.44%	0.06%	\$ 1,421.9	9.4%	\$ 1,041.8	2.1%	\$ 1,274.8	12.0%	81.7%	\$ 129.4	9.1%	0.67%	1.22%	3.77%	0.06%	1.43%	5.73%	62.9%
Pacific Valley Bank	Salinas	0.76%	-0.01%	5.92%	0.06%	\$ 1.1	1.08%	-0.02%	\$ 596.6	4.2%	\$ 518.4	3.8%	\$ 515.7	5.0%	100.5%	\$ 76.2	12.8%	0.07%	1.49%	3.67%	-0.08%	2.15%	5.78%	71.6%
Montecito B&T	Santa Barbara	0.62%	0.25%	7.83%	2.90%	\$ 3.4	0.80%	0.30%	\$ 2,089.6	-2.0%	\$ 1,344.7	0.4%	\$ 1,871.9	-0.2%	71.8%	\$ 171.1	8.2%	0.41%	1.01%	3.43%	0.23%	0.87%	5.17%	79.0%
Below 0.00% ROAA Banks																								
Monterey County Bank	Monterey	-1.18%	0.71%	-10.17%	5.62%	\$ (0.7)	-0.95%	0.65%	\$ 257.4	4.8%	\$ 121.9	9.5%	\$ 200.9	4.0%	60.7%	\$ 21.9	8.8%	1.42%	1.18%	4.07%	0.37%	2.07%	7.92%	116.4%
Average		0.67%	0.13%	6.32%	1.30%	\$ 3.4	1.14%	0.15%	\$ 1,269.5	3.8%	\$ 907.2	3.0%	\$ 1,111.7	4.9%	80.1%	\$ 125.3	10.0%	0.51%	1.27%	4.07%	0.13%	1.46%	6.34%	72.2%
Median		0.86%	0.02%	8.63%	0.45%	\$ 2.2	1.26%	0.07%	\$ 1,009.2	4.5%	\$ 780.1	1.7%	\$ 895.3	4.5%	80.1%	\$ 102.8	9.4%	0.45%	1.20%	3.92%	0.13%	1.40%	5.97%	67.7%



Note: Please refer to page 5 for additional notes

Los Angeles – Financial Performance for Q3 2025

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q3 2025 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q3 2025										Balance Sheet					Capital & Credit Quality				Performance Ratios for Q3 2025						
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.	Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.		Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																									
First Credit Bank (S)	Los Angeles	5.70%	1.67%	12.59%	3.48%	\$ 7.5	5.60%	0.24%	\$ 524.1	-0.4%	\$ 394.8	-8.1%	\$ 270.2	-4.3%	146.1%	\$ 243.4	46.4%	2.64%	3.17%	7.45%	0.74%	3.42%	10.42%	20.0%	
First General Bank	Rowland Heights	2.75%	-0.05%	10.91%	-0.33%	\$ 7.9	3.98%	-0.05%	\$ 1,141.2	0.4%	\$ 912.5	-1.9%	\$ 822.9	-0.1%	110.9%	\$ 292.7	25.7%	1.03%	1.39%	5.52%	0.00%	2.82%	8.35%	28.2%	
Sunwest Bank	Irvine	2.20%	0.58%	23.13%	5.72%	\$ 20.6	2.40%	0.39%	\$ 3,771.8	1.5%	\$ 3,075.5	0.3%	\$ 3,224.9	2.3%	95.4%	\$ 364.5	9.7%	0.45%	1.76%	4.93%	0.23%	1.37%	6.71%	55.3%	
Preferred Bank	Los Angeles	1.94%	0.10%	18.87%	1.65%	\$ 35.9	2.88%	0.19%	\$ 7,468.4	2.6%	\$ 5,882.1	2.3%	\$ 6,236.6	2.5%	94.3%	\$ 775.3	10.4%	1.20%	1.27%	3.93%	0.12%	3.40%	7.63%	28.3%	
East West Bancorp, Inc.	Pasadena	1.85%	0.25%	17.58%	2.20%	\$ 368.4	2.51%	0.21%	\$ 79,669.5	1.9%	\$ 55,786.4	1.5%	\$ 66,705.2	2.4%	83.6%	\$ 8,116.8	10.3%	0.88%	1.42%	3.53%	0.22%	2.51%	6.66%	35.4%	
American Plus Bank, N.A.	Arcadia	1.82%	0.42%	11.43%	2.55%	\$ 3.9	2.56%	0.06%	\$ 858.5	-1.6%	\$ 749.4	-2.5%	\$ 706.9	-1.5%	106.0%	\$ 135.3	15.8%	0.27%	1.43%	4.01%	0.23%	3.54%	7.33%	39.0%	
Infinity Bank	Santa Ana	1.77%	0.03%	15.38%	0.61%	\$ 1.5	2.49%	-0.05%	\$ 372.7	10.6%	\$ 214.4	-3.1%	\$ 326.0	11.8%	65.8%	\$ 40.6	10.9%	0.84%	1.68%	5.79%	-0.05%	1.33%	8.99%	57.6%	
HCN Bank (S)	Riverside	1.73%	-0.02%	15.30%	-0.79%	\$ 4.2	2.29%	-0.10%	\$ 996.0	3.6%	\$ 748.6	3.7%	\$ 873.8	3.6%	85.7%	\$ 111.8	11.2%	0.00%	1.31%	3.88%	0.06%	1.36%	5.49%	46.1%	
Malaga Bank, FSB	Palos Verdes Estates	1.61%	-0.06%	9.86%	-0.26%	\$ 5.7	2.30%	-0.05%	\$ 1,427.8	2.2%	\$ 1,212.0	0.2%	\$ 938.4	1.2%	129.2%	\$ 232.2	16.3%	0.00%	0.31%	3.00%	-0.05%	1.78%	5.08%	29.7%	
Chino Commercial Bank, N.A.	Chino	1.52%	-0.02%	13.15%	-0.27%	\$ 1.7	2.13%	0.05%	\$ 487.5	1.2%	\$ 209.3	1.7%	\$ 392.4	3.6%	53.3%	\$ 52.7	10.8%	0.17%	2.21%	3.90%	0.13%	1.36%	6.85%	52.8%	
EverTrust Bank	City of Industry	1.40%	0.08%	5.76%	0.59%	\$ 3.6	1.99%	0.12%	\$ 1,089.8	8.1%	\$ 816.2	2.3%	\$ 816.4	10.8%	100.0%	\$ 215.0	20.4%	0.26%	1.15%	3.95%	-0.03%	2.87%	6.88%	48.0%	
PCB Bank	Los Angeles	1.39%	0.23%	12.62%	2.34%	\$ 11.7	1.89%	0.05%	\$ 3,362.4	1.8%	\$ 2,762.1	-1.5%	\$ 2,923.5	3.2%	94.5%	\$ 372.9	11.1%	0.24%	1.19%	3.30%	-0.01%	3.34%	6.64%	47.7%	
CVB Financial Corp.	Ontario	1.33%	0.02%	9.26%	0.22%	\$ 52.6	1.99%	0.22%	\$ 15,666.2	1.6%	\$ 8,470.9	1.3%	\$ 12,124.2	1.2%	69.9%	\$ 1,509.6	10.1%	0.25%	0.94%	3.25%	0.05%	0.87%	5.25%	41.6%	
Cathay General Bancorp	Los Angeles	1.30%	-0.02%	10.68%	-0.01%	\$ 77.7	1.99%	0.14%	\$ 24,075.6	1.5%	\$ 20,098.7	1.5%	\$ 20,521.1	2.6%	97.9%	\$ 2,524.2	10.7%	1.05%	0.93%	3.33%	0.08%	2.75%	6.14%	42.8%	
American Business Bank	Los Angeles	1.29%	0.05%	14.92%	0.71%	\$ 14.3	2.05%	0.21%	\$ 4,456.3	3.7%	\$ 2,919.5	0.8%	\$ 3,997.2	3.2%	73.0%	\$ 395.4	8.9%	0.25%	1.10%	3.69%	0.12%	1.14%	5.68%	46.1%	
California International Bank, N.A.	Westminster	1.27%	-0.09%	8.79%	0.78%	\$ 0.3	1.27%	-0.09%	\$ 89.5	19.3%	\$ 60.8	0.4%	\$ 76.9	22.6%	79.0%	\$ 12.0	13.4%	2.34%	3.93%	6.17%	-0.67%	2.44%	9.70%	80.0%	
Golden State Bank	Glendale	1.20%	0.00%	12.74%	0.17%	\$ 2.8	1.68%	-0.15%	\$ 927.6	1.0%	\$ 794.4	1.2%	\$ 800.2	1.4%	99.3%	\$ 89.8	9.7%	1.26%	1.34%	3.90%	-0.08%	3.44%	7.42%	56.9%	
American Continental Bank	City of Industry	1.19%	0.27%	7.46%	1.61%	\$ 1.1	2.29%	0.86%	\$ 373.5	4.0%	\$ 308.4	8.8%	\$ 308.6	4.5%	99.9%	\$ 57.6	15.5%	3.10%	1.52%	4.22%	0.46%	3.57%	7.79%	53.3%	
Mission Valley Bank	Sun Valley	1.16%	0.33%	11.79%	3.10%	\$ 2.1	1.68%	0.52%	\$ 714.6	-3.5%	\$ 579.1	-2.9%	\$ 564.5	-5.9%	102.6%	\$ 72.5	10.2%	2.17%	1.47%	4.56%	0.22%	2.36%	7.35%	69.5%	
CommerceWest Bank	Irvine	1.14%	-0.13%	9.66%	-1.01%	\$ 3.3	1.58%	-0.21%	\$ 1,125.5	-4.7%	\$ 808.8	-0.3%	\$ 977.7	-5.4%	82.7%	\$ 132.3	11.8%	0.77%	1.37%	3.33%	0.10%	1.98%	5.64%	56.4%	
Hanmi Financial Corp.	Los Angeles	1.13%	0.35%	10.78%	3.33%	\$ 22.1	1.73%	0.23%	\$ 7,856.7	-0.1%	\$ 6,534.8	2.8%	\$ 6,766.6	0.6%	96.6%	\$ 766.7	9.8%	0.96%	1.07%	3.22%	0.18%	2.54%	6.03%	52.6%	
CBC Bancorp	Irvine	1.11%	0.10%	14.86%	1.08%	\$ 10.6	1.64%	0.10%	\$ 3,846.8	4.0%	\$ 2,663.5	1.7%	\$ 3,222.3	5.7%	82.7%	\$ 244.4	6.4%	0.45%	1.16%	3.75%	0.19%	2.07%	6.61%	60.6%	
Partners Bank of California	Mission Viejo	1.10%	0.33%	13.25%	4.92%	\$ 2.0	1.76%	0.28%	\$ 777.5	16.2%	\$ 422.8	0.9%	\$ 706.9	22.3%	59.8%	\$ 62.1	8.0%	0.00%	2.15%	3.32%	0.19%	2.20%	5.95%	47.9%	
Open Bank	Los Angeles	1.07%	0.04%	12.76%	0.27%	\$ 6.9	1.71%	0.14%	\$ 2,614.5	2.0%	\$ 2,157.7	3.2%	\$ 2,275.7	0.8%	94.8%	\$ 218.6	8.4%	0.68%	1.27%	3.25%	0.04%	3.08%	6.57%	54.8%	
GBC International Bank	Los Angeles	1.04%	0.33%	6.73%	2.08%	\$ 1.7	1.32%	0.46%	\$ 670.9	2.4%	\$ 456.0	2.2%	\$ 524.6	2.3%	86.9%	\$ 100.2	15.0%	0.22%	1.12%	3.36%	0.35%	3.12%	6.94%	63.6%	
New OMNI Bank, N.A.	Alhambra	1.04%	0.64%	4.10%	2.51%	\$ 1.4	1.71%	1.14%	\$ 525.6	3.0%	\$ 376.7	5.5%	\$ 387.3	3.6%	97.3%	\$ 89.9	17.1%	1.06%	1.65%	4.90%	0.73%	3.55%	8.57%	64.1%	
Commonwealth Business Bank	Los Angeles	1.02%	0.00%	7.14%	0.09%	\$ 4.7	1.52%	-0.06%	\$ 1,962.4	8.1%	\$ 1,447.6	-1.0%	\$ 1,666.7	3.3%	86.9%	\$ 262.2	13.4%	0.79%	1.12%	3.51%	0.08%	3.16%	6.74%	60.1%	
Bank Irvine	Irvine	1.02%	-0.26%	3.60%	-1.00%	\$ 0.6	1.72%	-0.22%	\$ 248.8	6.7%	\$ 192.9	2.3%	\$ 178.9	8.9%	107.8%	\$ 67.7	27.2%	0.00%	1.23%	3.94%	0.05%	3.40%	6.86%	56.6%	
0.50% - 1.00% ROAA Banks																									
RBB Bancorp	Los Angeles	0.97%	0.04%	7.91%	0.64%	\$ 10.1	1.33%	-0.23%	\$ 4,208.5	2.9%	\$ 3,303.3	2.1%	\$ 3,366.5	5.6%	98.1%	\$ 441.1	10.7%	1.52%	1.36%	3.00%	0.09%	3.05%	6.12%	57.8%	
US Metro Bank	Garden Grove	0.88%	0.06%	9.77%	0.79%	\$ 3.3	1.60%	0.27%	\$ 1,566.8	7.9%	\$ 1,269.7	3.3%	\$ 1,384.0	8.0%	91.7%	\$ 138.6	8.9%	1.16%	1.19%	3.26%	0.08%	3.25%	6.65%	63.8%	
Pacific Alliance Bank	San Gabriel	0.86%	-0.35%	6.71%	-2.80%	\$ 0.9	1.22%	-0.36%	\$ 442.4	3.2%	\$ 326.5	-5.9%	\$ 358.8	3.1%	91.0%	\$ 56.7	12.8%	0.67%	1.60%	3.00%	-0.22%	3.88%	6.97%	58.6%	
Community Commerce Bank	Claremont	0.85%	0.11%	5.43%	0.69%	\$ 0.8	1.05%	0.13%	\$ 398.4	0.3%	\$ 292.0	-0.6%	\$ 298.5	0.0%	97.8%	\$ 62.0	15.6%	0.68%	1.16%	3.13%	0.01%	4.00%	7.26%	67.2%	
Banc of California, Inc.	Los Angeles	0.82%	0.49%	8.10%	4.79%	\$ 69.6	1.18%	0.14%	\$ 34,013.0	-0.7%	\$ 24,322.1	-1.6%	\$ 27,184.8	-1.2%	89.5%	\$ 2,640.1	7.8%	1.84%	0.99%	3.24%	0.16%	2.10%	6.05%	61.1%	
Mega Bank	San Gabriel	0.69%	-0.25%	4.99%	-2.06%	\$ 0.9	1.61%	0.07%	\$ 509.6	0.2%	\$ 425.8	3.2%	\$ 419.3	-3.5%	101.6%	\$ 69.7	13.7%	1.44%	1.32%	4.20%	0.48%	3.51%	7.84%	60.6%	
Asian Pacific National Bank (S)	San Gabriel	0.68%	0.18%	3.67%	1.07%	\$ 0.1	0.93%	0.29%	\$ 58.2	3.8%	\$ 31.7	13.5%	\$ 46.6	5.6%	68.1%	\$ 11.0	18.9%	0.00%	1.83%	3.43%	0.21%	3.17%	8.22%	72.5%	
Bank of Whittier, N.A.	Whittier	0.67%	-0.28%	4.61%	-2.19%	\$ 0.3	1.09%	-0.38%	\$ 167.4	-3.7%	\$ 84.5	-2.3%	\$ 141.2	-4.5%	59.8%	\$ 24.8	14.8%	0.00%	2.80%	2.33%	-0.03%	3.26%	5.97%	64.6%	
Hope Bancorp, Inc.	Los Angeles	0.66%	1.25%	5.52%	10.54%	\$ 30.8	0.96%	0.45%	\$ 18,508.2	-0.2%	\$ 14,620.0	1.2%	\$ 15,831.8	-0.7%	92.4%	\$ 1,729.1	9.6%	0.80%	1.04%	2.86%	0.24%	4.90%	5.93%	67.4%	
F&M Bank of Long Beach	Long Beach	0.63%	0.14%	5.20%	1.19%	\$ 18.1	0.78%	0.00%	\$ 11,621.5	2.0%	\$ 6,234.2	-3.5%	\$ 8,872.3	2.1%	70.3%	\$ 1,403.5	12.1%	0.74%	1.44%	2.46%	0.05%	1.30%	4.84%	68.3%	
Provident Savings Bank, F.S.B.	Riverside	0.62%	0.03%	6.28%	0.43%	\$ 1.9	0.80%	0.02%	\$ 1,230.8	-1.2%	\$ 1,047.6	-0.4%	\$ 899.7	-0.6%	117.7%	\$ 116.8	9.5%	0.15%	0.55%	3.03%	0.07%	1.34%	5.08%	75.3%	
First Pacific Bank	Whittier	0.54%	0.13%	6.19%	1.51%	\$ 0.6	0.76%	0.18%	\$ 485.8	1.7%	\$ 319.9	2.6%	\$ 390.1	3.2%	82.0%	\$ 39.3	8.1%	0.18%	0.98%	3.70%	0.07%	1.84%	6.94%	79.5%	
United Pacific Bank	City of Industry	0.51%	0.01%	2.90%	0.17%	\$ 0.2	0.69%	-0.04%	\$ 186.8	5.8%	\$ 140.1	7.6%	\$ 152.7	7.1%	91.7%	\$ 29.8	16.0%	0.12%	2.01%	4.03%	0.03%	3.57%	7.66%	83.4%	
0.00% - 0.50% ROAA Banks																									
Universal Bank	West Covina	0.49%	0.00%	2.68%	-0.02%	\$ 0.4	0.31%	0.06%	\$ 361.5	0.1%	\$ 279.0	-0.5%	\$ 265.8	-0.1%	105.0%	\$ 66.7	18.4%	0.57%	1.00%	3.13%	0.11%	2.80%	5.68%	89.8%	
California Business Bank	Irvine	0.39%	0.06%	2.82%	0.65%	\$ 0.1	0.39%	0.05%	\$ 128.4	11.1%	\$ 86.3	-4.8%	\$ 107.0	13.5%	80.6%	\$ 16.9	13.2%	1.16%	1.85%	3.45%	-0.50%	2.54%	6.26%	92.1%	
Tustin Community Bank (S)	Tustin	0.38%	-0.10%	2.47%	-0.85%	\$ 0.1	0.79%	-0.07%	\$ 79.8	-1.3%	\$ 61.1	-2.2%	\$ 64.2	1.4%	95.2%	\$ 12.9	16.2%	0.00%	3.55%	5.58%	0.09%	2.58%	8.60%	85.9%	
Beach Cities Commercial Bank	Irvine	0.04%	0.72%	0.4																					

Los Angeles – Financial Performance for Q3 2025 (Continued)

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q3 2025 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q3 2025									Balance Sheet						Capital & Credit Quality				Performance Ratios for Q3 2025					
Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Δ vs. Curr.	Pr. Qtr.	Δ vs. Curr.	Pr. Qtr.		Δ vs. Curr.	Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Below 0.00% ROAA Banks																								
Genesis Bank	Newport Beach	-0.56%	-4.45%	-5.61%	-30.71%	\$ (0.6)	-0.49%	-5.29%	\$ 418.7	-13.0%	\$ 298.2	-1.2%	\$ 368.8	-14.1%	80.9%	\$ 35.1	8.4%	0.10%	1.32%	3.16%	0.36%	2.37%	5.78%	112.8%
Liberty Bank, N.A.	Irvine	-1.60%	-0.18%	-11.41%	-1.38%	\$ (1.7)	-1.60%	-0.04%	\$ 413.7	-3.5%	\$ 365.6	-3.0%	\$ 336.6	2.7%	108.6%	\$ 55.2	13.5%	0.00%	1.11%	3.07%	0.18%	2.58%	5.17%	147.5%
Legacy Bank	Murrieta	-2.82%	2.15%	-23.33%	11.77%	\$ (0.7)	-2.70%	0.97%	\$ 111.3	22.7%	\$ 73.4	3.2%	\$ 93.9	29.2%	78.2%	\$ 11.8	10.6%	0.62%	1.18%	3.99%	-0.62%	3.41%	8.15%	159.7%
Icon Business Bank	Riverside	-3.08%	1.49%	-34.14%	6.81%	\$ (1.1)	-2.25%	0.95%	\$ 163.0	4.5%	\$ 112.0	3.9%	\$ 146.0	5.7%	76.8%	\$ 12.8	7.8%	0.05%	1.26%	3.97%	0.37%	3.37%	8.13%	156.7%
• First Foundation Bank	Irvine	-4.57%	-4.39%	-48.36%	-46.54%	\$ (136.1)	0.25%	0.43%	\$ 11,886.1	2.8%	\$ 7,769.7	-3.2%	\$ 9,321.0	8.1%	83.4%	\$ 1,060.8	8.9%	0.63%	1.31%	1.68%	-0.09%	3.21%	4.78%	83.5%
Nano Banc	Irvine	-14.60%	-8.18%	-162.53%	-106.62%	\$ (34.1)	-3.23%	3.35%	\$ 908.5	-2.4%	\$ 581.1	-5.2%	\$ 755.1	-6.1%	77.0%	\$ 67.1	7.4%	9.84%	3.31%	3.14%	-0.30%	2.06%	5.51%	190.5%
Average		0.53%	-0.12%	2.41%	-2.11%	\$ 12.3	1.28%	0.11%	\$ 4,908.5	2.6%	\$ 3,525.3	0.6%	\$ 4,045.3	3.4%	90.6%	\$ 494.2	13.2%	0.88%	1.51%	3.76%	0.09%	2.67%	6.81%	69.0%
Median		1.03%	0.05%	7.30%	0.65%	\$ 2.0	1.59%	0.11%	\$ 818.0	1.8%	\$ 580.1	0.9%	\$ 706.9	2.5%	92.0%	\$ 95.0	11.0%	0.63%	1.32%	3.52%	0.08%	2.81%	6.69%	60.6%



Note: Please refer to page 5 for additional notes

San Diego – Financial Performance for Q3 2025

Summary of financial performance for banks and thrifts headquartered in the San Diego area as of Q3 2025 (San Diego area includes Imperial and San Diego Counties)

Profitability & Returns for Q3 2025									Balance Sheet						Capital & Credit Quality				Performance Ratios for Q3 2025					
Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Neighborhood National Bank	El Cajon	6.29%	5.93%	50.99%	48.01%	\$ 3.2	0.84%	0.45%	\$ 210.8	5.7%	\$ 156.5	3.8%	\$ 173.1	5.1%	90.4%	\$ 26.9	12.8%	0.60%	1.23%	3.32%	0.07%	2.87%	6.30%	80.5%
Home Bank of California (S)	San Diego	2.12%	0.24%	17.02%	1.49%	\$ 1.3	2.77%	0.31%	\$ 254.1	1.3%	\$ 235.1	3.3%	\$ 197.4	-3.9%	119.1%	\$ 31.1	12.2%	0.00%	0.99%	4.45%	0.27%	3.64%	7.96%	39.3%
CalPrivate Bank	La Jolla	1.59%	-0.16%	15.20%	-1.88%	\$ 10.1	2.54%	-0.16%	\$ 2,576.1	5.0%	\$ 2,081.9	-0.4%	\$ 2,276.4	5.1%	91.5%	\$ 270.8	10.5%	1.79%	1.38%	4.72%	-0.24%	2.06%	7.03%	49.1%
California BanCorp.	San Diego	1.55%	0.11%	11.33%	0.45%	\$ 15.7	2.15%	0.17%	\$ 4,101.2	3.7%	\$ 2,997.0	0.0%	\$ 3,459.7	4.4%	86.6%	\$ 434.4	10.9%	1.05%	1.38%	4.77%	0.15%	1.60%	6.50%	50.1%
C3bank, N.A.	Encinitas	1.29%	0.08%	13.73%	1.16%	\$ 3.0	1.82%	0.12%	\$ 934.0	-1.9%	\$ 584.5	1.7%	\$ 825.6	-2.7%	70.8%	\$ 89.2	9.6%	0.00%	1.36%	3.70%	0.05%	1.79%	6.01%	51.6%
Endeavor Bank	San Diego	1.11%	0.27%	11.02%	3.03%	\$ 2.1	1.79%	0.14%	\$ 759.7	1.8%	\$ 632.6	1.1%	\$ 678.5	1.6%	93.2%	\$ 77.2	10.2%	0.38%	1.41%	4.39%	-0.09%	2.37%	6.93%	60.4%
Below 0.00% ROAA Banks																								
Balboa T&LA	Chula Vista	-0.71%	-0.57%	-6.46%	-5.24%	\$ (0.8)	1.07%	-0.28%	\$ 423.8	1.2%	\$ 383.3	-0.9%	\$ 375.3	1.5%	102.1%	\$ 46.1	10.9%	0.39%	2.12%	4.78%	-0.09%	4.38%	9.08%	77.5%
Average		1.89%	0.84%	16.12%	6.72%	\$ 5.0	1.86%	0.11%	\$ 1,322.8	2.4%	\$ 1,010.1	1.2%	\$ 1,140.9	1.6%	93.4%	\$ 139.4	11.0%	0.60%	1.41%	4.30%	0.02%	2.67%	7.12%	58.4%
Median		1.55%	0.11%	13.73%	1.16%	\$ 3.0	1.82%	0.14%	\$ 759.7	1.8%	\$ 584.5	1.1%	\$ 678.5	1.6%	91.5%	\$ 77.2	10.9%	0.39%	1.38%	4.45%	0.05%	2.37%	6.93%	51.6%



Note: Please refer to page 5 for additional notes

Colorado – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA	
		Δ vs.		Δ vs.		(\$MM)		Δ vs.	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.
Above 1.00% ROAA Banks									
The First National Bank of Fleming	Fleming	2.41%	2.03%	17.94%	15.01%	\$ 0.2	1.56%	0.28%	
North Valley Bank (S)	Thornton	2.31%	-0.22%	17.74%	-2.05%	\$ 1.5	3.27%	-0.08%	
The Gunnison B&T Co.	Gunnison	2.30%	0.21%	19.08%	2.43%	\$ 1.5	3.07%	0.29%	
The Pueblo B&T Co. (S)	Pueblo	2.21%	0.49%	18.56%	4.12%	\$ 3.7	2.76%	0.11%	
AMG National Trust Bank	Greenwood Village	2.19%	-0.15%	14.95%	-1.32%	\$ 4.1	2.98%	-0.02%	
Solera National Bank	Lakewood	2.14%	0.27%	26.65%	0.61%	\$ 6.6	1.81%	-0.03%	
Rocky Mountain B&T	Florence	2.09%	-1.24%	17.74%	-12.30%	\$ 0.6	2.24%	-0.73%	
Home Loan State Bank	Grand Junction	2.05%	1.58%	30.70%	23.44%	\$ 1.1	1.39%	0.85%	
The Dolores State Bank	Dolores	1.95%	0.19%	13.74%	0.86%	\$ 2.1	2.70%	0.20%	
Frontier Bank (S)	Lamar	1.85%	0.30%	19.21%	1.96%	\$ 1.9	2.22%	0.37%	
Alamosa State Bank (S)	Alamosa	1.85%	0.05%	16.02%	0.28%	\$ 1.6	2.38%	0.07%	
Yampa Valley Bank (S)	Steamboat Springs	1.80%	-0.12%	22.28%	-1.85%	\$ 3.0	2.63%	0.25%	
Community State Bank (S)	Lamar	1.69%	-0.12%	13.81%	-1.16%	\$ 0.9	2.64%	-0.06%	
The Colorado B&T Co. of La Junta	La Junta	1.69%	0.01%	12.70%	-0.01%	\$ 1.1	2.26%	0.17%	
The State Bank	La Junta	1.47%	0.05%	8.82%	0.50%	\$ 0.5	2.52%	0.34%	
Timberline Bank	Grand Junction	1.45%	0.44%	19.96%	5.65%	\$ 2.8	2.01%	0.49%	
First National Bank Colorado (S)	Las Animas	1.44%	-0.36%	14.55%	-4.86%	\$ 2.2	2.32%	0.07%	
McClave State Bank	McClave	1.43%	-0.06%	11.60%	-0.32%	\$ 0.3	1.99%	-0.35%	
National Bank Holdings Corp.	Greenwood Village	1.43%	0.06%	10.34%	0.22%	\$ 35.3	1.52%	-0.15%	
Wray State Bank	Wray	1.40%	0.06%	13.74%	0.34%	\$ 1.0	1.92%	0.09%	
Integrity B&T	Monument	1.27%	0.04%	16.04%	0.80%	\$ 1.4	2.12%	0.35%	
Verus Bank of Commerce	Fort Collins	1.27%	0.17%	6.39%	0.70%	\$ 0.6	1.65%	0.21%	
First National Bank, Cortez	Cortez	1.26%	0.05%	13.90%	0.45%	\$ 0.5	1.74%	0.10%	
Evergreen National Bank	Evergreen	1.25%	0.06%	10.69%	0.36%	\$ 0.4	1.66%	0.12%	
First Farm Bank	Greeley	1.25%	0.05%	10.93%	0.19%	\$ 1.2	1.65%	0.06%	
First Southwest Bank	Alamosa	1.24%	0.76%	8.59%	5.26%	\$ 2.0	1.99%	-0.83%	
Native American Bank, N.A.	Denver	1.22%	-0.71%	10.77%	-7.26%	\$ 1.3	1.74%	-1.38%	
Flatirons Bank (S)	Boulder	1.22%	0.53%	17.31%	7.02%	\$ 1.1	1.36%	-0.02%	
Farmers Bank (S)	Ault	1.20%	0.45%	20.52%	-8.16%	\$ 1.0	1.52%	-0.57%	
Points West Community Bank (S)	Windsor	1.19%	0.17%	14.85%	1.13%	\$ 2.4	1.54%	0.21%	
San Luis Valley Federal Bank	Alamosa	1.17%	0.08%	7.11%	0.36%	\$ 1.1	1.65%	0.14%	
Park State B&T (S)	Woodland Park	1.16%	0.09%	11.97%	1.21%	\$ 0.5	1.70%	0.34%	
Bank of Estes Park (S)	Estes Park	1.16%	-0.07%	12.21%	-0.41%	\$ 0.5	1.58%	-0.17%	
High Plains Bank (S)	Flagler	1.14%	0.10%	11.80%	1.19%	\$ 1.2	1.54%	-0.01%	
Fowler State Bank	Fowler	1.11%	-0.27%	8.27%	-2.28%	\$ 0.4	1.84%	-0.34%	
Alpine Banks of Colorado	Glenwood Springs	1.10%	0.05%	13.49%	0.29%	\$ 18.5	1.45%	0.06%	
FirstSun Capital Bancorp	Denver	1.09%	-0.18%	8.29%	-1.42%	\$ 23.2	1.81%	0.01%	

0.50% - 1.00% ROAA Banks									
Del Norte Bank, S&LA	Del Norte	0.97%	-0.07%	10.43%	-0.80%	\$ 0.4	1.37%	-0.05%	
Bankers' Bank of the West	Denver	0.96%	-0.01%	7.16%	0.06%	\$ 1.0	1.32%	0.06%	
The Eastern Colorado Bank (S)	Cheyenne Wells	0.95%	0.07%	9.33%	0.45%	\$ 1.6	1.18%	-0.11%	
FirstBank Holding Co.	Lakewood	0.95%	-0.05%	13.78%	-1.56%	\$ 64.7	1.29%	-0.05%	
Mountain Valley Bank	Walden	0.90%	0.13%	8.90%	1.04%	\$ 1.2	1.13%	0.10%	
RG Bank, S&LA	Monte Vista	0.86%	0.34%	8.80%	3.32%	\$ 0.3	1.04%	0.45%	
First National Bank of Hugo (S)	Hugo	0.84%	-0.07%	9.12%	-1.16%	\$ 0.3	0.68%	-0.15%	
First Pioneer National Bank	Wray	0.84%	0.10%	7.23%	0.57%	\$ 0.5	1.03%	0.13%	
Farmers State Bank of Calhan (S)	Calhan	0.83%	0.14%	14.51%	2.19%	\$ 0.9	1.02%	0.18%	
The Farmers State Bank of Brush	Brush	0.76%	0.23%	4.12%	1.20%	\$ 0.2	1.03%	0.39%	
High Country Bank	Salida	0.70%	-0.09%	8.42%	-1.09%	\$ 0.9	1.57%	0.32%	
InBank	Greenwood Village	0.69%	-0.17%	5.88%	-1.53%	\$ 2.4	1.70%	0.41%	
First National Bank in Trinidad (S)	Trinidad	0.69%	-0.06%	14.83%	-2.96%	\$ 0.4	0.81%	-0.08%	
Pikes Peak National Bank	Colorado Springs	0.68%	-0.03%	4.55%	-0.07%	\$ 0.2	0.92%	0.00%	
The Citizens State Bank of Ouray	Ouray	0.60%	0.16%	9.25%	2.31%	\$ 0.3	0.77%	0.18%	
First American State Bank	Greenwood Village	0.53%	-0.05%	6.25%	-0.64%	\$ 0.4	0.53%	-0.14%	
Redstone Bank	Centennial	0.53%	0.09%	4.54%	1.02%	\$ 0.4	0.71%	0.12%	
FMS Bank (S)	Fort Morgan	0.53%	-0.41%	5.53%	-4.08%	\$ 0.4	1.87%	-0.04%	
Fortis Bank	Denver	0.52%	-0.10%	6.39%	-1.41%	\$ 1.7	0.79%	0.04%	
Sturm Financial Group, Inc. (S)	Denver	0.52%	0.08%	11.41%	1.27%	\$ 3.8	0.72%	0.14%	
5Star Bank	Colorado Springs	0.51%	-0.93%	3.22%	-6.11%	\$ 0.5	2.06%	-0.14%	

Balance Sheet

Total Assets		Gross Loans		Total Deposits		Loans / Deposits
Δ vs.		Δ vs.		Δ vs.		
Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	
\$ 29.7	3.2%	\$ 24.7	3.5%	\$ 25.4	2.6%	97.3%
\$ 259.0	-2.2%	\$ 231.3	-1.8%	\$ 210.0	-1.4%	110.2%
\$ 255.1	6.0%	\$ 165.6	-1.9%	\$ 211.2	6.6%	78.4%
\$ 670.9	3.6%	\$ 540.0	5.1%	\$ 562.4	3.9%	96.0%
\$ 732.6	-2.4%	\$ 272.8	-1.6%	\$ 613.0	-3.5%	44.5%
\$ 1,168.6	-5.7%	\$ 764.4	1.3%	\$ 1,021.2	-7.5%	74.9%
\$ 119.7	2.4%	\$ 64.4	5.6%	\$ 104.5	1.8%	61.7%
\$ 208.6	3.5%	\$ 85.3	0.6%	\$ 189.9	2.2%	44.9%
\$ 444.3	5.6%	\$ 316.5	5.7%	\$ 346.0	0.1%	91.5%
\$ 418.4	1.6%	\$ 197.4	1.9%	\$ 374.7	1.7%	52.7%
\$ 344.0	2.1%	\$ 170.3	0.2%	\$ 303.6	1.9%	56.1%
\$ 668.5	2.0%	\$ 524.9	1.9%	\$ 608.4	5.1%	86.3%
\$ 202.3	2.2%	\$ 157.2	1.3%	\$ 176.1	1.9%	89.3%
\$ 266.3	2.3%	\$ 191.8	5.3%	\$ 217.9	2.3%	88.0%
\$ 148.3	8.1%	\$ 71.1	-3.9%	\$ 123.5	9.2%	57.6%
\$ 781.5	-0.3%	\$ 611.6	0.1%	\$ 681.9	4.0%	89.7%
\$ 611.9	1.4%	\$ 375.4	2.9%	\$ 515.7	0.1%	72.8%
\$ 81.8	3.5%	\$ 72.1	3.5%	\$ 67.2	2.4%	107.2%
\$ 10,152.7	1.5%	\$ 7,451.8	-0.7%	\$ 8,471.7	2.4%	88.0%
\$ 286.5	4.6%	\$ 205.8	1.5%	\$ 254.4	4.5%	80.9%
\$ 448.1	2.2%	\$ 352.3	2.3%	\$ 368.2	-2.5%	95.7%
\$ 190.2	1.5%	\$ 166.4	1.2%	\$ 141.2	-3.2%	117.9%
\$ 57.3	0.7%	\$ 95.6	-0.2%	\$ 132.5	0.2%	72.2%
\$ 135.6	1.4%	\$ 90.8	-0.3%	\$ 118.9	1.2%	76.4%
\$ 377.6	1.6%	\$ 301.2	1.1%	\$ 317.4	0.9%	94.9%
\$ 654.1	4.9%	\$ 319.6	1.6%	\$ 481.7	4.9%	66.4%
\$ 418.4	-0.6%	\$ 202.9	3.4%	\$ 364.6	-1.2%	55.7%
\$ 354.3	-8.4%	\$ 248.4	-3.2%	\$ 323.4	-9.8%	76.8%
\$ 311.5	3.7%	\$ 171.0	-7.3%	\$ 289.9	3.2%	59.0%
\$ 795.7	-0.8%	\$ 463.3	-2.3%	\$ 703.0	-1.6%	65.9%
\$ 379.3	1.7%	\$ 273.5	3.0%	\$ 304.8	0.8%	89.7%
\$ 158.8	5.8%	\$ 101.9	-3.8%	\$ 142.5	5.6%	71.5%
\$ 159.1	2.1%	\$ 98.2	1.9%	\$ 142.7	2.0%	68.9%
\$ 445.8	4.0%	\$ 376.6	3.6%	\$ 392.3	4.4%	96.0%
\$ 143.2	0.5%	\$ 88.6	-2.8%	\$ 116.3	1.5%	76.1%
\$ 6,819.8	3.2%	\$ 4,247.3	0.8%	\$ 6,055.9	3.1%	70.1%
\$ 8,495.4	0.7%	\$ 6,766.9	2.6%	\$ 7,105.4	0.1%	95.2%

Capital & Credit Quality

Tg. Comm. Equity (\$MM)				NIM				
TCE / TA	NPAs / Assets	LLR / Loans	Cost of Deposits	Yield on Loans	Efficiency Ratio			
\$ 4.0	13.5%	1.48%	1.23%	4.24%	0.31%	2.73%	7.43%	65.2%
\$ 33.7	13.0%	1.38%	1.65%	5.65%	0.10%	2.35%	8.09%	43.1%
\$ 31.3	12.3%	0.03%	1.23%	5.21%	0.04%	1.04%	7.63%	45.5%
\$ 79.2	11.8%	0.82%	1.27%	5.27%	0.11%	0.95%	7.20%	56.0%
\$ 100.6	14.0%	0.27%	1.02%	2.34%	-0.10%	3.47%	6.66%	63.5%
\$ 105.9	9.1%	0.85%	1.47%	3.34%	0.00%	2.43%	6.48%	48.2%
\$ 14.5	12.1%	1.04%	1.45%	4.23%	0.15%	1.71%	7.33%	52.7%
\$ 12.7	6.1%	0.63%	1.10%	4.01%	0.81%	1.97%	9.37%	62.3%
\$ 61.5	13.9%	0.76%	1.20%	4.52%	0.08%	1.18%	6.55%	44.0%
\$ 41.9	10.0%	0.01%	2.02%	3.75%	0.26%	1.76%	7.36%	43.9%
\$ 39.6	11.5%	0.00%	1.16%	3.89%	0.02%	0.96%	6.29%	39.3%
\$ 55.5	8.3%	0.07%	1.44%	4.52%	0.19%	2.04%	7.22%	45.2%
\$ 25.4	12.6%	0.58%	2.46%	4.41%	-0.01%	2.66%	7.71%	41.8%
\$ 31.8	12.1%	0.28%	1.18%	5.24%	0.16%	1.88%	8.09%	61.6%
\$ 24.2	16.3%	0.27%	1.68%	4.81%	0.02%	0.87%	7.31%	51.0%
\$ 57.5	7.4%	0.06%	1.21%	4.22%	0.16%	1.62%	6.56%	56.0%
\$ 62.2	10.2%	0.00%	1.79%	4.13%	0.17%	1.46%	6.99%	46.2%
\$ 10.2	12.4%	0.13%	1.13%	4.54%	-0.37%	3.28%	7.88%	54.7%
\$ 1,024.0	10.5%	0.38%	1.18%	4.10%	0.24%	2.09%	6.58%	61.2%
\$ 26.5	9.3%	0.46%	1.50%	4.08%	-0.10%	2.61%	7.40%	53.9%
\$ 35.5	7.9%	0.83%	1.05%	4.04%	0.20%	1.93%	7.13%	57.1%
\$ 37.9	19.9%	0.00%	0.81%	4.05%	0.16%	2.36%	6.23%	61.1%
\$ 14.4	9.4%	0.35%	1.27%	3.92%	0.02%	1.84%	7.21%	57.6%
\$ 16.2	12.0%	0.00%	1.10%	5.26%	0.25%	0.67%	7.34%	70.0%
\$ 43.6	11.6%	0.71%	0.93%	4.37%	0.08%	2.43%	7.49%	62.2%
\$ 91.1	14.0%	0.68%	1.42%	3.19%	0.07%	2.04%	6.21%	59.5%
\$ 47.8								

Colorado – Financial Performance for Q3 2025 (Continued)

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
0.00% - 0.50% ROAA Banks																								
First Western Financial, Inc.	Denver	0.40%	0.04%	4.92%	1.02%	\$ 3.2	0.79%	0.06%	\$ 3,240.4	7.1%	\$ 2,612.7	1.9%	\$ 2,848.9	12.6%	91.7%	\$ 230.0	7.2%	0.73%	0.80%	2.57%	-0.10%	3.20%	5.82%	76.1%
Equitable S&LA	Sterling	0.23%	0.33%	1.45%	2.09%	\$ 0.1	0.30%	0.43%	\$ 166.6	4.4%	\$ 144.7	-1.3%	\$ 126.0	2.3%	114.9%	\$ 26.3	15.8%	0.06%	0.23%	3.30%	0.00%	1.45%	4.81%	91.9%
Below 0.00% ROAA Banks																								
Gunnison S&LA	Gunnison	-0.15%	-0.05%	-1.17%	-0.43%	\$ (0.0)	0.06%	0.15%	\$ 102.7	0.7%	\$ 59.2	1.2%	\$ 83.7	0.8%	70.7%	\$ 13.0	12.7%	0.83%	0.86%	2.28%	0.17%	1.98%	5.49%	97.4%
Transact Bank, N.A.	Denver	-0.54%	1.87%	-3.51%	11.77%	\$ (0.0)	-0.54%	1.88%	\$ 7.3	16.1%	\$ 2.3	-1.2%	\$ 5.8	23.1%	40.2%	\$ 1.0	14.1%	0.00%	0.00%	3.09%	0.26%	2.28%	6.63%	102.0%
Champion Bank	Parker	-0.69%	-0.81%	-2.02%	-2.36%	\$ (0.1)	-0.69%	-0.80%	\$ 46.8	-3.8%	\$ 14.5	-5.4%	\$ 29.8	-6.2%	48.6%	\$ 16.6	35.6%	0.36%	2.68%	3.89%	0.16%	2.05%	7.81%	113.0%
Century S&LA	Trinidad	-4.30%	-4.01%	-31.06%	-28.92%	\$ (0.8)	-0.42%	-0.03%	\$ 75.0	0.5%	\$ 39.6	-0.3%	\$ 56.1	-8.6%	70.6%	\$ 11.1	14.8%	0.82%	0.68%	2.31%	0.25%	1.32%	4.92%	118.1%
Average		1.06%	0.01%	10.71%	0.10%	\$ 3.3	1.53%	0.10%	\$ 1,243.9	1.9%	\$ 836.2	0.6%	\$ 1,066.4	1.4%	79.3%	\$ 109.1	11.3%	0.61%	1.28%	3.96%	0.08%	1.84%	6.79%	65.6%
Median		1.16%	0.05%	10.85%	0.32%	\$ 1.0	1.58%	0.08%	\$ 325.3	1.7%	\$ 200.1	1.0%	\$ 278.7	1.6%	77.3%	\$ 31.9	10.3%	0.42%	1.22%	4.00%	0.08%	1.88%	6.85%	63.5%



Note: Please refer to page 5 for additional notes

Hawaii – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
First Hawaiian, Inc.	Honolulu	1.22%	0.00%	10.90%	-0.10%	\$ 73.8	1.66%	0.13%	\$ 24,098.7	1.1%	\$ 14,129.9	-1.5%	\$ 20,729.6	2.5%	68.2%	\$ 1,738.4	7.5%	0.20%	1.17%	3.15%	0.09%	1.39%	5.56%	55.3%
0.50% - 1.00% ROAA Banks																								
Central Pacific Financial Corp.	Honolulu	0.99%	0.01%	12.89%	-0.15%	\$ 18.6	1.48%	-0.06%	\$ 7,421.5	0.7%	\$ 5,368.8	1.5%	\$ 6,577.7	0.5%	81.6%	\$ 588.1	7.9%	0.20%	1.12%	3.49%	0.07%	1.03%	5.01%	62.2%
American Savings Bank, F.S.B.	Honolulu	0.90%	-0.25%	12.65%	-4.47%	\$ 20.0	0.73%	-0.90%	\$ 8,795.0	-0.2%	\$ 6,092.3	-0.1%	\$ 7,997.0	-0.7%	76.2%	\$ 645.1	7.3%	0.19%	0.92%	3.50%	0.08%	0.77%	4.94%	78.2%
Bank of Hawaii Corporation	Honolulu	0.88%	0.08%	12.20%	1.02%	\$ 53.3	1.16%	0.09%	\$ 24,014.6	1.3%	\$ 14,022.8	0.1%	\$ 21,080.7	1.4%	66.5%	\$ 1,414.7	5.9%	0.27%	1.06%	2.41%	0.08%	1.61%	4.85%	61.4%
Finance Factors, Limited	Honolulu	0.84%	-0.14%	7.78%	-1.55%	\$ 1.5	1.03%	-0.26%	\$ 714.3	0.8%	\$ 499.4	-0.8%	\$ 554.6	-0.4%	90.1%	\$ 77.3	10.8%	0.62%	2.45%	2.60%	0.15%	3.16%	6.41%	71.1%
Hawaii National Bank	Honolulu	0.67%	-0.24%	6.54%	-2.32%	\$ 1.5	0.99%	-0.21%	\$ 871.6	1.0%	\$ 522.8	4.4%	\$ 774.3	0.7%	67.5%	\$ 90.6	10.4%	1.58%	1.42%	3.98%	-0.05%	1.31%	5.75%	75.9%
Average		0.92%	-0.09%	10.49%	-1.26%	\$ 28.1	1.18%	-0.20%	\$ 10,985.9	0.8%	\$ 6,772.7	0.6%	\$ 9,619.0	0.7%	75.0%	\$ 759.0	8.3%	0.51%	1.36%	3.19%	0.07%	1.54%	5.42%	67.4%
Median		0.89%	-0.07%	11.55%	-0.85%	\$ 19.3	1.10%	-0.13%	\$ 8,108.2	0.9%	\$ 5,730.5	0.0%	\$ 7,287.3	0.6%	72.2%	\$ 616.6	7.7%	0.24%	1.15%	3.32%	0.08%	1.35%	5.28%	66.7%



Note: Please refer to page 5 for additional notes

Idaho – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q3 2025				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.		Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Twin River Bank (S)	Lewiston	2.46%	0.05%	19.74%	-0.01%	\$ 1.0	3.16%	-0.05%	\$ 158.4	-0.8%	\$ 116.0	-1.9%	\$ 137.4	-1.6%	84.4%	\$ 20.4	12.9%	0.29%	0.99%	5.44%	-0.08%	1.61%	7.84%	42.4%
The Bank of Commerce	Ammon	2.43%	0.12%	16.97%	0.20%	\$ 13.7	3.25%	0.11%	\$ 2,294.3	5.0%	\$ 1,557.2	1.6%	\$ 1,900.1	5.1%	82.0%	\$ 331.3	14.4%	0.17%	1.69%	4.56%	0.01%	1.80%	7.64%	30.9%
Northwest Bank	Boise	1.84%	-0.01%	12.53%	-0.70%	\$ 6.7	2.35%	-0.10%	\$ 1,403.0	-4.6%	\$ 914.0	-0.7%	\$ 1,069.6	-5.2%	85.5%	\$ 217.5	15.5%	1.47%	1.74%	4.62%	-0.03%	3.04%	8.39%	50.8%
Farmers Bank	Buhl	1.49%	-0.02%	10.08%	-0.32%	\$ 2.4	2.13%	0.24%	\$ 624.9	-0.2%	\$ 407.1	4.3%	\$ 519.1	0.6%	78.4%	\$ 95.3	15.3%	0.59%	1.62%	3.90%	0.19%	1.25%	7.09%	50.4%
Idaho Trust Bank	Boise	1.13%	0.08%	10.89%	1.57%	\$ 0.7	1.42%	0.21%	\$ 233.5	1.7%	\$ 159.7	4.1%	\$ 209.2	1.9%	76.3%	\$ 23.9	10.2%	0.00%	0.78%	4.11%	-0.03%	1.60%	6.40%	68.2%
D.L. Evans Bancorp	Burley	1.06%	0.04%	14.19%	0.15%	\$ 9.6	1.45%	0.07%	\$ 3,492.1	-1.7%	\$ 1,737.5	2.6%	\$ 2,982.0	0.9%	58.3%	\$ 276.8	7.9%	0.11%	1.31%	3.22%	0.13%	1.75%	7.09%	58.8%
0.50% - 1.00% ROAA Banks																								
bankcda	Coeur d'Alene	0.83%	0.05%	6.49%	0.36%	\$ 0.5	1.18%	-0.06%	\$ 237.4	4.4%	\$ 129.4	-5.5%	\$ 204.2	4.4%	63.3%	\$ 30.3	12.8%	0.25%	1.51%	4.38%	0.13%	1.23%	7.06%	73.5%
First F.S.B. of Twin Falls	Twin Falls	0.75%	-0.20%	9.00%	-2.92%	\$ 2.8	1.02%	-0.30%	\$ 1,459.5	-2.1%	\$ 1,067.1	-0.7%	\$ 1,259.8	-2.1%	84.7%	\$ 125.1	8.6%	0.41%	0.93%	3.49%	0.11%	1.81%	6.20%	75.5%
Idaho First Bank	McCall	0.68%	0.13%	7.17%	1.44%	\$ 2.0	1.27%	0.35%	\$ 1,248.9	13.0%	\$ 725.8	14.1%	\$ 1,124.4	12.7%	64.6%	\$ 118.2	9.5%	0.02%	1.21%	2.98%	-0.01%	2.93%	6.64%	58.6%
Ireland Bank	Malad City	0.66%	-0.29%	7.37%	-3.75%	\$ 0.6	1.00%	-0.31%	\$ 379.2	2.5%	\$ 194.5	-1.5%	\$ 332.6	2.6%	58.5%	\$ 34.0	9.0%	1.60%	1.41%	3.67%	-0.33%	0.91%	6.35%	75.4%
Average		1.33%	-0.01%	11.44%	-0.40%	\$ 4.0	1.82%	0.02%	\$ 1,153.1	1.7%	\$ 700.8	1.7%	\$ 973.8	1.9%	73.6%	\$ 127.3	11.6%	0.49%	1.32%	4.04%	0.01%	1.79%	7.07%	58.5%
Median		1.10%	0.04%	10.49%	0.07%	\$ 2.2	1.44%	0.01%	\$ 936.9	0.8%	\$ 566.5	0.4%	\$ 794.3	1.4%	77.4%	\$ 106.7	11.5%	0.27%	1.36%	4.01%	0.00%	1.68%	7.08%	58.7%



Note: Please refer to page 5 for additional notes

Montana – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA	
		Δ vs.		Δ vs.		(\$MM)		Δ vs.	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.
Above 1.00% ROAA Banks									
Bank of Montana (S)	Missoula	3.24%	0.00%	34.76%	0.40%	\$ 2.6	4.02%	-0.10%	
Yellowstone Bank (S)	Laurel	2.46%	0.09%	18.19%	0.55%	\$ 7.9	3.43%	0.43%	
First Security Bank of Deer Lodge (S)	Deer Lodge	2.13%	0.11%	21.61%	0.61%	\$ 0.4	2.76%	0.08%	
Eagle Bank	Polson	2.12%	-0.10%	20.88%	-1.79%	\$ 0.9	3.12%	-0.22%	
Belt Valley Bank	Belt	2.08%	-0.01%	13.18%	-0.21%	\$ 0.4	2.82%	-0.10%	
First Security Bank of Roundup (S)	Roundup	1.90%	0.15%	14.45%	0.32%	\$ 0.4	2.32%	0.18%	
Freedom Bank	Columbia Falls	1.88%	-0.24%	15.94%	-2.50%	\$ 0.7	2.68%	-0.34%	
Stockman Financial Corp. (S)	Miles City	1.74%	0.50%	17.00%	4.67%	\$ 30.3	2.23%	0.22%	
TrailWest Bank (S)	Lolo	1.67%	0.35%	19.65%	3.87%	\$ 4.2	2.18%	0.08%	
American Bank (S)	Bozeman	1.64%	0.52%	19.63%	5.27%	\$ 2.6	2.06%	0.66%	
Citizens B&T Co.	Big Timber	1.60%	0.15%	15.65%	0.96%	\$ 0.6	2.11%	0.01%	
Independence Bank	Havre	1.58%	0.01%	14.29%	-0.22%	\$ 5.3	2.52%	0.23%	
Peoples Bank of Deer Lodge (S)	Deer Lodge	1.51%	-0.20%	15.31%	-2.41%	\$ 0.2	1.91%	-0.26%	
The Bank of Baker (S)	Baker	1.51%	0.84%	14.05%	7.81%	\$ 0.6	1.97%	0.50%	
Bank of the Rockies (S)	Helena	1.43%	0.44%	15.28%	4.71%	\$ 0.9	1.91%	0.31%	
Garfield County Bank	Jordan	1.40%	0.47%	8.43%	2.73%	\$ 0.3	1.91%	0.67%	
First State Bank of Forsyth	Forsyth	1.37%	-0.23%	15.63%	-2.76%	\$ 0.5	1.82%	-0.14%	
Valley Bank of Kalispell	Kalispell	1.37%	0.17%	16.73%	1.61%	\$ 0.7	1.84%	0.23%	
Valley Bank of Ronan	Ronan	1.36%	0.37%	14.08%	3.85%	\$ 0.7	1.95%	0.45%	
Ascent Bank	Helena	1.31%	-0.11%	14.09%	-1.73%	\$ 0.4	1.78%	-0.12%	
Three Rivers Bank of Montana	Kalispell	1.24%	0.52%	12.35%	4.80%	\$ 1.0	1.62%	0.44%	
The First State Bank of Malta	Malta	1.12%	0.39%	8.38%	2.65%	\$ 0.5	1.49%	0.55%	
Manhattan Bank (S)	Manhattan	1.12%	0.03%	14.39%	-0.43%	\$ 0.8	1.43%	0.03%	
First Interstate BancSystem, Inc.	Billings	1.04%	0.02%	8.28%	-0.16%	\$ 71.4	1.35%	0.02%	
0.50% - 1.00% ROAA Banks									
The First State Bank of Shelby	Shelby	0.97%	0.22%	5.99%	1.24%	\$ 0.4	0.98%	0.22%	
Glacier Bancorp, Inc.	Kalispell	0.93%	0.20%	7.58%	1.47%	\$ 67.9	1.27%	0.09%	
Bank of Bozeman	Bozeman	0.85%	0.02%	8.97%	0.15%	\$ 0.2	1.08%	0.10%	
Farmers State Bank (S)	Victor	0.84%	0.09%	12.85%	0.68%	\$ 1.6	1.07%	0.10%	
Opportunity Bank of Montana	Helena	0.81%	0.07%	7.31%	0.56%	\$ 4.3	1.12%	0.00%	
Bank of Bridger, N.A.	Bridger	0.78%	0.13%	10.11%	1.22%	\$ 1.6	1.16%	0.30%	
First Montana Bank, Inc.	Missoula	0.78%	-0.07%	8.82%	-0.85%	\$ 1.1	1.04%	-0.10%	
First Citizens Bank of Butte (S)	Butte	0.77%	0.10%	6.04%	0.26%	\$ 0.1	0.97%	-0.12%	
Madison Valley Bank (S)	Ennis	0.72%	0.40%	8.93%	4.86%	\$ 0.5	0.85%	0.52%	
Little Horn State Bank	Hardin	0.67%	0.27%	6.59%	2.61%	\$ 0.6	2.62%	0.17%	
Below 0.00% ROAA Banks									
Pioneer Federal S&LA	Deer Lodge	-0.07%	-0.29%	-0.41%	-1.76%	\$ (0.0)	0.14%	0.36%	
Average		1.37%	0.15%	13.29%	1.23%	\$ 6.1	1.87%	0.16%	
Median		1.37%	0.11%	14.08%	0.61%	\$ 0.7	1.91%	0.10%	

Balance Sheet

Name	City	Total Assets		Gross Loans		Total Deposits		Loans / Deposits
		Δ vs.		Δ vs.		Δ vs.		
		Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	
Bank of Montana (S)	Missoula	\$ 331.2	9.2%	\$ 77.4	-3.2%	\$ 301.1	10.8%	25.7%
Yellowstone Bank (S)	Laurel	\$ 1,307.9	2.6%	\$ 722.5	2.3%	\$ 1,087.0	2.6%	66.5%
First Security Bank of Deer Lodge (S)	Deer Lodge	\$ 81.7	-4.8%	\$ 72.9	2.8%	\$ 73.2	-5.4%	99.5%
Eagle Bank	Polson	\$ 172.9	-1.9%	\$ 89.5	-0.5%	\$ 154.4	-2.6%	58.0%
Belt Valley Bank	Belt	\$ 82.9	1.9%	\$ 74.8	5.4%	\$ 67.9	2.4%	110.2%
First Security Bank of Roundup (S)	Roundup	\$ 86.0	-2.4%	\$ 30.4	5.3%	\$ 73.9	-3.5%	41.2%
Freedom Bank	Columbia Falls	\$ 149.9	6.0%	\$ 126.7	1.3%	\$ 132.0	6.2%	96.0%
Stockman Financial Corp. (S)	Miles City	\$ 7,189.0	4.5%	\$ 4,958.2	3.0%	\$ 5,723.4	3.8%	86.6%
TrailWest Bank (S)	Lolo	\$ 1,026.7	2.5%	\$ 855.7	5.8%	\$ 792.2	2.7%	108.0%
American Bank (S)	Bozeman	\$ 626.9	-0.7%	\$ 409.4	-0.2%	\$ 558.5	-0.8%	73.3%
Citizens B&T Co.	Big Timber	\$ 158.0	2.9%	\$ 86.4	5.4%	\$ 119.9	2.1%	72.1%
Independence Bank	Havre	\$ 1,328.5	-0.6%	\$ 1,051.2	5.7%	\$ 1,156.5	-2.2%	90.9%
Peoples Bank of Deer Lodge (S)	Deer Lodge	\$ 51.3	13.0%	\$ 37.2	-1.3%	\$ 46.5	13.8%	79.9%
The Bank of Baker (S)	Baker	\$ 157.0	-0.4%	\$ 87.2	1.3%	\$ 138.7	-0.6%	62.8%
Bank of the Rockies (S)	Helena	\$ 262.9	0.7%	\$ 195.8	0.2%	\$ 226.2	2.1%	86.6%
Garfield County Bank	Jordan	\$ 93.7	-0.5%	\$ 51.9	2.9%	\$ 76.6	-1.7%	67.7%
First State Bank of Forsyth	Forsyth	\$ 158.5	5.1%	\$ 83.9	7.9%	\$ 139.1	5.7%	60.3%
Valley Bank of Kalispell	Kalispell	\$ 207.7	0.2%	\$ 141.5	-0.3%	\$ 189.1	-0.4%	74.8%
Valley Bank of Ronan	Ronan	\$ 198.3	3.8%	\$ 140.5	4.6%	\$ 178.9	3.8%	78.5%
Ascent Bank	Helena	\$ 109.7	3.3%	\$ 81.1	-1.2%	\$ 96.8	3.1%	83.8%
Three Rivers Bank of Montana	Kalispell	\$ 308.3	-3.6%	\$ 252.2	-6.1%	\$ 274.6	1.9%	91.9%
The First State Bank of Malta	Malta	\$ 173.2	-1.1%	\$ 67.2	-4.2%	\$ 148.9	-2.0%	45.1%
Manhattan Bank (S)	Manhattan	\$ 268.7	1.7%	\$ 164.6	1.7%	\$ 234.1	1.0%	70.3%
First Interstate BancSystem, Inc.	Billings	\$ 27,332.9	-0.8%	\$ 16,140.1	-3.3%	\$ 22,605.1	-0.1%	71.4%

Capital & Credit Quality

Name	City	Tg. Comm. Equity (\$MM)				TCE / TA	NPA's / Assets		LLR / Loans	NIM			
		Δ vs.		Δ vs.			Δ vs.			Δ vs.			
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.		Curr.	Pr. Qtr.	Cost of Deposits	Yield on Loans
Bank of Montana (S)	Missoula	\$ 28.9	8.7%	0.00%	0.55%	3.59%	-0.73%	1.47%	7.41%	19.5%			
Yellowstone Bank (S)	Laurel	\$ 170.4	13.1%	0.07%	0.58%	4.46%	0.00%	1.84%	7.42%	30.7%			
First Security Bank of Deer Lodge (S)	Deer Lodge	\$ 8.3	10.1%	0.00%	0.97%	4.41%	0.14%	2.17%	6.70%	43.0%			
Eagle Bank	Polson	\$ 17.8	10.3%	0.06%	2.89%	5.11%	0.11%	0.66%	7.12%	41.4%			
Belt Valley Bank	Belt	\$ 13.0	15.7%	0.59%	1.14%	5.91%	0.04%	2.25%	8.12%	51.1%			
First Security Bank of Roundup (S)	Roundup	\$ 11.6	13.4%	6.04%	2.12%	4.59%	0.29%	0.32%	7.94%	50.7%			
Freedom Bank	Columbia Falls	\$ 17.5	11.7%	0.27%	1.37%	5.91%	-0.18%	2.49%	8.70%	55.6%			
Stockman Financial Corp. (S)	Miles City	\$ 711.7	9.9%	0.45%	1.84%	4.07%	0.09%	2.00%	6.60%	51.5%			
TrailWest Bank (S)	Lolo	\$ 86.7	8.5%	0.21%	1.31%	4.18%	0.45%	1.70%	6.35%	50.0%			
American Bank (S)	Bozeman	\$ 55.5	8.9%	0.17%	1.61%	4.51%	0.71%	1.62%	7.69%	54.0%			
Citizens B&T Co.	Big Timber	\$ 14.3	9.2%	0.04%	1.90%	4.03%	0.08%	0.99%	7.47%	49.9%			
Independence Bank	Havre	\$ 153.5	11.6%	0.31%	1.27%	4.22%	0.17%	2.17%	7.12%	41.2%			
Peoples Bank of Deer Lodge (S)	Deer Lodge	\$ 4.7	9.1%	0.70%	1.09%	5.06%	-0.07%	1.34%	7.16%	62.3%			
The Bank of Baker (S)	Baker	\$ 17.4	11.1%	0.69%	1.53%	4.54%	0.30%	1.68%	7.49%	55.8%			
Bank of the Rockies (S)	Helena	\$ 23.0	8.8%	0.47%	1.21%	4.54%	-0.15%	1.55%	6.93%	64.0%			
Garfield County Bank	Jordan	\$ 15.5	16.5%	0.57%	1.38%	3.66%	0.32%	1.87%	7.94%	56.6%			
First State Bank of Forsyth	Forsyth	\$ 13.2	8.4%	0.73%	2.28%	4.56%	0.14%	1.28%	7.42%	49.9%			
Valley Bank of Kalispell	Kalispell	\$ 17.5	8.4%	0.40%	1.50%	3.93%	0.06%	2.15%	7.50%	57.3%			
Valley Bank of Ronan	Ronan	\$ 19.0	9.6%	0.81%	1.62%	5.21%	0.66%	1.33%	7.31%	63.4%			
Ascent Bank	Helena	\$ 9.3	8.5%	0.41%	1.48%	4.45%	0.01%	2.04%	7.31%	58.1%			
Three Rivers Bank of Montana	Kalispell	\$ 31.7	10.3%	0.61%	1.08%	4.59%	0.15%	1.99%	6.96%	68.8%			
The First State Bank of Malta	Malta	\$ 23.1	13.3%	2.90%	2.65%	3.19%	0.61%	2.09%	8.21%	54.2%			
Manhattan Bank (S)	Manhattan	\$ 22.3	8.3%	0.01%	2.07%	3.81%	0.02%	1.47%	6.65%	62.4%			
First Interstate BancSystem, Inc.	Billings	\$ 2,263.1	8.7%	0.78%	1.28%	3.34%	0.07%	1.37%	5.68%	61.1%			
0.50% - 1.00% ROAA Banks													
The First State Bank of Shelby	Shelby	\$ 26.4	16.0%	0.00%	0.31%	2.22%	0.11%	1.61%	8.01%	56.0%			
Glacier Bancorp, Inc.	Kalispell	\$ 2,425.8	8.7%	0.32%	1.22%	3.41%	0.26%	1.25%	5.97%	61.8%			
Bank of Bozeman	Bozeman	\$ 10.1	9.9%	0.24%	1.56%	4.32%	0.23%	2.06%	7.65%	76.3%			
Farmers State Bank (S)	Victor	\$ 51.6	7.1%	0.25%	1.36%	3.90%	0.16%	1.41%	6.59%	73.7%			
Opportunity Bank of Montana	Helena	\$ 202.8	9.8%	0.29%	1.13%	4.13%	0.12%	1.64%	6.41%	73.5%			
Bank of Bridger, N.A.	Bridger	\$ 62.4	7.8%	0.22%	1.44%	2.95%	0.12%	1.82%	6.98%	58.8%			
First Montana Bank, Inc.	Missoula	\$ 49.0	8.7%	0.12%	1.03%	3.35%	-0.03%	1.32%	6.60%	70.7%			
First Citizens Bank of Butte (S)	Butte	\$ 8.8	12.7%	0.00%	2.00%	4.55%	0.17%	0.95%	7.25%	79.0%			
Madison Valley Bank (S)	Ennis	\$ 22.9	8.3%	0.37%	1.60%	3.40%	0.22%	1.26%	6.63%	74.1%			
Little Horn State Bank	Hardin	\$ 38.1	10.1%	0.04%	1.34%	4.33%	0.18%	3.21%	7.73%	43.2%			
Below 0.00% ROAA Banks													
Pioneer Federal S&LA	Deer Lodge	\$ 18.4	15.5%	0.00%	1.25%	3.41%	-0.02%	1.58%	5.46%	95.2%			
Average		\$ 190.4	10.5%	0.55%	1.46%	4.17%	0.14%	1.66%	7.17%	57.6%			
Median		\$ 22.9	9.8%	0.29%	1.37%	4.22%	0.12%	1.62%	7.25%	56.6%			



Note: Please refer to page 5 for additional notes

Nevada – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)	Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)	Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.												Curr.	Δ vs. Pr. Qtr.			
Above 1.00% ROAA Banks																								
Town & Country Bank (S)	Las Vegas	2.04%	0.09%	14.10%	0.69%	\$ 1.1	2.58%	0.11%	\$ 212.6	1.4%	\$ 166.5	6.2%	\$ 180.5	0.6%	92.3%	\$ 31.6	14.9%	0.55%	1.35%	5.02%	0.19%	1.38%	7.06%	46.5%
Axos Financial, Inc.	Las Vegas	1.87%	0.02%	16.12%	-0.41%	\$ 112.4	2.79%	-0.07%	\$ 27,431.8	10.7%	\$ 22,946.1	7.5%	\$ 22,264.8	6.9%	103.1%	\$ 2,587.4	9.5%	0.64%	1.34%	4.99%	-0.02%	3.18%	7.99%	47.8%
Meadows Bank	Las Vegas	1.87%	0.13%	13.85%	0.74%	\$ 6.5	2.40%	0.16%	\$ 1,440.9	3.9%	\$ 1,259.7	2.0%	\$ 1,237.4	3.9%	101.8%	\$ 190.2	13.2%	0.18%	1.13%	4.80%	0.17%	2.04%	6.89%	50.8%
First Security Bank of Nevada	Las Vegas	1.85%	-0.33%	6.79%	-1.10%	\$ 1.3	2.34%	-0.42%	\$ 293.8	1.8%	\$ 200.3	2.8%	\$ 212.4	1.8%	94.3%	\$ 73.1	25.4%	5.38%	1.38%	4.10%	-0.43%	1.92%	6.13%	42.9%
GBank	Las Vegas	1.69%	-0.27%	12.52%	-1.98%	\$ 5.2	2.90%	-0.02%	\$ 1,297.1	5.6%	\$ 1,007.4	9.9%	\$ 1,102.6	5.7%	91.4%	\$ 171.1	13.2%	0.78%	1.05%	4.46%	0.09%	3.11%	7.88%	55.9%
Lexicon Bank	Las Vegas	1.16%	0.01%	15.09%	0.24%	\$ 1.3	1.77%	0.20%	\$ 440.7	14.2%	\$ 191.3	7.8%	\$ 398.5	13.0%	48.0%	\$ 38.8	8.8%	0.41%	1.58%	4.26%	0.23%	1.06%	6.62%	61.0%
The First National Bank of Ely (S)	Ely	1.10%	0.13%	20.47%	-0.86%	\$ 0.3	1.31%	0.21%	\$ 122.1	2.1%	\$ 14.6	5.3%	\$ 114.1	-0.5%	12.8%	\$ 7.9	6.5%	0.00%	0.92%	2.77%	-0.09%	1.33%	6.32%	52.8%
0.50% - 1.00% ROAA Banks																								
GenuBank (S)	Las Vegas	1.00%	-0.38%	5.11%	-1.57%	\$ 0.5	1.34%	-0.73%	\$ 235.1	14.3%	\$ 162.2	4.1%	\$ 186.8	18.2%	86.9%	\$ 36.3	15.9%	0.00%	0.76%	3.80%	-0.07%	2.07%	5.89%	73.4%
Nevada B&T Co.	Caliente	0.92%	-0.06%	9.36%	-1.11%	\$ 0.5	1.15%	0.07%	\$ 205.0	0.9%	\$ 72.5	1.2%	\$ 183.9	0.1%	39.4%	\$ 20.7	10.1%	0.01%	1.45%	3.69%	0.09%	0.69%	6.32%	70.3%
0.00% - 0.50% ROAA Banks																								
Valley Bank of Nevada	North Las Vegas	0.36%	-0.41%	3.64%	-4.31%	\$ 0.2	0.49%	-0.78%	\$ 230.8	-3.1%	\$ 131.3	-0.2%	\$ 202.8	-3.6%	64.8%	\$ 23.2	10.0%	0.36%	1.71%	3.36%	-0.60%	1.59%	5.63%	85.4%
Farm Bureau Bank FSB	Reno	0.29%	0.26%	3.10%	2.81%	\$ 0.8	0.70%	0.10%	\$ 1,096.0	-0.4%	\$ 775.9	-2.1%	\$ 942.7	-0.7%	82.3%	\$ 103.5	9.5%	0.42%	1.64%	3.99%	0.04%	3.32%	8.13%	84.2%
Average		1.29%	-0.07%	10.92%	-0.62%	\$ 11.8	1.80%	-0.10%	\$ 3,000.5	4.7%	\$ 2,448.0	4.0%	\$ 2,456.9	4.1%	74.3%	\$ 298.5	12.5%	0.79%	1.30%	4.11%	-0.04%	1.97%	6.81%	61.0%
Median		1.16%	0.01%	12.52%	-0.86%	\$ 1.1	1.77%	0.07%	\$ 293.8	2.1%	\$ 191.3	4.1%	\$ 212.4	1.8%	86.9%	\$ 38.8	10.1%	0.41%	1.35%	4.10%	0.04%	1.92%	6.62%	55.9%



Note: Please refer to page 5 for additional notes

New Mexico – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm.				NIM			
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	(\$MM)	Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Equity (\$MM)		TCE / TA	NPAs / Assets	LLR / Loans	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Valley Bank of Commerce (S)	Roswell	2.78%	-0.20%	20.71%	-4.20%	\$ 2.0	3.51%	-0.28%	\$ 267.3	-0.1%	\$ 152.7	6.0%	\$ 226.4	-1.2%	67.4%	\$ 40.5	15.2%	2.33%	1.99%	6.09%	0.30%	1.17%	9.10%	36.4%
Western Commerce Bank (S)	Carlsbad	2.55%	-0.08%	27.51%	-1.77%	\$ 5.3	3.25%	-0.10%	\$ 829.1	3.1%	\$ 462.1	1.3%	\$ 747.7	2.8%	61.8%	\$ 78.6	9.5%	0.99%	1.12%	5.25%	-0.06%	0.52%	7.05%	40.4%
Western Bank, Artesia (S)	Artesia	2.50%	-0.05%	26.12%	-3.61%	\$ 2.0	3.55%	0.29%	\$ 299.7	-6.8%	\$ 175.3	9.5%	\$ 265.7	-8.3%	66.0%	\$ 31.4	10.5%	0.00%	1.12%	5.33%	0.23%	0.19%	6.90%	33.8%
First American Bank (S)	Artesia	2.22%	0.25%	25.02%	-0.32%	\$ 10.6	2.99%	0.20%	\$ 1,843.5	-1.5%	\$ 1,093.7	-0.6%	\$ 1,578.8	-2.3%	69.3%	\$ 163.5	9.0%	0.40%	1.91%	4.71%	-0.08%	0.95%	7.59%	40.0%
Century Bank (S)	Santa Fe	2.19%	4.51%	28.08%	58.80%	\$ 7.8	1.33%	-0.22%	\$ 1,364.3	-4.5%	\$ 818.8	-3.0%	\$ 1,234.3	-5.9%	66.3%	\$ 117.1	8.6%	1.68%	1.39%	4.52%	0.28%	1.11%	6.84%	71.3%
CNB Bank (S)	Carlsbad	2.18%	0.43%	26.45%	4.80%	\$ 5.2	2.61%	-0.01%	\$ 1,025.5	12.2%	\$ 709.9	5.8%	\$ 938.6	12.6%	75.6%	\$ 82.1	8.0%	0.03%	1.36%	4.62%	0.11%	1.41%	6.83%	47.2%
First New Mexico Bank of Silver City	Silver City	2.07%	0.52%	15.79%	3.58%	\$ 0.7	2.45%	0.27%	\$ 143.2	0.7%	\$ 80.9	4.1%	\$ 120.7	0.2%	67.0%	\$ 18.8	13.1%	0.09%	1.55%	5.54%	0.09%	0.91%	8.83%	54.0%
James Polk Stone Community Bank (S)	Portales	1.97%	0.28%	28.86%	1.61%	\$ 2.1	2.49%	0.14%	\$ 424.0	-2.9%	\$ 182.1	-0.9%	\$ 361.9	-4.2%	50.3%	\$ 31.2	7.4%	0.83%	2.60%	4.62%	0.06%	1.10%	8.71%	53.8%
Main Bank (S)	Albuquerque	1.85%	0.27%	17.29%	3.09%	\$ 1.2	2.34%	0.32%	\$ 277.2	12.4%	\$ 199.5	0.8%	\$ 240.7	17.1%	82.9%	\$ 28.2	10.2%	0.00%	1.54%	4.35%	0.07%	1.79%	7.03%	46.1%
American Heritage Bank	Clovis	1.84%	0.03%	17.77%	-0.94%	\$ 0.6	2.63%	0.03%	\$ 138.2	1.4%	\$ 77.8	1.2%	\$ 122.2	0.8%	63.6%	\$ 14.9	10.8%	0.17%	1.61%	4.97%	0.06%	1.14%	7.93%	47.9%
First New Mexico Bank, Las Cruces	Las Cruces	1.82%	0.09%	13.81%	0.65%	\$ 0.7	2.35%	0.03%	\$ 160.6	-0.4%	\$ 98.0	3.4%	\$ 134.8	-0.8%	72.7%	\$ 21.4	13.3%	0.00%	1.84%	5.44%	-0.08%	1.13%	8.32%	56.0%
Bank of the Southwest (S)	Roswell	1.82%	0.11%	19.62%	1.87%	\$ 0.9	2.29%	0.09%	\$ 186.8	1.4%	\$ 116.5	1.7%	\$ 169.0	1.4%	68.9%	\$ 17.6	9.4%	0.53%	1.09%	6.84%	-0.12%	0.01%	8.08%	68.2%
Western Bank (S)	Lordsburg	1.81%	0.22%	16.60%	2.84%	\$ 1.4	2.17%	0.29%	\$ 316.0	1.4%	\$ 70.8	-3.8%	\$ 277.6	1.1%	25.5%	\$ 34.6	11.0%	0.30%	2.16%	3.86%	0.14%	0.62%	7.89%	49.1%
Citizens Bank of Las Cruces (S)	Las Cruces	1.76%	0.04%	18.01%	0.50%	\$ 4.9	2.34%	0.04%	\$ 1,108.9	0.3%	\$ 749.5	5.2%	\$ 989.0	-0.2%	75.8%	\$ 110.5	10.0%	0.31%	1.47%	4.90%	0.48%	1.31%	6.87%	52.2%
Community 1st Bank Las Vegas (S)	Las Vegas	1.72%	-0.21%	21.37%	-5.42%	\$ 1.3	2.16%	-0.27%	\$ 288.0	-7.3%	\$ 91.4	-0.1%	\$ 260.9	-9.2%	35.0%	\$ 25.6	8.9%	0.00%	1.50%	3.93%	-0.05%	0.74%	6.99%	47.0%
The Bank of Clovis	Clovis	1.64%	0.17%	16.82%	1.16%	\$ 1.7	2.23%	0.08%	\$ 422.7	5.9%	\$ 203.6	2.5%	\$ 352.8	5.7%	57.7%	\$ 42.2	10.0%	0.05%	1.64%	4.54%	0.15%	1.51%	8.18%	53.1%
The Citizens Bank (S)	Farmington	1.63%	0.05%	33.43%	-1.71%	\$ 3.3	2.12%	0.14%	\$ 782.5	0.6%	\$ 314.8	1.8%	\$ 682.6	-0.5%	46.1%	\$ 42.0	5.4%	0.35%	1.25%	3.78%	0.15%	0.75%	6.57%	49.1%
First New Mexico Bank	Deming	1.60%	0.18%	11.08%	0.96%	\$ 1.1	2.46%	0.40%	\$ 264.2	2.2%	\$ 122.1	-2.9%	\$ 221.2	2.4%	55.2%	\$ 38.5	14.6%	1.09%	2.35%	3.97%	0.18%	1.30%	6.86%	38.8%
Pioneer Bank (S)	Roswell	1.59%	-0.23%	17.07%	-3.23%	\$ 4.4	2.77%	0.22%	\$ 1,097.2	2.2%	\$ 629.0	2.6%	\$ 818.6	-3.4%	76.8%	\$ 107.1	9.8%	1.45%	1.73%	4.99%	0.03%	0.61%	7.53%	50.1%
Centinel Bank of Taos (S)	Taos	1.58%	0.21%	22.34%	2.77%	\$ 1.7	1.97%	0.31%	\$ 430.2	2.1%	\$ 151.9	1.5%	\$ 395.1	1.9%	38.5%	\$ 30.9	7.2%	0.00%	1.08%	3.38%	0.21%	1.11%	7.08%	47.4%
The Citizens Bank of Clovis (S)	Clovis	1.57%	0.25%	24.46%	2.15%	\$ 1.9	1.94%	0.27%	\$ 499.2	0.6%	\$ 322.6	0.4%	\$ 430.6	0.0%	74.9%	\$ 33.9	6.8%	1.21%	1.09%	3.22%	0.11%	2.08%	7.01%	40.7%
Lea County State Bank (S)	Hobbs	1.43%	0.26%	24.04%	3.54%	\$ 2.7	1.89%	0.06%	\$ 722.3	-0.5%	\$ 224.4	-1.9%	\$ 657.8	-1.4%	34.1%	\$ 48.1	6.7%	1.70%	1.25%	3.73%	0.16%	1.25%	7.87%	52.5%
Southwest Capital Bank (S)	Albuquerque	1.19%	-0.99%	13.62%	-11.59%	\$ 1.5	1.54%	-0.03%	\$ 489.5	-3.4%	\$ 195.3	5.2%	\$ 443.8	-3.9%	44.0%	\$ 44.2	9.0%	0.58%	1.44%	4.19%	0.07%	0.54%	6.60%	63.6%
First National Bank (S)	Alamogordo	1.16%	-0.63%	25.46%	-21.37%	\$ 1.4	1.53%	-0.78%	\$ 458.4	0.1%	\$ 215.8	0.5%	\$ 431.7	-1.2%	50.0%	\$ 24.4	5.3%	1.52%	1.76%	3.72%	0.20%	0.84%	7.08%	60.6%
Four Corners Community Bank (S)	Farmington	1.04%	-1.07%	11.69%	-11.83%	\$ 1.6	2.41%	-0.33%	\$ 605.4	6.0%	\$ 401.9	9.5%	\$ 531.3	6.6%	75.6%	\$ 53.9	8.9%	2.09%	1.85%	4.18%	0.14%	1.93%	6.84%	48.0%
First State Bank	Socorro	1.03%	0.06%	7.43%	0.10%	\$ 0.5	1.15%	-0.12%	\$ 175.0	-7.9%	\$ 11.2	1.8%	\$ 149.1	-9.4%	7.5%	\$ 25.3	14.4%	0.03%	10.75%	3.41%	0.06%	0.22%	7.86%	66.2%
Below 0.00% ROAA Banks																								
Tucumcari Federal S&LA	Tucumcari	-0.15%	-0.54%	-0.98%	-3.50%	\$ (0.0)	-0.20%	-0.64%	\$ 36.6	-1.8%	\$ 26.8	-0.1%	\$ 26.5	-2.5%	101.3%	\$ 5.7	15.7%	0.89%	1.05%	3.53%	0.02%	3.28%	6.74%	105.6%
Average		1.72%	0.15%	19.61%	0.70%	\$ 2.5	2.23%	0.01%	\$ 542.8	0.6%	\$ 292.5	1.9%	\$ 474.4	-0.1%	59.6%	\$ 48.6	9.9%	0.69%	1.91%	4.50%	0.11%	1.09%	7.45%	52.5%
Median		1.76%	0.09%	19.62%	0.50%	\$ 1.7	2.34%	0.06%	\$ 424.0	0.6%	\$ 195.3	1.5%	\$ 361.9	-0.5%	66.0%	\$ 34.6	9.5%	0.40%	1.54%	4.52%	0.11%	1.11%	7.08%	49.1%



Note: Please refer to page 5 for additional notes

North Dakota – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA	
		Δ vs.		Δ vs.		(\$MM)		Δ vs.	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.
Above 1.00% ROAA Banks									
Western State Bank	Devils Lake	2.15%	0.35%	17.57%	2.12%	\$ 12.8	3.18%	0.22%	
Turtle Mountain State Bank (S)	Belcourt	2.11%	-0.59%	20.33%	-8.91%	\$ 0.7	2.75%	-0.74%	
First State Bank of Golva (S)	Golva	2.02%	0.01%	34.55%	-0.07%	\$ 0.6	2.49%	0.02%	
American State B&T Co. of Williston (S)	Williston	2.02%	0.14%	26.10%	0.54%	\$ 3.3	2.48%	0.12%	
Rolette State Bank (S)	Rolette	1.87%	-0.47%	17.64%	-5.45%	\$ 0.2	2.36%	-0.81%	
Grant County State Bank (S)	Carson	1.72%	-0.13%	11.59%	-1.28%	\$ 0.2	2.18%	-0.16%	
Merchants Bank	Rugby	1.71%	-0.05%	17.36%	-1.17%	\$ 1.1	2.50%	0.14%	
The Bank of Tioga	Tioga	1.64%	1.74%	NM	NM	\$ 1.7	1.98%	1.41%	
Bank Forward (S)	Fargo	1.57%	0.21%	14.22%	1.98%	\$ 4.1	2.12%	0.51%	
Kindred State Bank (S)	Kindred	1.54%	0.64%	17.26%	5.84%	\$ 0.2	1.65%	0.43%	
Dakota Western Bank (S)	Bowman	1.52%	-0.14%	15.93%	-2.36%	\$ 1.5	2.02%	-0.03%	
Dakota Community B&T, N.A. (S)	Hebron	1.52%	0.13%	20.76%	0.78%	\$ 5.0	1.78%	0.16%	
Bank of Hazelton (S)	Hazelton	1.51%	-0.02%	12.90%	-0.44%	\$ 0.2	1.91%	-0.03%	
First State B&T (S)	Williston	1.48%	0.22%	11.87%	0.88%	\$ 2.0	1.72%	0.30%	
Citizens State Bank of Lankin (S)	Lankin	1.45%	0.58%	18.34%	6.43%	\$ 0.3	1.79%	0.22%	
McIntosh County Bank (S)	Ashley	1.43%	0.01%	15.03%	-1.34%	\$ 0.4	1.77%	0.05%	
Dakota Heritage Bank (S)	Hunter	1.43%	-0.06%	17.36%	-1.13%	\$ 1.5	2.01%	0.10%	
TruCommunity Bank	Garrison	1.42%	-0.02%	15.46%	-0.51%	\$ 1.2	1.85%	-0.01%	
Liberty State Bank (S)	Powers Lake	1.41%	-0.09%	18.01%	-3.28%	\$ 0.5	1.77%	0.00%	
First Security Bank (S)	Beulah	1.41%	0.16%	13.00%	0.20%	\$ 0.2	1.80%	0.35%	
Stock Growers Bank (S)	Forman	1.36%	-0.04%	17.01%	-3.84%	\$ 1.1	1.46%	-0.05%	
Security First Bank (S)	New Salem	1.32%	-0.39%	10.80%	-3.69%	\$ 0.9	2.36%	0.21%	
Cornerstone Bank	Fargo	1.32%	0.16%	18.14%	0.87%	\$ 5.8	1.94%	0.22%	
Peoples State Bank of Velva (S)	Velva	1.30%	-0.12%	15.38%	-1.13%	\$ 0.6	1.54%	-0.12%	
KodaBank (S)	Drayton	1.29%	0.02%	12.27%	-0.79%	\$ 1.6	1.70%	0.06%	
Commercial Bank of Mott (S)	Mott	1.29%	-0.45%	11.33%	-4.80%	\$ 0.5	1.72%	-0.10%	
First United Bank (S)	Park River	1.28%	0.18%	12.82%	1.28%	\$ 2.3	1.59%	0.10%	
Farmers and Merchants State Bank (S)	Langdon	1.28%	0.21%	9.80%	1.23%	\$ 0.5	1.44%	0.29%	
First State Bank (S)	Buxton	1.27%	0.03%	12.61%	-0.40%	\$ 1.3	1.67%	0.05%	
Strasburg State Bank	Strasburg	1.27%	0.00%	14.19%	-0.40%	\$ 0.3	1.60%	0.20%	
Alerus Financial Corp.	Grand Forks	1.26%	-0.24%	12.91%	-2.86%	\$ 16.9	1.65%	-0.31%	
Aspire Bank	Fargo	1.23%	-0.02%	11.43%	-0.26%	\$ 0.2	1.59%	-0.13%	
Kirkwood B&T Co. (S)	Bismarck	1.22%	0.10%	13.56%	1.02%	\$ 1.1	1.59%	0.13%	
State Bank of Bottineau (S)	Bottineau	1.20%	0.03%	14.78%	0.87%	\$ 0.4	1.67%	0.06%	
BNC National Bank	Bismarck	1.18%	0.11%	10.63%	1.04%	\$ 2.9	1.60%	0.11%	
Peoples State Bank (S)	Westphale	1.16%	0.07%	9.37%	0.20%	\$ 0.2	1.50%	0.16%	
Unison Bank	Jamestown	1.14%	-0.04%	16.31%	-1.14%	\$ 1.7	1.49%	-0.18%	
BankNorth (S)	Arthur	1.13%	-0.43%	10.15%	-3.62%	\$ 1.9	1.82%	-0.35%	
Choice Financial Holdings, Inc.	Fargo	1.12%	0.05%	9.79%	0.46%	\$ 16.3	1.51%	0.11%	
State Bank of Lakota (S)	Lakota	1.12%	0.28%	12.21%	2.99%	\$ 0.2	1.41%	0.35%	
First State Bank of Harvey (S)	Harvey	1.10%	0.59%	15.13%	7.35%	\$ 0.3	1.25%	0.71%	
The Goose River Bank (S)	Mayville	1.06%	-0.06%	9.98%	-1.06%	\$ 0.5	1.43%	-0.05%	
American Federal Bank (S)	Fargo	1.06%	0.15%	11.04%	1.37%	\$ 2.0	1.35%	0.19%	
Watford City Bancshares, Inc. (S)	Watford City	1.06%	-0.12%	14.81%	-1.41%	\$ 15.1	1.52%	-0.04%	
Horizon Financial Bank	Munich	1.02%	-0.01%	9.52%	-0.61%	\$ 0.5	1.38%	0.05%	

Balance Sheet

Name	City	Total Assets		Gross Loans		Total Deposits		Loans / Deposits
		Δ vs.		Δ vs.		Δ vs.		
		Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	
Western State Bank	Devils Lake	\$ 2,400.1	-0.5%	\$ 2,193.4	-0.1%	\$ 2,028.5	-1.8%	108.1%
Turtle Mountain State Bank (S)	Belcourt	\$ 119.4	-9.8%	\$ 37.0	-7.0%	\$ 105.9	-11.2%	34.9%
First State Bank of Golva (S)	Golva	\$ 112.4	-1.7%	\$ 46.4	2.1%	\$ 104.9	-2.4%	44.2%
American State B&T Co. of Williston (S)	Williston	\$ 631.9	-0.8%	\$ 299.5	-5.0%	\$ 557.2	-2.1%	53.8%
Rolette State Bank (S)	Rolette	\$ 48.0	1.5%	\$ 35.7	0.2%	\$ 42.5	1.1%	84.0%
Grant County State Bank (S)	Carson	\$ 42.7	-2.2%	\$ 27.7	16.0%	\$ 36.2	-2.4%	76.6%
Merchants Bank	Rugby	\$ 248.8	1.3%	\$ 197.3	3.0%	\$ 212.5	-2.3%	92.9%
The Bank of Tioga	Tioga	\$ 415.4	-3.2%	\$ 125.5	8.9%	\$ 408.8	-1.4%	30.7%
Bank Forward (S)	Fargo	\$ 1,052.3	1.9%	\$ 857.6	1.4%	\$ 840.6	2.0%	102.0%
Kindred State Bank (S)	Kindred	\$ 38.4	-11.7%	\$ 22.4	1.5%	\$ 34.6	-13.3%	64.9%
Dakota Western Bank (S)	Bowman	\$ 396.7	1.4%	\$ 273.4	6.8%	\$ 342.5	-1.1%	79.8%
Dakota Community B&T, N.A. (S)	Hebron	\$ 1,328.0	3.1%	\$ 749.8	0.9%	\$ 1,190.2	1.7%	63.0%
Bank of Hazelton (S)	Hazelton	\$ 60.9	-12.5%	\$ 32.4	-0.1%	\$ 53.1	-14.6%	60.9%
First State B&T (S)	Williston	\$ 530.8	-0.8%	\$ 199.1	2.0%	\$ 457.9	-2.3%	43.5%
Citizens State Bank of Lankin (S)	Lankin	\$ 70.4	2.0%	\$ 50.4	1.6%	\$ 58.6	5.3%	86.0%
McIntosh County Bank (S)	Ashley	\$ 117.4	4.0%	\$ 70.4	6.6%	\$ 99.8	1.5%	70.5%
Dakota Heritage Bank (S)	Hunter	\$ 417.1	2.4%	\$ 343.5	2.4%	\$ 356.7	1.5%	96.3%
TruCommunity Bank	Garrison	\$ 330.9	1.6%	\$ 224.6	1.7%	\$ 269.3	-1.6%	83.4%
Liberty State Bank (S)	Powers Lake	\$ 151.6	7.2%	\$ 57.9	7.1%	\$ 135.5	6.4%	42.7%
First Security Bank (S)	Beulah	\$ 67.9	-2.9%	\$ 29.5	-2.7%	\$ 59.9	-4.0%	49.1%
Stock Growers Bank (S)	Forman	\$ 316.1	-0.8%	\$ 153.8	-4.4%	\$ 283.7	-1.8%	54.2%
Security First Bank (S)	New Salem	\$ 279.0	0.4%	\$ 241.3	3.9%	\$ 235.2	-0.1%	102.6%
Cornerstone Bank	Fargo	\$ 1,751.0	-0.3%	\$ 1,279.6	0.9%	\$ 1,562.1	-0.8%	81.9%
Peoples State Bank of Velva (S)	Velva	\$ 187.1	7.0%	\$ 139.8	7.7%	\$ 164.9	9.2%	84.7%
KodaBank (S)	Drayton	\$ 510.1	-1.4%	\$ 412.7	0.6%	\$ 436.1	-1.9%	94.6%
Commercial Bank of Mott (S)	Mott	\$ 147.3	-0.9%	\$ 111.0	-1.0%	\$ 112.2	-1.7%	98.9%
First United Bank (S)	Park River	\$ 719.0	0.9%	\$ 519.9	1.0%	\$ 600.1	-1.5%	86.6%
Farmers and Merchants State Bank (S)	Langdon	\$ 146.6	0.5%	\$ 80.1	1.6%	\$ 103.2	1.6%	77.6%
First State Bank (S)	Buxton	\$ 402.9	2.0%	\$ 371.9	3.4%	\$ 340.0	-2.7%	109.4%
Strasburg State Bank	Strasburg	\$ 99.6	2.5%	\$ 47.6	5.3%	\$ 89.2	2.7%	53.4%
Alerus Financial Corp.	Grand Forks	\$ 5,330.6	0.1%	\$ 4,119.8	0.2%	\$ 4,412.7	1.7%	93.4%
Aspire Bank	Fargo	\$ 61.3	-3.5%	\$ 55.1	-3.3%	\$ 49.2	-4.7%	112.0%
Kirkwood B&T Co. (S)	Bismarck	\$ 350.9	-1.0%	\$ 220.7	1.8%	\$ 314.5	-1.1%	70.2%
State Bank of Bottineau (S)	Bottineau	\$ 120.1	6.3%	\$ 106.6	3.5%	\$ 96.4	2.9%	110.6%
BNC National Bank	Bismarck	\$ 1,002.1	6.6%	\$ 732.8	-0.9%	\$ 884.9	6.9%	82.8%
Peoples State Bank (S)	Westphale	\$ 71.5	1.1%	\$ 42.5	13.7%	\$ 59.6	-3.5%	71.3%
Unison Bank	Jamestown	\$ 591.0	1.7%	\$ 432.7	-0.7%	\$ 485.1	1.5%	89.2%
BankNorth (S)	Arthur	\$ 681.1	4.7%	\$ 593.8	4.2%	\$ 502.9	0.6%	118.1%
Choice Financial Holdings, Inc.	Fargo	\$ 5,774.5	-0.2%	\$ 3,187.7	-0.5%	\$ 4,992.3	2.3%	63.9%
State Bank of Lakota (S)	Lakota	\$ 69.7	8.6%	\$ 38.6	0.7%	\$ 63.0	9.0%	61.3%
First State Bank of Harvey (S)	Harvey	\$ 96.0	3.8%	\$ 34.4	8.4%	\$ 87.6	3.0%	39.3%
The Goose River Bank (S)	Mayville	\$ 178.7	4.0%	\$ 133.6	-0.9%	\$ 153.6	7.3%	87.0%
American Federal Bank (S)	Fargo	\$ 770.5	0.4%	\$ 665.3	0.9%	\$ 597.5	-3.3%	111.4%
Watford City Bancshares, Inc. (S)	Watford City	\$ 5,682.3	3.4%	\$ 4,652.0	2.0%	\$ 4,996.8	4.0%	93.1%
Horizon Financial Bank	Munich	\$ 198.4	0.4%	\$ 150.0	1.5%	\$ 175.5	0.0%	85.5%

Capital & Credit Quality

Name	City	Tg. Comm. Equity (\$MM)				TCE / TA	NPA's / Assets		LLR / Loans		NIM			
		Δ vs.		Δ vs.			Curr.	Pr. Qtr.	Cost of Deposits	Yield on Loans	Δ vs.		Efficiency Ratio	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.						Curr.	Pr. Qtr.		
Western State Bank	Devils Lake	\$ 298.8	12.5%	1.18%	1.77%	5.28%	0.14%	2.65%	7.90%	44.1%				
Turtle Mountain State Bank (S)	Belcourt	\$ 13.3	11.1%	0.31%	1.31%	4.64%	-0.35%	0.72%	7.58%	43.2%				
First State Bank of Golva (S)	Golva	\$ 7.0	6.2%	1.21%	0.88%	4.01%	-0.14%	0.95%	6.75%	39.0%				
American State B&T Co. of Williston (S)	Williston	\$ 54.7	8.7%	0.90%	1.77%	3.07%	0.10%	1.42%	6.51%	43.5%				
Rolette State Bank (S)	Rolette	\$ 5.1	10.7%	0.53%	0.78%	5.22%	0.22%	1.71%	7.48%	56.8%				
Grant County State Bank (S)	Carson	\$ 6.4	15.0%	0.00%	0.81%	5.04%	0.30%	1.47%	7.54%	56.0%				
Merchants Bank	Rugby	\$ 24.7	9.9%	0.88%	1.08%	4.46%	0.21%	1.60%	6.90%	43.2%				
The Bank of Tioga	Tioga	\$ 2.8	0.7%	0.13%	0.98%	2.38%	0.23%	2.31%	6.11%	42.0%				
Bank Forward (S)	Fargo	\$ 112.4	10.7%	1.74%	0.71%	3.78%	0.02%	1.96%	6.17%	63.9%				
Kindred State Bank (S)	Kindred	\$ 3.8	9.8%	0.23%	0.79%	3.58%	-0.01%	1.34%	5.81%	62.3%				
Dakota Western Bank (S)	Bowman	\$ 38.5	9.7%	0.62%	1.80%	3.66%	0.09%	2.29%	7.09%	46.4%				
Dakota Community B&T, N.A. (S)	Hebron	\$ 103.0	7.8%	0.05%	1.29%	3.29%	0.13%	1.90%	6.56%	50.5%				
Bank of Hazelton (S)	Hazelton	\$ 7.2	11.9%	0.20%	1.02%	4.02%	-0.15%	1.76%	7.16%	51.5%				
First State B&T (S)	Williston	\$ 69.4	13.1%	0.00%	1.57%	2.97%	0.15%	1.48%	7.54%	50.0%				
Citizens State Bank of Lankin (S)	Lankin	\$ 5.9	8.4%	0.00%	0.69%	4.82%	0.22%	1.53%	7.87%	62.7%				
McIntosh County Bank (S)	Ashley	\$ 11.8	10.1%	0.25%	2.48%	3.72%	0.07%	1.72%	7.08%	53.1%				
Dakota Heritage Bank (S)														

North Dakota – Financial Performance for Q3 2025 (Continued)

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
0.50% - 1.00% ROAA Banks																								
First State Bank of Cando (S)	Cando	1.00%	-0.05%	13.95%	-3.19%	\$ 0.2	1.05%	-0.08%	\$ 72.2	0.8%	\$ 27.9	-0.1%	\$ 64.0	-3.0%	43.7%	\$ 5.7	7.9%	0.26%	1.10%	3.06%	-0.03%	1.49%	6.93%	62.7%
Bravera Holdings Corp.	Dickinson	0.99%	-0.06%	11.15%	-1.14%	\$ 9.4	1.61%	0.01%	\$ 3,760.3	1.6%	\$ 2,718.7	3.5%	\$ 3,218.0	0.0%	84.5%	\$ 293.5	7.9%	0.87%	1.14%	3.39%	0.00%	2.18%	6.50%	62.3%
United Valley Bank (S)	Cavalier	0.99%	-0.43%	9.17%	-4.22%	\$ 1.7	1.26%	-0.19%	\$ 700.4	1.9%	\$ 502.6	1.9%	\$ 583.3	0.4%	86.2%	\$ 67.5	9.8%	0.24%	1.18%	3.43%	-0.08%	2.15%	6.24%	62.2%
Union Bank	Beulah	0.95%	-0.19%	11.27%	-2.31%	\$ 0.8	1.27%	-0.19%	\$ 314.6	1.6%	\$ 192.3	1.4%	\$ 280.0	2.1%	68.7%	\$ 25.4	8.1%	1.24%	1.06%	3.90%	-0.24%	2.06%	6.84%	62.8%
First Western B&T	Minot	0.92%	0.21%	8.59%	1.98%	\$ 5.2	1.50%	0.32%	\$ 2,278.5	1.5%	\$ 1,824.2	1.7%	\$ 1,858.8	-1.3%	98.1%	\$ 197.7	8.9%	1.93%	1.19%	3.81%	0.32%	2.50%	6.77%	64.2%
Union State Bank of Hazen (S)	Hazen	0.89%	0.10%	12.33%	0.93%	\$ 0.5	1.18%	0.22%	\$ 240.9	2.1%	\$ 136.1	1.8%	\$ 221.6	1.2%	61.4%	\$ 18.5	7.7%	0.60%	1.67%	3.25%	-0.01%	1.91%	6.24%	66.2%
Lincoln State Bank (S)	Hankinson	0.83%	-0.14%	12.80%	-3.68%	\$ 0.3	1.04%	-0.17%	\$ 124.4	9.3%	\$ 68.6	7.0%	\$ 103.4	0.9%	66.4%	\$ 8.6	6.9%	0.41%	1.39%	3.32%	-0.02%	1.34%	6.61%	67.4%
State Bank & Trust of Kenmare (S)	Kenmare	0.82%	0.00%	12.60%	-1.68%	\$ 0.4	0.94%	0.06%	\$ 188.6	3.7%	\$ 91.9	1.5%	\$ 171.7	2.9%	53.5%	\$ 12.9	6.8%	1.95%	0.99%	2.72%	-0.13%	2.13%	6.44%	59.6%
The Citizens State Bank at Mohall (S)	Mohall	0.78%	-0.18%	6.94%	-1.48%	\$ 0.2	0.95%	-0.22%	\$ 77.2	-1.7%	\$ 56.5	-2.0%	\$ 64.2	-2.6%	88.0%	\$ 8.9	11.5%	0.51%	0.73%	3.75%	-0.15%	1.58%	6.24%	73.8%
Border Bank (S)	Fargo	0.77%	0.10%	9.00%	1.03%	\$ 2.0	1.22%	0.10%	\$ 1,037.3	2.8%	\$ 879.9	3.1%	\$ 894.4	0.2%	98.4%	\$ 82.4	8.0%	2.46%	1.34%	3.78%	0.10%	2.26%	6.22%	70.3%
Peoples State Bank	Fairmount	0.76%	-0.28%	11.32%	-5.04%	\$ 0.1	1.08%	-0.19%	\$ 36.9	0.2%	\$ 21.2	1.4%	\$ 34.1	-0.6%	62.1%	\$ 2.6	7.2%	0.00%	1.13%	4.12%	0.16%	1.37%	6.82%	73.2%
Farmers & Merchants Bank (S)	Tolna	0.74%	-0.12%	7.36%	-1.99%	\$ 0.2	0.96%	-0.11%	\$ 114.2	-2.4%	\$ 56.4	7.9%	\$ 101.7	-3.2%	55.4%	\$ 10.6	9.4%	0.86%	0.83%	3.39%	-0.12%	1.67%	7.09%	67.6%
Gate City Bank	Fargo	0.73%	0.20%	7.97%	2.03%	\$ 6.9	1.13%	0.15%	\$ 3,825.9	2.0%	\$ 2,948.2	-0.6%	\$ 3,405.9	2.1%	86.6%	\$ 350.6	9.2%	0.53%	0.69%	3.48%	0.08%	1.35%	5.04%	77.5%
Storion Bank (S)	Bismarck	0.73%	-0.04%	9.41%	-1.69%	\$ 3.7	1.04%	0.06%	\$ 1,988.1	-4.6%	\$ 1,219.9	0.2%	\$ 1,708.9	-2.9%	71.4%	\$ 160.6	8.1%	0.48%	1.36%	2.57%	0.21%	2.31%	5.96%	66.3%
State Bankshares, Inc.	Fargo	0.69%	0.01%	6.50%	0.06%	\$ 24.5	0.96%	0.02%	\$ 14,269.8	0.5%	\$ 12,247.0	0.8%	\$ 11,995.2	0.2%	102.1%	\$ 1,469.9	10.3%	0.46%	1.02%	2.41%	0.11%	2.92%	5.34%	75.5%
Heartland State Bank (S)	Edgeley	0.67%	-0.13%	7.20%	-1.88%	\$ 0.1	0.88%	-0.10%	\$ 69.2	-2.7%	\$ 32.6	-3.8%	\$ 62.0	-3.3%	52.6%	\$ 6.7	9.6%	1.52%	1.38%	3.49%	-0.06%	1.84%	7.18%	73.9%
First National B&T Co. of Bottineau	Bottineau	0.65%	-0.69%	4.56%	-5.52%	\$ 0.3	1.70%	0.03%	\$ 164.8	-3.2%	\$ 90.1	3.5%	\$ 135.1	-6.9%	66.7%	\$ 24.2	14.7%	0.16%	2.30%	3.75%	0.04%	1.60%	6.51%	54.4%
Average		1.24%	0.01%	22.39%	-0.71%	\$ 2.7	1.64%	0.05%	\$ 1,022.3	0.6%	\$ 766.3	2.0%	\$ 872.5	-0.4%	76.5%	\$ 93.5	9.5%	0.58%	1.20%	3.70%	0.06%	1.90%	6.64%	57.7%
Median		1.25%	-0.02%	12.71%	-0.61%	\$ 0.8	1.60%	0.05%	\$ 263.9	1.0%	\$ 151.9	1.5%	\$ 228.4	-0.3%	80.9%	\$ 24.4	9.5%	0.43%	1.15%	3.75%	0.06%	1.91%	6.62%	59.6%



Note: Please refer to page 5 for additional notes

Oregon – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA	
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.
Above 1.00% ROAA Banks								
Pioneer Trust Bank, N.A.	Salem	2.33%	0.00%	16.27%	0.09%	\$ 4.2	3.70%	-0.02%
Bank of Eastern Oregon	Heppner	1.67%	-0.24%	15.41%	-2.60%	\$ 3.7	2.22%	-0.31%
Summit Bank	Eugene	1.28%	0.16%	12.04%	1.45%	\$ 4.1	2.33%	0.20%
Oregon Pacific Banking Co.	Florence	1.14%	0.04%	11.07%	0.73%	\$ 2.4	1.84%	0.30%
People's Bank of Commerce	Medford	1.07%	0.00%	8.02%	-0.23%	\$ 2.2	1.53%	-0.07%
0.50% - 1.00% ROAA Banks								
Willamette Valley Bank	Salem	1.00%	0.23%	6.26%	1.50%	\$ 1.2	1.18%	0.28%
Oregon Coast Bank (S)	Newport	0.96%	0.16%	13.30%	1.50%	\$ 1.1	1.19%	0.52%
Clackamas County Bank (S)	Sandy	0.86%	0.06%	7.72%	0.18%	\$ 0.6	1.11%	0.08%
Evergreen Federal Bank	Grants Pass	0.60%	0.00%	4.89%	0.01%	\$ 0.9	0.86%	-0.02%
0.00% - 0.50% ROAA Banks								
First Federal S&LA of McMinnville	McMinnville	0.34%	0.00%	3.29%	-0.08%	\$ 0.6	0.45%	-0.03%
Pacific West Bank	West Linn	0.34%	0.19%	3.57%	2.05%	\$ 0.3	0.47%	0.11%
Lewis & Clark Bank	Oregon City	0.22%	0.04%	2.01%	0.22%	\$ 0.2	0.26%	0.04%
Citizens Bank	Corvallis	0.19%	-0.10%	1.95%	-0.97%	\$ 0.4	0.29%	-0.06%
Average		0.92%	0.04%	8.14%	0.30%	\$ 1.7	1.34%	0.08%
Median		0.96%	0.04%	7.72%	0.18%	\$ 1.1	1.18%	0.04%

Balance Sheet

Total Assets		Gross Loans		Total Deposits		Loans / Deposits
Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	
\$ 726.7	1.5%	\$ 506.2	-0.6%	\$ 620.8	1.4%	81.5%
\$ 910.2	3.0%	\$ 618.3	-1.1%	\$ 803.2	3.3%	77.0%
\$ 1,290.2	3.5%	\$ 1,106.5	0.6%	\$ 1,140.9	3.5%	97.0%
\$ 837.4	4.0%	\$ 594.7	0.5%	\$ 735.7	4.4%	80.8%
\$ 810.4	-0.1%	\$ 575.4	1.2%	\$ 685.0	-0.5%	84.0%
\$ 458.8	-0.1%	\$ 304.9	-3.7%	\$ 337.7	2.9%	90.3%
\$ 448.0	-2.1%	\$ 273.7	1.7%	\$ 383.4	1.9%	71.4%
\$ 270.8	1.6%	\$ 148.1	-2.0%	\$ 233.4	1.7%	63.5%
\$ 628.3	0.8%	\$ 485.2	-0.1%	\$ 547.0	0.6%	88.7%
\$ 667.9	1.3%	\$ 411.8	-0.1%	\$ 570.4	0.9%	72.2%
\$ 360.4	-0.3%	\$ 272.1	4.5%	\$ 316.8	-0.6%	85.9%
\$ 353.4	2.8%	\$ 149.8	2.4%	\$ 253.4	3.7%	59.1%
\$ 846.2	1.6%	\$ 362.5	-2.1%	\$ 716.0	-1.2%	50.6%
\$ 662.2	1.3%	\$ 446.9	0.1%	\$ 564.9	1.7%	77.1%
\$ 667.9	1.5%	\$ 411.8	-0.1%	\$ 570.4	1.7%	80.8%

Capital & Credit Quality

Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio
				Δ vs. Pr. Qtr.	Pr. Qtr.			
\$ 104.4	14.4%	0.74%	1.43%	4.11%	-0.17%	1.89%	6.49%	33.1%
\$ 98.9	10.9%	0.15%	1.10%	5.95%	-0.15%	0.71%	7.54%	62.6%
\$ 137.3	10.6%	0.36%	1.29%	4.78%	0.04%	2.14%	7.13%	51.8%
\$ 86.7	10.4%	0.08%	1.33%	4.01%	0.06%	1.32%	5.78%	62.0%
\$ 107.5	13.3%	0.59%	1.10%	4.18%	0.00%	1.56%	6.77%	65.1%
\$ 75.1	16.4%	0.19%	1.00%	3.76%	0.08%	2.01%	6.13%	79.9%
\$ 36.2	8.1%	1.63%	1.06%	3.26%	0.25%	2.02%	7.46%	64.7%
\$ 30.6	11.3%	0.00%	1.04%	3.46%	0.06%	0.90%	6.28%	72.8%
\$ 78.1	12.4%	0.62%	1.37%	3.50%	0.04%	1.46%	5.23%	75.5%
\$ 71.9	10.8%	0.00%	1.02%	2.85%	0.17%	1.47%	5.23%	84.8%
\$ 35.3	9.8%	2.31%	1.18%	3.17%	0.10%	2.48%	5.92%	85.7%
\$ 37.6	10.7%	0.00%	1.20%	2.39%	-0.14%	2.12%	7.00%	90.5%
\$ 86.3	10.2%	0.11%	1.68%	3.27%	-0.05%	0.59%	5.91%	91.3%
\$ 75.8	11.5%	0.52%	1.22%	3.75%	0.02%	1.59%	6.37%	70.8%
\$ 78.1	10.8%	0.19%	1.18%	3.50%	0.04%	1.56%	6.28%	72.8%



Note: Please refer to page 5 for additional notes

South Dakota – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM									
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	(\$MM)	Curr.	Δ vs. Pr. Qtr.	Curr.						Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio						
Above 1.00% ROAA Banks																								
F&M State Bank (S)	Plankinton	2.40%	0.13%	22.49%	0.64%	\$ 1.0	3.17%	-0.08%	\$ 162.9	2.5%	\$ 126.8	0.7%	\$ 123.5	-1.5%	102.7%	\$ 18.0	11.0%	0.36%	1.36%	4.93%	-0.07%	2.00%	8.01%	38.0%
First Savings Bank	Beresford	2.39%	-0.20%	13.09%	-1.48%	\$ 9.0	6.12%	-0.11%	\$ 1,511.2	1.6%	\$ 1,127.4	1.3%	\$ 1,216.0	1.0%	92.7%	\$ 252.4	16.8%	0.59%	6.11%	7.99%	0.00%	1.41%	11.15%	41.9%
Heartland State Bank (S)	Redfield	2.14%	0.16%	23.62%	0.93%	\$ 0.8	2.87%	0.21%	\$ 155.7	5.2%	\$ 112.5	6.6%	\$ 116.8	-5.0%	96.3%	\$ 13.9	8.9%	0.00%	0.86%	4.94%	0.05%	1.34%	7.99%	46.2%
Pathward Financial, Inc.	Sioux Falls	2.06%	-0.27%	19.10%	-1.88%	\$ 38.9	2.34%	-1.07%	\$ 7,172.4	-0.8%	\$ 4,844.3	1.1%	\$ 5,887.0	-2.0%	82.3%	\$ 541.6	7.9%	1.15%	1.10%	7.55%	-0.58%	0.02%	9.25%	76.1%
Great Plains Bank (S)	Eureka	2.05%	0.44%	11.85%	2.32%	\$ 0.8	3.14%	1.20%	\$ 149.4	2.9%	\$ 106.8	1.3%	\$ 119.9	2.8%	89.1%	\$ 26.3	17.6%	0.05%	1.69%	4.88%	0.68%	2.21%	7.89%	35.6%
Security National Bank	Dakota Dunes	2.03%	0.10%	15.26%	0.07%	\$ 1.2	2.65%	0.12%	\$ 241.3	0.9%	\$ 152.8	2.1%	\$ 185.8	-2.1%	82.2%	\$ 33.5	13.9%	0.00%	1.50%	2.72%	0.15%	1.90%	5.36%	46.9%
First National Bank	Fort Pierre	2.01%	-0.21%	9.51%	0.53%	\$ 10.4	5.35%	-0.57%	\$ 2,037.0	19.0%	\$ 1,519.5	9.7%	\$ 1,542.4	24.5%	98.5%	\$ 353.8	17.8%	1.03%	5.21%	7.47%	-0.24%	1.90%	9.99%	42.8%
First National Bank	Ordham	1.98%	-0.19%	13.55%	-2.20%	\$ 2.3	6.40%	0.08%	\$ 452.1	0.6%	\$ 350.9	-1.5%	\$ 373.3	-0.4%	94.0%	\$ 58.3	12.9%	2.58%	7.15%	8.03%	0.01%	1.80%	11.42%	42.5%
Campbell County Bank (S)	Herreid	1.87%	0.05%	12.94%	-0.66%	\$ 1.0	2.66%	0.11%	\$ 204.7	-0.5%	\$ 167.2	0.3%	\$ 145.1	-1.9%	115.2%	\$ 29.3	14.4%	0.98%	1.65%	4.59%	0.05%	2.11%	7.32%	42.0%
The Security State Bank	Emery	1.73%	-0.62%	9.25%	-3.67%	\$ 0.3	3.14%	-0.06%	\$ 59.8	-2.8%	\$ 18.5	0.6%	\$ 48.0	-4.2%	38.5%	\$ 11.3	18.9%	0.00%	0.94%	4.76%	0.09%	1.13%	8.61%	34.5%
Quoin Financial Bank	Miller	1.67%	0.54%	12.61%	3.90%	\$ 1.0	1.83%	-0.01%	\$ 245.7	1.0%	\$ 156.3	-0.1%	\$ 209.9	3.1%	74.5%	\$ 19.6	8.4%	0.06%	0.52%	5.29%	0.26%	2.17%	8.38%	49.5%
Pioneer Bank & Trust	Spearfish	1.66%	0.21%	17.36%	1.34%	\$ 4.1	2.19%	0.20%	\$ 967.6	0.9%	\$ 541.7	2.4%	\$ 848.8	-1.3%	63.8%	\$ 97.7	10.1%	0.00%	1.09%	3.76%	0.25%	1.54%	7.62%	47.7%
Merchants State Bank (S)	Freeman	1.60%	0.06%	11.19%	-0.25%	\$ 0.9	2.04%	-0.01%	\$ 212.5	-1.0%	\$ 139.6	-0.9%	\$ 169.8	-2.2%	82.2%	\$ 32.1	15.1%	0.20%	0.72%	4.27%	0.17%	1.85%	7.58%	50.4%
Commercial State Bank of Wagner (S)	Wagner	1.60%	-0.09%	16.10%	-2.08%	\$ 1.0	2.34%	-0.03%	\$ 252.9	-0.3%	\$ 151.1	1.5%	\$ 217.8	-1.5%	69.4%	\$ 26.4	10.5%	1.07%	1.32%	4.16%	0.24%	2.02%	8.12%	44.5%
First National Bank in Philip (S)	Philip	1.52%	0.01%	13.07%	-0.58%	\$ 1.5	2.02%	0.00%	\$ 402.1	-0.7%	\$ 266.1	2.5%	\$ 348.1	-1.4%	76.5%	\$ 48.1	12.0%	0.00%	1.41%	3.58%	0.15%	2.63%	7.16%	44.5%
Ipswich State Bank (S)	Ipswich	1.51%	0.12%	9.36%	0.13%	\$ 0.3	1.96%	0.17%	\$ 70.5	5.0%	\$ 36.1	18.1%	\$ 58.7	5.4%	61.6%	\$ 11.1	15.7%	0.00%	0.71%	3.99%	0.34%	1.53%	7.01%	47.6%
First State Bank of Roscoe (S)	Roscoe	1.50%	0.03%	10.84%	-0.01%	\$ 0.5	2.00%	0.06%	\$ 139.1	0.4%	\$ 71.9	-1.8%	\$ 118.2	0.3%	60.8%	\$ 19.2	13.9%	0.58%	1.35%	3.95%	0.01%	2.09%	6.81%	41.0%
First Fidelity Bank (S)	Burke	1.47%	0.10%	17.53%	-0.09%	\$ 2.4	1.85%	0.08%	\$ 661.8	0.1%	\$ 372.6	0.0%	\$ 597.1	-0.9%	62.4%	\$ 52.7	8.0%	0.01%	0.53%	4.26%	0.14%	1.66%	7.95%	53.8%
Bryant State Bank (S)	Bryant	1.44%	0.07%	12.92%	0.46%	\$ 0.2	3.99%	0.02%	\$ 52.0	2.2%	\$ 33.6	7.9%	\$ 44.3	1.8%	76.0%	\$ 5.8	11.2%	0.33%	5.25%	7.01%	0.11%	1.39%	11.13%	54.4%
First Dakota National Bank	Yankton	1.43%	0.09%	15.04%	0.72%	\$ 11.2	1.96%	-0.02%	\$ 3,146.7	2.8%	\$ 2,670.2	4.0%	\$ 2,804.2	2.5%	95.2%	\$ 298.7	9.5%	0.36%	1.19%	3.75%	0.05%	2.55%	6.65%	58.4%
The Farmers State Bank of Turton (S)	Turton	1.43%	1.20%	14.47%	12.01%	\$ 0.1	1.83%	1.54%	\$ 104.6	-2.7%	\$ 18.4	-0.2%	\$ 33.7	-3.3%	54.6%	\$ 4.1	10.3%	0.00%	1.27%	3.66%	0.49%	2.22%	8.84%	60.8%
Plains Commerce Bank (S)	Sioux Falls	1.24%	0.13%	11.37%	0.75%	\$ 3.8	1.66%	0.16%	\$ 1,302.3	4.0%	\$ 1,085.7	5.6%	\$ 1,044.3	2.8%	104.0%	\$ 130.1	10.0%	2.13%	0.95%	3.51%	0.29%	2.97%	10.68%	82.4%
State Bank of Eagle Butte	Eagle Butte	1.23%	0.47%	11.71%	4.02%	\$ 0.2	2.23%	0.81%	\$ 81.1	3.7%	\$ 33.0	5.5%	\$ 71.9	3.4%	45.8%	\$ 8.6	10.6%	0.52%	2.93%	5.79%	0.06%	0.69%	6.48%	68.5%
First Western F.S.B. (S)	Rapid City	1.22%	-0.40%	6.87%	-2.18%	\$ 0.2	1.55%	-0.50%	\$ 61.4	1.7%	\$ 56.8	1.7%	\$ 40.4	6.6%	140.8%	\$ 10.8	17.6%	0.00%	0.68%	4.84%	-0.05%	3.29%	7.95%	67.9%
Black Hills Community Bank, N.A. (S)	Rapid City	1.18%	-0.08%	13.92%	-2.13%	\$ 1.4	1.55%	0.03%	\$ 492.2	0.5%	\$ 362.5	1.5%	\$ 444.6	-0.8%	81.5%	\$ 44.2	9.0%	0.00%	1.41%	3.29%	0.09%	2.47%	6.35%	56.3%
American B&T	Sioux Falls	1.17%	-0.14%	12.04%	-3.54%	\$ 5.9	2.01%	0.13%	\$ 2,020.2	3.1%	\$ 1,515.1	0.6%	\$ 1,753.4	0.5%	86.4%	\$ 211.3	10.5%	0.30%	1.05%	3.89%	0.16%	2.36%	6.76%	52.1%
Western Dakota Bank (S)	Timber Lake	1.15%	-0.09%	12.22%	-1.13%	\$ 0.2	1.54%	-0.12%	\$ 77.8	-0.5%	\$ 28.6	3.9%	\$ 69.9	-1.1%	40.9%	\$ 7.5	9.6%	0.00%	1.36%	3.39%	-0.10%	1.93%	7.36%	55.1%
DNB National Bank (S)	Clear Lake	1.15%	-0.16%	18.05%	-4.07%	\$ 0.3	1.46%	-0.22%	\$ 115.1	-0.4%	\$ 31.3	5.6%	\$ 105.7	-1.1%	29.7%	\$ 7.3	6.4%	0.00%	1.42%	2.86%	-0.06%	1.26%	6.58%	63.9%
Fishback Financial Corp.	Brookings	1.11%	0.27%	9.10%	1.95%	\$ 13.1	1.54%	0.27%	\$ 4,738.2	-0.3%	\$ 3,473.3	-0.3%	\$ 3,934.1	-0.9%	88.3%	\$ 513.9	11.0%	0.42%	1.25%	3.43%	0.21%	2.48%	6.55%	63.2%
BankStar Financial (S)	Elkton	1.11%	0.02%	12.16%	-0.16%	\$ 0.9	1.56%	0.02%	\$ 338.8	3.3%	\$ 263.9	3.5%	\$ 279.2	4.4%	94.5%	\$ 29.5	8.8%	0.74%	0.99%	3.58%	0.02%	2.67%	6.86%	57.2%
The First National Bank in Sioux Falls	Sioux Falls	1.10%	0.19%	11.97%	1.51%	\$ 5.5	1.49%	0.18%	\$ 1,988.7	0.7%	\$ 1,473.3	1.7%	\$ 1,578.9	-1.4%	93.3%	\$ 187.2	9.4%	0.17%	1.48%	3.28%	0.23%	1.96%	5.76%	64.3%
Rivers Edge Bank (S)	Marion	1.08%	0.13%	11.99%	1.08%	\$ 0.9	1.78%	0.26%	\$ 325.0	2.4%	\$ 248.8	5.8%	\$ 261.6	-2.8%	95.1%	\$ 26.0	8.1%	0.16%	1.23%	3.87%	0.31%	2.19%	6.91%	53.9%
Andes State Bank	Lake Andes	1.03%	-0.59%	7.32%	-6.13%	\$ 0.1	1.99%	-0.04%	\$ 25.0	-8.0%	\$ 10.9	13.4%	\$ 21.2	-9.7%	51.3%	\$ 3.7	14.6%	0.00%	2.28%	4.69%	0.45%	0.79%	7.59%	56.5%
Dacotah Banks, Inc.	Aberdeen	1.03%	0.02%	10.67%	0.15%	\$ 12.0	1.44%	0.05%	\$ 4,797.4	4.0%	\$ 3,868.1	2.5%	\$ 4,289.5	4.7%	90.2%	\$ 445.7	9.3%	1.27%	1.07%	3.64%	0.02%	2.27%	6.29%	65.9%
0.50% - 1.00% ROAA Banks																								
Reliabank Dakota (S)	Estelle	0.88%	0.05%	13.17%	-0.19%	\$ 1.7	1.20%	0.19%	\$ 746.7	0.8%	\$ 485.5	2.6%	\$ 608.6	-1.4%	79.8%	\$ 55.0	7.4%	0.43%	0.96%	2.90%	0.15%	2.23%	6.83%	63.8%
Security State Bank (S)	Alexandria	0.88%	7.94%	12.54%	105.78%	\$ 0.2	1.03%	0.19%	\$ 105.3	3.7%	\$ 58.3	-1.1%	\$ 97.1	4.1%	60.0%	\$ 7.7	7.3%	0.00%	1.24%	3.64%	0.18%	2.20%	7.87%	69.9%
Richland State Bank (S)	Bruce	0.76%	-1.04%	7.27%	-10.71%	\$ 0.1	0.89%	-1.35%	\$ 40.6	-0.1%	\$ 19.3	2.7%	\$ 36.0	-0.1%	53.7%	\$ 4.3	10.6%	0.00%	2.49%	2.70%	0.04%	2.01%	6.86%	83.5%
Citizens State Bank of Arlington (S)	Arlington	0.76%	0.06%	6.80%	0.15%	\$ 0.3	0.94%	0.10%	\$ 141.5	-2.5%	\$ 79.2	0.5%	\$ 123.7	-3.5%	64.0%	\$ 16.5	11.7%	0.00%	1.53%	2.65%	0.10%	2.28%	6.49%	62.4%
Farmers State Bank	Parkston	0.75%	0.02%	13.00%	-1.03%	\$ 0.5	0.92%	0.05%	\$ 250.6	1.7%	\$ 132.9	1.3%	\$ 234.2	1.1%	56.8%	\$ 15.4	6.1%	0.00%	1.03%	2.98%	0.08%	1.95%	7.21%	69.6%
BankWest, Inc.	Pierre	0.69%	0.21%	8.80%	2.60%	\$ 3.2	0.90%	0.27%	\$ 1,869.3	2.0%	\$ 1,331.9	2.3%	\$ 1,566.6	5.4%	85.0%	\$ 146.8	7.9%	2.42%	1.06%	3.80%	0.32%	2.35%	6.91%	79.4%
Security Bank Midwest (S)	Tyndall	0.68%	0.08%	8.20%	0.70%	\$ 0.6	0.86%	0.11%	\$ 331.9	1.3%	\$ 221.8	1.3%	\$ 240.6	-5.2%	92.2%	\$ 27.4	8.3%	0.45%	1.33%	3.23%	0.11%	2.19%	6.77%	72.8%
Farmers State Bank of Canton	Canton	0.66%	0.17%	8.94%	2.19%	\$ 0.1	0.69%	0.14%	\$ 84.2	10.2%	\$ 42.9	5.2%	\$ 69.3	5.2%	61.9%	\$ 6.1	7.2%	0.00%	0.58%	2.93%	0.18%	1.90%	5.94%	73.8%
Security Savings Bank (S)	Canton	0.56%	-0.01%	5.35%	-0.66%	\$ 0.7	0.75%	0.00%	\$ 513.2	-1.4%	\$ 412.6	-1.1%	\$ 453.5	-2.3%	91.0%	\$ 50.9	10.0%	0.07%	1.11%	3.24%	0.28%	2.23%	5.86%	75.9%
CorTrust Bank N.A.	Mitchell	0.55%	0.09%	6.16%	0.91%	\$ 2.0	0.95%	0.11%	\$ 1,483.3	-2.0%	\$ 997.5	-1.4%	\$ 1,280.3	0.5%	77.9%	\$ 131.3	8.9%	0.24%	1.33%	3.78%	0.13%	1.44%	6.65%	77.8%
Sunrise Bank Dakota (S)	Onida	0.55%	-0.11%	5.22%	-1.45%	\$ 0.1	0.71%	-0.13%	\$ 60.1	-2.1%	\$ 24.4	0.9%	\$ 51.0	-5.1%	47.9%	\$ 6.5	10.9%	1.18%	2.50%	2.70				

South Dakota – Financial Performance for Q3 2025 (Continued)

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q3 2025				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.		Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
0.00% - 0.50% ROAA Banks																								
The F&M State Bank	Scotland	0.50%	-0.33%	5.35%	-4.19%	\$ 0.0	1.01%	-0.31%	\$ 33.2	-3.8%	\$ 14.0	3.6%	\$ 29.8	-4.8%	46.8%	\$ 3.3	10.0%	0.17%	1.54%	4.24%	0.12%	1.18%	8.06%	75.7%
Community Bank	Avon	0.44%	0.00%	3.87%	0.00%	\$ 0.1	0.64%	-0.22%	\$ 67.5	6.3%	\$ 40.9	6.8%	\$ 56.6	3.2%	72.2%	\$ 7.7	11.4%	0.11%	1.17%	3.57%	-0.11%	2.07%	7.84%	81.2%
The First National Bank of Frederick	Frederick	0.40%	-0.04%	3.51%	-0.68%	\$ 0.0	0.43%	-0.13%	\$ 26.0	-8.9%	\$ 5.6	3.1%	\$ 22.6	-11.0%	24.8%	\$ 3.2	12.2%	0.00%	2.94%	2.24%	-0.24%	1.75%	6.70%	81.5%
Below 0.00% ROAA Banks																								
One American Bank	Sioux Falls	-0.74%	1.47%	-9.16%	18.29%	\$ (0.7)	-0.60%	1.37%	\$ 368.4	-4.4%	\$ 284.0	-1.9%	\$ 244.0	-6.0%	116.4%	\$ 29.8	8.1%	0.06%	2.05%	1.69%	0.42%	3.60%	5.50%	128.1%
Average		1.22%	0.20%	11.15%	2.27%	\$ 2.9	1.91%	0.07%	\$ 823.3	1.0%	\$ 596.3	2.6%	\$ 690.7	0.0%	76.3%	\$ 82.3	10.9%	0.41%	1.70%	4.08%	0.11%	1.97%	7.49%	61.0%
Median		1.17%	0.06%	11.91%	0.04%	\$ 0.8	1.72%	0.05%	\$ 248.2	0.8%	\$ 154.5	1.6%	\$ 213.9	-0.9%	78.8%	\$ 26.4	10.2%	0.17%	1.30%	3.71%	0.11%	2.01%	7.09%	59.6%



Note: Please refer to page 5 for additional notes

Utah – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets Balance (\$MM)	Δ vs. Pr. Qtr.	Gross Loans Balance (\$MM)	Δ vs. Pr. Qtr.	Total Deposits Balance (\$MM)	Δ vs. Pr. Qtr.	Loans / Deposits	Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.												Curr.	Pr. Qtr.			
Above 1.00% ROAA Banks																								
Capital Community Bank	Provo	6.27%	1.62%	44.21%	11.53%	\$ 19.5	13.71%	1.61%	\$ 1,339.2	12.0%	\$ 1,058.3	10.0%	\$ 1,129.6	12.8%	93.7%	\$ 185.5	13.9%	2.00%	3.96%	18.22%	1.11%	3.32%	24.06%	32.3%
WebBank	Salt Lake City	4.62%	0.12%	27.28%	2.92%	\$ 28.2	6.54%	-0.18%	\$ 2,388.0	9.7%	\$ 2,041.6	12.9%	\$ 1,863.2	10.0%	109.6%	\$ 417.4	17.5%	0.41%	1.17%	16.58%	-0.84%	4.46%	22.66%	65.7%
Celtic Bank Corp.	Salt Lake City	3.90%	-0.24%	21.94%	-0.50%	\$ 42.9	6.11%	0.15%	\$ 4,546.3	6.7%	\$ 3,719.4	11.9%	\$ 3,284.8	15.3%	113.2%	\$ 796.0	17.5%	2.33%	1.51%	6.43%	0.20%	3.80%	10.84%	33.6%
Medallion Bank	Salt Lake City	3.13%	0.34%	17.39%	1.38%	\$ 19.8	7.00%	0.16%	\$ 2,580.0	0.1%	\$ 2,422.4	2.6%	\$ 2,061.4	2.3%	117.5%	\$ 339.6	13.2%	0.43%	4.10%	8.71%	0.14%	4.02%	12.48%	23.6%
Finwise Bank	Murray	2.43%	0.21%	14.06%	1.82%	\$ 5.3	9.05%	3.72%	\$ 898.8	7.9%	\$ 716.0	6.9%	\$ 719.2	8.4%	99.6%	\$ 149.3	16.7%	2.37%	3.60%	8.97%	1.21%	3.10%	13.35%	42.5%
Utah Independent Bank (S)	Salina	2.36%	1.13%	16.32%	7.50%	\$ 1.0	3.28%	-0.13%	\$ 159.8	0.8%	\$ 105.3	3.0%	\$ 133.8	-0.2%	78.7%	\$ 24.1	15.1%	0.45%	1.08%	6.63%	0.28%	1.36%	9.46%	50.4%
Prime Alliance Bank (S)	Woods Cross	2.13%	0.44%	24.60%	5.27%	\$ 5.5	3.78%	0.12%	\$ 1,065.7	9.5%	\$ 870.5	9.1%	\$ 968.8	9.3%	89.9%	\$ 93.6	8.8%	1.91%	3.64%	4.67%	0.10%	4.02%	9.34%	20.6%
Cache Valley Bank	Logan	1.95%	0.17%	17.83%	1.82%	\$ 16.7	2.15%	-0.40%	\$ 3,587.1	8.2%	\$ 2,595.7	1.8%	\$ 3,184.3	8.8%	81.5%	\$ 380.1	10.6%	0.19%	1.32%	4.32%	0.10%	2.67%	7.47%	51.0%
Central Bank	Provo	1.74%	0.04%	12.41%	0.00%	\$ 9.1	2.69%	0.16%	\$ 2,059.6	0.7%	\$ 1,401.1	3.4%	\$ 1,698.9	3.1%	82.5%	\$ 291.8	14.2%	0.18%	3.09%	4.91%	0.09%	1.94%	8.41%	47.5%
State Bank of Southern Utah	Cedar City	1.73%	0.25%	16.47%	1.40%	\$ 11.2	2.15%	-0.03%	\$ 2,536.5	-3.8%	\$ 1,824.7	-0.8%	\$ 2,233.6	-1.3%	81.7%	\$ 278.4	11.0%	0.38%	1.21%	3.94%	0.27%	2.09%	7.46%	49.5%
BOU Bancorp, Inc.	Ogden	1.48%	0.30%	12.45%	2.73%	\$ 13.8	1.84%	0.35%	\$ 3,717.2	4.8%	\$ 2,875.7	1.1%	\$ 2,953.2	5.4%	97.4%	\$ 433.2	11.7%	0.09%	1.24%	3.50%	0.15%	2.58%	6.44%	54.3%
First Utah Bank	Salt Lake City	1.34%	0.48%	14.26%	5.01%	\$ 2.9	2.35%	0.70%	\$ 855.7	-0.9%	\$ 671.1	1.3%	\$ 734.4	3.4%	91.4%	\$ 80.1	9.4%	2.86%	1.26%	4.71%	0.36%	2.49%	8.03%	55.8%
Brighton Bank (S)	Salt Lake City	1.29%	-0.58%	14.19%	-5.86%	\$ 1.1	2.05%	-0.25%	\$ 334.5	3.5%	\$ 219.9	-1.6%	\$ 292.5	4.3%	75.2%	\$ 31.3	9.4%	0.87%	1.40%	4.74%	-0.08%	1.57%	7.80%	57.8%
Grand Valley Bank	Heber	1.21%	0.02%	15.33%	-0.34%	\$ 1.8	1.53%	0.00%	\$ 588.3	4.2%	\$ 280.2	-0.6%	\$ 535.8	3.5%	52.3%	\$ 49.5	8.4%	0.01%	1.91%	3.62%	0.06%	1.62%	7.47%	57.7%
0.50% - 1.00% ROAA Banks																								
Zions Bancorp., N.A.	Salt Lake City	0.98%	-0.09%	13.16%	-1.95%	\$ 221.4	1.48%	0.12%	\$ 88,533.1	-0.4%	\$ 60,517.2	-0.8%	\$ 75,104.5	1.4%	80.6%	\$ 5,705.0	6.5%	0.93%	1.12%	3.21%	0.15%	1.68%	5.95%	60.1%
Holladay B&T	Holladay	0.88%	1.39%	4.62%	7.34%	\$ 0.2	1.48%	1.61%	\$ 72.5	-10.5%	\$ 48.9	15.9%	\$ 57.6	-13.1%	84.9%	\$ 14.4	19.9%	0.05%	1.39%	5.32%	0.36%	2.15%	8.60%	76.1%
0.00% - 0.50% ROAA Banks																								
Continental Bank (S)	Salt Lake City	0.47%	0.11%	3.31%	0.73%	\$ 0.2	1.12%	0.27%	\$ 188.2	-1.6%	\$ 148.9	-6.8%	\$ 141.1	-2.3%	105.6%	\$ 27.6	14.7%	1.38%	2.17%	5.22%	-0.48%	2.49%	8.31%	81.9%
Home Savings Bank	Salt Lake City	0.32%	-0.59%	2.02%	-3.55%	\$ 0.1	0.96%	-0.22%	\$ 116.9	2.3%	\$ 99.9	3.0%	\$ 87.8	1.9%	113.8%	\$ 17.0	14.5%	0.00%	0.99%	4.06%	0.40%	4.24%	8.04%	76.4%
Thrivent Bank	Salt Lake City	0.22%	NM	0.73%	NM	\$ 0.6	0.40%	NM	\$ 1,045.8	-3.9%	\$ 552.8	-0.3%	\$ 600.3	-6.4%	92.1%	\$ 322.9	31.5%	0.25%	0.42%	4.98%	NM	1.18%	7.67%	85.4%
Average		2.02%	0.28%	15.40%	2.07%	\$ 21.1	3.67%	0.43%	\$ 6,137.5	2.6%	\$ 4,324.7	3.8%	\$ 5,146.6	3.5%	91.6%	\$ 507.2	13.9%	0.90%	1.93%	6.46%	0.20%	2.67%	10.20%	53.8%
Median		1.73%	0.19%	14.26%	1.61%	\$ 5.5	2.15%	0.13%	\$ 1,065.7	2.3%	\$ 870.5	2.6%	\$ 968.8	3.4%	91.4%	\$ 185.5	13.9%	0.43%	1.39%	4.91%	0.15%	2.49%	8.31%	54.3%



Note: Please refer to page 5 for additional notes

Washington – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA	
		Δ vs.		Δ vs.		(\$MM)		Δ vs.	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.
Above 1.00% ROAA Banks									
Sound Banking Co. (S)	Lakewood	2.11%	-0.45%	18.01%	-4.12%	\$ 0.3	2.68%	-0.57%	
State Bank Northwest (S)	Spokane Valley	2.06%	0.33%	15.81%	2.03%	\$ 1.1	2.61%	0.42%	
Timberland Bank	Hoquiam	1.70%	0.22%	13.19%	1.86%	\$ 8.5	2.13%	0.18%	
RiverBank	Spokane	1.68%	0.61%	17.52%	6.43%	\$ 1.2	2.20%	0.46%	
Mountain Pacific Bank	Everett	1.65%	0.25%	15.22%	2.32%	\$ 3.5	2.40%	0.40%	
Lamont Bank of St. John	Saint John	1.49%	7.23%	19.38%	95.90%	\$ 0.2	1.98%	1.60%	
Cashmere Valley Bank	Cashmere	1.36%	-0.09%	12.13%	-0.98%	\$ 7.7	1.81%	0.00%	
Farmers State Bank	Winthrop	1.30%	0.29%	11.92%	2.61%	\$ 0.2	1.65%	0.30%	
Banner Corporation	Walla Walla	1.29%	0.18%	11.42%	1.53%	\$ 53.5	1.68%	0.20%	
Twin City Bank	Longview	1.24%	0.59%	14.05%	6.43%	\$ 0.2	1.61%	0.42%	
1st Security Bank	Mountlake Terrace	1.21%	0.16%	11.25%	1.66%	\$ 9.7	1.82%	0.24%	
Bank of the Pacific	Aberdeen	1.20%	0.24%	11.17%	2.13%	\$ 3.7	1.50%	0.18%	
Coastal Financial Corp.	Everett	1.20%	0.22%	11.61%	1.92%	\$ 13.6	6.56%	2.36%	
Peoples Bank	Bellingham	1.15%	0.25%	9.23%	1.93%	\$ 7.0	1.51%	0.31%	
Heritage Financial Corp.	Olympia	1.09%	0.40%	8.59%	3.04%	\$ 19.2	1.37%	0.11%	
Commencement Bank	Tacoma	1.06%	0.17%	13.38%	2.34%	\$ 1.9	1.47%	0.16%	
W.T.B. Financial Corp.	Spokane	1.02%	0.28%	11.22%	3.05%	\$ 27.2	1.03%	-0.10%	

0.50% - 1.00% ROAA Banks

Kitsap Bank	Port Orchard	1.00%	-0.22%	10.49%	-3.02%	\$ 4.3	0.97%	-0.60%	
WaFd, Inc.	Seattle	0.91%	-0.01%	8.00%	-0.19%	\$ 60.6	1.21%	0.00%	
Sound Community Bank	Seattle	0.74%	-0.15%	7.05%	-1.36%	\$ 2.0	0.99%	-0.22%	
Yakima Federal S&LA	Yakima	0.74%	-0.16%	2.82%	-0.64%	\$ 3.8	0.91%	-0.17%	
Columbia Banking System, Inc.	Tacoma	0.68%	-0.49%	6.26%	-5.27%	\$ 96.3	1.33%	-0.47%	
Pacific Crest Bank (S)	Lynnwood	0.64%	0.08%	6.14%	0.50%	\$ 0.5	0.72%	0.09%	

0.00% - 0.50% ROAA Banks

Seattle Bank	Seattle	0.43%	0.13%	4.79%	1.74%	\$ 1.1	1.09%	0.11%	
Riverview Bank	Vancouver	0.39%	-0.03%	3.19%	-0.39%	\$ 1.5	0.49%	-0.05%	
Baker Boyer National Bank	Walla Walla	0.37%	-0.02%	4.51%	-0.19%	\$ 0.6	0.69%	0.12%	
First Fed Bank	Port Angeles	0.31%	-0.49%	3.79%	-6.42%	\$ 1.7	0.05%	-0.79%	
Olympia Federal S&LA	Olympia	0.21%	0.03%	1.82%	0.29%	\$ 0.5	0.28%	0.08%	
Portage Bank	Bellevue	0.16%	0.06%	1.90%	0.71%	\$ 0.0	0.44%	-0.02%	

Below 0.00% ROAA Banks

UniBank	Lynnwood	-0.22%	-0.97%	-3.12%	-14.42%	\$ (0.2)	-1.02%	-0.49%	
Liberty Bank	Poulsbo	-1.17%	-1.73%	-13.32%	-19.68%	\$ (0.6)	0.09%	-1.45%	
Connect Community Bank	Raymond	-1.60%	-0.28%	-30.93%	-7.54%	\$ (0.3)	-1.56%	-0.34%	

Average		0.86%	0.21%	7.45%	2.32%	\$ 10.3	1.33%	0.08%	
Median		1.04%	0.10%	9.86%	1.12%	\$ 1.8	1.35%	0.10%	

Balance Sheet

Name	City	Total Assets		Gross Loans		Total Deposits		Loans / Deposits
		Δ vs.		Δ vs.		Δ vs.		
		Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	Balance (\$MM)	Pr. Qtr.	
		\$ 51.8	0.8%	\$ 39.9	0.8%	\$ 45.9	0.1%	87.0%
		\$ 224.9	1.2%	\$ 164.4	-3.8%	\$ 189.8	0.7%	86.6%
		\$ 2,012.2	2.8%	\$ 1,482.8	1.5%	\$ 1,717.8	2.8%	86.3%
		\$ 277.2	0.6%	\$ 236.5	0.7%	\$ 247.9	0.1%	95.4%
		\$ 861.9	5.0%	\$ 705.2	0.2%	\$ 682.3	4.1%	103.4%
		\$ 60.8	0.8%	\$ 40.4	-6.9%	\$ 55.2	6.0%	73.2%
		\$ 2,261.1	3.2%	\$ 964.7	-0.8%	\$ 1,897.3	3.2%	50.8%
		\$ 50.7	3.1%	\$ 3.7	0.0%	\$ 45.0	3.0%	8.3%
		\$ 16,563.1	0.8%	\$ 11,722.9	0.0%	\$ 14,015.9	3.6%	83.6%
		\$ 76.6	5.5%	\$ 46.8	1.7%	\$ 69.1	8.1%	67.8%
		\$ 3,208.6	1.0%	\$ 2,668.4	0.0%	\$ 2,701.7	5.2%	98.8%
		\$ 1,262.5	3.9%	\$ 771.5	3.4%	\$ 1,114.8	4.1%	69.2%
		\$ 4,553.1	1.6%	\$ 3,746.7	4.1%	\$ 3,972.6	1.5%	94.3%
		\$ 2,465.5	-2.1%	\$ 1,982.6	-0.1%	\$ 2,137.5	2.0%	92.8%
		\$ 7,011.9	-0.8%	\$ 4,769.2	-0.1%	\$ 5,857.5	1.3%	81.4%
		\$ 676.1	-0.8%	\$ 512.3	0.1%	\$ 606.1	1.0%	84.5%
		\$ 10,637.2	-0.4%	\$ 7,435.5	1.6%	\$ 8,855.1	2.2%	84.0%

Capital & Credit Quality

Name	City	Tg. Comm. Equity (\$MM)				TCE / TA	NPA's / Assets	LLR / Loans	NIM			
		Δ vs.							Cost of Deposits	Yield on Loans	Efficiency Ratio	
		Curr.	Pr. Qtr.	Debits	Loans							
		\$ 5.7	11.0%	0.00%	1.59%	6.51%	-0.70%	1.25%	8.15%	57.5%		
		\$ 29.6	13.2%	0.23%	0.87%	6.41%	0.26%	0.38%	7.23%	59.6%		
		\$ 245.6	12.3%	0.23%	1.22%	3.85%	0.06%	1.89%	6.04%	52.6%		
		\$ 27.9	10.1%	0.40%	1.31%	4.73%	0.23%	2.17%	7.33%	57.8%		
		\$ 93.4	10.8%	0.65%	1.85%	4.27%	0.07%	2.49%	7.11%	49.7%		
		\$ 4.9	8.0%	2.28%	3.82%	4.48%	1.90%	1.75%	7.70%	55.2%		
		\$ 251.3	11.2%	0.72%	1.26%	3.24%	0.00%	1.60%	5.62%	54.9%		
		\$ 5.6	11.0%	0.21%	5.92%	3.17%	0.08%	0.39%	7.26%	49.1%		
		\$ 1,536.8	9.5%	0.36%	1.36%	3.93%	0.11%	1.52%	6.17%	58.1%		
		\$ 6.9	9.0%	0.56%	1.18%	4.43%	0.16%	0.37%	6.42%	69.4%		
		\$ 332.3	10.4%	0.62%	1.13%	4.47%	-0.12%	2.26%	7.04%	61.2%		
		\$ 122.0	9.8%	0.03%	1.17%	4.30%	0.07%	0.99%	6.05%	66.5%		
		\$ 475.3	10.4%	1.02%	4.64%	7.08%	0.01%	3.07%	10.95%	48.5%		
		\$ 309.0	12.5%	0.12%	1.49%	4.26%	0.34%	1.42%	5.73%	67.5%		
		\$ 660.9	9.8%	0.86%	1.13%	3.63%	0.17%	1.38%	5.53%	62.5%		
		\$ 56.3	8.3%	0.00%	1.23%	4.12%	0.25%	1.57%	6.25%	64.3%		
		\$ 981.1	9.2%	0.47%	2.11%	3.58%	0.26%	1.32%	6.08%	74.6%		
		\$ 150.3	9.1%	0.00%	1.03%	3.50%	0.10%	1.10%	5.87%	74.4%		
		\$ 2,297.5	8.8%	1.09%	0.98%	2.76%	0.05%	2.69%	5.35%	55.6%		
		\$ 112.7	10.6%	0.40%	0.94%	3.57%	-0.16%	2.32%	5.93%	73.6%		
		\$ 537.7	26.6%	0.18%	0.54%	2.07%	0.07%	2.23%	5.10%	57.1%		
		\$ 5,553.7	8.5%	0.36%	0.97%	3.87%	0.12%	1.67%	6.00%	61.1%		
		\$ 33.9	10.5%	0.48%	1.64%	2.30%	0.14%	3.73%	6.17%	66.7%		
		\$ 92.2	9.1%	3.14%	2.30%	4.12%	-0.14%	3.88%	8.11%	71.5%		
		\$ 155.8	10.5%	0.58%	1.44%	2.92%	0.01%	1.42%	5.16%	86.7%		
		\$ 57.5	8.4%	0.75%	1.07%	3.51%	-0.03%	0.91%	5.90%	86.7%		
		\$ 177.0	8.4%	1.24%	1.00%	2.96%	0.11%	2.18%	5.54%	97.6%		
		\$ 116.0	11.4%	0.22%	0.61%	2.51%	0.11%	1.96%	4.80%	89.3%		
		\$ 7.8	8.4%	1.55%	0.89%	4.85%	0.00%	2.86%	8.30%	94.2%		
		\$ 28.3	7.2%	1.06%	1.03%	2.53%	-0.10%	3.24%	6.10%	134.6%		
		\$ 17.0	8.7%	0.12%	0.84%	2.97%	0.20%	2.42%	5.69%	97.0%		
		\$ 3.5	5.0%	0.00%	1.04%	2.98%	0.20%	1.32%	5.09%	150.6%		
Average		452.7	10.2%	0.63%	1.55%	3.87%	0.13%	1.87%	6.43%	72.0%		
Median		114.3	9.8%	0.44%	1.18%	3.74%	0.11%	1.71%	6.07%	65.4%		



Note: Please refer to page 5 for additional notes

Wyoming – Financial Performance for Q3 2025

Profitability & Returns for Q3 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q3 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA		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.	(\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Balance (\$MM)	Δ vs. Pr. Qtr.				Balance (\$MM)	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	
Above 1.00% ROAA Banks																								
The Bank of Star Valley (S)	Afton	2.11%	0.05%	20.13%	0.42%	\$ 2.1	2.72%	0.15%	\$ 395.6	-1.5%	\$ 227.3	2.9%	\$ 344.7	-1.9%	66.0%	\$ 42.8	10.8%	0.30%	1.36%	4.43%	0.17%	1.70%	7.60%	41.1%
Jonah Bank of Wyoming	Casper	1.97%	-0.04%	21.08%	-0.73%	\$ 2.7	2.62%	-0.05%	\$ 560.8	6.3%	\$ 357.6	0.7%	\$ 503.6	6.1%	71.0%	\$ 52.6	9.4%	0.40%	1.77%	4.70%	-0.08%	1.29%	6.95%	51.5%
Sundance State Bank	Sundance	1.58%	-0.16%	14.32%	-2.32%	\$ 1.1	1.98%	-0.18%	\$ 273.5	-6.2%	\$ 165.9	-1.2%	\$ 234.0	-8.0%	70.9%	\$ 30.4	11.1%	0.60%	1.75%	3.89%	0.09%	1.85%	7.22%	50.7%
State Bank	Green River	1.53%	0.61%	15.75%	6.68%	\$ 0.4	2.12%	0.75%	\$ 104.8	7.4%	\$ 85.1	10.1%	\$ 93.6	8.0%	90.9%	\$ 10.0	9.6%	0.00%	1.16%	4.68%	0.32%	2.37%	7.47%	56.9%
Hilltop National Bank (S)	Casper	1.47%	0.15%	18.51%	0.10%	\$ 4.0	1.94%	0.04%	\$ 1,082.4	7.7%	\$ 603.0	4.3%	\$ 984.4	7.2%	61.3%	\$ 93.4	8.6%	0.06%	1.26%	3.33%	0.06%	1.10%	6.18%	56.1%
Bank of Commerce	Rawlins	1.41%	0.08%	14.73%	0.06%	\$ 0.7	1.76%	0.14%	\$ 208.0	5.2%	\$ 112.5	4.5%	\$ 186.2	6.4%	60.4%	\$ 20.6	9.9%	0.00%	1.53%	4.16%	0.08%	1.28%	7.27%	57.7%
Farmers State Bank	Pine Bluffs	1.41%	-0.09%	12.99%	-1.13%	\$ 0.1	1.81%	-0.11%	\$ 31.4	-3.2%	\$ 16.1	2.6%	\$ 27.4	-4.1%	58.8%	\$ 3.7	11.7%	0.00%	1.24%	4.69%	-0.17%	0.77%	6.57%	63.8%
Platte Valley Bank	Torrington	1.40%	0.13%	15.58%	1.51%	\$ 2.7	2.49%	-0.02%	\$ 774.9	3.4%	\$ 665.6	1.3%	\$ 668.2	3.0%	99.6%	\$ 68.6	8.9%	0.30%	1.91%	5.15%	0.07%	2.14%	7.78%	54.5%
Central B&T (S)	Lander	1.40%	-0.14%	16.33%	-2.36%	\$ 0.7	1.76%	-0.17%	\$ 192.8	-2.6%	\$ 107.3	-0.8%	\$ 172.9	-1.1%	62.1%	\$ 16.6	8.6%	0.12%	0.74%	4.25%	0.01%	0.53%	6.65%	60.5%
First National Bank of Gillette (S)	Gillette	1.29%	0.55%	11.75%	4.66%	\$ 2.0	1.64%	0.36%	\$ 610.4	3.7%	\$ 161.9	-0.6%	\$ 536.1	2.9%	30.2%	\$ 71.7	11.7%	0.17%	1.63%	2.81%	0.01%	1.39%	7.39%	50.5%
The Converse County Bank (S)	Douglas	1.29%	0.01%	13.58%	-0.06%	\$ 3.3	1.47%	0.00%	\$ 1,025.7	-0.3%	\$ 301.6	1.2%	\$ 922.0	-0.6%	32.7%	\$ 99.4	9.7%	0.45%	1.38%	2.22%	-0.01%	2.66%	6.07%	41.0%
Buffalo Federal Bank	Buffalo	1.20%	0.21%	14.58%	1.99%	\$ 0.6	1.48%	0.01%	\$ 195.4	-0.2%	\$ 147.6	-0.1%	\$ 166.2	-2.2%	88.8%	\$ 16.5	8.4%	0.36%	1.83%	4.34%	0.29%	1.88%	7.17%	68.9%
Wyoming Community Bank (S)	Riverton	1.11%	0.15%	15.42%	1.46%	\$ 0.7	1.56%	0.18%	\$ 251.9	2.5%	\$ 153.0	2.3%	\$ 225.7	2.2%	67.8%	\$ 19.2	7.6%	0.11%	1.45%	4.08%	0.15%	1.73%	7.43%	62.8%
RSNB Bank (S)	Rock Springs	1.06%	0.45%	23.29%	7.56%	\$ 1.1	1.13%	0.37%	\$ 363.8	-1.5%	\$ 145.5	-0.6%	\$ 340.2	-2.3%	42.8%	\$ 21.2	5.8%	0.09%	0.99%	2.93%	0.10%	1.18%	7.34%	62.2%
First Northern Bank of Wyoming (S)	Buffalo	1.02%	-0.02%	13.61%	-0.86%	\$ 2.2	1.28%	-0.15%	\$ 868.0	2.2%	\$ 535.8	0.9%	\$ 771.1	1.1%	69.5%	\$ 64.2	7.4%	0.12%	1.10%	4.06%	0.10%	1.99%	7.35%	70.2%
0.50% - 1.00% ROAA Banks																								
Big Horn F.S.B.	Greybull	0.85%	0.05%	8.14%	0.64%	\$ 0.8	1.15%	0.15%	\$ 393.5	3.5%	\$ 170.1	3.5%	\$ 329.4	3.3%	51.7%	\$ 41.0	10.4%	0.18%	1.31%	3.06%	0.03%	1.65%	6.62%	65.7%
Cowboy State Bank (S)	Ranchester	0.74%	-0.29%	6.45%	-2.44%	\$ 0.1	0.93%	-0.41%	\$ 53.0	3.2%	\$ 35.0	2.0%	\$ 47.1	3.8%	74.4%	\$ 5.8	11.0%	1.81%	2.13%	6.14%	-0.13%	0.81%	7.60%	84.1%
RNB State Bank (S)	Rawlins	0.72%	0.16%	13.11%	1.94%	\$ 0.5	0.83%	0.10%	\$ 282.1	4.0%	\$ 149.6	1.3%	\$ 263.7	3.0%	56.7%	\$ 17.3	6.1%	0.05%	1.46%	3.72%	0.09%	1.37%	6.33%	77.7%
Security State Bank	Basin	0.61%	0.23%	7.76%	2.57%	\$ 0.7	0.72%	0.20%	\$ 446.5	3.5%	\$ 236.9	5.0%	\$ 399.8	5.9%	59.3%	\$ 36.3	8.1%	0.03%	1.35%	2.89%	0.12%	1.97%	6.86%	76.2%
First Federal B&T	Sheridan	0.52%	0.07%	5.08%	0.56%	\$ 0.8	0.80%	0.09%	\$ 611.2	-0.8%	\$ 487.8	-0.6%	\$ 544.3	0.5%	89.6%	\$ 63.8	10.5%	2.56%	1.36%	3.35%	0.24%	2.42%	5.88%	76.6%
0.00% - 0.50% ROAA Banks																								
Uinta Bank	Mountain View	0.25%	0.33%	4.59%	6.28%	\$ 0.1	0.25%	0.15%	\$ 209.4	0.5%	\$ 73.9	-3.5%	\$ 194.6	-0.2%	38.0%	\$ 12.7	6.1%	0.20%	1.30%	1.44%	0.17%	2.91%	7.23%	79.8%
Below 0.00% ROAA Banks																								
Cheyenne State Bank	Cheyenne	-1.13%	0.92%	-5.99%	6.36%	\$ (0.1)	-1.13%	0.91%	\$ 30.3	-6.8%	\$ 18.5	-7.8%	\$ 24.0	-8.1%	77.1%	\$ 6.2	20.5%	2.84%	2.11%	7.41%	3.13%	1.13%	10.39%	115.7%
Summit National Bank	Hulett	-5.02%	-1.37%	-192.92%	-79.36%	\$ (1.1)	-5.28%	-1.69%	\$ 85.6	-2.1%	\$ 41.4	-1.8%	\$ 82.9	-1.7%	50.0%	\$ 2.0	2.3%	0.21%	2.06%	2.46%	-0.30%	2.62%	6.16%	324.0%
Average		0.82%	0.09%	3.84%	-2.02%	\$ 1.1	1.13%	0.04%	\$ 393.5	1.2%	\$ 217.4	1.1%	\$ 350.5	1.0%	63.9%	\$ 35.5	9.3%	0.48%	1.49%	3.92%	0.20%	1.69%	7.11%	76.0%
Median		1.20%	0.08%	13.61%	0.56%	\$ 0.7	1.48%	0.09%	\$ 282.1	2.2%	\$ 153.0	1.2%	\$ 263.7	1.1%	62.1%	\$ 21.2	9.4%	0.18%	1.38%	4.06%	0.09%	1.70%	7.22%	62.8%



Note: Please refer to page 5 for additional notes

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