



D|A|DAVIDSON
INVESTMENT BANKING

**BANK FINANCIAL
PERFORMANCE REPORT**

Western U.S. | Q2 2025

THE STRENGTH OF ADVICE
1935

BANK FINANCIAL PERFORMANCE BY STATE

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

This presentation, and any oral or video presentation that supplements it, have been developed by and are proprietary to D.A. Davidson & Co., member SIPC, and were prepared exclusively for the benefit and use of the recipient. Neither the printed presentation nor any oral or video presentation that supplements it, nor any of their contents, may be reproduced, distributed or used for any other purpose without the prior written consent of D.A. Davidson & Co.

The analyses contained herein rely upon information obtained from the recipient or from public sources, the accuracy of which has not been verified, and cannot be assured, by D.A. Davidson & Co. Moreover, many of the projections and financial analyses herein are based on estimated financial performance prepared by or in consultation with the recipient and are intended only to suggest reasonable ranges of results. Finally, the printed presentation is incomplete without any oral or video presentation that supplements it.

This material is protected under applicable copyright laws and does not carry any rights of publication or disclosure.



D.A. Davidson's Full-Service Platform for Bank Clients

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

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

\$18.4B

264

120+

4

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

SENIOR INVESTMENT BANKERS

Ramsey Gregg

Co-Head of FIG IB,
Managing Director
Orange County, CA

(714) 850-8349
rgregg@dadco.com

Tom Hayes

Co-Head of FIG IB,
Managing Director
Great Falls, MT

(406) 268-3084
thayes@dadco.com

Chuck Stubbs

Co-Head of FIG IB,
Managing Director
Atlanta, GA

(410) 369-1181
cstubbs@dadco.com

Eugene Katz

Managing Director
Chicago, IL

(312) 525-2768
gkatz@dadco.com

Edward Losty

Managing Director
Denver, CO

(303) 764-6030
elosty@dadco.com

Stephen Nelson

Managing Director
Chicago, IL

(312) 525-2769
snelson@dadco.com

Nathan Ail

Director
Orange County, CA

(310) 500-3859
nail@dadco.com

Peter Losty

Director
New York, NY

(212) 882-3904
plosty@dadco.com

Brian Casey

Vice President
Chicago, IL

(312) 525-2764
bcasey@dadco.com

Rupert Cox

Vice President
Orange County, CA

(714) 850-8345
rccox@dadco.com

Brett Theriault

Vice President
Chicago, IL

(312) 525-2773
btheriault@dadco.com

JUNIOR INVESTMENT BANKERS

Rafael Fernandes

Associate
Chicago, IL

(312) 525-2765
rfernandes@dadco.com

Luke Helsel

Analyst
Chicago, IL

(312) 934-2691
ljhelsel@dadco.com

Jair Suazo

Analyst
Orange County, CA

(714) 850-8319
jsuazo@dadco.com

Dylan Urban

Analyst
Orange County, CA

(714) 850-8317
durban@dadco.com

Jeremy Wang

Analyst
Orange County, CA

(714) 850-8380
jwang@dadco.com

ORANGE COUNTY

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

GREAT FALLS

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

DENVER

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

CHICAGO

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

NEW YORK CITY

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



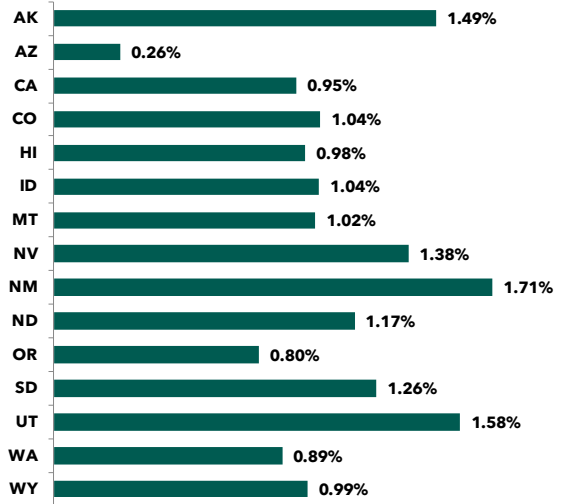
Data Sourcing and Notes

- All data sourced from S&P Capital IQ Pro; all dollars are in thousands
- Data from top level financial information (consolidated bank holding company data, or bank-level or savings institutions level data); from regulatory data sources (i.e. FFIEC call report or FR Y-9/FR Y-6 filings)
- All financial data as of 6/30/2025; 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

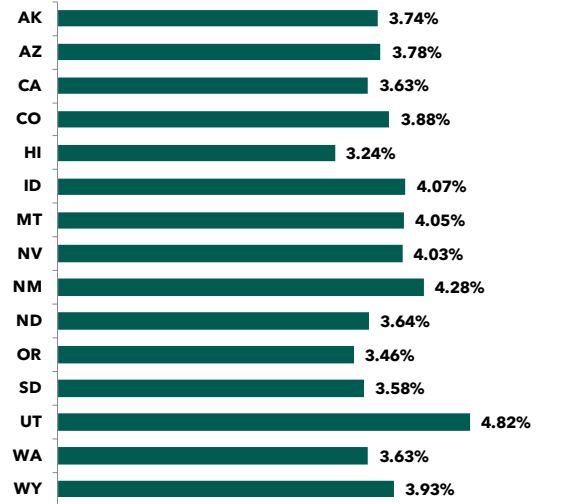


Western U.S. – Median Values by State for Q2 2025

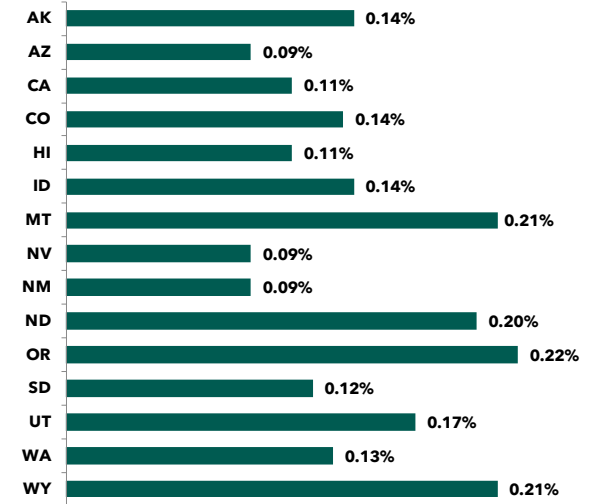
Return on Average Assets



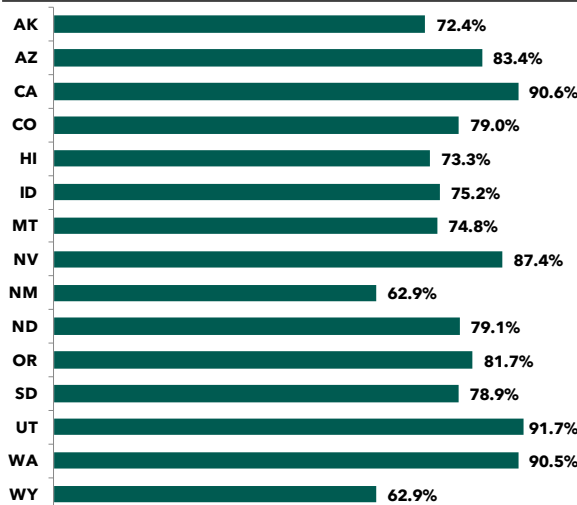
Net Interest Margin



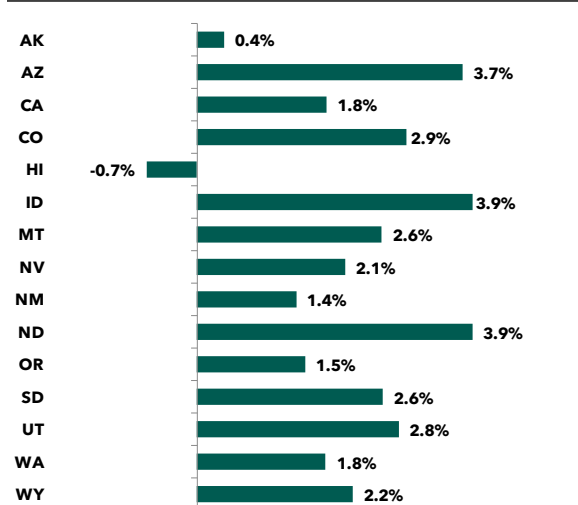
Change in NIM (bps) vs. Prior Quarter



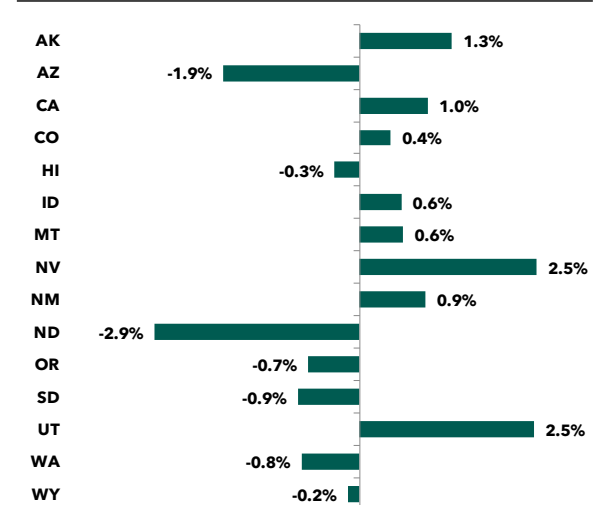
Loans / Deposits



Loan Growth vs. Prior Quarter

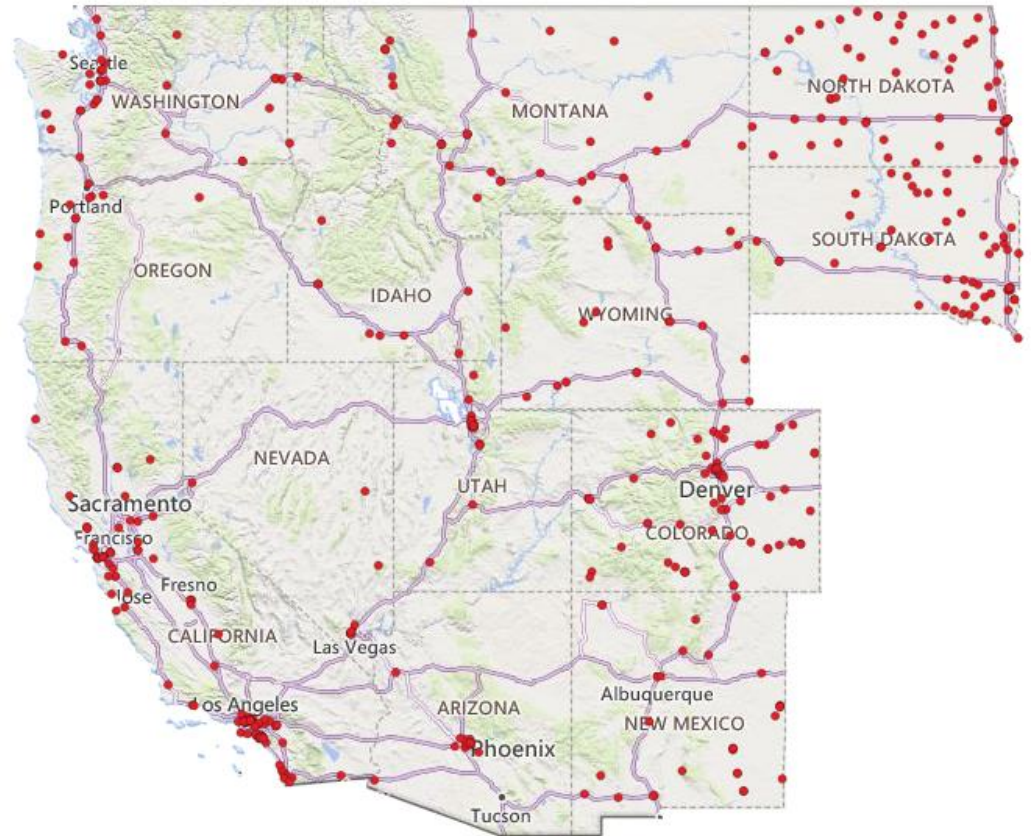


Deposit Growth vs. Prior Quarter



Note: Please refer to page 5 for additional notes

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	11	112	64	6	10	35	11	27	62	13	51	18	34	23



Alaska – Financial Performance for Q2 2025

Profitability & Returns for Q2 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q2 2025				
		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.		Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM Δ vs. Curr.	Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Denali State Bank	Fairbanks	1.73%	0.19%	15.80%	1.61%	\$ 2.3	2.80%	0.43%	\$ 535.1	2.6%	\$ 370.3	0.4%	\$ 463.3	2.4%	79.9%	\$ 59.6	11.1%	1.09%	2.20%	5.21%	0.00%	1.11%	7.20%	49.8%
Northrim Bank	Anchorage	1.59%	-0.24%	18.07%	-2.89%	\$ 12.7	2.34%	0.12%	\$ 3,232.1	3.3%	\$ 2,441.8	2.5%	\$ 2,812.7	1.1%	86.8%	\$ 234.9	7.4%	0.48%	1.07%	5.35%	0.21%	1.47%	7.66%	62.9%
First National Bank Alaska	Anchorage	1.49%	0.07%	13.55%	0.06%	\$ 18.4	2.06%	0.02%	\$ 4,923.8	0.7%	\$ 2,597.9	-0.5%	\$ 3,586.2	0.2%	72.4%	\$ 550.1	11.2%	0.30%	0.77%	3.74%	0.12%	0.72%	6.65%	51.4%
0.50% - 1.00% ROAA Banks																								
First Bank (S)	Ketchikan	0.96%	0.11%	13.76%	0.67%	\$ 2.1	1.19%	0.15%	\$ 862.8	3.6%	\$ 237.5	-0.5%	\$ 798.8	3.4%	29.7%	\$ 61.4	7.1%	0.48%	2.16%	3.26%	0.14%	1.62%	6.92%	69.7%
Mt. McKinley Bank	Fairbanks	0.84%	0.23%	5.74%	1.44%	\$ 1.4	1.02%	0.30%	\$ 625.4	2.1%	\$ 269.5	8.6%	\$ 519.1	1.3%	51.9%	\$ 95.4	15.3%	0.85%	1.69%	3.65%	0.30%	0.99%	7.27%	72.6%
Average		1.32%	0.07%	13.38%	0.18%	\$ 7.4	1.88%	0.20%	\$ 2,035.8	2.5%	\$ 1,183.4	2.1%	\$ 1,636.0	1.7%	64.2%	\$ 200.3	10.4%	0.64%	1.58%	4.24%	0.15%	1.18%	7.14%	61.3%
Median		1.49%	0.11%	13.76%	0.67%	\$ 2.3	2.06%	0.15%	\$ 862.8	2.6%	\$ 370.3	0.4%	\$ 798.8	1.3%	72.4%	\$ 95.4	11.1%	0.48%	1.69%	3.74%	0.14%	1.11%	7.20%	62.9%



Note: Please refer to page 5 for additional notes

Arizona – Financial Performance for Q2 2025

Profitability & Returns for Q2 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 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.		Curr.	Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.						Curr.	Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
1st Bank Yuma	Yuma	1.73%	-0.13%	18.10%	-2.48%	\$ 2.7	2.27%	-0.17%	\$ 580.7	-6.2%	\$ 299.1	-5.6%	\$ 516.6	-7.5%	57.9%	\$ 57.8	10.0%	0.20%	1.07%	4.40%	0.14%	0.64%	6.79%	52.4%
Gateway Commercial Bank	Mesa	1.38%	0.23%	12.63%	1.78%	\$ 0.7	1.86%	0.23%	\$ 212.5	-0.8%	\$ 142.0	3.7%	\$ 179.7	-2.0%	79.0%	\$ 23.5	11.1%	0.00%	1.06%	3.66%	0.16%	1.98%	6.98%	48.3%
Southwest Heritage Bank	Scottsdale	1.08%	-0.04%	9.15%	-0.70%	\$ 2.5	0.86%	0.04%	\$ 927.5	-1.3%	\$ 676.4	0.0%	\$ 798.3	-2.4%	84.7%	\$ 104.6	11.4%	0.18%	1.55%	3.78%	0.05%	2.50%	6.62%	72.1%
Western Alliance Bancorporation	Phoenix	1.06%	0.11%	13.05%	1.46%	\$ 230.4	1.47%	0.16%	\$ 86,724.8	4.4%	\$ 59,332.7	1.6%	\$ 71,106.7	2.6%	83.4%	\$ 6,166.0	7.2%	0.94%	0.67%	3.42%	0.09%	2.13%	5.66%	60.3%
0.50% - 1.00% ROAA Banks																								
Goldwater Bank, N.A.	Phoenix	0.95%	-0.43%	7.76%	-3.36%	\$ 1.1	1.28%	-0.55%	\$ 456.5	-2.4%	\$ 412.2	4.8%	\$ 330.9	-3.4%	124.6%	\$ 54.3	11.9%	1.88%	1.25%	3.82%	0.23%	2.61%	6.39%	72.9%
0.00% - 0.50% ROAA Banks																								
Zenith Bank & Trust	Scottsdale	0.26%	1.00%	1.36%	5.05%	\$ 0.1	0.17%	0.38%	\$ 109.5	-6.3%	\$ 39.2	-3.5%	\$ 86.1	-8.1%	45.5%	\$ 21.5	19.6%	0.00%	0.91%	3.17%	-0.01%	2.44%	6.48%	94.5%
Mission Bank	Kingman	0.21%	0.02%	3.49%	0.34%	\$ 0.1	0.27%	0.01%	\$ 190.4	-1.8%	\$ 71.1	-6.8%	\$ 177.8	-1.9%	40.0%	\$ 11.5	6.0%	0.10%	1.17%	3.13%	0.20%	0.93%	6.52%	92.1%
Below 0.00% ROAA Banks																								
Integro Bank	Phoenix	-0.22%	3.17%	-1.81%	23.37%	\$ (0.1)	-0.04%	2.93%	\$ 138.2	15.5%	\$ 96.0	3.9%	\$ 115.6	23.8%	83.1%	\$ 15.7	11.4%	0.54%	0.92%	3.82%	-0.39%	3.70%	8.11%	100.6%
Scottsdale Community Bank	Scottsdale	-0.52%	0.25%	-3.38%	0.96%	\$ (0.1)	-0.41%	0.17%	\$ 91.2	10.6%	\$ 67.5	12.2%	\$ 68.5	3.9%	98.7%	\$ 12.9	14.2%	0.00%	1.05%	3.32%	0.02%	3.47%	6.82%	112.0%
Gainey Business Bank	Scottsdale	-1.95%	1.61%	-14.98%	6.20%	\$ (0.3)	-1.95%	1.61%	\$ 68.3	24.5%	\$ 60.6	17.3%	\$ 58.7	50.7%	103.3%	\$ 8.5	12.4%	0.38%	1.38%	4.36%	-0.12%	3.40%	7.42%	140.6%
West Valley National Bank	Goodyear	-2.30%	-0.32%	-19.40%	-3.89%	\$ (0.4)	-2.29%	-0.30%	\$ 72.8	2.1%	\$ 61.9	10.8%	\$ 63.7	2.8%	97.3%	\$ 8.4	11.5%	1.19%	1.25%	4.90%	0.47%	1.29%	6.50%	145.5%
Average		0.15%	0.50%	2.36%	2.61%	\$ 21.5	0.32%	0.41%	\$ 8,142.9	3.5%	\$ 5,569.0	3.5%	\$ 6,682.1	5.3%	81.6%	\$ 589.5	11.5%	0.49%	1.12%	3.80%	0.08%	2.28%	6.75%	90.1%
Median		0.26%	0.11%	3.49%	0.96%	\$ 0.1	0.27%	0.16%	\$ 190.4	-0.8%	\$ 96.0	3.7%	\$ 177.8	-1.9%	83.4%	\$ 21.5	11.4%	0.20%	1.07%	3.78%	0.09%	2.44%	6.62%	92.1%



Note: Please refer to page 5 for additional notes

Northern California – Financial Performance for Q2 2025

Summary of financial performance for banks and thrifts headquartered in Northern California as of Q2 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 Q2 2025									Balance Sheet					Capital & Credit Quality				Performance Ratios for Q2 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. 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.	Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans
Above 1.00% ROAA Banks																								
Plumas Bank	Quincy	1.58%	-0.20%	13.61%	-2.34%	\$ 6.5	2.38%	-0.17%	\$ 1,628.2	-0.3%	\$ 1,021.1	0.7%	\$ 1,380.7	-0.4%	74.0%	\$ 187.8	11.6%	0.89%	1.39%	4.77%	-0.07%	0.66%	6.10%	51.9%
TriCo Bancshares	Chico	1.11%	0.05%	8.65%	0.23%	\$ 27.5	1.71%	0.10%	\$ 9,924.0	1.1%	\$ 6,960.6	2.0%	\$ 8,375.8	2.1%	83.1%	\$ 956.9	10.0%	0.67%	1.79%	3.78%	0.19%	1.36%	5.76%	58.4%
Redwood Capital Bank	Eureka	1.03%	-0.02%	9.64%	-0.31%	\$ 1.4	1.37%	-0.07%	\$ 552.9	5.8%	\$ 382.3	-0.2%	\$ 491.0	6.4%	77.9%	\$ 57.4	10.4%	0.27%	1.63%	3.88%	0.05%	1.02%	5.38%	67.2%
0.50% - 1.00% ROAA Banks																								
Big Poppy Holdings, Inc.	Santa Rosa	0.95%	0.11%	15.26%	1.16%	\$ 16.4	1.31%	0.28%	\$ 7,030.1	3.5%	\$ 5,267.5	5.1%	\$ 5,402.2	-4.7%	97.5%	\$ 376.5	5.4%	1.91%	1.56%	2.86%	0.46%	3.62%	7.02%	53.7%
Savings Bank of Mendocino County	Ukiah	0.94%	0.16%	8.01%	1.20%	\$ 3.2	1.25%	0.19%	\$ 1,328.3	1.2%	\$ 762.5	2.3%	\$ 1,023.3	0.1%	74.5%	\$ 162.1	12.2%	0.03%	2.43%	3.13%	0.10%	0.86%	5.67%	62.5%
Summit State Bank	Santa Rosa	0.92%	-0.02%	10.00%	-0.67%	\$ 2.4	1.22%	0.29%	\$ 1,032.5	-2.9%	\$ 868.2	-2.6%	\$ 922.6	-3.6%	94.1%	\$ 95.2	9.3%	2.19%	1.51%	3.61%	0.51%	2.51%	6.34%	66.1%
Golden Valley Bank	Chico	0.91%	0.21%	12.42%	3.13%	\$ 1.3	1.39%	0.40%	\$ 579.9	0.9%	\$ 252.8	3.3%	\$ 535.0	1.2%	47.2%	\$ 42.3	7.3%	0.00%	1.56%	3.31%	0.28%	1.45%	6.14%	58.6%
Exchange Bank	Santa Rosa	0.84%	0.17%	9.12%	1.40%	\$ 7.0	1.13%	0.23%	\$ 3,271.0	-0.1%	\$ 1,634.8	1.4%	\$ 2,871.2	-0.6%	56.9%	\$ 316.4	9.7%	0.33%	2.12%	2.83%	0.21%	1.26%	5.86%	66.8%
River Valley Community Bank	Yuba City	0.73%	-0.09%	8.36%	-1.45%	\$ 1.1	1.10%	-0.07%	\$ 608.9	-4.1%	\$ 361.0	2.8%	\$ 549.8	-5.0%	65.7%	\$ 55.3	9.1%	0.00%	1.27%	3.32%	0.08%	1.50%	5.70%	66.7%
Average		1.00%	0.04%	10.56%	0.26%	\$ 7.4	1.43%	0.13%	\$ 2,884.0	0.6%	\$ 1,945.6	1.7%	\$ 2,394.6	-0.5%	74.5%	\$ 250.0	9.4%	0.70%	1.70%	3.50%	0.20%	1.58%	6.00%	61.3%
Median		0.94%	0.05%	9.64%	0.23%	\$ 3.2	1.31%	0.19%	\$ 1,328.3	0.9%	\$ 868.2	2.0%	\$ 1,023.3	-0.4%	74.5%	\$ 162.1	9.7%	0.33%	1.56%	3.32%	0.19%	1.36%	5.86%	62.5%



Bay Area – Financial Performance for Q2 2025

Summary of financial performance for banks and thrifts headquartered in the Bay Area as of Q2 2025 (Bay Area includes Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara Counties)

Profitability & Returns for Q2 2025									Balance Sheet						Capital & Credit Quality				Performance Ratios for Q2 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				
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.												Curr.	Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
Column National Association	San Francisco	9.01%	3.37%	125.99%	50.79%	\$ 23.3	13.05%	5.28%	\$ 834.0	6.2%	\$ 210.5	-5.2%	\$ 712.4	3.4%	29.6%	\$ 85.4	10.3%	0.15%	1.03%	14.43%	8.01%	2.85%	4.78%	26.5%
California Pacific Bank	Hayward	2.83%	-0.35%	6.50%	-0.31%	\$ 0.7	4.03%	-0.49%	\$ 97.9	17.9%	\$ 75.0	7.6%	\$ 56.2	34.9%	133.4%	\$ 40.6	41.4%	6.60%	7.20%	6.01%	-0.72%	1.93%	7.72%	37.2%
Westamerica Bancorporation	San Rafael	1.92%	-0.09%	11.21%	-0.55%	\$ 29.1	2.59%	-0.08%	\$ 5,834.1	-2.4%	\$ 748.3	-3.0%	\$ 4,748.3	-2.6%	15.8%	\$ 800.1	14.0%	0.08%	1.84%	3.84%	-0.03%	0.25%	5.57%	40.0%
Summit Bank	Oakland	1.15%	-0.09%	6.81%	-0.77%	\$ 0.8	1.83%	-0.13%	\$ 279.6	-2.6%	\$ 198.6	-1.1%	\$ 222.2	-3.5%	89.4%	\$ 48.5	17.3%	0.12%	3.46%	5.13%	0.09%	0.88%	6.30%	64.2%
Wells Fargo & Company	San Francisco	1.13%	0.11%	12.11%	1.32%	\$ 5,494.0	1.53%	0.20%	\$ 1,981,269.0	1.6%	\$ 929,842.0	1.4%	\$ 1,340,739.0	-1.5%	69.4%	\$ 137,996.0	7.1%	0.63%	1.50%	2.65%	0.03%	1.52%	5.94%	64.1%
United Business Bank	Walnut Creek	1.09%	0.06%	7.36%	0.37%	\$ 7.1	1.53%	0.04%	\$ 2,605.9	2.3%	\$ 2,000.2	1.7%	\$ 2,187.5	2.5%	91.4%	\$ 348.1	13.6%	0.50%	0.93%	3.89%	-0.01%	1.71%	5.61%	60.3%
Avidbank	San Jose	1.07%	0.07%	11.77%	0.49%	\$ 6.3	1.69%	0.28%	\$ 2,385.4	3.1%	\$ 1,911.7	3.8%	\$ 2,003.4	3.7%	95.4%	\$ 219.0	9.2%	1.82%	1.03%	3.67%	0.12%	2.78%	6.99%	55.5%
Pacific Coast Bankers' Bank	Walnut Creek	1.03%	0.41%	7.82%	2.50%	\$ 2.7	1.68%	0.82%	\$ 1,242.3	9.0%	\$ 435.3	-0.6%	\$ 439.3	-3.2%	99.1%	\$ 139.4	11.2%	0.00%	1.02%	3.20%	0.36%	1.07%	6.74%	73.8%
Mechanics Bank	Walnut Creek	1.03%	-0.03%	7.09%	-0.40%	\$ 42.5	1.31%	-0.10%	\$ 16,575.0	0.2%	\$ 9,244.1	-1.9%	\$ 13,972.7	-0.1%	66.2%	\$ 1,540.0	9.8%	0.12%	0.74%	3.42%	0.03%	1.37%	5.14%	61.1%
0.50% - 1.00% ROAA Banks																								
Pinnacle Bank	Gilroy	0.99%	0.10%	8.45%	0.81%	\$ 2.2	1.37%	0.20%	\$ 878.1	-1.6%	\$ 565.5	-1.3%	\$ 759.3	-2.0%	74.5%	\$ 104.1	11.9%	1.79%	1.22%	4.23%	0.04%	1.76%	6.66%	68.3%
Bank of San Francisco	San Francisco	0.98%	0.28%	8.42%	2.64%	\$ 1.6	1.54%	0.34%	\$ 671.9	5.2%	\$ 550.9	3.8%	\$ 582.2	5.2%	94.6%	\$ 78.4	11.7%	0.23%	1.32%	4.28%	0.13%	1.32%	5.62%	63.7%
Mission National Bank	San Francisco	0.87%	1.56%	5.70%	9.82%	\$ 0.5	1.33%	2.05%	\$ 243.3	-1.2%	\$ 208.5	1.0%	\$ 194.4	2.8%	107.2%	\$ 37.3	15.3%	0.00%	1.22%	2.81%	0.34%	3.32%	5.86%	59.8%
Fremont Bancorporation (S)	Fremont	0.84%	0.08%	12.37%	0.87%	\$ 12.1	1.21%	0.12%	\$ 5,857.1	0.0%	\$ 4,665.6	0.1%	\$ 5,196.5	-0.1%	89.8%	\$ 385.6	6.6%	0.44%	1.55%	4.10%	0.18%	1.49%	6.01%	74.2%
Bank of the Orient	San Francisco	0.81%	0.04%	6.24%	0.52%	\$ 2.0	1.16%	0.06%	\$ 1,021.2	3.9%	\$ 832.9	3.4%	\$ 865.1	4.8%	96.3%	\$ 129.4	12.7%	0.83%	1.57%	3.59%	0.05%	3.04%	6.61%	67.3%
Metropolitan Bank	Oakland	0.60%	0.00%	5.00%	0.08%	\$ 0.4	0.92%	0.02%	\$ 243.7	0.2%	\$ 188.5	-4.8%	\$ 204.0	1.6%	92.4%	\$ 29.2	12.0%	1.80%	1.65%	3.63%	0.17%	3.21%	6.98%	74.8%
0.00% - 0.50% ROAA Banks																								
Heritage Commerce Corp	San Jose	0.47%	-0.37%	3.67%	-3.04%	\$ 6.4	0.70%	-0.50%	\$ 5,467.2	-0.9%	\$ 3,535.5	1.3%	\$ 4,627.3	-1.2%	76.4%	\$ 521.3	9.9%	0.11%	1.38%	3.55%	0.18%	1.53%	5.64%	79.0%
Beneficial State Bank	Oakland	0.44%	0.58%	4.86%	6.42%	\$ 2.2	1.14%	0.47%	\$ 1,951.7	4.0%	\$ 1,335.3	4.6%	\$ 1,683.8	3.1%	79.3%	\$ 178.8	9.2%	1.78%	1.76%	3.85%	0.39%	1.54%	6.44%	71.9%
Beacon Business Bank, N.A. (S)	San Francisco	0.06%	0.53%	0.64%	5.89%	\$ 0.0	0.02%	0.26%	\$ 176.4	4.3%	\$ 118.3	5.6%	\$ 140.8	0.5%	84.0%	\$ 15.7	8.9%	0.00%	1.32%	3.29%	0.35%	1.39%	5.88%	98.6%
Below 0.00% ROAA Banks																								
Bank of Marin Bancorp	Novato	-0.91%	-1.43%	-7.77%	-12.23%	\$ (8.5)	0.80%	0.10%	\$ 3,726.2	-1.5%	\$ 2,073.6	0.0%	\$ 3,245.3	-1.7%	63.9%	\$ 363.4	10.0%	0.98%	1.44%	3.00%	0.11%	1.28%	4.95%	208.8%
Gateway Bank, F.S.B.	Oakland	-1.30%	0.17%	-13.94%	1.82%	\$ (0.8)	-1.40%	-0.08%	\$ 246.2	-4.4%	\$ 182.4	-2.9%	\$ 219.6	-4.6%	83.1%	\$ 23.5	9.5%	1.29%	1.38%	1.92%	-0.03%	3.61%	5.58%	175.0%
First Federal S&LA of San Rafael	San Rafael	-1.68%	-0.91%	-9.51%	-5.24%	\$ (1.0)	-0.12%	1.00%	\$ 233.7	-1.5%	\$ 215.0	-1.3%	\$ 183.7	-1.1%	117.0%	\$ 41.0	17.6%	0.00%	0.60%	2.58%	0.02%	2.75%	4.94%	104.9%
Altos Bank	Los Altos	-13.21%	1.95%	-19.15%	-1.83%	\$ (1.1)	-12.07%	3.09%	\$ 40.8	42.8%	\$ 7.4	-	\$ 17.4	326.1%	42.5%	\$ 22.0	53.9%	0.00%	1.26%	4.19%	-0.17%	1.19%	7.32%	NM
Average		0.42%	0.27%	9.17%	2.73%	\$ 255.6	1.17%	0.59%	\$ 92,358.2	3.8%	\$ 43,597.5	0.6%	\$ 62,863.7	16.7%	81.4%	\$ 6,506.7	14.7%	0.88%	1.66%	4.15%	0.44%	1.90%	6.06%	77.6%
Median		0.93%	0.08%	6.66%	0.51%	\$ 2.1	1.32%	0.16%	\$ 949.7	0.9%	\$ 558.2	0.1%	\$ 735.9	0.2%	86.7%	\$ 116.7	11.5%	0.34%	1.35%	3.65%	0.10%	1.54%	5.91%	67.3%



Note: Please refer to page 5 for additional notes

Central California – Financial Performance for Q2 2025

Summary of financial performance for banks and thrifts headquartered in Central California as of Q2 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 Q2 2025										Balance Sheet						Capital & Credit Quality				Performance Ratios for Q2 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			Yield on Efficiency Ratio	
		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		
Above 1.00% ROAA Banks																								
FFB Bank	Fresno	1.66%	-0.53%	12.40%	-4.05%	\$ 6.4	3.21%	-0.04%	\$ 1,480.8	-4.9%	\$ 1,088.4	0.0%	\$ 1,240.6	-6.1%	87.7%	\$ 204.3	13.8%	1.10%	1.41%	5.10%	-0.21%	1.03%	6.70%	55.6%
Farmers & Merchants Bancorp	Lodi	1.64%	-0.05%	15.18%	-0.60%	\$ 23.1	2.33%	-0.07%	\$ 5,480.0	-3.6%	\$ 3,623.6	1.1%	\$ 4,764.6	-4.4%	76.1%	\$ 605.9	11.1%	0.07%	2.10%	4.00%	-0.08%	1.31%	6.08%	44.3%
Murphy Bank (S)	Fresno	1.53%	0.17%	10.57%	1.14%	\$ 1.4	2.21%	0.41%	\$ 358.5	1.9%	\$ 305.8	2.0%	\$ 295.4	3.5%	103.5%	\$ 51.9	14.5%	0.33%	1.32%	4.57%	0.43%	3.84%	8.35%	51.5%
Five Star Bancorp	Rancho Cordova	1.36%	0.08%	14.13%	1.04%	\$ 14.5	2.13%	0.15%	\$ 4,413.5	4.0%	\$ 3,758.3	3.7%	\$ 3,894.6	4.2%	96.5%	\$ 415.2	9.4%	0.05%	1.07%	3.55%	0.12%	2.45%	6.09%	41.0%
Oak Valley Community Bank	Oakdale	1.20%	0.06%	12.67%	0.65%	\$ 5.8	1.60%	0.09%	\$ 1,920.9	-0.2%	\$ 1,108.0	1.7%	\$ 1,711.6	-0.1%	64.7%	\$ 182.1	9.5%	0.00%	1.03%	4.01%	0.07%	0.76%	5.22%	58.9%
First Northern Bank of Dixon	Dixon	1.18%	0.40%	11.84%	3.59%	\$ 5.6	1.65%	0.41%	\$ 1,871.6	-0.2%	\$ 1,079.6	2.1%	\$ 1,665.4	-0.7%	64.8%	\$ 189.3	10.1%	0.69%	1.49%	3.75%	0.26%	0.85%	5.58%	56.7%
River City Bank	Sacramento	1.15%	0.22%	12.23%	2.21%	\$ 15.4	1.62%	0.32%	\$ 5,322.7	0.7%	\$ 4,294.6	1.6%	\$ 4,521.1	-3.2%	95.0%	\$ 510.0	9.6%	0.00%	2.36%	2.63%	0.11%	3.00%	5.38%	33.3%
Sierra Bancorp	Porterville	1.15%	0.14%	12.05%	1.75%	\$ 10.6	1.67%	0.09%	\$ 3,770.3	4.6%	\$ 2,434.6	5.5%	\$ 2,974.5	4.3%	81.9%	\$ 328.1	8.8%	0.42%	0.89%	3.59%	-0.04%	1.29%	5.27%	59.4%
0.50% - 1.00% ROAA Banks																								
El Dorado Savings Bank, F.S.B.	Placerville	0.99%	0.06%	7.67%	0.40%	\$ 6.1	1.29%	0.09%	\$ 2,472.5	0.8%	\$ 524.2	-0.1%	\$ 2,144.2	0.9%	24.5%	\$ 318.1	12.9%	0.04%	1.14%	2.67%	0.04%	1.00%	3.81%	55.5%
Community West Bancshares	Fresno	0.90%	-0.06%	8.30%	-0.67%	\$ 7.8	1.54%	0.23%	\$ 3,576.8	0.7%	\$ 2,399.4	2.2%	\$ 2,994.9	2.3%	80.1%	\$ 272.1	7.8%	0.19%	1.20%	4.08%	0.10%	1.42%	6.71%	62.3%
United Security Bank	Fresno	0.87%	-0.05%	7.39%	-0.39%	\$ 2.6	1.83%	-0.21%	\$ 1,214.1	1.8%	\$ 947.3	2.9%	\$ 1,061.2	3.1%	89.3%	\$ 136.3	11.3%	1.09%	1.69%	4.27%	-0.16%	1.10%	5.87%	57.9%
1867 Western Financial Corporation	Stockton	0.74%	-3.77%	3.96%	-19.96%	\$ 8.6	1.71%	-0.04%	\$ 4,686.3	2.0%	\$ 2,383.0	1.0%	\$ 3,663.2	2.3%	65.1%	\$ 831.8	17.9%	0.10%	3.25%	3.26%	0.17%	1.47%	6.10%	53.9%
Mission Bank	Bakersfield	0.69%	-0.87%	6.62%	-8.48%	\$ 3.3	1.14%	-1.06%	\$ 1,845.5	-1.1%	\$ 1,355.6	4.4%	\$ 1,630.5	-1.4%	83.1%	\$ 195.9	10.6%	0.09%	1.50%	4.04%	0.04%	1.86%	6.37%	72.8%
BAC Community Bank (S)	Stockton	0.64%	0.09%	7.59%	0.98%	\$ 1.3	0.77%	0.12%	\$ 788.4	-0.4%	\$ 461.7	2.3%	\$ 693.0	-1.6%	66.6%	\$ 70.4	8.9%	0.00%	1.49%	3.09%	0.14%	0.96%	5.29%	74.8%
Average		1.12%	-0.29%	10.19%	-1.60%	\$ 8.0	1.76%	0.04%	\$ 2,800.1	0.4%	\$ 1,840.3	2.2%	\$ 2,375.3	0.2%	77.1%	\$ 308.0	11.2%	0.30%	1.57%	3.76%	0.07%	1.60%	5.92%	55.6%
Median		1.15%	0.06%	11.21%	0.53%	\$ 6.2	1.66%	0.09%	\$ 2,196.7	0.7%	\$ 1,231.8	2.1%	\$ 1,927.9	0.4%	81.0%	\$ 238.2	10.4%	0.10%	1.45%	3.88%	0.09%	1.30%	5.98%	56.1%



Note: Please refer to page 5 for additional notes

Los Angeles – Financial Performance for Q2 2025

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q2 2025 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q2 2025										Balance Sheet					Capital & Credit Quality				Performance Ratios for Q2 2025							
Name	City	ROAA		ROAE		Net Income		PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Tg. Comm. Equity		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)	Curr.	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	Balance (\$MM)	Δ vs. Pr. Qtr.	(\$MM)		Δ vs. Pr. Qtr.	Curr.				Δ vs. Pr. Qtr.	Pr. Qtr.			
Above 1.00% ROAA Banks																										
Genesis Bank	Newport Beach	4.55%	8.45%	29.24%	47.35%	\$ 3.1	5.28%	9.20%	\$ 481.7	99.4%	\$ 302.3	119.0%	\$ 429.6	125.8%	70.4%	\$ 36.1	7.5%	0.00%	1.32%	2.80%	-0.08%	1.59%	4.80%	60.2%		
First Credit Bank (S)	Los Angeles	4.02%	0.35%	9.11%	0.67%	\$ 5.3	5.36%	0.68%	\$ 526.2	-1.4%	\$ 429.4	3.9%	\$ 282.4	-3.1%	152.1%	\$ 234.6	44.6%	2.67%	3.28%	6.71%	0.42%	3.56%	9.51%	15.8%		
First General Bank	Rowland Heights	2.80%	0.27%	11.24%	0.83%	\$ 7.9	4.03%	0.38%	\$ 1,137.0	-0.5%	\$ 929.8	4.1%	\$ 824.0	-1.4%	112.8%	\$ 284.6	25.0%	1.12%	1.34%	5.52%	0.31%	2.77%	8.34%	27.0%		
Preferred Bank	Los Angeles	1.84%	0.11%	17.22%	1.64%	\$ 32.8	2.69%	0.20%	\$ 7,279.5	2.5%	\$ 5,747.7	1.8%	\$ 6,083.5	0.1%	94.5%	\$ 747.3	10.3%	0.89%	1.28%	3.81%	0.13%	3.41%	7.54%	30.4%		
HCN Bank (S)	Riverside	1.76%	-0.20%	16.08%	-2.06%	\$ 4.4	2.39%	-0.10%	\$ 961.1	-3.6%	\$ 722.3	4.1%	\$ 843.1	-4.3%	85.7%	\$ 108.7	11.3%	0.00%	1.35%	3.82%	-0.07%	1.31%	5.39%	42.7%		
Infinity Bank	Santa Ana	1.74%	0.19%	14.77%	1.10%	\$ 1.4	2.54%	0.09%	\$ 337.1	-0.5%	\$ 221.4	-1.3%	\$ 291.6	0.9%	75.9%	\$ 39.3	11.6%	0.16%	1.63%	5.84%	0.21%	1.38%	8.93%	57.2%		
Malaga Bank, FSB	Palos Verdes Estates	1.67%	0.06%	10.12%	0.12%	\$ 5.8	2.35%	0.08%	\$ 1,396.5	1.1%	\$ 1,209.2	-1.4%	\$ 927.7	-1.5%	130.3%	\$ 229.0	16.4%	0.00%	0.30%	3.35%	0.01%	1.72%	5.07%	29.5%		
Sunwest Bank	Irvine	1.62%	-0.09%	17.41%	-1.51%	\$ 14.7	2.01%	-0.27%	\$ 3,717.1	4.0%	\$ 3,065.2	5.1%	\$ 3,151.2	5.7%	97.3%	\$ 346.3	9.3%	0.25%	1.75%	4.70%	0.22%	1.24%	6.43%	59.0%		
East West Bancorp, Inc.	Pasadena	1.60%	0.08%	15.38%	0.63%	\$ 310.3	2.31%	0.00%	\$ 78,158.1	2.6%	\$ 54,973.1	1.3%	\$ 65,125.1	3.2%	84.4%	\$ 7,735.7	10.0%	0.77%	1.38%	3.31%	0.03%	2.52%	6.38%	36.5%		
Chino Commercial Bank, N.A.	Chino	1.54%	0.18%	13.42%	1.14%	\$ 1.7	2.08%	0.18%	\$ 481.6	2.3%	\$ 205.7	-0.9%	\$ 378.8	1.2%	54.3%	\$ 51.0	10.6%	0.17%	2.25%	3.77%	0.21%	1.33%	6.55%	53.1%		
American Plus Bank, N.A.	Arcadia	1.40%	-0.24%	8.88%	-0.79%	\$ 3.0	2.50%	0.08%	\$ 872.5	11.4%	\$ 768.3	12.9%	\$ 717.9	13.2%	107.0%	\$ 131.3	15.1%	0.32%	1.39%	3.78%	0.21%	3.83%	7.25%	33.5%		
California International Bank, N.A.	Westminster	1.36%	0.91%	8.01%	5.63%	\$ 0.2	1.37%	0.91%	\$ 75.0	19.7%	\$ 60.5	17.0%	\$ 62.8	24.0%	96.4%	\$ 11.7	15.6%	2.79%	3.94%	6.84%	-0.77%	2.11%	9.55%	80.7%		
Cathy General Bancorp	Los Angeles	1.32%	0.13%	10.69%	0.98%	\$ 77.5	1.86%	0.03%	\$ 23,723.8	2.2%	\$ 19,794.2	2.2%	\$ 20,006.3	1.0%	98.9%	\$ 2,508.0	10.7%	0.90%	0.88%	3.25%	0.05%	2.78%	6.11%	45.0%		
EverTrust Bank	City of Industry	1.32%	0.15%	5.17%	0.64%	\$ 3.2	1.87%	0.22%	\$ 1,008.3	4.7%	\$ 798.1	10.9%	\$ 737.1	5.5%	108.3%	\$ 210.8	21.7%	0.24%	1.22%	3.98%	0.30%	2.77%	6.87%	50.9%		
CVB Financial Corp.	Ontario	1.31%	-0.01%	9.04%	-0.19%	\$ 50.6	1.78%	0.03%	\$ 15,414.1	1.0%	\$ 8,358.5	-0.1%	\$ 11,984.8	0.0%	69.7%	\$ 1,466.8	10.0%	0.23%	0.93%	3.20%	0.04%	0.84%	5.22%	44.5%		
Bank Irvine	Irvine	1.28%	0.79%	4.60%	2.18%	\$ 0.8	1.94%	0.80%	\$ 233.2	-4.3%	\$ 188.7	-1.5%	\$ 164.2	-6.6%	114.9%	\$ 67.0	28.8%	0.00%	1.23%	3.89%	0.33%	3.36%	6.74%	52.9%		
CommerceWest Bank	Irvine	1.27%	0.05%	10.67%	0.14%	\$ 3.5	1.79%	0.08%	\$ 1,181.0	2.7%	\$ 811.1	1.1%	\$ 1,033.7	2.7%	78.5%	\$ 131.7	11.2%	0.74%	1.41%	3.23%	-0.09%	1.94%	5.75%	49.7%		
American Business Bank	Los Angeles	1.24%	0.10%	14.21%	1.06%	\$ 13.2	1.84%	0.15%	\$ 4,298.2	3.0%	\$ 2,895.0	2.2%	\$ 3,872.2	3.0%	74.8%	\$ 372.4	8.7%	0.26%	1.10%	3.57%	0.15%	1.16%	5.59%	49.6%		
Pacific Alliance Bank	San Gabriel	1.21%	0.74%	9.51%	5.77%	\$ 1.3	1.59%	0.91%	\$ 428.6	0.5%	\$ 347.0	9.9%	\$ 348.0	1.1%	99.7%	\$ 55.3	12.9%	0.14%	1.51%	3.22%	0.85%	3.27%	7.25%	50.4%		
Golden State Bank	Glendale	1.20%	0.25%	12.57%	2.92%	\$ 2.7	1.84%	0.18%	\$ 918.1	3.5%	\$ 785.3	3.3%	\$ 788.9	4.0%	99.5%	\$ 86.8	9.5%	1.28%	1.34%	3.98%	0.05%	3.34%	7.39%	53.9%		
PCB Bank	Los Angeles	1.16%	0.14%	10.28%	1.42%	\$ 9.3	1.83%	0.20%	\$ 3,304.5	3.8%	\$ 2,803.4	2.3%	\$ 2,832.4	4.0%	99.0%	\$ 365.5	11.1%	0.54%	1.20%	3.31%	0.09%	3.24%	6.54%	49.4%		
Open Bank	Los Angeles	1.03%	0.08%	12.49%	1.33%	\$ 6.6	1.57%	0.14%	\$ 2,563.5	2.0%	\$ 2,091.6	2.1%	\$ 2,257.0	3.0%	92.7%	\$ 210.7	8.2%	0.60%	1.26%	3.21%	0.25%	3.14%	6.54%	57.9%		
Commonwealth Business Bank	Los Angeles	1.02%	0.01%	7.05%	-0.16%	\$ 4.6	1.58%	0.06%	\$ 1,814.7	0.0%	\$ 1,462.1	0.8%	\$ 1,525.5	3.2%	95.9%	\$ 258.5	14.3%	0.85%	1.06%	3.43%	0.11%	3.29%	6.62%	58.5%		
CBC Bancorp	Irvine	1.01%	0.07%	13.78%	0.91%	\$ 9.5	1.54%	0.20%	\$ 3,698.8	2.0%	\$ 2,618.1	2.0%	\$ 3,048.8	1.9%	85.9%	\$ 226.6	6.2%	0.40%	1.20%	3.56%	0.11%	2.10%	6.41%	63.2%		
0.50% - 1.00% ROAA Banks																										
Bank of Whittier, NA	Whittier	0.95%	0.56%	6.80%	3.89%	\$ 0.4	1.46%	0.96%	\$ 173.8	0.3%	\$ 86.5	2.1%	\$ 147.9	0.0%	58.5%	\$ 24.5	14.1%	0.00%	2.67%	2.36%	0.46%	3.55%	6.03%	53.1%		
Mega Bank	San Gabriel	0.94%	0.04%	7.05%	0.02%	\$ 1.2	1.54%	0.07%	\$ 508.8	-0.2%	\$ 412.8	4.4%	\$ 434.6	-0.4%	95.0%	\$ 68.7	13.5%	1.44%	1.22%	3.72%	-0.05%	3.60%	7.37%	60.9%		
RBB Bancorp	Los Angeles	0.93%	0.70%	7.27%	5.48%	\$ 9.3	1.56%	0.56%	\$ 4,090.0	2.0%	\$ 3,234.7	2.9%	\$ 3,188.2	1.5%	101.5%	\$ 444.2	11.1%	1.72%	1.58%	2.91%	0.08%	3.04%	6.03%	57.2%		
American Continental Bank	City of Industry	0.92%	-0.29%	5.85%	-1.92%	\$ 0.8	1.43%	-0.25%	\$ 359.2	-1.0%	\$ 283.5	6.1%	\$ 295.4	1.0%	96.0%	\$ 56.6	15.8%	3.07%	1.45%	3.76%	-0.18%	3.69%	7.58%	64.1%		
Mission Valley Bank	Sun Valley	0.83%	-0.22%	8.69%	-2.15%	\$ 1.5	1.16%	-0.45%	\$ 740.5	4.9%	\$ 596.4	6.0%	\$ 599.6	1.2%	99.5%	\$ 70.0	9.5%	1.55%	1.39%	4.34%	-0.39%	2.38%	7.16%	77.2%		
US Metro Bank	Garden Grove	0.82%	-0.02%	8.98%	-0.22%	\$ 3.0	1.33%	0.05%	\$ 1,452.4	2.5%	\$ 1,229.6	2.6%	\$ 1,280.9	3.5%	96.0%	\$ 135.3	9.3%	1.04%	1.20%	3.18%	0.21%	3.25%	5.68%	66.0%		
Hanmi Financial Corporation	Los Angeles	0.78%	-0.15%	7.45%	-1.34%	\$ 15.1	1.50%	0.04%	\$ 7,862.4	1.7%	\$ 6,355.6	1.0%	\$ 6,729.1	1.7%	94.5%	\$ 750.0	9.6%	1.04%	1.05%	3.04%	0.08%	2.56%	5.93%	56.0%		
Partners Bank of California	Mission Viejo	0.77%	-0.01%	8.33%	-0.44%	\$ 1.2	1.47%	0.20%	\$ 668.9	2.9%	\$ 419.0	6.5%	\$ 577.8	2.5%	72.5%	\$ 59.8	9.0%	0.00%	2.11%	3.13%	0.15%	2.28%	5.77%	53.8%		
Community Commerce Bank	Clermont	0.74%	0.19%	4.74%	1.14%	\$ 0.7	0.93%	0.19%	\$ 397.1	0.4%	\$ 293.9	0.5%	\$ 298.5	-1.3%	98.5%	\$ 61.4	15.5%	0.68%	1.16%	3.12%	0.13%	4.12%	7.35%	71.3%		
GBC International Bank	Los Angeles	0.71%	0.20%	4.65%	1.16%	\$ 1.2	0.87%	0.15%	\$ 655.4	0.0%	\$ 446.3	-1.5%	\$ 512.8	-1.8%	87.0%	\$ 98.6	15.1%	0.38%	1.21%	3.01%	0.18%	3.25%	6.41%	73.1%		
Pacific Premier Bancorp, Inc.	Irvine	0.71%	-0.09%	4.33%	-0.54%	\$ 32.1	0.89%	-0.10%	\$ 17,783.2	-1.7%	\$ 11,905.5	-1.0%	\$ 14,512.8	-1.1%	82.0%	\$ 2,046.9	12.1%	1.55%	1.43%	3.13%	0.10%	1.60%	6.05%	69.7%		
Provident Savings Bank, F.S.B.	Riverside	0.59%	-0.07%	5.85%	-0.87%	\$ 1.8	0.78%	-0.01%	\$ 1,245.6	-1.2%	\$ 1,052.2	-1.3%	\$ 895.2	-1.6%	117.5%	\$ 125.2	10.1%	0.11%	0.61%	2.96%	-0.07%	1.32%	4.98%	75.7%		
Asian Pacific National Bank (S)	San Gabriel	0.51%	0.21%	2.61%	1.10%	\$ 0.1	0.64%	0.27%	\$ 56.1	1.1%	\$ 28.0	-1.5%	\$ 44.2	0.9%	63.4%	\$ 10.9	19.4%	0.00%	2.08%	3.22%	0.29%	3.27%	8.03%	80.0%		
0.00% - 0.50% ROAA Banks																										
United Pacific Bank	City of Industry	0.50%	0.32%	2.73%	1.80%	\$ 0.2	0.73%	0.48%	\$ 176.5	7.5%	\$ 130.2	1.4%	\$ 142.6	8.1%	91.3%	\$ 29.6	16.8%	0.00%	2.16%	3.99%	0.09%	3.58%	7.67%	82.7%		
F&M Bank of Long Beach	Long Beach	0.49%	-0.09%	4.01%	-0.89%	\$ 13.9	0.77%	0.07%	\$ 11,395.5	-0.8%	\$ 6,459.0	0.6%	\$ 8,688.0	-0.1%	74.3%	\$ 1,388.4	12.2%	0.88%	1.51%	2.41%	0.14%	1.24%	4.75%	67.8%		
Universal Bank	West Covina	0.49%	0.47%	2.70%	2.60%	\$ 0.4	0.25%	0.28%	\$ 360.9	-1.5%	\$ 280.4	4.1%	\$ 266.1	5.7%	105.4%	\$ 65.8	18.2%	0.61%	1.10%	3.02%	0.16%	2.69%	5.60%	91.5%		
Tustin Community Bank (S)	Tustin	0.48%	-0.09%	3.31%	-0.73%	\$ 0.1	0.86%	-0.09%	\$ 80.9	-1.2%	\$ 62.5	0.3%	\$ 63.3	-6.6%	98.7%	\$ 11.4	14.1%	0.00%	3.47%	5.49%	0.19%	2.66%	8.82%	85.2%		
First Pacific Bank	Whittier	0.41%	0.04%	4.68%	0.60%	\$ 0.5	0.58%	0.06%	\$ 477.6	4.7%	\$ 311.9	6.1%	\$ 378.2	-3.1%	82.5%	\$ 38.5	8.1%	0.21%	1.02%	3.63%	0.22%	1.98%	6.84%	83.8%		
New OMNI Bank, NA	Alhambra	0.40%	-0.24%	1.59%	-0.97%	\$ 0.5	0.58%	-0.35%	\$ 510.4	-3.8%	\$ 357.0	0.6%	\$ 373.8	-4.0%	95.5%	\$ 88.5	17.4%	1.65%	1.67%	4.17%	0.20%	3.80%	8.04%	86.0%		
Banc of California, Inc.	Los Angeles	0.33%	-0.31%	3.31%	-2.77%	\$ 28.4	1.03%	0.07%	\$ 34,250.5	1.4%	\$ 24,711.5	2.3%	\$ 27,528.4	1.2%	89.8%	\$ 2,593.6	7.7%	1.78%	0.93%	3.08%	0.05%	2.12%	5.93%	63.8%		
California Business Bank	Irvine</																									

Los Angeles – Financial Performance for Q2 2025 (Continued)

Summary of financial performance for banks and thrifts headquartered in Los Angeles as of Q2 2025 (Los Angeles includes Los Angeles, Orange, Riverside and San Bernardino Counties)

Profitability & Returns for Q2 2025										Balance Sheet						Capital & Credit Quality				Performance Ratios for Q2 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
Below 0.00% ROAA Banks																								
First Foundation Bank	Irvine	-0.18%	-0.43%	-1.82%	-4.41%	\$ (5.4)	-0.18%	-0.36%	\$ 11,558.2	-8.0%	\$ 8,025.1	-10.8%	\$ 8,625.9	-10.1%	93.0%	\$ 1,185.9	10.3%	0.36%	0.47%	1.77%	0.00%	2.96%	4.68%	105.9%
Hope Bancorp, Inc.	Los Angeles	-0.59%	-1.08%	-5.02%	-8.95%	\$ (27.9)	0.50%	-0.24%	\$ 18,547.2	8.7%	\$ 14,446.8	8.3%	\$ 15,943.6	10.0%	90.6%	\$ 1,696.7	9.4%	0.70%	1.03%	2.62%	0.17%	2.95%	5.88%	81.1%
Beach Cities Commercial Bank	Irvine	-0.68%	0.04%	-6.96%	-0.58%	\$ (0.3)	-0.51%	0.22%	\$ 162.5	5.6%	\$ 131.3	6.4%	\$ 133.0	0.7%	98.7%	\$ 14.7	9.1%	0.00%	0.97%	3.92%	0.21%	3.66%	7.80%	111.7%
Liberty Bank, N.A.	Irvine	-1.42%	-0.02%	-10.03%	0.54%	\$ (1.5)	-1.56%	-0.16%	\$ 428.7	-3.8%	\$ 377.1	-3.0%	\$ 327.6	-13.9%	115.1%	\$ 56.6	13.3%	0.00%	1.09%	2.89%	0.50%	2.54%	5.05%	149.2%
Icon Business Bank	Riverside	-4.57%	0.32%	-40.95%	-7.21%	\$ (1.5)	-3.20%	1.02%	\$ 156.0	28.8%	\$ 107.8	42.0%	\$ 138.0	35.7%	78.1%	\$ 13.8	8.9%	0.03%	1.17%	3.60%	-0.29%	3.54%	8.37%	190.4%
Legacy Bank	Murrieta	-4.97%	-0.20%	-35.10%	-3.05%	\$ (1.0)	-3.68%	1.37%	\$ 90.7	20.1%	\$ 71.1	12.4%	\$ 72.7	24.5%	97.8%	\$ 12.5	13.8%	0.85%	1.18%	4.61%	-0.32%	3.20%	8.28%	180.6%
Nano Banc	Irvine	-6.42%	-6.31%	-55.91%	-55.04%	\$ (15.1)	-6.58%	-6.59%	\$ 931.1	-6.6%	\$ 612.8	-6.6%	\$ 804.6	-7.5%	76.2%	\$ 100.8	10.8%	6.71%	3.33%	3.44%	-0.47%	1.69%	5.20%	265.5%
Average		0.67%	0.11%	4.59%	-0.07%	\$ 11.9	1.16%	0.22%	\$ 5,082.4	4.3%	\$ 3,664.0	5.4%	\$ 4,168.0	4.6%	92.7%	\$ 513.3	13.3%	0.79%	1.49%	3.66%	0.09%	2.63%	6.65%	72.5%
Median		0.93%	0.06%	7.05%	0.47%	\$ 1.7	1.47%	0.09%	\$ 872.5	2.0%	\$ 612.8	2.1%	\$ 717.9	1.2%	95.0%	\$ 100.8	11.3%	0.40%	1.32%	3.44%	0.11%	2.77%	6.54%	60.9%



Note: Please refer to page 5 for additional notes

Colorado – Financial Performance for Q2 2025

Profitability & Returns for Q2 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA	
		Δ vs.		Δ vs.			Δ vs.	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.
Above 1.00% ROAA Banks								
Rocky Mountain B&T	Florence	3.39%	2.11%	30.04%	17.75%	\$ 1.0	3.02%	1.74%
North Valley Bank (S)	Thornton	2.53%	-0.05%	19.78%	-0.58%	\$ 1.6	3.36%	0.00%
AMG National Trust Bank	Greenwood Village	2.34%	0.28%	16.27%	1.30%	\$ 4.3	3.00%	0.35%
The Gunnison B&T Co.	Gunnison	2.09%	0.24%	16.65%	1.59%	\$ 1.2	2.78%	0.31%
Native American Bank, NA	Denver	1.93%	0.58%	18.03%	4.93%	\$ 2.0	2.57%	0.81%
Transact Bank, N.A. (S)	Steamboat Springs	1.92%	0.41%	24.13%	4.77%	\$ 3.1	2.38%	0.35%
Solera National Bank	Lakewood	1.87%	0.29%	26.04%	5.25%	\$ 6.0	1.84%	-0.33%
Community State Bank (S)	Lamar	1.81%	0.11%	14.97%	1.37%	\$ 0.9	2.70%	0.17%
First National Bank Colorado (S)	Las Animas	1.80%	0.14%	19.41%	1.70%	\$ 2.7	2.25%	0.14%
Alamosa State Bank (S)	Alamosa	1.79%	0.06%	15.73%	-0.19%	\$ 1.5	2.31%	0.07%
The Dolores State Bank	Dolores	1.76%	0.13%	12.88%	0.51%	\$ 1.9	2.49%	0.24%
The Pueblo B&T Co. (S)	Pueblo	1.72%	-0.28%	14.44%	-2.38%	\$ 2.8	2.65%	0.16%
The Colorado B&T Co. of La Junta	La Junta	1.68%	0.14%	12.71%	1.08%	\$ 1.1	2.09%	0.01%
Farmers Bank (S)	Ault	1.65%	0.10%	28.68%	0.06%	\$ 1.3	2.09%	0.35%
Frontier Bank (S)	Lamar	1.55%	-0.07%	17.25%	-1.46%	\$ 1.6	1.84%	-0.15%
McClave State Bank	McClave	1.49%	-0.07%	11.92%	-0.59%	\$ 0.3	2.34%	-0.02%
5Star Bank	Lakewood	1.44%	0.00%	9.33%	0.58%	\$ 1.4	2.21%	0.16%
The State Bank	La Junta	1.42%	0.12%	8.32%	1.12%	\$ 0.5	2.18%	0.25%
Fowler State Bank	Fowler	1.38%	-0.25%	10.55%	-2.04%	\$ 0.5	2.18%	-0.26%
National Bank Holdings Corporation	Greenwood Village	1.37%	0.40%	10.12%	2.80%	\$ 34.0	1.67%	0.07%
Wray State Bank	Wray	1.34%	0.43%	13.40%	4.18%	\$ 0.9	1.83%	0.45%
FirstSun Capital Bancorp	Denver	1.27%	0.10%	9.71%	0.81%	\$ 26.4	1.80%	0.13%
Bank of Estes Park (S)	Estes Park	1.23%	0.24%	12.62%	1.89%	\$ 0.5	1.75%	0.14%
Integrity Bank & Trust	Monument	1.23%	0.18%	15.24%	2.95%	\$ 1.3	1.78%	0.30%
First National Bank, Cortez	Cortez	1.21%	0.11%	13.45%	1.66%	\$ 0.5	1.65%	0.14%
First FarmBank	Greenlee	1.20%	0.12%	10.74%	1.06%	\$ 1.1	1.59%	0.16%
Evergreen National Bank	Evergreen	1.19%	0.10%	10.33%	0.26%	\$ 0.4	1.54%	0.10%
Verus Bank of Commerce	Fort Collins	1.10%	0.50%	5.69%	2.49%	\$ 0.5	1.44%	0.65%
San Luis Valley Federal Bank	Alamosa	1.09%	-0.01%	6.75%	-0.28%	\$ 1.0	1.51%	0.09%
Park State B&T (S)	Woodland Park	1.07%	-0.24%	10.76%	-2.43%	\$ 0.4	1.36%	-0.30%
Alpine Banks of Colorado	Glenwood Springs	1.05%	0.19%	13.20%	1.98%	\$ 17.6	1.40%	0.25%
High Plains Bank (S)	Flagler	1.04%	0.21%	10.61%	2.45%	\$ 1.1	1.55%	0.22%
Del Norte Bank, S&LA	Del Norte	1.04%	0.05%	11.23%	0.34%	\$ 0.4	1.42%	0.09%
Points West Community Bank (S)	Windsor	1.02%	0.00%	13.73%	-0.82%	\$ 2.1	1.33%	0.00%
Timberline Bank	Grand Junction	1.01%	0.45%	14.31%	6.03%	\$ 1.9	1.52%	0.27%

0.50% - 1.00% ROAA Banks

FirstBank Holding Company	Lakewood	1.00%	-0.15%	15.34%	-3.27%	\$ 68.9	1.34%	-0.30%
Bankers' Bank of the West	Denver	0.97%	-1.57%	7.10%	-11.50%	\$ 1.0	1.26%	0.45%
FMS Bank (S)	Fort Morgan	0.94%	0.21%	9.61%	1.89%	\$ 0.7	1.91%	0.20%
First National Bank of Hugo (S)	Hugo	0.91%	0.11%	10.28%	1.48%	\$ 0.3	0.83%	0.35%
The Eastern Colorado Bank (S)	Cheyenne Wells	0.88%	-0.10%	8.88%	-0.90%	\$ 1.5	1.29%	0.03%
InBank	Greenwood Village	0.86%	0.02%	7.41%	0.25%	\$ 3.0	1.29%	0.05%
High Country Bank	Salida	0.79%	-0.23%	9.51%	-2.73%	\$ 1.0	1.25%	-0.07%
Mountain Valley Bank	Walden	0.77%	0.01%	7.86%	-0.24%	\$ 1.1	1.03%	-0.20%
First National Bank in Trinidad (S)	Trinidad	0.75%	0.33%	17.79%	8.16%	\$ 0.5	0.89%	0.42%
First Pioneer National Bank	Wray	0.74%	0.02%	6.66%	-0.04%	\$ 0.4	0.90%	0.03%
Pikes Peak National Bank	Colorado Springs	0.71%	-0.04%	4.62%	-0.19%	\$ 0.2	0.92%	-0.06%
Farmers State Bank of Calhan (S)	Calhan	0.69%	0.02%	12.32%	0.13%	\$ 0.7	0.84%	0.02%
Flatirons Bank (S)	Boulder	0.69%	-0.20%	10.29%	-3.38%	\$ 0.6	1.39%	0.15%
Fortis Bank	Denver	0.63%	0.20%	7.80%	2.32%	\$ 2.1	0.76%	0.19%
First American State Bank	Greenwood Village	0.58%	0.34%	6.89%	3.88%	\$ 0.4	0.67%	0.25%
The Farmers State Bank of Brush	Brush	0.53%	0.21%	2.92%	1.14%	\$ 0.2	0.65%	0.32%
RG Bank, S&LA	Monte Vista	0.52%	0.23%	5.48%	2.39%	\$ 0.2	0.59%	0.25%

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.	
Rocky Mountain B&T	Florence	\$ 116.8	-4.0%	\$ 61.0	2.3%	\$ 102.7	-5.3%	59.4%
North Valley Bank (S)	Thornton	\$ 264.9	1.2%	\$ 235.5	1.7%	\$ 212.9	-0.8%	110.6%
AMG National Trust Bank	Greenwood Village	\$ 750.4	2.5%	\$ 277.2	3.7%	\$ 635.0	2.0%	43.7%
The Gunnison B&T Co.	Gunnison	\$ 240.6	3.3%	\$ 168.8	3.8%	\$ 198.1	1.1%	85.2%
Native American Bank, NA	Denver	\$ 421.1	5.4%	\$ 196.2	10.9%	\$ 369.0	5.6%	53.2%
Transact Bank, N.A. (S)	Steamboat Springs	\$ 655.5	5.5%	\$ 515.3	8.4%	\$ 578.8	2.0%	89.0%
Solera National Bank	Lakewood	\$ 1,238.7	11.5%	\$ 754.5	-1.6%	\$ 1,104.5	20.3%	68.3%
Community State Bank (S)	Lamar	\$ 198.0	2.2%	\$ 155.2	4.5%	\$ 172.8	1.7%	79.8%
First National Bank Colorado (S)	Las Animas	\$ 603.4	-1.8%	\$ 365.0	-1.2%	\$ 515.3	-2.4%	80.8%
Alamosa State Bank (S)	Alamosa	\$ 336.9	4.0%	\$ 170.0	-0.5%	\$ 298.0	4.4%	57.1%
The Dolores State Bank	Dolores	\$ 420.6	-1.1%	\$ 299.4	4.0%	\$ 345.6	-1.9%	86.7%
The Pueblo B&T Co. (S)	Pueblo	\$ 647.4	2.5%	\$ 513.8	8.8%	\$ 541.1	-1.5%	95.0%
The Colorado B&T Co. of La Junta	La Junta	\$ 260.2	2.5%	\$ 182.1	1.8%	\$ 212.9	2.7%	85.5%
Farmers Bank (S)	Ault	\$ 300.2	1.9%	\$ 184.5	8.2%	\$ 280.9	2.2%	65.7%
Frontier Bank (S)	Lamar	\$ 411.9	-1.7%	\$ 193.7	1.7%	\$ 368.5	-2.9%	52.6%
McClave State Bank	McClave	\$ 79.0	3.4%	\$ 69.6	7.3%	\$ 65.6	1.8%	106.1%
5Star Bank	Lakewood	\$ 414.8	11.3%	\$ 334.4	2.9%	\$ 350.6	13.2%	95.4%
The State Bank	La Junta	\$ 137.2	5.7%	\$ 74.0	3.1%	\$ 113.2	6.4%	65.4%
Fowler State Bank	Fowler	\$ 142.5	2.1%	\$ 91.1	5.7%	\$ 114.6	1.2%	79.5%
National Bank Holdings Corporation	Greenwood Village	\$ 9,998.7	-1.0%	\$ 7,507.7	-2.0%	\$ 8,269.5	-1.8%	90.8%
Wray State Bank	Wray	\$ 273.8	3.9%	\$ 202.7	3.3%	\$ 243.6	4.1%	83.2%
FirstSun Capital Bancorp	Denver	\$ 8,435.9	2.7%	\$ 6,597.8	0.7%	\$ 7,100.2	3.3%	92.9%
Bank of Estes Park (S)	Estes Park	\$ 155.9	1.5%	\$ 96.4	5.0%	\$ 139.9	1.3%	68.9%
Integrity Bank & Trust	Monument	\$ 438.5	10.2%	\$ 344.3	12.2%	\$ 377.6	8.4%	91.2%
First National Bank, Cortez	Cortez	\$ 152.6	6.7%	\$ 95.8	4.1%	\$ 132.2	7.2%	72.5%
First FarmBank	Greenlee	\$ 372.3	1.8%	\$ 297.9	4.7%	\$ 314.6	0.4%	94.7%
Evergreen National Bank	Evergreen	\$ 133.4	-2.7%	\$ 91.0	1.3%	\$ 117.5	-3.5%	77.5%
Verus Bank of Commerce	Fort Collins	\$ 187.4	-1.7%	\$ 164.4	-1.2%	\$ 145.8	-1.9%	112.8%
San Luis Valley Federal Bank	Alamosa	\$ 373.0	-1.5%	\$ 265.5	1.2%	\$ 304.7	-2.7%	87.1%
Park State B&T (S)	Woodland Park	\$ 150.1	6.5%	\$ 105.9	-3.0%	\$ 134.9	7.0%	78.5%
Alpine Banks of Colorado	Glenwood Springs	\$ 6,607.0	-0.9%	\$ 4,215.6	2.1%	\$ 5,871.3	-1.2%	71.8%
High Plains Bank (S)	Flagler	\$ 428.6	3.4%	\$ 363.6	3.3%	\$ 375.7	3.9%	96.8%
Del Norte Bank, S&LA	Del Norte	\$ 147.9	4.8%	\$ 120.3	4.5%	\$ 123.0	4.3%	97.8%
Points West Community Bank (S)	Windsor	\$ 802.0	-0.1%	\$ 474.0	0.7%	\$ 714.3	-0.1%	66.4%
Timberline Bank	Grand Junction	\$ 783.9	3.3%	\$ 610.9	3.5%	\$ 655.4	-6.8%	93.2%

Capital & Credit Quality

Name	City	Tg. Comm. Equity (\$MM)				Loans / Deposits	NIM			
		Δ vs.		Δ vs.			Δ vs.		Δ vs.	
		TCE / TA	NPAs / Assets	LLR / Loans	Cost of Deposits		Yield on Loans	Efficiency Ratio		
Rocky Mountain B&T	Florence	\$ 13.7	11.7%	1.11%	1.45%	4.08%	0.37%	1.59%	7.19%	33.0%
North Valley Bank (S)	Thornton	\$ 33.2	12.5%	1.35%	1.53%	5.55%	-0.03%	2.41%	8.03%	40.7%
AMG National Trust Bank	Greenwood Village	\$ 96.2	13.0%	0.26%	1.03%	2.44%	-0.02%	3.18%	6.55%	64.0%
The Gunnison B&T Co.	Gunnison	\$ 29.8	12.4%	0.04%	1.18%	5.17%	0.13%	0.94%	7.38%	50.4%
Native American Bank, NA	Denver	\$ 46.2	11.0%	0.13%	0.89%	5.18%	0.46%	0.89%	7.24%	53.0%
Transact Bank, N.A. (S)	Steamboat Springs	\$ 52.2	8.0%	0.07%	1.40%	4.33%	0.17%	2.09%	7.06%	47.6%
Solera National Bank	Lakewood	\$ 92.8	7.5%	0.38%	1.49%	3.34%	-0.28%	2.47%	6.54%	45.3%
Community State Bank (S)	Lamar	\$ 24.2	12.2%	0.56%	2.33%	4.42%	0.02%	2.65%	7.71%	41.6%
First National Bank Colorado (S)	Las Animas	\$ 56.1	9.3%	0.00%	1.83%	3.96%	0.11%	1.49%	6.81%	46.1%
Alamosa State Bank (S)	Alamosa	\$ 38.2	11.3%	0.00%	1.15%	3.87%	0.15%	0.88%	6.18%	40.8%
The Dolores State Bank	Dolores	\$ 58.5	14.0%	0.61%	1.25%	4.44%	0.23%	1.11%	6.45%	46.5%
The Pueblo B&T Co. (S)	Pueblo	\$ 75.2	11.7%	0.71%	1.34%	5.16%	0.30%	0.89%	7.09%	57.2%
The Colorado B&T Co. of La Junta	La Junta	\$ 31.0	12.1%	0.28%	1.20%	5.08%	0.24%	1.90%	7.87%	63.6%
Farmers Bank (S)	Ault	\$ 18.2	6.1%	1.82%	1.60%	4.12%	0.36%	1.85%	7.47%	49.8%
Frontier Bank (S)	Lamar	\$ 38.8	9.4%	0.01%	2.06%	4.93%	0.36%	1.78%	6.46%	49.2%
McClave State Bank	McClave	\$ 9.8	12.5%	0.14%	1.12%	4.91%	0.23%	3.12%	8.10%	50.9%
5Star Bank	Lakewood	\$ 61.8	14.9%	2.44%	1.21%	4.85%	0.07%	2.56%	7.55%	53.7%
The State Bank	La Junta	\$ 23.4	17.1%	0.50%	1.62%	3.79%	0.19%	0.83%	7.17%	54.8%
Fowler State Bank	Fowler	\$ 18.9	13.2%	0.76%	1.91%	4.59%	0.25%	2.63%	7.93%	42.2%
National Bank Holdings Corporation	Greenwood Village	\$ 9,996.6	10.4%	0.51%	1.18%	3.86%	0.05%	2.04%	6.45%	57.3%
Wray State Bank	Wray	\$ 24.8	9.1%	0.71%	1.50%	1.81%	0.29%	2.54%	7.73%	56.5%
FirstSun Capital Bancorp	Denver	\$ 9,956.6	11.9%	0.98%	1.26%	4.04%	0.05%	2.14%	6.41%	63.4%
Bank of Estes Park (S)	Estes Park	\$ 14.9	9.6%	0.72%	1.23%	4.37%	0.16%	0.94%	6.69%	59.9%
Integrity Bank & Trust	Monument	\$ 34.0	7.8%	0.57%	0.98%	4.20%	0.11%	1.96%	6.86%	

Colorado – Financial Performance for Q2 2025 (Continued)

Profitability & Returns for Q2 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 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.			
0.00% - 0.50% ROAA Banks																								
First Southwest Bank	Alamosa	0.48%	0.37%	3.33%	2.62%	\$ 0.8	0.62%	0.51%	\$ 623.5	4.2%	\$ 314.6	3.8%	\$ 459.3	6.7%	68.5%	\$ 86.0	13.9%	0.27%	1.43%	3.12%	0.05%	2.08%	6.18%	83.2%
Home Loan State Bank	Grand Junction	0.47%	0.03%	7.26%	-0.11%	\$ 0.2	0.54%	0.03%	\$ 201.6	4.5%	\$ 84.8	6.1%	\$ 185.9	4.9%	45.6%	\$ 10.0	5.0%	2.04%	1.89%	3.20%	0.28%	1.86%	7.32%	80.3%
The Citizens State Bank of Ouray	Ouray	0.45%	0.03%	6.94%	0.25%	\$ 0.2	0.60%	0.01%	\$ 217.7	1.1%	\$ 156.3	1.9%	\$ 200.9	1.2%	77.8%	\$ 13.9	6.4%	0.08%	0.98%	3.79%	0.06%	1.45%	5.96%	84.5%
Sturm Financial Group, Inc.(S)	Denver	0.44%	0.08%	10.14%	1.30%	\$ 3.3	0.58%	0.14%	\$ 2,957.8	0.2%	\$ 1,869.5	-1.0%	\$ 2,508.8	-0.7%	74.5%	\$ 129.2	4.4%	0.10%	0.86%	3.28%	0.15%	0.92%	5.58%	83.4%
Redstone Bank	Centennial	0.44%	-0.13%	3.52%	-0.93%	\$ 0.3	0.58%	-0.17%	\$ 259.2	8.4%	\$ 170.0	9.3%	\$ 227.2	9.7%	74.8%	\$ 27.0	10.6%	0.09%	1.67%	3.87%	-0.08%	2.56%	7.47%	79.2%
The First National Bank of Fleming	Fleming	0.38%	-0.75%	2.93%	-5.56%	\$ 0.0	1.28%	0.61%	\$ 28.8	0.5%	\$ 23.8	4.7%	\$ 24.7	0.0%	96.4%	\$ 3.8	13.3%	1.28%	1.40%	3.93%	-0.11%	2.75%	7.09%	70.4%
First Western Financial, Inc.	Denver	0.36%	-0.23%	3.90%	-2.73%	\$ 2.5	0.72%	-0.04%	\$ 3,026.8	4.1%	\$ 2,564.2	5.3%	\$ 2,529.1	0.5%	101.4%	\$ 227.3	7.6%	0.65%	0.74%	2.67%	0.08%	3.03%	5.70%	45.0%
Champion Bank	Parker	0.12%	0.50%	0.34%	1.41%	\$ 0.0	0.12%	0.49%	\$ 48.6	0.0%	\$ 15.3	5.9%	\$ 31.8	0.0%	48.2%	\$ 16.6	34.1%	0.05%	2.54%	3.73%	-0.03%	2.00%	7.72%	98.0%
Below 0.00% ROAA Banks																								
Equitable S&LA	Sterling	-0.10%	-0.04%	-0.64%	-0.29%	\$ (0.0)	-0.13%	-0.05%	\$ 159.6	-1.0%	\$ 146.6	1.1%	\$ 123.1	-1.2%	119.1%	\$ 26.1	16.4%	0.07%	0.23%	3.30%	0.03%	1.35%	4.69%	103.7%
Gunnison S&LA	Gunnison	-0.10%	0.12%	-0.74%	0.92%	\$ (0.0)	-0.10%	0.12%	\$ 101.9	0.3%	\$ 58.5	4.5%	\$ 83.1	0.5%	70.4%	\$ 12.9	12.7%	0.84%	0.87%	2.11%	0.10%	1.93%	5.40%	104.3%
Centry S&LA	Trinidad	-0.29%	-0.05%	-2.14%	-0.24%	\$ (0.1)	-0.39%	0.01%	\$ 74.7	-1.0%	\$ 39.7	-0.3%	\$ 61.4	-1.3%	64.7%	\$ 10.5	14.0%	0.68%	0.73%	2.06%	0.00%	1.24%	4.71%	118.2%
Transact Bank, N.A.	Denver	-2.41%	-0.62%	-15.28%	-4.51%	\$ (0.0)	-2.41%	-0.62%	\$ 6.3	-4.6%	\$ 2.4	-1.2%	\$ 4.7	-3.5%	50.1%	\$ 1.0	16.4%	0.00%	0.00%	2.83%	-0.57%	2.17%	6.69%	109.0%
Average		1.05%	0.09%	10.61%	0.81%	\$ 3.4	1.43%	0.16%	\$ 1,232.0	1.9%	\$ 826.7	2.9%	\$ 1,055.3	1.5%	79.8%	\$ 105.0	11.0%	0.55%	1.28%	3.89%	0.13%	1.80%	6.65%	66.3%
Median		1.04%	0.10%	10.31%	0.70%	\$ 1.0	1.43%	0.14%	\$ 308.8	1.6%	\$ 195.0	2.9%	\$ 273.8	0.4%	79.0%	\$ 30.9	10.3%	0.37%	1.22%	3.88%	0.14%	1.85%	6.69%	64.0%



Note: Please refer to page 5 for additional notes

Hawaii – Financial Performance for Q2 2025

Profitability & Returns for Q2 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 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				
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.		Curr.	Δ vs. Pr. Qtr.												Curr.	Δ vs. Pr. Qtr.	Cost of Deposits	Yield on Loans	Efficiency Ratio
Above 1.00% ROAA Banks																								
First Hawaiian, Inc.	Honolulu	1.22%	0.24%	11.00%	2.03%	\$ 73.2	1.54%	0.09%	\$ 23,837.1	0.4%	\$ 14,351.9	0.4%	\$ 20,231.4	0.1%	70.9%	\$ 1,699.1	7.4%	0.20%	1.17%	3.06%	0.06%	1.39%	5.44%	57.2%
American Savings Bank, F.S.B.	Honolulu	1.15%	4.83%	17.12%	78.84%	\$ 25.7	1.63%	0.36%	\$ 8,813.9	-3.8%	\$ 6,096.7	0.4%	\$ 8,051.2	-2.3%	75.7%	\$ 617.0	7.0%	0.22%	1.07%	3.42%	0.40%	0.77%	4.90%	59.9%
0.50% - 1.00% ROAA Banks																								
Central Pacific Financial Corp.	Honolulu	0.98%	0.04%	13.04%	0.00%	\$ 18.3	1.54%	0.13%	\$ 7,369.6	-0.5%	\$ 5,289.8	-0.9%	\$ 6,545.0	-0.8%	80.8%	\$ 568.9	7.7%	0.21%	1.13%	3.42%	0.15%	1.01%	4.96%	59.8%
Finance Factors, Limited	Honolulu	0.98%	1.26%	9.33%	12.05%	\$ 1.7	1.30%	1.69%	\$ 708.9	-0.4%	\$ 503.4	-1.4%	\$ 556.6	2.7%	90.5%	\$ 75.7	10.7%	0.61%	2.46%	2.45%	-0.19%	3.25%	6.26%	62.8%
Hawaii National Bank	Honolulu	0.91%	0.24%	8.86%	2.09%	\$ 1.9	1.20%	0.14%	\$ 863.0	0.5%	\$ 500.6	-0.6%	\$ 768.9	0.3%	65.1%	\$ 88.5	10.3%	1.67%	1.44%	4.03%	0.19%	1.24%	5.62%	71.8%
Bank of Hawaii Corporation	Honolulu	0.80%	0.06%	11.18%	0.68%	\$ 47.6	1.07%	0.07%	\$ 23,709.8	-0.7%	\$ 14,004.0	-0.8%	\$ 20,798.9	-1.0%	67.3%	\$ 1,375.5	5.8%	0.27%	1.06%	2.33%	0.07%	1.59%	4.75%	63.8%
Average		1.01%	1.11%	11.76%	15.95%	\$ 28.1	1.38%	0.41%	\$ 10,883.7	-0.7%	\$ 6,791.1	-0.5%	\$ 9,492.0	-0.2%	75.1%	\$ 737.4	8.2%	0.53%	1.39%	3.12%	0.11%	1.54%	5.32%	62.5%
Median		0.98%	0.24%	11.09%	2.06%	\$ 22.0	1.42%	0.14%	\$ 8,091.7	-0.4%	\$ 5,693.2	-0.7%	\$ 7,298.1	-0.3%	73.3%	\$ 592.9	7.6%	0.25%	1.15%	3.24%	0.11%	1.31%	5.20%	61.3%



Note: Please refer to page 5 for additional notes

Idaho – Financial Performance for Q2 2025

Profitability & Returns for Q2 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA		Total Assets		Gross Loans		Total Deposits		Loans / Deposits	Capital & Credit Quality				Performance Ratios for Q2 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	2.42%	0.16%	19.76%	0.69%	\$ 1.0	3.22%	0.26%	\$ 159.7	0.7%	\$ 118.2	6.1%	\$ 139.5	0.5%	84.7%	\$ 19.6	12.3%	0.18%	1.00%	5.52%	0.33%	1.62%	8.03%	42.1%
The Bank of Commerce	Ammon	2.31%	-0.03%	16.77%	-0.52%	\$ 12.9	3.14%	0.01%	\$ 2,184.6	-1.6%	\$ 1,533.3	7.7%	\$ 1,808.3	-2.5%	84.8%	\$ 312.9	14.3%	0.17%	1.65%	4.55%	0.17%	1.80%	7.61%	32.6%
Northwest Bank	Boise	1.85%	0.26%	13.23%	1.83%	\$ 6.8	2.45%	0.07%	\$ 1,470.8	-1.6%	\$ 920.1	-0.5%	\$ 1,127.7	-2.6%	81.6%	\$ 209.5	14.3%	1.24%	1.65%	4.65%	0.11%	3.04%	8.56%	48.9%
Farmers Bank	Buhl	1.51%	0.16%	10.40%	0.64%	\$ 2.3	1.89%	0.13%	\$ 626.3	0.3%	\$ 390.4	7.1%	\$ 515.9	-1.8%	75.7%	\$ 91.7	14.6%	0.18%	1.66%	3.71%	0.11%	1.22%	7.03%	54.0%
Idaho Trust Bank	Boise	1.05%	0.18%	9.32%	2.21%	\$ 0.6	1.21%	0.10%	\$ 229.5	13.4%	\$ 153.5	1.4%	\$ 205.3	14.9%	74.8%	\$ 23.9	10.4%	0.00%	0.81%	4.14%	0.04%	1.62%	6.42%	73.8%
D.L. Evans Bancorp	Burley	1.02%	0.07%	14.04%	0.75%	\$ 8.9	1.38%	0.13%	\$ 3,552.7	5.1%	\$ 1,692.7	4.6%	\$ 2,954.4	3.5%	57.3%	\$ 260.0	7.3%	0.11%	1.32%	3.09%	0.09%	1.77%	6.97%	59.7%
0.50% - 1.00% ROAA Banks																								
First Federal Savings Bank of Twin Falls	Twin Falls	0.95%	0.47%	11.92%	5.73%	\$ 3.5	1.32%	0.64%	\$ 1,491.3	1.4%	\$ 1,074.2	3.2%	\$ 1,287.3	0.2%	83.5%	\$ 119.6	8.0%	0.16%	0.91%	3.38%	0.34%	1.81%	6.07%	67.7%
Ireland Bank	Malad City	0.95%	0.31%	11.12%	3.37%	\$ 0.9	1.31%	0.43%	\$ 370.1	1.3%	\$ 197.4	3.1%	\$ 324.2	1.2%	60.9%	\$ 32.3	8.7%	0.43%	1.36%	4.00%	0.28%	1.03%	7.11%	69.6%
bankcda	Coeur d'Alene	0.78%	0.23%	6.13%	1.49%	\$ 0.4	1.24%	0.32%	\$ 227.4	-1.8%	\$ 136.9	0.8%	\$ 195.7	0.7%	69.9%	\$ 29.1	12.8%	0.28%	1.36%	4.25%	0.50%	1.16%	6.78%	71.4%
Idaho First Bank	McCall	0.55%	-0.16%	5.73%	-1.37%	\$ 1.4	0.92%	-0.15%	\$ 1,105.4	14.9%	\$ 635.9	9.8%	\$ 997.9	15.6%	63.7%	\$ 103.4	9.4%	0.00%	1.23%	2.99%	-0.19%	2.85%	6.47%	70.2%
Average		1.34%	0.17%	11.84%	1.48%	\$ 3.9	1.81%	0.19%	\$ 1,141.8	3.2%	\$ 685.3	4.3%	\$ 955.6	3.0%	73.7%	\$ 120.2	11.2%	0.28%	1.30%	4.03%	0.18%	1.79%	7.11%	59.0%
Median		1.04%	0.17%	11.52%	1.12%	\$ 1.9	1.35%	0.13%	\$ 865.8	1.0%	\$ 513.2	3.9%	\$ 756.9	0.6%	75.2%	\$ 97.5	11.3%	0.18%	1.34%	4.07%	0.14%	1.69%	7.00%	63.7%



Montana – Financial Performance for Q2 2025

Profitability & Returns for Q2 2025

Name	City	ROAA		ROAE		Net Income		PTPP ROAA	
		Curr.	Δ vs. Pr. Qtr.	Curr.	Δ vs. Pr. Qtr.	(\$MM)	Curr.	Δ vs. Pr. Qtr.	
Above 1.00% ROAA Banks									
Bank of Montana (S)	Missoula	3.24%	0.24%	34.37%	2.59%	\$ 2.5	4.12%	0.33%	
Yellowstone Bank (S)	Laurel	2.37%	0.09%	17.65%	1.27%	\$ 7.5	3.00%	0.11%	
Eagle Bank	Polson	2.22%	-0.52%	22.67%	-5.45%	\$ 0.9	3.34%	-0.42%	
Freedom Bank	Columbia Falls	2.12%	0.25%	18.44%	2.78%	\$ 0.8	3.02%	0.47%	
Belt Valley Bank	Belt	2.09%	-0.07%	13.39%	-0.69%	\$ 0.4	2.92%	0.07%	
First Security Bank of Deer Lodge (S)	Deer Lodge	2.02%	0.03%	21.00%	0.99%	\$ 0.4	2.69%	0.23%	
First Security Bank of Roundup (S)	Roundup	1.75%	-0.12%	14.13%	-1.65%	\$ 0.4	2.14%	-0.17%	
Peoples Bank of Deer Lodge (S)	Deer Lodge	1.72%	0.08%	17.72%	-0.03%	\$ 0.2	2.17%	0.11%	
First State Bank of Forsyth	Forsyth	1.60%	0.21%	18.39%	0.97%	\$ 0.6	1.96%	0.12%	
Independence Bank	Havre	1.57%	0.05%	14.51%	0.52%	\$ 5.2	2.29%	0.15%	
Citizens B&T Co.	Big Timber	1.45%	0.01%	14.69%	0.20%	\$ 0.5	2.11%	0.39%	
Ascent Bank	Helena	1.42%	0.13%	15.82%	1.24%	\$ 0.4	1.89%	0.13%	
TrailWest Bank (S)	Lolo	1.32%	-0.03%	15.78%	-0.61%	\$ 3.3	2.10%	0.33%	
Stockman Financial Corporation (S)	Miles City	1.24%	-0.07%	12.33%	-0.92%	\$ 21.2	2.01%	0.09%	
Valley Bank of Kalispell	Kalispell	1.20%	0.24%	15.12%	2.72%	\$ 0.6	1.61%	0.30%	
American Bank (S)	Bozeman	1.13%	0.19%	14.36%	1.39%	\$ 1.8	1.40%	0.24%	
Manhattan Bank (S)	Manhattan	1.09%	0.05%	14.82%	-0.30%	\$ 0.7	1.40%	0.06%	
First Interstate BancSystem, Inc.	Billings	1.02%	0.32%	8.44%	2.49%	\$ 71.7	1.32%	0.12%	
0.50% - 1.00% ROAA Banks									
Valley Bank of Ronan	Ronan	0.99%	-0.06%	10.23%	-0.68%	\$ 0.5	1.50%	0.08%	
Bank of the Rockies (S)	Helena	0.99%	-0.49%	10.57%	-5.42%	\$ 0.6	1.60%	-0.38%	
Garfield County Bank	Jordan	0.93%	-0.44%	5.70%	-2.79%	\$ 0.2	1.24%	-0.54%	
First Montana Bank, Inc.	Missoula	0.85%	0.15%	9.67%	1.50%	\$ 1.2	1.13%	0.04%	
Bank of Bozeman	Bozeman	0.83%	0.34%	8.82%	3.41%	\$ 0.2	0.98%	0.44%	
The First State Bank of Shelby	Shelby	0.75%	0.07%	4.75%	0.41%	\$ 0.3	0.76%	0.11%	
Farmers State Bank (S)	Victor	0.74%	0.05%	12.18%	-0.22%	\$ 1.4	0.97%	0.12%	
Opportunity Bank of Montana	Helena	0.74%	-0.01%	6.75%	-0.11%	\$ 3.9	1.12%	0.20%	
Glacier Bancorp, Inc.	Kalispell	0.73%	-0.04%	6.11%	-0.57%	\$ 52.8	1.19%	0.17%	
The First State Bank of Malta	Malta	0.73%	0.30%	5.73%	2.23%	\$ 0.3	0.94%	0.34%	
Three Rivers Bank of Montana	Kalispell	0.72%	-0.01%	7.55%	-0.38%	\$ 0.6	1.17%	0.17%	
The Bank of Baker (S)	Baker	0.67%	-0.34%	6.24%	-3.43%	\$ 0.3	1.47%	0.24%	
First Citizens Bank of Butte (S)	Butte	0.67%	-0.04%	5.77%	-0.56%	\$ 0.1	1.09%	0.19%	
Bank of Bridger, N.A.	Bridger	0.65%	0.02%	8.89%	-0.19%	\$ 1.3	0.86%	0.07%	
0.00% - 0.50% ROAA Banks									
Little Horn State Bank	Hardin	0.40%	-0.07%	3.98%	-0.84%	\$ 0.4	2.45%	0.56%	
Madison Valley Bank (S)	Ennis	0.33%	-0.30%	4.07%	-3.56%	\$ 0.2	0.33%	-0.40%	
Below 0.00% ROAA Banks									
Pioneer Federal S&LA	Deer Lodge	-0.15%	0.56%	-0.92%	3.43%	\$ (0.0)	-0.22%	0.44%	
Average		1.20%	0.02%	11.99%	-0.01%	\$ 5.2	1.72%	0.13%	
Median		1.02%	0.03%	12.18%	-0.11%	\$ 0.6	1.50%	0.13%	

Balance Sheet

Name	City	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.	
Above 1.00% ROAA Banks								
Bank of Montana (S)	Missoula	\$ 303.4	-7.1%	\$ 79.9	-3.6%	\$ 271.7	-9.1%	29.4%
Yellowstone Bank (S)	Laurel	\$ 1,275.1	0.7%	\$ 706.0	2.5%	\$ 1,059.6	0.4%	66.6%
Eagle Bank	Polson	\$ 176.3	7.4%	\$ 90.0	1.9%	\$ 158.5	7.5%	56.8%
Freedom Bank	Columbia Falls	\$ 141.4	1.1%	\$ 125.0	-0.7%	\$ 124.3	3.3%	100.6%
Belt Valley Bank	Belt	\$ 81.3	0.1%	\$ 71.0	4.1%	\$ 66.3	-0.5%	107.0%
First Security Bank of Deer Lodge (S)	Deer Lodge	\$ 85.8	-2.6%	\$ 70.9	-0.5%	\$ 77.4	-2.9%	91.6%
First Security Bank of Roundup (S)	Roundup	\$ 88.1	0.7%	\$ 28.9	6.9%	\$ 76.6	0.0%	37.7%
Peoples Bank of Deer Lodge (S)	Deer Lodge	\$ 45.4	2.7%	\$ 37.7	5.7%	\$ 40.9	2.7%	92.1%
First State Bank of Forsyth	Forsyth	\$ 150.8	-2.3%	\$ 77.8	3.6%	\$ 131.6	-2.8%	59.1%
Independence Bank	Havre	\$ 1,336.1	4.1%	\$ 994.3	5.0%	\$ 1,182.2	4.7%	84.1%
Citizens B&T Co.	Big Timber	\$ 153.7	3.7%	\$ 82.0	5.7%	\$ 117.4	-0.5%	69.8%
Ascent Bank	Helena	\$ 106.3	1.6%	\$ 82.1	1.9%	\$ 93.9	1.3%	87.4%
TrailWest Bank (S)	Lolo	\$ 1,002.0	-2.2%	\$ 808.8	4.7%	\$ 771.2	-2.9%	104.9%
Stockman Financial Corporation (S)	Miles City	\$ 6,881.8	1.3%	\$ 4,815.8	2.6%	\$ 5,513.0	-0.5%	87.4%
Valley Bank of Kalispell	Kalispell	\$ 207.2	6.1%	\$ 141.9	4.3%	\$ 189.9	6.0%	74.7%
American Bank (S)	Bozeman	\$ 631.5	-4.9%	\$ 410.3	0.4%	\$ 562.8	-4.9%	72.9%
Manhattan Bank (S)	Manhattan	\$ 264.2	-4.0%	\$ 161.7	-2.0%	\$ 231.8	-4.7%	69.8%
First Interstate BancSystem, Inc.	Billings	\$ 27,566.4	-2.5%	\$ 16,688.5	-4.0%	\$ 22,630.6	-0.4%	73.7%
0.50% - 1.00% ROAA Banks								
Valley Bank of Ronan	Ronan	\$ 191.0	0.9%	\$ 134.3	2.2%	\$ 172.3	0.9%	78.0%
Bank of the Rockies (S)	Helena	\$ 261.1	0.9%	\$ 195.5	0.9%	\$ 221.5	0.9%	88.2%
Garfield County Bank	Jordan	\$ 94.1	3.1%	\$ 50.4	0.5%	\$ 77.9	3.4%	64.7%
First Montana Bank, Inc.	Missoula	\$ 551.7	-2.0%	\$ 332.1	1.2%	\$ 435.4	-0.5%	76.3%
Bank of Bozeman	Bozeman	\$ 103.8	2.8%	\$ 78.7	5.9%	\$ 86.3	2.3%	91.2%
The First State Bank of Shelby	Shelby	\$ 159.1	-0.4%	\$ 24.5	10.7%	\$ 133.8	-0.5%	18.3%
Farmers State Bank (S)	Victor	\$ 717.4	0.1%	\$ 473.8	0.3%	\$ 633.8	0.6%	74.8%
Opportunity Bank of Montana	Helena	\$ 2,134.9	2.4%	\$ 1,583.3	3.5%	\$ 1,751.9	2.9%	90.4%
Glacier Bancorp, Inc.	Kalispell	\$ 29,005.0	4.1%	\$ 18,580.5	7.7%	\$ 21,628.5	4.8%	85.9%
The First State Bank of Malta	Malta	\$ 175.2	3.5%	\$ 70.2	5.2%	\$ 152.0	3.3%	46.2%
Three Rivers Bank of Montana	Kalispell	\$ 319.8	-0.9%	\$ 268.7	0.4%	\$ 269.4	-3.5%	99.8%
The Bank of Baker (S)	Baker	\$ 157.6	2.1%	\$ 86.1	5.8%	\$ 139.5	2.1%	61.7%
First Citizens Bank of Butte (S)	Butte	\$ 68.9	-8.4%	\$ 36.6	9.0%	\$ 51.5	-3.3%	71.0%
Bank of Bridger, N.A.	Bridger	\$ 805.7	4.4%	\$ 370.7	5.6%	\$ 740.3	4.3%	50.1%
0.00% - 0.50% ROAA Banks								
Little Horn State Bank	Hardin	\$ 370.9	6.0%	\$ 306.6	7.8%	\$ 311.0	4.1%	98.6%
Madison Valley Bank (S)	Ennis	\$ 266.5	-0.9%	\$ 129.4	-0.3%	\$ 235.6	0.1%	54.9%
Below 0.00% ROAA Banks								
Pioneer Federal S&LA	Deer Lodge	\$ 113.1	1.3%	\$ 86.2	-1.3%	\$ 86.1	1.6%	100.2%
Average		\$ 2,171.2	0.6%	\$ 1,379.4	3.0%	\$ 1,726.5	0.6%	74.7%
Median		\$ 207.2	0.9%	\$ 129.4	2.6%	\$ 189.9	0.6%	74.8%

Capital & Credit Quality

Name	City	Tg. Comm. Equity (\$MM)				TCE / TA	NPA's / Assets		LLR / Loans	NIM			
		Tg. Comm. Equity (\$MM)	TCE / TA	NPA's / Assets	LLR / Loans		Curr.	Δ vs. Pr. Qtr.		Cost of Deposits	Yield on Loans	Efficiency Ratio	
Above 1.00% ROAA Banks													
Bank of Montana (S)	Missoula	\$ 30.8	10.1%	0.00%	0.60%	4.32%	0.14%	1.27%	7.35%	20.3%			
Yellowstone Bank (S)	Laurel	\$ 163.8	12.9%	0.00%	0.45%	4.46%	0.30%	1.82%	7.31%	33.0%			
Eagle Bank	Polson	\$ 17.1	9.7%	0.06%	2.78%	5.00%	0.00%	0.71%	6.94%	37.5%			
Freedom Bank	Columbia Falls	\$ 16.8	11.9%	0.29%	1.39%	6.09%	0.38%	2.55%	8.68%	51.5%			
Belt Valley Bank	Belt	\$ 12.6	15.5%	0.61%	1.20%	5.87%	0.46%	2.15%	8.13%	48.9%			
First Security Bank of Deer Lodge (S)	Deer Lodge	\$ 8.2	9.5%	0.00%	0.98%	4.27%	0.25%	2.23%	6.62%	42.1%			
First Security Bank of Roundup (S)	Roundup	\$ 11.0	12.5%	4.86%	2.23%	4.30%	-0.14%	0.37%	7.77%	51.5%			
Peoples Bank of Deer Lodge (S)	Deer Lodge	\$ 4.4	9.7%	0.81%	1.07%	5.13%	0.40%	1.34%	6.93%	58.0%			
First State Bank of Forsyth	Forsyth	\$ 13.2	8.8%	0.71%	2.45%	3.52%	0.09%	1.30%	7.02%	45.3%			
Independence Bank	Havre	\$ 142.0	10.6%	0.09%	1.31%	4.05%	0.30%	2.14%	7.03%	44.7%			
Citizens B&T Co.	Big Timber	\$ 13.5	8.9%	0.15%	1.96%	3.95%	0.14%	0.99%	7.37%	48.7%			
Ascent Bank	Helena	\$ 8.8	8.4%	0.43%	1.46%	4.44%	0.13%	2.04%	7.21%	56.1%			
TrailWest Bank (S)	Lolo	\$ 84.3	8.4%	0.06%	1.32%	3.73%	0.02%	1.81%	6.15%	49.7%			
Stockman Financial Corporation (S)	Miles City	\$ 679.0	9.9%	0.47%	1.89%	3.98%	0.21%	1.97%	6.45%	54.6%			
Valley Bank of Kalispell	Kalispell	\$ 16.3	7.9%	0.41%	1.47%	3.87%	0.23%	2.15%	7.43%	62.6%			
American Bank (S)	Bozeman	\$ 51.0	8.1%	0.98%	1.61%	3.80%	0.36%	1.66%	6.90%	62.8%			
Manhattan Bank (S)	Manhattan	\$ 20.2	7.7%	0.01%	2.08%	3.79%	0.14%	1.44%	6.50%	62.7%			
First Interstate BancSystem, Inc.	Billings	\$ 2,232.9	8.5%	0.79%	1.26%	3.27%	0.15%	1.33%	5.65%	60.5%			
0.50% - 1.00% ROAA Banks													
Valley Bank of Ronan	Ronan	\$ 18.4	9.6%	0.89%	1.67%	4.55%	0.07%	1.31%	6.71%	67.9%			
Bank of the Rockies (S)	Helena	\$ 23.0	8.9%	0.40%	1.23%	4.69%	-0.04%	1.51%	7.15%	69.3%			
Garfield County Bank	Jordan	\$ 15.1	16.0%	0.66%	2.02%	4.24%	0.30%	1.88%	7.85%	70.3%			
First Montana Bank, Inc.	Missoula	\$ 48.0	8.7%	0.20%	1.02%	3.38%	0.30%	1.30%	6.52%	68.1%			
Bank of Bozeman	Bozeman	\$ 9.7	9.3%	0.09%	1.55%	4.09%	0.41%	2.03%	7.50%	77.5%			
The First State Bank of Shelby	Shelby	\$ 24.6	15.5%	0.00%	0.32%	2.11%	0.13%	1.61%	7.86%	61.5%			
Farmers State Bank (S)	Victor	\$ 45.7	6.4%	0.40%	1.38%	3.74%	0.22%	1.38%	6.48%	75.0%			
Opportunity Bank of Montana	Helena	\$ 197.5	9.4%	0.30%	1.12%	4.01%	0.21%	1.60%	6.33%	73.0%			
Glacier Bancorp, Inc.	Kalispell	\$ 2,345.9	8.4%	0.28%	1.22%	3.15%	0.17%	1.25%	5.86%	62.3%			
The First State Bank of Malta	Malta	\$ 22.1	12.6%	3.30%	2.54%	2.58%	0.35%	2.12%	6.62%	64.4%			
Three Rivers Bank of Montana	Kalispell	\$ 31.0	9.7%	0.47%	1.13%	4.44%	0.33%	2.14%	7.10%	74.2%			
The Bank of Baker (S)	Baker	\$ 17.0	10.8%	0.72%	1.47%	4.24%	0.37%	1.70%	7.23%	64.9%			

Nevada – Financial Performance for Q2 2025

Profitability & Returns for Q2 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 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																								
First Security Bank of Nevada	Las Vegas	2.18%	0.67%	7.89%	2.29%	\$ 1.5	2.76%	0.44%	\$ 288.5	2.6%	\$ 194.9	-6.1%	\$ 208.6	3.0%	93.4%	\$ 71.6	25.4%	1.03%	1.42%	4.53%	0.27%	1.87%	6.60%	38.9%
GBank	Las Vegas	1.96%	-0.11%	14.50%	-1.17%	\$ 5.9	2.93%	-0.02%	\$ 1,228.4	3.6%	\$ 916.9	3.6%	\$ 1,043.3	3.6%	87.9%	\$ 164.4	13.4%	0.39%	1.00%	4.37%	-0.11%	3.08%	7.75%	51.5%
Town & Country Bank (S)	Las Vegas	1.96%	0.04%	13.40%	0.50%	\$ 1.0	2.48%	0.06%	\$ 209.8	5.7%	\$ 156.8	2.1%	\$ 179.3	5.8%	87.4%	\$ 30.0	14.3%	0.55%	1.44%	4.83%	-0.02%	1.34%	6.75%	46.5%
Axos Financial, Inc.	Las Vegas	1.85%	0.08%	16.53%	0.35%	\$ 110.7	2.85%	0.12%	\$ 24,783.1	3.3%	\$ 21,349.7	4.2%	\$ 20,829.5	3.4%	102.5%	\$ 2,546.2	10.3%	0.71%	1.36%	5.01%	0.03%	3.12%	8.00%	46.4%
Meadows Bank	Las Vegas	1.74%	0.30%	13.11%	2.55%	\$ 5.9	2.24%	0.39%	\$ 1,387.0	2.5%	\$ 1,234.9	5.0%	\$ 1,190.8	2.5%	103.7%	\$ 183.3	13.2%	0.35%	1.14%	4.63%	0.17%	2.04%	6.66%	53.1%
GenuBank (S)	Las Vegas	1.38%	0.10%	6.69%	0.56%	\$ 0.7	2.07%	0.33%	\$ 205.6	2.2%	\$ 155.9	12.0%	\$ 158.0	2.6%	98.6%	\$ 35.5	17.9%	0.00%	0.77%	3.87%	0.09%	2.39%	6.19%	64.1%
Lexicon Bank	Las Vegas	1.15%	0.47%	14.85%	6.97%	\$ 1.1	1.56%	0.32%	\$ 386.0	-3.8%	\$ 177.5	0.6%	\$ 352.6	-4.5%	50.3%	\$ 30.2	7.8%	0.43%	1.66%	4.03%	0.10%	1.18%	6.31%	62.6%
0.50% - 1.00% ROAA Banks																								
Nevada Bank and Trust Company	Caliente	0.98%	0.12%	10.47%	0.92%	\$ 0.5	1.08%	0.04%	\$ 203.2	1.8%	\$ 71.7	-2.5%	\$ 183.7	1.6%	39.0%	\$ 19.2	9.5%	0.00%	1.41%	3.60%	0.02%	0.71%	6.17%	71.9%
The First National Bank of Ely (S)	Ely	0.97%	0.03%	21.33%	1.29%	\$ 0.3	1.10%	-0.05%	\$ 119.6	-1.4%	\$ 13.9	20.8%	\$ 114.7	-0.5%	12.1%	\$ 4.8	4.0%	0.00%	0.90%	2.86%	0.22%	1.31%	6.16%	60.8%
Valley Bank of Nevada	North Las Vegas	0.77%	-0.03%	7.95%	-0.13%	\$ 0.4	1.27%	0.18%	\$ 238.2	0.4%	\$ 131.6	1.7%	\$ 210.4	0.2%	62.6%	\$ 22.8	9.6%	0.36%	1.69%	3.96%	-0.05%	0.81%	5.52%	68.1%
0.00% - 0.50% ROAA Banks																								
Farm Bureau Bank FSB	Reno	0.03%	-0.30%	0.29%	-3.57%	\$ 0.1	0.61%	0.25%	\$ 1,100.3	-1.5%	\$ 792.6	-0.9%	\$ 949.4	-1.6%	83.5%	\$ 100.4	9.1%	0.46%	1.69%	3.95%	0.32%	3.29%	8.06%	86.4%
Average		1.36%	0.13%	11.55%	0.96%	\$ 11.6	1.90%	0.19%	\$ 2,740.9	1.4%	\$ 2,290.6	3.7%	\$ 2,310.9	1.5%	74.6%	\$ 291.7	12.2%	0.39%	1.32%	4.15%	0.09%	1.92%	6.74%	59.1%
Median		1.38%	0.08%	13.11%	0.56%	\$ 1.0	2.07%	0.18%	\$ 288.5	2.2%	\$ 177.5	2.1%	\$ 210.4	2.5%	87.4%	\$ 35.5	10.3%	0.39%	1.41%	4.03%	0.09%	1.87%	6.60%	60.8%



Note: Please refer to page 5 for additional notes

New Mexico – Financial Performance for Q2 2025

Profitability & Returns for Q2 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 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.	Curr.	Δ vs. Pr. Qtr.						Curr.	Pr. Qtr.								
Above 1.00% ROAA Banks																								
Valley Bank of Commerce (S)	Roswell	2.98%	0.81%	24.91%	6.76%	\$ 2.3	3.78%	0.41%	\$ 267.7	-22.7%	\$ 144.0	-0.8%	\$ 229.1	-26.2%	62.9%	\$ 38.3	14.3%	1.71%	2.09%	5.79%	0.85%	1.36%	9.20%	34.7%
Western Commerce Bank (S)	Carlsbad	2.63%	0.33%	29.28%	4.72%	\$ 5.4	3.36%	0.30%	\$ 804.4	-3.2%	\$ 456.4	0.3%	\$ 727.3	-3.8%	62.8%	\$ 74.5	9.3%	1.01%	1.10%	5.31%	0.17%	0.51%	6.98%	39.5%
Western Bank (S)	Artesia	2.55%	0.15%	29.73%	-0.12%	\$ 2.1	3.26%	0.19%	\$ 321.6	-4.7%	\$ 160.1	7.1%	\$ 289.6	-5.6%	55.3%	\$ 29.3	9.1%	0.00%	1.18%	5.10%	0.16%	0.17%	7.21%	35.1%
Southwest Capital Bank (S)	Albuquerque	2.18%	0.82%	25.21%	9.95%	\$ 2.7	1.57%	-0.09%	\$ 506.9	1.5%	\$ 185.6	3.6%	\$ 461.7	1.5%	40.2%	\$ 43.7	8.6%	0.17%	1.44%	4.12%	-0.01%	0.54%	6.46%	62.7%
Four Corners Community Bank (S)	Farmington	2.11%	1.47%	23.52%	16.35%	\$ 3.0	2.75%	0.80%	\$ 571.2	1.8%	\$ 367.1	2.0%	\$ 498.2	1.5%	73.7%	\$ 52.3	9.2%	2.26%	1.91%	4.04%	0.07%	1.81%	6.54%	48.2%
First American Bank (S)	Artesia	1.97%	-0.01%	25.34%	-0.76%	\$ 9.7	2.79%	0.11%	\$ 1,871.8	-4.1%	\$ 1,100.3	3.4%	\$ 1,615.5	-5.8%	68.1%	\$ 138.8	7.5%	0.39%	1.80%	4.79%	0.40%	0.98%	7.83%	42.8%
Community 1st Bank Las Vegas (S)	Las Vegas	1.93%	0.29%	26.79%	2.60%	\$ 1.5	2.43%	0.37%	\$ 310.6	6.8%	\$ 91.5	-0.5%	\$ 287.3	7.1%	31.9%	\$ 22.0	7.1%	0.00%	1.50%	3.98%	0.26%	0.71%	7.19%	44.5%
American Heritage Bank	Clovis	1.86%	0.04%	18.71%	-0.31%	\$ 0.6	2.68%	0.09%	\$ 136.2	0.0%	\$ 76.8	-5.3%	\$ 121.3	-0.7%	63.3%	\$ 13.9	10.2%	0.14%	1.55%	4.91%	0.04%	1.13%	7.83%	48.1%
Pioneer Bank (S)	Roswell	1.81%	0.19%	20.30%	1.43%	\$ 5.0	2.55%	0.14%	\$ 1,073.7	2.8%	\$ 613.1	5.1%	\$ 847.4	2.3%	72.4%	\$ 101.3	9.4%	2.37%	1.54%	4.96%	-0.04%	0.55%	7.46%	53.4%
First National Bank (S)	Alamogordo	1.79%	0.83%	46.82%	18.01%	\$ 2.2	2.31%	1.01%	\$ 458.0	-1.9%	\$ 214.7	0.5%	\$ 436.9	-1.7%	49.1%	\$ 19.1	4.2%	1.59%	1.69%	3.52%	0.09%	0.89%	6.76%	49.5%
CNB Bank (S)	Carlsbad	1.75%	1.10%	21.64%	13.51%	\$ 4.0	2.62%	1.40%	\$ 914.1	1.3%	\$ 671.2	3.9%	\$ 833.4	0.9%	80.5%	\$ 76.4	8.4%	0.05%	1.41%	4.51%	0.00%	1.40%	6.67%	47.1%
First New Mexico Bank, Las Cruces	Las Cruces	1.73%	0.11%	13.16%	0.90%	\$ 0.7	2.32%	0.17%	\$ 161.3	1.7%	\$ 94.7	7.0%	\$ 135.9	1.7%	69.7%	\$ 21.0	13.0%	0.00%	1.84%	5.52%	0.27%	1.07%	8.61%	56.7%
Citizens Bank of Las Cruces (S)	Las Cruces	1.72%	0.06%	17.51%	-0.05%	\$ 4.6	2.30%	0.07%	\$ 1,105.8	4.6%	\$ 712.4	1.0%	\$ 991.4	5.0%	71.9%	\$ 106.5	9.6%	0.00%	1.50%	4.42%	0.07%	1.22%	6.88%	53.6%
Bank of the Southwest (S)	Roswell	1.71%	0.02%	17.75%	-0.13%	\$ 0.8	2.20%	0.05%	\$ 184.2	-1.0%	\$ 114.5	2.0%	\$ 166.6	-1.1%	68.8%	\$ 17.5	9.5%	0.29%	1.13%	6.96%	0.15%	0.02%	8.20%	69.5%
James Polk Stone Community Bank (S)	Portales	1.69%	0.78%	27.25%	12.04%	\$ 1.8	2.34%	0.48%	\$ 436.4	6.1%	\$ 183.7	1.5%	\$ 377.8	6.3%	48.6%	\$ 27.3	6.3%	0.79%	2.57%	4.56%	0.27%	1.11%	8.83%	57.0%
Western Bank (S)	Lordsburg	1.58%	0.01%	13.77%	0.84%	\$ 1.2	1.88%	0.01%	\$ 311.7	4.7%	\$ 73.7	5.4%	\$ 274.5	6.7%	26.8%	\$ 33.6	10.8%	0.36%	2.12%	3.72%	0.06%	0.62%	7.72%	53.9%
Main Bank (S)	Albuquerque	1.58%	-0.13%	14.21%	-2.16%	\$ 1.0	2.02%	-0.19%	\$ 246.7	1.7%	\$ 197.9	1.4%	\$ 205.5	1.6%	96.1%	\$ 27.6	11.2%	0.41%	1.43%	4.28%	0.36%	1.79%	6.71%	52.9%
The Citizens Bank (S)	Farmington	1.57%	-0.04%	35.13%	-7.30%	\$ 3.2	1.98%	-0.03%	\$ 777.8	0.1%	\$ 309.4	-0.9%	\$ 685.8	0.3%	45.1%	\$ 37.7	4.9%	0.35%	1.24%	3.63%	0.00%	0.77%	6.45%	51.0%
First New Mexico Bank of Silver City	Silver City	1.55%	0.01%	12.21%	-0.04%	\$ 0.5	2.18%	0.26%	\$ 142.2	3.4%	\$ 77.7	2.1%	\$ 120.5	3.7%	64.5%	\$ 18.1	12.7%	0.09%	1.50%	5.45%	0.33%	0.80%	8.70%	58.0%
The Bank of Clovis	Clovis	1.47%	0.38%	15.66%	4.22%	\$ 1.5	2.15%	0.54%	\$ 399.1	3.4%	\$ 198.6	5.2%	\$ 333.8	3.8%	59.5%	\$ 38.7	9.7%	0.17%	1.47%	4.39%	0.21%	1.57%	7.98%	54.4%
First New Mexico Bank	Deming	1.42%	0.10%	10.12%	0.39%	\$ 0.9	2.06%	0.15%	\$ 258.4	-3.3%	\$ 125.7	-0.9%	\$ 216.1	-4.3%	58.2%	\$ 37.4	14.5%	1.28%	2.13%	3.79%	-0.10%	1.31%	6.65%	46.2%
Centinel Bank of Taos (S)	Taos	1.37%	0.03%	19.57%	-1.67%	\$ 1.4	1.70%	0.04%	\$ 421.3	0.9%	\$ 149.6	1.3%	\$ 387.9	0.8%	38.6%	\$ 29.2	6.9%	0.00%	1.12%	3.17%	0.05%	1.12%	6.69%	51.3%
The Citizens Bank of Clovis (S)	Clovis	1.32%	-0.19%	22.44%	-3.45%	\$ 1.7	1.64%	-0.24%	\$ 496.0	-0.9%	\$ 321.4	-3.9%	\$ 430.8	-0.7%	74.6%	\$ 29.4	5.9%	1.22%	1.10%	3.06%	-0.20%	2.14%	6.68%	47.5%
Lea County State Bank (S)	Hobbs	1.18%	-0.37%	20.50%	-6.24%	\$ 2.2	1.83%	-0.10%	\$ 725.7	5.2%	\$ 228.7	0.2%	\$ 667.2	6.1%	34.3%	\$ 43.0	5.9%	1.63%	1.10%	3.57%	-0.22%	1.40%	7.75%	51.8%
0.50% - 1.00% ROAA Banks																								
First State Bank	Socorro	0.97%	-0.01%	7.33%	-0.33%	\$ 0.5	1.28%	0.05%	\$ 190.1	4.5%	\$ 11.0	1.1%	\$ 164.5	5.0%	6.7%	\$ 24.8	13.0%	0.03%	10.83%	3.35%	-0.06%	0.29%	7.88%	61.7%
0.00% - 0.50% ROAA Banks																								
Tucumcari Federal S&LA	Tucumcari	0.39%	0.08%	2.52%	0.40%	\$ 0.0	0.44%	0.04%	\$ 37.2	-0.3%	\$ 26.8	-0.1%	\$ 27.1	0.2%	98.9%	\$ 5.7	15.4%	0.82%	1.05%	3.51%	0.18%	3.30%	6.71%	87.3%
Below 0.00% ROAA Banks																								
Century Bank (S)	Santa Fe	-2.32%	-3.33%	-30.73%	-44.19%	\$ (8.5)	1.54%	0.32%	\$ 1,429.2	-0.2%	\$ 844.0	3.3%	\$ 1,312.2	0.5%	64.3%	\$ 105.6	7.4%	3.54%	3.03%	4.24%	0.25%	1.13%	6.51%	64.7%
Average		1.57%	0.13%	18.91%	0.94%	\$ 1.9	2.22%	0.23%	\$ 539.2	0.3%	\$ 287.1	1.7%	\$ 475.8	0.2%	58.8%	\$ 44.9	9.4%	0.77%	1.94%	4.39%	0.13%	1.10%	7.37%	52.7%
Median		1.71%	0.08%	20.30%	0.39%	\$ 1.7	2.20%	0.14%	\$ 421.3	1.3%	\$ 185.6	1.4%	\$ 377.8	0.9%	62.9%	\$ 33.6	9.3%	0.36%	1.50%	4.28%	0.09%	1.11%	7.19%	51.8%



Note: Please refer to page 5 for additional notes

North Dakota – Financial Performance for Q2 2025

Profitability & Returns for Q2 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									
Turtle Mountain State Bank (S)	Belcourt	2.70%	0.94%	29.24%	9.83%	\$ 0.9	3.49%	1.18%	
Rolette State Bank (S)	Rolette	2.34%	1.06%	23.09%	10.12%	\$ 0.3	3.17%	1.55%	
First State Bank of Golva (S)	Golva	2.01%	0.00%	34.62%	-2.23%	\$ 0.5	2.48%	0.00%	
American State B&T Co. of Williston (S)	Williston	1.88%	0.19%	25.57%	2.59%	\$ 3.1	2.36%	0.13%	
Grant County State Bank (S)	Carson	1.84%	0.23%	12.87%	1.59%	\$ 0.2	2.33%	0.29%	
Western State Bank	Devils Lake	1.80%	0.33%	15.45%	2.84%	\$ 10.9	2.96%	0.27%	
Merchants Bank	Rugby	1.76%	0.67%	18.53%	6.64%	\$ 1.1	2.36%	0.74%	
Commercial Bank of Mott (S)	Mott	1.74%	0.39%	16.13%	3.28%	\$ 0.6	2.17%	0.52%	
Security First Bank of North Dakota (S)	New Salem	1.72%	0.41%	14.49%	3.34%	\$ 1.2	2.16%	0.51%	
Dakota Western Bank (S)	Bowman	1.66%	0.09%	18.29%	0.10%	\$ 1.6	2.05%	0.11%	
BankNorth (S)	Arthur	1.56%	0.32%	13.77%	2.69%	\$ 2.5	2.16%	0.60%	
Bank of Hazelton (S)	Hazelton	1.53%	0.06%	13.24%	-0.29%	\$ 0.2	1.94%	0.08%	
Liberty State Bank (S)	Powers Lake	1.51%	0.04%	21.28%	-0.40%	\$ 0.6	1.78%	0.10%	
Alerus Financial Corporation	Grand Forks	1.50%	0.51%	15.77%	5.10%	\$ 20.3	1.96%	0.58%	
Dakota Heritage Bank (S)	Hunter	1.49%	0.34%	18.49%	4.25%	\$ 1.5	1.91%	0.14%	
TruCommunity Bank	Garrison	1.44%	0.20%	15.97%	2.02%	\$ 1.2	1.86%	0.28%	
Peoples State Bank of Velva (S)	Velva	1.42%	0.60%	16.51%	7.16%	\$ 0.6	1.66%	0.75%	
McIntosh County Bank (S)	Ashley	1.42%	0.02%	16.36%	-0.51%	\$ 0.4	1.72%	0.02%	
United Valley Bank (S)	Cavalier	1.42%	0.57%	13.39%	4.46%	\$ 2.4	1.45%	0.34%	
Stock Growers Bank (S)	Forman	1.40%	0.31%	20.85%	3.43%	\$ 1.1	1.51%	0.32%	
Dakota Community B&T, N.A. (S)	Hebron	1.39%	0.21%	19.97%	3.11%	\$ 4.6	1.62%	0.27%	
Bank Forward (S)	Fargo	1.36%	-0.18%	12.24%	-2.06%	\$ 3.5	1.61%	-0.39%	
First National C&T Co. of Bottineau	Bottineau	1.34%	0.13%	10.08%	0.88%	\$ 0.6	1.67%	0.12%	
KodaBank (S)	Drayton	1.27%	0.29%	13.06%	3.02%	\$ 1.7	1.64%	0.35%	
Strasburg State Bank	Strasburg	1.27%	0.10%	14.59%	1.41%	\$ 0.3	1.39%	0.04%	
First State Bank & Trust (S)	Williston	1.25%	0.12%	10.99%	0.45%	\$ 1.8	1.42%	0.14%	
Aspire Bank	Fargo	1.25%	0.37%	11.69%	3.37%	\$ 0.2	1.72%	0.62%	
First Security Bank (S)	Beulah	1.25%	0.22%	12.80%	1.88%	\$ 0.2	1.46%	0.18%	
First State Bank (S)	Buxton	1.24%	0.12%	13.02%	1.08%	\$ 1.3	1.62%	0.17%	
Union Bank	Jamestown	1.18%	0.47%	17.45%	6.87%	\$ 1.7	1.67%	0.49%	
Watford City Bancshares, Inc. (S)	Watford City	1.17%	-0.56%	16.22%	-8.13%	\$ 16.2	1.56%	-0.02%	
State Bank of Bottineau (S)	Bottineau	1.17%	-0.05%	13.91%	-0.47%	\$ 0.3	1.61%	0.00%	
Choice Financial Holdings, Inc.	Fargo	1.17%	0.02%	10.25%	0.00%	\$ 16.6	1.62%	-0.07%	
Cornerstone Bank	Fargo	1.16%	-0.33%	17.27%	-6.59%	\$ 5.2	1.72%	0.34%	
Union Bank	Beulah	1.14%	0.38%	13.58%	4.47%	\$ 0.9	1.46%	0.49%	
The Goose River Bank (S)	Mayville	1.13%	0.38%	11.04%	3.52%	\$ 0.5	1.48%	0.52%	
Kirkwood B&T Company (S)	Bismarck	1.12%	0.08%	12.54%	0.48%	\$ 1.0	1.46%	0.13%	
First United Bank (S)	Park River	1.10%	0.15%	11.54%	1.18%	\$ 2.0	1.49%	0.18%	
Peoples State Bank (S)	Westhope	1.09%	0.41%	9.17%	3.20%	\$ 0.2	1.35%	0.50%	
BNC National Bank	Bismarck	1.07%	0.22%	9.59%	1.68%	\$ 2.6	1.49%	0.34%	
Farmers and Merchants State Bank (S)	Langdon	1.06%	0.21%	8.57%	1.67%	\$ 0.4	1.15%	0.26%	
Bravera Holdings Corp.	Dickinson	1.05%	0.24%	12.29%	2.00%	\$ 9.8	1.60%	0.36%	
First State Bank of Cando (S)	Cando	1.05%	0.28%	17.15%	3.73%	\$ 0.2	1.12%	0.26%	
Peoples State Bank	Fairmount	1.04%	0.40%	16.36%	5.46%	\$ 0.1	1.27%	0.44%	
Horizon Financial Bank	Munich	1.03%	0.18%	10.13%	1.75%	\$ 0.5	1.33%	0.23%	

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.	
Turtle Mountain State Bank (S)	Belcourt	\$ 132.4	-1.9%	\$ 39.8	6.7%	\$ 119.2	-2.8%	33.4%
Rolette State Bank (S)	Rolette	\$ 47.3	0.8%	\$ 35.6	5.4%	\$ 42.1	0.6%	84.7%
First State Bank of Golva (S)	Golva	\$ 114.3	1.2%	\$ 45.4	6.6%	\$ 107.5	1.3%	42.3%
American State B&T Co. of Williston (S)	Williston	\$ 637.2	-1.4%	\$ 315.3	1.8%	\$ 568.9	-1.0%	55.4%
Grant County State Bank (S)	Carson	\$ 43.6	-6.5%	\$ 23.9	9.1%	\$ 37.1	-7.5%	64.4%
Western State Bank	Devils Lake	\$ 2,412.5	-1.2%	\$ 2,194.9	3.5%	\$ 2,065.2	-3.0%	106.3%
Merchants Bank	Rugby	\$ 245.7	-3.5%	\$ 191.6	10.9%	\$ 217.5	-4.2%	88.1%
Commercial Bank of Mott (S)	Mott	\$ 148.6	1.2%	\$ 112.1	1.7%	\$ 114.2	1.7%	98.2%
Security First Bank of North Dakota (S)	New Salem	\$ 277.8	0.2%	\$ 232.2	2.8%	\$ 235.3	-0.1%	98.7%
Dakota Western Bank (S)	Bowman	\$ 391.3	1.0%	\$ 255.8	3.4%	\$ 346.2	1.0%	73.9%
BankNorth (S)	Arthur	\$ 650.8	3.0%	\$ 570.1	4.7%	\$ 499.8	-5.8%	114.1%
Bank of Hazelton (S)	Hazelton	\$ 69.6	8.3%	\$ 32.4	13.7%	\$ 62.2	8.9%	52.1%
Liberty State Bank (S)	Powers Lake	\$ 141.4	-2.8%	\$ 54.0	9.9%	\$ 127.4	-3.6%	42.4%
Alerus Financial Corporation	Grand Forks	\$ 5,323.8	-0.3%	\$ 4,113.2	0.4%	\$ 4,337.5	-3.3%	94.8%
Dakota Heritage Bank (S)	Hunter	\$ 407.2	1.3%	\$ 335.4	3.2%	\$ 351.3	-4.3%	95.5%
TruCommunity Bank	Garrison	\$ 325.8	2.2%	\$ 220.9	9.7%	\$ 273.7	-5.2%	80.7%
Peoples State Bank of Velva (S)	Velva	\$ 174.9	4.9%	\$ 129.8	14.6%	\$ 151.0	1.9%	86.0%
McIntosh County Bank (S)	Ashley	\$ 112.9	0.1%	\$ 66.0	1.1%	\$ 98.3	0.6%	67.1%
United Valley Bank (S)	Cavalier	\$ 687.4	2.3%	\$ 493.0	3.4%	\$ 581.1	-2.3%	84.9%
Stock Growers Bank (S)	Forman	\$ 318.5	-2.7%	\$ 160.9	3.0%	\$ 288.8	-4.7%	55.7%
Dakota Community B&T, N.A. (S)	Hebron	\$ 1,288.2	-1.2%	\$ 743.2	3.2%	\$ 1,170.5	-1.2%	63.5%
Bank Forward (S)	Fargo	\$ 1,032.3	-2.1%	\$ 846.2	0.7%	\$ 824.3	-5.6%	102.7%
First National C&T Co. of Bottineau	Bottineau	\$ 170.4	-5.5%	\$ 87.0	10.0%	\$ 145.2	-7.0%	59.9%
KodaBank (S)	Drayton	\$ 517.1	-1.5%	\$ 410.2	7.8%	\$ 444.5	-2.2%	92.3%
Strasburg State Bank	Strasburg	\$ 97.2	-3.5%	\$ 45.2	4.9%	\$ 86.8	-4.3%	52.0%
First State Bank & Trust (S)	Williston	\$ 535.0	-2.9%	\$ 195.2	4.1%	\$ 468.5	-3.8%	41.7%
Aspire Bank	Fargo	\$ 63.6	-3.5%	\$ 57.0	1.0%	\$ 51.6	-11.3%	110.4%
First Security Bank (S)	Beulah	\$ 69.9	-2.4%	\$ 30.3	10.2%	\$ 62.4	-3.3%	48.5%
First State Bank (S)	Buxton	\$ 395.0	-8.2%	\$ 359.6	4.9%	\$ 349.3	-8.4%	103.0%
Union Bank	Jamestown	\$ 581.1	0.2%	\$ 435.9	3.5%	\$ 478.0	-1.6%	91.2%
Watford City Bancshares, Inc. (S)	Watford City	\$ 5,497.1	0.4%	\$ 4,561.7	4.6%	\$ 4,803.3	-1.2%	95.0%
State Bank of Bottineau (S)	Bottineau	\$ 113.0	2.0%	\$ 103.0	8.8%	\$ 93.7	-5.3%	109.9%
Choice Financial Holdings, Inc.	Fargo	\$ 5,786.6	2.6%	\$ 3,204.7	2.2%	\$ 4,879.4	-0.7%	65.7%
Cornerstone Bank	Fargo	\$ 1,755.5	-2.1%	\$ 1,268.5	2.0%	\$ 1,575.4	-2.7%	80.5%
Union Bank	Beulah	\$ 309.7	1.5%	\$ 189.7	2.1%	\$ 274.3	-1.1%	69.1%
The Goose River Bank (S)	Mayville	\$ 171.8	-4.9%	\$ 134.8	2.3%	\$ 143.2	-7.2%	94.2%
Kirkwood B&T Company (S)	Bismarck	\$ 354.6	-1.1%	\$ 216.8	2.6%	\$ 318.1	-1.4%	68.2%
First United Bank (S)	Park River	\$ 712.5	-2.9%	\$ 514.8	1.5%	\$ 609.3	-5.2%	84.5%
Peoples State Bank (S)	Westhope	\$ 70.7	0.7%	\$ 37.3	16.4%	\$ 61.8	0.0%	60.5%
BNC National Bank	Bismarck	\$ 940.4	-2.6%	\$ 739.2	5.7%	\$ 827.7	-3.3%	89.3%
Farmers and Merchants State Bank (S)	Langdon	\$ 145.8	2.9%	\$ 78.9	8.2%	\$ 101.6	-6.8%	77.6%
Bravera Holdings Corp.	Dickinson	\$ 3,702.1	-2.5%	\$ 2,625.8	3.6%	\$ 3,218.7	-3.7%	81.6%
First State Bank of Cando (S)	Cando	\$ 71.6	-4.8%	\$ 28.0	4.3%	\$ 66.0	-6.6%	42.4%
Peoples State Bank	Fairmount	\$ 36.8	0.4%	\$ 20.9	6.0%	\$ 34.3	-0.1%	60.9%
Horizon Financial Bank	Munich	\$ 197.6	-4.0%	\$ 147.8	7.2%	\$ 175.4	-3.3%	84.3%

Capital & Credit Quality

Name	City	Tg. Comm. Equity (\$MM)				TCE / TA	NPA's / Assets		LLR / Loans	NIM				
		Equity (\$MM)	TCE / TA	NPA's / Assets	LLR / Loans		Δ vs.			Cost of Deposits	Yield on Loans	Efficiency Ratio		
							Curr.	Pr. Qtr.						
Turtle Mountain State Bank (S)	Belcourt	\$ 13.0	9.8%	0.31%	1.15%	4.99%	0.46%	0.65%	7.97%	30.8%				
Rolette State Bank (S)	Rolette	\$ 4.9	10.3%	0.55%	0.78%	5.00%	0.28%	1.69%	7.24%	53.5%				
First State Bank of Golva (S)	Golva	\$ 6.3	5.5%	1.19%	0.90%	4.15%	0.17%	0.93%	7.07%	40.3%				
American State B&T Co. of Williston (S)	Williston	\$ 47.5	7.5%	1.07%	1.98%	2.97%	0.07%	1.41%	6.34%	45.0%				
Grant County State Bank (S)	Carson	\$ 6.5	14.8%	0.00%	0.94%	4.74%	0.11%	1.45%	7.51%	50.3%				
Western State Bank	Devils Lake	\$ 285.8	11.8%	0.96%	1.76%	5.14%	0.31%	2.69%	7.82%	45.1%				
Merchants Bank	Rugby	\$ 23.7	9.7%	0.77%	1.11%	4.25%	0.37%	1.58%	6.81%	44.4%				
Commercial Bank of Mott (S)	Mott	\$ 16.3	11.0%	0.00%	0.94%	3.30%	0.20%	2.37%	6.27%	34.0%				
Security First Bank of North Dakota (S)	New Salem	\$ 33.4	12.0%	1.69%	2.07%	4.84%	0.44%	1.45%	6.61%	57.5%				
Dakota Western Bank (S)	Bowman	\$ 36.3	9.3%	0.64%	1.85%	3.57%	0.07%	2.11%	6.86%	44.5%				
BankNorth (S)	Arthur	\$ 62.6	9.8%	0.23%	1.00%	4.96%	0.09%	2.07%	7.32%	53.8%				
Bank of Hazelton (S)	Hazelton	\$ 7.1	10.2%	0.00%	1.02%	4.17%	0.11%	1.57%	7.18%	51.9%				
Liberty State Bank (S)	Powers Lake	\$ 11.2	7.9%	0.00%	1.66%	2.87%	0.10%	1.96%	7.17%	35.7%				
Alerus Financial Corporation	Grand Forks	\$ 409.1	7.9%	0.89%	1.44%	3.41%	0.13%	2.11%	6.28%	62.4%				
Dakota Heritage Bank (S)	Hunter	\$ 32.0	7.9%	0.25%	1.24%	3.91%	0.06%	2.37%	6.81%	49.4%				
TruCommunity Bank	Garrison	\$ 29.7	9.1%	1.03%	1.42%	4.08%	0.21%	1.26%	6.64%	56.0%				
Peoples State Bank of Velva (S)	Velva	\$ 14.7	8.4%	0.33%	1.42%	3.90%	0.33%	1.62%	6.86%	58.0%				
McIntosh County Bank (S)	Ashley	\$ 10.4	9.2%	0.31%	2.65%	3.65%	-0.12%	1.62%	7.06%	53.0%				
United Valley Bank (S)	Cavalier	\$ 65.2	9.6%	0.32%	1.20%	3.51%	0.29%	2.00%	6.11%	59.4%				
Stock Growers Bank (S)</														

North Dakota – Financial Performance for Q2 2025 (Continued)

Profitability & Returns for Q2 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 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																								
Lincoln State Bank (S)	Hankinson	0.97%	0.17%	16.48%	2.10%	\$ 0.3	1.20%	0.20%	\$ 113.8	-4.9%	\$ 64.1	2.1%	\$ 102.4	-6.4%	62.6%	\$ 7.3	6.4%	0.57%	1.49%	3.34%	0.08%	1.33%	6.43%	64.3%
The Citizens State Bank at Mohall (S)	Mohall	0.96%	0.27%	8.42%	2.28%	\$ 0.2	1.17%	0.34%	\$ 78.6	3.4%	\$ 57.7	7.5%	\$ 65.9	-1.6%	87.5%	\$ 8.7	11.0%	0.51%	0.73%	3.90%	0.19%	1.55%	6.14%	68.9%
American Federal Bank (S)	Fargo	0.91%	0.16%	9.66%	1.19%	\$ 1.7	1.15%	0.20%	\$ 767.7	-0.4%	\$ 659.6	-1.3%	\$ 617.8	-0.6%	106.8%	\$ 72.3	9.4%	0.05%	1.06%	3.91%	0.23%	1.70%	5.96%	73.2%
Kindred State Bank (S)	Kindred	0.90%	0.43%	11.42%	5.68%	\$ 0.1	1.22%	0.05%	\$ 43.5	-10.8%	\$ 22.1	1.9%	\$ 39.9	-12.0%	55.4%	\$ 3.6	8.2%	0.20%	0.95%	3.59%	0.05%	1.13%	5.71%	67.0%
Citizens State Bank of Lankin (S)	Lankin	0.87%	-0.24%	11.92%	-3.07%	\$ 0.2	1.57%	0.19%	\$ 69.0	2.6%	\$ 49.6	6.4%	\$ 55.6	-0.7%	89.2%	\$ 5.2	7.5%	0.00%	0.64%	4.60%	0.16%	1.45%	7.67%	65.5%
Farmers & Merchants Bank (S)	Tolna	0.86%	0.33%	9.35%	3.39%	\$ 0.3	1.07%	0.41%	\$ 117.1	-1.2%	\$ 52.2	1.7%	\$ 105.1	-2.2%	49.7%	\$ 10.1	8.7%	0.86%	0.89%	3.51%	0.42%	1.58%	7.34%	67.8%
State Bank of Lakota (S)	Lakota	0.84%	-0.16%	9.22%	-1.73%	\$ 0.1	1.06%	-0.21%	\$ 64.2	-4.2%	\$ 38.3	2.8%	\$ 57.8	-4.8%	66.3%	\$ 6.0	9.4%	0.08%	0.93%	3.62%	0.13%	1.59%	6.62%	70.7%
Heartland State Bank (S)	Edgeley	0.82%	0.40%	9.08%	4.42%	\$ 0.1	1.02%	0.47%	\$ 71.1	1.1%	\$ 33.9	-0.8%	\$ 64.2	-0.5%	52.8%	\$ 6.4	9.0%	1.31%	1.33%	3.67%	0.13%	1.86%	7.20%	71.4%
State Bank & Trust of Kenmare (S)	Kenmare	0.82%	0.15%	14.29%	1.45%	\$ 0.4	0.88%	0.18%	\$ 181.8	-1.3%	\$ 90.5	5.4%	\$ 166.9	-2.2%	54.3%	\$ 11.0	6.1%	1.71%	0.96%	2.59%	0.20%	2.09%	6.15%	60.5%
Union State Bank of Hazen (S)	Hazen	0.80%	0.10%	11.41%	1.09%	\$ 0.5	0.97%	0.22%	\$ 236.0	5.3%	\$ 133.7	7.8%	\$ 219.0	5.7%	61.1%	\$ 16.2	6.9%	0.70%	1.75%	3.26%	0.09%	1.76%	6.11%	70.0%
Starion Bank (S)	Bismarck	0.76%	0.12%	11.10%	1.61%	\$ 4.2	0.98%	0.15%	\$ 2,084.4	-4.3%	\$ 1,217.3	0.4%	\$ 1,759.8	-3.9%	69.2%	\$ 146.7	7.1%	0.50%	1.37%	2.36%	0.14%	2.33%	5.84%	65.8%
First Western Bank and Trust	Minot	0.71%	0.05%	6.61%	0.39%	\$ 3.9	1.18%	0.06%	\$ 2,244.7	1.9%	\$ 1,794.4	1.5%	\$ 1,882.5	-0.3%	95.3%	\$ 192.8	8.8%	2.29%	1.17%	3.49%	0.22%	2.61%	6.45%	69.7%
State Bankshares, Inc.	Fargo	0.68%	0.09%	6.44%	0.66%	\$ 24.0	0.94%	0.15%	\$ 14,204.6	-2.9%	\$ 12,154.0	2.0%	\$ 11,965.5	-4.9%	101.6%	\$ 1,445.2	10.2%	0.54%	1.02%	2.30%	0.26%	3.00%	5.25%	75.8%
Border Bank (S)	Fargo	0.67%	0.24%	7.97%	2.83%	\$ 1.7	1.12%	0.44%	\$ 1,009.5	1.4%	\$ 853.2	3.5%	\$ 893.1	1.2%	95.5%	\$ 78.8	7.9%	1.82%	1.30%	3.68%	0.39%	2.25%	6.09%	71.5%
Gate City Bank	Fargo	0.53%	0.09%	5.94%	0.91%	\$ 5.0	0.98%	0.24%	\$ 3,750.1	-1.6%	\$ 2,966.1	2.5%	\$ 3,334.2	-1.2%	89.0%	\$ 339.7	9.1%	0.54%	0.67%	3.40%	0.33%	1.33%	4.97%	80.1%
First State Bank of Harvey (S)	Harvey	0.51%	-0.17%	7.78%	-3.32%	\$ 0.1	0.54%	-0.25%	\$ 92.5	-3.2%	\$ 31.8	12.9%	\$ 85.0	-3.9%	37.3%	\$ 6.5	7.0%	0.00%	1.26%	2.49%	-0.06%	1.40%	6.12%	75.4%
Below 0.00% ROAA Banks																								
The Bank of Tioga	Tioga	-0.09%	-0.63%	-3.40%	-21.95%	\$ (0.1)	0.54%	0.00%	\$ 441.9	-1.2%	\$ 115.2	11.0%	\$ 414.7	-3.6%	27.8%	\$ 12.3	2.8%	0.15%	0.94%	2.06%	-0.05%	2.36%	5.88%	67.8%
Average		1.23%	0.20%	13.76%	1.58%	\$ 2.7	1.59%	0.28%	\$ 1,013.7	-0.9%	\$ 758.7	5.1%	\$ 866.4	-2.7%	75.0%	\$ 89.8	9.0%	0.54%	1.21%	3.64%	0.20%	1.86%	6.57%	58.7%
Median		1.17%	0.20%	13.04%	1.81%	\$ 0.9	1.54%	0.24%	\$ 261.7	-1.2%	\$ 154.4	3.9%	\$ 227.2	-2.9%	79.1%	\$ 23.0	9.1%	0.33%	1.15%	3.64%	0.20%	1.86%	6.59%	60.5%



Note: Please refer to page 5 for additional notes

Oregon – Financial Performance for Q2 2025

Profitability & Returns for Q2 2025

Name	City	ROAA		ROAE		Net Income (\$MM)	PTPP ROAA	
		Δ vs.		Δ vs.			Δ vs.	
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.		Curr.	Pr. Qtr.
Above 1.00% ROAA Banks								
Pioneer Trust Bank, N.A.	Salem	2.33%	0.01%	16.18%	-0.17%	\$ 4.1	3.71%	0.17%
Bank of Eastern Oregon	Heppner	1.91%	0.10%	18.01%	0.13%	\$ 4.2	2.53%	0.12%
Summit Bank	Eugene	1.12%	0.14%	10.59%	0.94%	\$ 3.5	2.14%	0.17%
Oregon Pacific Banking Co.	Florence	1.10%	0.14%	10.34%	1.06%	\$ 2.2	1.54%	0.31%
People's Bank of Commerce	Medford	1.07%	0.05%	8.25%	0.22%	\$ 2.2	1.60%	0.19%
0.50% - 1.00% ROAA Banks								
Oregon Coast Bank (S)	Newport	0.80%	0.51%	11.79%	7.24%	\$ 0.9	0.67%	0.29%
Clackamas County Bank (S)	Sandy	0.80%	0.22%	7.54%	1.97%	\$ 0.6	1.03%	0.24%
Willamette Valley Bank	Salem	0.77%	0.30%	4.76%	1.80%	\$ 0.9	0.90%	0.22%
Evergreen Federal Bank	Grants Pass	0.60%	0.05%	4.88%	0.41%	\$ 0.9	0.88%	0.08%
0.00% - 0.50% ROAA Banks								
First Federal S&LA of McMinnville	McMinnville	0.34%	0.10%	3.37%	0.97%	\$ 0.6	0.48%	0.17%
Citizens Bank	Corvallis	0.29%	0.03%	2.92%	0.14%	\$ 0.6	0.35%	0.03%
Lewis & Clark Bank	Oregon City	0.18%	0.14%	1.79%	1.44%	\$ 0.2	0.22%	0.20%
Pacific West Bank	West Linn	0.15%	0.05%	1.52%	0.55%	\$ 0.1	0.36%	0.20%
Average		0.88%	0.14%	7.84%	1.28%	\$ 1.6	1.26%	0.18%
Median		0.80%	0.10%	7.54%	0.94%	\$ 0.9	0.90%	0.19%

Balance Sheet

Total Assets		Gross Loans		Total Deposits		Loans / Deposits
Balance	Δ vs.	Balance	Δ vs.	Balance	Δ vs.	
(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	
\$ 716.1	2.9%	\$ 509.4	-2.1%	\$ 612.0	3.2%	83.2%
\$ 883.5	-1.6%	\$ 625.0	3.7%	\$ 777.5	-2.5%	80.4%
\$ 1,246.8	-2.8%	\$ 1,099.8	2.2%	\$ 1,101.9	-3.4%	99.8%
\$ 805.0	0.9%	\$ 591.8	1.5%	\$ 704.8	0.9%	84.0%
\$ 811.1	-0.1%	\$ 568.8	0.7%	\$ 688.7	-0.7%	82.6%
\$ 659.5	-1.3%	\$ 412.3	1.6%	\$ 565.3	-1.7%	72.9%
\$ 832.8	4.3%	\$ 370.4	-0.7%	\$ 724.5	4.6%	51.1%
\$ 343.7	-10.4%	\$ 146.3	-5.6%	\$ 244.3	-12.5%	59.9%
\$ 361.6	5.5%	\$ 260.4	1.6%	\$ 318.8	9.6%	81.7%
\$ 651.3	-0.7%	\$ 446.7	0.5%	\$ 555.0	-0.5%	78.4%
\$ 659.5	-1.1%	\$ 412.3	1.5%	\$ 565.3	-0.7%	81.7%

Capital & Credit Quality

Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Yield on Efficiency		
				Δ vs.	Cost of Deposits	Loans	Efficiency Ratio	
				Curr.	Pr. Qtr.	Loans	Ratio	
\$ 102.4	14.3%	0.18%	1.63%	4.28%	0.24%	1.85%	6.50%	33.7%
\$ 94.7	10.7%	0.25%	1.09%	6.10%	0.37%	0.64%	7.66%	58.3%
\$ 132.9	10.7%	0.24%	1.23%	4.74%	0.22%	2.12%	7.06%	54.9%
\$ 85.6	10.6%	0.08%	1.25%	3.95%	0.22%	1.27%	5.64%	67.7%
\$ 104.4	12.9%	0.50%	1.05%	4.18%	0.23%	1.49%	6.69%	63.9%
\$ 32.2	7.0%	1.53%	1.06%	3.01%	0.27%	1.96%	7.32%	77.6%
\$ 29.8	11.2%	0.00%	1.02%	3.40%	0.18%	0.87%	6.22%	73.8%
\$ 73.9	16.1%	0.20%	1.01%	3.68%	0.28%	1.96%	5.93%	84.4%
\$ 76.9	12.3%	0.71%	1.34%	3.46%	-0.01%	1.43%	5.15%	74.8%
\$ 69.0	10.5%	0.07%	1.02%	2.68%	0.14%	1.48%	5.15%	82.4%
\$ 80.2	9.6%	0.12%	1.60%	3.32%	-0.06%	0.51%	5.80%	89.8%
\$ 37.1	10.8%	0.32%	1.23%	2.53%	0.07%	2.13%	7.19%	92.3%
\$ 34.5	9.5%	2.33%	1.13%	3.07%	0.04%	2.49%	5.88%	88.8%
\$ 73.4	11.3%	0.50%	1.20%	3.72%	0.17%	1.55%	6.32%	72.5%
\$ 76.9	10.7%	0.24%	1.13%	3.46%	0.22%	1.49%	6.22%	74.8%



South Dakota – Financial Performance for Q2 2025

Profitability & Returns for Q2 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									
First Savings Bank	Beresford	2.59%	0.27%	14.57%	1.25%	\$ 9.6	6.23%	-0.11%	
The Security State Bank	Emery	2.35%	0.08%	12.92%	0.37%	\$ 0.4	3.20%	0.17%	
Pathward Financial, Inc.	Sioux Falls	2.33%	-1.14%	20.98%	-16.37%	\$ 42.8	3.42%	-2.54%	
Farmers and Merchants State Bank (S)	Plankinton	2.28%	0.10%	21.86%	-0.23%	\$ 0.9	3.26%	0.39%	
First National Bank	Fort Pierre	2.22%	-0.11%	8.98%	-0.58%	\$ 9.6	5.91%	-0.13%	
First National Bank	Oldham	2.17%	0.05%	15.75%	-0.51%	\$ 2.5	6.31%	-0.37%	
Heartland State Bank (S)	Redfield	1.98%	0.12%	22.69%	0.49%	\$ 0.7	2.66%	0.17%	
Security National Bank of South Dakota	Dakota Dunes	1.93%	0.02%	15.19%	-0.84%	\$ 1.2	2.52%	0.03%	
Campbell County Bank (S)	Herreid	1.81%	0.24%	13.60%	1.77%	\$ 1.0	2.56%	0.30%	
Richland State Bank (S)	Bruce	1.80%	0.25%	17.98%	1.58%	\$ 0.2	2.24%	0.36%	
Commercial State Bank of Wagner (S)	Wagner	1.69%	-0.06%	18.17%	-1.45%	\$ 1.1	2.36%	0.58%	
Andes State Bank	Lake Andes	1.62%	0.37%	13.45%	4.16%	\$ 0.1	2.03%	0.38%	
First Western Federal Savings Bank (S)	Rapid City	1.62%	0.33%	9.05%	1.42%	\$ 0.2	2.05%	0.42%	
Great Plains Bank (S)	Eureka	1.61%	-2.28%	9.53%	-14.50%	\$ 0.6	1.95%	-3.19%	
Merchants State Bank (S)	Freeman	1.54%	0.10%	11.44%	0.32%	\$ 0.9	2.05%	0.18%	
Farmers State Bank (S)	Hosmer	1.51%	-1.08%	9.36%	-6.36%	\$ 0.1	1.85%	-0.29%	
First National Bank in Philip (S)	Philip	1.51%	0.18%	13.65%	0.94%	\$ 1.6	2.02%	0.25%	
First State Bank of Roscoe (S)	Roscoe	1.48%	0.19%	10.85%	1.16%	\$ 0.5	1.94%	0.23%	
Pioneer Bank & Trust	Spearfish	1.45%	0.29%	16.02%	2.34%	\$ 3.5	1.99%	0.35%	
Ipswich State Bank (S)	Ipswich	1.39%	0.07%	9.24%	0.46%	\$ 0.2	1.79%	0.11%	
Bryant State Bank (S)	Bryant	1.37%	0.14%	12.46%	0.53%	\$ 0.2	3.97%	0.16%	
First Fidelity Bank (S)	Burke	1.37%	0.11%	17.62%	1.06%	\$ 2.3	1.76%	0.16%	
First Dakota National Bank	Yankton	1.34%	0.18%	14.32%	1.69%	\$ 10.2	1.98%	0.04%	
DNB National Bank (S)	Clear Lake	1.31%	0.07%	22.12%	0.33%	\$ 0.4	1.68%	0.09%	
American Bank & Trust	Sioux Falls	1.31%	0.25%	15.58%	2.71%	\$ 6.5	1.87%	0.40%	
Black Hills Community Bank, N.A. (S)	Rapid City	1.26%	0.27%	16.06%	4.27%	\$ 1.5	1.52%	0.34%	
Western Dakota Bank (S)	Timber Lake	1.24%	0.33%	13.36%	3.57%	\$ 0.2	1.66%	0.41%	
Quoin Financial Bank	Miller	1.13%	0.27%	8.71%	2.32%	\$ 0.7	1.84%	0.83%	
Plains Commerce Bank (S)	Sioux Falls	1.11%	0.94%	10.62%	9.05%	\$ 3.5	1.50%	1.32%	
BankStar Financial (S)	Elkton	1.09%	0.19%	12.31%	1.84%	\$ 0.9	1.54%	0.25%	
Dacotah Banks, Inc.	Aberdeen	1.01%	-0.12%	10.52%	-1.73%	\$ 11.5	1.38%	-0.02%	

0.50% - 1.00% ROAA Banks

Rivers Edge Bank (S)	Marion	0.95%	0.01%	10.92%	0.05%	\$ 0.8	1.52%	0.20%	
The First National Bank in Sioux Falls	Sioux Falls	0.91%	0.14%	10.46%	1.54%	\$ 4.7	1.32%	0.19%	
Fishback Financial Corporation	Brookings	0.84%	-0.06%	7.15%	-0.55%	\$ 10.1	1.26%	0.09%	
The Farmers and Merchants State Bank	Scottland	0.83%	-0.88%	9.54%	-11.43%	\$ 0.1	1.32%	-0.40%	
Reliabank Dakota (S)	Estelline	0.83%	0.34%	13.36%	5.17%	\$ 1.6	1.01%	0.46%	
State Bank of Eagle Butte	Eagle Butte	0.76%	-0.79%	7.69%	-9.02%	\$ 0.2	1.42%	-0.45%	
Farmers State Bank	Parkston	0.73%	0.25%	14.03%	3.58%	\$ 0.5	0.88%	0.24%	
Citizens State Bank of Arlington (S)	Arlington	0.70%	0.12%	6.64%	0.93%	\$ 0.3	0.83%	0.15%	
Sunrise Bank Dakota (S)	Onida	0.66%	0.02%	6.68%	-0.11%	\$ 0.1	0.85%	0.02%	
Security Bank Midwest (S)	Tyndall	0.60%	-0.11%	7.49%	-1.59%	\$ 0.5	0.74%	-0.15%	
Security Savings Bank (S)	Canton	0.58%	0.10%	6.01%	1.27%	\$ 0.8	0.76%	0.13%	

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.	
First Savings Bank	Beresford	\$ 1,486.9	-0.1%	\$ 1,112.8	0.5%	\$ 1,204.2	-1.0%	92.4%
The Security State Bank	Emery	\$ 61.5	4.8%	\$ 18.4	6.6%	\$ 50.1	4.9%	36.7%
Pathward Financial, Inc.	Sioux Falls	\$ 7,229.6	3.1%	\$ 4,793.1	6.3%	\$ 6,005.3	3.2%	79.8%
Farmers and Merchants State Bank (S)	Plankinton	\$ 159.0	-4.7%	\$ 126.0	0.6%	\$ 125.5	-3.2%	100.4%
First National Bank	Fort Pierre	\$ 1,711.3	0.4%	\$ 1,384.8	2.1%	\$ 1,239.1	-0.3%	111.8%
First National Bank	Oldham	\$ 449.4	-2.2%	\$ 356.1	-0.8%	\$ 374.8	-2.9%	95.0%
Heartland State Bank (S)	Redfield	\$ 147.9	-1.8%	\$ 105.6	2.3%	\$ 122.9	-2.5%	85.9%
Security National Bank of South Dakota	Dakota Dunes	\$ 239.2	-4.6%	\$ 149.6	4.2%	\$ 189.7	-5.8%	78.9%
Campbell County Bank (S)	Herreid	\$ 205.6	-4.5%	\$ 166.7	-4.6%	\$ 147.9	-0.5%	112.7%
Richland State Bank (S)	Bruce	\$ 40.7	1.0%	\$ 18.8	5.3%	\$ 36.0	0.6%	52.2%
Commercial State Bank of Wagner (S)	Wagner	\$ 253.7	-0.2%	\$ 148.8	5.0%	\$ 221.2	-1.6%	67.3%
Andes State Bank	Lake Andes	\$ 27.2	3.9%	\$ 9.6	2.6%	\$ 23.5	4.1%	40.9%
First Western Federal Savings Bank (S)	Rapid City	\$ 60.4	-0.2%	\$ 55.9	-0.2%	\$ 37.8	-5.7%	147.6%
Great Plains Bank (S)	Eureka	\$ 145.2	-1.8%	\$ 105.5	-2.6%	\$ 116.7	-1.4%	90.4%
Merchants State Bank (S)	Freeman	\$ 214.7	-1.0%	\$ 140.9	1.0%	\$ 173.7	0.3%	81.1%
Farmers State Bank (S)	Hosmer	\$ 20.9	-3.5%	\$ 14.4	4.8%	\$ 16.7	-8.2%	85.9%
First National Bank in Philip (S)	Philip	\$ 405.0	-4.2%	\$ 259.7	8.9%	\$ 352.9	-5.3%	73.6%
First State Bank of Roscoe (S)	Roscoe	\$ 138.6	0.3%	\$ 73.2	-0.8%	\$ 117.9	-0.2%	62.1%
Pioneer Bank & Trust	Spearfish	\$ 958.7	0.1%	\$ 529.1	0.5%	\$ 859.6	3.7%	61.6%
Ipswich State Bank (S)	Ipswich	\$ 67.2	-2.0%	\$ 30.6	10.5%	\$ 55.7	-3.3%	55.0%
Bryant State Bank (S)	Bryant	\$ 50.9	-0.7%	\$ 31.2	2.6%	\$ 43.5	-2.8%	71.6%
First Fidelity Bank (S)	Burke	\$ 661.3	-0.5%	\$ 372.7	4.8%	\$ 602.7	-0.8%	61.8%
First Dakota National Bank	Yankton	\$ 3,059.9	2.0%	\$ 2,568.4	4.2%	\$ 2,737.0	1.3%	93.8%
DNB National Bank (S)	Clear Lake	\$ 115.7	5.5%	\$ 29.7	5.1%	\$ 106.9	5.4%	27.8%
American Bank & Trust	Sioux Falls	\$ 1,960.1	1.0%	\$ 1,506.5	5.3%	\$ 1,743.9	0.9%	86.4%
Black Hills Community Bank, N.A. (S)	Rapid City	\$ 489.6	-4.3%	\$ 357.0	2.5%	\$ 448.3	-4.6%	79.6%
Western Dakota Bank (S)	Timber Lake	\$ 78.2	2.5%	\$ 27.5	12.6%	\$ 70.7	2.9%	39.0%
Quoin Financial Bank	Miller	\$ 243.3	-1.6%	\$ 156.4	4.4%	\$ 203.6	-1.5%	76.8%
Plains Commerce Bank (S)	Sioux Falls	\$ 1,252.7	1.5%	\$ 1,027.9	1.1%	\$ 1,016.1	2.6%	101.2%
BankStar Financial (S)	Elkton	\$ 328.1	-1.7%	\$ 255.0	-1.7%	\$ 267.5	-1.2%	95.3%
Dacotah Banks, Inc.	Aberdeen	\$ 4,611.7	0.0%	\$ 3,774.4	4.2%	\$ 4,097.5	-0.9%	92.1%

Capital & Credit Quality

Name	City	Tg. Comm. Equity (\$MM)				NIM				
		TCE / TA		NPA's / Assets		LLR / Loans		Cost of Funds		Yield on Efficiency Ratio
		Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Curr.	Pr. Qtr.	Ratio
First Savings Bank	Beresford	\$ 241.2	16.3%	0.57%	6.21%	7.99%	0.01%	1.40%	11.07%	40.8%
The Security State Bank	Emery	\$ 11.0	17.9%	0.00%	0.94%	4.67%	-0.01%	1.14%	8.28%	29.7%
Pathward Financial, Inc.	Sioux Falls	\$ 503.2	7.3%	1.00%	2.21%	8.13%	1.70%	0.02%	9.33%	69.3%
Farmers and Merchants State Bank (S)	Plankinton	\$ 16.9	10.7%	0.43%	1.37%	5.00%	0.28%	1.94%	8.02%	38.1%
First National Bank	Fort Pierre	\$ 358.4	21.4%	1.23%	5.65%	7.71%	0.02%	1.71%	10.34%	39.2%
First National Bank	Oldham	\$ 55.1	12.3%	2.38%	7.17%	8.02%	-0.17%	1.87%	11.55%	42.4%
Heartland State Bank (S)	Redfield	\$ 13.5	9.1%	0.00%	0.91%	4.89%	0.18%	1.31%	7.96%	49.0%
Security National Bank of South Dakota	Dakota Dunes	\$ 31.8	13.3%	0.00%	1.53%	2.57%	0.24%	1.80%	5.14%	47.8%
Campbell County Bank (S)	Herreid	\$ 27.8	13.6%	0.35%	1.62%	4.54%	0.19%	2.16%	7.39%	41.7%
Richland State Bank (S)	Bruce	\$ 4.3	10.7%	0.00%	2.56%	2.66%	0.06%	1.99%	6.55%	67.2%
Commercial State Bank of Wagner (S)	Wagner	\$ 24.4	9.6%	0.98%	1.24%	3.92%	0.24%	2.07%	7.79%	41.6%
Andes State Bank	Lake Andes	\$ 3.6	13.1%	0.00%	2.26%	4.24%	-0.17%	0.83%	7.38%	50.7%
First Western Federal Savings Bank (S)	Rapid City	\$ 10.7	17.8%	0.15%	0.70%	4.89%	0.38%	3.39%	8.05%	57.9%
Great Plains Bank (S)	Eureka	\$ 25.4	17.5%	1.04%	1.57%	4.20%	-2.48%	2.15%	6.99%	51.8%
Merchants State Bank (S)	Freeman	\$ 30.4	14.2%	0.16%	0.72%	4.10%	0.08%	1.86%	7.48%	49.0%
Farmers State Bank (S)	Hosmer	\$ 3.6	17.0%	0.00%	2.12%	4.95%	0.10%	1.61%	8.09%	61.8%
First National Bank in Philip (S)	Philip	\$ 46.7	11.5%	0.00%	1.44%	3.43%	0.34%	2.62%	7.17%	42.7%
First State Bank of Roscoe (S)	Roscoe	\$ 19.0	13.7%	0.58%	1.32%	3.58%	0.04%	2.09%	6.85%	42.6%
Pioneer Bank & Trust	Spearfish	\$ 91.2	9.5%	0.00%	1.09%	3.51%	0.16%	2.55%	7.40%	48.9%
Ipswich State Bank (S)	Ipswich	\$ 10.7	15.9%	0.00%	0.83%	3.65%	0.12%	1.48%	6.86%	48.2%
Bryant State Bank (S)	Bryant	\$ 5.8	11.4%	0.36%	5.75%	6.90%	0.28%	1.35%	10.92%	54.3%
First Fidelity Bank (S)	Burke	\$ 46.6	7.1%	0.01%	0.54%	4.12%	0.18%	1.67%	7.80%	55.0%
First Dakota National Bank	Yankton	\$ 284.8	9.3%	0.40%	1.29%	3.70%	0.16%	2.45%	6.54%	56.4%
DNB National Bank (S)	Clear Lake	\$ 6.7	5.8%	0.02%	1.55%	2.92%	0.30%	1.23%	6.50%	59.4%
American Bank & Trust	Sioux Falls	\$ 161.6	8.3%	0.00%	1.03%	3.73%	0.37%	2.40%	6.66%	53.3%
Black Hills Community Bank, N.A. (S)	Rapid City	\$ 38.3	7.8%	0.00%	1.42%	3.20%	0.20%	2.50%	6.44%	55.6%
Western Dakota Bank (S)	Timber Lake	\$ 7.1	9.1%	0.00%	1.40%	3.49%	0.14%	1.85%	7.24%	54.2%
Quoin Financial Bank	Miller	\$ 20.4	8.8%	0.06%	0.52%	5.03%	0.10%	2.28%	8.25%	46.5%
Plains Commerce Bank (S)	Sioux Falls	\$ 126.7	10.2%	2.70%	1.02%	3.22%	-0.03%	2.99%	6.39%	82.8%
BankStar Financial (S)	Elkton	\$ 28.0	8.6%	0.55%	1.06%	3.56%	0.21%	2.66%	6.83%	57.9%
Dacotah Banks, Inc.	Aberdeen	\$ 433.8	9.4%	1.00%	1.06%	3.62%	0.15%	2.22%	6.24%	67.0%



Note: Please refer to page 5 for additional notes

South Dakota – Financial Performance for Q2 2025 (Continued)

Profitability & Returns for Q2 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 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																								
Farmers State Bank of Canton	Canton	0.49%	0.51%	6.75%	7.03%	\$ 0.1	0.55%	0.51%	\$ 76.4	3.4%	\$ 40.8	1.7%	\$ 65.9	4.8%	61.9%	\$ 5.7	7.4%	0.00%	0.61%	2.75%	0.37%	1.95%	5.64%	78.3%
BankWest, Incorporated	Pierre	0.48%	0.12%	6.20%	1.57%	\$ 2.2	0.63%	-0.37%	\$ 1,833.2	1.2%	\$ 1,301.4	2.0%	\$ 1,486.7	-1.3%	87.5%	\$ 140.8	7.7%	2.53%	1.09%	3.48%	-0.26%	2.25%	6.47%	84.2%
CorTrust Bank National Association	Mitchell	0.46%	0.04%	5.25%	0.29%	\$ 1.7	0.83%	0.02%	\$ 1,513.6	1.8%	\$ 1,011.4	0.7%	\$ 1,273.4	-1.0%	79.4%	\$ 126.9	8.4%	0.07%	1.34%	3.65%	0.07%	1.44%	6.55%	79.7%
Community Bank	Avon	0.44%	-0.27%	3.87%	-2.87%	\$ 0.1	0.85%	-0.09%	\$ 63.4	0.8%	\$ 38.3	4.3%	\$ 54.8	-0.6%	69.8%	\$ 7.4	11.6%	0.12%	1.20%	3.68%	0.54%	2.04%	7.94%	76.6%
The First National Bank of Frederick	Frederick	0.44%	0.12%	4.19%	1.12%	\$ 0.0	0.56%	0.17%	\$ 28.5	-7.8%	\$ 5.4	13.8%	\$ 25.3	-8.8%	21.5%	\$ 3.0	10.5%	0.00%	3.03%	2.48%	0.12%	1.51%	6.77%	78.1%
Frontier Bank (S)	Sioux Falls	0.41%	-0.02%	6.79%	-0.17%	\$ 0.4	0.60%	0.14%	\$ 346.8	2.5%	\$ 237.8	5.6%	\$ 312.4	3.6%	76.1%	\$ 20.6	6.0%	0.21%	1.09%	2.70%	0.28%	2.62%	6.31%	77.8%
The Farmers State Bank of Turton (S)	Turton	0.23%	-0.43%	2.46%	-4.41%	\$ 0.0	0.29%	-0.51%	\$ 41.4	3.7%	\$ 18.4	14.0%	\$ 34.8	-1.6%	52.9%	\$ 3.9	9.5%	0.00%	1.27%	3.17%	-0.08%	2.24%	8.25%	90.1%
Below 0.00% ROAA Banks																								
One American Bank	Sioux Falls	-2.21%	-1.09%	-27.45%	-13.66%	\$ (2.1)	-1.97%	-0.36%	\$ 385.1	-0.2%	\$ 289.6	-2.3%	\$ 259.5	0.1%	111.6%	\$ 30.8	8.0%	0.07%	2.11%	1.27%	0.08%	3.66%	4.90%	234.0%
Security State Bank (S)	Alexandria	-7.06%	-7.94%	-93.24%	-103.90%	\$ (1.8)	0.84%	-0.30%	\$ 101.6	-2.5%	\$ 58.9	-3.6%	\$ 93.3	-1.9%	63.2%	\$ 7.1	7.0%	0.00%	1.23%	3.46%	-0.16%	2.22%	7.54%	74.4%
Average		1.03%	-0.18%	8.90%	-2.43%	\$ 2.7	1.85%	0.02%	\$ 793.4	-0.3%	\$ 573.8	3.0%	\$ 668.7	-0.8%	75.1%	\$ 76.6	10.6%	0.40%	1.76%	3.99%	0.10%	1.97%	7.37%	63.4%
Median		1.26%	0.10%	10.85%	0.49%	\$ 0.7	1.68%	0.16%	\$ 243.3	-0.1%	\$ 149.6	2.6%	\$ 203.6	-0.9%	78.9%	\$ 24.5	9.6%	0.15%	1.32%	3.58%	0.12%	2.04%	6.99%	57.9%



Note: Please refer to page 5 for additional notes

Utah – Financial Performance for Q2 2025

Profitability & Returns for Q2 2025

Balance Sheet

Capital & Credit Quality

Performance Ratios for Q2 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																								
Capital Community Bank	Provo	4.65%	0.27%	32.68%	1.54%	\$ 13.1	12.10%	2.16%	\$ 1,195.7	4.9%	\$ 961.8	7.8%	\$ 1,001.6	5.0%	96.0%	\$ 165.2	13.8%	2.21%	3.73%	17.11%	1.99%	3.14%	22.55%	35.1%
WebBank	Salt Lake City	4.50%	0.25%	24.36%	1.70%	\$ 24.2	6.72%	0.15%	\$ 2,177.0	4.6%	\$ 1,807.9	3.3%	\$ 1,693.1	4.5%	106.8%	\$ 399.1	18.4%	0.83%	1.25%	17.42%	0.63%	4.17%	23.19%	66.4%
Celtic Bank Corporation	Salt Lake City	4.14%	-0.01%	22.44%	0.15%	\$ 41.8	5.96%	-0.19%	\$ 4,262.5	6.4%	\$ 3,324.0	10.4%	\$ 2,848.0	3.8%	116.7%	\$ 757.1	17.8%	2.18%	1.67%	6.23%	-0.26%	3.62%	10.51%	34.8%
Medallion Bank	Salt Lake City	2.79%	0.27%	16.01%	-0.16%	\$ 17.3	6.84%	0.33%	\$ 2,577.2	1.6%	\$ 2,362.1	-0.3%	\$ 2,014.4	-0.6%	117.3%	\$ 331.7	12.9%	0.36%	4.04%	8.57%	0.21%	3.88%	12.12%	25.0%
Finwise Bank	Murray	2.22%	0.35%	12.24%	2.43%	\$ 4.5	5.33%	0.93%	\$ 833.1	4.7%	\$ 670.0	10.7%	\$ 663.5	4.9%	101.0%	\$ 143.7	17.3%	2.39%	2.42%	7.76%	-0.29%	3.09%	11.78%	56.2%
Brighton Bank (S)	Salt Lake City	1.87%	-0.04%	20.06%	0.42%	\$ 1.5	2.30%	-0.03%	\$ 323.3	3.4%	\$ 223.6	0.4%	\$ 280.5	4.1%	79.7%	\$ 29.7	9.2%	1.43%	1.19%	4.82%	-0.05%	1.49%	7.61%	54.0%
Cache Valley Bank	Logan	1.78%	0.12%	16.01%	0.75%	\$ 14.6	2.55%	0.15%	\$ 3,315.5	-0.6%	\$ 2,550.3	3.4%	\$ 2,925.6	-0.9%	87.2%	\$ 368.4	11.1%	0.26%	1.29%	4.22%	0.25%	2.66%	7.29%	40.2%
Central Bank	Provo	1.70%	0.03%	12.41%	-0.13%	\$ 8.7	2.53%	0.21%	\$ 2,045.2	1.0%	\$ 1,355.6	2.5%	\$ 1,648.3	1.3%	82.3%	\$ 278.3	13.7%	0.16%	3.06%	4.82%	0.25%	1.86%	8.43%	50.3%
Prime Alliance Bank (S)	Woods Cross	1.69%	0.18%	19.33%	2.28%	\$ 3.9	3.66%	0.42%	\$ 972.9	9.7%	\$ 798.1	12.3%	\$ 886.1	10.2%	90.1%	\$ 83.7	8.6%	1.78%	3.62%	4.57%	0.51%	4.03%	9.32%	21.2%
State Bank of Southern Utah	Cedar City	1.48%	0.25%	15.07%	2.32%	\$ 9.7	2.18%	0.43%	\$ 2,638.0	3.1%	\$ 1,839.2	3.2%	\$ 2,262.1	5.1%	81.3%	\$ 263.2	10.0%	0.39%	1.22%	3.67%	0.28%	2.17%	7.32%	45.2%
Utah Independent Bank (S)	Salina	1.23%	-1.48%	8.83%	-10.88%	\$ 0.5	3.41%	-0.28%	\$ 158.4	-0.8%	\$ 102.2	2.0%	\$ 134.0	-1.4%	76.3%	\$ 22.6	14.3%	2.54%	1.94%	6.35%	0.04%	1.53%	9.71%	46.3%
Grand Valley Bank	Heber City	1.19%	0.09%	15.67%	0.88%	\$ 1.8	1.52%	0.12%	\$ 564.4	-1.9%	\$ 281.9	2.0%	\$ 517.4	-2.0%	54.5%	\$ 43.9	7.8%	0.11%	1.89%	3.56%	0.11%	1.56%	7.31%	57.2%
BOU Bancorp, Inc.	Ogden	1.18%	-0.07%	9.72%	-0.30%	\$ 10.3	1.49%	-0.10%	\$ 3,546.8	1.0%	\$ 2,844.4	3.4%	\$ 2,801.7	1.1%	101.5%	\$ 419.6	11.9%	0.39%	1.23%	3.35%	0.13%	2.44%	6.18%	62.4%
Zions Bancorporation, N.A.	Salt Lake City	1.07%	0.32%	15.11%	4.19%	\$ 244.1	1.36%	0.23%	\$ 88,892.7	1.0%	\$ 61,005.1	1.6%	\$ 74,054.5	-2.6%	82.4%	\$ 5,433.6	6.2%	0.92%	1.13%	3.06%	0.10%	1.68%	5.85%	61.8%
0.50% - 1.00% ROAA Banks																								
Home Savings Bank	Salt Lake City	0.91%	-0.52%	5.57%	-3.43%	\$ 0.2	1.18%	-0.26%	\$ 114.3	-0.6%	\$ 97.0	-2.0%	\$ 86.1	-2.1%	112.6%	\$ 17.9	15.6%	0.00%	0.94%	3.66%	-0.37%	4.19%	7.53%	68.5%
First Utah Bank	Salt Lake City	0.86%	-0.53%	9.25%	-6.27%	\$ 1.8	1.65%	-0.32%	\$ 863.3	0.7%	\$ 662.6	-0.5%	\$ 710.4	-3.3%	93.3%	\$ 77.4	9.0%	2.87%	1.25%	4.35%	-0.28%	2.58%	7.72%	65.8%
0.00% - 0.50% ROAA Banks																								
Continental Bank (S)	Salt Lake City	0.36%	0.81%	2.58%	5.61%	\$ 0.2	0.85%	0.84%	\$ 191.3	1.7%	\$ 159.7	1.2%	\$ 144.4	3.7%	110.6%	\$ 27.4	14.3%	1.12%	2.14%	5.70%	0.75%	2.38%	8.09%	86.4%
Below 0.00% ROAA Banks																								
Holladay Bank and Trust	Holladay	-0.51%	-2.26%	-2.72%	-12.89%	\$ (0.1)	-0.13%	-2.12%	\$ 81.0	23.3%	\$ 42.2	9.0%	\$ 66.3	23.7%	63.6%	\$ 14.3	17.6%	0.13%	1.34%	4.96%	0.23%	2.05%	8.11%	101.7%
Average		1.84%	-0.11%	14.15%	-0.65%	\$ 22.1	3.42%	0.15%	\$ 6,375.2	3.5%	\$ 4,504.9	3.9%	\$ 5,263.2	3.0%	91.8%	\$ 493.2	12.7%	1.12%	1.96%	6.34%	0.24%	2.70%	10.03%	54.4%
Median		1.58%	0.11%	15.09%	0.59%	\$ 6.6	2.41%	0.15%	\$ 1,084.3	1.7%	\$ 880.0	2.8%	\$ 943.9	2.5%	91.7%	\$ 154.5	13.3%	0.88%	1.51%	4.82%	0.17%	2.51%	8.10%	55.1%



Note: Please refer to page 5 for additional notes

Washington – Financial Performance for Q2 2025

Profitability & Returns for Q2 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 Company (S)	Lakewood	2.56%	1.02%	22.13%	8.60%	\$ 0.3	3.25%	1.29%	
State Bank Northwest (S)	Spokane Valley	1.74%	-0.23%	13.78%	-1.56%	\$ 1.0	2.20%	-0.30%	
Timberland Bank	Hoquiam	1.48%	0.06%	11.33%	0.41%	\$ 7.2	1.94%	0.11%	
Cashmere Valley Bank	Cashmere	1.45%	0.27%	13.11%	2.22%	\$ 8.0	1.81%	0.23%	
Mountain Pacific Bank	Everett	1.40%	-0.54%	12.90%	-5.19%	\$ 2.8	2.00%	-0.61%	
Kitsap Bank	Port Orchard	1.22%	0.67%	13.51%	7.25%	\$ 5.2	1.56%	0.86%	
Columbia Banking System, Inc.	Tacoma	1.17%	0.50%	11.53%	4.89%	\$ 152.4	1.79%	0.64%	
Banner Corporation	Walla Walla	1.11%	0.00%	9.89%	-0.15%	\$ 45.5	1.48%	0.04%	
RiverBank	Spokane	1.07%	-0.22%	11.09%	-2.69%	\$ 0.7	1.74%	-0.12%	
1st Security Bank of Washington	Mountlake Terrace	1.05%	-0.06%	9.59%	-0.41%	\$ 8.2	1.58%	0.06%	
Farmers State Bank	Winthrop	1.01%	-0.09%	9.31%	-1.47%	\$ 0.1	1.35%	-0.05%	
0.50% - 1.00% ROAA Banks									
Coastal Financial Corporation	Everett	0.98%	0.06%	9.69%	0.90%	\$ 11.0	4.20%	-2.16%	
Bank of the Pacific	Aberdeen	0.96%	0.09%	9.04%	0.82%	\$ 2.9	1.32%	0.17%	
WaFd, Inc.	Seattle	0.92%	0.10%	8.19%	0.79%	\$ 62.0	1.22%	0.13%	
Peoples Bank	Bellingham	0.90%	0.08%	7.30%	0.63%	\$ 5.5	1.20%	0.19%	
Yakima Federal S&LA	Yakima	0.90%	0.25%	3.46%	0.91%	\$ 4.6	1.08%	0.28%	
Commencement Bank	Tacoma	0.89%	0.07%	11.04%	0.87%	\$ 1.5	1.31%	0.23%	
Sound Community Bank	Seattle	0.89%	0.33%	8.41%	3.24%	\$ 2.4	1.21%	0.55%	
First Fed Bank	Port Angeles	0.80%	2.44%	10.21%	30.81%	\$ 4.4	0.84%	1.28%	
UniBank	Lynnwood	0.75%	2.44%	11.30%	40.24%	\$ 0.8	-0.53%	-0.50%	
W.T.B. Financial Corporation	Spokane	0.74%	0.10%	8.17%	0.94%	\$ 19.6	1.13%	0.21%	
SaviBank	Burlington	0.71%	0.47%	8.33%	5.36%	\$ 1.1	1.33%	0.78%	
Heritage Financial Corporation	Olympia	0.69%	-0.09%	5.55%	-0.87%	\$ 12.2	1.25%	0.13%	
Twin City Bank	Longview	0.65%	0.11%	7.62%	1.03%	\$ 0.1	1.19%	0.27%	
Pacific Crest Savings Bank (S)	Lynnwood	0.56%	0.03%	5.64%	0.46%	\$ 0.5	0.63%	0.01%	
Liberty Bank	Poulsbo	0.56%	0.91%	6.36%	10.05%	\$ 0.3	1.54%	1.56%	
0.00% - 0.50% ROAA Banks									
Riverview Bank	Vancouver	0.42%	0.01%	3.58%	0.09%	\$ 1.6	0.54%	0.02%	
Baker Boyer National Bank	Walla Walla	0.39%	-0.12%	4.70%	-1.77%	\$ 0.6	0.57%	-0.07%	
Seattle Bank	Seattle	0.30%	0.29%	3.05%	2.94%	\$ 0.7	0.99%	0.60%	
Olympia Federal S&LA	Olympia	0.18%	-0.24%	1.53%	-2.09%	\$ 0.4	0.20%	-0.33%	
Portage Bank	Bellevue	0.10%	0.00%	1.19%	0.06%	\$ 0.0	0.38%	0.15%	
Below 0.00% ROAA Banks									
HomeStreet, Inc.	Seattle	-0.23%	-0.01%	-3.46%	0.02%	\$ (4.4)	0.06%	0.25%	
Connect Community Bank	Raymond	-1.32%	0.87%	-23.39%	12.79%	\$ (0.2)	-1.22%	0.94%	
Lamont Bank of St. John	Saint John	-6.03%	-6.05%	-80.05%	-80.28%	\$ (1.0)	0.09%	-0.22%	
Average		0.62%	0.10%	4.87%	1.17%	\$ 10.5	1.01%	0.20%	
Median		0.89%	0.08%	8.37%	0.80%	\$ 1.5	1.24%	0.16%	

Balance Sheet

Total Assets		Gross Loans		Total Deposits		Loans / Deposits
Balance	Δ vs.	Balance	Δ vs.	Balance	Δ vs.	
(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	
\$ 51.4	-1.1%	\$ 39.6	3.5%	\$ 45.9	-0.8%	86.4%
\$ 222.2	-3.4%	\$ 170.9	3.5%	\$ 188.5	-3.4%	90.7%
\$ 1,956.6	1.3%	\$ 1,461.1	1.6%	\$ 1,670.7	1.2%	87.5%
\$ 2,191.5	3.3%	\$ 972.2	0.5%	\$ 1,839.2	0.5%	52.9%
\$ 821.1	1.2%	\$ 703.6	4.5%	\$ 655.7	1.3%	107.3%
\$ 1,693.1	2.2%	\$ 941.6	2.5%	\$ 1,382.3	-3.0%	68.1%
\$ 51,901.4	0.7%	\$ 37,702.6	0.1%	\$ 41,742.7	-1.1%	90.3%
\$ 16,437.2	1.6%	\$ 11,728.0	2.3%	\$ 13,527.3	-0.5%	86.7%
\$ 275.5	3.8%	\$ 234.8	1.7%	\$ 247.5	4.8%	94.9%
\$ 3,175.8	3.6%	\$ 2,668.2	4.1%	\$ 2,567.0	-2.5%	103.9%
\$ 49.1	-2.1%	\$ 3.7	0.7%	\$ 43.7	-2.5%	8.5%

Capital & Credit Quality

Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans
\$ 5.4	10.5%	0.00%	1.60%
\$ 28.2	12.7%	0.19%	0.83%
\$ 239.5	12.3%	0.21%	1.22%
\$ 238.5	10.9%	0.74%	1.24%
\$ 89.3	10.9%	0.70%	1.81%
\$ 141.0	8.4%	0.01%	1.09%
\$ 3,880.9	7.7%	0.44%	1.12%
\$ 1,489.4	9.3%	0.31%	1.37%
\$ 26.5	9.6%	0.42%	1.30%
\$ 329.3	10.4%	0.62%	1.21%
\$ 5.4	11.0%	0.30%	5.92%

Performance Ratios for Q2 2025

NIM		Cost of Deposits		Yield on Loans		Efficiency Ratio
Curr.	Pr. Qtr.	Deposits	Loans	Deposits	Loans	Ratio
7.21%	1.53%	1.22%	8.85%	52.5%		
6.15%	-0.04%	0.40%	7.01%	64.1%		
3.79%	0.05%	1.86%	5.91%	53.9%		
3.24%	0.08%	1.54%	5.55%	54.9%		
4.20%	-0.53%	2.58%	7.06%	56.6%		
3.40%	0.15%	1.09%	5.81%	65.6%		
3.75%	0.17%	1.72%	5.99%	48.9%		
3.82%	0.04%	1.47%	6.12%	61.0%		
4.50%	0.10%	2.37%	7.16%	64.5%		
4.35%	0.02%	2.23%	6.90%	64.8%		
3.09%	0.15%	0.36%	7.33%	57.1%		
7.07%	-0.33%	3.09%	11.11%	61.0%		
4.23%	0.16%	0.96%	5.99%	70.1%		
2.71%	0.17%	2.76%	5.44%	54.7%		
3.92%	0.14%	1.42%	5.59%	72.2%		
2.00%	0.10%	2.19%	5.00%	55.2%		
3.87%	0.10%	1.51%	5.99%	66.8%		
3.73%	0.46%	2.29%	6.11%	69.6%		
2.85%	0.11%	2.29%	5.52%	70.7%		
2.63%	0.29%	3.16%	6.19%	117.3%		
3.32%	0.21%	1.34%	5.89%	70.3%		
3.72%	0.27%	2.04%	6.09%	72.6%		
3.46%	0.12%	1.39%	5.50%	63.9%		
4.27%	0.04%	0.41%	6.32%	76.2%		
2.16%	-0.01%	3.80%	6.02%	68.7%		
2.77%	0.22%	2.40%	5.63%	60.4%		
2.91%	0.17%	1.23%	5.03%	84.8%		
3.54%	0.29%	0.85%	5.95%	88.8%		
4.26%	0.50%	3.78%	8.24%	74.8%		
2.40%	0.04%	1.95%	4.73%	92.1%		
6.81%	0.64%	2.77%	11.08%	94.9%		
1.85%	0.11%	2.34%	4.74%	94.6%		
2.78%	0.25%	1.57%	4.99%	142.4%		
2.27%	-0.38%	2.31%	5.39%	95.3%		
3.74%	0.16%	1.90%	6.36%	72.4%		
3.63%	0.13%	1.90%	5.99%	67.8%		



Wyoming – Financial Performance for Q2 2025

Profitability & Returns for Q2 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 Bank of Star Valley (S)	Afton	2.06%	0.33%	19.71%	3.16%	\$ 2.1	2.57%	0.34%	
Jonah Bank of Wyoming	Casper	2.01%	0.34%	21.81%	2.93%	\$ 2.6	2.66%	0.47%	
Sundance State Bank	Sundance	1.74%	0.21%	16.64%	0.96%	\$ 1.2	2.16%	0.26%	
Central Bank and Trust (S)	Lander	1.53%	0.18%	18.68%	2.35%	\$ 0.8	1.92%	0.22%	
Farmers State Bank	Pine Bluffs	1.50%	0.24%	14.12%	1.76%	\$ 0.1	1.93%	0.35%	
Bank of Commerce	Rawlins	1.33%	0.12%	14.67%	0.84%	\$ 0.7	1.62%	0.15%	
Hilltop National Bank (S)	Casper	1.32%	0.21%	18.41%	3.26%	\$ 3.6	1.90%	0.36%	
The Converse County Bank (S)	Douglas	1.28%	-0.02%	13.64%	0.14%	\$ 3.3	1.47%	-0.03%	
Platte Valley Bank	Torrington	1.27%	0.01%	14.07%	-0.14%	\$ 2.4	2.52%	0.35%	
First Northern Bank of Wyoming (S)	Buffalo	1.04%	0.25%	14.47%	2.85%	\$ 2.2	1.43%	0.29%	
Cowboy State Bank (S)	Ranchester	1.03%	-0.06%	8.89%	-0.81%	\$ 0.1	1.33%	-0.06%	
0.50% - 1.00% ROAA Banks									
Buffalo Federal Bank	Buffalo	0.99%	0.22%	12.59%	2.29%	\$ 0.5	1.47%	0.41%	
Wyoming Community Bank (S)	Riverton	0.96%	-0.06%	13.97%	-1.31%	\$ 0.6	1.38%	0.12%	
State Bank	Green River	0.92%	0.32%	9.07%	3.55%	\$ 0.2	1.37%	0.44%	
Big Horn Federal Savings Bank	Greybull	0.80%	-0.12%	7.50%	-1.34%	\$ 0.7	1.00%	-0.10%	
First National Bank of Gillette (S)	Gillette	0.73%	-0.29%	7.09%	-3.50%	\$ 1.1	1.28%	-0.01%	
RSNB Bank (S)	Rock Springs	0.61%	0.03%	15.73%	0.12%	\$ 0.6	0.76%	0.19%	
RNB State Bank (S)	Rawlins	0.57%	0.13%	11.17%	2.40%	\$ 0.4	0.73%	0.18%	
0.00% - 0.50% ROAA Banks									
First Federal Bank & Trust	Sheridan	0.45%	0.04%	4.52%	0.35%	\$ 0.7	0.71%	0.12%	
Security State Bank	Basin	0.38%	0.18%	5.19%	2.29%	\$ 0.4	0.52%	0.25%	
Below 0.00% ROAA Banks									
Uinta Bank	Mountain View	-0.08%	-0.18%	-1.69%	-4.01%	\$ (0.0)	0.10%	0.02%	
Cheyenne State Bank	Cheyenne	-2.05%	-1.53%	-11.95%	-8.76%	\$ (0.2)	-2.05%	-1.53%	
Summit National Bank	Hulett	-3.73%	11.11%	-114.68%	188.99%	\$ (0.8)	-3.66%	11.09%	
Average		0.72%	0.51%	5.81%	8.62%	\$ 1.0	1.09%	0.60%	
Median		0.99%	0.13%	13.64%	0.96%	\$ 0.7	1.38%	0.22%	

Balance Sheet

Total Assets		Gross Loans		Total Deposits		Loans / Deposits
Balance	Δ vs.	Balance	Δ vs.	Balance	Δ vs.	
(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	(\$MM)	Pr. Qtr.	
\$ 401.4	-0.5%	\$ 221.0	0.7%	\$ 351.4	1.7%	62.9%
\$ 527.6	-0.2%	\$ 355.0	1.9%	\$ 474.5	-0.2%	74.8%
\$ 291.7	9.1%	\$ 167.9	4.7%	\$ 254.3	9.9%	66.0%
\$ 198.0	-3.0%	\$ 108.2	1.4%	\$ 174.8	-6.7%	61.9%
\$ 32.5	4.3%	\$ 15.7	-3.9%	\$ 28.6	4.1%	55.0%
\$ 197.7	0.0%	\$ 107.7	2.3%	\$ 175.1	-1.7%	61.5%
\$ 1,004.8	-6.4%	\$ 578.2	6.2%	\$ 917.9	-7.4%	63.0%
\$ 1,029.1	0.7%	\$ 298.0	4.7%	\$ 927.6	1.1%	32.1%
\$ 749.5	1.0%	\$ 656.7	1.4%	\$ 648.4	0.7%	101.3%
\$ 849.5	0.3%	\$ 530.9	6.0%	\$ 762.8	-0.2%	69.6%
\$ 51.4	0.6%	\$ 34.3	2.2%	\$ 45.4	0.3%	75.7%

Capital & Credit Quality

Tg. Comm. Equity (\$MM)	TCE / TA	NPAs / Assets	LLR / Loans	NIM		Cost of Deposits	Yield on Loans	Efficiency Ratio
				Δ vs.	Δ vs.			
				Curr.	Pr. Qtr.			
\$ 41.1	10.2%	0.31%	1.35%	4.26%	0.34%	1.74%	7.49%	41.0%
\$ 48.4	9.2%	0.40%	1.73%	4.78%	0.31%	1.25%	6.98%	51.6%
\$ 28.5	9.8%	0.55%	1.69%	3.80%	0.37%	1.84%	7.21%	45.2%
\$ 16.5	8.3%	0.12%	0.73%	4.24%	0.30%	0.51%	6.62%	56.4%
\$ 3.6	11.0%	0.00%	1.27%	4.86%	0.09%	0.73%	6.90%	61.8%
\$ 18.6	9.4%	0.00%	1.60%	4.08%	0.11%	1.29%	7.22%	60.0%
\$ 80.6	8.0%	0.07%	1.26%	3.27%	0.20%	1.07%	6.02%	56.2%
\$ 96.3	9.4%	0.44%	1.38%	2.23%	-0.04%	2.59%	5.96%	40.2%
\$ 66.9	8.9%	0.29%	1.77%	5.08%	0.37%	2.17%	7.68%	53.6%
\$ 58.3	6.9%	0.17%	1.10%	3.96%	0.16%	2.08%	7.20%	66.3%
\$ 5.9	11.6%	1.87%	2.18%	6.27%	0.34%	0.88%	7.83%	77.5%
\$ 16.0	8.2%	0.37%	1.82%	4.05%	0.32%	1.96%	6.97%	66.4%
\$ 17.3	7.1%	0.12%	1.36%	3.93%	0.18%	1.81%	7.36%	65.7%
\$ 9.6	9.9%	0.00%	1.21%	4.36%	0.04%	2.51%	7.21%	71.2%
\$ 39.9	10.5%	0.17%	1.28%	3.03%	0.35%	1.60%	6.56%	69.7%
\$ 65.6	11.2%	0.25%	1.59%	2.80%	0.18%	1.37%	7.39%	56.7%
\$ 15.0	4.1%	0.11%	1.03%	2.83%	0.29%	1.17%	7.18%	72.6%
\$ 14.2	5.2%	0.05%	1.48%	3.63%	0.17%	1.39%	6.15%	79.5%
\$ 61.7	10.0%	2.49%	1.41%	3.11%	0.24%	2.57%	5.74%	78.1%
\$ 33.8	7.8%	0.05%	1.41%	2.77%	0.16%	1.86%	6.71%	81.4%
\$ 11.2	5.4%	0.29%	1.26%	1.27%	0.03%	2.88%	6.59%	88.0%
\$ 6.2	19.2%	3.47%	1.94%	4.28%	0.36%	1.51%	6.39%	150.4%
\$ 2.4	2.8%	0.22%	2.02%	2.69%	0.21%	2.18%	6.03%	231.6%
\$ 32.9	8.9%	0.51%	1.47%	3.72%	0.22%	1.69%	6.84%	74.8%
\$ 18.6	9.2%	0.22%	1.41%	3.93%	0.21%	1.74%	6.97%	66.3%



Note: Please refer to page 5 for additional notes

D|A|DAVIDSON

ATLANTA

1201 Peachtree St. NE
Office #222, #223
Atlanta, GA 30361
(470) 645-6385

AUSTIN

3600 N Capital of Texas
Highway, Building B, Suite
330, Austin, TX 78746
(800) 450-3942

BOCA RATON

225 NE Mizner Blvd.
Suite 610
Boca Raton 33432
(561) 961-6085

BOSTON

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

CHICAGO

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

DENVER

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

GREAT FALLS

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

NEW YORK CITY

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

NEW YORK CITY

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

ORANGE COUNTY

3333 Michelson Drive
Suite 900
Irvine, CA 92626
(714) 327-8800

PORTLAND

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

SALT LAKE CITY

95th State St.
Suite 410
Salt Lake City, UT 84111
(801) 333-3123

SEATTLE

701 5th Ave.
Suite 4050
Seattle, WA 98104
(888) 389-8001

TORONTO

2 Bloor St.
Suite 700
Toronto, ON M4W 3E2

WASHINGTON, D.C.

1751 Pinnacle Drive, 6th Floor
McLean, VA 22102
(202) 519-9720

D|A|DAVIDSON *mcj*
INTERNATIONAL

FRANKFURT

Ulmenstrasse 37-39
60325 Frankfurt am Main
Germany
+49 69 989 724 750

MUNICH

Josephspitalstr. 15
80331 Munich
Germany
+49 40 39803 0

HAMBURG

Emporio Tower
Valentinskamp 70
20355 Hamburg
+49 40 39803 0

STOCKHOLM

Västra Trädgårdsgatan 15
111 53 Stockholm
+46 8 545 680 80

HELSINKI

Etelaesplanadi 20
00130 Helsinki
+358 9 6227 1890

LONDON

14 Waterloo Place
London SW1Y 4AR
+44 20 7968 2760