

**OREGON BANCORP, INC.**

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3823198	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$144	\$122	-15.6%	
Loans	\$95	\$99	4.3%	
<i>Construction &amp; development</i>	\$12	\$9	-31.5%	
<i>Closed-end 1-4 family residential</i>	\$27	\$38	42.8%	
Home equity	\$0	\$0	-62.1%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-68.0%	
Commercial & Industrial	\$4	\$4	-18.3%	
Commercial real estate	\$44	\$44	0.2%	
Unused commitments	\$5	\$4	-19.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-18.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$1	-57.5%	
Cash & balances due	\$35	\$10	-72.4%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$54	\$49	-9.3%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$54	\$39	-28.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$129	\$106	-17.9%	
Deposits	\$128	\$102	-19.9%	
Total other borrowings	\$0	\$2		
FHLB advances	\$0	\$2		
<b>Equity</b>				
Equity capital at quarter end	\$15	\$16	3.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.0%	13.4%	--	
Tier 1 risk based capital ratio	15.6%	16.3%	--	
Total risk based capital ratio	16.8%	17.6%	--	
Return on equity <sup>1</sup>	11.5%	9.7%	--	
Return on assets <sup>1</sup>	1.2%	1.3%	--	
Net interest margin <sup>1</sup>	4.1%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	93.9%	51.0%	--	
Loss provision to net charge-offs (qtr)	-24.8%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
<i>Construction &amp; development</i>	3.9%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	2.7%	2.8%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.2%
Commercial & Industrial	5.7%	4.8%	4.4%	0.0%
Commercial real estate	0.5%	1.7%	0.0%	0.0%
Total loans	1.7%	3.4%	0.2%	0.0%