

OREGON BANCORP, INC.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3823198	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$126	\$119	-4.9%	
Loans	\$106	\$95	-10.6%	
<i>Construction & development</i>	\$6	\$8	29.5%	
<i>Closed-end 1-4 family residential</i>	\$46	\$27	-41.4%	
<i>Home equity</i>	\$0	\$1	93.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	52.6%	
<i>Commercial & Industrial</i>	\$4	\$5	44.3%	
<i>Commercial real estate</i>	\$41	\$43	2.6%	
Unused commitments	\$3	\$6	80.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-33.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	0.4%	
Cash & balances due	\$8	\$15	94.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$90	\$51	-43.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$84	\$57	-32.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$108	\$102	-6.0%	
Deposits	\$103	\$101	-2.1%	
Total other borrowings	\$4	\$0	-100.0%	
FHLB advances	\$4	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$17	\$17	1.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	14.1%	14.4%	--	
Tier 1 risk based capital ratio	17.3%	18.1%	--	
Total risk based capital ratio	18.5%	19.3%	--	
Return on equity ¹	9.3%	1.4%	--	
Return on assets ¹	1.3%	0.2%	--	
Net interest margin ¹	4.3%	4.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	121.1%	125.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.9%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.8%	0.9%	0.6%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	6.2%	1.1%	0.0%	0.0%
<i>Commercial real estate</i>	1.5%	1.3%	0.0%	0.0%
<i>Total loans</i>	1.1%	1.2%	0.2%	0.0%