

**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>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$116	\$140	20.4%	
Loans	\$101	\$99	-1.6%	
<i>Construction &amp; development</i>	\$30	\$18	-38.9%	
<i>Closed-end 1-4 family residential</i>	\$13	\$20	52.3%	
<i>Home equity</i>	\$1	\$1	-26.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	5.6%	
<i>Commercial &amp; Industrial</i>	\$6	\$4	-33.2%	
<i>Commercial real estate</i>	\$45	\$50	10.7%	
Unused commitments	\$10	\$6	-42.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-25.7%	
Cash & balances due	\$4	\$32	615.7%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$19		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$21		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$104	\$125	20.1%	
Deposits	\$94	\$121	28.8%	
Total other borrowings	\$9	\$3	-66.7%	
FHLB advances	\$9	\$3	-66.7%	
<b>Equity</b>				
Equity capital at quarter end	\$12	\$15	22.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.6%	10.8%	--	
Tier 1 risk based capital ratio	11.2%	14.4%	--	
Total risk based capital ratio	12.2%	15.6%	--	
Return on equity <sup>1</sup>	7.6%	-0.3%	--	
Return on assets <sup>1</sup>	0.8%	0.0%	--	
Net interest margin <sup>1</sup>	4.4%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	474.2%	46.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	215.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	1.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	2.2%	0.0%	0.4%
<i>Closed-end 1-4 family residential</i>	0.0%	12.0%	0.0%	0.7%
<i>Home equity</i>	16.4%	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 &amp; Industrial</i>	0.4%	0.8%	0.0%	1.6%
<i>Commercial real estate</i>	0.0%	2.0%	0.0%	0.0%
<i>Total loans</i>	0.2%	3.8%	0.0%	0.3%