

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$122	\$126	3.3%	
Loans	\$99	\$106	7.0%	
Construction & development	\$9	\$6	-26.6%	
Closed-end 1-4 family residential	\$38	\$46	20.4%	
Home equity	\$0	\$0	160.2%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-20.8%	
Commercial & Industrial	\$4	\$4	2.4%	
Commercial real estate	\$44	\$41	-6.1%	
Unused commitments	\$4	\$3	-17.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-30.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	5.5%	
Cash & balances due	\$10	\$8	-20.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$49	\$90	86.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$39	\$84	116.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$106	\$108	2.7%	
Deposits	\$102	\$103	0.6%	
Total other borrowings	\$2	\$4	100.0%	
FHLB advances	\$2	\$4	100.0%	
Equity				
Equity capital at quarter end	\$16	\$17	7.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	13.4%	14.1%	--	
Tier 1 risk based capital ratio	16.3%	17.3%	--	
Total risk based capital ratio	17.6%	18.5%	--	
Return on equity ¹	9.7%	9.3%	--	
Return on assets ¹	1.3%	1.3%	--	
Net interest margin ¹	4.7%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.0%	121.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.8%	0.8%	0.0%	0.6%
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%	0.2%	0.0%
Commercial & Industrial	4.8%	6.2%	0.0%	0.0%
Commercial real estate	1.7%	1.5%	0.0%	0.0%
Total loans	3.4%	1.1%	0.0%	0.2%