

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$140	\$144	3.2%	
Loans	\$99	\$95	-4.2%	
<i>Construction & development</i>	\$18	\$12	-31.6%	
<i>Closed-end 1-4 family residential</i>	\$20	\$27	33.9%	
<i>Home equity</i>	\$1	\$0	-46.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-77.9%	
<i>Commercial & Industrial</i>	\$4	\$4	14.7%	
<i>Commercial real estate</i>	\$50	\$44	-11.0%	
Unused commitments	\$6	\$5	-16.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$1		
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$2	193.8%	
Cash & balances due	\$32	\$35	10.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$19	\$54	177.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$21	\$54	160.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$125	\$129	3.3%	
Deposits	\$121	\$128	5.5%	
Total other borrowings	\$3	\$0	-100.0%	
FHLB advances	\$3	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$15	\$15	2.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.8%	11.0%	--	
Tier 1 risk based capital ratio	14.4%	15.6%	--	
Total risk based capital ratio	15.6%	16.8%	--	
Return on equity ¹	-0.3%	11.5%	--	
Return on assets ¹	0.0%	1.2%	--	
Net interest margin ¹	3.9%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	46.1%	93.9%	--	
Loss provision to net charge-offs (qtr)	215.0%	-24.8%	--	
Net charge-offs to average loans and leases ¹	1.0%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	2.2%	3.9%	0.4%	0.0%
<i>Closed-end 1-4 family residential</i>	12.0%	2.7%	0.7%	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>	0.8%	5.7%	1.6%	4.4%
<i>Commercial real estate</i>	2.0%	0.5%	0.0%	0.0%
<i>Total loans</i>	3.8%	1.7%	0.3%	0.2%