



BANK PERFORMANCE REPORT

Company Name	Albina Community Bancorp	WSB Financial	1st Pacific Bancorp	Evergreen Bancorp	Timberland Bancorp	Heritage Oaks Bancorp	Riverview Bancorp	Washington Banking Company	Northrim Bancorp	Horizon Financial Corporation	Temecula Valley Bancorp	Heritage Commerce Corporation	Cascade Financial	FNB United Corp	Wilshire Bancorp	Banner Corporation
Ticker	ACBC	WSFG	FPBN	EVGG	TSBK	HEOP	RVSB	WBCO	NRIM	HRZB	TMCV	HTBK	CASB	FNBN	WIBC	BANR
Total Assets (\$000)	\$ 198,720	\$ 429,002	\$ 452,194	\$ 456,789	\$ 663,754	\$ 800,085	\$ 884,727	\$ 903,877	\$ 1,043,357	\$ 1,447,651	\$ 1,464,725	\$ 1,486,987	\$ 1,547,620	\$ 2,055,020	\$ 2,359,312	\$ 4,636,344
Market Value (\$M)	\$ 7.4	\$ 7.8	\$ 34.1	\$ 22.6	\$ 59.4	\$ 65.5	\$ 69.4	\$ 91.3	\$ 101.7	\$ 97.0	\$ 56.9	\$ 135.2	\$ 111.4	\$ 89.0	\$ 398.5	\$ 168.9
Closing Price (8/21/08)	\$ 7.55	\$ 1.40	\$ 6.85	\$ 9.40	\$ 8.60	\$ 8.50	\$ 6.35	\$ 9.62	\$ 16.11	\$ 8.14	\$ 5.67	\$ 11.45	\$ 9.25	\$ 7.79	\$ 13.56	\$ 10.20
Diluted EPS	\$ (0.35)	\$ (4.39)	\$ (0.03)	\$ 1.37	\$ 0.72	\$ 0.78	\$ 0.61	\$ 0.99	\$ 1.47	\$ 1.27	\$ 0.49	\$ 0.33	\$ 1.15	\$ 0.64	\$ 0.90	\$ (1.68)
Book Value per Share	\$ 9.36	\$ 7.16	\$ 8.82	\$ 11.98	\$ 10.83	\$ 9.19	\$ 8.43	\$ 8.17	\$ 16.15	\$ 10.69	\$ 10.49	\$ 12.01	\$ 10.43	\$ 18.81	\$ 6.18	\$ 23.74
Price/Book	0.96	0.36	0.87	0.85	0.75	0.99	0.88	0.97	1.12	0.58	0.57	0.82	0.62	0.41	1.39	0.37
Price/LTM Earnings	NM	NM	NM	6.86	11.94	10.90	10.41	9.72	10.96	6.41	11.57	34.70	8.04	12.17	15.07	NM
Tangible Book Value per Share	\$ 9.36	\$ 7.16	\$ 6.44	\$ 11.98	\$ 9.87	\$ 7.23	\$ 6.01	\$ 8.17	\$ 14.65	\$ 10.63	\$ 10.49	\$ 7.96	\$ 8.34	\$ 8.78	\$ 5.92	\$ 18.38
Price/Tangible Book	0.81	0.20	1.06	0.78	0.87	1.18	1.06	1.18	1.10	0.77	0.54	1.44	1.11	0.89	2.29	0.56
Asset Growth	27.5%	-5.8%	44.9%	18.2%	6.4%	35.6%	6.3%	6.1%	10.1%	11.1%	11.9%	10.4%	15.1%	10.3%	15.7%	8.6%
Loan/Deposit Ratio	106.1%	89.7%	109.3%	128.3%	117.2%	103.7%	123.4%	112.5%	78.7%	115.3%	89.8%	104.2%	120.3%	106.0%	113.7%	105.6%
Total Equity/Total Assets	6.3%	9.3%	9.7%	6.3%	11.3%	8.9%	10.4%	8.6%	9.8%	8.8%	7.2%	9.5%	8.1%	10.5%	7.7%	8.2%
ROAE	NM	NM	NM	12.6%	6.4%	9.1%	7.0%	12.9%	9.2%	12.1%	4.8%	2.9%	11.5%	3.4%	15.3%	NM
ROATE	NM	NM	NM	12.6%	7.3%	11.9%	9.8%	12.9%	10.2%	12.1%	4.8%	4.5%	14.5%	9.3%	16.2%	2.7%
ROAA	NM	NM	NM	0.80%	0.74%	0.85%	0.78%	1.08%	0.96%	1.12%	0.38%	0.34%	0.98%	0.38%	1.22%	NM
Current Dividend Yield	NA	NA	NA	2.98%	5.12%	0.00%	5.67%	2.70%	4.22%	6.63%	2.82%	2.79%	3.89%	5.13%	1.47%	7.84%
Net Operating Exp/Avg. Assets	2.87%	2.84%	3.41%	2.78%	2.03%	3.05%	2.22%	2.29%	2.59%	1.66%	2.81%	2.55%	1.35%	2.10%	1.21%	2.05%
Efficiency Ratio	78.4%	106.6%	78.4%	73.8%	59.0%	67.1%	63.6%	59.1%	60.2%	50.8%	71.4%	69.1%	53.0%	72.7%	46.6%	68.5%
Net Interest Margin (MRO)	3.86%	0.80%	4.32%	3.73%	4.23%	5.28%	4.20%	4.54%	5.20%	3.40%	3.66%	4.00%	3.17%	3.78%	3.78%	3.50%
NPAs/Assets	NA	24.66%	2.57%	1.64%	1.55%	1.70%	2.67%	0.41%	2.20%	2.67%	4.39%	0.73%	2.07%	0.88%	0.72%	2.33%
NCOs/Average Loans	0.34%	0.66%	0.10%	0.38%	0.02%	0.20%	0.17%	0.33%	0.85%	0.32%	0.38%	-0.01%	0.21%	0.27%	0.43%	0.29%
Reserves/Loans	2.14%	8.30%	2.08%	1.36%	1.26%	1.23%	1.69%	1.40%	1.90%	1.51%	1.45%	1.73%	1.12%	1.18%	1.18%	1.47%
Shares Outstanding	982,158	5,574,853	4,970,481	2,408,339	6,901,453	7,709,600	10,923,773	9,487,560	6,311,807	11,917,113	10,038,267	11,806,409	12,047,927	11,425,052	29,391,177	16,553,870
Headquarters Location	Portland, OR	Bremerton, WA	San Diego, CA	Seattle, WA	Hoquiam, WA	Paso Robles, CA	Vancouver, WA	Oak Harbor, WA	Anchorage, AK	Bellingham, WA	Temecula, CA	San Jose, CA	Everett, WA	Asheboro, NC	Los Angeles, CA	Walla Walla, WA

Source: SNL Financial and company filings
Results and ratios are at, or based on, unaudited trailing twelve months ended 6/30/08.
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