

**Baker Boyer National Bank  
Community Reinvestment Act  
2026 Public File**

**§25.43 Content and availability of Public File**

(a) Information available to the public: A bank shall maintain a public file that includes the following information:

1) All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank’s performance in helping meet the community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.

**No written comments were received.**

2) A copy of the public section of the bank’s most recent CRA Performance Evaluation prepared by the Office of the Comptroller of the Currency (OCC). The bank shall place this copy in the public file within 30 business days after its receipt from the Office of the Comptroller of the Currency.

**Please See Attached Copy of 2025 OCC CRA Performance Evaluation**

3) A list of the bank’s branches, their street addresses, and geographies;

<u>Branch Name</u>	<u>Address</u>	<u>Lobby &amp; Drive-Thru Hours</u>	<u>Geocode</u>			
			<u>MSA</u>	<u>State</u>	<u>County</u>	<u>Census Tract</u>
<u>WW Main Branch</u>	7 W Main St, Walla Walla, WA 99362	<u>Lobby:</u> M-F – 9 am – 5 pm <u>Drive-Thru:</u> M-F – 9 am - 5:30 pm	47460	53	071	9206.00
<u>Eastgate Branch</u>	1931 E Isaacs Ave, Walla Walla, WA 99362	<u>Lobby:</u> M-F – 9 am – 5 pm <u>Drive-Thru:</u> M-F – 9 am - 5:30 pm	47460	53	071	9208.01
<u>Plaza Branch</u>	1530 Plaza Way, Walla Walla, WA 99362	<u>Lobby:</u> M-F- 9 am – 5 pm <u>Drive-Thru:</u> M-F – 9 am - 5:30 pm	47460	53	071	9206.00
<u>Wheatland Branch</u>	1500 Catherine St, Walla Walla, WA 99362	<u>Lobby:</u> M-F – 2:30 pm – 5 pm (No Appointment Necessary)	47460	53	071	9207.01
<u>Tri-Cities Branch</u>	1149 N Edison, Suite A Kennewick, WA 99336	<u>Lobby:</u> M-F- 9 am-4 pm <u>Drive-Thru:</u> Closed No ATM Available	28420	53	005	0109.01
<u>Yakima Branch</u>	921 Seattle Slew Run, Yakima, WA 98908	<u>Lobby:</u> M-F- 9 am-4 pm <u>Drive-Thru:</u> None No ATM Available	49420	53	077	0004.01

**24-Hour Full-Service Drive-Thru ATM Locations**

<b><u>Walla Walla Main Branch</u></b> 16 S 2 <sup>nd</sup> Ave Walla Walla, WA 99362	<b><u>Eastgate Branch</u></b> 1931 E Isaacs Ave Walla Walla, WA 99362	<b><u>Plaza Branch</u></b> 1530 Plaza Way Walla Walla, WA 99362	<b><u>Milton-Freewater</u></b> 320 N Columbia St Milton-Freewater, OR 97862 Opened June of 2024
--	---	---	--

4) A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.

**None**

5) A list of Services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs);

**Please refer to the banking services and fee schedules below as of February 2026.**

6) A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either in the map or in a separate list;

**Please refer to Exhibit A-1 and Exhibit A-2 below for the geography and map details.**

**The Bank's assessment areas are located in Washington State and Oregon State.**

**Washington:**

- Walla Walla County
- Yakima County
- Benton County
- Franklin County

**Oregon:**

- Umatilla County

7) Any other information the bank chooses.

**N/A**

**(b) Additional information available to the public:**

1) Banks other than small banks. A bank, except a small bank or a bank that was a small bank during the prior calendar year shall include in its public file the following information pertaining to the bank and its affiliates, if applicable, for each of the two calendar years:

- (i) If the bank has elected to have one or more categories of its consumer loans considered under the lending test, for each of these categories, the number and amount of loans:
  - To low-, moderate-, middle-, and upper-income individuals;
  - Located in low-, moderate-, middle-, and upper-income census tracts; and
  - Located inside the bank's assessment area(s) and outside the bank's assessment area(s); and
- (ii) The Bank's CRA Disclosure Statement. The bank shall place the statement in the public file within three business days of its receipt from the OCC.

**OCC 2025 Public Disclosure included below.**

2) *Banks required to report Home Mortgage Disclosure Act (HMDA) data.* A bank required to report home mortgage loan data pursuant part 1003 of this title shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

**The Bank did not receive any requests to view the Disclosure Statements in 2025.**

The Bank's Modified HMDA LAR and Disclosure Statements may be obtained from the Consumer Financial Protection Bureau's website: [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)

- Institution name: Baker Boyer National Bank
- LEI: 2549009AOX259OY87H37

3) *Small Banks.*      **N/A**

4) *Banks with strategic plans.*      **N/A**

5) *Banks with less than satisfactory ratings.*      **N/A**

(c) *Location of Public Information.* A bank shall make available to the public for inspection upon request and at no cost the information required in this section as follows:

- 1) At the main office, and if an interstate bank, at one branch in each state, all information in the public file; and
- 2) At each branch:
  - (i) A copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch; and
  - (ii) Within five calendar days of the request, all the information in the public file relating to the assessment area in which the branch is located.

(d) *Copies.* Upon request, a bank shall provide copies, either on paper or in another form acceptable to the person making the request, of the information in its public file. The bank may charge a reasonable fee not to exceed the cost of copying and mailing (if applicable).

(e) *Updating.* Except as otherwise provided in this section, a bank shall ensure that the information required by this section is current as of April 1 of each year.

# **Baker Boyer Bank**

## **COMMUNITY REINVESTMENT ACT STATEMENT**

### **CRA Statement**

Baker Boyer National Bank, headquartered in Walla Walla, Washington. Baker Boyer has six banking locations in Washington consisting of four branches in Walla Walla, and one branch each in Yakima and Kennewick, Washington. Baker Boyer National Bank is a full service bank which is firmly committed to providing our community with a full range of quality products and services.

It is the policy of Baker Boyer National Bank to ensure proper adherence to the provisions and intent of the Community Reinvestment Act (CRA) so in order that the goals of meeting the credit needs of the communities the bank serves, including low-and moderate-income neighborhoods, are met. We are committed to serving our communities to the best of our abilities within the limits of our financial, physical, and staffing, paying heed to sound banking practices and our obligation to depositors and stockholders. The bank focuses on lending deposits locally to the people and communities within our lending area.

In order to ensure proper adherence to the provisions of the CRA, it is important to understand the methodology used by the Comptroller of the Currency, our bank regulator, for assessments of our performance. The bank receives positive consideration for home loans that we make to low- or moderate-income individuals within our primary market area (assessment area).

In addition to the direct lending to individuals described above, the bank also receives positive consideration for community development loans, investments, and services. In the context of CRA, "community development" means loans, investments, or services that the bank provides to:

- organizations or individuals that in turn provide affordable housing or other community services targeted to low- or moderate- income individuals
- small businesses or small farms (with gross revenues under \$1 million generally)

### **Nondiscrimination Policy Statement**

It is the policy of Baker Boyer National Bank to comply with the letter and spirit of all applicable federal and state consumer protection, civil rights, and fair housing laws and regulations fully and completely. Each lending officer and bank employee is required to be knowledgeable of the requirements of all such laws and regulations affecting their job responsibilities, and it is the affirmative duty of each officer and employee to carry out their responsibilities at all times in a manner that complies with the requirements of all such applicable laws and regulations.

Baker Boyer National Bank's lending policies, procedures, and practices will not in any way discriminate against any person on the basis of race, color, religion, national origin, sex (which includes gender identity and sexual orientation), marital status, age (providing the applicant has the capacity to enter into a contract), disability, familial status, receipt of public assistance, or if the individual has exercised in good faith any right under the Consumer Credit Protection Act, or other prohibited basis. This policy of nondiscrimination covers all aspects of bank services including, in particular, the application for, consideration of, granting, servicing, and collection of extensions of credit.

## **Assessment Areas**

Baker Boyer has 4 assessment areas consisting of 6 banking locations.

- Walla Walla County, WA; MSA 47460 (4 locations)
  - Main Branch – Downtown - offers retail banking, consumer lending services and D.S. Baker Advisor services, which includes trust, investment, family advising and commercial lending services
  - Eastgate Branch – offers retail banking and consumer lending services
  - Plaza Branch – offers retail banking
  - Wheatland Branch – offers retail banking
- Yakima County, WA; MSA 49420 (1 location)
  - Yakima Branch - DS Baker Advisor location, which includes trust, investment, family advising and commercial lending services
- Benton and Franklin Counties, WA; MSA 28420 (1 location)
  - Kennewick Branch - DS Baker Advisor location, which includes trust, investment, family advising and commercial lending services
- Umatilla County, OR; MSA 99999 (1 location)
  - Milton-Freewater – 24-Hour Full-Service Drive-Thru ATM only

## **Technical Compliance**

The Bank is in compliance with the Community Reinvestment Act. The Bank maintains a program to document its efforts to determine the community development, credit, investment, and service needs of our delineated communities.

The Chief Banking Officer is charged with the management and documentation of the Bank's CRA lending efforts and is responsible for the results of the CRA Lending Test score.

The Chief Operating Officer is charged with the management and documentation of the Bank's CRA investment efforts and is responsible for the results of the CRA Investment portion of the Community Development test.

The CRA Officer provides consultation, guidance and assists in coordinating and documenting efforts to carry out the program.

The Bank's lending area is defined generally as Walla Walla, Yakima, Benton and Franklin Counties, Washington; and Umatilla County, Oregon; as illustrated by the maps attached in Exhibit A. Occasionally, the Bank will extend credit to borrowers who do not reside in its established market areas; but such extensions of credit is limited.

This file, the Bank's master Community Reinvestment Act public file is maintained by the Bank's CRA Officer. It is available on the Bank's website which is accessible to the public.

## **CRA Strategic Program**

### **Mission**

Baker Boyer is a 156-year-old independent community bank that is headquartered in Walla Walla, Washington. Our mission statement is “Family Legacies Grown Locally”.

The Bank believes in supporting the communities in which it operates through Community Development activities and through useful products and services. The Bank’s goal is to help grow, protect, and secure family legacies for generations. The Bank originates loans, provides donations, purchases investments, and renders services that promote the betterment of our economies, community infrastructures, opportunities, and education.

### **Objective**

Baker Boyer’s objective is to focus community development activities that benefit the low-to-moderate income population within the Bank’s assessment areas. The Bank strives to work with community partners to identify opportunities that provide affordable housing or community services to low-to-moderate income individuals, as well as look for activities that promote economic development, stabilization or revitalization.

Additionally, Baker Boyer seeks to empower individuals to break the cycle of low-to-moderate income subsistence. It is a long-term goal that will take careful investment into the education, health, and economic infrastructure in order to both create a new educated and healthy workforce while pairing them with careers in industries of the future that are attracted to local communities.

### **Vision**

It is the vision of Baker Boyer to continually increase the economic vitality of the communities the Bank serves in order to help everyone in the community increase their quality of life and economic circumstances. Baker Boyer’s CRA Strategic Program focuses on identifying the immediate needs of the Bank’s communities as well as to focus on long-term solutions to current socio-economic disparities. This includes working with community partners to find solutions for the immediate needs and to develop long-term solutions such as education of low-to-moderate income individuals in order to raise their long-term economic potential. Baker Boyer also looks to alleviate health burdens of low-to-moderate income individuals that hinder their economic escalation.

Additionally, to sustain a vibrant and sound economy with increasing prosperity, Baker Boyer continues to invest in other businesses and activities that add to the economic vitality of the communities the Bank serves.

## **Types of Credit Offered by Baker Boyer National Bank:**

### **Consumer**

#### **Unsecured**

When, in the loan officer's judgment, it is in the Bank's best interests to do so, the Bank will lend on an unsecured basis to consumer customers. Because unsecured loans inherently involve greater risks than secured loans, the following factors will be carefully considered by the loan officer and approved by the underwriter in making the decision:

- Credit history
- Debt ratio
- Maximum loan
- Employment
- Ability to repay

#### **Automobile Loans**

Any loan in which an automobile or truck is used as collateral is classified as an automobile loan. The Bank continues to offer both direct loans to bank customers and dealer-originated loans.

#### **Debt Consolidation Loans**

Baker Boyer National Bank makes Debt Consolidation Loans.

#### **Recreational Vehicle/Equipment Loans**

This class of loan includes campers, travel trailers, stock/horse trailers, boats, motor homes, motorcycles, and snowmobiles.

#### **Personal Equipment and Appliance Loans**

This type of loan is most often given for the purchase of computers, kitchen appliances or small lawn or garden equipment. As these items depreciate rapidly the term is kept short.

#### **Savings and Time Certificate of Deposit Loans**

This type of loan is 100% secured and, when properly documented, is the safest loan a bank can make. These loans are secured by savings instruments held at Baker Boyer. The Bank does not make loans against savings instruments at other institutions.

#### **Stocks and Bonds as Collateral**

Stock loans fall into two categories: those made to buy or carry margin stocks, and all other loans secured by stock. When the purpose is to buy or carry margin stock, the loan officer should refer to the Regulation U section of HPMS Volume 5 for additional guidance. For all other stock loans, compliance with this statement of policy is all the guidance needed.

#### **Aircraft**

Fixed-wing aircraft are good collateral; and, when properly made, loans usually pay as agreed.

## **Real Estate**

### **Term Real Estate Loans**

Real Estate term loans are offered for custom construction, purchase or refinance to owner occupied or non-owner occupied; secured by a first lien on 1-4 family properties including condominiums, PUD, real property manufactured homes, primary and secondary residences.

### **Interim Real Estate Loans**

The Bank's policy is to establish a portfolio which will ensure fulfillment of the Bank's responsibilities in:

- Keeping its depositors' money safe,
- Earning sufficient income to provide adequate return on its capital, and
- Enabling our community and trade area to grow and prosper.

The extension of interim loans is considered a proper form of Commercial lending. Because this type of loan is generally very short and is paid when the project is completed, the Bank attempts to make loans of this type within the bounds of sound banking practice.

### **Home Improvement Loans and Home Equity Lines of Credit**

Home Improvement Loans and Home Equity Lines of Credit (HELOC) can be made for a variety of reasons including, but not limited to:

- Additions to a home, air conditioning, heating, a new roof, remodeling, swimming pools, fences, landscaping, etc.
- Debt consolidation.
- Purchase of other assets.

The Bank offers HELOC's with an open-ended term of ten years, after which, converts to a fully amortized loan based on a maximum of a 180-month term.

### **Second Mortgage Loans**

Second mortgage loans are a proper loan for the Bank and often take the form of the home improvement loan discussed above.

### **Land Loans**

The Bank offers Land loans for commercial purposes to developers and non-developers, as well as consumer loans for various purposes.

### **Manufactured Home Loans**

The Bank offers manufactured home loans for the purpose of purchase or refinance in the event they are defined as real property permanently affixed to land.

### **Consumer Ready Credit/ODP (Overdraft Protection)**

Ready Credit or ODP is a line of credit tied directly to a customer's checking account. This type of loan is available through the Installment Loan Department. It saves the customer overdraft charges by automatically transferring funds into their checking account to cover checks if their own funds do not. It has also become an excellent tool in helping the lower income and retired borrowers who may qualify for a small loan and can afford only a small minimum monthly payment.

## **Commercial**

### Commercial Lines of Credit

It is our policy of the Bank to grant sound, short-term loans to local business customers that the Bank's resources permit, and opportunity affords. This is a community responsibility as well as a sound and profitable banking practice. Short-term lines of credit may be unsecured or may be secured with, among other things, accounts receivable or inventory.

### Agricultural Loans

Agricultural loans cover three basic areas:

1. Farm-Operating Lines of Credit,
2. Livestock and Equipment financing, and
3. Capital Improvements.

### Commercial Term Loans

Term loans are loans, not including qualifying real estate loans, with maturities greater than one year, which regularly amortize, and which are typically repaid from the business' cash flow.

### Business Loans

Business loans are divided into four categories:

1. Operating lines of credit,
2. Loans for equipment purchased
3. For other capital improvement, and
4. Loans to new businesses partially guaranteed by the Small Business Administration.

### Aircraft

Fixed-wing aircraft are good collateral; and, when properly made, loans usually pay as agreed.

### Commercial Ready Credit/ODP (Overdraft Protection)

Ready Credit or ODP is a line of credit tied directly to a customer's checking account. This type of loan is available through the Installment Loan Department. It saves the customer overdraft charges by automatically transferring funds into their checking account to cover checks if their own funds do not. It has also become an excellent tool in helping the lower income and retired borrowers who may qualify for a small loan and can afford only a small minimum monthly payment.

## Profile of Participation in Special Loan Categories:

### Loan Analysis

As of December 31, 2025, the total Bank deposits were \$709,631 and total net loans were \$390,552; for an average annual loan-to-deposit ratio of 63.77%. The loan portfolio mix for each quarter of 2025 is as follows:

<i>Dollar amounts in thousands</i>	<u>Quarter 1</u> <u>3/31/2025</u>	<u>Quarter 2</u> <u>6/30/2025</u>	<u>Quarter 3</u> <u>9/30/2025</u>	<u>Quarter 4</u> <u>12/31/2025</u>
Real Estate Loans	320,045	318,624	312,240	317,877
Commercial Loans	49,209	52,517	51,318	52,872
Individual Loans	2,093	2,003	1,908	1,950
Agricultural Loans	20,082	25,019	17,691	17,462
Other LN&LS in Domestic Offices	4,774	5,491	4,863	4,551
LN & LS Allowance	<b>3,899</b>	<b>4,065</b>	<b>4,134</b>	<b>4,160</b>
<b>Net Loans &amp; Leases</b>	<b>392,304</b>	<b>399,589</b>	<b>383,886</b>	<b>390,552</b>
Real Estate Loans	81.58%	79.74%	81.34%	81.39%
Commercial and Other	13.76%	14.52%	14.63%	14.70%
Agricultural Loans	5.12%	6.26%	4.61%	4.47%
Installment / Individual	0.53%	0.50%	0.50%	0.50%
Loan loss Allowance	<b>0.99%</b>	<b>1.02%</b>	<b>1.08%</b>	<b>1.07%</b>
	100.00%	100.00%	100.00%	100.00%
<b>Total Deposits</b>	<b>593,979</b>	<b>600,552</b>	<b>616,722</b>	<b>648,502</b>
<b>Loan to Deposit Ratio</b>	<b>66.05%</b>	<b>66.54%</b>	<b>62.25%</b>	<b>60.22%</b>

**EXHIBIT A-1**

**Baker Boyer National Bank – Assessment Area Census Tracts**

<b>Benton County 005</b>		<b>Franklin County 021</b>	<b>Umatilla County 059</b>	<b>Walla Walla County 071</b>	<b>Yakima County 077</b>	
State 53 - MSA 28420		State 53 - MSA 28420	State 41 - MSA 99999	State 53 - MSA 47460	State 53 - MSA 49420	
0101.00	0112.01	0201.01	9400.00	9200.00	0001.00	0020.03
0102.01	0112.02	0201.02	9501.00	9201.00	0002.00	0020.04
0102.03	0113.00	0201.03	9502.01	9202.00	0003.01	0020.05
0102.04	0114.01	0202.01	9502.02	9203.01	0003.02	0020.06
0103.00	0114.02	0202.02	9503.00	9203.02	0004.01	0021.01
0104.00	0115.01	0203.00	9504.00	9204.00	0004.02	0021.03
0105.00	0115.04	0204.01	9505.00	9205.00	0005.00	0021.04
0106.00	0115.05	0204.02	9506.01	9206.00	0006.00	0022.01
0107.01	0115.06	0204.03	9506.02	9207.01	0007.00	0022.02
0107.03	0116.00	0204.04	9507.00	9207.02	0008.00	0027.01
0107.05	0117.01	0205.01	9508.00	9208.01	0009.02	0028.01
0107.07	0117.02	0205.03	9509.00	9208.02	0009.03	0028.03
0107.08	0118.01	0205.04	9510.00	9209.01	0009.04	0028.04
0108.07	0118.02	0206.03	9511.00	9209.02	0010.00	0029.00
0108.09	0119.00	0206.05	9512.01		0011.00	0030.02
0108.10	0120.00	0206.06	9512.02		0012.01	0030.03
0108.11		0206.07	9513.00		0012.02	0030.04
0108.14		0206.08	9514.00		0013.00	0031.00
0108.15		0207.00			0014.00	0032.00
0108.16		0208.01			0015.02	0034.00
0108.17		0208.02			0015.03	9400.01
0108.18		9801.00			0015.04	9400.02
0108.19					0016.01	9400.03
0108.20					0016.02	9400.05
0109.01					0017.01	9400.02
0109.02					0017.02	9400.03
0110.01					0018.01	9400.05
0110.02					0018.02	9400.06
0111.00					0019.01	9400.07
					0019.02	9400.08



## Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community, consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC, and comments received from the public relating to our assessment area needs and opportunities, as well as our responses to those comments. You may review this information today by reviewing the public file which is available at [www.bakerboyer.com](http://www.bakerboyer.com).

You may also have access to the following additional information, which we will make available to you after you make a request to us: (1) A map showing the assessment area containing a select branch, which is the area in which the OCC evaluates our CRA performance for that particular community; (2) branch addresses and associated branch facilities and hours in any assessment area; (3) a list of services we provide at those locations; (4) our most recent rating in the assessment area; and (5) copies of all written comments received by us that specifically relate to the needs and opportunities of a given assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, 1050 17<sup>th</sup> Street, Suite 1500, Denver, CO 80265. You may send written comments regarding the needs and opportunities of any of the bank's assessment areas to Cherie Engebretson, CRA Officer, Baker Boyer National Bank, 7 West Main, Walla Walla, WA 99362, [engebretc@bakerboyer.com](mailto:engebretc@bakerboyer.com) and Deputy Comptroller, 1050 17th Street, Suite 1500, Denver, CO 80265, [CRACOMMENTS@OCC.TREAS.GOV](mailto:CRACOMMENTS@OCC.TREAS.GOV). Your comments, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of Baker Boyer Bancorp, a bank holding company. You may request from the Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, CA 94105, and an announcement of applications covered by CRA filed by bank holding companies.

# Baker Boyer Bank

## Regulation C, Home Mortgage Disclosure Act (HMDA)

---

### **Background and Purpose**

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975 to monitor residential mortgage lending practices of financial institutions. Financial Institutions must report information concerning loan originations, loans purchased, or loans sold during the year as well as data regarding loan applications that do not result in an origination, such as denials and withdrawals. The regulation requires institutions to report lending data to their supervisory agencies on a loan-by-loan and application-by-application basis by way of a “register” reporting format.

The purpose of HMDA is to:

- Provide the public with mortgage lending data that demonstrates whether a particular financial institution is serving the housing credit needs of its community;
- Aid public officials in distributing public-sector investments and attracting private-sector investments where needed;
- Assist examiners and others in identifying potentially discriminatory lending activities; and
- Aid regulators in enforcing anti-discrimination laws and regulations.

The Consumer Financial Protection Bureau (CFPB) implements HMDA. The Office of the Comptroller of the Currency (OCC) is required to assess the bank’s HMDA compliance during regular compliance examinations. The OCC also uses HMDA data to help determine the bank’s performance under the Community Reinvestment Act (CRA).

### **Statement of Policy**

It is the policy of Baker Boyer Bank to comply with the Home Mortgage Disclosure Act and the requirements of Regulation C. The Bank’s Loan Application Register shall be completed accurately and completely and updated no less frequently than thirty days after the end of the calendar quarter in which the final action (origination of loans, denial, or withdrawn application) is taken. The bank has the option to include HELOCs and withdrawn pre-approvals in the HMDA Loan Application Register; at this time such loans will not be reported.

The Bank’s completed Loan Application Register for each calendar year shall be filed with the CFPB prior to March 1st of the following year.

The HMDA data about the Bank’s residential mortgage lending is available online through the CFPB’s website.

[The Home Mortgage Disclosure Act](#)

### **Institution name:**

Baker Boyer National Bank Respondent

LEI: 2549009AOX259OY87H37

The Master Home Mortgage Disclosure Act public file is maintained by the Compliance Department. A notice of the availability of our HMDA data is displayed in each branch lobby.

## Community Reinvestment Act - Baker Boyer Bank Employee Services 2025

---

### CRA Qualified Services

#### **AKIN (Formally Children's Home Society) – Serving Walla Walla County**

Weekly Volunteering as a member of the LGBTQA+ community, volunteer with Triple Point, our LGBTQA+ youth group during weekly sessions (also includes field trips and events). Triple Point of Walla Walla is a local program for LGBTQ+ (lesbian, gay, bisexual, transgender, questioning, intersex) youth and youth allies, 13-18 years old. High Poverty School District via Free and Reduced-Price Eligibility per Office of Superintendent of Public Instruction National School Lunch Program Walla Walla School District at 69.3% for Free and Reduced lunches based on 2024/2025 school year.

*Lacey Braswell, VP Properties Manager & Executive Assistant – 41.0 hours volunteered in 2025.*

#### **Athena Weston School District Budget Committee – Serving Umatilla County**

Serve as member of the Board to review, amend, and approve the school year budget and financial planning of school supplies, food service, teacher salaries and benefits, sports equipment, technology, transportation, etc. High Poverty School via Free and Reduced-Price Eligibility of Oregon Public Schools at Oregon.gov showing Weston-Athena School District #29J at 62.24% for Free and Reduced lunches based on 2023/2024 school year.

*Michelle Thacker, VP Cash Management Services Manager – 6.0 hours volunteered in 2025.*

#### **Benton Franklin Recovery Coalition – Serving Benton and Franklin Counties**

Serves on the Board of Directors. Benton Franklin Recovery Coalition is an official member of the Washington Recovery Alliance (WRA), which exists to promote opportunities for recovery and remove barriers to recovery for people with substance use disorders (addiction). Drug addiction is a growing epidemic across the country in all communities, including Tri-Cities. Benton Franklin Recovery Coalition was founded in 2018, to help combat the epidemic of substance use disorder (SUD or addiction). It is an educational organization that connects community partners, advocates for changing practices, and promotes opportunities for recovery.

*Elisabeth Holt, AVP Tri-Cities Manager – 12.0 hours volunteered in 2025.*

#### **Blue Mountain Action Council (BMAC) – Serving Walla Walla County**

Helped with the Backpack Bridge program to provide weekend meals for students who might not have enough to eat by filling backpacks to take home a food kit every weekend. BMAC started the Backpack Bridge program in 2017 to help students who receive free or reduced meals from their schools during the week but were going hungry on weekends. Now, thanks to local support, students in need can take home a food kit each weekend so they can prepare easy meals and a snack on their own.

*Andrea Barcnas, Universal Banker I – 1.0 hours volunteered in 2025.*

*Christy Miranda, Universal Banker I – 1.0 hours volunteered in 2025.*

*Hallie Chilton, D.S. Baker Family Associate – 1.0 hours volunteered in 2025.*

*Rob Blethen, EVP D.S. Baker Advisors – 1.0 hours volunteered in 2025.*

*Ivan Castaneda, Business Advisor – 1.0 hours volunteered in 2025.*

#### **Blue Mountain Action Council (BMAC) – Serving Walla Walla County**

Helped with organizing the Care & Share Food Drive to collect both food and monetary donations for the BMAC Food Bank. The Food Bank provides food resources to communities throughout the Walla Walla Valley.

*Stephanie Rubin-Meza, AVP Private Banker – 2.15 hours volunteered in 2025.*

### **Blue Mountain Health Cooperative – Serving Walla Walla County**

Serves on the Board of Directors that is a 501c3 Non-Profit that provides mental health services for Low-Income. Offers advice and financial perspective. To offer accessible mental health services to the community while creating an innovative learning environment for future providers. Create a healthier community through quality and affordable mental health care. Walk in services are completed on a by-donation basis.

*Rob Blethen, EVP D.S. Baker Advisors – 6.0 hours volunteered in 2025.*

### **Christian Aid Center – Serving Walla Walla County**

Employees volunteered by preparing and serving hot, nutritious meals to those in the community to anyone who goes to the Christian Aid Center in need. The center is a non-denominational ministry to serve those who suffer from chronic poverty, hunger, homelessness, chemical dependency, and mental illness. They provide emergency shelter for homeless women and children as well as single men in a safe caring environment.

*Matt Payne, D.S. Baker Investment Advisor – 4.0 hours volunteered in 2025.*

*Jo Anne Adams, AVP Senior Operations Specialist – 2.5 hours volunteered in 2025.*

*Lacey Braswell, VP Property Manager and Executive Assistant – 6.0 hours volunteered in 2025.*

### **Downtown Walla Walla Foundation – Serving Walla Walla County**

Serves as a Board of Directors member. The Downtown Walla Walla Foundation Board focuses on community development and maintaining a comprehensive downtown revitalization strategy implementing a balance of activities in the areas of organization, promotion, design, and economic vitality. This includes coordinating with community members, businesses, local governments, and non-profit enterprises.

*Bethany Applegate, Family Associate Supervisor – 16.0 hours volunteered in 2025.*

### **Exchange Club of Walla Walla – Serving Walla Walla County**

Serves as Secretary on the Board of Directors. The pillar of Preventing Child Abuse is the overarching pillar that is the purpose and undertone of every function of the club. Exchange Club is committed to making our communities better places to live through programs of service in Americanism, community service, youth activities and our national service project, the prevention of child abuse.

*Jessica Long, VP Executive Project Manager & Senior Executive Assistant – 10.0 hours volunteered in 2025.*

### **Finance Academy by Baker Boyer Bank – Serving Walla Walla County**

Employees prepared and aided to teach students in Walla Walla elementary and middle schools, Walla Walla High School career fair, and St. Basil Academy, critical concepts around budgeting, credit cards, student loans, retirement plans, taxes, stocks, mortgages, and more. Baker Boyer has partnered with EVERFI (an international technology company which delivers digital education) to create Finance Academy by Baker Boyer at no cost to students, which helps to prepare high school youth with financial knowledge they need to build a strong future for long-term financial success within our communities.

*Alexis Blackmore, AVP, Cash Management Lead – 6.0 hours volunteered in 2025.*

*Bethany Applegate, Family Associate Supervisor – 12.0 hours volunteered in 2025.*

*Jessica Long, VP Executive Project Manager & Senior Executive Assistant - 5.0 hours volunteered in 2025.*

*Megan Doblar, AVP Banking Operations Manager – 24.5 hours volunteered in 2025.*

*Theresa Pettinger, VP Senior Business Analyst – 5.0 hours volunteered in 2025.*

### **Friends of Children of Walla Walla – Serving Walla Walla County**

Serves on the Board of Directors. The Friends of Children of Walla Walla helps prevent children from facing life's challenges alone and remains committed to creating positive change – one child at a time. High Poverty School District via Free and Reduced-Price Eligibility per Office of Superintendent of Public Instruction National School Lunch Program. Walla Walla School District at 69.3% for Free and Reduced lunches based on 2024/2025 school year.

*Alexis Blackmore, AVP Senior Cash Management Specialist – 14.5 hours volunteered in 2025.*

**Milton Freewater Area Foundation – Serving Umatilla County**

Member of the Distribution Committee. The Milton Freewater Area Foundation provides scholarships for high school seniors in need and Grants to support community projects. The Foundation is responsible for at least 9 different scholarship funds for high school seniors heading to college. High Poverty School District's via Free and Reduced-Price Eligibility per Oregon National School Lunch Program. Umatilla County Atena-Weston School District at 62.24%, and Milton Freewater School District at 71.28% for Free and Reduced lunches based on 2023/2024 school year.

*Michelle Thacker, VP Cash Management Services Manager – 12.0 hours volunteered in 2025.*

**Milton Freewater Rotary Club – Serving Umatilla County**

Serve on the Board of Directors – assist with monthly board meetings with the budget and spending. The Milton Freewater Rotary Club is focused on making our community and the world around us a better, happier place. With the help of our tireless members, we organize fundraisers, exciting community-building events, build playgrounds, sports fields, and provide scholarships.

*Luis Alvarez, AVP Consumer Loan Manager – 12.0 hours volunteered in 2025.*

**Providence St. Mary Foundation – Serving Walla Walla County**

Sit on the Board of Directors. Providence St. Mary Foundation's Good Samaritan Fund comes in – helping people with indirect costs related to their treatment at Providence St. Mary, including travel, lodging, meals or gas.

*Eric Denney, AVP Family Advisor – 14.0 hours volunteered in 2025.*

**Second (2<sup>nd</sup>) Harvest - Serving Benton and Franklin Counties**

Volunteered sorting food at the 2<sup>nd</sup> Harvest Food Bank. At Second Harvest, they don't just talk about their values they roll up our sleeves and live them every day. By connecting people to food, nutrition, and each other, we create a stronger, healthier, more united community.

*Elisabeth Holt, AVP Tri-Cities Manager – 3.0 hours volunteered in 2025.*

**United Way of the Blue Mountains – Serving Walla Walla County**

Serves as the Vice-President on the Board of Directors. United Way is responsive to emerging needs through a donor choice program and special-projects funding program. Funding supports services to strengthen children, families and adults while promoting self-sufficiency, building healthy communities, and meeting basic human needs. Diversity and inclusion are at the heart of what it means to LIVE UNITED.

*Amanda Anderson, AVP Assistant HR Manager & Career Development Advisor – 8.0 hours volunteered in 2025.*

**Valley Residential Services – Serving Walla Walla County**

Serves on the Finance Committee and provides Information Technology consulting. Valley Residential Services provides to all low-income, supervised housing for developmentally disabled adults, transitional housing for Veteran's recovering from substance abuse, and supervised visitation, transportation, and parenting skills instruction for parents who receive services from the Washington State Department of Social and Health Services (DSHS) Division of Children and Family Services (DCFS).

*Kain Evans, EVP Chief Technology Officer – 6.0 hours volunteered in 2025.*

**Visit Walla Walla – Serving Walla Walla County**

Serve on the Board of Directors helping to strategically guide community economic development tourism. Visit Walla Walla's mission is a catalyst in marketing and promoting a diverse tourism economy that is safe, welcoming, memorable, and beneficial for all who are here to live, work, or visit. Walla Walla's combination of wine, food, culture, and recreation makes it the destination of choice for those who seek to enrich their lives through travel.

*Ashley Mahan, AVP Business Advisor – 88.0 hours volunteered in 2025.*

**Walla Walla Asset Building Coalition through Blue Mountain Action Council (BMAC)**

**Serving Walla Walla County**

Serves on the Walla Walla Asset Building Coalition committee. In addition - Assisted in teaching Elementary Schools Camp Fire after school program to children Kindergarten - 5<sup>th</sup> grade at Berney, Edison, Green Park, and Prospect Point Elementary Schools, about the importance of understanding money and saving. Their mission is to help Walla Walla Valley residents build greater financial security for themselves and their families.

*Ana Meza, Private Banking Associate – 4.0 hours volunteered in 2025.*

**Walla Walla Community Council – Serving Walla Walla County**

Serves as a Board of Directors member. The Walla Walla Community Council fosters a trusted gathering place where people engage in dialogue, inquiry and advocacy in the study of major issues affecting all sector of our community. The study process identifies recommendations, and an implementation task force follows through on actions with monitoring of results. Recent studies include Affordable Housing, Internet for All, and Education as a Path to Economic Growth.

*Cathy Bieloh, VP Family Advisor Manager – 34.0 hours volunteered in 2025.*

**Walla Walla Community College Foundation (WWCC) – Serving Walla Walla County**

Serves on Board of Directors, Board of Governor's member, as well as member on the Investment Committee. The WWCC Foundation exists to transform student lives and the communities they serve. The WWCC Foundation's primary purpose is to raise, manage, and grant financial support in order to assure student access and educational excellence at WWCC. We do this by providing financial assistance to WWCC students; strengthening the work and services of the college, and strategic investment to ensure that WWCC programs are "best in class." The Foundation eliminates financial barriers to students' educational dreams. Each year, Walla Walla Community College awards 500+ scholarships with the average award ranging from \$900-\$1,500 to students. Per WWCC Quick Facts: Fall Quarter 2022/2023 State-Funded 52% of All Students received financial aid.

*Cathy Bieloh, VP Family Advisor Manager – 52.0 hours volunteered in 2025.*

**Walla Walla High School – Serving Walla Walla County**

Walla Walla High School Culminating Project Panel member for WWHS senior presentations. Attend presentations and judge qualifying metrics based on content for community service, individual growth, school involvement, and beyond high school plans. Complete evaluation forms with critical comments about presentations. 53.7% Free & Reduced School Lunches (Walla Walla High School students) per 2024/2025 Office of Superintendent of Public Instruction National School Lunch Program.

*Cherylyn Hoerner, AVP Loan Operations Manager – 4.0 hours volunteered in 2025.*

**Walla Walla Symphony – Serving Walla Walla County**

Serve as member of the Board of Directors. The Walla Walla Symphony believes no child with a love for music should be deprived of the opportunity to experience and learn about music due to socioeconomic status, rural limitations, or other barriers. We seek to fulfill our mission of "providing live orchestral performances and opportunities for learning about music" through a variety of free and low-cost music education programs that emphasize depth (how profoundly was each child's life impacted?) as well as breadth (how many youth can we impact with this program?).

*Levi Waggoner, VP Human Resources Director – 18.0 hours volunteered in 2025.*

### ***Yakima Humane Society – Serving Yakima County***

Serve as member of the Board of Directors and Chair of PR Committee. The Yakima Humane Society Spay and Neuter Clinic offers low-cost spay and neuter services for dogs and cats of income-eligible households. Check to see if your income level (based on the number of people in your household) is below the amount listed to qualify for this service.

*MaryAbigail Dills, AVP Marketing Director – 75.0 hours volunteered in 2025.*

### ***Young Women’s Christian Association (YWCA) of Walla Walla – Serving Walla Walla County***

Serves as President-elect on the Board of Directors, an Executive Committee Board member and Co-Chair of the Investment Committee helping the YWCA to enriches the lives of women and their families. The YWCA works to prevent sexual assault and assists those who have been victims of sexual assault. The YWCA provides shelter to women getting out of abusive relationships, childcare services, and advocacy programs to help women find healthy new beginnings. The YWCA provides education to women who have left abusive relationships. Volunteerism focused on supporting and promoting the Domestic Violence and Sexual Assault Resource Center: a domestic violence shelter, counseling, support groups, advocacy, information and more.

*Becky Kettner, AVP Investment Advisor – 1,006.0 hours volunteered in 2025.*

## **Other Community Services**

### ***American Red Cross – Serving Walla Walla County***

Participated in donating blood. The American Red Cross, through its strong network of volunteers, donors and partners, is always there in times of need. Red Cross supporters provide a beacon of hope. Participated in donating blood. The Red Cross provides about 40% of our nation’s blood and blood components, all from generous volunteer donors. Blood is available to be shipped to hospitals 24 hours a day, 7 days a week. Every two seconds someone in the U.S. needs blood.

*Jacqueline Boatman, AVP Executive Assistant – 5.0 hours volunteered in 2025.*

### ***Blue Mountain Girls Softball Association – Serving Walla Walla County***

Volunteered by coaching 3<sup>rd</sup> and 4<sup>th</sup> grade girls while working to build self-esteem, helping to foster teamwork, leadership skills and building lasting friendships.

*Matt Payne, AVP Wealth Advisor – 31.0 hours volunteered in 2025.*

### ***Blue Mountain Human Resources Management Association – Serving Walla Walla County***

Serves as Treasurer on the Board of Directors. The Blue Mountain Human Resource Management Association (BMHRMA) is comprised of a diverse group of professionals looking to advance in the HR profession. They meet once a month as well as offer quarterly half day and full day seminars to the community.

*Shelly Smiley, Senior Payroll Specialist – 11.0 hours volunteered in 2025.*

### ***Blue Mountain Humane Society – Serving Walla Walla County***

Volunteered to help care for cats available for adoption by cleaning their living space, feeding, and engaging with them by holding, playing, and brushing. The Blue Mountain Humane Society’s mission is to prevent cruelty, promote kindness, and to foster the human-animal bond. With a vision to end pet overpopulation and homelessness and to inspire a compassionate community. The Society has grown and evolved to include a humane, state-of-the-art no-kill shelter facility designed to serve companion animals.

*Alexis Blackmore, AVP Senior Cash Management Specialist – 2.0 hours volunteered in 2025.*

**Boy Scout Troop #305 – Serving Walla Walla County**

The mission of the Boy Scouts of America is to prepare young people to make ethical and moral choices over their lifetimes by instilling in them the values of the Scout Oath and Law. Helped to assist with Boy Scout meetings as an advanced coordinator by helping to teach youth to confront any challenge with whole hearts and clear minds – to live their lives without regret, never back down, and do their very best!

*Jessica Long, VP Executive Project Manager & Senior Executive Assistant – 20.0 hours volunteered in 2025.*

**Chiawana High School – Serving Franklin County**

Volunteered by conducting mock interviews with seniors to experience the interview process so they will be more prepared and successful in obtaining jobs after high school. Also provided feedback to students while helping to prepare cover letters and developing a resume.

*Elisabeth Holt, AVP Tri-Cities Manager – 1.0 hour volunteered in 2025.*

*Jan Darrington, VP Shareholder Relations Coordinator – 3.0 hours volunteered in 2025.*

**City of Kennewick Historic Preservation Commission – Serving Benton County**

Attend Commission Meeting

*Elisabeth Holt, AVP Tri-Cities Manager – 3.0 hours volunteered in 2025.*

**Columbia Basin College – Serving Benton & Franklin Counties**

Reviewed scholarship applications with Columbia Basin College staff.

*Elisabeth Holt, AVP Tri-Cities Manager – 1.5 hours volunteered in 2025.*

**Cub Scout Troop #306 – Serving Walla Walla County**

Cub Scouts are for boys and girls, kindergarten to 5<sup>th</sup> grade. Serve as Den Leader to help youth develop the foundations for leadership, citizenship, and personal fitness through fun activities. Cub Scouting activities are designed for Scouting families to get in on the fun, and include exploring the outdoors, building projects, making friends, and developing a lifelong love of learning as Cub Scouts earn patches related to their grades.

*Jessica Long, VP Executive Project Manager & Senior Executive Assistant – 20.0 hours volunteered in 2025.*

**Elijah Family Homes – Serving Benton & Franklin Counties**

Helped with collecting and delivering food/beverages for the Elijah Family Homes Christmas Party. Elijah Family Homes supports self-sufficiency for those seeking recovery through stable-housing and case management services.

*Elisabeth Holt, AVP Tri-Cities Manager – 1.0 hour volunteered in 2025.*

**Exchange Club of Walla Walla – Serving Walla Walla County**

Attended weekly meeting, sold Duck Derby tickets, and helped raise money for the organization.

Exchange, America's Service Club, is a group of men and women working together to make our communities better places to live through programs of service in Americanism, community service, youth activities, and its national project, the prevention of child abuse.

*Eric Denney, AVP Family Advisor – 40.0 hours volunteered in 2025.*

**First Assembly of God – Serving Walla Walla County**

Every other Sunday I volunteer for 3 hours as sound technician for service at my church.

*Jeff Givens, Building Maintenance – 60.0 hours volunteered in 2025.*

***Girl Scouts of Eastern Washington/Northern Idaho - Serving Benton & Franklin Counties***

Serves on the Board of Directors. Girl Scouts of Eastern Washington & Northern Idaho (GSEWNI) is committed to eliminating barriers to participation in the Girl Scout Program. To encourage participation GSEWNI has allocated funds to help those in need of financial assistance.

*Elisabeth Holt, AVP Tri-Cities Manager – 4.5 hours volunteered in 2025.*

***Mid-Columbia Meals on Wheels – Serving Benton & Franklin Counties***

Stuffed bags with emergency services items to be delivered to senior citizens. Since 1974, Mid-Columbia Meals on Wheels has been meeting the social and nutritional needs of older adults in our community. We serve delicious and nutritious meals at eight different senior dining centers within Benton and Franklin counties, and volunteers deliver Meals on Wheels to the homebound elderly.

*Elisabeth Holt, AVP Tri-Cities Manager – 7.5 hours volunteered in 2025.*

*Jan Darrington, VP Shareholder Relations Coordinator – 2.0 hours volunteered in 2025.*

***Pasco School District - Serving Franklin County***

I conducted (6) 10-minute interviews and provided valuable feedback to students preparing for the workforce. Volunteers have the opportunity to interact with each student they interview, and students have the opportunity to practice job-seeking skills, including preparing a cover letter and developing a resume.

*Elisabeth Holt, AVP Tri-Cities Manager – 1.0 hours volunteered in 2025.*

***Pomeroy Spinners – Serving Garfield County***

Help hand out free toys and cash to children aged 0-12 at the annual Easter Egg Hunt. The Pomeroy Spinners is a non-profit men's organization based in Pomeroy, WA, that helps the community out by sponsoring community events and offering our local venue, Maple Hall, for community events. We're always looking for ways to better the community.

*Shelly Cranor, Business Associate - 4.0 hours volunteered in 2025.*

***Rocky Mountain Elk Foundation (RMEF) – Serving Walla Walla County***

Volunteered at the Big Game Banquet entering the bidding cards in the system and processing payments. Also helped count the totals from the Banquet. The RMEF focuses on conserving elk habitat, supporting hunting heritage, and improving public access to land in the Blue Mountains region.

*Christy Miranda, Universal Banker – 6.0 hours volunteered in 2025.*

***The GEM Theatre – Serving Umatilla County***

Helped to Revitalize a community theatre in Athena, OR. Work includes sanding, staining, moving equipment, operating AV, etc.

*Kalen Pippins, Asset Management Associate – 30.0 hours volunteered in 2025.*

***The REACH Museum – Serving Benton & Franklin Counties***

Member of the Board of Directors. At the REACH Museum, we inspire learning by sharing the stories of the Mid-Columbia River Region, its people, and its impact and contributions to the world. Explore our engaging exhibits, hands-on programs, and unforgettable stories spanning from the Ice Age to the Atomic Age and beyond.

*Elisabeth Holt, AVP Tri-Cities Manager – 10.0 hours volunteered in 2025.*

***Tri-Cities Sunrise Rotary – Serving Benton & Franklin Counties***

Annual Golf for Grads Tournament Volunteer with net proceeds used for area high school scholarships.

*Elisabeth Holt, AVP Tri-Cities Manager – 2.0 hours volunteered in 2025.*

*Mitch Roach, VP Business Advisor – 40.0 hours volunteered in 2025.*

***Trios Health – Serving Benton and Franklin Counties***

Serves as a member of the Board of Directors. Trios Health is anchored by its new Trios Southridge Hospital and remains deeply connected to its community roots; we've built what has become one of Eastern Washington's largest multi-specialty medical groups. And we've been careful to weave a strong thread of human compassion through the fabric of our culture. The result is an array of complementary inpatient and outpatient services—provided by passionate, empathetic people—that combine to provide holistic medical care for patients facing a variety of health challenges.

*Elisabeth Holt, AVP Tri-Cities Manager – 4.5 hours volunteered in 2025.*

***Walla Walla Public Library – Serving Walla Walla County***

Serve on the Walla Walla Public Library Capital Campaign Board Committee to strategize and utilize experience and contacts to raise funds to renovate the Walla Walla Public Library.

*Michelle Conner, VP Private Business Banking Deposit Strategist – 7.5 hours volunteered in 2025.*

***Walla Walla Catholic Schools Sausage Fest – Serving Walla Walla County***

Volunteered our time selling tickets, wrist bands, and swag items for the annual weekend festival. The Walla Walla Catholic Schools Sausage Fest provides a fun-filled weekend for the community, with a focus on family-friendly activities and fundraising for the school by supporting the school's mission of helping students and families live out their faith and become disciples of Jesus Christ.

*Stephanie Sept, Banking Operations Support Clerk – 4.0 hours volunteered in 2025.*

*Christy Miranda, Universal Banker – 4.0 hours volunteered in 2025.*

***Walla Walla University Church – Serving Walla Walla County***

Organize and lead sabbath school classroom for kids in 1st – 4<sup>th</sup> grade.

*Eric Denney, AVP Family Advisor – 132.0 hours volunteered in 2025.*

# ACCOUNT ACCESS

Your Baker Boyer accounts come with the following features for ease of access and to keep you in control of your finances. If you would like more information, our Personal Bankers are available to talk with you about your financial goals.

## ATM Card

Available for Checking and Savings accounts. For use at ATM machines only. Not used as a debit card.

## VISA Chip Debit Card

Access your funds anytime, from anywhere. Baker Boyer Visa Debit Cards come with built-in chip technology for enhanced security, giving you greater fraud protection when you use your card at a chip-activated terminal.

## ATM Deposits

Deposit cash and checks at any Baker Boyer ATM.

## Online Banking

Access your accounts anytime with realtime updates and information. With Online Banking you can: check your balance, view account history, pay your bills, make transfers, and more.

## Online Bill Pay

Pay your bills at your convenience or set up auto payments. Accessed through Online Banking.

## E-Statements

View current and previous monthly account statements through Online Banking.

## Remote Deposit

Scan checks remotely and transmit the check images to Baker Boyer for deposit. Available for Business accounts only.

## 24 Hour Phone Banking

Access your accounts by phone 24 hours a day. Check your balance, transfer funds, verify a credit or debit, or make a Baker Boyer loan payment. Available in Spanish. Call 509-522-2262 or 800-583-2265.

## Text Banking

Available with Online Banking, Text Banking is a quick option that gives you access to your account history and balance with any text enabled phone.

## Mobile Banking App

Access Online Banking using your mobile device. Available for iPhone and Android. With the app you can: check your balance, view account history, pay your bills, make transfers and more.

## Mobile Deposit

Deposit checks from your mobile device using our Mobile Banking App. Must be setup with both Online Banking and Mobile Banking.

## Direct Deposit

Your regular deposits can be setup to automatically deposit into your account. i.e. payroll checks, retirement disbursements, social security checks, and others.

## Savings Overdraft Sweep\*

Protects your checking account from being overdrawn. Overdraft sweep will transfer available funds from your savings account into your checking account in the event your checking account does not have sufficient funds to cover a transaction.

*\*Fees may apply.*



# STATEMENT OF FEES

Any fees changed are effective 11/24/2025. Some fees may be subject to change without prior notice.

## ACCOUNT & OTHER SERVICE FEES

Account Reconciling .....	\$50 per hour
ACH Auto Transfer Fee .....	\$5/transfer
ATM PIN Reset .....	no charge
ATM PIN Reset, Rush Request .....	\$60
ATM Transaction Fee .....	no Baker Boyer imposed fee
ATM/Debit Card Replacement Request .....	\$15
ATM/Debit Card Replacement Request, Rush .....	\$100
Bill Pay (business & personal) .....	no charge
Bill Pay (additional features for small businesses):	
Employee Deposits .....	\$9.95/mo
Bond or Coupon Redemption .....	\$10 per envelope + postage
Cashier's Checks .....	\$10
Check Printing .....	varies
Collections, Incoming & Outgoing, Domestic .....	\$20
Collections, Incoming & Outgoing, Foreign .....	\$35
Copy of Check/Activity Statement .....	\$5
Counter Checks (three per sheet) .....	\$3
Deposited Items Returned .....	\$6
Dormant Account Fee .....	\$5 per month
Early Account Closing (within 60 days) .....	\$25
Fax, Incoming or Outgoing .....	\$3 first page, \$1 thereafter
FIDO Security Key Replacement .....	\$25
Foreign Currency (Buy or Sell) .....	\$25**
Foreign Draft Order .....	\$30
Garnishments/Levies .....	\$10
Image Checks Returned with Statements .....	no charge
Loose Coin Processing (Non-Customer) .....	15% of total
Night Depository, Key Replacement .....	\$30
Night Depository, Zipper Bag with Lock .....	\$40
Night Depository, Zipper Bag without Lock .....	\$10
Overdraft Item Paid/Returned .....	\$35
Maximum Daily Fee for overdrafts on Personal Accounts .....	\$140
Notary Service .....	no charge
Overdraft Sweep Transfer from Deposit Acct (per day) .....	\$5

## ACCOUNT & OTHER SERVICE FEES (continued)

Personal Check Cashing, Non-Customer .....	\$25
Research .....	\$50 per hour
Returned /Undeliverable Statement .....	\$5

\*\*Other fees may apply

Statement Replacement .....	\$5 each
Stop Payment / Alert Request .....	\$35
VISA Debit Card Int'l Transaction .....	1% of converted amount
Wire Transfers, Incoming .....	\$15
Wire Transfers, Outgoing (Domestic) .....	\$25
Wire Transfers, Outgoing (International) .....	\$70

## SAFE DEPOSIT BOX RENTAL FEES

Size listed indicates height and width. Length for all boxes is 18".

Fees are annual.

3" x 5" .....	\$25
5" x 5" .....	\$40
3" x 10.5" .....	\$50
5.5" x 10.5" .....	\$75
10" x 10" .....	\$120
11" x 10.5" .....	\$120
Lost Key .....	\$25
Drilling Fee .....	cost
Late Fee (over 60 days) .....	\$5 per month

# PERSONAL ACCOUNTS

CHECKING ACCOUNTS	eSolutions	Regular	Minor (under age 21)	Merit (62+ years)	Interest
<b>Opening Balance</b>	\$100	\$100	\$25	\$100	\$5,000
<b>Service Charge</b>	No Monthly Service Charge After 3, 50¢ per check \$6 monthly fee for paper statements*	\$12 monthly service charge, waived with minimum daily balance of \$750.	No monthly service charge, no checks, \$6 monthly service fee for paper statements.*	\$5 monthly service charge, waived with minimum daily balance of \$100.	\$12 monthly service charge, waived with minimum daily balance of \$5,000.
<b>Other Account Fees</b>	No Baker Boyer imposed fee for debit card & ATM transactions.				
<b>Interest</b>	N/A	N/A	N/A	N/A	Interest is earned daily & paid monthly on collected balance, if greater than \$5,000.

\*There is a \$6 monthly service fee for eSolutions customers who choose paper statements. There is no charge for electronic statements which are available through Online Banking.

MONEY MARKET ACCOUNTS	Companion Money Market**	Money Market Gold
<b>Opening Balance</b>	\$5,000	\$5,000
<b>Service Charge</b>	\$15 monthly service charge, waived with minimum daily balance of \$5,000	\$15 monthly service charge waived with minimum daily balance of \$5,000.
<b>Other Account Fees</b>	No Baker Boyer imposed fee for debit card & ATM transactions.	
<b>Interest</b>	Interest is earned daily and paid monthly on collected balance if greater than \$5,000. Interest is based on interest balance tiers***	Interest is earned daily and paid monthly on collected balance. Rates are subject to change daily. Interest based on current ledger balance tiers.***

For ACH or Direct Deposit transactions, please ensure your Money Market account is marked as a checking account. If marked as savings, your transaction will be rejected. We reserve the right to not pay accrued interest if account is closed prior to payment date.

\*\*Account is paired with Certificate of Deposit, maximum balance can not be greater than the accompanying CD(s), no checks or debit card offered with this account.

\*\*\*Interest Balance Tiers \$0 to \$24,999.99 | \$25,000.00 to \$49,999.99 | \$50,000.00 to \$99,999.99 | \$100,000.00 to \$249,999.99 | \$250,000.00 and over

All fees are accurate as of 02/01/2026 and are subject to change without prior notice. Also, please reference Baker Boyer's Statement of Fees.

Updated 02/2026



(509) 525-2000  
BAKERBOYER.COM  
Member FDIC

# PERSONAL ACCOUNTS

<b>SAVINGS ACCOUNTS</b>	<b>Regular</b>	<b>Minor (Under age 21)</b>	<b>Merit (62+ years)</b>
<b>Opening Balance</b>	\$100	\$25	\$100
<b>Service Charge</b>	\$5 monthly service charge, waived with minimum daily balance of \$400	\$5 monthly service charge, waived with minimum daily balance of \$25	\$5 monthly service charge, waived with minimum daily balance of \$100
<b>Other Account Fees</b>	No Baker Boyer imposed fee for debit card & ATM transactions.		
<b>Interest</b>	Interest is earned daily and paid quarterly on collected balance, if greater than \$400	Interest is earned daily and paid quarterly on collected balance, if greater than \$25	Interest is earned daily and paid quarterly on collected balance, if greater than \$100

We reserve the right to not pay accrued interest if account is closed prior to payment date.

All fees are accurate as of 02/01/2026 and are subject to change without prior notice. Also, please reference Baker Boyer's Statement of Fees.

Updated 02/2026



(509) 525-2000  
BAKERBOYER.COM  
Member FDIC

# PERSONAL LOANS & SERVICES

*Because we're an independent, community bank, you can take advantage of our ability to offer specialized loan products that are modified to suit your purpose. The basic types of personal loans we offer are outlined here, but we encourage you to talk with a bank representative when considering a loan. It's likely we can find a way to get you the funds you need. You also benefit from local decision making, which means faster approval and processing. Plus, your questions and special requests for copies of documents or account information can be directed to a bank representative via a local phone call or a quick visit when you drop by your branch.*

## **Personal Loans**

Sometimes life offers unexpected opportunities. A chance to go back to school or the chance to finally purchase the perfect antique kitchen table and chairs. At other times, life can give us unexpected bills to pay—from medical bills to auto repairs. No matter what your reason or need, a personal loan may be just the financial tool you need. There's no need for collateral, and the rates are better than those on most credit cards.

## **Debt Consolidation**

This personal loan helps you to package all, or most, of your debt. If you are currently making payments on a couple of credit cards, a car loan, and various other revolving accounts, you may be paying too much in interest. Most revolving accounts charge from 18% to 21% interest and other types of loans may charge as much as 28% interest. By consolidating some or all of these loans and accounts into one personal loan, you could increase disposable income—because you would make one affordable monthly payment rather than several—and you may pay less in interest costs.

## **Ready Credit**

Using your Ready Credit is as easy as writing a check. It's your personal line of credit that complements your checking account. It's a form of overdraft protection, as well as being available for unexpected needs or opportunities. And the rate and fee are better than those of most credit cards.

## **Auto Loans**

Whether you're in the market for a new or used car, our flexible auto loans may be just what you need. Often times, the interest rate is lower than it would be when getting a loan directly from a dealer. Our advisors can help you determine the value of your trade-in and can also pre-approve your loan prior to your actual purchase.

## **Recreational Vehicle Loans**

From boats to campers, jet skis to snowmobiles, and motorcycles to 4-wheelers, we have a loan to help purchase that vehicle you can't live without. You'll find that our interest rate may be lower than what a dealer will offer you and we have various repayment terms.



# HEALTH SAVINGS ACCOUNTS

*Health Savings Accounts (HSAs) allow you to pay for current health expenses and save for future medical expenses on a tax-free basis. HSAs are established as Money Market Savings account types.*

## **Baker Boyer Bank Fees:**

- Data Processing/Establishment Fee of \$25 and \$2 per month service charge.
- Minimum Opening Balance -\$100.

## **Additional Fees Include:**

- Excess Contribution Fee (per occurrence)-\$20
- Mistaken Distribution Fee (per occurrence for amounts over \$50)-\$20
- Tax-Correction Fee (non-bank error)-\$50
- Transfer to Other Bank Fee-\$20

Note: Baker Boyer will generally return an item overdrawing an HSA, as this account type requires available funds for use. Exceptions will be handled on a case-by-case basis.

**Client Responsibility** - Keep track of IRS guidelines for qualified medical expenses, the balance in the HSA, contribution limits, and distributions completed.

**Employer Responsibility** - Employers who make contributions to HSAs on behalf of employees are responsible for monitoring contributions, satisfying comparability rules, determining whether employer contributions will be forwarded to one or more financial organizations, and reporting employer contributions to employees and the IRS.

## **Financial Institution Responsibility**

- For individuals under age 55, financial organizations must not accept annual contributions that exceed the maximum contribution amount in effect for the year (\$8,300 for 2024 and \$8,550 for 2025)
- For individuals who attain age 55 by the end of the calendar year, financial organizations must not accept annual contributions that exceed the maximum contribution amount in effect for the year, plus the catch-up contribution dollar amount (\$9,300 for 2024 and \$9,550 for 2025)
- Report to the client and IRS: 1099-SA-HSA Distributions, 5498-SA-HSA Contributions or Rollovers, Fair Market Value Statement-Reports end-of-year balance and includes all reportable contributions and distributions \*\*\*The FMV Statement is not an IRS requirement, but rather an extra service Baker Boyer Bank provides for HSA clients.\*\*\*

## **Contribution limits depend on Self or Family Coverage**

- 2025-Self-Only \$4,300 w/ Catch-up of \$1,000 (Age 55+)= \$5,300 and Family \$8,550 w/ Catch-up of \$1,000 (Age 55+)= \$9,550
- 2026-Self-Only \$4,400 w/ Catch-up of \$1,000 (Age 55+)= \$5,400 and Family \$8,750 w/ Catch-up of \$1,000 (Age 55+)= \$9,750

**Interest Earnings**- Interest is earned daily and paid monthly on collected balance. Rates are subject to change daily. Interest based on current ledger balance tiers.

\$0 to \$24,999.99 | \$25,000.00 to \$49,999.99 | \$50,000.00 to \$99,999.99 | \$100,000.00 to \$249,999.99 | \$250,000.00 and over

## **Employers and Employees Making Contributions**

- Any HSA contributions, other than current year, require special handling by a bank employee to ensure the transaction is reported appropriately.
- All HSA contributions completed using Online Banking report as current year only.
- Any medical reimbursements received that were originally paid using HSA funds must be handled by a bank employee to ensure correct reporting.

## **IRS Info**

- IRS Publication 969-Health Savings Accounts and Other Tax-Favored Health Plans
- IRS Publication 502-Dental and Medical Expenses, the instructions to IRS Form 8889, and the IRS's website [www.irs.gov](http://www.irs.gov)

Updated 1/2026

# HOME LOANS & SERVICES

*Whether you're building a home, buying a home, or refinancing an existing mortgage, we've got a home loan product that can help you accomplish your goal. As an independent, community bank, our decisions and servicing are done locally—which means that in addition to faster approval and processing you work directly with the people you need to find solutions. At Baker Boyer, we offer a variety of home loan services and the ability to modify products to suit your individual needs. Please talk to any bank representative about your plans so we can provide the information you need to make the choice that's best for you.*

## **Home Loans**

Whether you're buying your first home or building a new one, a house represents a huge investment. That's why we take extra care to provide you with information and advice, as well as options that meet your financial goals. We'll help you determine a price range that keeps your payments where you want them, and you can choose from various repayment terms and a fixed or variable interest rate. The following page contains our 12-point checklist that can help you prepare for application requirements.

## **FHA & VA Loans**

If you're a veteran or a first time home buyer, our FHA or VA loan products may be right for you. These loans offer flexibility and low minimum payments. For those who might not qualify for conventional home loans, FHA and VA loans are great alternatives.

## **Home Equity Loans**

If you have established equity in your home—and you probably have if you've owned your home three or more years—a home equity loan can help provide the cash you need for other purposes. Borrow up to 80% of the value of your home and use the funds for anything you wish. With various repayment terms and potential tax advantages, this loan could be just what you need.

## **Home Equity Line of Credit**

Whether you have a specific need, project, or purchase, or you simply want the comfort of knowing you have access to extra cash, a home equity line of credit is a great choice. As a revolving line of credit, it's there whenever you need it. Interest is only accrued on the amount of money you actually use, and that interest may even be tax deductible (consult your tax advisor). Approval time is fast—usually in one day—and access is easy, either by Home Equity check, telephone request, request by mail, or in person. You can also transfer funds using 24 Hour Phone Banking or Online Banking.

## **Refinancing**

Although this loan is basically the same as a conventional home loan, it can be a valuable tool for accomplishing your goals. Whether you wish to take advantage of better interest rates, or you want to move your loan from another financial institution, we can help. With flexible terms and your choice of variable or fixed interest rate, we've got the options you need.

## **Construction Loans**

When building a new home for your family, Baker Boyer is a great place to start. You can work directly with a loan officer who has experience in construction and can assist you all the way—from the initial planning stage to completion of your project. Once complete, we will work on updating your file for the end and final amortizing loan.



# HOME LOANS & SERVICES

## Modular Homes & Land Loans

We can develop a loan package that covers everything from the purchase of land for your manufactured home, to site preparations like car port, foundation, and digging a well. From the purchase of your home, to final setup, we're with you all the way. Choose from various repayment terms. Most of our loans remain right here, which makes adjustments and servicing convenient for the life of your loan.

## Escrow Services

Escrow accounts provide a safeguard in the administration of private contracts between a buyer and seller. Whether you're the buyer or seller, if you're involved in a private sale contract, our Escrow staff can be a valuable partner. Our services are designed to help your transaction go smoothly and to provide complete, timely, and accurate records.

## Application Checklist

To expedite processing, bring the following information with you when you apply for your home loan:

- Accepted purchase and sale agreement with any amendments or counteroffers signed by all parties.
- Names and addresses of all employers for the previous two years.
- Annual gross salary, last year's Form W-2, and most recent payroll voucher.
- If self-employed, copies of your federal income tax return for the previous two years. If employed by your own corporation, copies of its returns for the previous two years and a year-to-date profit-and-loss statement.
- If you choose to use your Social Security, disability, or pension income, bring a copy of a check or award certificate from the issuing agency.
- Names and addresses of banks or credit unions in which you have accounts, including account numbers and balances.
- List of all stocks, bond, certificates of deposit, and all other securities showing current market value, recent monthly and/or quarterly statements, account numbers, etc.
- Life insurance: list issuing company's name and policy number showing face amount and cash value less outstanding loans (if being used for down payment).
- Real estate owned: list address, current market value, original loan amount, and current balance owing for any real estate owned, with the account number for each property. Provide same information for previously owned and paid off real estate, to verify net proceeds on sale of property.
- Complete list of all obligations including installment loans, student loans, department store balances, and credit card balances.
- If you have been a party of any legal proceeding, be prepared to provide a copy of any documents showing evidence of your rights to additional income or obligation of additional payments resulting from the action.
- If you have had any credit concerns (e.g. bankruptcy, foreclosures, repossessions), be prepared to provide a copy of any documents showing the outcome of the proceedings.

7/16

# BUSINESS FINANCING

## LINES OF CREDIT

Manage your cash flow more effectively with a line of credit that you can access instantly. Our rates are very attractive and, in many cases, your line is available to pay down and use again as you need to.

## COMMERCIAL REAL ESTATE CONSTRUCTION LOANS

Our Business Advisors will work side by side to help you complete your construction with a loan program that meets your needs. We also offer term options with monthly payments that work for you. Let us help you get your next project off the ground.

## COMMERCIAL REAL ESTATE LOANS

We're experts in the commercial real estate area, and that means we'll put the most prudent package together for you, taking into consideration your entire financial picture. Whether you're purchasing, refinancing, or doing a land development project, our monthly payment plans are cash flow friendly.

## AGRICULTURAL LOANS

We provide farmers the flexibility to borrow what they need, when they need it. Payments are usually made annually, as opposed to monthly terms that fit best into a farmer's financial picture.

## TERM LOANS: EQUIPMENT PURCHASE AND BUSINESS EXPANSION

Finance that new truck, computer system, company vehicle, or business expansion and replenish your cash flow. Whether your expansion includes brick and mortar, new technology, or supporting new markets, bring your business plan to us and we'll show you how we can help grow your legacy.



# BUSINESS ACCOUNTS

CHECKING ACCOUNTS	eSolutions Business	First Step Business	Business Account Analysis**	Interest Business
<b>Opening Balance</b>	\$100	\$100	\$25	\$100
<b>Service Charge</b>	No Monthly Service Charge After 3, 50¢ per check \$6 monthly fee for paper statements*	\$15 monthly service charge, waived with minimum daily balance of \$2,500	Monthly service charge based on account analysis, starting with \$14 base monthly service charge.	\$18 monthly service charge, waived with minimum daily balance of \$5,000
<b>Other Account Fees</b>	No Baker Boyer imposed fee for debit card & ATM transactions.	50¢ per posted check (in excess of 25); 30¢ per deposited item (in excess of 50)	See above	50¢ per posted check (in excess of 25); 30¢ per deposited item (in excess of 50)
<b>Interest</b>	N/A	N/A	N/A	Interest is earned daily and paid monthly on collected balance, if maintained above \$5,000

\*There is a \$6 monthly service fee for eSolutions customers who choose paper statements. There is no charge for electronic statements which are available through Online Banking.

## \*\*Analyzed Account

**Earnings Credit** — All funds collected in your business checking account earn a credit to help reduce eligible monthly service fees. This credit is derived by applying the earnings credit to your daily collected balance after deducting a 15% reserve requirement. The earnings credit rate is a variable rate that the Bank can change at any time.

**Uncollected Funds** — If checking withdrawals are made faster than incoming checks are collected, you are, in effect, using bank funds. For this service, a fee is assessed for uncollected funds using the monthly average of the 90-day Treasury Bill rate plus 4%. This rate is subject to change on the last business day of each month. We'll debit your account or invoice you for the difference in any statement period where your fees exceed your earnings allowance.

MONEY MARKET ACCOUNTS	Companion Money Market***	Business Money Market Gold
<b>Opening Balance</b>	\$5,000	\$5,000
<b>Service Charge</b>	\$15 monthly service charge, waived with minimum daily balance of \$5,000	\$15 monthly service charge waived with minimum daily balance of \$5,000.
<b>Other Account Fees</b>	No Baker Boyer imposed fee for debit card & ATM transactions.	
<b>Interest</b>	Interest is earned daily and paid monthly on collected balance if greater than \$5,000. Interest is based on interest balance tiers****	Interest is earned daily and paid monthly on collected balance. Rates are subject to change daily. Interest based on current ledger balance tiers.****

For ACH or Direct Deposit transactions, please ensure your Money Market account is marked as a checking account. If marked as savings, your transaction will be rejected. We reserve the right to not pay accrued interest if account is closed prior to payment date.

\*\*\*Account is paired with Certificate of Deposit, maximum balance can not be greater than the accompanying CD(s), no checks or debit card offered with this account.

\*\*\*\*Interest Balance Tiers \$0 to \$24,999.99 | \$25,000.00 to \$49,999.99 | \$50,000.00 to \$99,999.99 | \$100,000.00 to \$249,999.99 | \$250,000.00 and over

All fees are accurate as of 02/01/2026 and are subject to change without prior notice. Also, please reference Baker Boyer's Statement of Fees.

Updated 02/2026



(509) 525-2000  
BAKERBOYER.COM  
Member FDIC

# BUSINESS ACCOUNTS

<b>SAVINGS ACCOUNTS</b>	<b>Business Savings</b>
<b>Opening Balance</b>	\$100
<b>Service Charge</b>	\$5 monthly service charge, waived with minimum daily balance of \$400
<b>Other Account Fees</b>	No Baker Boyer imposed fee for debit card & ATM transactions.
<b>Interest</b>	Interest is earned daily and paid quarterly on collected balance

We reserve the right to not pay accrued interest if account is closed prior to payment date.



# executive account

## *An account to reward our valued clients...*

The Baker Boyer Executive Account is designed expressly for the personal needs of business owners and members of their senior employee team, as well as D.S. Baker Advisors clients. With preferred features, it provides account holders with interest on balances over \$1,000, two NSF fees waived annually, no minimum balance or domestic ATM fees, and a personal line of credit based on the 26 week T-Bill.

### Executive Checking

- No minimum balance or service charges
- Interest earned on collected balances of \$1,000 or more daily
- Free checks as long as you continue to qualify for this account
- Preferred Courtesy Overdraft limit of \$1,000
- No-fee Executive Ready Credit\* based on the 26 week T-Bill
- 2 NSF fees refunded annually
- Executive Account Visa® Debit Card
  - No monthly or annual card fees
  - Baker Boyer Bank will pay all fees charged at any ATM in the U.S.
  - Special Minimum Limits: ATM \$1,000 and POS \$5,000
- Free Online Banking and Bill Pay
- Free eStatements online – includes checking activity and check images
- Free Cashier's Checks

### Executive Personal Loans

- One time credit of \$500 applied to primary or secondary residence mortgage fees
- Executive Personal Line of Credit\*
  - Rate based on the 26 week T-Bill†
  - No annual fees

### Qualifications

- Maintain primary business checking account with Baker Boyer
  - Business Loan relationships without business checking do not qualify for Executive Account
- Business Checking (excluding First Step Business Checking) with Business Online Banking Services or standard Online Banking services (i.e. without ACH or wires)\*
- Enrollment in Online Banking for your new Executive Checking
- Offered to:
  - Business Owners (up to two senior employee team members), and
  - D.S. Baker Advisors clients.

\*credit standards apply  
†variable daily with a floor of 7%

05/2024





Office of the  
Comptroller of the Currency  
Washington, DC 20219

# INTERMEDIATE SMALL BANK

## PUBLIC DISCLOSURE

September 22, 2025

## COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Baker Boyer National Bank  
Charter Number: 3956

7 West Main Street  
Walla Walla, WA 99362

Office of the Comptroller of the Currency

101 Stewart Street, Suite 1010  
Seattle, WA 98101

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

## Contents

Overall CRA Rating .....	1
Description of Institution .....	2
Scope of the Evaluation .....	3
Discriminatory or Other Illegal Credit Practices Review .....	4
State Rating .....	5
State of Washington.....	5
State of Oregon.....	11
Appendix A: Scope of Examination .....	A-1
Appendix B: Summary of MMSA and State Ratings .....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory.**

**The community development test is rated: Satisfactory.**

The major factors that support this rating include:

- The Lending Test rating is based on primarily Baker Boyer National Bank's (Baker Boyer, or bank) satisfactory performance in the state of Washington, which consisted of the significant majority of activity. Additionally, the rating is supported by the bank's reasonable loan-to-deposit rates and substantial majority of lending within the assessment areas (AAs). In aggregate, these represent satisfactory responsiveness to lending needs in the AAs Baker Boyer serves.
- The Community Development (CD) Test rating is based primarily on the bank's adequate responsiveness to community needs for the AAs in the state of Washington, which consisted of the significant majority of the bank's overall activity.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit (LTD) ratio was reasonable.

During the evaluation period of January 1, 2022, to December 31, 2024, Baker Boyer averaged an LTD ratio of 55.9 percent, with the highest quarterly LTD ratio being 66.2 percent and the lowest quarterly ratio being 45.1 percent. This represents a reasonable amount of lending relative to deposits considering products offered, lending opportunities, and the bank's strategy to maintain additional liquidity reserves during uncertain economic conditions during the evaluation period. We considered the LTD ratio of four similarly situated peer banks, and Baker Boyer had a similar ratio. Peer institutions in aggregate averaged an LTD ratio of 60.9 percent during the evaluation period, with the average highest quarterly ratio being 80.2 percent, and the lowest average quarterly ratio of 46.9 percent.

### Lending in Assessment Area

A substantial majority of the bank's loans were inside its AAs.

The bank included the Umatilla AA for 2024, therefore we completed the analysis for the period of January 1, 2022, to December 31, 2023, and separately for January 1, 2024, to December 31, 2024, to account for the changes in AAs. We considered lending based on the primary products offered by the bank. In the first evaluation period, the bank originated and purchased 81.7 percent of its total loans inside the bank's AAs. In the second evaluation period, the bank originated and purchased 95.5 percent of its total loans inside the bank's AAs.

This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	123	85.4	21	14.58	144	35,479	89.01	4,381	10.99	39,861
Small Business	51	73.9	18	26.1	69	12,882	78.1	3,621	21.9	16,503
<b>Total</b>	<b>174</b>	<b>81.7</b>	<b>21</b>	<b>9.9</b>	<b>213</b>	<b>48,361</b>	<b>85.8</b>	<b>8,002</b>	<b>14.2</b>	<b>56,364</b>

Source: 1/1/2022 - 12/31/2023 Bank Data.  
Due to rounding, totals may not equal 100.0%

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	54	98.2	1	1.8	55	16,297	98.0	333	2.0	16,629
Small Business	31	91.2	3	8.8	34	7,251	94.7	405	5.3	7,656
<b>Total</b>	<b>85</b>	<b>95.5</b>	<b>4</b>	<b>4.5</b>	<b>89</b>	<b>23,548</b>	<b>97.0</b>	<b>738</b>	<b>3.0</b>	<b>24,285</b>

Source: 1/1/2024 - 12/31/2024 Bank Data.  
Due to rounding, totals may not equal 100.0%

## Description of Institution

Baker Boyer National Bank is a federally chartered national bank headquartered in Walla Walla, Washington. The bank opened in 1869 and is currently the oldest bank in the state of Washington. The bank obtained a national bank charter in 1889. As of December 31, 2024, the bank operated six branches within the state of Washington and one deposit-taking automated teller machine (ATM) in Oregon. The bank is wholly owned by Baker Boyer Bancorp, a one bank holding company also based in Walla Walla.

Baker Boyer has four branch offices in Walla Walla, and one branch each in Kennewick and Yakima. The Milton-Freewater branch, previously located in the Umatilla, OR AA, closed in June 2022. In response to community requests, management reopened an automated teller machine (ATM) at the location on June 1, 2024. Baker Boyer has designated four separate AAs consisting of 156 census tracts (CTs) for the bank. Within the state of Washington, the bank has three AAs which are Walla Walla, Tri-Cities, and Yakima. As of December 31, 2024, AAs in Washington consisted of 4 low-income CTs, 38 moderate-income CTs, 53 middle-income CTs, and 39 upper-income CTs, with four CTs having an unknown income level. In Oregon, the bank's sole AA is Umatilla, which has 14 middle-income CTs and 4 upper-income CTs.

Each of the bank's branches offers similar products and services, while also individually specializing in certain services and products to support the needs of each AA in which they operate. The main branch located in downtown Walla Walla offers the whole suite of products including retail, consumer, and commercial deposit and loan products along with trust, investment, and family advising via D.S. Baker Advisor services. Both the Yakima and Kennewick branches also offer D.S. Baker Advisor services to go along with their commercial lending offerings. The remaining branches focus on retail banking activities. The bank's primary lending products are business loans and home mortgages. Business loan types include commercial real estate, commercial and industrial, and construction and land development loans. Lending products offered to individuals include home mortgage loans, personal loans, home equity lines of credit, auto, recreational vehicle, and land and construction loans. The bank's suite of deposit products includes checking accounts, savings accounts, certificates of deposit, and health savings accounts.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	123	85.4	21	14.58	144	35,479	89.01	4,381	10.99	39,861
Small Business	51	73.9	18	26.1	69	12,882	78.1	3,621	21.9	16,503
<b>Total</b>	<b>174</b>	<b>81.7</b>	<b>21</b>	<b>9.9</b>	<b>213</b>	<b>48,361</b>	<b>85.8</b>	<b>8,002</b>	<b>14.2</b>	<b>56,364</b>

Source: 1/1/2022 - 12/31/2023 Bank Data.  
Due to rounding, totals may not equal 100.0%

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	54	98.2	1	1.8	55	16,297	98.0	333	2.0	16,629
Small Business	31	91.2	3	8.8	34	7,251	94.7	405	5.3	7,656
<b>Total</b>	<b>85</b>	<b>95.5</b>	<b>4</b>	<b>4.5</b>	<b>89</b>	<b>23,548</b>	<b>97.0</b>	<b>738</b>	<b>3.0</b>	<b>24,285</b>

Source: 1/1/2024 - 12/31/2024 Bank Data.  
Due to rounding, totals may not equal 100.0%

## Description of Institution

Baker Boyer National Bank is a federally chartered national bank headquartered in Walla Walla, Washington. The bank opened in 1869 and is currently the oldest bank in the state of Washington. The bank obtained a national bank charter in 1889. As of December 31, 2024, the bank operated six branches within the state of Washington and one deposit-taking automated teller machine (ATM) in Oregon. The bank is wholly owned by Baker Boyer Bancorp, a one bank holding company also based in Walla Walla.

Baker Boyer has four branch offices in Walla Walla, and one branch each in Kennewick and Yakima. The Milton-Freewater branch, previously located in the Umatilla, OR AA, closed in June 2022. In response to community requests, management reopened an automated teller machine (ATM) at the location on June 1, 2024. Baker Boyer has designated four separate AAs consisting of 156 census tracts (CTs) for the bank. Within the state of Washington, the bank has three AAs which are Walla Walla, Tri-Cities, and Yakima. As of December 31, 2024, AAs in Washington consisted of 4 low-income CTs, 38 moderate-income CTs, 53 middle-income CTs, and 39 upper-income CTs, with four CTs having an unknown income level. In Oregon, the bank's sole AA is Umatilla, which has 14 middle-income CTs and 4 upper-income CTs.

Each of the bank's branches offers similar products and services, while also individually specializing in certain services and products to support the needs of each AA in which they operate. The main branch located in downtown Walla Walla offers the whole suite of products including retail, consumer, and commercial deposit and loan products along with trust, investment, and family advising via D.S. Baker Advisor services. Both the Yakima and Kennewick branches also offer D.S. Baker Advisor services to go along with their commercial lending offerings. The remaining branches focus on retail banking activities. The bank's primary lending products are business loans and home mortgages. Business loan types include commercial real estate, commercial and industrial, and construction and land development loans. Lending products offered to individuals include home mortgage loans, personal loans, home equity lines of credit, auto, recreational vehicle, and land and construction loans. The bank's suite of deposit products includes checking accounts, savings accounts, certificates of deposit, and health savings accounts.

Additional services offered include telephone banking, a mobile banking app, traditional online banking, ATM access, night depositories, and drive-thru banking. Hours of operation vary depending on branch location. Walla Walla branch locations are open Monday through Friday 9:00 a.m. to 5:00 p.m. with drive-thru hours extended to 5:30 p.m. The only exception is the Wheatland Village branch in Walla Walla, which is open 2:30 p.m. to 5:00 p.m. Monday through Friday. Both the Kennewick and Yakima branches operate weekdays from 9:00 a.m. to 4:00 p.m.

As of December 31, 2024, Baker Boyer reported \$670 million in total assets and \$66.2 million in tier 1 capital.

The bank did not engage in any merger or acquisition activities during the evaluation period. Baker Boyer does not have any financial or legal impediments that prevent it from meeting the credit needs of the AAs. The previous Community Reinvestment Act (CRA) Performance Evaluation dated September 12, 2022, resulted in an “Outstanding” rating.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The bank’s performance was evaluated under the Intermediate Small Bank (ISB) criteria, with an evaluation period of January 1, 2022, to December 31, 2024. The Lending Test evaluates the bank’s record of meeting the credit needs of its AAs through its lending activities. The CD Test evaluates the bank’s record of responding to CD needs in its AAs through CD lending, qualified investments, donations, and services. We determined Baker Boyer’s primary loan products to be business loans and home mortgage loans, based on the bank’s lending activity over the evaluation period.

Loans Originated and Purchased by Product Type				
Product Type	Number of Loans		Dollar Amount of Loans	
	#	%	(\$000s)	%
Business Loans	422	51.3	\$171,836	58.0
Home Mortgage	259	31.5	\$61,544	20.8
Agriculture/Farmland	107	13.0	\$55,799	18.8
Consumer	29	3.5	\$1,614	0.5
Other	6	0.7	\$5,625	1.9
<b>Totals</b>	<b>817</b>	<b>100.0</b>	<b>\$296,418</b>	<b>100.0</b>

*Source: Bank Records. May not sum to 100% due to rounding.*

Commercial loan originations represented the majority of loans by number at 51.3 percent, and by dollar volume at 58.0 percent. Home mortgage loans were the second largest segment in the loan portfolio, representing 31.5 percent by number and 20.8 percent by dollar amount. Other lending products include agriculture and farmland loans as well as a small volume of consumer loans. Based on this lending data we gave greater weight to the performance in small loans to businesses in our Lending Test conclusions.

Baker Boyer is required to report mortgage lending data by the Home Mortgage Disclosure Act (HMDA). Mortgage data is provided for all areas based on reported HMDA data. The U.S. Census 2020 is used as the source of demographic data and CT income levels for 2022 and 2023, with the U.S. Census 2024 data used for 2024. Prior to this evaluation, we tested the accuracy of Baker Boyer’s publicly filed information on home mortgage loans. The HMDA data we reviewed was collected and

reported by the bank over the evaluation period. The testing indicated no substantive inaccuracies in the data for home mortgage loans; therefore, we determined the data is reliable. For business lending, we utilized a random sample of small business loans that were eligible for the Lending Test for Walla Walla and Yakima AAs and included all eligible loans for Umatilla and Tri-Cities AAs. For CD activities we completed a review of the bank's submission and included loans, investments, and services we were able to verify are eligible under the CRA.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office or deposit-taking ATM, one or more of AAs within that state was selected for a full-scope review. Refer to the *Scope* section under each *State Rating* section for details regarding how full-scope AAs were selected. Refer to appendix A, *Scope of Examination*, for a list of full- and limited-scope AAs.

### **Ratings**

The bank's overall rating is a blend of the state ratings, however we relied primarily on the Washington state rating, as activity within in Oregon was minimal and only considered for 2024.

The state ratings in rating areas with a single AA are based on performance in that AA. The state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the *Scope* section under each *State Rating* section for details regarding how the areas were weighted in arriving at the respective ratings.

### **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Washington

**CRA rating for the State of Washington<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

**The Community Development Test is rated:** Satisfactory

The major factors that support this rating include:

- The bank exhibited an overall reasonable distribution of home mortgage loans to individuals of different income levels and small loans to businesses of different sizes, within the state.
- The bank exhibited an overall reasonable geographic distribution of home mortgage and small loans to businesses within the state.
- The bank demonstrated adequate responsiveness to the community's CD needs through a combination of community development loans, investments, donations, and service hours.

### Description of Institution's Operations in Washington

Baker Boyer designated three AAs within the state of Washington, with the majority of activity occurring in the Walla Walla AA, which is also where the bank's headquarters and four branches are located. Baker Boyer offers similar services across all three AAs.

#### Walla Walla

The Walla Walla AA consists of the entirety of Walla Walla County and is in southeast Washington. As identified by compass, the Walla Walla AA is bordered to the north by Franklin County, to the west by Benton County, and to the east by Columbia County. The county's southern boundary forms part of the Washington-Oregon border, which is adjacent to the Umatilla AA in Oregon. Walla Walla is the largest city in the AA, with the bank's headquarters situated in downtown. The AA consists of 14 CTs, of which none are considered low-income, while three or 21.4 percent are considered moderate-income. The median family income for 2024 is \$84,600. This AA represents the vast majority of Baker Boyer's deposit share and lending activity.

According to Moody's March 2025 analysis, the Walla Walla economy is improving. The job market has grown reducing unemployment rates, with healthcare industry growth in particular outpacing weaknesses in the manufacturing sector. Moody's considered food-dependent and agriculture industries to continue as an anchor for the local economy; however, exports of apples to other nations might decline if retaliatory tariffs continue on U.S products. The food manufacturing industry is anticipated to not be impacted. Tourism, specifically for the wine industry, is also a big driver with more than 120 wineries in the area. The wine industry has faced some difficulty as tourism demand declined. The top three employers in the area are Broetje Orchards, Tyson Fresh Meats, and Providence St. Mary Medical Center. Housing in the area has appreciated at a similar rate to the rest of the U.S, with steady residential

---

<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

construction. Overall, Moody’s expects the Walla Walla economy to grow more slowly than the rest of the Western U.S region in the near term; longer-term subpar population trends and reliance on low-wage agricultural jobs will have Walla Walla underperform in relation to state peers.

The Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, as of June 30, 2024, shows seven banks with a total of 16 branches in Walla Walla County. The top bank by market share is Banner Bank with 41.5 percent of the market, with the next biggest being Baker Boyer with 31.6 percent of the market. Both institutions have 5 branches within the county. For reference, the FDIC Deposit Market Share Report does not include deposits held at credit unions, which also operate in the county.

A review of HMDA data showed Baker Boyer faces significant competition for home mortgage loans in the AA, with 143 financial institutions reporting loans originated or purchased within the AA in 2023. However, the bank managed to maintain a reasonable market share within the AA. The top home mortgage loan originator in the AA was Academy Mortgage Corporation at 9.3 percent of the market by number of applications, while Baker Boyer was ranked 6<sup>th</sup> with 4.4 percent of the market share.

We held a discussion with one community contact who worked with a community development organization. The community contact indicated additional housing to improve housing affordability is a common concern in the region. The contact also mentioned the region would benefit from additional support for new businesses, including generally improving infrastructure within downtown regions to support business growth. The contact did not have specific knowledge on programs to impact housing, but did mention the organization works with local financial partners to provide small businesses assistance. While the contact identified that additional financing of new businesses would be helpful, they understood there would be difficulty providing credit to borrowers without much financial history or support. The community contact had a favorable view of the contribution of local financial institutions to the community.

Assessment Area(s) - Walla Walla						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	21.4	64.3	7.1	7.1
Population by Geography	62,584	0.0	18.6	68.1	9.5	3.8
Housing Units by Geography	24,871	0.0	21.4	70.4	8.2	0.0
Owner-Occupied Housing by Geography	14,570	0.0	16.2	72.5	11.4	0.0
Occupied Rental Units by Geography	8,203	0.0	31.6	65.2	3.2	0.0
Vacant Units by Geography	2,098	0.0	17.9	76.8	5.3	0.0
Businesses by Geography	2,277	0.0	20.3	69.8	9.8	0.1
Farms by Geography	229	0.0	6.1	83.4	10.5	0.0
Family Distribution by Income Level	14,792	18.1	17.9	24.0	40.0	0.0
Household Distribution by Income Level	22,773	23.8	17.1	18.2	40.9	0.0
Unemployment rate (%)	5.5	0.0	7.9	5.3	0.7	0.0
Households Below Poverty Level (%)	12.8	0.0	18.9	12.1	3.3	0.0
Median Family Income (47460 - Walla Walla, WA)		\$75,853			Median Housing Value	\$233,950
Median Family Income (47460 - Walla Walla, WA) for 2024		\$84,600			Median Gross Rent	\$876
					Families Below Poverty Level	6.0
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

## Scope of Evaluation in Washington

Ratings in the state of Washington are based primarily on the bank's performance in the full-scope AA of Walla Walla. The AAs of Tri-Cities and Yakima also received consideration; however, we conducted limited-scope reviews. The Walla Walla AA was selected as the sole full-scope AA due to having a substantial majority of deposit share at the bank, with 86.1 percent of deposits held within the AA as of June 30, 2024. Additionally, the Walla Walla AA had the majority of lending activity. Both the Tri-Cities and Yakima AAs did not have enough home mortgage lending activity during the period to provide a meaningful analysis. The Tri-Cities AA also did not have enough small loans for a meaningful analysis of small loans to businesses. Lending activity in the Yakima and Tri-Cities AAs is evaluated relative to the bank's low market share penetration. Based on the FDIC June 30, 2024, deposit market share report, Baker Boyer held a 0.9 percent, and 1.0 percent of market share of deposits in the Yakima and Tri-Cities AAs, respectively.

Deposit Share by AA as of June 30, 2024		
Assessment Area	\$ of Deposits in (000's)	% of Total
Walla Walla	510,696	86.1
Tri-Cities	46,805	7.9
Yakima	35,725	6.0
<b>Total</b>	<b>593,226</b>	<b>100.0</b>
<i>Source is FDIC Summary of Deposits</i>		

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WASHINGTON

### LENDING TEST

The bank's performance under the Lending Test in Washington is rated Satisfactory.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Washington was reasonable.

### Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the state.

#### *Home Mortgage Loans*

Refer to Table 7 in the state of Washington section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

In the Walla Walla AA, there are no low-income CTs, so our analysis relied on dispersion of credit within the moderate-income CTs. During the evaluation period, Baker Boyer originated 7.5 percent of their home mortgage loans by number within moderate-income CTs, which trailed compared to competitor institutions within the AA who originated 14.1 percent of their loans within moderate-income CTs. This was also below the 16.2 percent of owner-occupied housing units within

moderate-income CTs. We took into consideration the significant competition Baker Boyer faces within the AA from other banks, non-bank mortgage originators, and credit unions. We also took into consideration reduced mortgage demand as rates rose, furthering competition.

### ***Small Loans to Businesses***

Refer to Table 9 in the state of Washington section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

In the Walla Walla AA, there are no low-income CTs, so our analysis relied on dispersion of credit within the moderate-income CTs. Based on our sample of loans, during the evaluation period Baker Boyer originated 18 percent of loans within moderate-income CTs, which was comparable to other institutions within the AA who originated 22.3 percent of their loans within moderate-income CTs. It also compares similarly to the percentage of businesses within moderate-income CTs, which was 20.3 percent.

### ***Lending Gap Analysis***

We completed a lending gap analysis by reviewing lending information and maps reflecting income levels of CTs within the AA, and did not identify any unexplained conspicuous gaps.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibited reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

### ***Home Mortgage Loans***

Refer to Table 8 in the state of Washington section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In the Walla Walla AA, Baker Boyer, by number, originated 7.5 percent of home mortgage loans to low-income borrowers, which compares favorably to other institutions who originated 4.5 percent of their loans to low-income borrowers. Considering lending to moderate-income borrowers, Baker Boyer fared similarly to competitor institutions, originating 10.9 percent of loans compared to the aggregate of competitors at 14.5 percent.

### ***Small Loans to Businesses***

Refer to Table 10 in the state of Washington section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Based on our sample of loans in the Walla Walla AA, Baker Boyer performed slightly better than competitor institutions, originating 55.9 percent of small loans to businesses with revenue equal to or under \$1 million, compared to the competitors aggregate of 54.4 percent.

## Responses to Complaints

There have been no complaints related to Baker Boyer's CRA performance in the state of Washington during the evaluation period.

## Conclusions for Areas Receiving Limited Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the Tri-Cities and Yakima AAs was consistent with the bank's overall performance under the Lending Test in the full-scope area. We only considered small loans to businesses, as home mortgage loans totaled only 16 during the evaluation period, which was insufficient to perform a meaningful analysis.

During the evaluation period, lending activity within the Tri-Cities AA was insufficient to perform a meaningful analysis, with only 12 home mortgage loans and 19 small loans to business during the period.

## COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Washington is rated Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on full-scope and limited-scope reviews, the bank exhibited adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA(s).

## Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Walla Walla AA	2	100	1,830	100
Yakima County	0	0	0	0
Tri-Cities	0	0	0	0
<b>Total</b>	<b>2</b>	<b>100</b>	<b>1,830</b>	<b>100</b>

Baker Boyer demonstrates adequate responsiveness to community development needs within the bank's AAs. Qualified CD loans were limited to the Walla Walla AA, which is also where the bank conducts most of its activity. The first loan was to support the expansion of an organization that provides affordable housing and other services targeted to low- or moderate-income families. The second loan supported a business providing transportation for individuals on Medicaid.

## Number and Amount of Qualified Investments

Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Walla Walla County	2	665	15	869	17	27	1,534	39.3	0	0
Yakima County	2	835	16	31	18	28.6	866	22.2	0	0
Tri-Cities	9	1480	18	17	27	42.9	1,497	38.4	0	0
Broader Regional Area	0	0	1	5	1	1.6	5	0.1	0	0
<b>Total</b>	<b>13</b>	<b>2,980</b>	<b>50</b>	<b>922</b>	<b>63</b>	<b>100</b>	<b>3,902</b>	<b>100</b>	<b>0</b>	<b>0</b>

\* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Baker Boyer demonstrated adequate responsiveness to community development investment needs within the Walla Walla AA. During the period, the bank made 15 investments, 13 of which were donations, totaling \$869 thousand. Additionally, two CD qualifying bonds purchased prior to the current evaluation period remained on the balance sheet. In total, this results in 17 investments totaling \$1.5 million.

The following are examples of qualified investments in the Walla Walla AA:

- A \$20,000 donation towards a micro-business grant program to develop new businesses in Walla Walla, including many in moderate-income CTs.
- A \$6,500 donation towards an organization providing housing and services for homeless teens.
- Holding a \$500,000 municipal bond to help finance infrastructure development in a moderate-income CT.

### Extent to Which the Bank Provides Community Development Services

Overall, Baker Boyer demonstrated an adequate level of CD services in Washington. Throughout the three AAs, bank employees completed 1,677 hours of CD services across a variety of organizations. Most service hours were to benefit the Walla Walla AA, which totaled 1402 hours or 83.6 percent, which is equivalent to the percentage of the bank's deposits between the AAs.

Examples of these services included:

- Providing financial literacy education to children.
- Serving on organizations providing community and economic development support, including downtown economic planning, marketing for tourism, or infrastructure improvement.
- Providing job role-specific consulting or knowledge sharing as a board member for community organizations serving low- or moderate-income individuals.

### Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews, the bank's performance under the CD Test in the Tri-Cities and Yakima AAs was consistent with the bank's overall performance under the CD Test in the full-scope area. While there were no CD loans in either AA, Baker Boyer's CD investments in both AAs were stronger than the Walla Walla AA when considering relative presence in each AA. CD service hours dedicated to the Tri-Cities and Yakima AAs were proportional to the deposit distribution across all three AAs.

## State of Oregon

**CRA rating for the State of Oregon<sup>2</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

**The Community Development Test is rated:** Satisfactory

The major factors that support this rating include:

- The bank only operated a deposit-taking ATM in Oregon starting June 1, 2024. Due to the limited time period and scope of activities within the state, there was not enough activity to complete a meaningful analysis for the Lending Test.
- We still noted that within our limited sample, the penetration to businesses with less than \$1 million in revenue was strong. Due to the lack of low- or moderate-income census tracts in the AA, even with additional activity, an analysis for geographic penetration would not have been possible.
- Community development activities were commensurate with the limited activity within the AA.

## Description of Institution's Operations in Oregon

Baker Boyer's scope of operations in Oregon is limited to one deposit-taking ATM within Umatilla County, which is located in the town of Milton-Freewater. The bank previously operated a full-service branch within the town; however, the branch was closed beginning January 1, 2022, due to flooding issues and formally closed on June 17, 2022. Customers in Umatilla County had access to the branch locations in Walla Walla, which is 10 miles away from Milton-Freewater. On June 1, 2024, the bank opened a deposit-taking ATM in Milton-Freewater in response to community requests. To receive other services, for example, loan requests, customers would need to visit a Walla Walla branch.

## Umatilla

The Umatilla AA consists of the entire county of Umatilla. The county is located in the Northeastern region of Oregon, south of the Washington border at the convergence of the Umatilla and Columbia Rivers. Hermiston is the largest city in the county, with the overall population for the county being 80,075. The largest cities in the county lie to the west, while the bank's former branch and current deposit-taking ATM sit on the east side of the county, in Milton-Freewater. The median family income for the area in 2024 is \$78,400. There are no low- or moderate-income census tracts. In 2023, the top industries by employment were healthcare and social assistance, retail trade, and educational services. The agricultural industry is also a major source of economic activity in the AA, especially towards Milton-Freewater.

As Baker Boyer does not operate a branch in the AA, it does not appear on the FDIC deposit market share reports. As of the June 30, 2024, report, the top institution was Banner Bank, holding 40.8 percent of deposits. The next biggest was Umpqua Bank (now Columbia Bank) at 18.7 percent.

A review of HMDA data showed Baker Boyer faces significant competition for home mortgage loans in the AA, with 153 financial institutions reporting loans originated or purchased within the AA in 2023.

---

<sup>2</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

The top home mortgage loan originator in the AA was Guild Mortgage Company at 10 percent of the market by number of applications, while Baker Boyer was ranked 44<sup>th</sup> with 0.4 percent of the market share.

Assessment Area(s) - Umatilla						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	18	0.0	0.0	77.8	22.2	0.0
Population by Geography	80,075	0.0	0.0	79.8	20.2	0.0
Housing Units by Geography	30,722	0.0	0.0	79.8	20.2	0.0
Owner-Occupied Housing by Geography	17,520	0.0	0.0	78.5	21.5	0.0
Occupied Rental Units by Geography	9,303	0.0	0.0	83.8	16.2	0.0
Vacant Units by Geography	3,899	0.0	0.0	75.9	24.1	0.0
Businesses by Geography	2,220	0.0	0.0	81.7	18.3	0.0
Farms by Geography	308	0.0	0.0	75.7	24.4	0.0
Family Distribution by Income Level	18,447	19.1	14.7	22.9	43.3	0.0
Household Distribution by Income Level	26,823	22.8	12.9	17.3	46.9	0.0
Unemployment rate (%)	6.9	0.0	0.0	7.8	3.4	0.0
Households Below Poverty Level (%)	14.3	0.0	0.0	14.4	14.0	0.0
Median Family Income (Non-MSAs - OR)		\$62,963			Median Housing Value	\$166,200
Median Family Income (Non-MSAs - OR) for 2024		\$78,400			Median Gross Rent	\$787
					Families Below Poverty Level	10.6
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

## Scope of Evaluation in Oregon

Umatilla County is the only assessment area within the state of Oregon. As such, we are required to consider the AA for a full-scope review. Home mortgages and small loans to small businesses are also the primary products within the Umatilla County AA; however, we only considered performance in the year 2024, as it was the only year in which a deposit-taking branch or ATM was open for the majority of the year. Due to the unique circumstances, activity in the AA is limited and the resulting data is not sufficient for a meaningful analysis. Therefore, we completed a limited review of the data and present it in this performance evaluation for informational purposes.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OREGON

### LENDING TEST

The bank's performance under the Lending Test in Oregon is rated Satisfactory.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Oregon was reasonable.

During the evaluation period of January 1, 2024, to December 31, 2024, Baker Boyer originated two home mortgage loans and nine small loans to businesses. Both the number of home mortgage loans and small loans to businesses were below thresholds for a meaningful analysis. The low number of loans is expected considering the short time range and with offerings in the AA being limited to one

deposit-taking ATM, primarily provided to support existing customers. As the AA does not have low- or moderate-income census tracts, we focused our analysis on the performance for the distribution of loans by income level of the borrower. Within the context of the limited number of loans, we placed greater emphasis on the performance for small loans to businesses, as it made up a greater share of activity.

### **Distribution of Loans by Income Level of the Geography**

The Umatilla AA, which consists of the entire Umatilla County, does not have low- or moderate-income census tracts. Tables 7 and 9 are provided for reference.

#### ***Home Mortgage Loans***

Refer to Table 7 in the state of Oregon section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

#### ***Small Loans to Businesses***

Refer to Table 9 in the state of Oregon section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

#### ***Lending Gap Analysis***

We did not conduct a lending gap analysis, as the number of loans originated during the evaluation period are minimal, and the Umatilla AA does not contain any low- or moderate-income census tracts.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank. Both the number of home mortgage loans and small loans to businesses were below thresholds for a meaningful analysis. The low number of loans is expected considering the short time range and with offerings in the AA being limited to one deposit-taking ATM, primarily provided to support existing customers.

#### ***Home Mortgage Loans***

Refer to Table 8 in the state of Oregon section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

During the evaluation period of January 1, 2024, to December 31, 2024, Baker Boyer originated only two home mortgage loans in the Umatilla AA. The number of loans originated is not sufficient to conduct a meaningful analysis of lending performance

#### ***Small Loans to Businesses***

Refer to Table 10 in the state of Oregon section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses. During the evaluation period of January 1, 2024, to December 31, 2024, Baker Boyer originated nine small loans to businesses in the Umatilla AA. The number of loans originated is not sufficient to conduct a meaningful

analysis of lending performance; however, we noted of those nine loans, seven or 77.8 percent were to businesses with revenues of \$1 million or less.

### Responses to Complaints

There have been no complaints related to Baker Boyer’s CRA performance in the state of Oregon during the evaluation period.

### COMMUNITY DEVELOPMENT TEST

The bank’s performance under the Community Development Test in the state of Oregon is rated Satisfactory.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibited adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s AA(s). Special consideration was given due to the proximity of Umatilla County to Walla Walla, where community developments efforts in Walla Walla can also benefit the Umatilla AA.

### Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Umatilla	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

During the evaluation period of 2024, Baker Boyer did not originate any loans qualified for CD within the Umatilla AA.

### Number and Amount of Qualified Investments

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Umatilla County	0	0	1	2.5	1	100	2.5	100	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2.5</b>	<b>1</b>	<b>100</b>	<b>2.5</b>	<b>100</b>	<b>0</b>	<b>0</b>

\* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

During 2024 the bank made one qualified investment within the AA, which consisted of a donation to an organization providing affordable housing for low- or moderate-income families in the AA.

Baker Boyer also made a donation in 2022, while outside the period of Umatilla County being considered an AA, was credited to the broader regional area for the review of performance within the state of Washington.

**Extent to Which the Bank Provides Community Development Services**

Baker Boyer had four hours of community development service in 2024 within the AA. The service involved an employee serving on a budget committee for a school district within the AA.

## Appendix A: Scope of Examination

---

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2022 to 12/31/2024	
<b>Bank Products Reviewed:</b>	Home mortgage, small business Community development loans, qualified investments, community development services	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Washington</b>		
Walla Walla	Full-scope	Includes the entire county of Walla Walla
Tri-Cities	Limited scope	Includes the entire counties of Benton and Franklin
Yakima	Limited scope	Includes the entire county of Yakima
<b>Oregon</b>		
Umatilla	Full-scope	Includes the entire county of Umatilla. Only covers the period of 01/01/2024 to 12/31/2024.

## Appendix B: Summary of MMSA and State Ratings

---

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State Rating
Baker Boyer National Bank	Satisfactory	Satisfactory	Satisfactory
State:			
Washington	Satisfactory	Satisfactory	Satisfactory
Oregon	Satisfactory	Satisfactory	Satisfactory

(\*) The Lending Test and Community Development Test carry equal weight in the overall rating.

## Appendix C: Definitions and Common Abbreviations

---

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** Loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a ‘male householder’ and no wife present) or ‘female householder’ (a family with a ‘female householder’ and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

**Low-Income:** Individual income that is at less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Multistate Metropolitan Statistical Area (MMSA):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Prior Period Investments:** Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Unfunded Commitments:** Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

---

### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: (1) the percentage distribution of businesses with revenues of greater than \$1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

# Tables for State of Washington

**Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** 2022-2024

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000's)	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Tri-Cities	12	4,242	6.9	24,539	1.0	8.3	0.9	21.4	25.0	18.4	38.1	8.3	38.0	39.2	58.3	42.6	0.2	--	0.2
Walla Walla	147	41,568	84.0	4,126	--	--	--	16.2	7.5	14.1	72.5	69.4	74.2	11.4	23.1	11.6	--	--	--
Yakima	16	5,684	9.1	13,171	0.2	--	0.2	16.2	12.5	16.2	35.5	31.3	31.3	48.1	56.3	52.3	--	--	--
<b>Total</b>	<b>175</b>	<b>51,494</b>	<b>100.0</b>	<b>41,836</b>	<b>0.6</b>	<b>0.6</b>	<b>0.6</b>	<b>18.9</b>	<b>9.1</b>	<b>17.3</b>	<b>40.8</b>	<b>61.7</b>	<b>39.5</b>	<b>39.7</b>	<b>28.6</b>	<b>42.6</b>	<b>0.1</b>	<b>--</b>	<b>0.1</b>

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** 2022-2024

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (000's)	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Tri-Cities	12	4,242	6.9	24,539	20.3	--	4.6	18.4	25.0	16.4	19.9	--	27.4	41.4	58.3	40.0	--	16.7	11.6
Walla Walla	147	41,568	84.0	4,126	18.1	7.5	4.5	17.9	10.9	14.5	24.0	15.0	23.2	40.0	55.8	43.2	--	10.9	14.6
Yakima	16	5,684	9.1	13,171	20.3	--	4.5	18.5	--	13.7	21.6	6.3	25.0	39.6	50.0	42.7	--	43.8	14.1
<b>Total</b>	<b>175</b>	<b>51,494</b>	<b>100.0</b>	<b>41,836</b>	<b>20.1</b>	<b>6.3</b>	<b>4.6</b>	<b>18.4</b>	<b>10.9</b>	<b>15.3</b>	<b>21.0</b>	<b>13.1</b>	<b>26.2</b>	<b>40.5</b>	<b>55.4</b>	<b>41.2</b>	<b>--</b>	<b>14.3</b>	<b>12.7</b>

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** 2022-2024

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000's)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Tri-Cities	19	5,796	26.0	10,356	2.3	0	2.6	29.1	32.0	26.6	37.2	57.9	36.6	30.4	1	32.8	0.9	1	1.4
Walla Walla	34	9,562	46.6	1,821	--	0	--	20.3	18.0	22.3	69.8	58.8	68.8	9.8	8	8.9	0.1	0	--
Yakima	20	3,941	27.4	6,650	7.2	0	5.8	20.2	5.0	22.7	31.7	35.0	33.3	41.0	12	38.2	--	0	--
<b>Total</b>	<b>73</b>	<b>19,299</b>	<b>100.0</b>	<b>18,827</b>	<b>3.9</b>	<b>0</b>	<b>3.5</b>	<b>24.7</b>	<b>17.8</b>	<b>24.8</b>	<b>39.1</b>	<b>52.1</b>	<b>38.5</b>	<b>31.8</b>	<b>28.8</b>	<b>32.4</b>	<b>0.5</b>	<b>1.4</b>	<b>0.8</b>

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022-2024
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$(000's)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Tri-Cities	19	5,796	26.0	10,356	81.67	63.2	52.3	8.04	36.8	10.3	0
Walla Walla	34	9,562	46.6	1,821	79.36	55.9	54.4	9.35	44.1	11.3	0
Yakima	20	3,941	27.4	6,650	79.31	40.0	58.0	8.89	60.0	11.8	0
<b>Total</b>	<b>73</b>	<b>19,299</b>	100.0	<b>18,827</b>	<b>80.5</b>	<b>53.4</b>	<b>54.5</b>	<b>8.52</b>	<b>46.6</b>	<b>11.0</b>	<b>0</b>

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

## Tables for State of Oregon

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000's)	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Umatilla	2	282	100.0	1,650	--	--	--	--	--	--	78.5	100.0	80.1	21.5	--	19.9	--	--	--
<b>Total</b>	<b>2</b>	<b>282</b>	<b>100.0</b>	<b>1,650</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>78.5</b>	<b>100.0</b>	<b>80.1</b>	<b>21.5</b>	<b>--</b>	<b>19.9</b>	<b>--</b>	<b>--</b>	<b>--</b>

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$ (000's)	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Umatilla	2	282	100.0	1,650	19.1	--	3.8	14.7	--	12.9	22.9	50.0	21.9	43.3	--	40.1	--	50.0	21.5
<b>Total</b>	<b>2</b>	<b>282</b>	<b>100.0</b>	<b>1,650</b>	<b>19.1</b>	<b>--</b>	<b>3.8</b>	<b>14.7</b>	<b>--</b>	<b>12.9</b>	<b>22.9</b>	<b>50.0</b>	<b>21.9</b>	<b>43.3</b>	<b>--</b>	<b>40.1</b>	<b>--</b>	<b>50.0</b>	<b>21.5</b>

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000's)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Umatilla	9	835	100	2,124	--	--	--	--	--	--	81.7	100.0	83.3	18.3	--	16.7	--	--	--
<b>Total</b>	<b>9</b>	<b>835</b>	<b>100</b>	<b>2,124</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>81.7</b>	<b>100.0</b>	<b>83.3</b>	<b>18.3</b>	<b>--</b>	<b>16.7</b>	<b>--</b>	<b>--</b>	<b>--</b>

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.  
Umatilla County

**Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2024**

Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$(000's)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Umatilla	9	835	100	2,124	78.1	77.8	52.4	10	22.2	11.9	--
<b>Total</b>	<b>9</b>	<b>835</b>	<b>100</b>	<b>2,124</b>	<b>78.1</b>	<b>77.8</b>	<b>52.4</b>	<b>10</b>	<b>22.2</b>	<b>11.9</b>	<b>--</b>

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%