



BAKER BOYER

FAMILY LEGACIES GROWN LOCALLY
Walla Walla Valley Tri-Cities Yakima

2019 ANNUAL REPORT





businesses were focused on catering to the miners as they flowed in and out of the town. As the mines started to run dry, Walla Walla had a good chance of becoming a ghost town. As such, the community was at a crossroads, and D.S. Baker made the decision to help Walla Walla evolve and diversify its economy.

Believe it or not, D.S. Baker had some experience in what we would now call urban planning. He arrived in Portland when it was little more than a far-flung outpost, then moved to San Francisco as it was developing into a city and then moved back to Portland before moving permanently to Walla Walla. At that time, Walla Walla was better known than almost any other town in the Northwest Territory thanks to the fort located here. All of Baker's moves happened before the states of Washington, Oregon or California had been formed. In each place, he was a pioneer to that location, helping develop the communities that would later be formed.

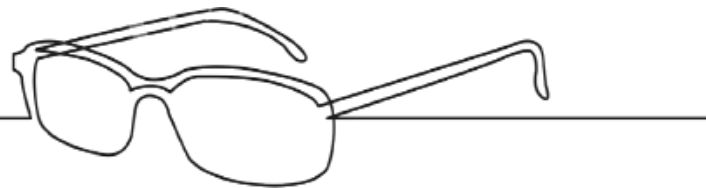
After silver mining slowed in Idaho, he considered: what infrastructure does a community need to have a vibrant economy? This is where I discovered the formulaic nature of D.S. Baker's mindset. Because, in the end he boiled it down to four critical areas: access to financing, transportation, education, and charities. What I began to call "The four pillars of infrastructure." D.S. Baker knew he could be a leader in the area of financing. In all other areas, he knew he could have great influence on the outcome.

By owning Baker Boyer shares, you, the shareholders, are the direct recipients of his dedication to strengthen the infrastructure of financing. However, you may be unaware of his meaningful influence on the other three pillars. D.S. Baker's direct involvement in the formation of a railroad from Walla Walla to the Wallula Gap opened up the Walla Walla Valley's wheat and other products to global markets. His dedication to education led to donations of land to further develop Whitman Seminary into what would become Whitman College and his donation of money to what would later become Walla Walla University. Finally, D.S. Baker and his descendants' dedication to charities has enriched the region, from public libraries, the arts, and other civic organizations. He was another kind of pioneer in fact: he pioneered the belief of bringing together partners to build a community in distant territories, hundreds if not thousands of miles from major financial hubs.

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This simple but effective formula has proven not only prophetic, but also true and resilient throughout time. But after the celebrations of the Bank's successes in 2019, Baker Boyer is once again at a crossroads. As urban areas in the Pacific Northwest draw more and more financial resources from rural counties (e.g. taking local deposits from rural areas and making loans in urban areas), how do we make a direct impact to strengthen and diversify the economies of the communities we serve? Once again, we look at the formula D.S. Baker used and will implement it with a 2020 vision for the future. To many, our task may seem forlorn. Everyone, it seems, has succumbed to the belief that only urban centers will thrive, as they witness

HINDSIGHT & 20/20 VISION



LETTER TO SHAREHOLDERS BY MARK KAJITA

During 2019, the Bank celebrated its 150th anniversary, and in doing so we published a book about the history of the Bank named "150 Years a Pioneer." While researching the book, we discovered new details about D.S. Baker and some little-known stories about how the Bank interacted with the community. I would also discover that this interaction was far from accidental—it was formulaic.

After D.S. Baker moved to Walla Walla from Portland, Oregon, he opened a mercantile which catered to the miners heading to the silver mines in Idaho. Many of the

FINANCIAL HIGHLIGHTS 2019

- Total average asset size of the Bank decreased slightly by 0.6% from \$599.2 to \$595.5 million as of December 31, 2018 and 2019, respectively.
- Average loan balance increased \$1.3 million ending at \$287.2 million at December 31, 2019. This equates to a 0.5% increase over the previous year. In addition, average yields on loans increased 27bps.
- Total net interest income increased 6.6% from \$21.1 to \$22.4 million for years ending December 31, 2018 and 2019, respectively.
- Total assets under management increased by 13% from \$1.28 to \$1.45 billion as of December 31, 2018 and 2019, respectively. Asset management revenue increased by 2% from \$10.1 to \$10.3 million for years ending December 31, 2018 and 2019, respectively.
- Although total non-interest expense increased from \$25.1 to \$26.6 million for the years December 31, 2018 and 2019, respectively, we were \$1.1 million dollars or over 4% under budget for 2019.
- Average net interest margin (fully taxable equivalent) improved from 3.77% to 4.02% for the years December 31, 2018 and 2019, respectively.
- 2019 was our second strongest year for net income. The Bank was just slightly under 2018 by \$145 thousand or 2%, going from \$7.262 to \$7.117 million for the years December 31, 2018 and 2019, respectively.

the rural decay of other communities throughout the country. But, at Baker Boyer, we see an opportunity where others see obstacles. We are blessed to be in prosperous communities in rural Washington and Oregon. Areas where business and commerce are still thriving, whether it be through tourism, the wine industry, agriculture, education, government, or health care. These traditional industries are still currently strong and we can use that strength as we influence new industries to begin and thrive. Much like when D.S. Baker intervened to move the Walla Walla region towards diversification while silver mining was still strong.

This 2020 vision invokes three distinct connotations. The first is that in the year 2020, we have a vision for where we have been, what we have done to set us up for success in the future, and where we want to be. The second is the thought that 20/20 is the ideal. If you’ve been to an eye doctor, you know you don’t have 20/20 vision when you can’t read the third from the bottom line on the eye chart. The third is that to get 20/20 vision consistently, you have to have our eyes checked regularly to adjust your prescription as your eyes change over time. You are required to be flexible recognizing that your eyesight now will likely not be exactly the same in 10 years.

In the same way we get new prescriptions from the eye doctor to maintain 20/20 vision, we need to check and adjust our business “prescription” regularly to be flexible and adaptive to changes in business and the economy.

“
... at Baker Boyer, we see an opportunity where others see obstacles

The changes won’t necessarily be in our control. Some things will change for the better; it will put Baker Boyer’s strategy in a more favorable position to succeed. Some things will be more detrimental; we will need to adjust our strategy in order to achieve our goals. This flexibility and adjustment will be critical for our evolution as a Bank that can support future growth and prosperity in the communities we serve.

The antithesis of evolution is stagnation and complacency. I often use an analogy for business owners: stagnation and complacency is to a business like heart disease is to a human. It usually doesn’t kill you right away. Like heart disease, stagnation and complacency saps businesses of energy and resources to get better. Over time, stagnation and complacency will make a business weaker and weaker to the point where there is no energy or resources to change and become healthier.

At a recent Baker Boyer Board of Directors meeting, I used the real-life example of Pan American Airlines (Pan Am). At its height, Pan Am was extremely profitable and controlled many of the most profitable routes in the World, the routes between the U.S. and European financial hubs where business men and women flew to conduct business. They used the turbo-prop airplane, the Constellation, to fly those routes. Then an environmental change took hold, the development of the commercial jet liner. Now not only could you fly across the Atlantic, but you could also save precious time—time that the business men and women valued—and it could be had for a reasonable price. Pan Am stuck to the turbo-prop Constellation and did not evolve with the needs of their clients. They felt that their profitability was secure and their control of the routes would always be there. In other words, they stagnated and became complacent because



Our newly formed "#REDEF" team is looking closely at Gen Z and Millennial banking preferences and trends. Their findings will play a key role in Baker Boyer's business strategies aligned with those audiences.

they were strong. They couldn’t envision the need to evolve and didn’t have a plan to do so. Their vision had become so blurred through that complacency that they could not see the danger ahead, even though it was very clear to others.

Our 2020 vision encapsulates the belief that individuals and businesses will go through phases of complexity. Clients’ needs will vastly differ depending on the phase they are currently in. For those with the most basic needs, convenience will be paramount. A client’s ability to transact with their financial institution at a time and place of their choosing, not just the traditional 9 to 5 hours physical branches offer. To that end, Baker Boyer in the past had opened what would become its largest branch in the history of the Bank, the digital, “virtual” branch. Now it is time to expand its offerings and capabilities.

The “virtual” branch can be accessed through your computer or, as younger generations prefer, through their mobile phone. This digital branch offers amazing cost-saving benefits, convenience, and flexibility. However, it also brings with it inherent risks, including cybersecurity concerns. Because of these risks, Baker Boyer has decided to vastly increase resources allocated to our Technology and Information Systems Group. The strategic planning for this area of our business is extremely complex and as such, we have promoted Kain Evans, Chief Technology Officer, to the Executive Committee so he can keep the

entire Executive Committee apprised of the costs and benefits of utilizing evolving technology to best meet the needs of our clients in the future.

Studies show that for basic needs, younger clients value convenience and not only use technology but prefer technology and convenience to human interaction. However, for complex needs, every generation, including Millennials and Gen Z, wants human interaction and value advice from a professional they trust. The key is for our younger clients, we will need to build that trust digitally, so they can build that trust in a time and place they prefer. The additions to our staff of experts and the showcasing of our expertise and articles helps future clients as well as our current clients build that trust.

Many will say, other banks have been investing for years in technology, why is Baker Boyer different? The reason is more about strategy. Almost all other banks have turned to technology for one reason—to keep clients away from brick and mortar buildings. This will, in turn, allow them to close branches so they could be more profitable in the short-term. Baker Boyer’s technology strategy is to give clients a choice to interact with the Bank digitally until they enter a different phase in their life and need more complex advice from an advisor. In essence, we deploy technology to start relationships digitally, until the time a client wants to meet with us in person to discuss more complex questions. Baker Boyer’s strategy is to invest in

BUILDING FOR OUR FUTURE IN YAKIMA



Baker Boyer's new Regional Office will open in the summer of 2020. It will accommodate our growing staff in Yakima and offer convention and meeting space for businesses and non profits as well. Investing in our local communities has been a constant for Baker Boyer for over 150 years and has contributed to the overall economic health of the regions we do business in.

technology in a way no other financial institution does. Our strategy is to solidify and protect our long-term profitability through the building of relationship both digitally and in-person and in a way clients want it built.

This does not mean our brick and mortar branches will cease to exist. Instead, physical locations will gradually be repurposed to be business centers where clients can meet with advisors and interact with the Bank to create solutions to much more complex questions. We have seen great success of this model in regional offices such as Yakima. In Yakima, we quickly outgrew our current location and in 2019 began the construction of our new Regional Office there. This office is dedicated to finding solutions to the complex questions our clients face. It will house a diverse array of local experts and advisors from the Yakima Valley instead of having experts from Walla Walla traveling back and forth to Yakima.

In building this office, we also utilized one thing that no other financial institution could: our 150 years’ of hindsight, including D.S. Baker’s formula of the four pillars of infrastructure. Included in the building, is a secondary backup of our entire technology system to ensure the uninterrupted transport of digital information throughout our network. In addition, we are building a convention area to educate the community and its professionals about the economy, other professional education opportunities, as well as D.S. Baker University classes on how to run a better business and empowering

professionals and others on how to achieve a better financial future. It will also be open to non-profits for their focus on strengthening the Yakima Region. This new building will merge the hindsight and wisdom we have accumulated with our 2020 vision for the future.

One area we have seen that needs attention is the need for education of core financial competencies for our younger clients. Software and website calculators assume that individuals have the basic core understanding of how to balance checkbooks, formulate a budget, and understand principal and interest. What we are finding is that for a generation who relied on software to tell them an answer to problems, they may not have the same experience as older generations who needed to understand the underlying strategy and mechanics of basic financial functions. In other words, older generations saw software as a tool to do a function they had done by hand and understood, younger generations look at software to answer problems they never understood how to do by hand. To help our younger clients, Baker Boyer has donated money to Blue Mountain Action Council to build an education room in its new facility in downtown Walla Walla, we have taught education classes ourselves, and will continue to publish articles and short videos to help all of our clients improve core competency in financial topics.

All of these things take resources. Resources that will be invested today when the Bank is strong so that we can be the strong financial institution that generations

of future clients can rely on. The Board of Directors and management has been diligently and efficiently allocating resources over the years towards this vision. We will continue to do so and increase that allocation in future years as well. I have mentioned the investment in technology as well as the hiring of experts in this and past letters to shareholders. As announced at the end of December, we are now also investing resources to the restructure of your Executive Committee. With the complexities of the decisions that need to be made, having the right experts at the table to make those decisions is paramount. The Board of Directors has promoted four individuals to your Executive Committee. Vesna Dodge is EVP of Asset Management, Kain Evans is EVP and Chief Technology Officer, Rob Blethen is EVP of D.S. Baker Advisors, and Jolene Riggs is EVP and Chief Financial Officer. This strengthening of your Executive Committee will allow Baker Boyer to implement the 2020 vision this year and for many years to come.

In conclusion, like Pan Am at its pinnacle, Baker Boyer is extremely strong. 2019 will be the second most profitable year in history for Baker Boyer, second only to 2018. But we must learn from the past mistakes others have made and not rest on our laurels. We have to evolve with the needs of our clients and not stagnate and become complacent. We will need the wisdom of our own unique hindsight and invest in and nurture the four pillars of infrastructure that D.S. Baker laid out for us. And like him, evolve and help communities to diversify in order to strengthen our own business model.

As I’m sure many of you have heard me say over the last year or so: “when you have been around for 150 years and you plan to be around for at least the next 100 years, when you are talking about a quarter of a millennia, the improbable is probable, the impossible is possible, you just have to plan for it.” Baker Boyer is determined to invest its resources and expertise to ensure that the Bank, its shareholders, and the communities we serve all benefit from the execution of our 2020 vision. We are planning for the Bank to survive and thrive for quarter of a millennia and beyond.

Mark Kajita, CPA
President and CEO



BAKER BOYER EXPANDS THE EXECUTIVE COMMITTEE



In its December Board Meeting, Baker Boyer’s Board of Directors voted to expand the Bank’s Executive Committee from five members to nine. This change reflects two key factors: 1) it elevates the representation in the Executive Committee in strategic areas to help strengthen the Bank’s future growth and success, and 2) it acknowledges the leadership and impact of the individuals being promoted.

Promotions to Executive Vice President (EVP) and Executive Committee member include (above, left to right): Rob Blethen, Vesna Dodge, Kain Evans, and Jolene Riggs.



CELEBRATING 150 YEARS!

In 2019, Baker Boyer celebrated 150 years of community-focused business, and we celebrated well, all year long.

1

Baker Boyer has long been the presenting sponsor of the Walla Walla Fair and Frontier Days Parade, but this past year, we took it to another level. A team of Baker Boyer employees partnered with Lincoln High School students to plan, design, and build a float to commemorate our 150th anniversary. The float was the star of the parade and also took top honors at the Downtown Foundation's Parade of Lights in December.

2

It's no secret that Baker Boyer employees have always been up for friendly competition. As a way to involve all employees in our 150th festivities, each was assigned to one of four teams - Rawhide Rails, Wheat Farmers, Gold Miners or Vault Keepers. Throughout the year, they competed in everything from athletic events to logged "elevator pitches" and volunteer hours to Mario Kart®. When it was all said and done, the Rawhide Rails emerged victorious.

3

Documenting the 150 years of business, progress, and regional impact of Baker Boyer is no small task, but the thoughtfully retrospective book, "150 Years a Pioneer" does just that. In 160 pages of beautiful storytelling and imagery, it details everything from the somewhat unlikely beginnings of the Bank to the myriad of ways Baker Boyer has enriched and spurred on the regional economy and supported education, the arts and non-profits.

4

Re-investing in the communities we serve is an ongoing theme at Baker Boyer. In addition to investing our financial support through our giving programs, we volunteered together packing food for BMAC Food Bank's "Backpack Bridge" program, preparing and serving meals at The Christian Aid Center, and many other projects, both individually and collectively.

5

On November 10 – the official date of our 150th Anniversary – we hosted a huge party for our community. Over 2000 guests packed the Walla Walla Fairgrounds Pavilion building and were treated to delicious food, fun activities for kids and families, and a generous helping of Baker Boyer hospitality. Like any great party, we capped the night off with a dazzling fireworks display.



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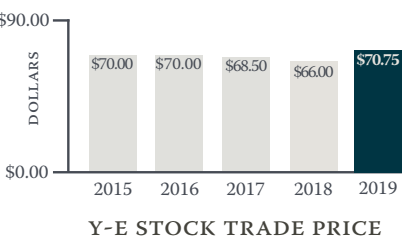
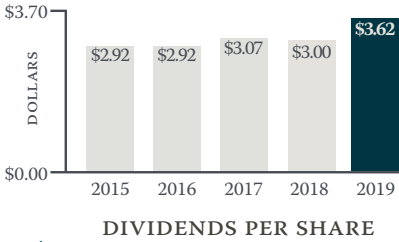
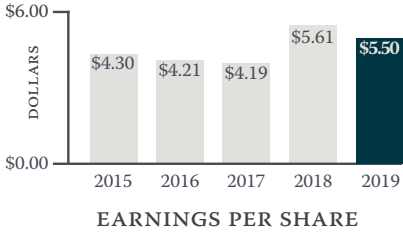
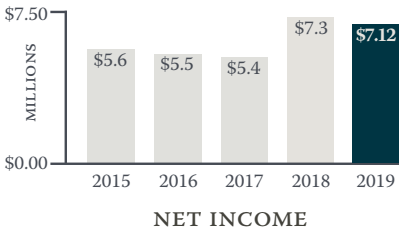


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FINANCIAL HIGHLIGHTS

(Unaudited, Dollars in Thousands Except Per Share Amounts)

YEAR-TO-DATE	12/31/19	12/31/18	% CHANGE
Net Income	\$7,117	\$7,262	(2.0)
Cash Dividends Paid	4,686	3,882	20.7
Return on Average Assets	1.20%	1.21%	
Return on Average Shareholders' Equity	12.38%	13.62%	
Weighted Average Number of Shares Outstanding	1,282,903	1,282,006	
PER SHARE	12/31/19	12/31/18	% CHANGE
Earnings	\$5.50	\$5.61	(2.0)
Cash Dividends Paid	3.62	3.00	20.7
Book Value	45.65	42.71	6.9
AT YEAR END	12/31/19	12/31/18	% CHANGE
Total Assets	\$608,064	\$600,990	1.2
Total Loans	283,177	287,684	(1.6)
Allowance for Credit Losses	(6,387)	(6,260)	2.0
Total Investment Securities	125,005	143,134	(12.7)
Interest Bearing Deposits at Other Financial Institutions	178,537	151,817	17.6
Total Deposits	537,432	530,450	1.3
Total Shareholders' Equity	59,019	55,230	6.9
DAILY AVERAGE FOR THE YEAR	12/31/19	12/31/18	% CHANGE
Assets	\$595,536	\$599,202	(0.6)
Loans - Net	280,872	279,624	0.4
Investment Securities	123,594	173,028	(28.6)
Interest Bearing Deposits at Other Financial Institutions	165,909	122,004	36.0
Deposits	522,471	530,003	(1.4)
Shareholders' Equity	57,500	53,320	7.8



FIVE YEAR HIGHLIGHTS

(Unaudited)

PER SHARE	2019	2018	2017	2016	2015
Earnings*	\$5.50	\$5.61	\$4.19	\$4.21	\$4.30
Cash dividends	3.62	3.00	3.07	2.92	2.92
Book value, year-end	45.65	42.71	40.39	39.46	38.88

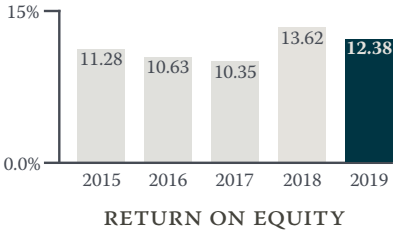
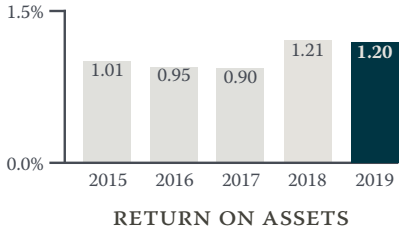
FOR THE YEAR (dollars in thousands)	2019	2018	2017	2016	2015
Net income	\$7,117	\$7,262	\$5,449	\$5,507	\$5,615
Cash dividends	4,686	3,882	3,984	3,807	3,812

PERFORMANCE MEASURES	2019	2018	2017	2016	2015
Return on average assets	1.20%	1.21%	.90%	0.95 %	1.01 %
Return on average equity	12.38	13.62	10.35	10.63	11.28
Yield on average earning assets - fully taxable equivalent	4.17	3.84	3.57	3.55	3.59
Average cost of interest bearing liabilities	0.23	0.10	.07	0.08	0.09
Net interest margin - fully taxable equivalent	4.02	3.77	3.52	3.50	3.53
Average equity to average assets ratio	9.49	9.32	8.60	8.60	8.88
Dividend payout ratio	65.84	53.46	73.11	69.13	67.89
Net (recoveries) charge-offs to average loans	(0.04)	(0.01)	(0.06)	0.20	0.18
Year-end ratio of allowance for credit losses to total loans	2.26	2.18	2.17	2.16	2.12

EMPLOYMENT	2019	2018	2017	2016	2015
Number of Full-Time Equivalent Employees at Year-End	203	175	179	176	172

*Earnings per share are calculated on the net weighted average number of shares outstanding. The weighted average number of shares outstanding was:

2019: 1,282,903
2018: 1,282,006
2017: 1,287,109
2016: 1,295,977
2015: 1,292,702



AVERAGE DAILY BALANCE SHEETS

(Unaudited. Dollars in Thousands)

ASSETS	2019	2018
Cash and amounts due from banks	\$4,666	\$4,625
Interest-bearing deposits at other financial institutions	165,909	122,004
Securities available for sale, at fair value	120,934	170,370
Securities held to maturity, at cost	1,310	1,301
Other investments, at cost	1,350	1,357
Loans	287,176	285,873
Allowance for credit losses	(6,304)	(6,249)
Net Loans	280,872	279,624
Premises and equipment, net	14,120	13,021
Accrued interest receivable	2,417	2,686
Other assets	3,958	4,214
Total Assets	\$595,536	\$599,202
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposits		
Demand, non-interest-bearing	\$171,817	\$172,377
Savings and interest-bearing demand	315,676	316,559
Time	34,978	41,067
Total Deposits	522,471	530,003
Securitiies sold under agreement to repurchase	14,299	14,609
Accrued interest payable	46	21
Other liabilities	1,220	1,249
Total Liabilities	\$538,036	\$545,882
SHAREHOLDERS' EQUITY		
Common Stock (no par value, stated value \$3.125 per share)	4,045	4,044
Additional paid-in capital	368	354
Retained earnings	52,681	49,539
Accumulated other comprehensive income (loss)	406	(617)
Total Shareholders' Equity	57,500	53,320
Total Liabilities and Shareholders' Equity	\$595,536	\$599,202

AUDITOR & STOCK INFORMATION

INDEPENDENT PUBLIC ACCOUNTANTS AND AUDITORS
Moss Adams, LLP - 601 West Riverside, Suite 1800, Spokane, WA 99201-0663 | (509) 747-2600

MARKET MAKERS FOR BAKER BOYER BANCORP STOCK
Jefferies Group, Inc – 520 Madison Avenue, New York, NY 10022 | (212) 284-2300
VIRTU Financial, Inc – 165 Broadway, New York, NY 10006 | (646) 682-6000
Monroe Financial Partners, Inc – 100 N Riverside Plaza, Suite 1620, Chicago, IL 60606 | (312) 327-2530
BNY Mellon | Pershing – 1 Pershing Plaza, Jersey City, NJ 07399 | (800) 445-4467
UBS Capital Markets, LP – 111 Pavonia Avenue East, Jersey City, NJ 07310 | (201) 352-3000
Wedbush Securities – 1000 Wilshire Blvd, Los Angeles, CA 90017 | (213) 688-8000

DIRECT CONTACTS FOR STOCK REPURCHASES
Mark Hess, Executive Vice President/Chief Operating Officer | (509) 526-1315
Mark H. Kajita, President/Chief Executive Officer | (509) 526-1412

CORPORATE AND INVESTOR INFORMATION
Baker Boyer Bancorp is a Washington corporation registered under the Bank Holding Company Act of 1956 as a bank holding company. The Company’s shares are not registered under the Securities Exchange Act of 1934. As of April 1994, the Company’s shares were listed on the Over-The-Counter (OTC) Bulletin Board under the symbol BBBK. As of December 31, 2019, there were 1,292,976 shares of common stock issued and outstanding. General shareholder account inquiries should be directed to the Company’s Chief Operating Officer at the following address and telephone number:

Mark Hess, Executive Vice President/Chief Operating Officer
7 West Main Street, PO Box 2175, Walla Walla, WA 99362
(509) 525-2000 | (800) 234-7923

I, the undersigned, hereby attest to the correctness of information contained in the Annual Report of Baker Boyer Bancorp and its wholly-owned subsidiary, Baker Boyer National Bank. This Annual Report is also furnished to customers of Bancorp pursuant to the requirements of the Federal Deposit Insurance Corporation (FDIC) to provide an annual disclosure statement. This Annual Report has not been reviewed for accuracy or relevance by the FDIC.

Megan F. Clubb
Chair of the Board
Baker Boyer Bancorp

Member FDIC



THE BOARD OF DIRECTORS

- | | | |
|---|---|---|
| <p>1 MEGAN F. CLUBB
Chair, Baker Boyer Bancorp,
retired, President and CEO,
Baker Boyer National Bank
Walla Walla, WA
Member of the Executive
Compensation Committee</p> | <p>5 DAVID B. CAMPBELL
Farming, Construction and
Energy Systems, retired,
Walla Walla, WA
Chairman of the Executive
Compensation Committee</p> | <p>9 J. ERIC KIMBALL, CPA
Certified Public Accountant
Owner, J. Eric Kimball CPA
Walla Walla, WA
Member of the Audit Committee</p> |
| <p>2 MARK H. KAJITA, CPA
President and CEO
Baker Boyer National Bank
Walla Walla, WA</p> | <p>6 JON S. BREN
Secretary, Baker Boyer Bancorp,
Retired Executive Vice President,
Baker Boyer National Bank
Walla Walla, WA
Member of the Audit Committee</p> | <p>10 CLIFFORD "KIP" W. KONTOS
Captain, Alaska Airlines
Walla Walla, WA
Member of the Executive
Compensation Committee</p> |
| <p>3 JOHN R. VALAAS
Investor, retired President & CEO,
First Mutual Bank
Bellevue, WA
Member of the Executive
Compensation Committee</p> | <p>7 CHARLES H. EGLIN
Building Contractor,
Owner Tri-Ply Construction
Yakima, WA
Chairman of the Audit Committee</p> | |
| <p>4 PETER J. ALLEN, JD
Executive Vice President,
Asset Management
Baker Boyer National Bank
Walla Walla, WA</p> | <p>8 DAVID B. GORDON
Retired General Manager,
Northwest Grain Growers
Walla Walla, WA
Member of the Executive
Compensation Committee</p> | |

To contact the board of directors, please email info@bakerboyer.com.



THE EXECUTIVE COMMITTEE

Members are (from left to right) - Joshua Allington, Teresa Larson, Mark Kajita, Mark Hess, and Jessica Long

JOSHUA ALLINGTON
Executive Vice President,
Chief Banking Officer
allingtonj@bakerboyer.com

TERESA L. LARSON
Executive Vice President,
Strategic Plan Director
larsont@bakerboyer.com

MARK H. KAJITA, CPA
Chair of the Executive Committee,
President & CEO
kajitam@bakerboyer.com

MARK A. HESS, CFA
Chief Operating Officer,
Executive Vice President,
Administration
hessm@bakerboyer.com

JESSICA LONG
Assistant Vice President,
Executive Project Manager,
Senior Executive Assistant,
Secretary of the Executive Committee
longj@bakerboyer.com



THE CONTINUITY AND ADVISORY COMMITTEE (CAC)

Members are: (from left to right)
standing: Brian Bush, Jason Pratt,
Dorsey F. Baker (*former Board
Member and mentor*), Nathan
Campbell, Riley Clubb, and Mark
Kajita; seated: Elizabeth Hill and
Bryna Riley.

OUR LOCATIONS

HEADQUARTERS

7 W. MAIN STREET
WALLA WALLA, WA 99362

EASTGATE BRANCH

1931 E. ISAACS
WALLA WALLA, WA 99362

PLAZA BRANCH

1530 PLAZA WAY
WALLA WALLA, WA 99362

MILTON-FREEWATER BRANCH

320 N. COLUMBIA
MILTON-FREEWATER, OR 97862

WHEATLAND VILLAGE BRANCH

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KENNEWICK OFFICE

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YAKIMA OFFICE

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