OREGON BANCORP INC.

ANNUAL MEETING OF STOCKHOLDERS **APRIL 17, 2024**

THIS REVOCABLE PROXY IS SOLICITED BY THE BOARD OF DIRECTORS

The undersigned hereby appoints, Joseph J. Minniti and Ryan K. Dempster and each or either of them as proxies, with full power of substitution, to represent and to vote all the shares of common stock of Oregon Bancorp Inc. (the "Company"), which the undersigned would be entitled to vote, at the Company's Annual Meeting of Stockholders to be held on April 17, 2024, and at any adjournments thereof, subject to the directions indicated on this Proxy Card.

THIS PROXY, IF PROPERLY SIGNED AND DATED, WILL BE VOTED AS DIRECTED, BUT IF NO INSTRUCTIONS ARE SPECIFIED IT WILL BE VOTED "FOR" THE DIRECTOR NOMINEES AND "FOR" PROPOSAL 2.

Should the undersigned be present and elect to vote at the Annual Meeting or at any adjournment thereof and after notifying the Company's Corporate Secretary at the Annual Meeting of the undersigned's decision to revoke this proxy, then the power of said attorneys and proxies shall be deemed terminated and of no further force and effect. This proxy may also be revoked by sending written notice to the Company's Corporate Secretary at the address set forth on the Notice of Annual Meeting, by voting via the Internet at a later time or by submitting a signed, later-dated proxy prior to a vote being taken on a proposal at the Annual Meeting.

The undersigned acknowledges receipt from the Company, prior to the execution of this proxy, of the Notice of Annual Meeting and the Proxy Statement for the Annual Meeting.

Please complete, sign and date this proxy and return it promptly in the enclosed envelope.

The Board of Directors unanimously recommends a vote "FOR" the director nominees and "FOR" proposal 2.

WITHHOLD

FOR

Elect nine (9) Directors to serve one-year terms:

01. Jay C. Compton				
02. Ryan K. Dempster				
03. Matthew J. Fitzmaurice				
04. Neil D. Grossnicklaus				
05. Craig Hummel				
06. William C. McCall				
07. Joseph J. Minniti				
08. George W. Patterson				
09. Douglas L. Zielinski				
Ratify the appointment of Moss Adams, LLP as o	ur independent registered public acco	unting firm for the Compan	y for 2024.	
□ FOR	□ AGAINST		□ ABSTAIN	
Date:				
Signature of Stockholder				
Signature of Stockholder				
NOTE: Please sign exactly as your name appears		· · ·	trustee or guardian, please give full tit	le. If shares are
held jointly, each holder should sign but t	he signature of only one holder is requ	uired.		

VOTING INSTRUCTIONS ON REVERSE SIDE

Voting Instructions

You may vote your proxy in the following ways:

A	\/ia	Intern	۵t۰

- 1 Login to https://annualgeneralmeetings.com/orbn2024/
- factorial number (12 digit number located below)

Via Mail:

Pacific Stock Transfer Company c/o Proxy Department 6725 Via Austi Parkway, Suite 300 Las Vegas, Nevada 89119

CONTROL NUMBER

You may vote by Internet 24 hours a day, 7 days a week. Internet voting is available through 11:59 p.m., Eastern Time, on April 16, 2024.

Your Internet vote authorizes the named proxies to vote in the same manner as if you marked, signed and returned your proxy card.