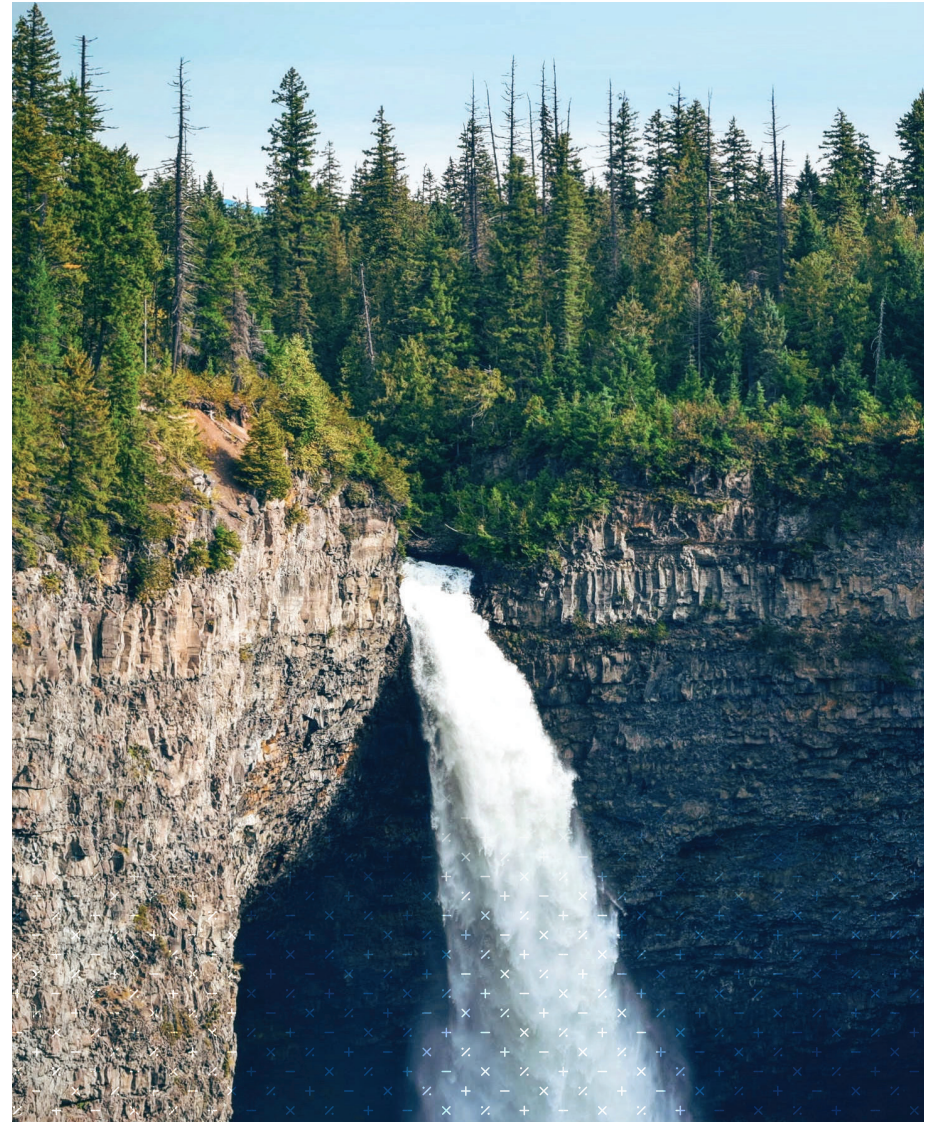


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# Bankers' Index

AN ANALYSIS OF WASHINGTON AND OREGON  
COMMUNITY BANKS





The Bankers' Index is published by the Washington and Oregon offices of Moss Adams. For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

## ASSET SIZE DEFINITION

- Group A** Over \$1 billion
- Group B** \$501 million-\$1 billion
- Group C** \$251 million-\$500 million
- Group D** \$0-\$250 million

## Washington

### BELLINGHAM

2219 Rimland Drive  
Suite 215  
Bellingham, WA 98226  
**(360) 676-1920**

### EVERETT

2707 Colby Avenue  
Suite 801  
Everett, WA 98201  
**(425) 259-7227**

### ISSAQUAH

385 Front Street North  
Issaquah, WA 98027  
**(425) 961-7000**

### SEATTLE

999 Third Avenue  
Suite 2800  
Seattle, WA 98104  
**(206) 302-6500**

### SPOKANE

601 West Riverside  
Suite 1800  
Spokane, WA 99201  
**(509) 747-2600**

### TACOMA

1301 A Street  
Suite 600  
Tacoma, WA 98402  
**(253) 572-4100**

### TRI-CITIES

8836 Gage Boulevard  
Suite 201-A  
Kennewick, WA 99336  
**(509) 544-5010**

### WENATCHEE

123 Ohme Garden Road  
Suite C  
Wenatchee, WA 98801  
**(509) 888-0518**

### YAKIMA

402 East Yakima Avenue  
Suite 110  
Yakima, WA 98907  
**(509) 248-7750**

## Oregon

### EUGENE

975 Oak Street  
Suite 500  
Eugene, OR 97401  
**(541) 686-1040**

### MEDFORD

221 Stewart Avenue  
Suite 301  
Medford, OR 97501  
**(541) 857-1040**

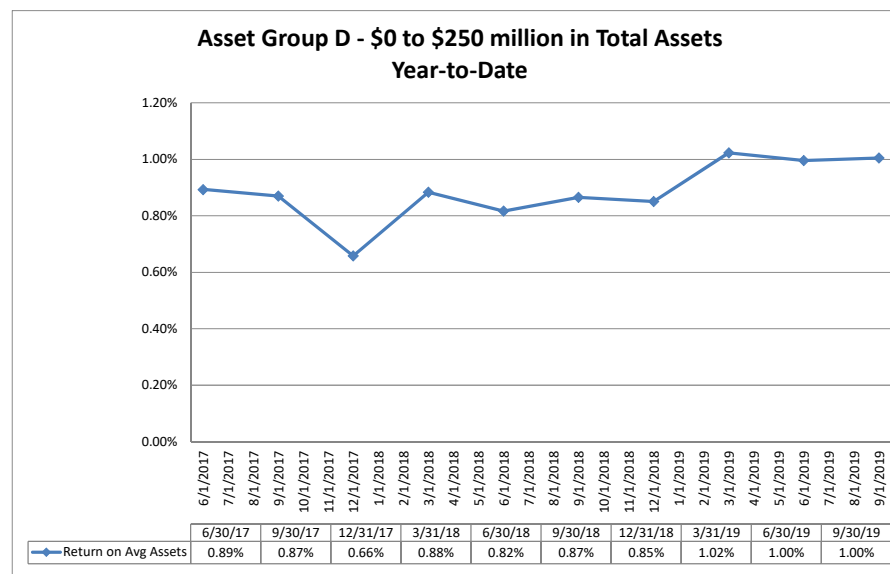
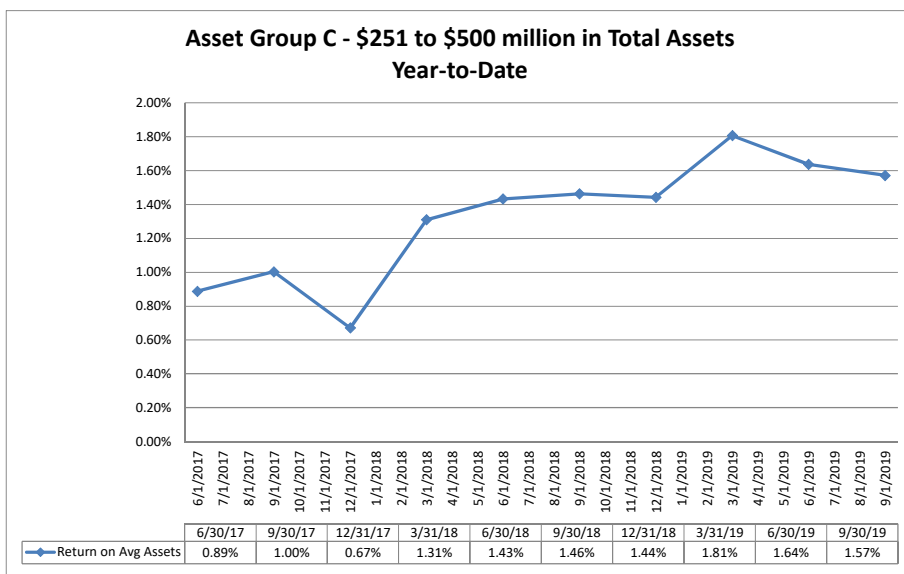
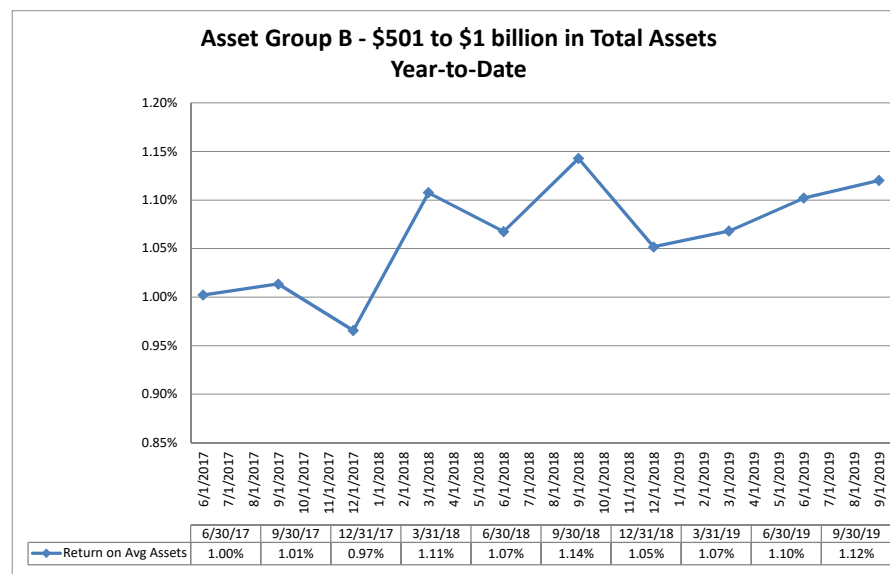
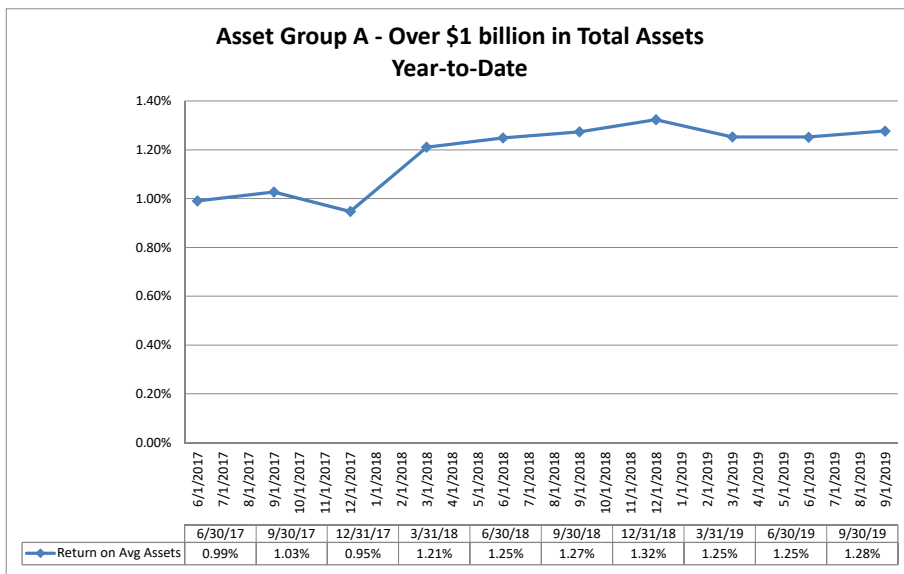
### PORTLAND

805 SW Broadway  
Suite 1200  
Portland, OR 97205  
**(503) 242-1447**

**Washington**

# Performance Analysis

Summary Trends of Historical Asset Group Averages: Return on Average Assets



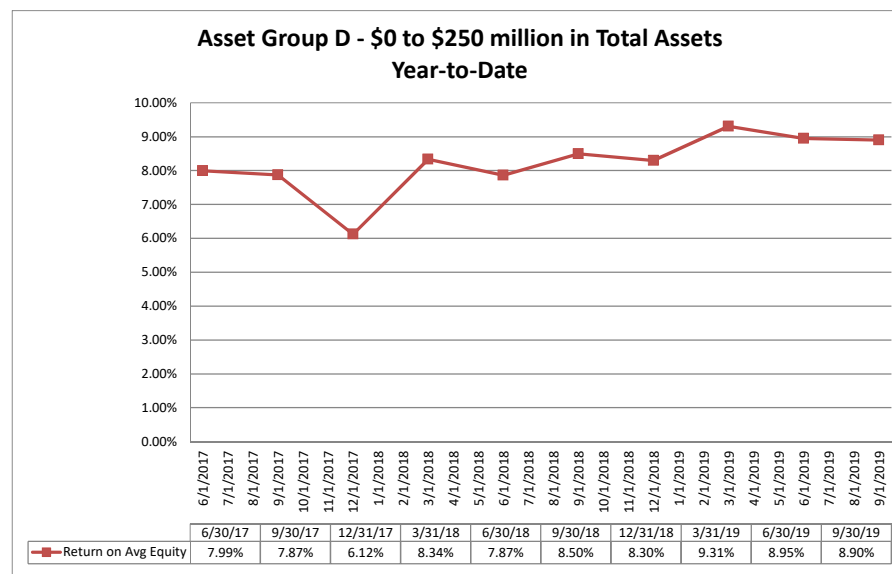
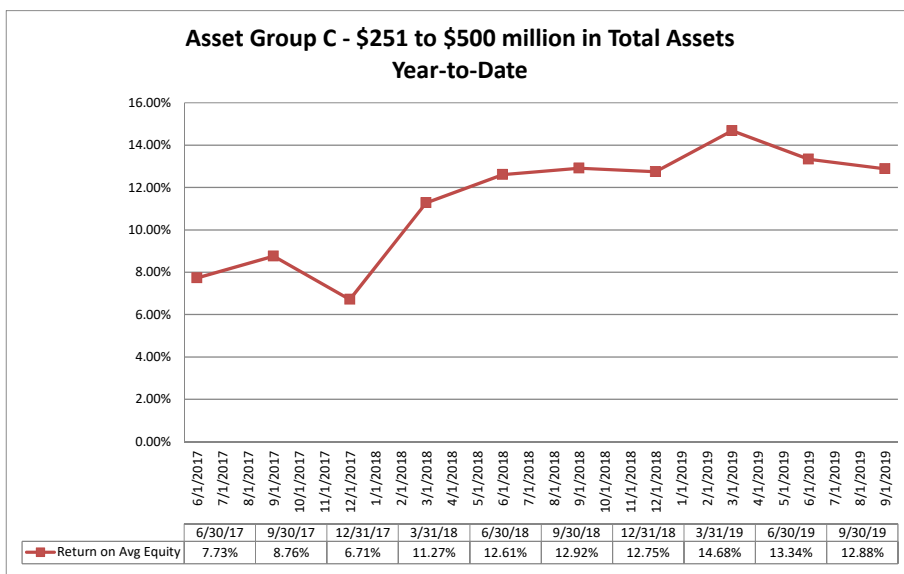
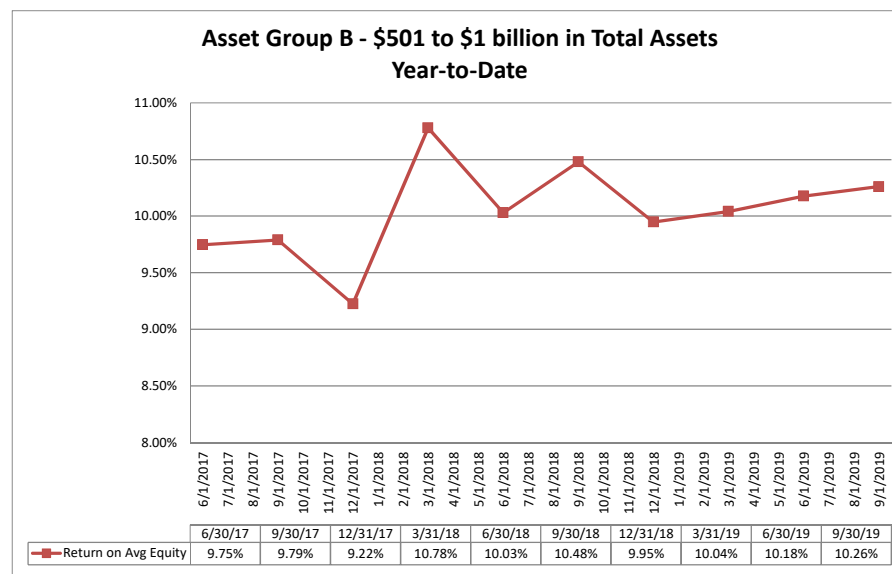
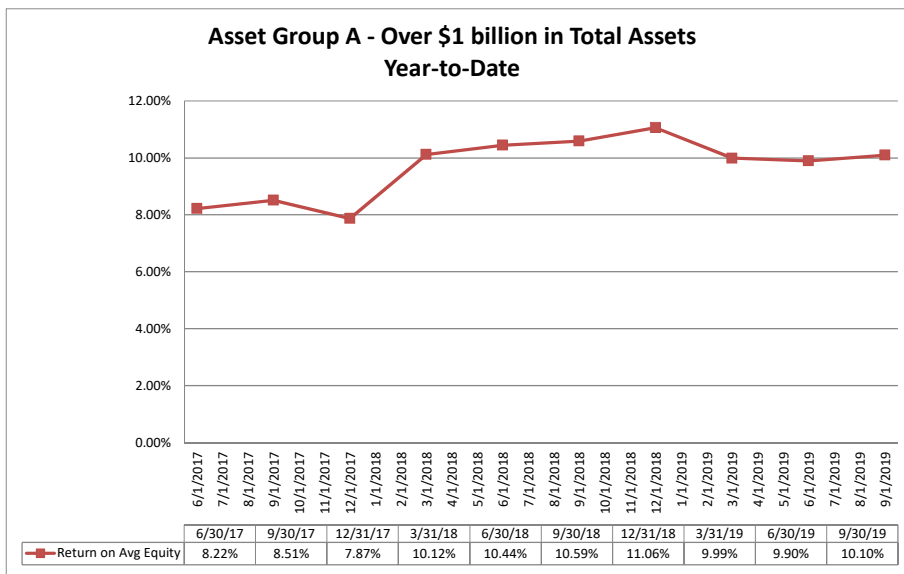
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Return on Average Equity



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Performance Analysis

September 30, 2019

Run Date: November 11, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group A - Over \$1 billion in total assets</b>												
	<b>Washington Federal Bank, National Association</b>	\$16,471,043	\$52,315	1.26%	10.52%	52.46%	\$67	\$157,557	1.27%	10.59%	51.16%	\$69
	<b>Columbia State Bank</b>	\$13,753,745	\$51,470	1.54%	9.52%	55.19%	\$102	\$150,811	1.52%	9.52%	55.60%	\$98
	<b>Banner Bank</b>	\$11,794,564	\$40,361	1.39%	10.41%	60.53%	\$95	\$115,441	1.33%	10.01%	61.14%	\$92
	<b>Washington Trust Bank</b>	\$6,801,949	\$22,647	1.36%	13.81%	61.61%	\$115	\$62,468	1.28%	13.29%	62.36%	\$114
	<b>HomeStreet Bank</b>	\$6,794,881	\$14,960	0.86%	8.01%	73.95%	\$116	\$12,193	0.23%	2.07%	77.50%	\$109
	<b>Heritage Bank</b>	\$5,510,868	\$19,057	1.41%	9.46%	58.33%	\$94	\$53,835	1.34%	9.08%	59.04%	\$95
	<b>Peoples Bank</b>	\$1,922,310	\$5,781	1.22%	10.74%	66.76%	\$92	\$17,531	1.30%	11.14%	66.55%	\$92
	<b>Yakima Federal Savings and Loan Association</b>	\$1,802,590	\$4,249	0.95%	3.70%	48.98%	\$103	\$16,758	1.25%	4.93%	43.62%	\$105
	<b>1st Security Bank of Washington</b>	\$1,693,877	\$7,302	1.77%	14.85%	57.12%	\$74	\$17,284	1.40%	12.05%	63.49%	\$77
	<b>Cashmere Valley Bank</b>	\$1,655,262	\$6,255	1.57%	11.96%	53.38%	\$70	\$17,388	1.50%	11.55%	55.29%	\$70
	<b>First Financial Northwest Bank</b>	\$1,308,139	\$2,791	0.85%	8.36%	66.56%	\$123	\$8,633	0.89%	8.77%	66.79%	\$125
	<b>Timberland Bank</b>	\$1,244,862	\$6,410	2.07%	15.45%	51.40%	\$63	\$18,621	2.02%	15.39%	53.07%	\$64
	<b>First Federal Savings and Loan Association of Port Angeles</b>	\$1,233,852	\$2,566	0.84%	7.06%	72.98%	\$95	\$6,967	0.75%	6.52%	72.41%	\$94
	<b>Kitsap Bank</b>	\$1,191,298	\$3,350	1.15%	9.78%	69.89%	\$93	\$12,287	1.42%	12.56%	69.19%	\$92
	<b>Riverview Community Bank</b>	\$1,172,180	\$4,806	1.66%	11.89%	59.20%	\$88	\$13,795	1.59%	11.69%	60.13%	\$88
	<b>Coastal Community Bank</b>	\$1,089,427	\$3,700	1.43%	12.91%	59.96%	\$104	\$10,150	1.34%	12.43%	61.43%	\$98
	Average of Asset Group A	\$4,715,053	\$15,501	1.33%	10.53%	60.52%	\$93	\$43,232	1.28%	10.10%	61.17%	\$93
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>												
	<b>Bank of the Pacific</b>	\$944,131	\$3,925	1.70%	13.72%	65.26%	\$102	\$10,789	1.59%	12.98%	65.81%	\$95
	<b>Sound Community Bank</b>	\$715,319	\$1,681	0.97%	9.32%	69.32%	\$104	\$5,280	1.01%	9.92%	71.81%	\$106
	<b>Olympia Federal Savings and Loan</b>	\$702,666	\$1,136	0.66%	4.48%	75.97%	\$106	\$2,776	0.55%	3.69%	79.88%	\$108
	<b>Seattle Bank</b>	\$661,771	\$1,860	1.11%	10.96%	55.54%	\$166	\$6,037	1.26%	12.23%	55.23%	\$157
	<b>Baker-Boyer National Bank</b>	\$606,200	\$1,946	1.33%	13.66%	71.60%	\$88	\$5,254	1.19%	12.48%	74.11%	\$87
	Average of Asset Group B	\$726,017	\$2,110	1.15%	10.43%	67.54%	\$113	\$6,027	1.12%	10.26%	69.37%	\$111
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
	<b>Security State Bank</b>	\$488,108	\$2,603	2.16%	16.31%	52.46%	\$59	\$11,967	3.42%	25.76%	41.39%	\$61
	<b>Wheatland Bank</b>	\$453,518	\$1,475	1.32%	12.85%	69.79%	\$90	\$3,868	1.19%	11.56%	72.04%	\$86
	<b>Commencement Bank</b>	\$375,394	\$1,535	1.62%	13.43%	58.20%	\$122	\$3,640	1.34%	10.94%	59.81%	\$107
	<b>Mountain Pacific Bank</b>	\$344,784	\$765	0.89%	7.69%	67.97%	\$106	\$2,720	1.10%	9.38%	65.17%	\$100
	<b>Community First Bank</b>	\$337,985	\$1,147	1.39%	12.84%	74.81%	\$108	\$3,172	1.32%	12.19%	75.79%	\$98
	<b>UniBank</b>	\$337,131	\$1,533	1.89%	12.88%	50.76%	\$147	\$4,282	1.82%	12.47%	53.55%	\$140
	<b>SaviBank</b>	\$309,886	\$385	0.51%	4.79%	83.68%	\$71	\$1,349	0.62%	5.69%	79.56%	\$69
	<b>Islanders Bank</b>	\$294,847	\$1,288	1.77%	15.18%	49.89%	\$78	\$3,731	1.76%	15.06%	51.33%	\$81
	Average of Asset Group C	\$367,707	\$1,341	1.44%	12.00%	63.45%	\$97	\$4,341	1.57%	12.88%	62.33%	\$93

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Performance Analysis**

**September 30, 2019**

**Run Date: November 11, 2019**

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group D - \$0 to \$250 million in total assets</b>												
	Pacific Crest Savings Bank	\$225,451	\$732	1.31%	11.11%	57.67%	\$155	\$2,379	1.43%	12.37%	56.09%	\$154
	RiverBank	\$141,856	\$151	0.42%	4.15%	90.10%	\$95	\$601	0.58%	5.58%	86.40%	\$92
	State Bank Northwest	\$136,749	\$990	2.78%	23.13%	59.75%	\$128	\$1,972	1.85%	15.69%	68.08%	\$111
	Liberty Bay Bank	\$117,323	\$20	0.07%	0.70%	91.94%	\$99	\$137	0.16%	1.65%	91.33%	\$100
	First Sound Bank	\$111,387	\$33	0.12%	0.97%	96.86%	\$124	\$66	0.08%	0.65%	97.77%	\$110
	Washington Business Bank	\$91,467	\$292	1.31%	11.77%	61.70%	\$113	\$787	1.17%	10.78%	64.44%	\$114
	Raymond Federal Bank	\$58,437	\$27	0.19%	1.71%	93.56%	\$66	\$124	0.28%	2.63%	90.16%	\$65
	Twin City Bank	\$57,470	\$132	0.94%	9.42%	77.62%	\$97	\$340	0.84%	8.24%	80.42%	\$96
	Sound Banking Company	\$56,942	\$348	2.42%	25.16%	50.50%	\$141	\$1,093	2.59%	26.46%	50.11%	\$142
	Lamont Bank of St. John	\$50,907	\$48	0.37%	2.75%	53.67%	\$76	\$470	1.23%	9.51%	43.36%	\$79
	Farmers State Bank	\$42,312	\$89	0.86%	8.52%	57.93%	\$57	\$249	0.81%	8.16%	59.49%	\$55
	Farmington State Bank	\$8,418	\$28	1.62%	6.69%	71.13%	\$63	\$63	1.03%	5.08%	78.93%	\$64
	Average of Asset Group D	\$91,560	\$241	1.03%	8.84%	71.87%	\$101	\$690	1.00%	8.90%	72.22%	\$98

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

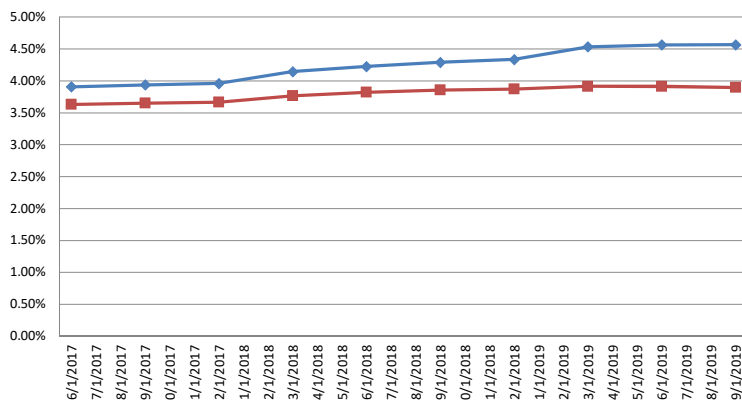
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# Balance Sheet & Net Interest Margin

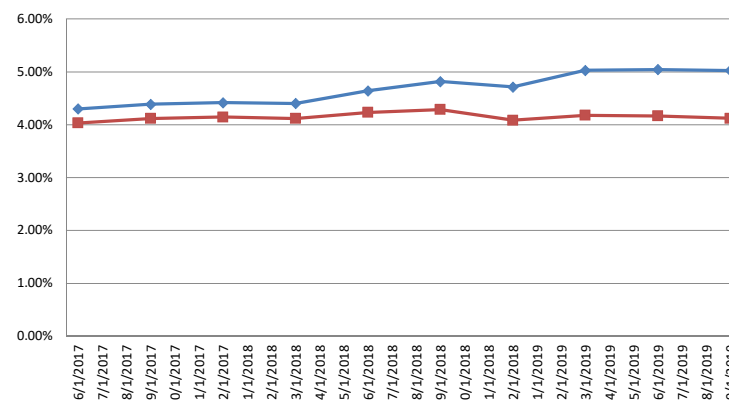
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

**Asset Group A - Over \$1 billion in Total Assets**  
Year-to-Date



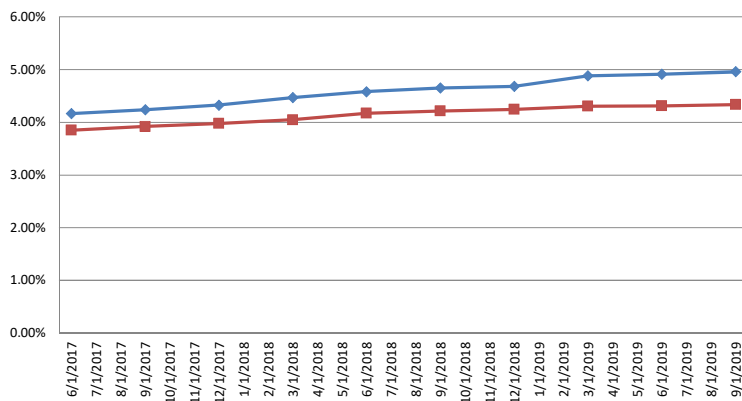
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	3.91%	3.93%	3.96%	4.14%	4.22%	4.29%	4.33%	4.53%	4.56%	4.56%
Net Interest Margin (FTE)	3.63%	3.65%	3.67%	3.76%	3.82%	3.85%	3.87%	3.91%	3.91%	3.90%

**Asset Group B - \$501 to \$1 billion in Total Assets**  
Year-to-Date



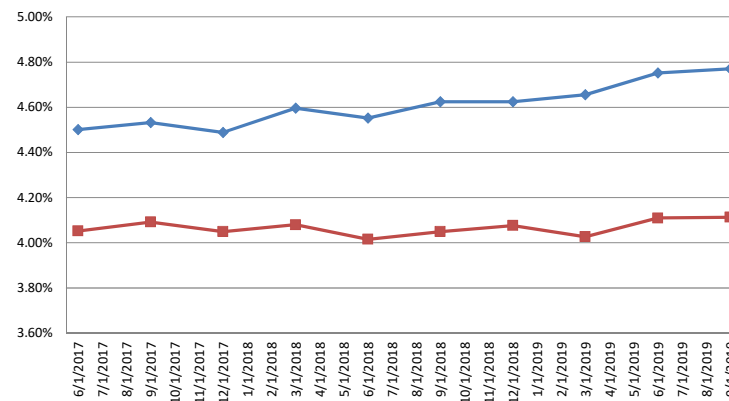
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.30%	4.39%	4.41%	4.40%	4.64%	4.81%	4.71%	5.03%	5.04%	5.02%
Net Interest Margin (FTE)	4.03%	4.12%	4.14%	4.12%	4.23%	4.28%	4.08%	4.17%	4.16%	4.12%

**Asset Group C - \$251 to \$500 million in Total Assets**  
Year-to-Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.16%	4.24%	4.33%	4.47%	4.58%	4.65%	4.68%	4.88%	4.91%	4.96%
Net Interest Margin (FTE)	3.85%	3.92%	3.97%	4.05%	4.17%	4.21%	4.24%	4.30%	4.31%	4.33%

**Asset Group D - \$0 to \$250 million in Total Assets**  
Year-to-Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.50%	4.53%	4.49%	4.60%	4.55%	4.62%	4.62%	4.65%	4.75%	4.77%
Net Interest Margin (FTE)	4.05%	4.09%	4.05%	4.08%	4.01%	4.05%	4.08%	4.03%	4.11%	4.11%

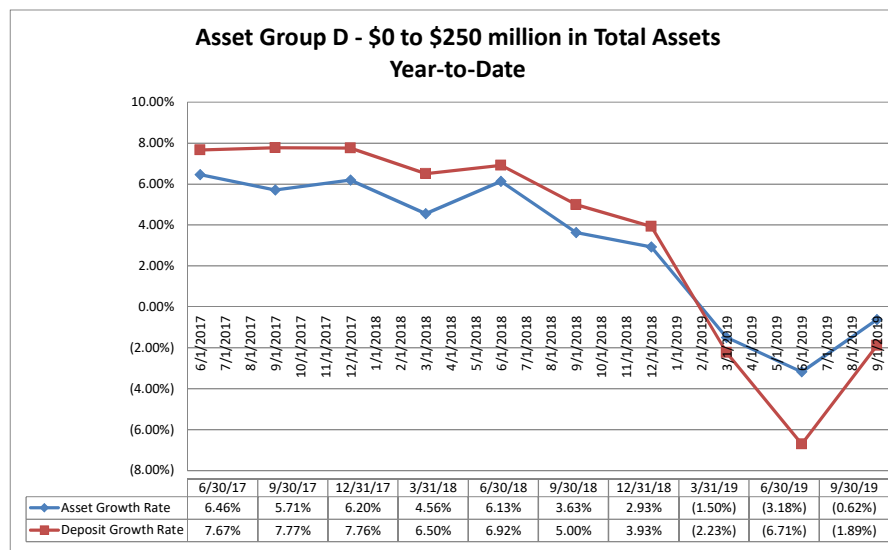
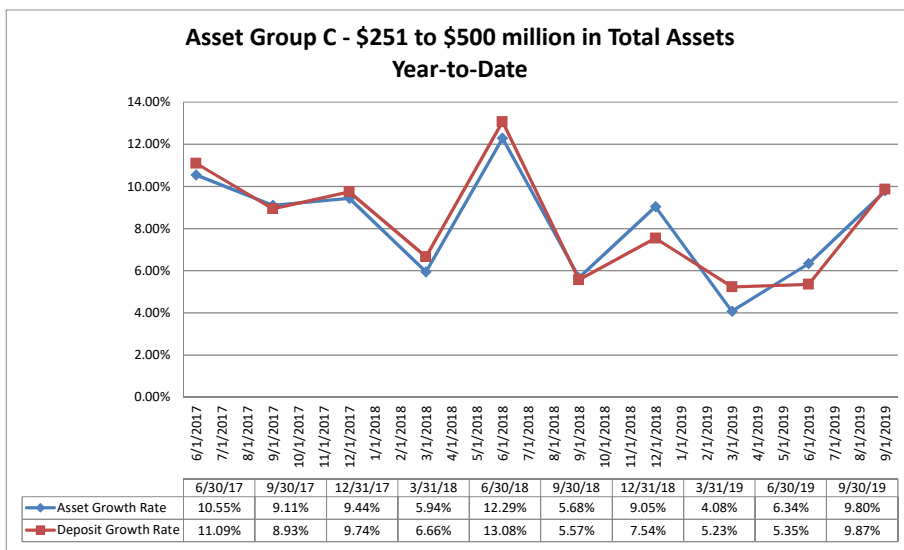
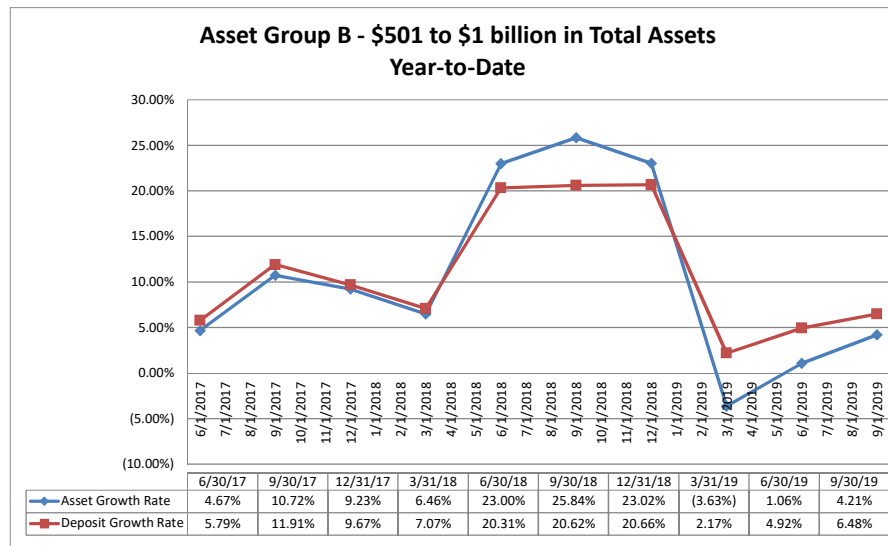
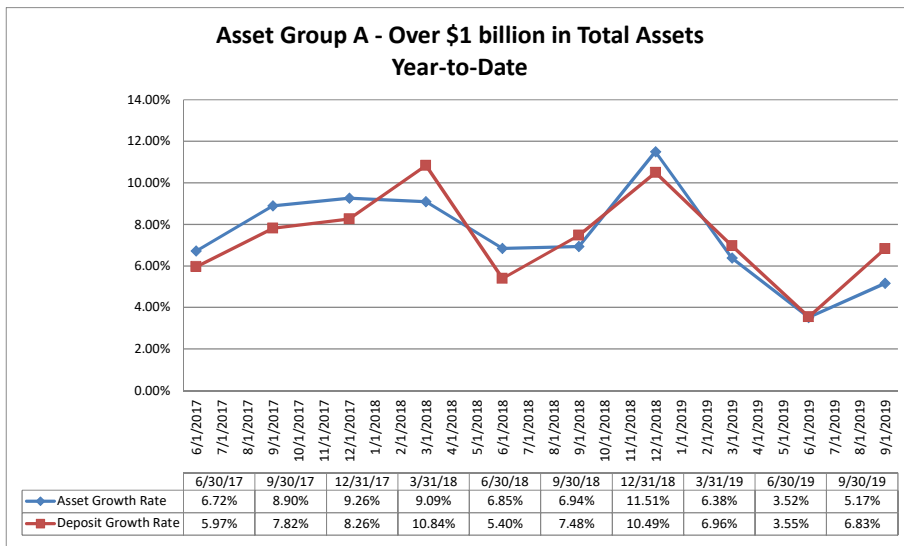
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Balance Sheet & Net Interest Margin**

**September 30, 2019**

**Run Date: November 11, 2019**

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - Over \$1 billion in total assets</b>													
	<b>Washington Federal Bank, National Association</b>	\$16,471,043	\$12,063,234	\$12,129,726	99.45%	19.45%	\$8,421	4.38%	1.53%	1.45%	3.13%	2.31%	5.72%
	<b>Columbia State Bank</b>	\$13,753,745	\$8,771,391	\$10,880,357	80.62%	25.56%	\$6,534	4.57%	0.62%	0.24%	4.31%	6.76%	5.21%
	<b>Banner Bank</b>	\$11,794,564	\$8,889,329	\$9,510,398	93.47%	16.96%	\$5,556	4.86%	0.81%	0.41%	4.42%	2.42%	3.44%
	<b>Washington Trust Bank</b>	\$6,801,949	\$4,539,107	\$5,603,914	81.00%	27.20%	\$6,761	4.31%	0.56%	0.24%	4.00%	5.28%	(1.02)%
	<b>HomeStreet Bank</b>	\$6,794,881	\$5,426,715	\$5,821,010	93.23%	12.82%	\$6,144	4.32%	1.60%	1.33%	3.11%	(3.95)%	19.79%
	<b>Heritage Bank</b>	\$5,510,868	\$3,736,554	\$4,581,728	81.55%	20.21%	\$6,269	4.62%	0.52%	0.30%	4.32%	4.93%	3.72%
	<b>Peoples Bank</b>	\$1,922,310	\$1,500,854	\$1,699,743	88.30%	22.45%	\$4,470	4.68%	0.87%	0.49%	4.13%	14.67%	15.23%
	<b>Yakima Federal Savings and Loan Association</b>	\$1,802,590	\$685,750	\$1,306,718	52.48%	74.72%	\$13,760	3.35%	1.00%	0.98%	2.57%	(6.22)%	(11.18)%
	<b>1st Security Bank of Washington</b>	\$1,693,877	\$1,404,689	\$1,398,541	100.44%	12.42%	\$3,958	5.84%	1.36%	1.33%	4.64%	5.95%	11.41%
	<b>Cashmere Valley Bank</b>	\$1,655,262	\$961,343	\$1,408,269	68.26%	40.53%	\$6,270	3.67%	0.64%	0.53%	3.34%	11.79%	9.47%
	<b>First Financial Northwest Bank</b>	\$1,308,139	\$1,096,906	\$1,042,700	105.20%	11.60%	\$8,663	4.86%	1.90%	1.81%	3.18%	6.13%	10.53%
	<b>Timberland Bank</b>	\$1,244,862	\$902,423	\$1,068,563	84.45%	23.67%	\$4,263	4.95%	0.62%	0.45%	4.53%	5.26%	4.27%
	<b>First Federal Savings and Loan Association of Port Angeles</b>	\$1,233,852	\$852,886	\$978,611	87.15%	23.80%	\$6,360	4.22%	1.29%	1.11%	3.21%	(0.92)%	4.02%
	<b>Kitsap Bank</b>	\$1,191,298	\$770,364	\$1,035,255	74.41%	30.85%	\$4,136	4.67%	0.21%	0.12%	4.59%	6.47%	4.50%
	<b>Riverview Community Bank</b>	\$1,172,180	\$881,626	\$991,642	88.91%	20.53%	\$4,561	4.83%	0.42%	0.24%	4.55%	2.57%	5.89%
	<b>Coastal Community Bank</b>	\$1,089,427	\$874,114	\$936,571	93.33%	17.44%	\$5,674	4.88%	0.94%	0.64%	4.29%	19.25%	18.24%
	Average of Asset Group A	\$4,715,053	\$3,334,830	\$3,774,609	85.77%	25.01%	\$6,363	4.56%	0.93%	0.73%	3.90%	5.17%	6.83%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>													
	<b>Bank of the Pacific</b>	\$944,131	\$706,375	\$816,486	86.51%	13.64%	\$3,984	5.06%	0.43%	0.24%	4.82%	5.44%	4.98%
	<b>Sound Community Bank</b>	\$715,319	\$614,547	\$615,126	99.91%	10.39%	\$6,275	5.25%	1.45%	1.22%	4.11%	(0.26)%	14.26%
	<b>Olympia Federal Savings and Loan</b>	\$702,666	\$593,432	\$550,125	107.87%	10.36%	\$6,446	4.57%	1.13%	1.08%	3.59%	7.99%	6.91%
	<b>Seattle Bank</b>	\$661,771	\$588,652	\$515,057	114.29%	9.69%	\$12,255	6.19%	2.53%	2.30%	4.10%	6.56%	5.69%
	<b>Baker-Boyer National Bank</b>	\$606,200	\$292,247	\$532,931	54.84%	46.86%	\$3,062	4.04%	0.25%	0.17%	3.97%	1.30%	0.54%
	Average of Asset Group B	\$726,017	\$559,051	\$605,945	92.68%	18.19%	\$6,404	5.02%	1.16%	1.00%	4.12%	4.21%	6.48%
<b>Asset Group C - \$251 to \$500 million in total assets</b>													
	<b>Security State Bank</b>	\$488,108	\$205,989	\$414,561	49.69%	62.99%	\$4,881	4.29%	0.24%	0.18%	4.16%	10.00%	9.07%
	<b>Wheatland Bank</b>	\$453,518	\$366,113	\$393,254	93.10%	14.19%	\$3,286	5.15%	0.46%	0.25%	4.94%	5.91%	2.04%
	<b>Commencement Bank</b>	\$375,394	\$286,174	\$322,199	88.82%	20.27%	\$7,083	5.20%	1.19%	0.84%	4.43%	6.69%	4.42%
	<b>Mountain Pacific Bank</b>	\$344,784	\$289,969	\$292,979	98.97%	13.19%	\$6,049	5.41%	1.59%	1.34%	4.18%	6.29%	4.59%
	<b>Community First Bank</b>	\$337,985	\$200,679	\$301,451	66.57%	35.00%	\$3,414	4.04%	0.43%	0.26%	3.85%	5.70%	4.90%
	<b>UniBank</b>	\$337,131	\$233,286	\$276,910	84.25%	23.85%	\$8,223	5.52%	1.65%	1.41%	4.32%	14.11%	15.02%
	<b>SaviBank</b>	\$309,886	\$254,960	\$256,277	99.49%	13.72%	\$3,162	5.58%	1.52%	1.23%	4.41%	21.16%	30.57%
	<b>Islanders Bank</b>	\$294,847	\$190,928	\$259,176	73.67%	36.42%	\$6,143	4.48%	0.24%	0.15%	4.38%	8.50%	8.31%
	Average of Asset Group C	\$367,707	\$253,512	\$314,601	81.82%	27.45%	\$5,280	4.96%	0.92%	0.71%	4.33%	9.80%	9.87%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Balance Sheet & Net Interest Margin**

**September 30, 2019**

**Run Date: November 11, 2019**

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group D - \$0 to \$250 million in total assets</b>													
	<b>Pacific Crest Savings Bank</b>	\$225,451	\$172,749	\$171,879	100.51%	26.60%	\$12,525	4.97%	1.84%	1.80%	3.46%	2.46%	(5.35%)
	<b>RiverBank</b>	\$141,856	\$111,695	\$120,388	92.78%	22.68%	\$3,940	5.20%	1.51%	1.11%	4.25%	2.62%	5.59%
	<b>State Bank Northwest</b>	\$136,749	\$110,187	\$118,196	93.22%	17.58%	\$4,884	5.81%	0.62%	0.36%	5.49%	(3.73%)	(4.32%)
	<b>Liberty Bay Bank</b>	\$117,323	\$81,760	\$97,418	83.93%	18.58%	\$5,101	4.69%	1.24%	1.02%	3.73%	2.13%	7.24%
	<b>First Sound Bank</b>	\$111,387	\$86,495	\$97,312	88.88%	20.68%	\$5,862	4.13%	0.86%	0.61%	3.59%	(20.76%)	(23.29%)
	<b>Washington Business Bank</b>	\$91,467	\$77,647	\$76,121	102.00%	14.58%	\$7,036	5.38%	1.53%	1.32%	4.17%	6.74%	6.94%
	<b>Raymond Federal Bank</b>	\$58,437	\$48,511	\$51,335	94.50%	18.77%	\$3,247	4.46%	0.81%	0.80%	3.77%	(0.50%)	(1.53%)
	<b>Twin City Bank</b>	\$57,470	\$46,374	\$51,507	90.03%	18.18%	\$4,105	5.20%	0.44%	0.25%	4.96%	17.06%	21.47%
	<b>Sound Banking Company</b>	\$56,942	\$37,241	\$51,067	72.93%	31.14%	\$9,490	5.68%	0.77%	0.49%	5.20%	(9.31%)	(11.46%)
	<b>Lamont Bank of St. John</b>	\$50,907	\$23,371	\$41,553	56.24%	44.00%	\$10,181	4.12%	1.12%	0.78%	3.48%	4.43%	(4.73%)
	<b>Farmers State Bank</b>	\$42,312	\$4,930	\$38,077	12.95%	94.00%	\$7,052	3.07%	0.30%	0.14%	2.92%	5.80%	5.25%
	<b>Farmington State Bank</b>	\$8,418	\$4,990	\$6,729	74.16%	49.96%	\$2,806	4.53%	0.30%	0.23%	4.34%	(14.41%)	(18.53%)
	Average of Asset Group D	\$91,560	\$67,163	\$76,799	80.18%	31.40%	\$6,352	4.77%	0.95%	0.74%	4.11%	(6.62%)	(1.89%)

Source: SNL Financial

Note: Report includes only bank-level data.

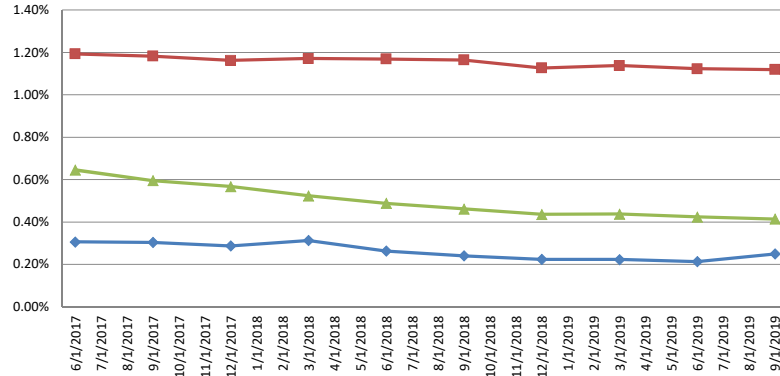
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

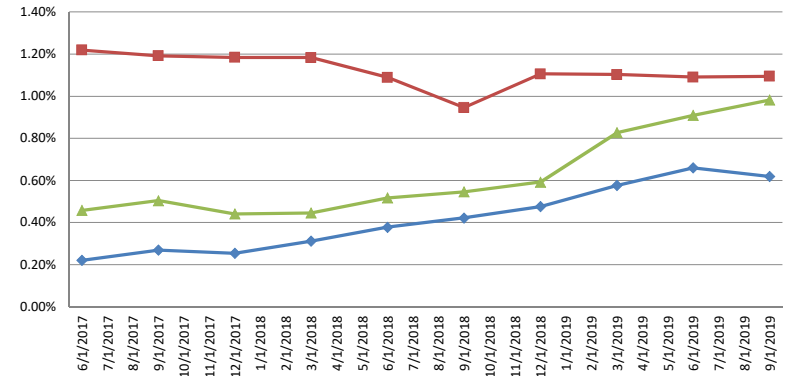
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

Asset Group A - Over \$1 billion in Total Assets  
As of Date



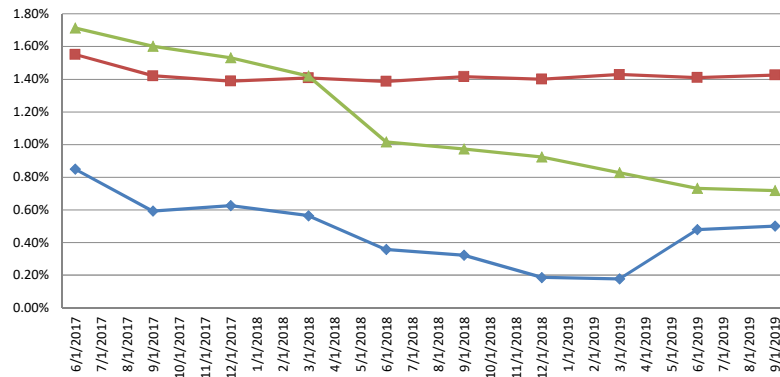
As of Date	Nonaccruals/Loans	Reserves/Loans	NPAs/Total Assets
6/30/17	0.31%	1.19%	0.65%
9/30/17	0.30%	1.18%	0.59%
12/31/17	0.29%	1.16%	0.57%
3/31/18	0.31%	1.17%	0.52%
6/30/18	0.26%	1.17%	0.49%
9/30/18	0.24%	1.16%	0.46%
12/31/18	0.22%	1.13%	0.44%
3/31/19	0.22%	1.14%	0.44%
6/30/19	0.21%	1.12%	0.42%
9/30/19	0.25%	1.12%	0.41%

Asset Group B - \$501 to \$1 billion in Total Assets  
As of Date



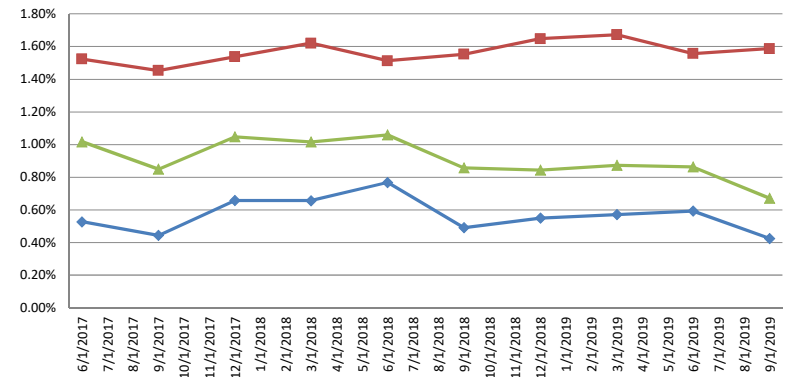
As of Date	Nonaccruals/Loans	Reserves/Loans	NPAs/Total Assets
6/30/17	0.22%	1.22%	0.46%
9/30/17	0.27%	1.19%	0.50%
12/31/17	0.25%	1.18%	0.44%
3/31/18	0.31%	1.18%	0.45%
6/30/18	0.38%	1.09%	0.52%
9/30/18	0.42%	0.95%	0.55%
12/31/18	0.48%	1.11%	0.59%
3/31/19	0.58%	1.10%	0.83%
6/30/19	0.66%	1.09%	0.91%
9/30/19	0.62%	1.09%	0.98%

Asset Group C - \$251 to \$500 million in Total Assets  
As of Date



As of Date	Nonaccruals/Loans	Reserves/Loans	NPAs/Total Assets
6/30/17	0.85%	1.55%	1.71%
9/30/17	0.59%	1.42%	1.60%
12/31/17	0.63%	1.39%	1.53%
3/31/18	0.56%	1.41%	1.42%
6/30/18	0.36%	1.39%	1.02%
9/30/18	0.32%	1.42%	0.97%
12/31/18	0.19%	1.40%	0.92%
3/31/19	0.18%	1.43%	0.83%
6/30/19	0.48%	1.41%	0.73%
9/30/19	0.50%	1.43%	0.72%

Asset Group D - \$0 to \$250 million in Total Assets  
As of Date



As of Date	Nonaccruals/Loans	Reserves/Loans	NPAs/Total Assets
6/30/17	0.53%	1.52%	1.02%
9/30/17	0.44%	1.45%	0.85%
12/31/17	0.66%	1.54%	1.05%
3/31/18	0.66%	1.62%	1.02%
6/30/18	0.77%	1.51%	1.06%
9/30/18	0.49%	1.55%	0.86%
12/31/18	0.55%	1.65%	0.84%
3/31/19	0.57%	1.67%	0.87%
6/30/19	0.59%	1.56%	0.86%
9/30/19	0.42%	1.59%	0.67%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Asset Quality**

**September 30, 2019**

**Run Date: November 11, 2019**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group A - Over \$1 billion in total assets</b>								
	Washington Federal Bank, National Association	\$16,471,043	\$33,729	0.28%	1.09%	189.59%	4.20%	0.46%
	Columbia State Bank	\$13,753,745	\$37,021	0.42%	0.94%	185.07%	3.14%	0.33%
	Banner Bank	\$11,794,564	\$15,212	0.17%	1.07%	517.29%	1.67%	0.16%
	Washington Trust Bank	\$6,801,949	\$16,662	0.37%	2.13%	542.34%	2.34%	0.26%
	HomeStreet Bank	\$6,794,881	\$12,283	0.23%	0.80%	62.57%	12.59%	1.07%
	Heritage Bank	\$5,510,868	\$41,497	1.11%	0.98%	63.03%	9.99%	1.07%
	Peoples Bank	\$1,922,310	\$1,475	0.10%	1.26%	288.25%	2.77%	0.34%
	Yakima Federal Savings and Loan Association	\$1,802,590	\$1,637	0.24%	0.55%	232.25%	0.35%	0.09%
	1st Security Bank of Washington	\$1,693,877	\$2,191	0.16%	0.91%	582.61%	1.16%	0.14%
	Cashmere Valley Bank	\$1,655,262	\$248	0.03%	1.17%	86.55%	6.05%	0.78%
	First Financial Northwest Bank	\$1,308,139	\$137	0.01%	1.20%	423.42%	2.45%	0.27%
	Timberland Bank	\$1,244,862	\$3,033	0.34%	1.07%	163.24%	4.92%	0.64%
	First Federal Savings and Loan Association of Port Angeles	\$1,233,852	\$1,374	0.16%	1.11%	197.39%	3.11%	0.39%
	Kitsap Bank	\$1,191,298	\$289	0.04%	1.08%	NM	0.22%	0.02%
	Riverview Community Bank	\$1,172,180	\$1,485	0.17%	1.30%	204.95%	3.84%	0.48%
	Coastal Community Bank	\$1,089,427	\$1,300	0.15%	1.25%	837.54%	1.00%	0.12%
	Average of Asset Group A	\$4,715,053	\$10,598	0.25%	1.12%	305.07%	3.74%	0.41%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>								
	Bank of the Pacific	\$944,131	\$1,015	0.14%	1.28%	671.91%	1.21%	0.14%
	Sound Community Bank	\$715,319	\$3,442	0.56%	0.91%	53.25%	14.96%	1.62%
	Olympia Federal Savings and Loan Association	\$702,666	\$2,247	0.38%	0.26%	63.29%	2.44%	0.36%
	Seattle Bank	\$661,771	\$9,048	1.54%	0.87%	54.71%	21.47%	2.40%
	Baker-Boyer National Bank	\$606,200	\$1,384	0.47%	2.15%	268.19%	3.69%	0.39%
	Average of Asset Group B	\$726,017	\$3,427	0.62%	1.09%	222.27%	8.75%	0.98%
<b>Asset Group C - \$251 to \$500 million in total assets</b>								
	Security State Bank	\$488,108	\$1,757	0.85%	3.24%	286.47%	5.91%	0.76%
	Wheatland Bank	\$453,518	\$148	0.04%	1.10%	NM	0.59%	0.07%
	Commencement Bank	\$375,394	\$0	0.00%	1.12%	NA	0.00%	0.00%
	Mountain Pacific Bank	\$344,784	\$6,293	2.17%	1.46%	65.45%	20.33%	2.62%
	Community First Bank	\$337,985	\$806	0.40%	1.03%	257.69%	2.26%	0.24%
	UniBank	\$337,131	\$416	0.18%	1.17%	653.85%	0.82%	0.12%
	SaviBank	\$309,886	\$186	0.07%	1.00%	205.48%	5.26%	0.58%
	Islanders Bank	\$294,847	\$557	0.29%	1.28%	61.27%	10.84%	1.35%
	Average of Asset Group C	\$367,707	\$1,270	0.50%	1.43%	255.04%	5.75%	0.72%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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**Asset Quality**

**September 30, 2019**

**Run Date: November 11, 2019**

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group D - \$0 to \$250 million in total assets</b>								
	<b>Pacific Crest Savings Bank</b>	\$225,451	\$561	0.32%	1.66%	277.59%	3.49%	0.46%
	<b>RiverBank</b>	\$141,856	\$154	0.14%	1.66%	282.29%	8.02%	0.93%
	<b>State Bank Northwest</b>	\$136,749	\$890	0.81%	1.18%	146.07%	4.70%	0.65%
	<b>Liberty Bay Bank</b>	\$117,323	\$651	0.80%	0.96%	120.12%	5.38%	0.55%
	<b>First Sound Bank</b>	\$111,387	\$1,793	2.07%	1.69%	81.48%	24.32%	3.20%
	<b>Washington Business Bank</b>	\$91,467	\$0	0.00%	0.80%	NA	0.67%	0.08%
	<b>Raymond Federal Bank</b>	\$58,437	\$5	0.01%	1.43%	244.37%	4.04%	0.49%
	<b>Twin City Bank</b>	\$57,470	\$438	0.94%	1.10%	71.47%	11.72%	1.24%
	<b>Sound Banking Company</b>	\$56,942	\$0	0.00%	1.70%	NA	0.00%	0.00%
	<b>Lamont Bank of St. John</b>	\$50,907	\$0	0.00%	1.11%	180.56%	3.10%	0.44%
	<b>Farmers State Bank</b>	\$42,312	\$0	0.00%	3.89%	NA	0.07%	0.00%
	<b>Farmington State Bank</b>	\$8,418	\$0	0.00%	1.86%	NA	0.00%	0.00%
	Average of Asset Group D	\$91,560	\$374	0.42%	1.59%	175.49%	5.46%	0.67%

Source: SNL Financial

Note: Report includes only bank-level data.

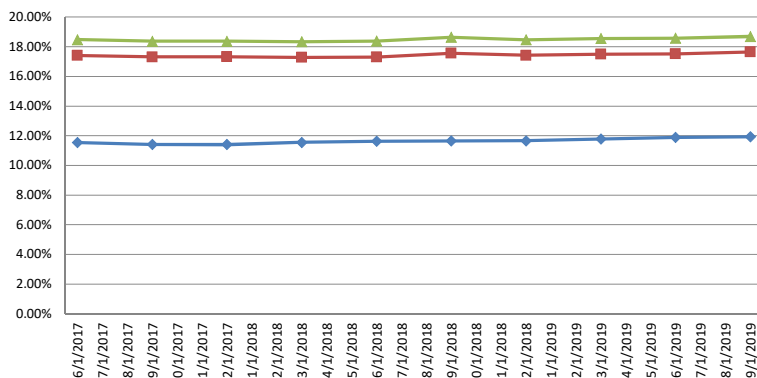
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# Capital Adequacy

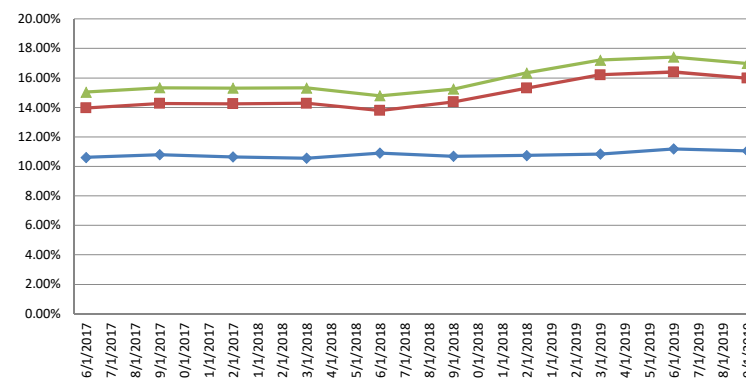
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

**Asset Group A - Over \$1 billion in Total Assets**  
As of Date



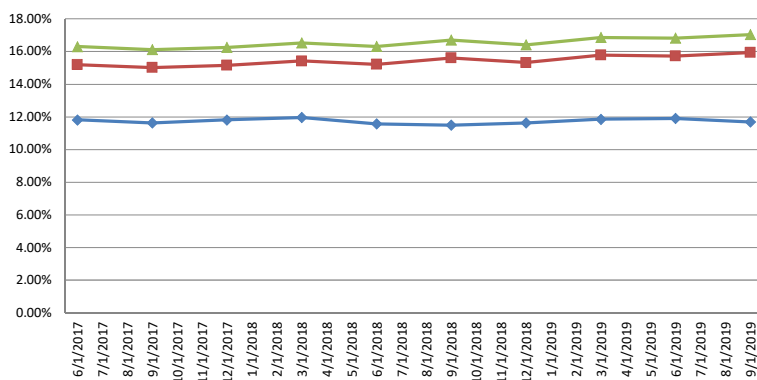
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	11.54%	11.41%	11.40%	11.55%	11.62%	11.64%	11.66%	11.77%	11.88%	11.92%
Tier 1 Risk Based Ratio	17.40%	17.30%	17.32%	17.27%	17.30%	17.55%	17.41%	17.48%	17.51%	17.64%
Risk Based Capital Ratio	18.47%	18.36%	18.36%	18.34%	18.38%	18.63%	18.45%	18.54%	18.57%	18.69%

**Asset Group B - \$501 to \$1 billion in Total Assets**  
As of Date



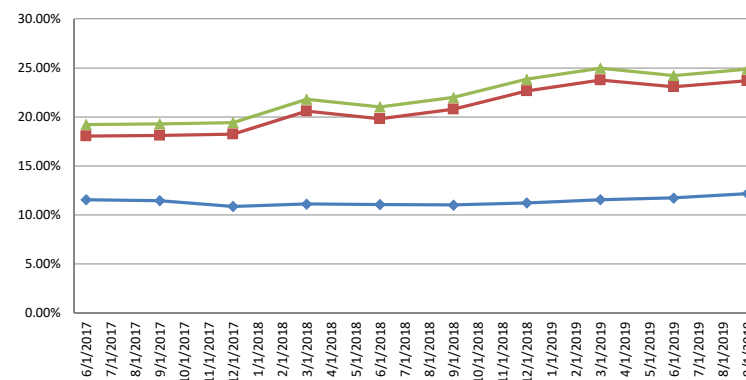
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.60%	10.78%	10.63%	10.55%	10.89%	10.67%	10.73%	10.83%	11.18%	11.05%
Tier 1 Risk Based Ratio	13.96%	14.26%	14.24%	14.27%	13.78%	14.36%	15.30%	16.20%	16.40%	15.97%
Risk Based Capital Ratio	15.03%	15.32%	15.30%	15.31%	14.78%	15.24%	16.33%	17.20%	17.41%	16.97%

**Asset Group C - \$251 to \$500 million in Total Assets**  
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	11.81%	11.62%	11.81%	11.95%	11.56%	11.49%	11.63%	11.85%	11.89%	11.68%
Tier 1 Risk Based Ratio	15.19%	15.02%	15.15%	15.41%	15.21%	15.60%	15.32%	15.77%	15.72%	15.93%
Risk Based Capital Ratio	16.30%	16.11%	16.25%	16.52%	16.30%	16.70%	16.40%	16.86%	16.81%	17.04%

**Asset Group D - \$0 to \$250 million in Total Assets**  
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	11.52%	11.42%	10.86%	11.09%	11.03%	10.99%	11.21%	11.52%	11.71%	12.17%
Tier 1 Risk Based Ratio	18.04%	18.09%	18.22%	20.59%	19.80%	20.77%	22.63%	23.75%	23.05%	23.68%
Risk Based Capital Ratio	19.22%	19.27%	19.41%	21.78%	20.99%	21.97%	23.83%	24.95%	24.20%	24.85%

Source: SNL Financial

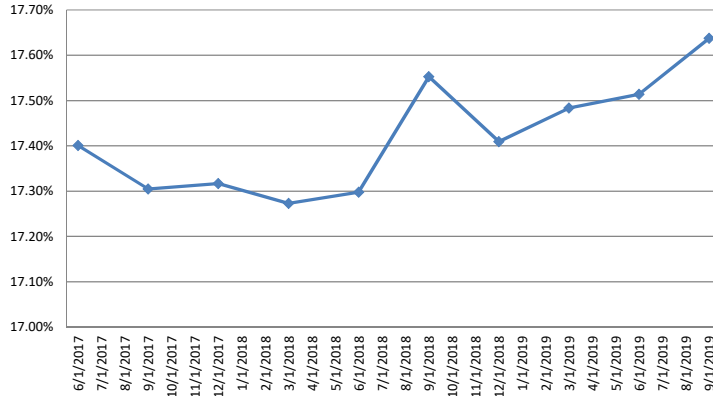
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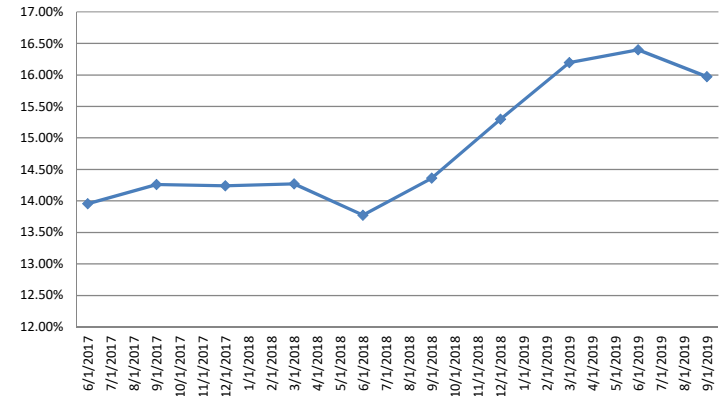
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

**Asset Group A - Over \$1 billion in Total Assets**  
As of Date



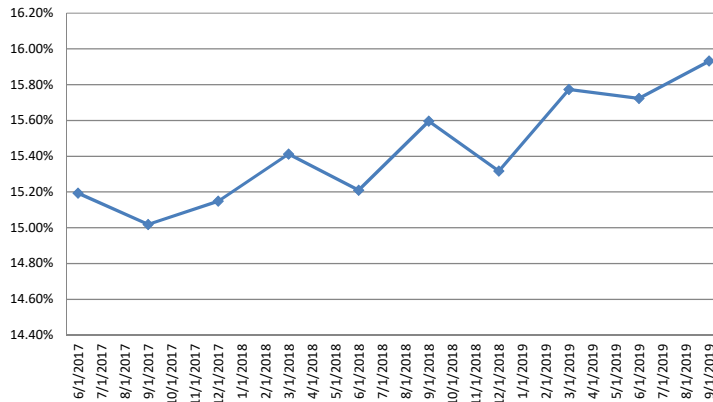
Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	17.40%	17.30%	17.32%	17.27%	17.30%	17.55%	17.41%	17.48%	17.51%	17.64%

**Asset Group B - \$501 to \$1 billion in Total Assets**  
As of Date



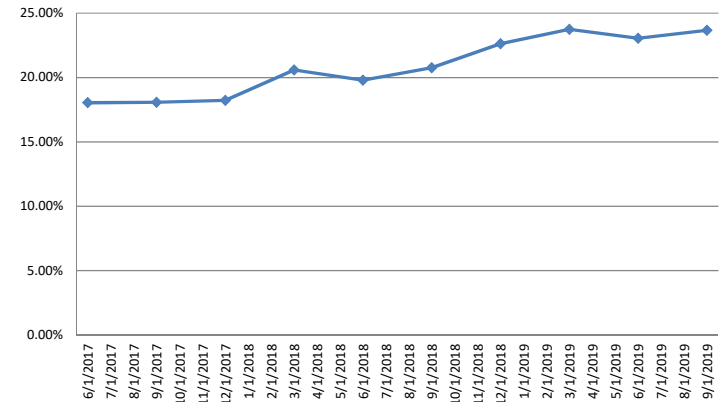
Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	13.96%	14.26%	14.24%	14.27%	13.78%	14.36%	15.30%	16.20%	16.40%	15.97%

**Asset Group C - \$251 to \$500 million in Total Assets**  
As of Date



Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	15.19%	15.02%	15.15%	15.41%	15.21%	15.60%	15.32%	15.77%	15.72%	15.93%

**Asset Group D - \$0 to \$250 million in Total Assets**  
As of Date



Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	18.04%	18.09%	18.22%	20.59%	19.80%	20.77%	22.63%	23.75%	23.05%	23.68%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

September 30, 2019

Run Date: November 11, 2019

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group A - Over \$1 billion in total assets</b>									
	Washington Federal Bank, National Association	\$16,471,043	\$1,989,273	\$1,666,426	\$1,666,426	10.24%	13.93%	15.09%	13.93%
	Columbia State Bank	\$13,753,745	\$2,171,587	\$1,303,945	\$1,303,945	10.35%	12.52%	13.34%	12.52%
	Banner Bank	\$11,794,564	\$1,556,459	\$1,150,328	\$1,150,328	10.21%	11.58%	12.56%	11.58%
	Washington Trust Bank	\$6,801,949	\$668,896	\$675,253	\$675,253	10.14%	12.38%	13.64%	12.38%
	HomeStreet Bank	\$6,794,881	\$745,022	\$700,561	\$700,561	10.17%	13.45%	14.37%	13.45%
	Heritage Bank	\$5,510,868	\$810,513	\$543,455	\$543,455	10.57%	11.77%	12.57%	11.77%
	Peoples Bank	\$1,922,310	\$217,827	\$217,169	\$217,169	11.49%	14.01%	15.23%	14.01%
	Yakima Federal Savings and Loan Association	\$1,802,590	\$460,946	\$459,730	\$459,730	25.77%	68.45%	69.01%	68.45%
	1st Security Bank of Washington	\$1,693,877	\$199,745	\$191,203	\$191,203	11.63%	13.61%	14.54%	13.61%
	Cashmere Valley Bank	\$1,655,262	\$211,822	\$193,040	\$193,040	12.22%	19.10%	20.24%	19.10%
	First Financial Northwest Bank	\$1,308,139	\$134,309	\$133,458	\$133,458	10.13%	13.14%	14.39%	13.14%
	Timberland Bank	\$1,244,862	\$168,525	\$152,926	\$152,926	12.47%	18.10%	19.28%	18.10%
	First Federal Savings and Loan Association of Port Angeles	\$1,233,852	\$146,806	\$147,430	\$147,430	12.03%	17.96%	19.13%	17.96%
	Kitsap Bank	\$1,191,298	\$139,761	\$115,025	\$115,025	10.01%	13.29%	14.25%	13.29%
	Riverview Community Bank	\$1,172,180	\$161,695	\$133,559	\$133,559	11.79%	16.02%	17.27%	16.02%
	Coastal Community Bank	\$1,089,427	\$119,133	\$118,994	\$118,994	11.54%	12.89%	14.11%	12.89%
	Average of Asset Group A	\$4,715,053	\$618,895	\$493,906	\$493,906	11.92%	17.64%	18.69%	17.64%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>									
	Bank of the Pacific	\$944,131	\$115,490	\$100,228	\$100,228	11.01%	12.95%	14.14%	12.95%
	Sound Community Bank	\$715,319	\$73,015	\$71,887	\$71,887	10.36%	10.76%	11.65%	10.76%
	Olympia Federal Savings and Loan Association	\$702,666	\$101,702	\$102,241	\$102,241	14.77%	23.34%	23.71%	23.34%
	Seattle Bank	\$661,771	\$68,865	\$63,233	\$63,233	9.50%	15.69%	16.94%	15.69%
	Baker-Boyer National Bank	\$606,200	\$57,197	\$56,435	\$56,435	9.62%	17.13%	18.39%	17.13%
	Average of Asset Group B	\$726,017	\$83,254	\$78,805	\$78,805	11.05%	15.97%	16.97%	15.97%
<b>Asset Group C - \$251 to \$500 million in total assets</b>									
	Security State Bank	\$488,108	\$64,737	\$63,305	\$63,305	13.18%	27.65%	28.92%	27.65%
	Wheatland Bank	\$453,518	\$46,706	\$46,292	\$46,292	10.35%	11.32%	12.33%	11.32%
	Commencement Bank	\$375,394	\$46,521	\$44,930	\$44,930	11.88%	14.77%	15.88%	14.77%
	Mountain Pacific Bank	\$344,784	\$40,258	\$39,261	\$39,261	11.51%	12.19%	13.44%	12.19%
	Community First Bank	\$337,985	\$36,030	\$32,742	\$32,742	10.01%	14.77%	15.72%	14.77%
	UniBank	\$337,131	\$48,302	\$47,791	\$47,791	14.76%	18.19%	19.22%	18.19%
	SaviBank	\$309,886	\$32,325	\$30,364	\$30,364	10.07%	10.85%	11.80%	10.85%
	Islanders Bank	\$294,847	\$34,283	\$34,066	\$34,066	11.68%	17.72%	18.97%	17.72%
	Average of Asset Group C	\$367,707	\$43,645	\$42,344	\$42,344	11.68%	15.93%	17.04%	15.93%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Capital Adequacy**

**September 30, 2019**

**Run Date: November 11, 2019**

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group D - \$0 to \$250 million in total assets</b>									
	<b>Pacific Crest Savings Bank</b>	\$225,451	\$26,660	\$26,003	\$26,003	11.66%	15.81%	17.07%	15.81%
	<b>RiverBank</b>	\$141,856	\$14,619	\$14,622	\$14,622	10.15%	12.56%	13.81%	12.56%
	<b>State Bank Northwest</b>	\$136,749	\$17,620	\$17,490	\$17,490	12.30%	15.88%	17.07%	15.88%
	<b>Liberty Bay Bank</b>	\$117,323	\$11,511	\$11,029	\$11,029	9.33%	14.77%	15.83%	14.77%
	<b>First Sound Bank</b>	\$111,387	\$13,658	\$13,543	\$13,543	12.59%	16.62%	17.88%	16.62%
	<b>Washington Business Bank</b>	\$91,467	\$10,033	\$10,032	\$10,032	11.21%	13.91%	14.78%	13.91%
	<b>Raymond Federal Bank</b>	\$58,437	\$6,328	\$6,328	\$6,328	10.97%	22.75%	24.02%	22.75%
	<b>Twin City Bank</b>	\$57,470	\$5,653	\$5,587	\$5,587	9.99%	13.89%	15.14%	13.89%
	<b>Sound Banking Company</b>	\$56,942	\$5,707	\$5,707	\$5,707	9.92%	16.85%	18.11%	16.85%
	<b>Lamont Bank of St. John</b>	\$50,907	\$7,059	\$6,907	\$6,907	13.37%	22.45%	23.29%	22.45%
	<b>Farmers State Bank</b>	\$42,312	\$4,222	\$4,198	\$4,198	10.12%	77.27%	78.54%	77.27%
	<b>Farmington State Bank</b>	\$8,418	\$1,689	\$1,689	\$1,689	24.39%	41.42%	42.67%	41.42%
	Average of Asset Group D	\$91,560	\$10,397	\$10,261	\$10,261	12.17%	23.68%	24.85%	23.68%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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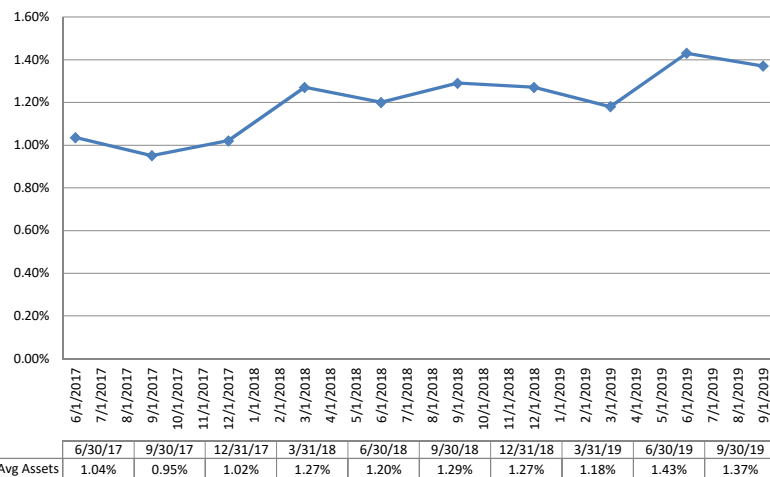
**Oregon**

# Performance Analysis

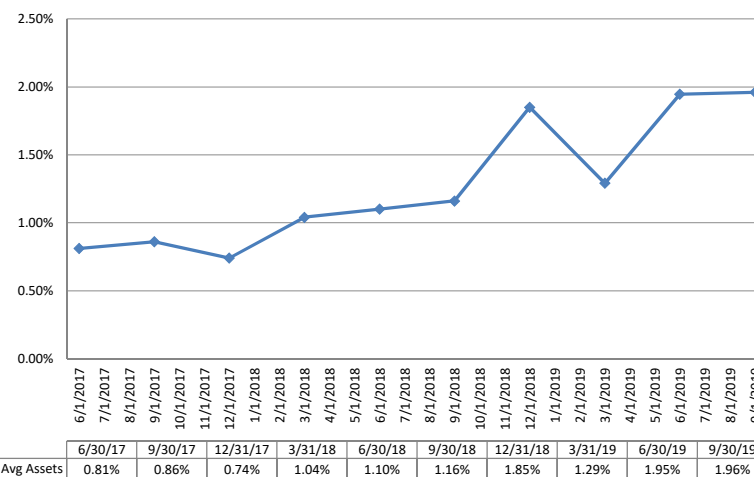


Summary Trends of Historical Asset Group Averages: Return on Average Assets

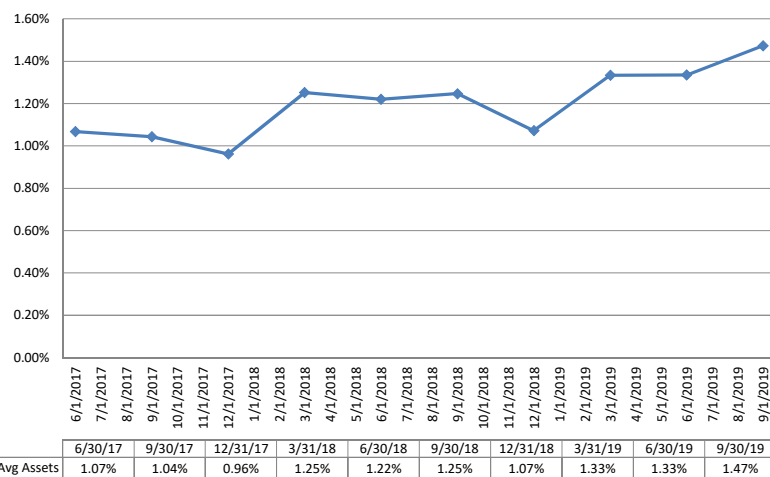
**Asset Group A - Over \$1 billion in Total Assets**  
Year-to-Date



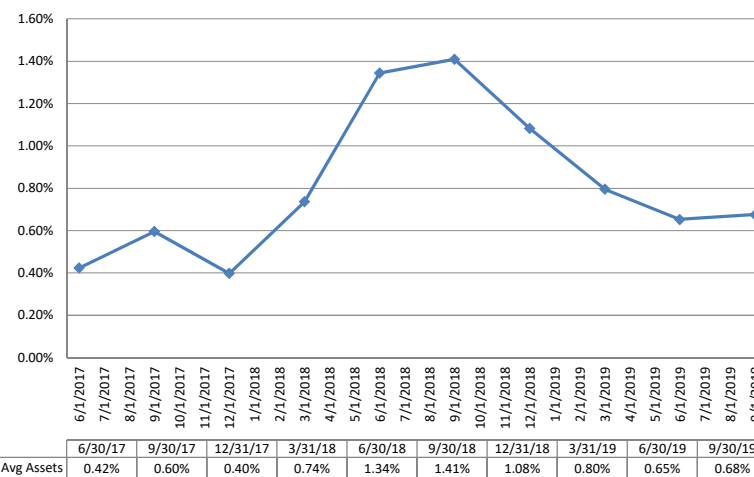
**Asset Group B - \$501 to \$1 billion in Total Assets**  
Year-to-Date



**Asset Group C - \$251 to \$500 million in Total Assets**  
Year-to-Date



**Asset Group D - \$0 to \$250 million in Total Assets**  
Year-to-Date



Source: SNL Financial

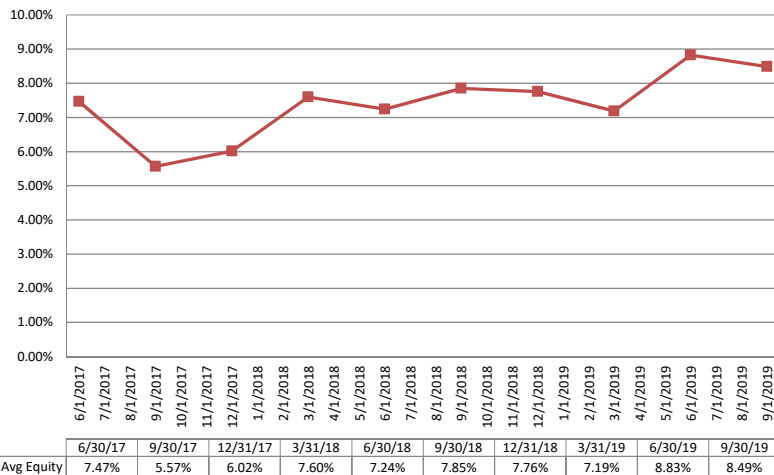
Note: Report includes only bank-level data.

NA = data was not available.

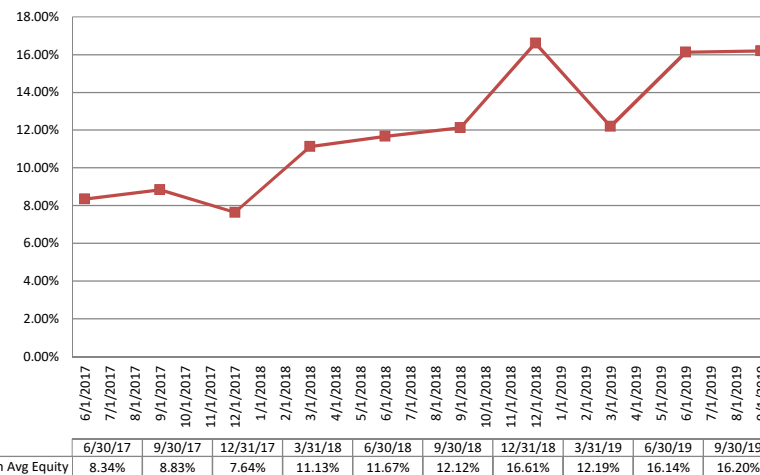
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Return on Average Equity

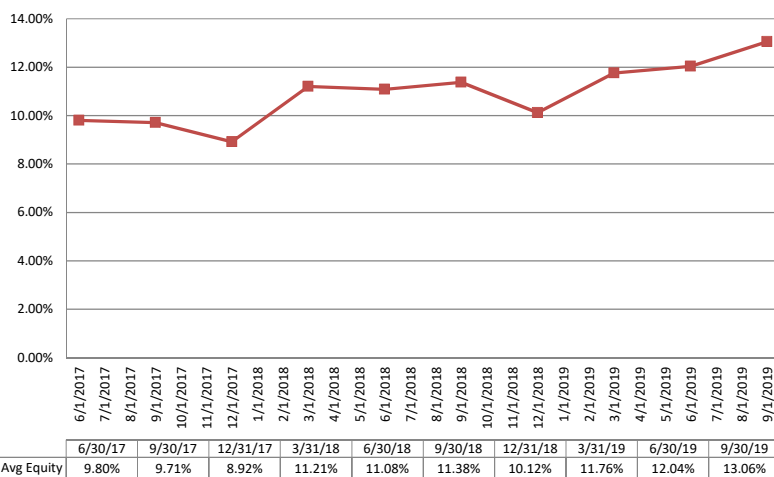
**Asset Group A - Over \$1 billion in Total Assets**  
Year-to-Date



**Asset Group B - \$501 to \$1 billion in Total Assets**  
Year-to-Date



**Asset Group C - \$251 to \$500 million in Total Assets**  
Year-to-Date



**Asset Group D - \$0 to \$250 million in Total Assets**  
Year-to-Date



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Performance Analysis**

**September 30, 2019**

**Run Date: November 11, 2019**

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group A - Over \$1 billion in total assets</b>												
	<b>Umpqua Bank</b>	\$28,904,520	\$88,626	1.25%	7.82%	55.46%	\$106	\$283,646	1.37%	8.49%	58.54%	\$103
	Average of Asset Group A	\$28,904,520	\$88,626	1.25%	7.82%	55.46%	\$106	\$283,646	1.37%	8.49%	58.54%	\$103
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>												
	<b>Citizens Bank</b>	\$805,285	\$2,846	1.45%	12.62%	52.99%	\$81	\$8,058	1.38%	12.50%	55.04%	\$82
	<b>Pioneer Trust Bank, National Association</b>	\$536,285	\$3,331	2.55%	19.99%	34.35%	\$90	\$9,712	2.54%	19.89%	36.26%	\$90
	Average of Asset Group B	\$670,785	\$3,089	2.00%	16.31%	43.67%	\$85	\$8,885	1.96%	16.20%	45.65%	\$86
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
	<b>Summit Bank</b>	\$498,661	\$1,652	1.43%	14.86%	55.55%	\$113	\$4,243	1.29%	13.21%	57.07%	\$110
	<b>Bank of Eastern Oregon</b>	\$482,747	\$1,308	1.09%	11.41%	71.45%	\$85	\$3,256	0.95%	9.75%	72.59%	\$77
	<b>Evergreen Federal Bank</b>	\$469,950	\$1,211	1.03%	8.30%	68.12%	\$93	\$3,421	0.98%	8.01%	67.44%	\$93
	<b>First Federal Savings and Loan Association of McMinnville</b>	\$459,039	\$922	0.81%	5.59%	70.88%	\$85	\$2,602	0.79%	5.37%	71.86%	\$84
	<b>Community Bank</b>	\$421,428	\$1,872	1.77%	17.34%	71.38%	\$62	\$4,942	1.56%	16.10%	72.78%	\$63
	<b>People's Bank of Commerce</b>	\$363,872	\$947	1.02%	9.90%	72.54%	\$92	\$2,719	1.01%	9.77%	74.37%	\$91
	<b>Oregon Pacific Banking Co.</b>	\$360,233	\$1,109	1.24%	11.21%	67.04%	\$80	\$2,646	1.05%	9.23%	71.88%	\$78
	<b>Lewis &amp; Clark Bank</b>	\$267,334	\$669	1.00%	7.65%	65.47%	\$108	\$1,741	0.95%	8.03%	69.73%	\$100
	<b>Willamette Valley Bank</b>	\$265,419	\$3,803	5.85%	45.01%	68.38%	\$183	\$8,918	4.68%	38.04%	70.00%	\$155
	Average of Asset Group C	\$398,743	\$1,499	1.69%	14.59%	67.87%	\$100	\$3,832	1.47%	13.06%	69.75%	\$95
<b>Asset Group D - \$0 to \$250 million in total assets</b>												
	<b>Oregon Coast Bank</b>	\$248,584	\$1,008	1.62%	13.97%	62.40%	\$76	\$2,470	1.36%	11.98%	64.75%	\$75
	<b>Clackamas County Bank</b>	\$231,046	\$959	1.68%	13.23%	65.17%	\$75	\$2,862	1.69%	13.49%	64.61%	\$74
	<b>Willamette Community Bank</b>	\$154,991	\$186	0.49%	3.79%	80.49%	\$77	\$526	0.47%	3.64%	81.93%	\$73
	<b>Pacific West Bank</b>	\$104,206	(\$224)	(0.91%)	(2.60%)	121.08%	\$118	(\$578)	(0.82%)	(2.23%)	123.38%	\$117
	Average of Asset Group D	\$184,707	\$482	0.72%	7.10%	82.29%	\$86	\$1,320	0.68%	6.72%	83.67%	\$85

Source: SNL Financial

Note: Report includes only bank-level data.

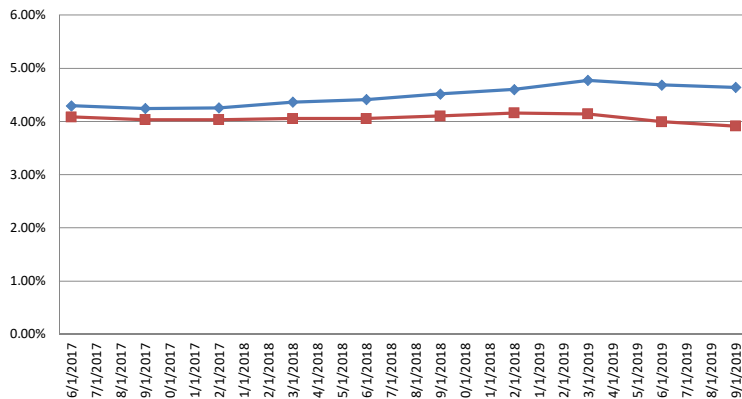
NA = data was not available.

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# Balance Sheet & Net Interest Margin

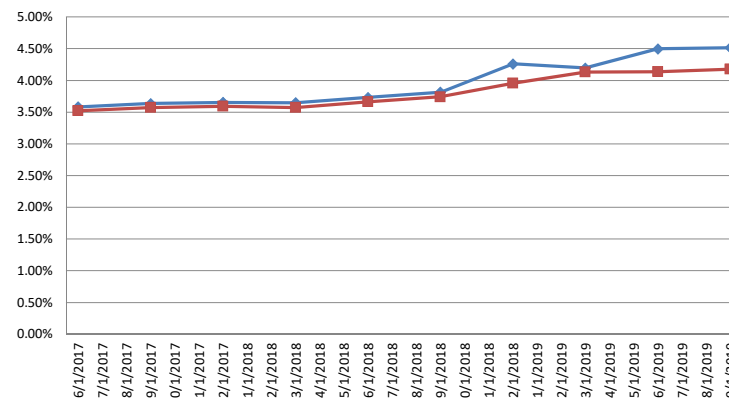
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

**Asset Group A - Over \$1 billion in Total Assets**  
Year-to-Date



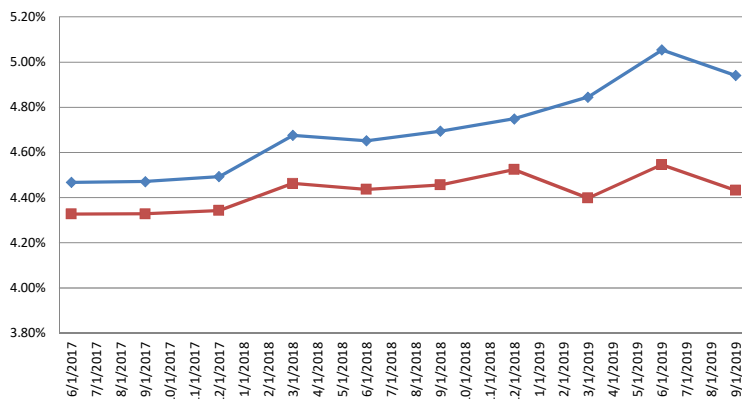
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.29%	4.24%	4.25%	4.36%	4.41%	4.51%	4.60%	4.77%	4.68%	4.64%
Net Interest Margin (FTE)	4.08%	4.03%	4.03%	4.05%	4.05%	4.10%	4.16%	4.14%	3.99%	3.91%

**Asset Group B - \$501 to \$1 billion in Total Assets**  
Year-to-Date



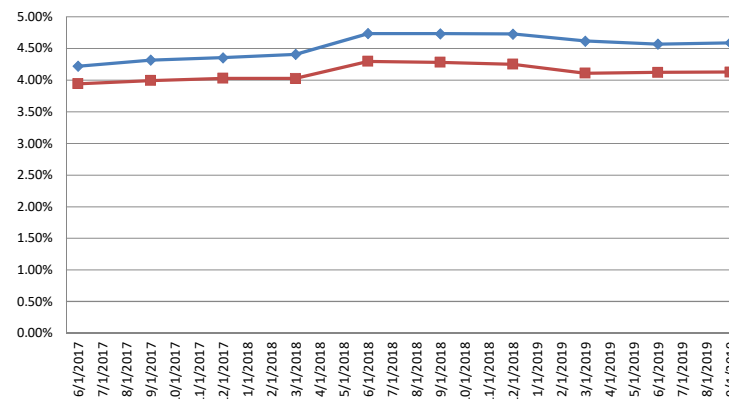
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	3.58%	3.63%	3.65%	3.65%	3.73%	3.81%	4.26%	4.19%	4.50%	4.52%
Net Interest Margin (FTE)	3.52%	3.57%	3.59%	3.57%	3.66%	3.74%	3.96%	4.13%	4.14%	4.18%

**Asset Group C - \$251 to \$500 million in Total Assets**  
Year-to-Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.47%	4.47%	4.49%	4.68%	4.65%	4.69%	4.75%	4.84%	5.05%	4.94%
Net Interest Margin (FTE)	4.33%	4.33%	4.34%	4.46%	4.44%	4.46%	4.52%	4.40%	4.55%	4.43%

**Asset Group D - \$0 to \$250 million in Total Assets**  
Year-to-Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.22%	4.31%	4.35%	4.41%	4.74%	4.73%	4.73%	4.62%	4.57%	4.59%
Net Interest Margin (FTE)	3.94%	3.99%	4.03%	4.02%	4.29%	4.28%	4.25%	4.11%	4.12%	4.13%

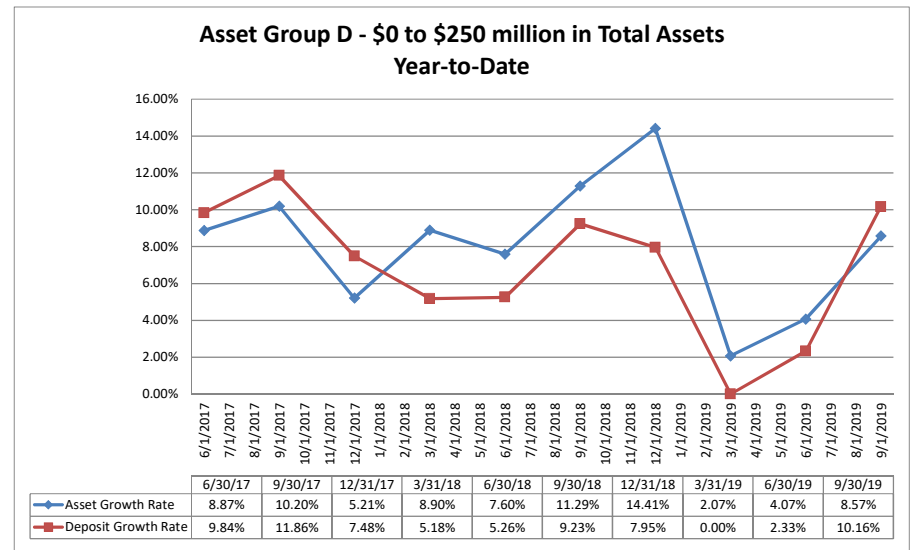
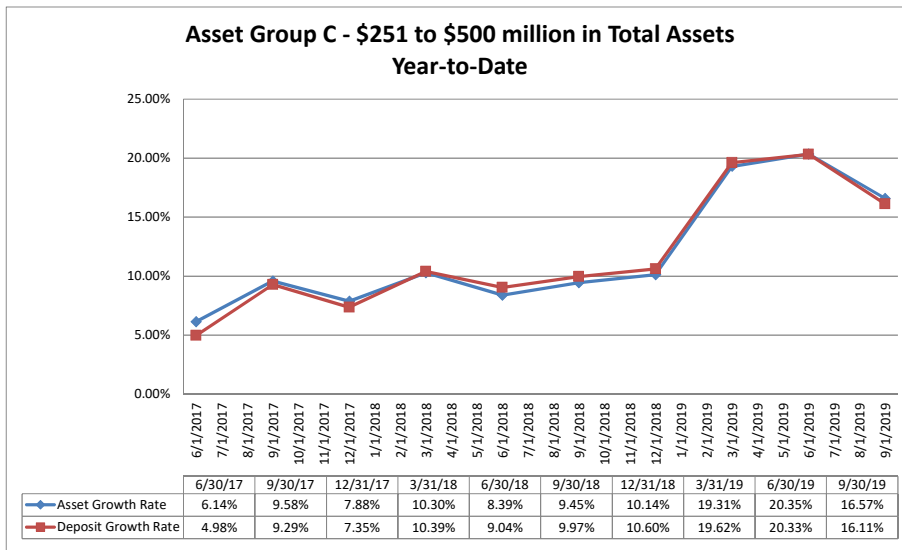
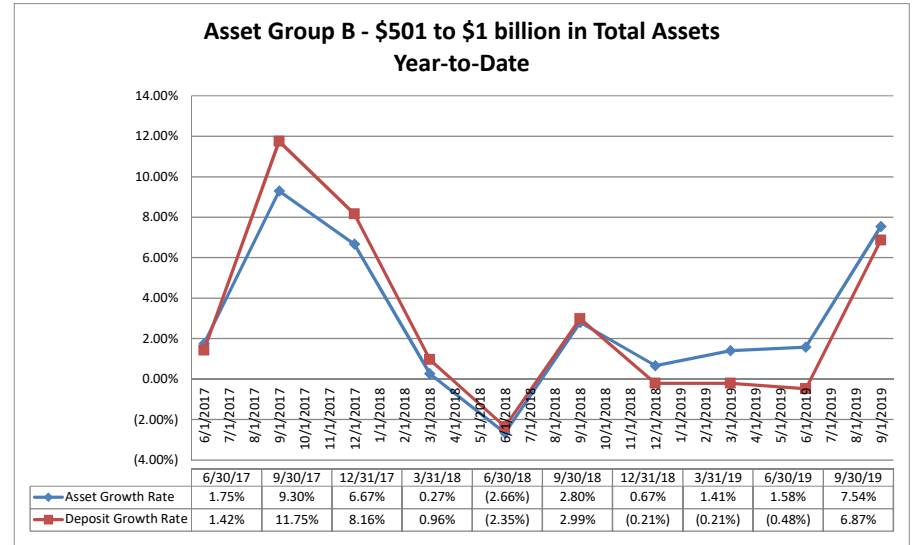
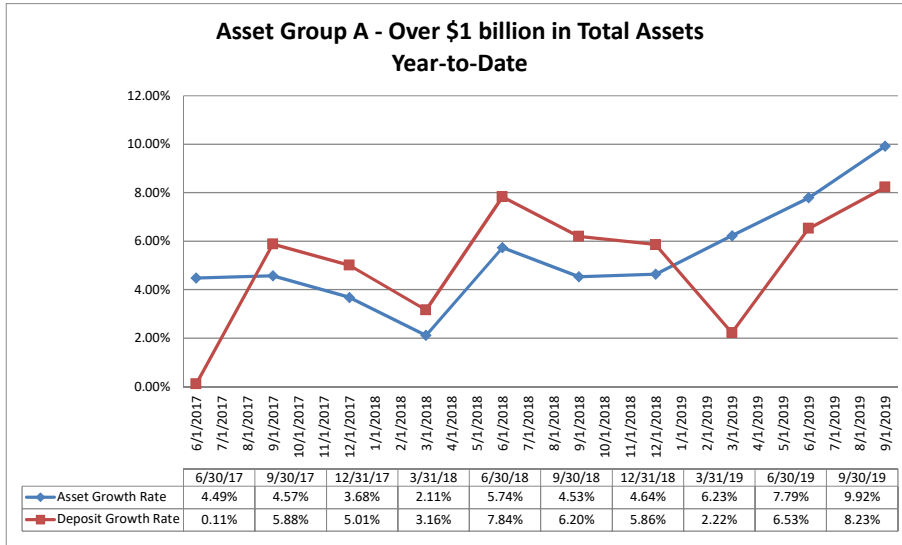
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Balance Sheet & Net Interest Margin**

**September 30, 2019**

**Run Date: November 11, 2019**

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - Over \$1 billion in total assets</b>													
	<b>Umpqua Bank</b>	\$28,904,520	\$21,875,722	\$22,566,460	96.94%	10.87%	\$7,436	4.64%	1.14%	0.64%	3.91%	9.92%	8.23%
	Average of Asset Group A	\$28,904,520	\$21,875,722	\$22,566,460	96.94%	10.87%	\$7,436	4.64%	1.14%	0.64%	3.91%	9.92%	8.23%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>													
	<b>Citizens Bank</b>	\$805,285	\$412,263	\$675,509	61.03%	45.25%	\$5,033	4.30%	0.13%	0.06%	4.23%	5.79%	4.97%
	<b>Pioneer Trust Bank, National Association</b>	\$536,285	\$355,034	\$466,792	76.06%	37.49%	\$8,126	4.73%	0.79%	0.67%	4.12%	9.29%	8.76%
	Average of Asset Group B	\$670,785	\$383,649	\$571,151	68.55%	41.37%	\$6,580	4.52%	0.46%	0.37%	4.18%	7.54%	6.87%
<b>Asset Group C - \$251 to \$500 million in total assets</b>													
	<b>Summit Bank</b>	\$498,661	\$423,872	\$440,126	96.31%	13.92%	\$5,603	6.16%	1.04%	0.81%	5.40%	26.31%	24.67%
	<b>Bank of Eastern Oregon</b>	\$482,747	\$405,695	\$432,364	93.83%	12.10%	\$3,352	5.72%	0.43%	0.32%	5.44%	21.94%	23.23%
	<b>Evergreen Federal Bank</b>	\$469,950	\$371,325	\$407,648	91.09%	14.97%	\$5,402	4.35%	0.33%	0.30%	4.08%	4.25%	3.25%
	<b>First Federal Savings and Loan Association of McMinnville Community Bank</b>	\$459,039	\$280,766	\$388,786	72.22%	42.46%	\$5,338	3.96%	0.60%	0.53%	3.50%	10.88%	11.34%
	<b>People's Bank of Commerce</b>	\$421,428	\$178,005	\$377,308	47.18%	57.75%	\$3,426	4.11%	0.33%	0.24%	3.95%	(0.36%)	(2.55%)
	<b>Oregon Pacific Banking Co.</b>	\$363,872	\$275,544	\$314,460	87.62%	11.39%	\$3,433	4.94%	0.77%	0.46%	4.50%	5.46%	2.79%
	<b>Lewis &amp; Clark Bank</b>	\$360,233	\$281,462	\$316,991	88.79%	18.91%	\$3,431	4.74%	0.52%	0.28%	4.43%	21.90%	23.23%
	<b>Willamette Valley Bank</b>	\$267,334	\$205,007	\$230,710	88.86%	14.46%	\$7,225	5.40%	1.36%	1.05%	4.46%	45.34%	48.92%
	Average of Asset Group C	\$265,419	\$234,640	\$221,258	106.05%	8.56%	\$1,427	5.10%	1.28%	1.06%	4.13%	13.43%	10.14%
	Average of Asset Group C	\$398,743	\$295,146	\$347,739	85.77%	21.61%	\$4,293	4.94%	0.74%	0.56%	4.43%	16.57%	16.11%
<b>Asset Group D - \$0 to \$250 million in total assets</b>													
	<b>Oregon Coast Bank</b>	\$248,584	\$130,287	\$218,377	59.66%	38.81%	\$4,874	4.60%	1.20%	0.83%	3.83%	7.49%	5.46%
	<b>Clackamas County Bank</b>	\$231,046	\$127,985	\$177,671	72.03%	34.26%	\$3,727	4.38%	0.20%	0.16%	4.27%	3.50%	1.78%
	<b>Willamette Community Bank</b>	\$154,991	\$121,796	\$133,594	91.17%	10.85%	\$3,974	4.85%	0.77%	0.55%	4.37%	6.23%	4.68%
	<b>Pacific West Bank</b>	\$104,206	\$65,410	\$69,470	94.16%	50.21%	\$3,722	4.52%	1.12%	0.74%	4.03%	17.07%	28.73%
	Average of Asset Group D	\$184,707	\$111,370	\$149,778	79.26%	33.53%	\$4,074	4.59%	0.82%	0.57%	4.13%	8.57%	10.16%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

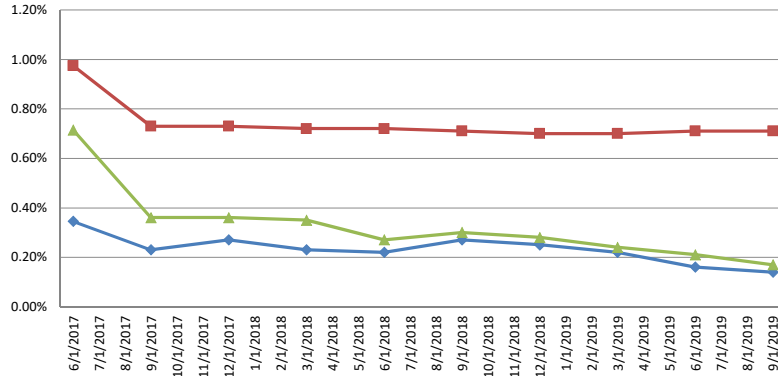
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality



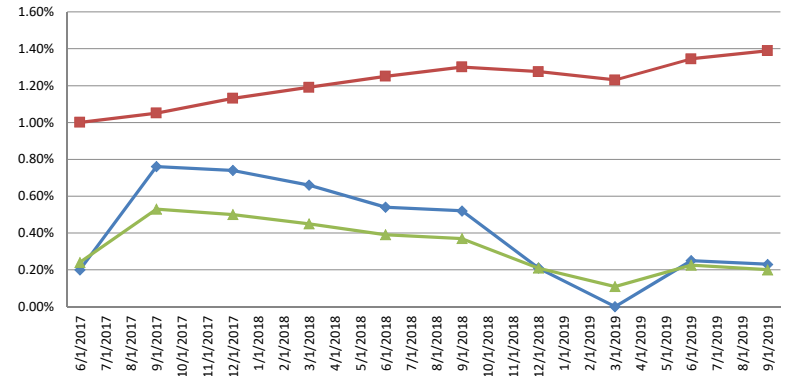
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

Asset Group A - Over \$1 billion in Total Assets  
As of Date



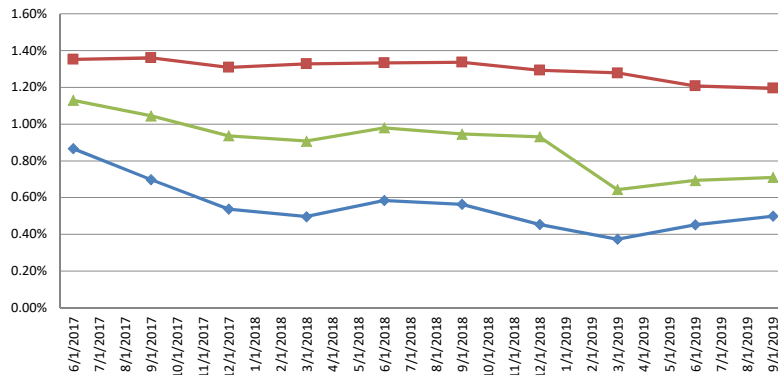
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.35%	0.23%	0.27%	0.23%	0.22%	0.27%	0.25%	0.22%	0.16%	0.14%
Reserves/Loans	0.98%	0.73%	0.73%	0.72%	0.72%	0.71%	0.70%	0.70%	0.71%	0.71%
NPAs/Total Assets	0.72%	0.36%	0.36%	0.35%	0.27%	0.30%	0.28%	0.24%	0.21%	0.17%

Asset Group B - \$501 to \$1 billion in Total Assets  
As of Date



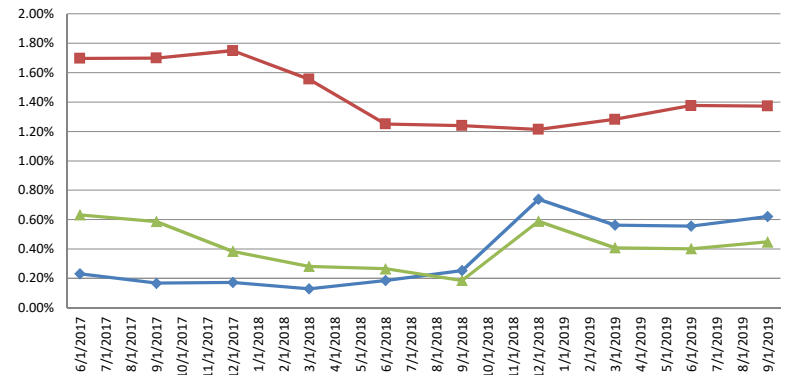
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.20%	0.76%	0.74%	0.66%	0.54%	0.52%	0.21%	0.00%	0.25%	0.23%
Reserves/Loans	1.00%	1.05%	1.13%	1.19%	1.25%	1.30%	1.28%	1.23%	1.35%	1.39%
NPAs/Total Assets	0.24%	0.53%	0.50%	0.45%	0.39%	0.37%	0.21%	0.11%	0.23%	0.20%

Asset Group C - \$251 to \$500 million in Total Assets  
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.87%	0.70%	0.54%	0.50%	0.58%	0.56%	0.45%	0.37%	0.45%	0.50%
Reserves/Loans	1.35%	1.36%	1.31%	1.33%	1.33%	1.34%	1.29%	1.28%	1.21%	1.19%
NPAs/Total Assets	1.13%	1.04%	0.94%	0.91%	0.98%	0.95%	0.93%	0.64%	0.69%	0.71%

Asset Group D - \$0 to \$250 million in Total Assets  
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.23%	0.17%	0.17%	0.13%	0.19%	0.25%	0.74%	0.56%	0.56%	0.62%
Reserves/Loans	1.70%	1.70%	1.75%	1.56%	1.25%	1.24%	1.21%	1.28%	1.38%	1.37%
NPAs/Total Assets	0.63%	0.59%	0.38%	0.28%	0.26%	0.19%	0.59%	0.41%	0.40%	0.45%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Asset Quality**

**September 30, 2019**

**Run Date: November 11, 2019**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group A - Over \$1 billion in total assets</b>								
	<b>Umpqua Bank</b>	\$28,904,520	\$31,636	0.14%	0.71%	342.93%	3.20%	0.17%
	Average of Asset Group A	\$28,904,520	\$31,636	0.14%	0.71%	342.93%	3.20%	0.17%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>								
	<b>Citizens Bank</b>	\$805,285	\$77	0.02%	1.32%	NM	0.93%	0.11%
	<b>Pioneer Trust Bank, National Association</b>	\$536,285	\$1,577	0.44%	1.46%	328.92%	2.18%	0.29%
	Average of Asset Group B	\$670,785	\$827	0.23%	1.39%	328.92%	1.55%	0.20%
<b>Asset Group C - \$251 to \$500 million in total assets</b>								
	<b>Summit Bank</b>	\$498,661	\$860	0.20%	1.48%	491.24%	2.48%	0.26%
	<b>Bank of Eastern Oregon</b>	\$482,747	\$12,052	2.97%	1.04%	33.52%	27.25%	2.79%
	<b>Evergreen Federal Bank</b>	\$469,950	\$694	0.19%	1.51%	309.03%	2.81%	0.39%
	<b>First Federal Savings and Loan Association of McMinnville</b>	\$459,039	\$173	0.06%	1.13%	126.10%	3.63%	0.55%
	<b>Community Bank</b>	\$421,428	\$721	0.41%	1.55%	381.69%	1.55%	0.17%
	<b>People's Bank of Commerce</b>	\$363,872	\$0	0.00%	1.10%	289.96%	12.72%	1.34%
	<b>Oregon Pacific Banking Co.</b>	\$360,233	\$1,510	0.54%	1.24%	123.07%	7.76%	0.79%
	<b>Lewis &amp; Clark Bank</b>	\$267,334	\$228	0.11%	0.99%	894.30%	0.66%	0.09%
	<b>Willamette Valley Bank</b>	\$265,419	\$0	0.00%	0.71%	NA	0.00%	0.00%
	Average of Asset Group C	\$398,743	\$1,804	0.50%	1.19%	331.11%	6.54%	0.71%
<b>Asset Group D - \$0 to \$250 million in total assets</b>								
	<b>Oregon Coast Bank</b>	\$248,584	\$1,555	1.19%	1.46%	122.06%	5.00%	0.63%
	<b>Clackamas County Bank</b>	\$231,046	\$0	0.00%	1.57%	NA	0.00%	0.00%
	<b>Willamette Community Bank</b>	\$154,991	\$1,446	1.19%	1.24%	93.60%	7.58%	1.04%
	<b>Pacific West Bank</b>	\$104,206	\$63	0.10%	1.22%	634.92%	0.36%	0.12%
	Average of Asset Group D	\$184,707	\$766	0.62%	1.37%	283.53%	3.24%	0.45%

Source: SNL Financial

Note: Report includes only bank-level data.

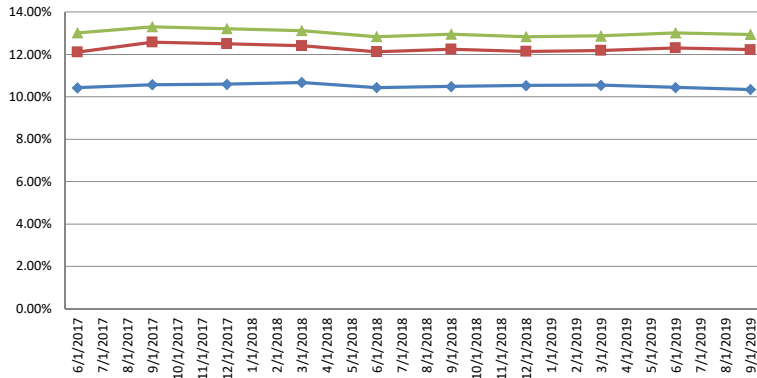
NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Capital Adequacy

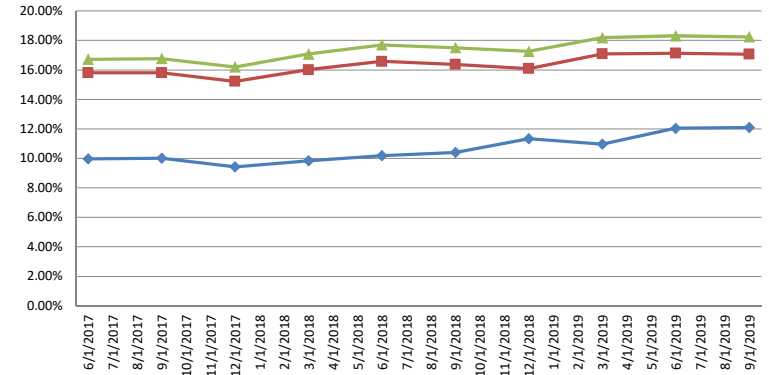
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

**Asset Group A - Over \$1 billion in Total Assets**  
As of Date



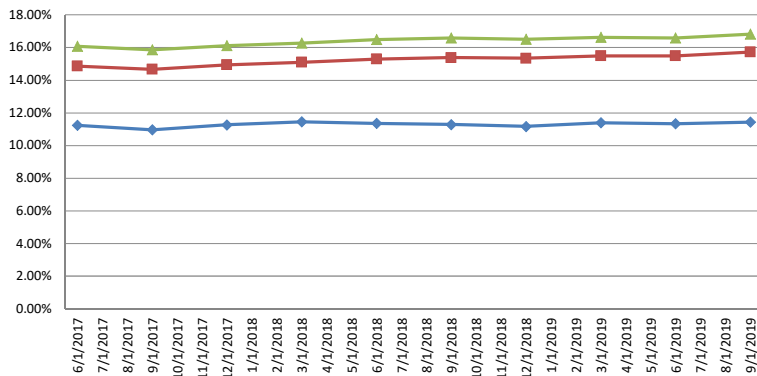
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.42%	10.57%	10.59%	10.68%	10.43%	10.48%	10.53%	10.54%	10.44%	10.34%
Tier 1 Risk Based Ratio	12.11%	12.57%	12.50%	12.41%	12.12%	12.24%	12.14%	12.18%	12.30%	12.22%
Risk Based Capital Ratio	13.01%	13.30%	13.21%	13.12%	12.83%	12.95%	12.83%	12.87%	13.01%	12.94%

**Asset Group B - \$501 to \$1 billion in Total Assets**  
As of Date



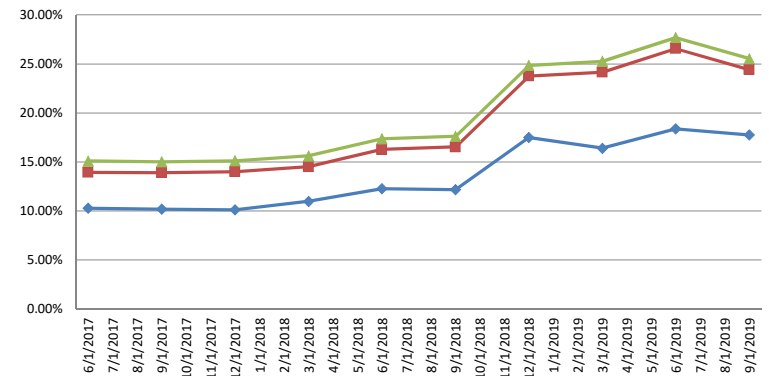
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	9.96%	10.01%	9.43%	9.83%	10.18%	10.39%	11.33%	10.96%	12.03%	12.10%
Tier 1 Risk Based Ratio	15.80%	15.80%	15.21%	16.01%	16.57%	16.37%	16.09%	17.08%	17.14%	17.06%
Risk Based Capital Ratio	16.71%	16.76%	16.20%	17.07%	17.69%	17.49%	17.24%	18.18%	18.31%	18.23%

**Asset Group C - \$251 to \$500 million in Total Assets**  
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	11.23%	10.95%	11.26%	11.44%	11.34%	11.28%	11.16%	11.38%	11.33%	11.43%
Tier 1 Risk Based Ratio	14.86%	14.66%	14.93%	15.09%	15.28%	15.38%	15.33%	15.48%	15.49%	15.73%
Risk Based Capital Ratio	16.07%	15.86%	16.11%	16.27%	16.48%	16.58%	16.50%	16.63%	16.58%	16.82%

**Asset Group D - \$0 to \$250 million in Total Assets**  
As of Date



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.25%	10.15%	10.10%	10.96%	12.26%	12.14%	17.48%	16.38%	18.37%	17.74%
Tier 1 Risk Based Ratio	13.91%	13.88%	13.97%	14.49%	16.25%	16.51%	23.75%	24.14%	26.55%	24.39%
Risk Based Capital Ratio	15.07%	15.01%	15.10%	15.60%	17.35%	17.59%	24.82%	25.24%	27.68%	25.53%

Source: SNL Financial

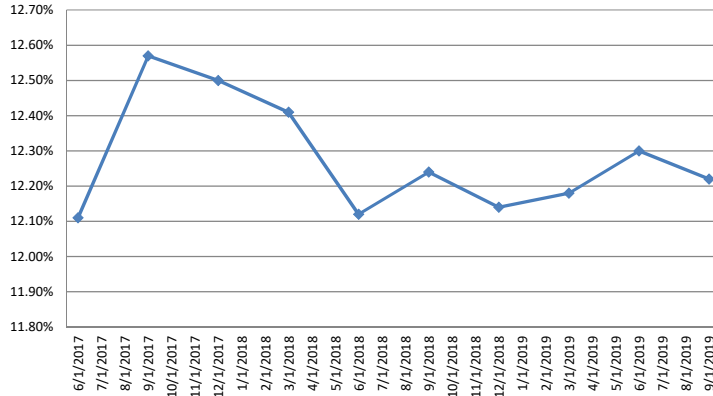
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

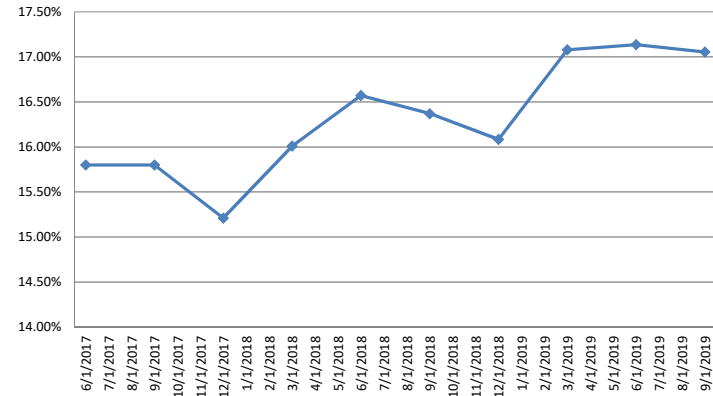
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

**Asset Group A - Over \$1 billion in Total Assets**  
As of Date



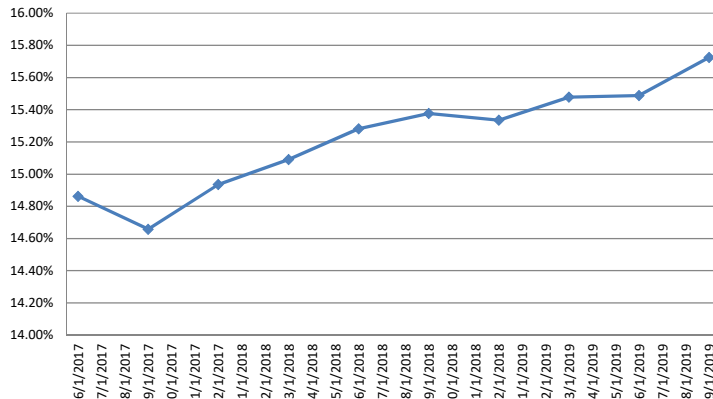
Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	12.11%	12.57%	12.50%	12.41%	12.12%	12.24%	12.14%	12.18%	12.30%	12.22%

**Asset Group B - \$501 to \$1 billion in Total Assets**  
As of Date



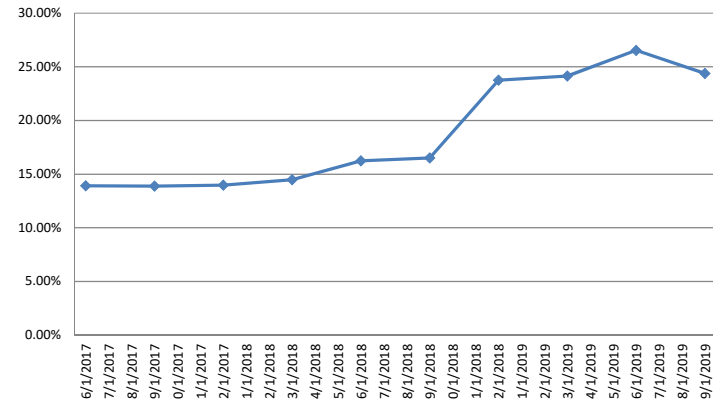
Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	15.80%	15.80%	15.21%	16.01%	16.57%	16.37%	16.09%	17.08%	17.14%	17.06%

**Asset Group C - \$251 to \$500 million in Total Assets**  
As of Date



Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	14.86%	14.66%	14.93%	15.09%	15.28%	15.38%	15.33%	15.48%	15.49%	15.73%

**Asset Group D - \$0 to \$250 million in Total Assets**  
As of Date



Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	13.91%	13.88%	13.97%	14.49%	16.25%	16.51%	23.75%	24.14%	26.55%	24.39%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Capital Adequacy**

**September 30, 2019**

**Run Date: November 11, 2019**

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group A - Over \$1 billion in total assets</b>									
	<b>Umpqua Bank</b>	\$28,904,520	\$4,563,840	\$2,743,960	\$2,743,960	10.34%	12.22%	12.94%	12.22%
	Average of Asset Group A	\$28,904,520	\$4,563,840	\$2,743,960	\$2,743,960	10.34%	12.22%	12.94%	12.22%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>									
	<b>Citizens Bank</b>	\$805,285	\$91,697	\$89,789	\$89,789	11.43%	17.31%	18.41%	17.31%
	<b>Pioneer Trust Bank, National Association</b>	\$536,285	\$67,318	\$66,685	\$66,685	12.76%	16.80%	18.05%	16.80%
	Average of Asset Group B	\$670,785	\$79,508	\$78,237	\$78,237	12.10%	17.06%	18.23%	17.06%
<b>Asset Group C - \$251 to \$500 million in total assets</b>									
	<b>Summit Bank</b>	\$498,661	\$45,368	\$45,350	\$45,350	9.79%	9.96%	11.22%	9.96%
	<b>Bank of Eastern Oregon</b>	\$482,747	\$46,942	\$44,763	\$44,763	9.35%	9.72%	10.64%	9.72%
	<b>Evergreen Federal Bank</b>	\$469,950	\$58,980	\$58,754	\$58,754	12.46%	16.24%	17.49%	16.24%
	<b>First Federal Savings and Loan Association of McMinnville</b>	\$459,039	\$66,422	\$66,232	\$66,232	14.62%	28.18%	29.43%	28.18%
	<b>Community Bank</b>	\$421,428	\$43,677	\$42,301	\$42,301	10.02%	20.75%	22.01%	20.75%
	<b>People's Bank of Commerce</b>	\$363,872	\$38,801	\$35,067	\$35,067	9.57%	10.97%	11.94%	10.97%
	<b>Oregon Pacific Banking Co.</b>	\$360,233	\$40,166	\$39,680	\$39,680	11.12%	14.42%	15.67%	14.42%
	<b>Lewis &amp; Clark Bank</b>	\$267,334	\$35,243	\$32,445	\$32,445	12.27%	14.33%	15.25%	14.33%
	<b>Willamette Valley Bank</b>	\$265,419	\$35,540	\$35,540	\$35,540	13.67%	16.96%	17.76%	16.96%
	Average of Asset Group C	\$398,743	\$45,682	\$44,459	\$44,459	11.43%	15.73%	16.82%	15.73%
<b>Asset Group D - \$0 to \$250 million in total assets</b>									
	<b>Oregon Coast Bank</b>	\$248,584	\$29,205	\$28,948	\$28,948	11.61%	17.13%	18.26%	17.13%
	<b>Clackamas County Bank</b>	\$231,046	\$29,246	\$29,003	\$29,003	12.73%	23.01%	24.27%	23.01%
	<b>Willamette Community Bank</b>	\$154,991	\$19,730	\$19,627	\$19,627	12.94%	13.54%	14.59%	13.54%
	<b>Pacific West Bank</b>	\$104,206	\$34,323	\$32,846	\$32,846	33.68%	43.89%	44.98%	43.89%
	Average of Asset Group D	\$184,707	\$28,126	\$27,606	\$27,606	17.74%	24.39%	25.53%	24.39%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Definitions



<b>Total assets</b>	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	<b>Cost of funds (%)</b>	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
<b>Net income</b>	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.	<b>Net interest margin (FTE) (%)</b>	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.	<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Return on average equity (%)</b>	Return on average equity; net income as a percent of average equity.	<b>Deposit growth rate (%)</b>	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
<b>Efficiency ratio (FTE) (%)</b>	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.	<b>Total loans and leases nonaccrual</b>	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	<b>Nonaccrual loans ÷ total loans (%)</b>	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
<b>Total loans and leases</b>	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Total deposits</b>	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.	<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Liquidity ratio (%)</b>	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.	<b>Nonperforming assets / total assets (%)</b>	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.	<b>Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)</b>	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
<b>Loans ÷ deposits (%)</b>	Loans held for investment, before reserves, as a percent of total insured deposits.	<b>Total equity capital</b>	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
<b>Yield on earning assets (%)</b>	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.	<b>Tier 1 capital</b>	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
<b>Cost of interest-bearing liability (%)</b>	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.	<b>Leverage ratio (%)</b>	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		<b>Tier 1 risk-based ratio (%)</b>	Tier 1 capital as a percent of total risk-adjusted assets.
		<b>Risk-Based Capital Ratio (%)</b>	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
		<b>Common Equity Tier Risk Based Ratio (%)</b>	Tier 1 common capital as a percent of risk-weighted assets.