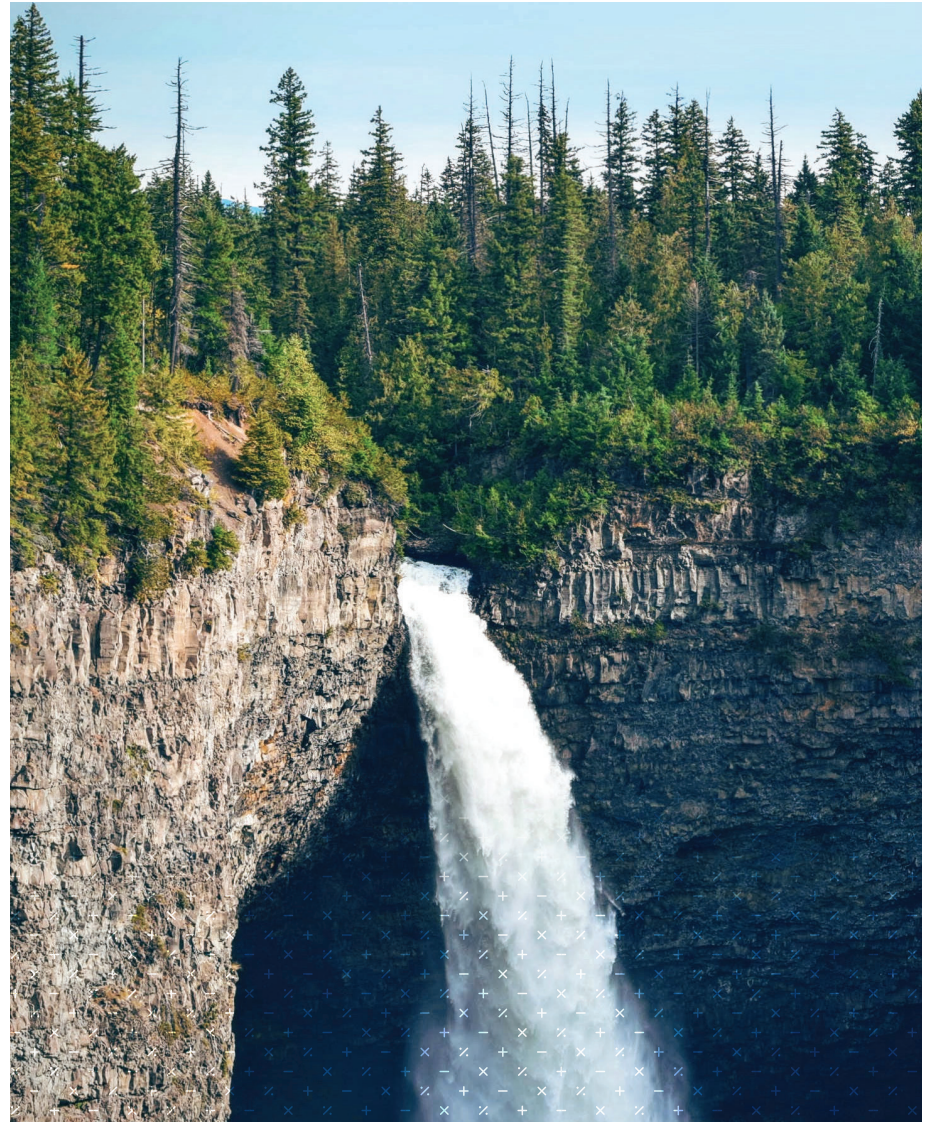


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Bankers' Index

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

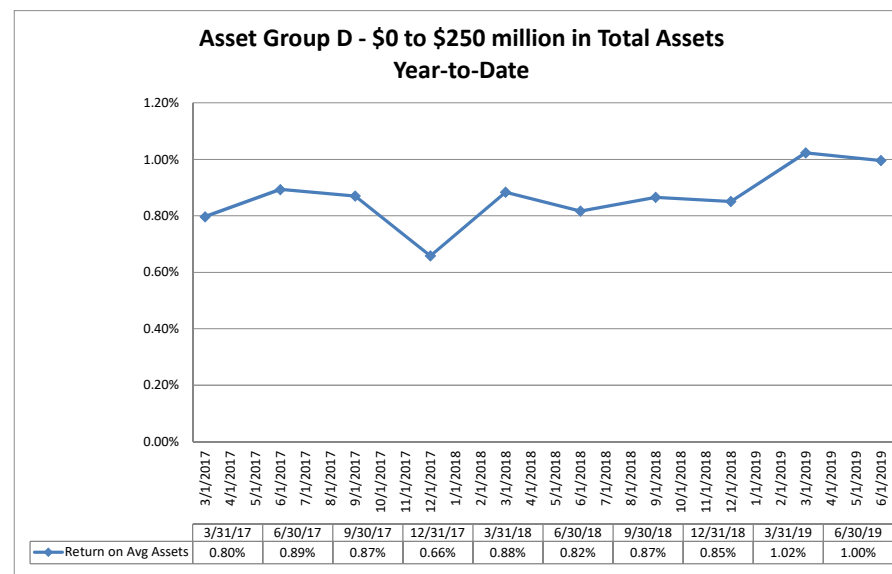
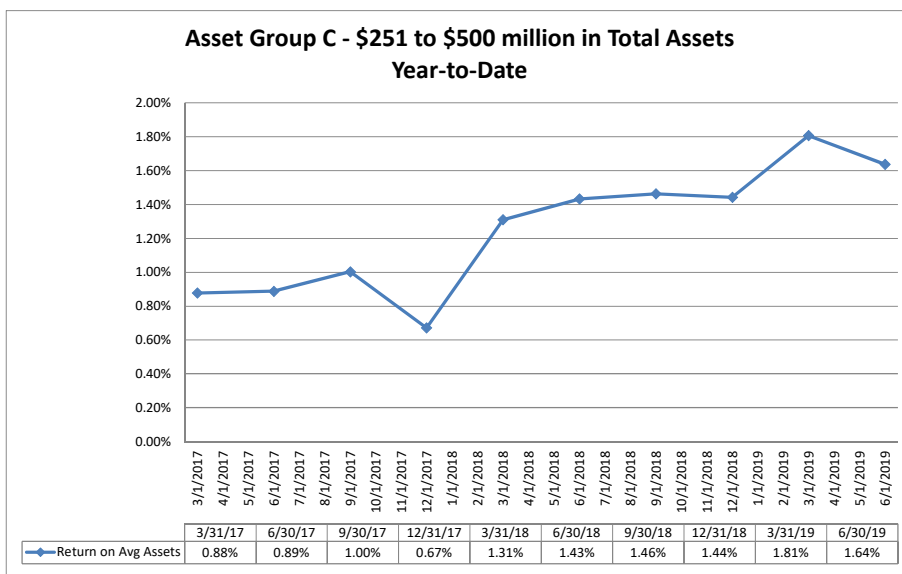
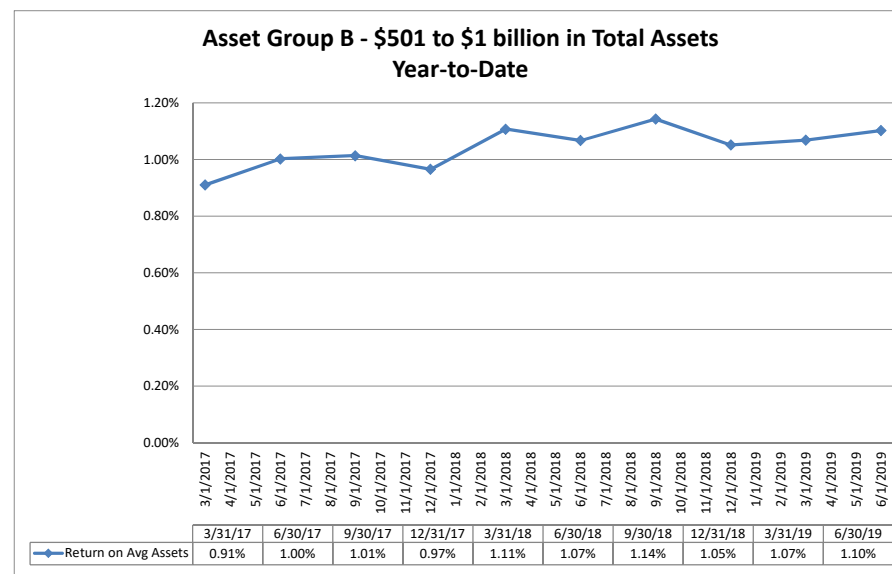
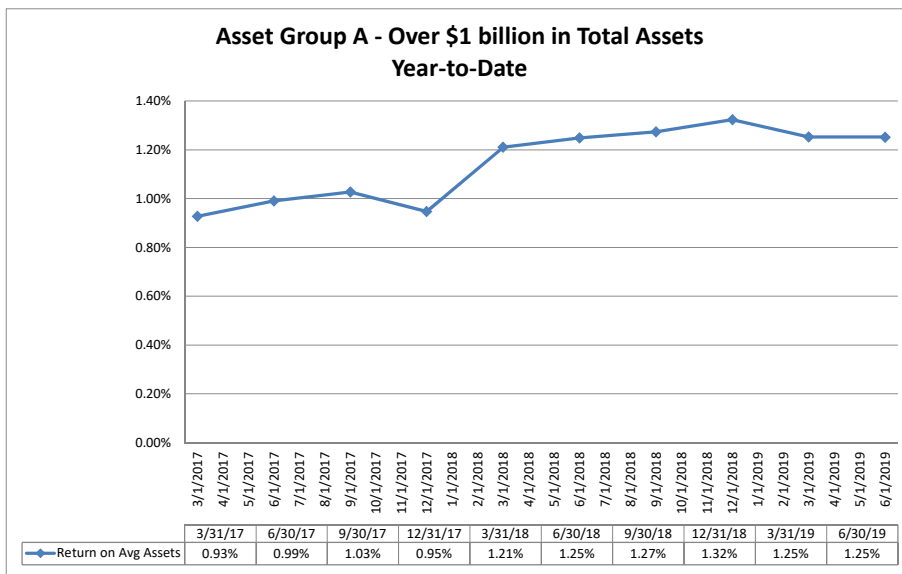
PORTLAND

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



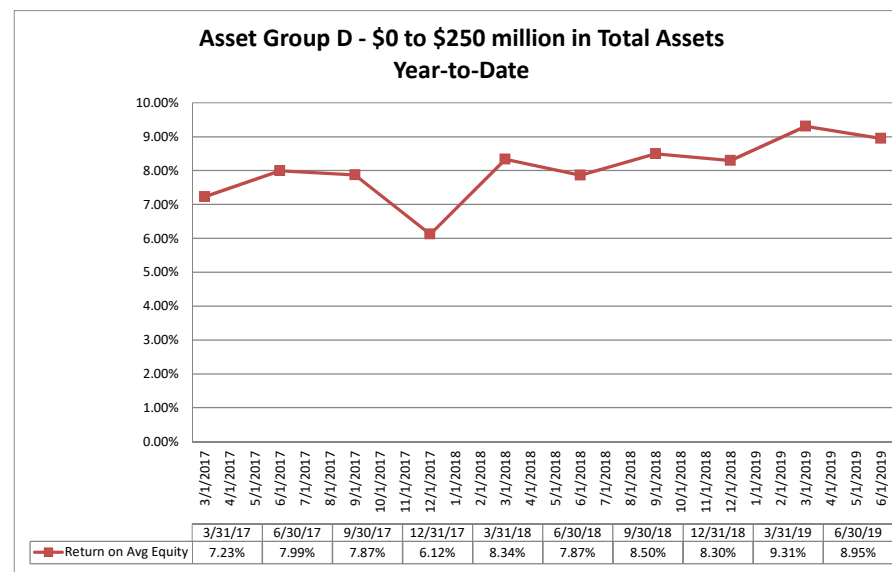
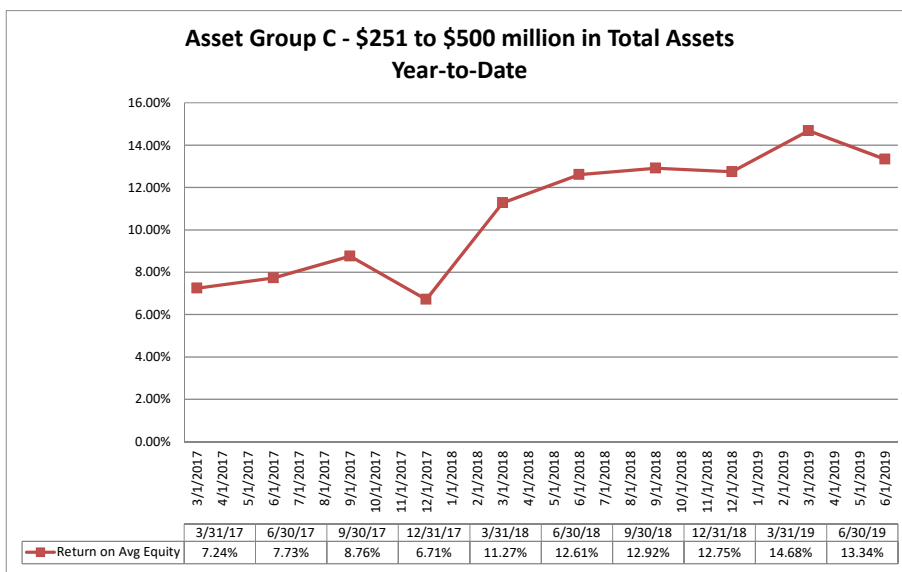
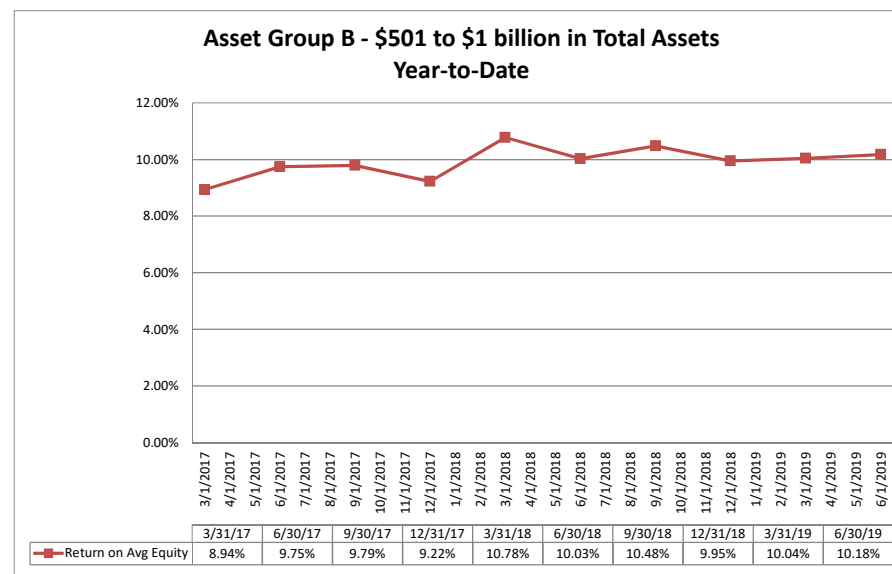
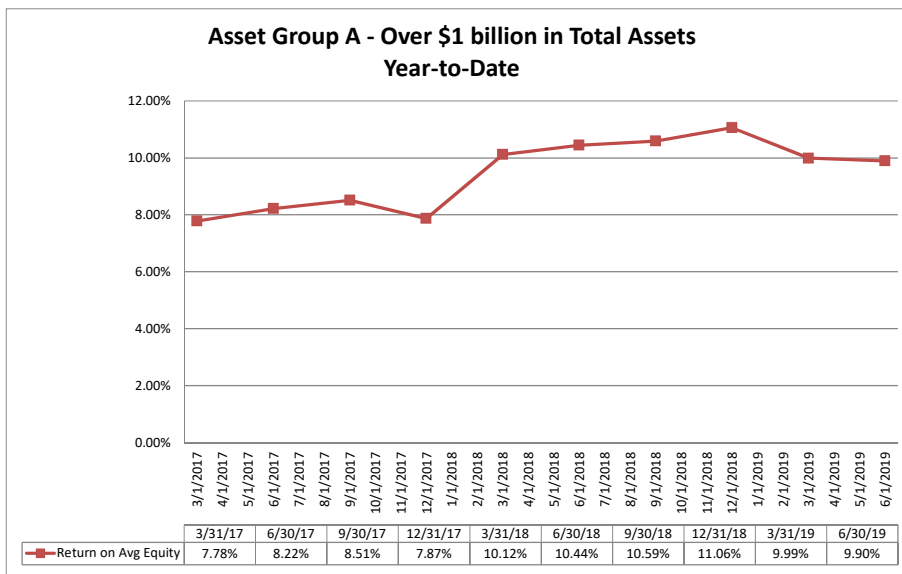
Source: SNL Financial

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

June 30, 2019

Run Date: August 13, 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)
Asset Group A - Over \$1 billion in total assets												
	Washington Federal Bank, National Association	\$16,466,479	\$53,922	1.31%	10.87%	51.18%	\$71	\$105,242	1.28%	10.62%	50.50%	\$69
	Columbia State Bank	\$13,083,714	\$52,536	1.61%	9.94%	54.93%	\$96	\$99,341	1.52%	9.51%	55.81%	\$96
	Banner Bank	\$11,558,557	\$40,667	1.42%	10.56%	59.03%	\$90	\$75,080	1.31%	9.80%	61.45%	\$91
	HomeStreet Bank	\$7,160,923	(\$2,460)	(0.14%)	(1.25%)	78.73%	\$114	(\$2,767)	(0.08%)	(0.69%)	79.51%	\$97
	Washington Trust Bank	\$6,552,660	\$19,468	1.22%	12.43%	62.81%	\$116	\$39,821	1.24%	13.02%	62.76%	\$115
	Heritage Bank	\$5,372,736	\$17,112	1.28%	8.65%	59.55%	\$95	\$34,778	1.30%	8.89%	59.41%	\$96
	Peoples Bank	\$1,817,926	\$6,025	1.36%	11.48%	66.24%	\$94	\$11,750	1.35%	11.34%	66.45%	\$91
	Yakima Federal Savings and Loan Association	\$1,784,575	\$5,361	1.20%	4.73%	44.77%	\$103	\$12,509	1.40%	5.56%	41.39%	\$105
	1st Security Bank of Washington	\$1,640,332	\$4,615	1.13%	9.66%	69.75%	\$80	\$9,982	1.22%	10.59%	66.87%	\$78
	Cashmere Valley Bank	\$1,562,361	\$5,975	1.56%	11.88%	56.76%	\$69	\$11,133	1.46%	11.34%	56.30%	\$70
	First Financial Northwest Bank	\$1,297,157	\$3,609	1.13%	11.00%	64.77%	\$127	\$5,842	0.92%	8.99%	66.90%	\$131
	Timberland Bank	\$1,244,491	\$6,022	1.95%	14.92%	53.43%	\$62	\$12,211	2.00%	15.35%	53.92%	\$64
	First Federal Savings and Loan Association of Port Angeles	\$1,240,848	\$2,175	0.69%	6.11%	73.29%	\$95	\$4,401	0.70%	6.25%	72.12%	\$93
	Kitsap Bank	\$1,169,582	\$3,891	1.36%	11.90%	67.12%	\$91	\$8,937	1.56%	14.05%	68.84%	\$90
	Riverview Community Bank	\$1,164,375	\$4,480	1.56%	11.32%	61.24%	\$89	\$8,989	1.56%	11.59%	60.60%	\$89
	Coastal Community Bank	\$1,030,859	\$3,463	1.38%	12.83%	60.61%	\$97	\$6,450	1.29%	12.17%	62.19%	\$97
	Average of Asset Group A	\$4,634,223	\$14,179	1.25%	9.81%	61.51%	\$93	\$27,731	1.25%	9.90%	61.56%	\$92
Asset Group B - \$501 million to \$1 billion in total assets												
	Bank of the Pacific	\$923,940	\$3,763	1.69%	13.54%	64.51%	\$94	\$6,864	1.53%	12.59%	66.11%	\$93
	Olympia Federal Savings and Loan Association	\$687,587	\$792	0.47%	3.16%	83.59%	\$107	\$1,640	0.49%	3.29%	81.86%	\$101
	Sound Community Bank	\$685,955	\$2,000	1.17%	11.34%	68.29%	\$91	\$3,599	1.03%	10.22%	73.07%	\$109
	Seattle Bank	\$659,019	\$2,137	1.37%	12.98%	54.25%	\$149	\$4,177	1.34%	12.90%	55.08%	\$145
	Baker-Boyer National Bank	\$581,645	\$1,527	1.05%	10.85%	77.27%	\$92	\$3,308	1.12%	11.88%	75.40%	\$89
	Average of Asset Group B	\$707,629	\$2,044	1.15%	10.37%	69.58%	\$107	\$3,918	1.10%	10.18%	70.30%	\$107
Asset Group C - \$251 to \$500 million in total assets												
	Security State Bank	\$472,099	\$2,633	2.27%	16.89%	50.23%	\$60	\$9,364	4.07%	30.71%	37.31%	\$62
	Wheatland Bank	\$441,214	\$1,311	1.22%	11.77%	71.40%	\$87	\$2,393	1.12%	10.89%	73.31%	\$85
	Commencement Bank	\$365,457	\$1,038	1.17%	9.38%	58.24%	\$101	\$2,105	1.20%	9.64%	60.80%	\$104
	Mountain Pacific Bank	\$329,222	\$1,025	1.25%	10.58%	66.03%	\$102	\$1,955	1.20%	10.27%	63.78%	\$96
	UniBank	\$323,105	\$1,476	1.90%	12.87%	53.50%	\$126	\$2,749	1.78%	12.25%	55.14%	\$130
	Community First Bank	\$319,317	\$1,266	1.59%	14.56%	73.54%	\$99	\$2,025	1.28%	11.84%	76.33%	\$96
	SaviBank	\$299,493	\$416	0.57%	5.26%	79.44%	\$79	\$964	0.68%	6.14%	77.60%	\$75
	Islanders Bank	\$280,247	\$1,255	1.80%	15.19%	51.44%	\$83	\$2,443	1.76%	14.99%	52.05%	\$83
	Average of Asset Group C	\$353,769	\$1,303	1.47%	12.06%	62.98%	\$92	\$3,000	1.64%	13.34%	62.04%	\$91

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.

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)
Asset Group D - \$0 to \$250 million in total assets												
	Pacific Crest Savings Bank	\$222,559	\$775	1.41%	12.07%	57.34%	\$156	\$1,647	1.49%	13.03%	55.32%	\$153
	State Bank Northwest	\$141,363	\$511	1.45%	12.26%	73.17%	\$105	\$982	1.38%	11.84%	73.58%	\$102
	RiverBank	\$138,398	\$246	0.72%	6.85%	83.12%	\$101	\$450	0.66%	6.31%	84.45%	\$101
	Liberty Bay Bank	\$125,335	\$49	0.17%	1.74%	92.38%	\$122	\$117	0.21%	2.15%	91.04%	\$116
	First Sound Bank	\$113,034	(\$35)	(0.13%)	(1.03%)	102.99%	\$112	\$33	0.06%	0.48%	98.25%	\$109
	Washington Business Bank	\$88,149	\$286	1.29%	11.74%	61.92%	\$109	\$495	1.11%	10.26%	65.89%	\$114
	Raymond Federal Bank	\$57,989	\$45	0.31%	2.87%	89.27%	\$69	\$97	0.33%	3.10%	88.54%	\$69
	Sound Banking Company	\$53,396	\$347	2.50%	25.16%	51.47%	\$142	\$745	2.67%	27.12%	49.93%	\$143
	Twin City Bank	\$52,427	\$93	0.71%	6.76%	83.95%	\$91	\$208	0.79%	7.64%	81.87%	\$89
	Lamont Bank of St. John	\$49,733	\$224	1.79%	13.53%	36.97%	\$80	\$422	1.67%	13.21%	38.69%	\$80
	Farmers State Bank	\$40,435	\$79	0.79%	7.76%	61.25%	\$65	\$160	0.79%	7.97%	60.34%	\$64
	Farmington State Bank	\$8,997	\$21	0.96%	5.09%	76.84%	\$63	\$35	0.79%	4.26%	83.06%	\$64
	Average of Asset Group D	\$90,985	\$220	1.00%	8.73%	72.56%	\$101	\$449	1.00%	8.95%	72.58%	\$100

Source: SNL Financial

Note: Report includes only bank-level data.

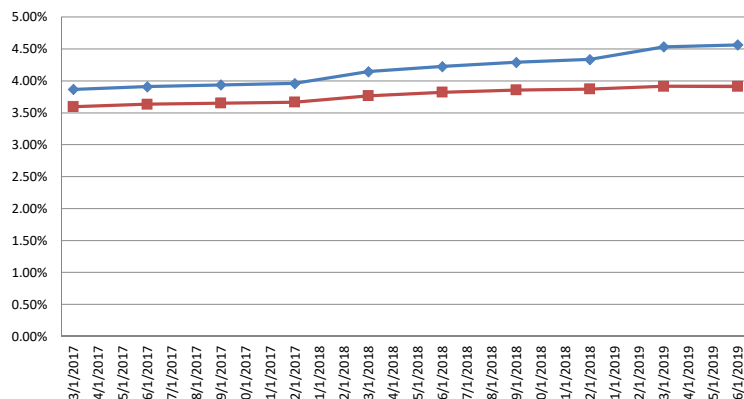
NA = data was not available.

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

Balance Sheet & Net Interest Margin

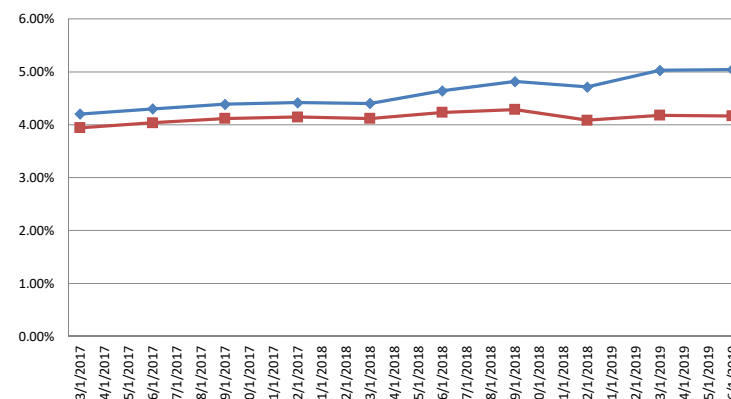
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



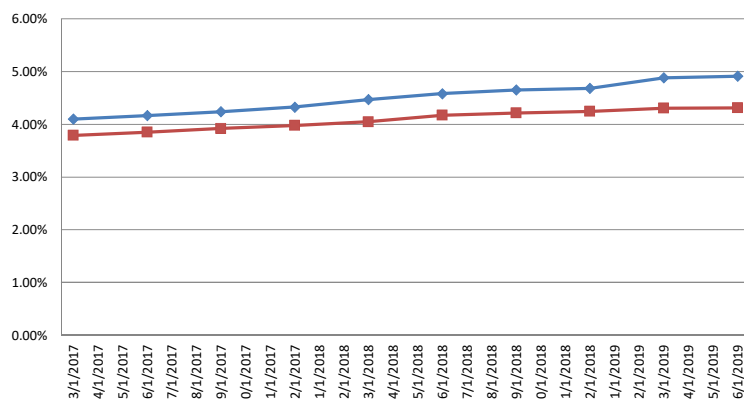
Yield on Earning Assets	3.87%	3.91%	3.93%	3.96%	4.14%	4.22%	4.29%	4.33%	4.53%	4.56%
Net Interest Margin (FTE)	3.59%	3.63%	3.65%	3.67%	3.76%	3.82%	3.85%	3.87%	3.91%	3.91%

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



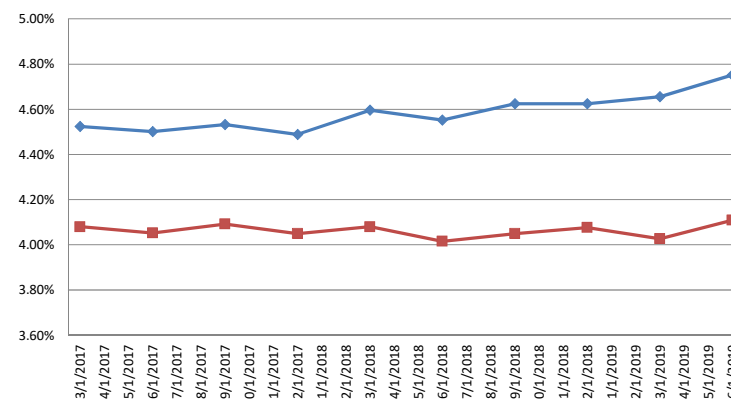
Yield on Earning Assets	4.20%	4.30%	4.39%	4.41%	4.40%	4.64%	4.81%	4.71%	5.03%	5.04%
Net Interest Margin (FTE)	3.94%	4.03%	4.12%	4.14%	4.12%	4.23%	4.28%	4.08%	4.17%	4.16%

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



Yield on Earning Assets	4.10%	4.16%	4.24%	4.33%	4.47%	4.58%	4.65%	4.68%	4.88%	4.91%
Net Interest Margin (FTE)	3.79%	3.85%	3.92%	3.97%	4.05%	4.17%	4.21%	4.24%	4.30%	4.31%

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



Yield on Earning Assets	4.52%	4.50%	4.53%	4.49%	4.60%	4.55%	4.62%	4.62%	4.65%	4.75%
Net Interest Margin (FTE)	4.08%	4.05%	4.09%	4.05%	4.08%	4.01%	4.05%	4.08%	4.03%	4.11%

Source: SNL Financial

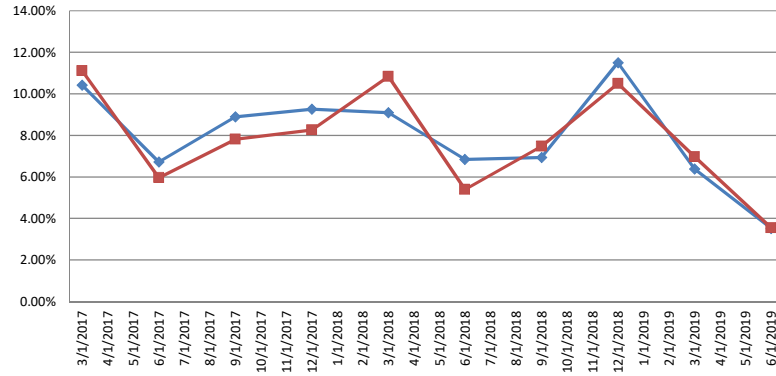
Note: Report includes only bank-level data.

NA = data was not available.

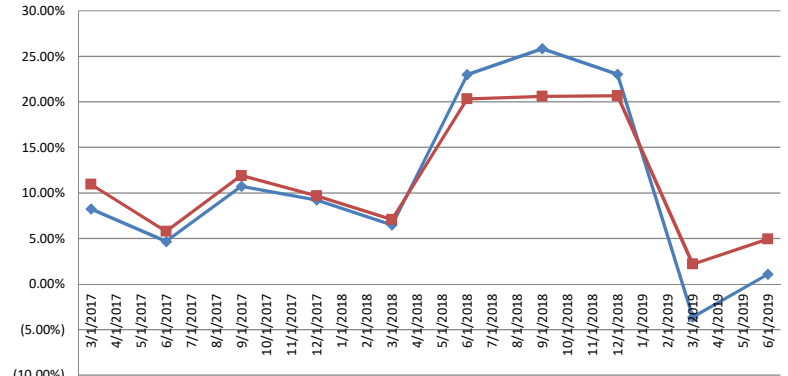
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

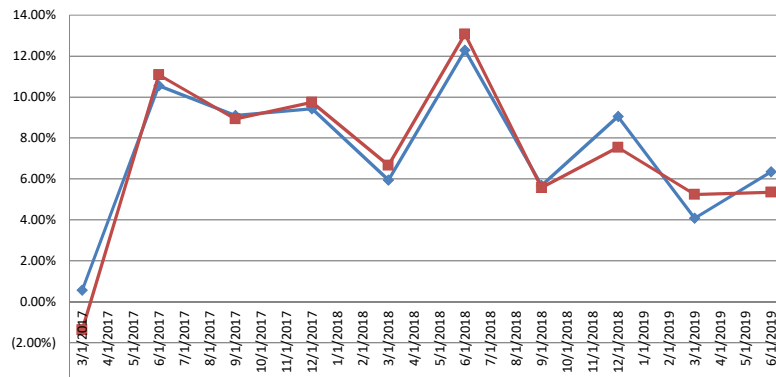
Asset Group A - Over \$1 billion in Total Assets
Year-to-Date



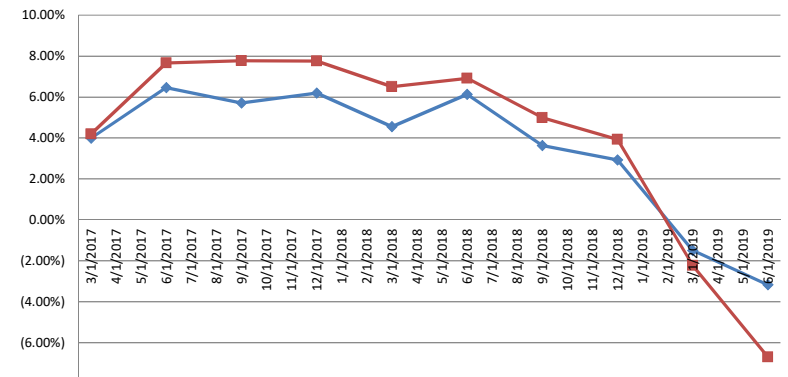
Asset Group B - \$501 to \$1 billion in Total Assets
Year-to-Date



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.

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 13, 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 (%)
Asset Group A - Over \$1 billion in total assets													
	Washington Federal Bank, National Association	\$16,466,479	\$12,110,842	\$11,890,782	101.85%	19.01%	\$8,393	4.39%	1.52%	1.45%	3.14%	3.41%	4.47%
	Columbia State Bank	\$13,083,714	\$8,659,179	\$10,227,773	84.66%	24.10%	\$6,180	4.61%	0.60%	0.23%	4.36%	(0.10%)	(4.65%)
	Banner Bank	\$11,558,557	\$8,726,447	\$9,087,244	96.03%	16.68%	\$5,504	4.87%	0.79%	0.40%	4.44%	(0.45%)	(3.97%)
	HomeStreet Bank	\$7,160,923	\$5,796,604	\$5,794,410	100.04%	11.45%	\$6,002	4.29%	1.58%	1.30%	3.11%	4.52%	28.64%
	Washington Trust Bank	\$6,552,660	\$4,394,500	\$5,528,185	79.49%	27.80%	\$6,572	4.23%	0.53%	0.23%	3.95%	0.30%	(4.21%)
	Heritage Bank	\$5,372,736	\$3,721,975	\$4,372,553	85.12%	18.59%	\$6,126	4.63%	0.51%	0.29%	4.34%	2.20%	(3.81%)
	Peoples Bank	\$1,817,926	\$1,445,080	\$1,600,972	90.26%	20.85%	\$4,228	4.78%	0.78%	0.44%	4.29%	9.96%	9.89%
	Yakima Federal Savings and Loan Association	\$1,784,575	\$679,659	\$1,306,388	52.03%	74.78%	\$13,418	3.38%	0.96%	0.94%	2.63%	(11.23%)	(16.81%)
	1st Security Bank of Washington	\$1,640,332	\$1,360,993	\$1,346,491	101.08%	11.70%	\$3,797	5.83%	1.36%	1.33%	4.65%	2.33%	9.04%
	Cashmere Valley Bank	\$1,562,361	\$992,566	\$1,334,660	74.37%	34.06%	\$5,896	3.67%	0.61%	0.51%	3.36%	5.47%	3.01%
	First Financial Northwest Bank	\$1,297,157	\$1,065,465	\$1,049,563	101.52%	13.44%	\$8,946	4.87%	1.83%	1.76%	3.23%	7.44%	17.22%
	Timberland Bank	\$1,244,491	\$886,951	\$1,072,892	82.67%	25.74%	\$4,277	4.94%	0.61%	0.45%	4.53%	7.83%	7.24%
	First Federal Savings and Loan Association of Port Angeles	\$1,240,848	\$886,267	\$942,466	94.04%	20.86%	\$6,331	4.23%	1.31%	1.12%	3.20%	(0.25%)	(1.58%)
	Kitsap Bank	\$1,169,582	\$761,674	\$1,009,036	75.49%	30.02%	\$3,992	4.66%	0.20%	0.11%	4.59%	5.88%	1.52%
	Riverview Community Bank	\$1,164,375	\$887,976	\$926,656	95.83%	18.96%	\$4,566	4.81%	0.39%	0.22%	4.56%	2.49%	(4.85%)
	Coastal Community Bank	\$1,030,859	\$845,443	\$888,107	95.20%	15.29%	\$5,513	4.83%	0.92%	0.64%	4.23%	16.57%	15.59%
	Average of Asset Group A	\$4,634,223	\$3,326,351	\$3,648,636	88.11%	23.96%	\$6,234	4.56%	0.91%	0.71%	3.91%	3.52%	3.55%
Asset Group B - \$501 million to \$1 billion in total assets													
	Bank of the Pacific	\$923,940	\$707,173	\$795,844	88.86%	12.16%	\$3,965	5.07%	0.43%	0.24%	4.83%	3.72%	2.22%
	Olympia Federal Savings and Loan Association	\$687,587	\$580,222	\$535,321	108.39%	10.52%	\$5,877	4.55%	1.09%	1.04%	3.61%	7.44%	4.71%
	Sound Community Bank	\$685,955	\$566,090	\$583,578	97.00%	13.89%	\$6,125	5.19%	1.42%	1.18%	4.08%	(8.59%)	10.04%
	Seattle Bank	\$659,019	\$553,462	\$528,290	104.76%	14.71%	\$11,562	6.40%	2.47%	2.27%	4.35%	8.97%	13.89%
	Baker-Boyer National Bank	\$581,645	\$292,545	\$514,177	56.90%	44.21%	\$3,029	4.00%	0.23%	0.16%	3.94%	(6.23%)	(6.25%)
	Average of Asset Group B	\$707,629	\$539,898	\$591,442	91.18%	19.10%	\$6,112	5.04%	1.13%	0.98%	4.16%	1.06%	4.92%
Asset Group C - \$251 to \$500 million in total assets													
	Security State Bank	\$472,099	\$210,129	\$401,417	52.35%	60.24%	\$4,721	4.26%	0.23%	0.17%	4.13%	7.94%	6.83%
	Wheatland Bank	\$441,214	\$355,692	\$377,216	94.29%	13.98%	\$3,221	5.07%	0.36%	0.20%	4.93%	3.20%	(5.22%)
	Commencement Bank	\$365,457	\$287,744	\$314,073	91.62%	17.24%	\$7,166	4.97%	1.11%	0.79%	4.24%	4.47%	1.41%
	Mountain Pacific Bank	\$329,222	\$269,725	\$278,486	96.85%	15.34%	\$5,776	5.39%	1.53%	1.30%	4.19%	(0.02%)	(3.35%)
	UniBank	\$323,105	\$220,077	\$264,593	83.18%	24.47%	\$7,514	5.35%	1.63%	1.40%	4.16%	11.97%	12.63%
	Community First Bank	\$319,317	\$206,975	\$283,498	73.01%	28.32%	\$3,292	4.06%	0.41%	0.25%	3.89%	(2.98%)	(4.99%)
	SaviBank	\$299,493	\$251,321	\$244,345	102.85%	12.25%	\$3,365	5.68%	1.51%	1.20%	4.53%	23.96%	34.41%
	Islanders Bank	\$280,247	\$190,846	\$245,265	77.81%	32.67%	\$5,838	4.52%	0.24%	0.15%	4.42%	2.21%	1.07%
	Average of Asset Group C	\$353,769	\$249,064	\$301,112	84.00%	25.56%	\$5,112	4.91%	0.88%	0.68%	4.31%	6.34%	5.35%

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

June 30, 2019

Run Date: August 13, 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 (%)
Asset Group D - \$0 to \$250 million in total assets													
	Pacific Crest Savings Bank	\$222,559	\$176,610	\$172,988	102.09%	23.47%	\$12,364	4.96%	1.77%	1.73%	3.51%	1.08%	(6.79%)
	State Bank Northwest	\$141,363	\$109,390	\$123,270	88.74%	21.29%	\$5,049	5.27%	0.59%	0.35%	4.96%	0.96%	1.83%
	RiverBank	\$138,398	\$111,092	\$116,084	95.70%	20.89%	\$4,325	5.19%	1.48%	1.12%	4.25%	(1.05%)	0.94%
	Liberty Bay Bank	\$125,335	\$83,357	\$93,501	89.15%	17.68%	\$6,267	4.76%	1.15%	0.97%	3.84%	17.07%	2.38%
	First Sound Bank	\$113,034	\$87,433	\$99,070	88.25%	20.44%	\$6,280	4.15%	0.87%	0.62%	3.61%	(28.64%)	(31.95%)
	Washington Business Bank	\$88,149	\$76,294	\$73,057	104.43%	12.60%	\$6,781	5.34%	1.56%	1.37%	4.08%	2.49%	1.94%
	Raymond Federal Bank	\$57,989	\$47,652	\$50,838	93.73%	19.64%	\$3,411	4.49%	0.77%	0.76%	3.83%	(2.27%)	(4.21%)
	Sound Banking Company	\$53,396	\$38,832	\$47,910	81.05%	22.51%	\$8,899	5.79%	0.75%	0.46%	5.33%	(25.55%)	(28.50%)
	Twin City Bank	\$52,427	\$45,021	\$46,581	96.65%	12.73%	\$3,495	5.29%	0.48%	0.27%	5.03%	5.80%	10.00%
	Lamont Bank of St. John	\$49,733	\$21,646	\$40,497	53.45%	48.23%	\$9,947	4.24%	1.04%	0.71%	3.67%	1.88%	(12.00%)
	Farmers State Bank	\$40,435	\$4,991	\$36,298	13.75%	93.42%	\$8,087	3.21%	0.29%	0.14%	3.05%	(0.55%)	(1.84%)
	Farmington State Bank	\$8,997	\$4,924	\$7,335	67.13%	54.72%	\$2,999	4.33%	0.30%	0.24%	4.15%	(9.35%)	(12.28%)
	Average of Asset Group D	\$90,985	\$67,270	\$75,619	81.18%	30.64%	\$6,492	4.75%	0.92%	0.73%	4.11%	(3.18%)	(6.71%)

Source: SNL Financial

Note: Report includes only bank-level data.

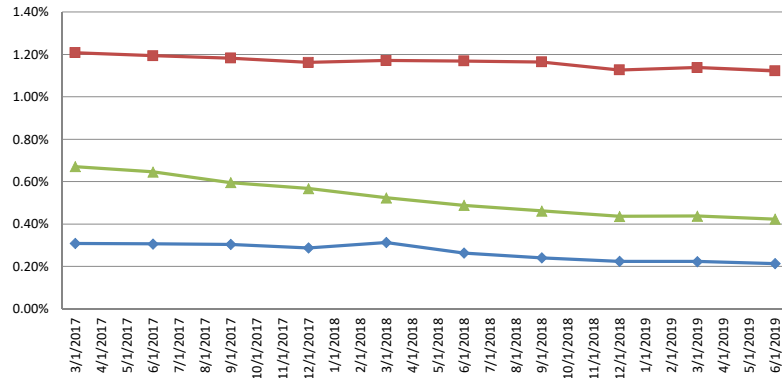
NA = data was not available.

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

Asset Quality

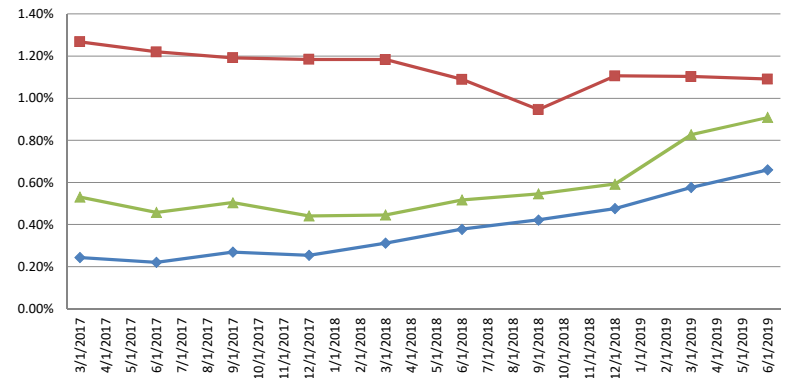
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



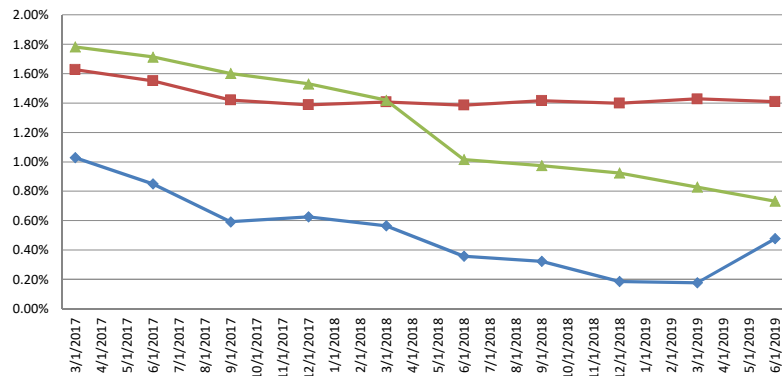
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.31%	0.31%	0.30%	0.29%	0.31%	0.26%	0.24%	0.22%	0.22%	0.21%
Reserves/Loans	1.21%	1.19%	1.18%	1.16%	1.17%	1.17%	1.16%	1.13%	1.14%	1.12%
NPAs/Total Assets	0.67%	0.65%	0.59%	0.57%	0.52%	0.49%	0.46%	0.44%	0.44%	0.42%

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



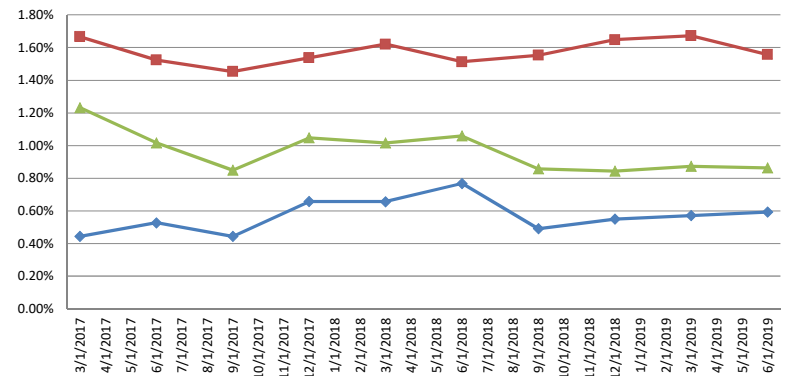
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.24%	0.22%	0.27%	0.25%	0.31%	0.38%	0.42%	0.48%	0.58%	0.66%
Reserves/Loans	1.27%	1.22%	1.19%	1.18%	1.18%	1.09%	0.95%	1.11%	1.10%	1.09%
NPAs/Total Assets	0.53%	0.46%	0.50%	0.44%	0.45%	0.52%	0.55%	0.59%	0.83%	0.91%

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



	3/31/17	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
Nonaccruals/Loans	1.03%	0.85%	0.59%	0.63%	0.56%	0.36%	0.32%	0.19%	0.18%	0.48%
Reserves/Loans	1.63%	1.55%	1.42%	1.39%	1.41%	1.39%	1.42%	1.40%	1.43%	1.41%
NPAs/Total Assets	1.78%	1.71%	1.60%	1.53%	1.42%	1.02%	0.97%	0.92%	0.83%	0.73%

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



	3/31/17	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
Nonaccruals/Loans	0.44%	0.53%	0.44%	0.66%	0.66%	0.77%	0.49%	0.55%	0.57%	0.59%
Reserves/Loans	1.67%	1.52%	1.45%	1.54%	1.62%	1.51%	1.55%	1.65%	1.67%	1.56%
NPAs/Total Assets	1.23%	1.02%	0.85%	1.05%	1.02%	1.06%	0.86%	0.84%	0.87%	0.86%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
June 30, 2019
Run Date: August 13, 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 (%)
Asset Group A - Over \$1 billion in total assets								
	Washington Federal Bank, National Association	\$16,466,479	\$41,006	0.34%	1.11%	171.94%	4.69%	0.52%
	Columbia State Bank	\$13,083,714	\$39,038	0.45%	0.93%	167.54%	3.49%	0.38%
	Banner Bank	\$11,558,557	\$15,695	0.18%	1.10%	483.74%	1.89%	0.19%
	HomeStreet Bank	\$7,160,923	\$9,782	0.17%	0.75%	61.23%	13.35%	1.04%
	Washington Trust Bank	\$6,552,660	\$18,771	0.43%	2.15%	457.78%	2.80%	0.31%
	Heritage Bank	\$5,372,736	\$19,290	0.52%	0.98%	80.45%	8.04%	0.86%
	Peoples Bank	\$1,817,926	\$1,097	0.08%	1.29%	265.50%	3.13%	0.40%
	Yakima Federal Savings and Loan Association	\$1,784,575	\$1,132	0.17%	0.55%	333.22%	0.25%	0.06%
	1st Security Bank of Washington	\$1,640,332	\$1,593	0.12%	0.91%	774.58%	0.94%	0.11%
	Cashmere Valley Bank	\$1,562,361	\$261	0.03%	1.17%	82.26%	6.73%	0.90%
	First Financial Northwest Bank	\$1,297,157	\$147	0.01%	1.23%	416.69%	2.49%	0.28%
	Timberland Bank	\$1,244,491	\$3,350	0.38%	1.09%	153.70%	5.32%	0.67%
	First Federal Savings and Loan Association of Port Angeles	\$1,240,848	\$1,295	0.15%	1.10%	200.56%	3.20%	0.40%
	Kitsap Bank	\$1,169,582	\$151	0.02%	1.07%	NM	0.12%	0.01%
	Riverview Community Bank	\$1,164,375	\$1,457	0.16%	1.29%	204.94%	3.85%	0.48%
	Coastal Community Bank	\$1,030,859	\$1,648	0.19%	1.24%	633.68%	1.37%	0.16%
	Average of Asset Group A	\$4,634,223	\$9,732	0.21%	1.12%	299.19%	3.85%	0.42%
Asset Group B - \$501 million to \$1 billion in total assets								
	Bank of the Pacific	\$923,940	\$773	0.11%	1.28%	817.90%	1.15%	0.12%
	Olympia Federal Savings and Loan Association	\$687,587	\$2,205	0.38%	0.26%	63.45%	2.42%	0.36%
	Sound Community Bank	\$685,955	\$2,821	0.50%	0.95%	115.41%	7.56%	0.83%
	Seattle Bank	\$659,019	\$9,090	1.64%	0.82%	47.98%	25.17%	2.73%
	Baker-Boyer National Bank	\$581,645	\$1,971	0.67%	2.14%	213.73%	4.66%	0.50%
	Average of Asset Group B	\$707,629	\$3,372	0.66%	1.09%	251.69%	8.19%	0.91%
Asset Group C - \$251 to \$500 million in total assets								
	Security State Bank	\$472,099	\$125	0.06%	3.21%	944.40%	3.18%	0.44%
	Wheatland Bank	\$441,214	\$157	0.04%	1.07%	NM	0.86%	0.07%
	Commencement Bank	\$365,457	\$0	0.00%	1.11%	NA	0.00%	0.00%
	Mountain Pacific Bank	\$329,222	\$6,301	2.34%	1.51%	62.48%	21.54%	2.84%
	UniBank	\$323,105	\$437	0.20%	1.14%	218.12%	2.33%	0.36%
	Community First Bank	\$319,317	\$825	0.40%	0.97%	243.88%	2.36%	0.26%
	SaviBank	\$299,493	\$186	0.07%	1.00%	201.36%	5.35%	0.60%
	Islanders Bank	\$280,247	\$1,359	0.71%	1.26%	66.69%	10.01%	1.28%
	Average of Asset Group C	\$353,769	\$1,174	0.48%	1.41%	289.49%	5.70%	0.73%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

June 30, 2019

Run Date: August 13, 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 (%)
Asset Group D - \$0 to \$250 million in total assets								
	Pacific Crest Savings Bank	\$222,559	\$637	0.36%	1.60%	254.36%	3.85%	0.50%
	State Bank Northwest	\$141,363	\$2,850	2.61%	1.19%	41.09%	17.65%	2.24%
	RiverBank	\$138,398	\$119	0.11%	1.66%	296.31%	8.78%	1.04%
	Liberty Bay Bank	\$125,335	\$638	0.77%	0.93%	122.10%	5.32%	0.51%
	First Sound Bank	\$113,034	\$1,981	2.27%	1.66%	73.40%	25.06%	3.32%
	Washington Business Bank	\$88,149	\$0	0.00%	0.81%	NA	0.68%	0.08%
	Raymond Federal Bank	\$57,989	\$7	0.01%	1.45%	241.11%	4.10%	0.49%
	Sound Banking Company	\$53,396	\$0	0.00%	1.63%	NA	0.00%	0.00%
	Twin City Bank	\$52,427	\$438	0.97%	1.14%	70.78%	12.02%	1.38%
	Lamont Bank of St. John	\$49,733	\$0	0.00%	0.90%	135.42%	3.15%	0.45%
	Farmers State Bank	\$40,435	\$0	0.00%	3.81%	141.79%	3.21%	0.33%
	Farmington State Bank	\$8,997	\$0	0.00%	1.89%	NA	0.00%	0.00%
	Average of Asset Group D	\$90,985	\$556	0.59%	1.56%	152.93%	6.99%	0.86%

Source: SNL Financial

Note: Report includes only bank-level data.

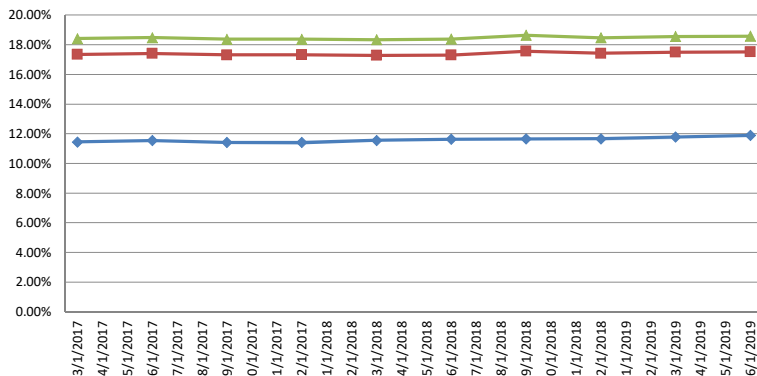
NA = data was not available.

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

Capital Adequacy

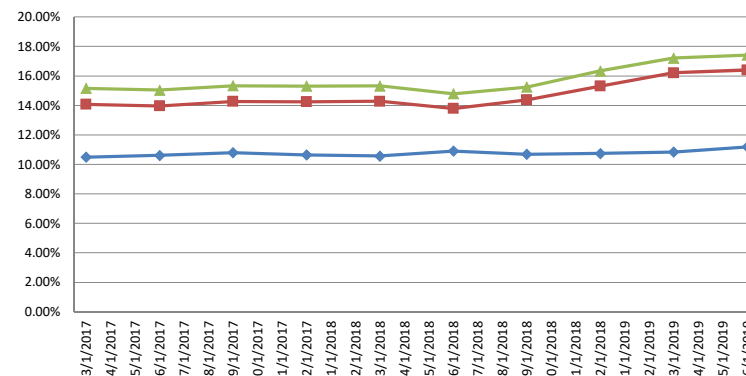
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



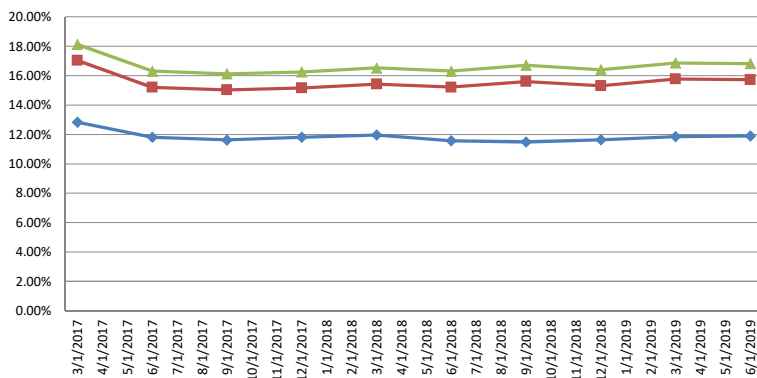
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	11.44%	11.54%	11.41%	11.40%	11.55%	11.62%	11.64%	11.66%	11.77%	11.88%
Tier 1 Risk Based Ratio	17.33%	17.40%	17.30%	17.32%	17.27%	17.30%	17.55%	17.41%	17.48%	17.51%
Risk Based Capital Ratio	18.40%	18.47%	18.36%	18.36%	18.34%	18.38%	18.63%	18.45%	18.54%	18.57%

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



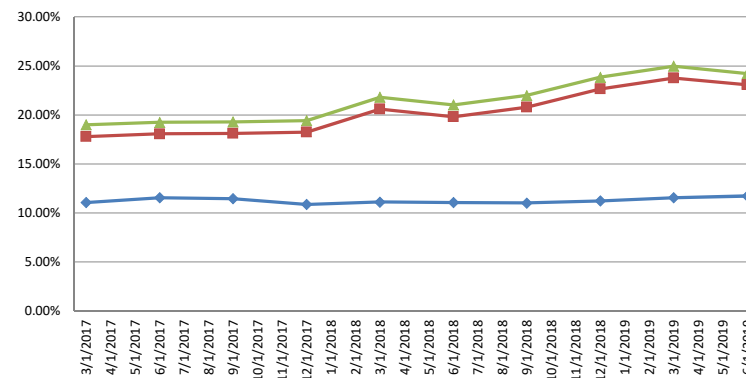
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	10.48%	10.60%	10.78%	10.63%	10.55%	10.89%	10.67%	10.73%	10.83%	11.18%
Tier 1 Risk Based Ratio	14.07%	13.96%	14.26%	14.24%	14.27%	13.78%	14.36%	15.30%	16.20%	16.40%
Risk Based Capital Ratio	15.15%	15.03%	15.32%	15.30%	15.31%	14.78%	15.24%	16.33%	17.20%	17.41%

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



	3/31/17	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
Leverage Ratio	12.83%	11.81%	11.62%	11.81%	11.95%	11.56%	11.49%	11.63%	11.85%	11.89%
Tier 1 Risk Based Ratio	17.03%	15.19%	15.02%	15.15%	15.41%	15.21%	15.60%	15.32%	15.77%	15.72%
Risk Based Capital Ratio	18.12%	16.30%	16.11%	16.25%	16.52%	16.30%	16.70%	16.40%	16.86%	16.81%

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



	3/31/17	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
Leverage Ratio	11.04%	11.52%	11.42%	10.86%	11.09%	11.03%	10.99%	11.21%	11.52%	11.71%
Tier 1 Risk Based Ratio	17.79%	18.04%	18.09%	18.22%	20.59%	19.80%	20.77%	22.63%	23.75%	23.05%
Risk Based Capital Ratio	18.99%	19.22%	19.27%	19.41%	21.78%	20.99%	21.97%	23.83%	24.95%	24.20%

Source: SNL Financial

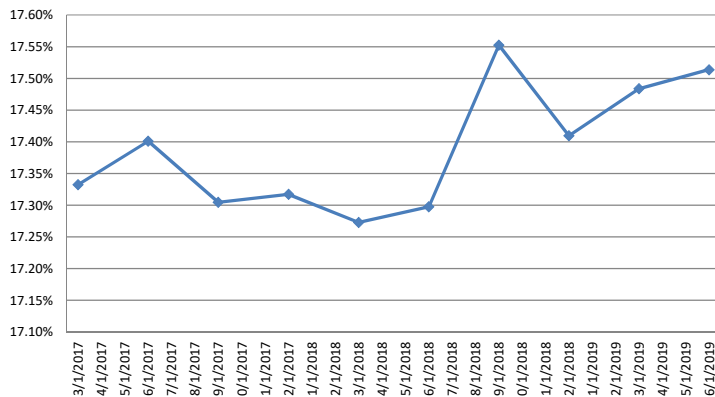
Note: Report includes only bank-level data.

NA = data was not available.

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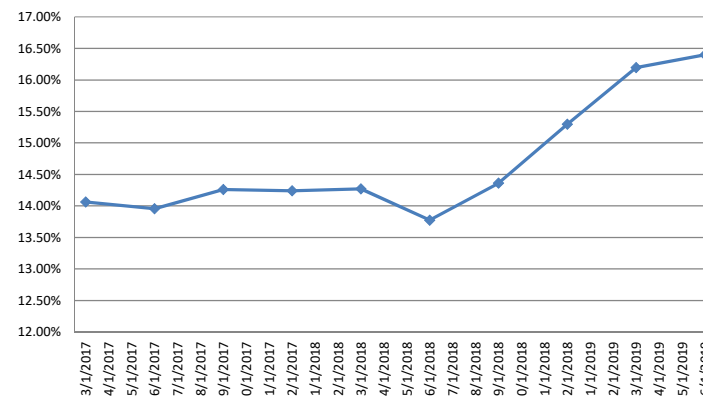
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



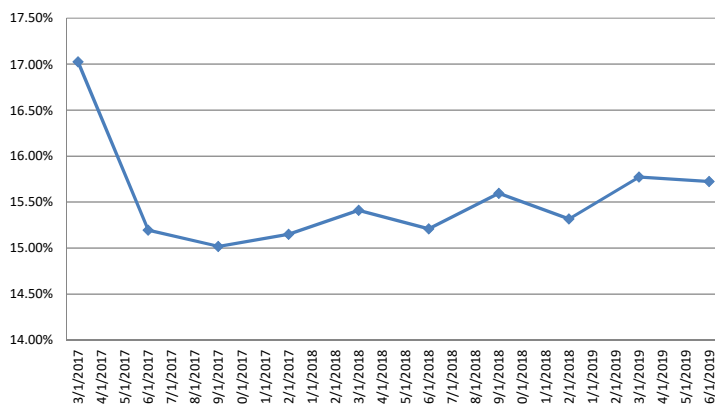
Common Equity Tier 1 RB Ratio

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



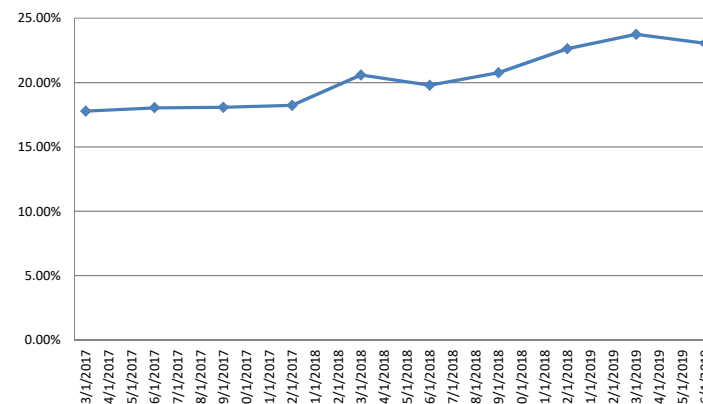
Common Equity Tier 1 RB Ratio

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



Common Equity Tier 1 RB Ratio

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



Common Equity Tier 1 RB Ratio

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

June 30, 2019

Run Date: August 13, 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 (%)
Asset Group A - Over \$1 billion in total assets									
	Washington Federal Bank, National Association	\$16,466,479	\$1,987,653	\$1,667,350	\$1,667,350	10.32%	13.97%	15.14%	13.97%
	Columbia State Bank	\$13,083,714	\$2,152,391	\$1,299,840	\$1,299,840	10.58%	12.81%	13.65%	12.81%
	Banner Bank	\$11,558,557	\$1,543,885	\$1,137,866	\$1,137,866	10.30%	11.68%	12.69%	11.68%
	HomeStreet Bank	\$7,160,923	\$748,930	\$709,280	\$709,280	9.86%	13.26%	14.15%	13.26%
	Washington Trust Bank	\$6,552,660	\$642,878	\$661,575	\$661,575	10.41%	12.54%	13.80%	12.54%
	Heritage Bank	\$5,372,736	\$800,685	\$535,423	\$535,423	10.52%	11.87%	12.69%	11.87%
	Peoples Bank	\$1,817,926	\$212,971	\$212,438	\$212,438	11.95%	14.19%	15.44%	14.19%
	Yakima Federal Savings and Loan Association	\$1,784,575	\$456,530	\$455,481	\$455,481	25.53%	68.16%	68.73%	68.16%
	1st Security Bank of Washington	\$1,640,332	\$193,552	\$184,907	\$184,907	11.38%	13.78%	14.73%	13.78%
	Cashmere Valley Bank	\$1,562,361	\$206,524	\$189,210	\$189,210	12.40%	18.25%	19.39%	18.25%
	First Financial Northwest Bank	\$1,297,157	\$132,834	\$132,212	\$132,212	10.34%	13.46%	14.71%	13.46%
	Timberland Bank	\$1,244,491	\$163,386	\$147,311	\$147,311	12.11%	17.41%	18.58%	17.41%
	First Federal Savings and Loan Association of Port Angeles	\$1,240,848	\$144,115	\$145,397	\$145,397	11.56%	17.36%	18.54%	17.36%
	Kitsap Bank	\$1,169,582	\$134,183	\$112,152	\$112,152	9.92%	13.28%	14.24%	13.28%
	Riverview Community Bank	\$1,164,375	\$161,667	\$134,202	\$134,202	11.94%	15.93%	17.18%	15.93%
	Coastal Community Bank	\$1,030,859	\$110,148	\$110,270	\$110,270	11.00%	12.27%	13.48%	12.27%
	Average of Asset Group A	\$4,634,223	\$612,021	\$489,682	\$489,682	11.88%	17.51%	18.57%	17.51%
Asset Group B - \$501 million to \$1 billion in total assets									
	Bank of the Pacific	\$923,940	\$113,372	\$98,648	\$98,648	11.24%	12.78%	13.97%	12.78%
	Olympia Federal Savings and Loan Association	\$687,587	\$100,973	\$101,105	\$101,105	14.91%	23.58%	23.95%	23.58%
	Sound Community Bank	\$685,955	\$71,264	\$70,127	\$70,127	10.28%	12.21%	13.21%	12.21%
	Seattle Bank	\$659,019	\$66,944	\$60,814	\$60,814	9.84%	16.36%	17.58%	16.36%
	Baker-Boyer National Bank	\$581,645	\$56,754	\$56,118	\$56,118	9.62%	17.07%	18.33%	17.07%
	Average of Asset Group B	\$707,629	\$81,861	\$77,362	\$77,362	11.18%	16.40%	17.41%	16.40%
Asset Group C - \$251 to \$500 million in total assets									
	Security State Bank	\$472,099	\$62,910	\$61,478	\$61,478	13.26%	26.64%	27.91%	26.64%
	Wheatland Bank	\$441,214	\$45,095	\$44,816	\$44,816	10.40%	11.23%	12.22%	11.23%
	Commencement Bank	\$365,457	\$44,913	\$43,323	\$43,323	12.23%	14.06%	15.15%	14.06%
	Mountain Pacific Bank	\$329,222	\$39,353	\$38,384	\$38,384	11.76%	12.63%	13.88%	12.63%
	UniBank	\$323,105	\$46,882	\$46,601	\$46,601	14.99%	18.50%	19.49%	18.50%
	Community First Bank	\$319,317	\$35,421	\$32,288	\$32,288	10.19%	14.06%	14.95%	14.06%
	SaviBank	\$299,493	\$31,912	\$29,978	\$29,978	10.32%	11.13%	12.09%	11.13%
	Islanders Bank	\$280,247	\$33,577	\$33,422	\$33,422	12.00%	17.54%	18.80%	17.54%
	Average of Asset Group C	\$353,769	\$42,508	\$41,286	\$41,286	11.89%	15.72%	16.81%	15.72%

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

June 30, 2019

Run Date: August 13, 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 (%)
Asset Group D - \$0 to \$250 million in total assets									
	Pacific Crest Savings Bank	\$222,559	\$26,063	\$25,567	\$25,567	11.62%	15.35%	16.61%	15.35%
	State Bank Northwest	\$141,363	\$16,623	\$16,533	\$16,533	11.73%	14.65%	15.81%	14.65%
	RiverBank	\$138,398	\$14,489	\$14,471	\$14,471	10.52%	12.85%	14.10%	12.85%
	Liberty Bay Bank	\$125,335	\$11,419	\$10,991	\$10,991	9.47%	14.41%	15.45%	14.41%
	First Sound Bank	\$113,034	\$13,628	\$13,505	\$13,505	12.35%	15.98%	17.24%	15.98%
	Washington Business Bank	\$88,149	\$9,816	\$9,816	\$9,816	11.05%	13.88%	14.76%	13.88%
	Raymond Federal Bank	\$57,989	\$6,301	\$6,301	\$6,301	10.75%	23.18%	24.44%	23.18%
	Sound Banking Company	\$53,396	\$5,359	\$5,359	\$5,359	9.65%	14.39%	15.64%	14.39%
	Twin City Bank	\$52,427	\$5,560	\$5,503	\$5,503	10.55%	14.55%	15.80%	14.55%
	Lamont Bank of St. John	\$49,733	\$6,914	\$6,814	\$6,814	13.59%	23.74%	24.42%	23.74%
	Farmers State Bank	\$40,435	\$4,137	\$4,109	\$4,109	10.26%	72.92%	74.20%	72.92%
	Farmington State Bank	\$8,997	\$1,661	\$1,661	\$1,661	18.99%	40.73%	41.98%	40.73%
	Average of Asset Group D	\$90,985	\$10,164	\$10,053	\$10,053	11.71%	23.05%	24.20%	23.05%

Source: SNL Financial

Note: Report includes only bank-level data.

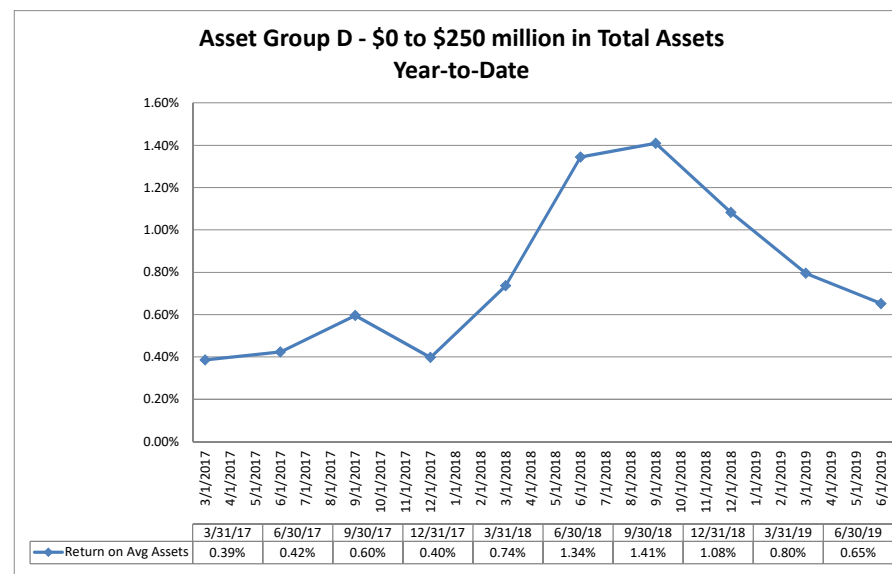
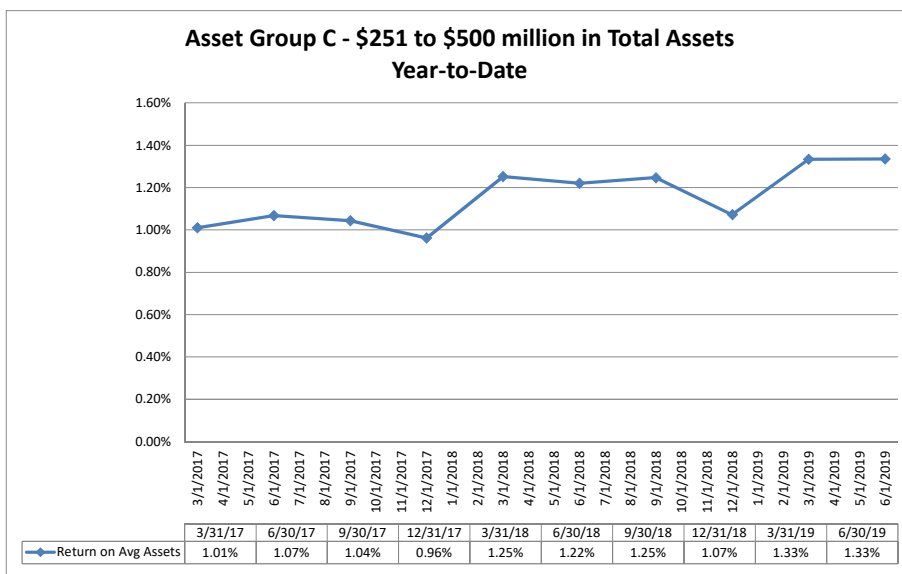
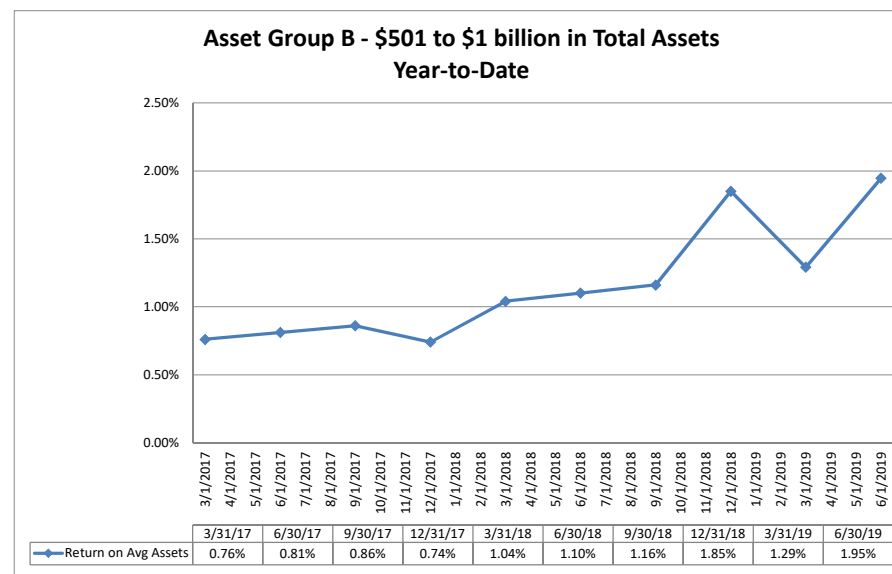
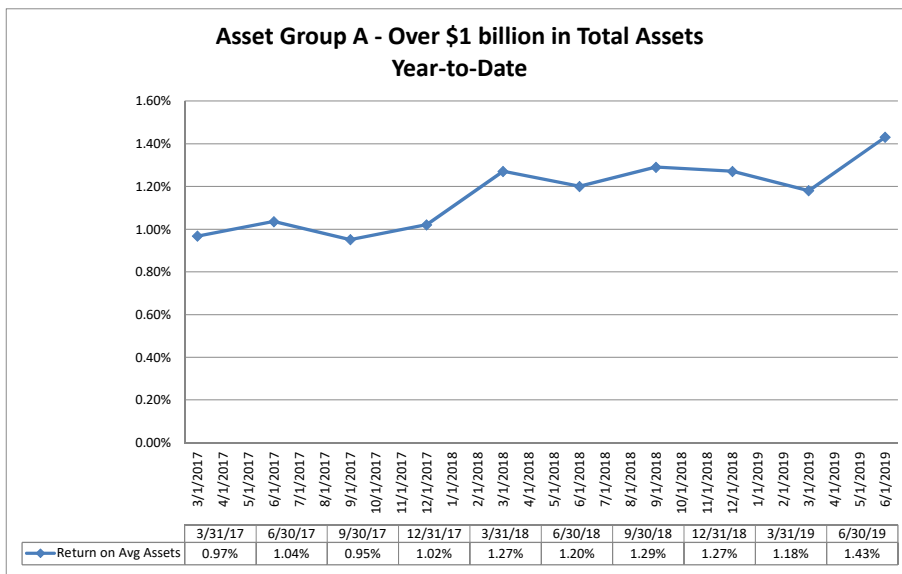
NA = data was not available.

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

Oregon

Performance Analysis

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



Source: SNL Financial

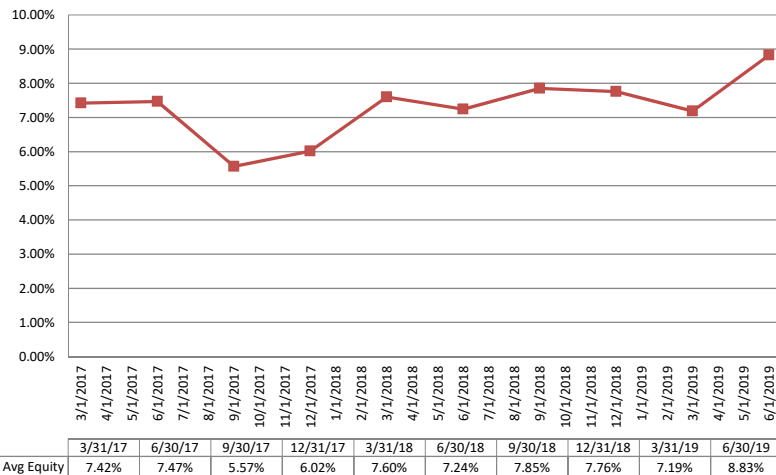
Note: Report includes only bank-level data.

NA = data was not available.

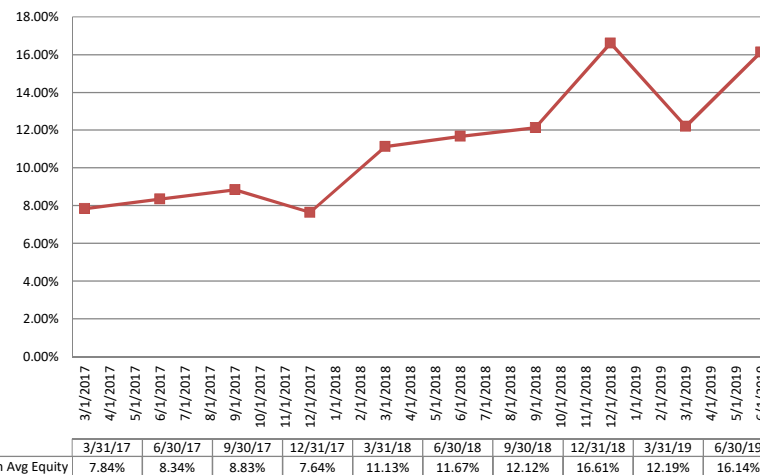
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

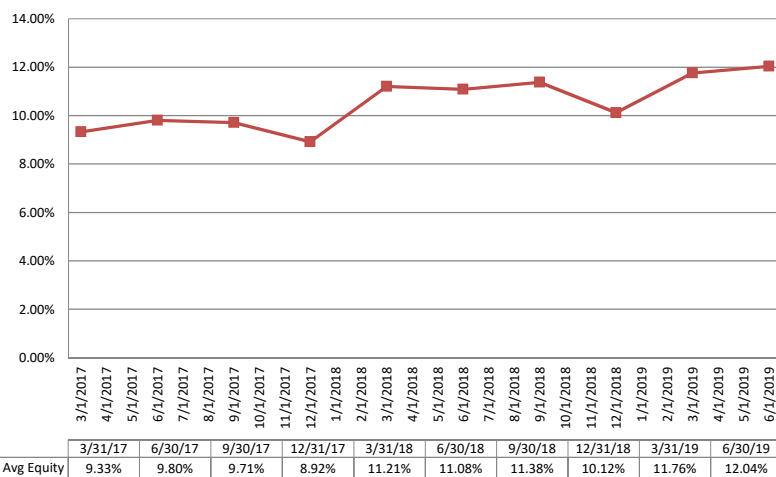
Asset Group A - Over \$1 billion in Total Assets
Year-to-Date



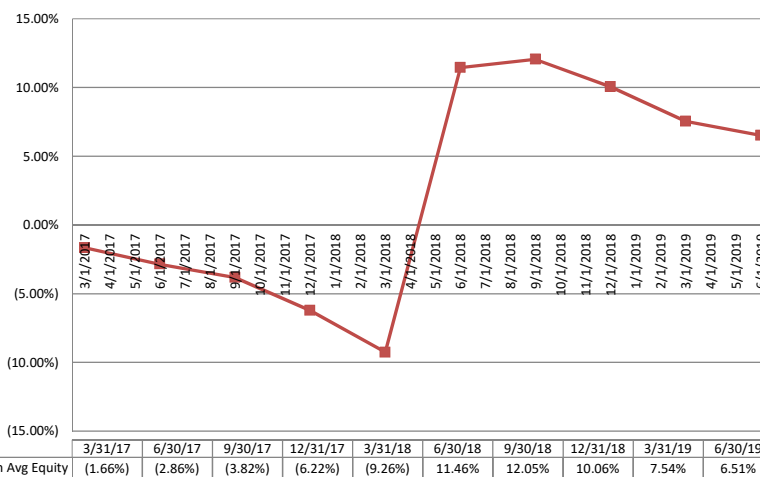
Asset Group B - \$501 to \$1 billion in Total Assets
Year-to-Date



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

June 30, 2019

Run Date: August 13, 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)
Asset Group A - Over \$1 billion in total assets												
	Umpqua Bank	\$27,950,817	\$116,283	1.68%	10.44%	62.70%	\$104	\$195,020	1.43%	8.83%	60.28%	\$102
	Average of Asset Group A	\$27,950,817	\$116,283	1.68%	10.44%	62.70%	\$104	\$195,020	1.43%	8.83%	60.28%	\$102
Asset Group B - \$501 million to \$1 billion in total assets												
	Citizens Bank	\$774,350	\$2,729	1.40%	12.66%	54.30%	\$81	\$5,212	1.35%	12.43%	56.11%	\$82
	Pioneer Trust Bank, National Association	\$507,624	\$3,202	2.52%	19.66%	38.21%	\$87	\$6,381	2.54%	19.84%	37.25%	\$87
	Average of Asset Group B	\$640,987	\$2,966	1.96%	16.16%	46.26%	\$84	\$5,797	1.95%	16.14%	46.68%	\$85
Asset Group C - \$251 to \$500 million in total assets												
	Bank of Eastern Oregon	\$469,401	\$745	0.67%	6.72%	73.48%	\$77	\$1,948	0.87%	8.88%	73.21%	\$74
	Evergreen Federal Bank	\$467,814	\$1,115	0.95%	7.82%	67.19%	\$98	\$2,210	0.95%	7.85%	67.09%	\$97
	Summit Bank	\$461,827	\$1,355	1.22%	12.67%	56.28%	\$111	\$2,591	1.21%	12.33%	57.89%	\$110
	First Federal Savings and Loan Association of McMinnville	\$445,616	\$849	0.77%	5.25%	71.87%	\$80	\$1,680	0.77%	5.25%	72.39%	\$81
	Community Bank	\$419,743	\$1,936	1.85%	18.85%	74.44%	\$64	\$3,070	1.45%	15.43%	73.48%	\$64
	People's Bank of Commerce	\$357,875	\$933	1.06%	10.06%	74.82%	\$91	\$1,772	1.01%	9.70%	75.34%	\$90
	Oregon Pacific Banking Co.	\$347,068	\$1,084	1.28%	11.36%	66.33%	\$78	\$1,537	0.94%	8.18%	74.61%	\$80
	Lewis & Clark Bank	\$277,806	\$292	0.42%	4.01%	90.17%	\$267	\$862	0.73%	6.63%	81.11%	\$174
	Willamette Valley Bank	\$257,072	\$3,374	5.26%	44.20%	67.87%	\$166	\$5,115	4.08%	34.11%	71.08%	\$148
	Average of Asset Group C	\$389,358	\$1,298	1.50%	13.44%	71.38%	\$115	\$2,309	1.33%	12.04%	71.80%	\$102
Asset Group D - \$0 to \$250 million in total assets												
	Oregon Coast Bank	\$240,521	\$825	1.38%	11.97%	64.22%	\$75	\$1,462	1.23%	10.91%	65.96%	\$76
	Clackamas County Bank	\$228,705	\$917	1.63%	12.93%	65.45%	\$80	\$1,903	1.69%	13.62%	64.32%	\$80
	Willamette Community Bank	\$150,616	\$182	0.49%	3.78%	83.47%	\$77	\$340	0.46%	3.56%	82.67%	\$76
	Pacific West Bank	\$94,836	(\$168)	(0.72%)	(1.94%)	120.25%	\$118	(\$354)	(0.77%)	(2.05%)	124.59%	\$117
	Average of Asset Group D	\$178,670	\$439	0.70%	6.69%	83.35%	\$88	\$838	0.65%	6.51%	84.39%	\$87

Source: SNL Financial

Note: Report includes only bank-level data.

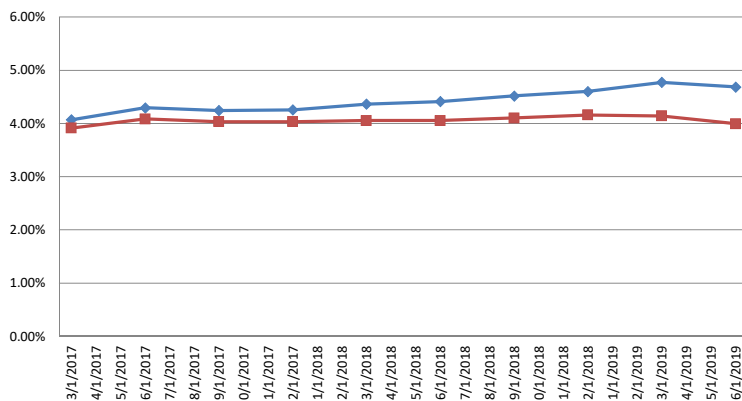
NA = data was not available.

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

Balance Sheet & Net Interest Margin

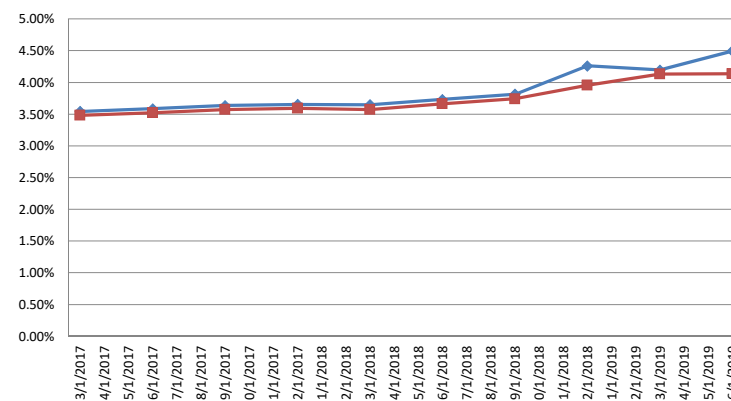
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



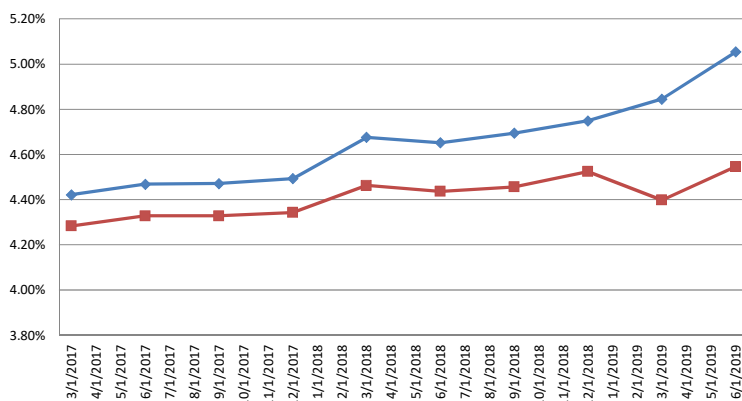
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	4.07%	4.29%	4.24%	4.25%	4.36%	4.41%	4.51%	4.60%	4.77%	4.68%
Net Interest Margin (FTE)	3.91%	4.08%	4.03%	4.03%	4.05%	4.05%	4.10%	4.16%	4.14%	3.99%

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



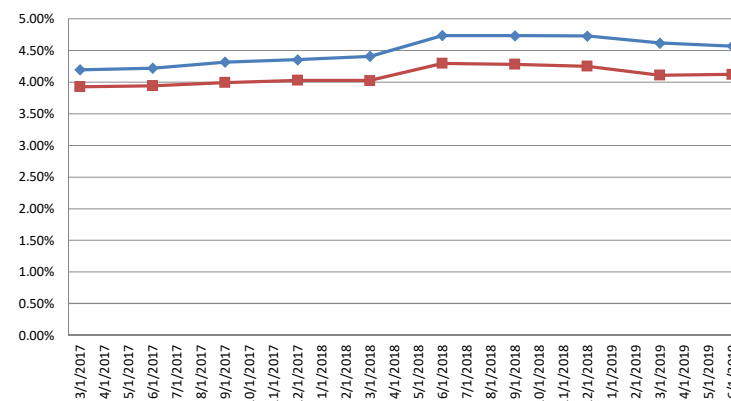
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	3.54%	3.58%	3.63%	3.65%	3.65%	3.73%	3.81%	4.26%	4.19%	4.50%
Net Interest Margin (FTE)	3.48%	3.52%	3.57%	3.59%	3.57%	3.66%	3.74%	3.96%	4.13%	4.14%

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



	3/31/17	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
Yield on Earning Assets	4.42%	4.47%	4.47%	4.49%	4.68%	4.65%	4.69%	4.75%	4.84%	5.05%
Net Interest Margin (FTE)	4.28%	4.33%	4.33%	4.34%	4.46%	4.44%	4.46%	4.52%	4.40%	4.55%

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



	3/31/17	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
Yield on Earning Assets	4.19%	4.22%	4.31%	4.35%	4.41%	4.74%	4.73%	4.73%	4.62%	4.57%
Net Interest Margin (FTE)	3.93%	3.94%	3.99%	4.03%	4.02%	4.29%	4.28%	4.25%	4.11%	4.12%

Source: SNL Financial

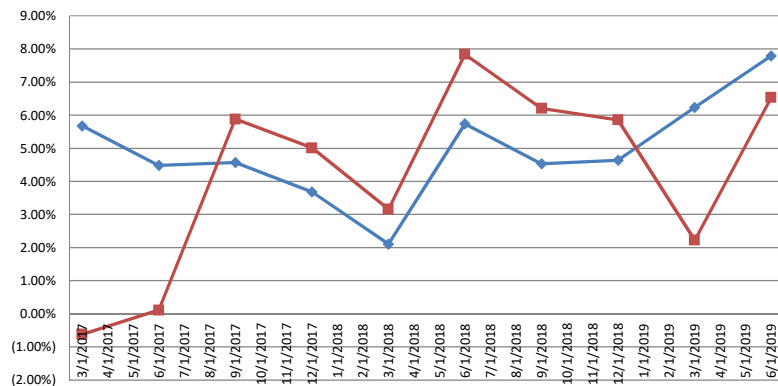
Note: Report includes only bank-level data.

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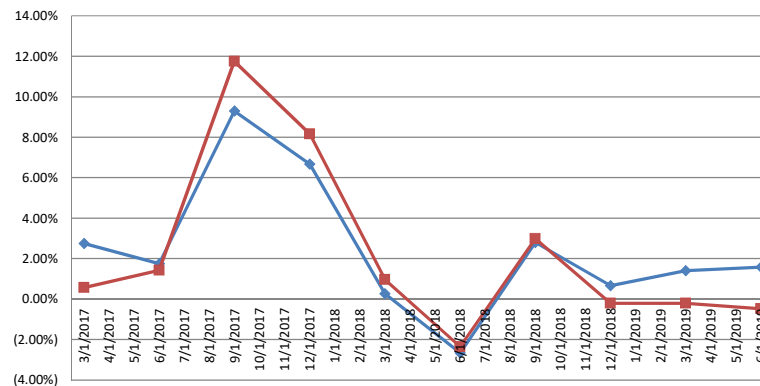
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



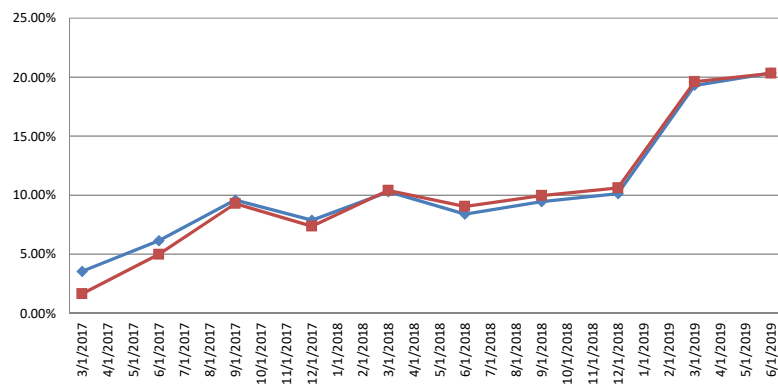
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	5.68%	4.49%	4.57%	3.68%	2.11%	5.74%	4.53%	4.64%	6.23%	7.79%
Deposit Growth Rate	(0.62%)	0.11%	5.88%	5.01%	3.16%	7.84%	6.20%	5.86%	2.22%	6.53%

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



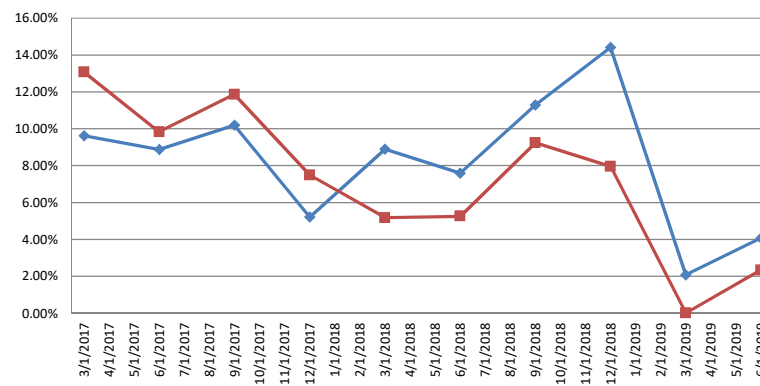
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Asset Growth Rate	2.75%	1.75%	9.30%	6.67%	0.27%	(2.66%)	2.80%	0.67%	1.41%	1.58%
Deposit Growth Rate	0.57%	1.42%	11.75%	8.16%	0.96%	(2.35%)	2.99%	(0.21%)	(0.21%)	(0.48%)

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



	3/31/17	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
Asset Growth Rate	3.54%	6.14%	9.58%	7.88%	10.30%	8.39%	9.45%	10.14%	19.31%	20.35%
Deposit Growth Rate	1.64%	4.98%	9.29%	7.35%	10.39%	9.04%	9.97%	10.60%	19.62%	20.33%

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



	3/31/17	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
Asset Growth Rate	9.62%	8.87%	10.20%	5.21%	8.90%	7.60%	11.29%	14.41%	2.07%	4.07%
Deposit Growth Rate	13.07%	9.84%	11.86%	7.48%	5.18%	5.26%	9.23%	7.95%	0.00%	2.33%

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

June 30, 2019

Run Date: August 13, 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 (%)
Asset Group A - Over \$1 billion in total assets													
	Umpqua Bank	\$27,950,817	\$21,309,889	\$21,949,021	97.09%	9.76%	\$7,251	4.68%	1.10%	0.62%	3.99%	7.79%	6.53%
	Average of Asset Group A	\$27,950,817	\$21,309,889	\$21,949,021	97.09%	9.76%	\$7,251	4.68%	1.10%	0.62%	3.99%	7.79%	6.53%
Asset Group B - \$501 million to \$1 billion in total assets													
	Citizens Bank	\$774,350	\$416,070	\$645,251	64.48%	40.82%	\$4,810	4.26%	0.13%	0.06%	4.19%	0.66%	(1.83%)
	Pioneer Trust Bank, National Association	\$507,624	\$350,453	\$439,931	79.66%	34.32%	\$7,465	4.74%	0.83%	0.71%	4.08%	2.50%	0.88%
	Average of Asset Group B	\$640,987	\$383,262	\$542,591	72.07%	37.57%	\$6,138	4.50%	0.48%	0.39%	4.14%	1.58%	(0.48%)
Asset Group C - \$251 to \$500 million in total assets													
	Bank of Eastern Oregon	\$469,401	\$387,999	\$421,891	91.97%	11.52%	\$3,329	5.74%	0.37%	0.28%	5.50%	26.47%	29.15%
	Evergreen Federal Bank	\$467,814	\$367,513	\$407,322	90.23%	15.34%	\$5,569	4.35%	0.31%	0.28%	4.09%	5.43%	4.72%
	Summit Bank	\$461,827	\$395,716	\$408,950	96.76%	13.01%	\$5,248	6.18%	1.07%	0.83%	5.40%	21.78%	20.22%
	First Federal Savings and Loan Association of McMinnville	\$445,616	\$281,868	\$376,473	74.87%	40.15%	\$4,951	3.95%	0.57%	0.51%	3.51%	9.99%	10.14%
	Community Bank	\$419,743	\$175,249	\$376,667	46.53%	58.10%	\$3,413	4.10%	0.32%	0.23%	3.97%	(1.33%)	(4.15%)
	People's Bank of Commerce	\$357,875	\$263,771	\$308,808	85.42%	12.56%	\$3,345	4.92%	0.76%	0.46%	4.48%	4.75%	0.52%
	Oregon Pacific Banking Co.	\$347,068	\$269,817	\$305,088	88.44%	19.10%	\$3,403	4.74%	0.52%	0.26%	4.44%	24.34%	26.03%
	Lewis & Clark Bank	\$277,806	\$216,421	\$241,588	89.58%	13.06%	\$8,418	6.38%	1.56%	1.15%	5.34%	78.51%	86.27%
	Willamette Valley Bank	\$257,072	\$218,214	\$216,011	101.02%	12.24%	\$1,444	5.12%	1.22%	1.02%	4.18%	13.22%	10.11%
	Average of Asset Group C	\$389,358	\$286,285	\$340,311	84.98%	21.68%	\$4,347	5.05%	0.74%	0.56%	4.55%	20.35%	20.33%
Asset Group D - \$0 to \$250 million in total assets													
	Oregon Coast Bank	\$240,521	\$128,839	\$211,665	60.87%	35.76%	\$4,810	4.63%	1.18%	0.83%	3.85%	4.38%	1.79%
	Clackamas County Bank	\$228,705	\$131,275	\$175,056	74.99%	32.10%	\$4,012	4.35%	0.20%	0.14%	4.24%	3.16%	(0.31%)
	Willamette Community Bank	\$150,616	\$114,944	\$127,714	90.00%	13.00%	\$4,184	4.78%	0.71%	0.50%	4.34%	3.43%	(2.10%)
	Pacific West Bank	\$94,836	\$55,844	\$59,998	93.08%	58.81%	\$3,387	4.51%	1.05%	0.71%	4.05%	5.32%	9.95%
	Average of Asset Group D	\$178,670	\$107,726	\$143,608	79.74%	34.92%	\$4,098	4.57%	0.79%	0.55%	4.12%	4.07%	2.33%

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

Asset Quality
June 30, 2019
Run Date: August 13, 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 (%)
Asset Group A - Over \$1 billion in total assets								
	Umpqua Bank	\$27,950,817	\$35,021	0.16%	0.71%	303.88%	3.63%	0.21%
	Average of Asset Group A	\$27,950,817	\$35,021	0.16%	0.71%	303.88%	3.63%	0.21%
Asset Group B - \$501 million to \$1 billion in total assets								
	Citizens Bank	\$774,350	\$0	0.00%	1.26%	NM	0.91%	0.11%
	Pioneer Trust Bank, National Association	\$507,624	\$1,739	0.50%	1.43%	289.02%	2.45%	0.34%
	Average of Asset Group B	\$640,987	\$870	0.25%	1.35%	289.02%	1.68%	0.23%
Asset Group C - \$251 to \$500 million in total assets								
	Bank of Eastern Oregon	\$469,401	\$9,388	2.42%	1.05%	42.74%	28.79%	2.25%
	Evergreen Federal Bank	\$467,814	\$893	0.24%	1.53%	277.28%	3.20%	0.43%
	Summit Bank	\$461,827	\$839	0.21%	1.52%	687.51%	1.76%	0.19%
	First Federal Savings and Loan Association of McMinnville	\$445,616	\$177	0.06%	1.13%	125.32%	3.70%	0.57%
	Community Bank	\$419,743	\$873	0.50%	1.57%	315.01%	1.92%	0.21%
	People's Bank of Commerce	\$357,875	\$0	0.00%	1.11%	167.72%	16.46%	1.71%
	Oregon Pacific Banking Co.	\$347,068	\$1,693	0.63%	1.25%	111.99%	7.12%	0.87%
	Lewis & Clark Bank	\$277,806	\$0	0.00%	0.94%	NA	0.00%	0.00%
	Willamette Valley Bank	\$257,072	\$0	0.00%	0.77%	NA	0.00%	0.00%
	Average of Asset Group C	\$389,358	\$1,540	0.45%	1.21%	246.80%	6.99%	0.69%
Asset Group D - \$0 to \$250 million in total assets								
	Oregon Coast Bank	\$240,521	\$1,055	0.82%	1.48%	181.23%	3.48%	0.44%
	Clackamas County Bank	\$228,705	\$0	0.00%	1.53%	NA	0.00%	0.00%
	Willamette Community Bank	\$150,616	\$1,475	1.28%	1.24%	86.61%	7.84%	1.09%
	Pacific West Bank	\$94,836	\$69	0.12%	1.25%	NM	0.20%	0.07%
	Average of Asset Group D	\$178,670	\$650	0.56%	1.38%	133.92%	2.88%	0.40%

Source: SNL Financial

Note: Report includes only bank-level data.

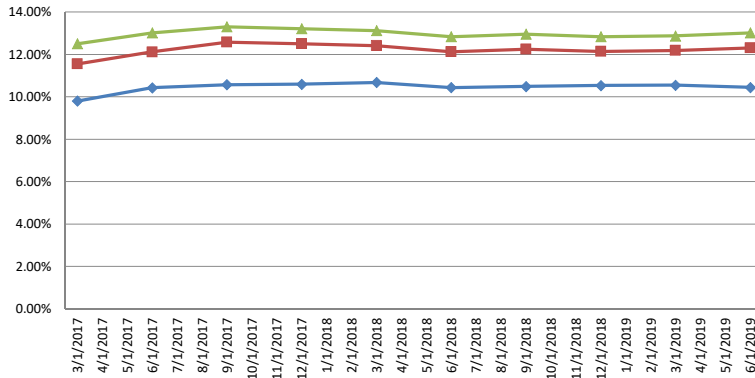
NA = data was not available.

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

Capital Adequacy

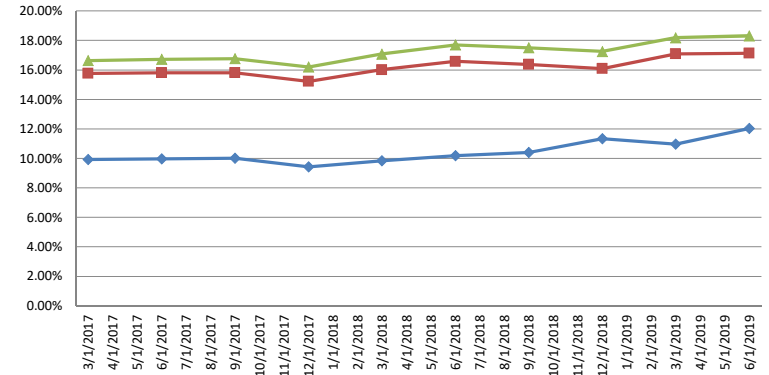
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



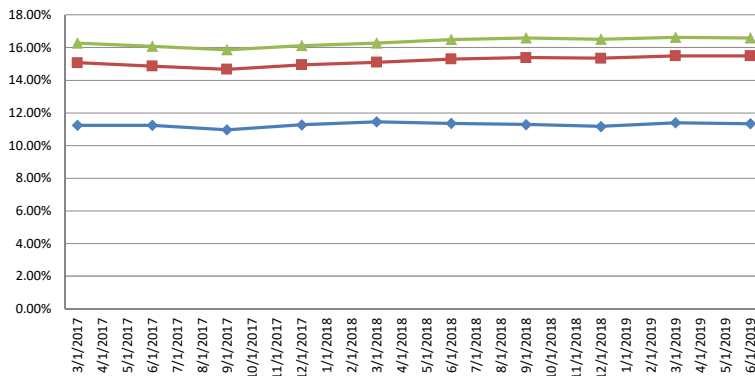
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	9.80%	10.42%	10.57%	10.59%	10.68%	10.43%	10.48%	10.53%	10.54%	10.44%
Tier 1 Risk Based Ratio	11.55%	12.11%	12.57%	12.50%	12.41%	12.12%	12.24%	12.14%	12.18%	12.30%
Risk Based Capital Ratio	12.50%	13.01%	13.30%	13.21%	13.12%	12.83%	12.95%	12.83%	12.87%	13.01%

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



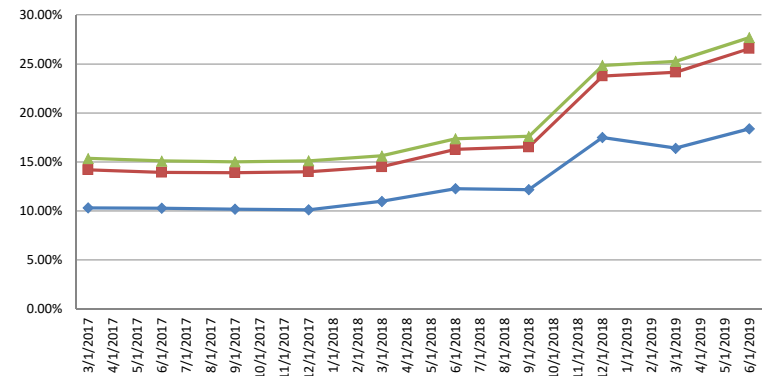
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	9.92%	9.96%	10.01%	9.43%	9.83%	10.18%	10.39%	11.33%	10.96%	12.03%
Tier 1 Risk Based Ratio	15.76%	15.80%	15.80%	15.21%	16.01%	16.57%	16.37%	16.09%	17.08%	17.14%
Risk Based Capital Ratio	16.62%	16.71%	16.76%	16.20%	17.07%	17.69%	17.49%	17.24%	18.18%	18.31%

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



	3/31/17	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
Leverage Ratio	11.23%	11.23%	10.95%	11.26%	11.44%	11.34%	11.28%	11.16%	11.38%	11.33%
Tier 1 Risk Based Ratio	15.06%	14.86%	14.66%	14.93%	15.09%	15.28%	15.38%	15.33%	15.48%	15.49%
Risk Based Capital Ratio	16.26%	16.07%	15.86%	16.11%	16.27%	16.48%	16.58%	16.50%	16.63%	16.58%

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



	3/31/17	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
Leverage Ratio	10.30%	10.25%	10.15%	10.10%	10.96%	12.26%	12.14%	17.48%	16.38%	18.37%
Tier 1 Risk Based Ratio	14.18%	13.91%	13.88%	13.97%	14.49%	16.25%	16.51%	23.75%	24.14%	26.55%
Risk Based Capital Ratio	15.34%	15.07%	15.01%	15.10%	15.60%	17.35%	17.59%	24.82%	25.24%	27.68%

Source: SNL Financial

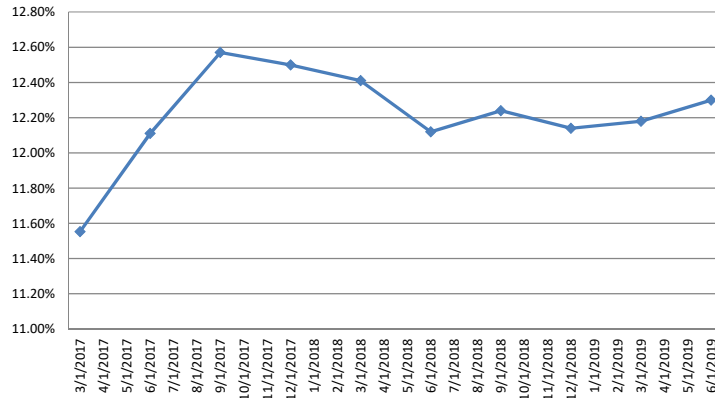
Note: Report includes only bank-level data.

NA = data was not available.

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

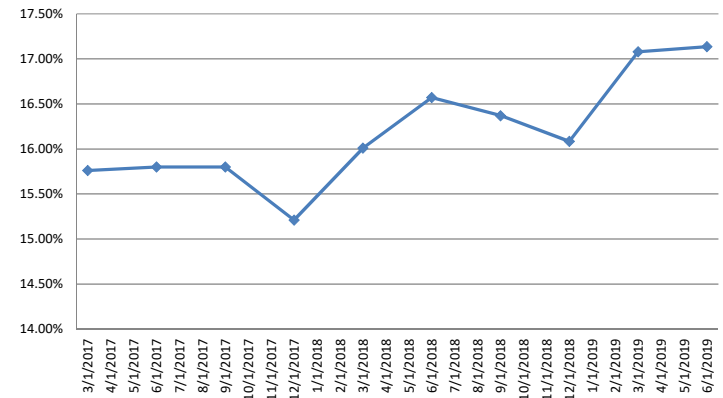
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



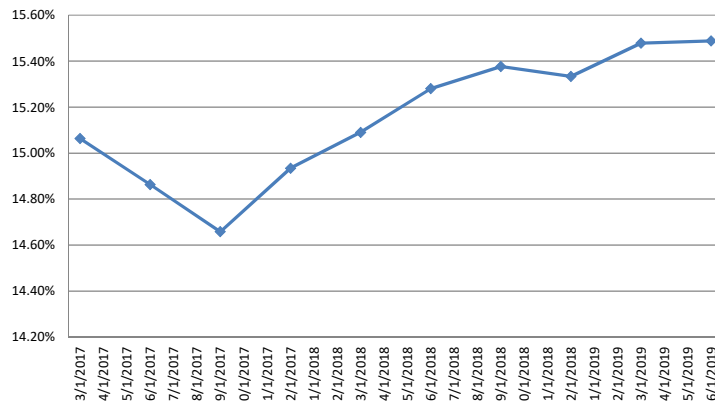
Common Equity Tier 1 RB Ratio	11.55%	12.11%	12.57%	12.50%	12.41%	12.12%	12.24%	12.14%	12.18%	12.30%
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Asset Group B - \$501 to \$1 billion in Total Assets
As of Date



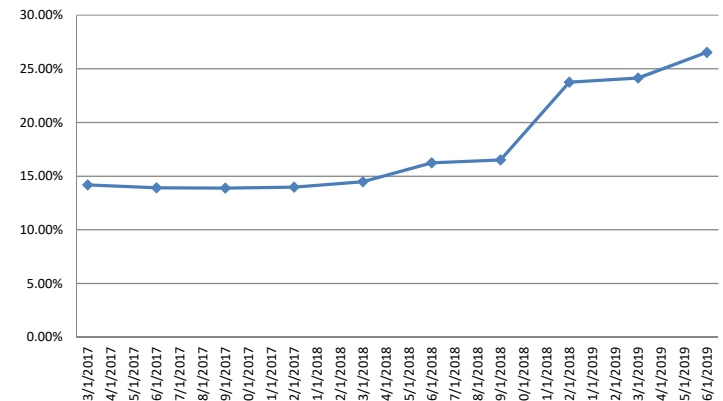
Common Equity Tier 1 RB Ratio	15.76%	15.80%	15.80%	15.21%	16.01%	16.57%	16.37%	16.09%	17.08%	17.14%
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Asset Group C - \$251 to \$500 million in Total Assets
As of Date



Common Equity Tier 1 RB Ratio	15.06%	14.86%	14.66%	14.93%	15.09%	15.28%	15.38%	15.33%	15.48%	15.49%
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Asset Group D - \$0 to \$250 million in Total Assets
As of Date



Common Equity Tier 1 RB Ratio	14.18%	13.91%	13.88%	13.97%	14.49%	16.25%	16.51%	23.75%	24.14%	26.55%
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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

June 30, 2019

Run Date: August 13, 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 (%)
Asset Group A - Over \$1 billion in total assets									
	Umpqua Bank	\$27,950,817	\$4,505,354	\$2,703,566	\$2,703,566	10.44%	12.30%	13.01%	12.30%
	Average of Asset Group A	\$27,950,817	\$4,505,354	\$2,703,566	\$2,703,566	10.44%	12.30%	13.01%	12.30%
Asset Group B - \$501 million to \$1 billion in total assets									
	Citizens Bank	\$774,350	\$88,713	\$86,970	\$86,970	11.15%	17.49%	18.59%	17.49%
	Pioneer Trust Bank, National Association	\$507,624	\$66,008	\$65,504	\$65,504	12.91%	16.78%	18.03%	16.78%
	Average of Asset Group B	\$640,987	\$77,361	\$76,237	\$76,237	12.03%	17.14%	18.31%	17.14%
Asset Group C - \$251 to \$500 million in total assets									
	Bank of Eastern Oregon	\$469,401	\$44,799	\$42,577	\$42,577	9.63%	9.69%	10.63%	9.69%
	Evergreen Federal Bank	\$467,814	\$57,733	\$57,544	\$57,544	12.24%	16.04%	17.29%	16.04%
	Summit Bank	\$461,827	\$43,572	\$43,559	\$43,559	9.84%	10.18%	11.43%	10.18%
	First Federal Savings and Loan Association of McMinnville	\$445,616	\$65,446	\$65,310	\$65,310	14.89%	27.90%	29.15%	27.90%
	Community Bank	\$419,743	\$42,705	\$41,029	\$41,029	9.81%	20.14%	21.39%	20.14%
	People's Bank of Commerce	\$357,875	\$37,759	\$34,055	\$34,055	9.75%	10.81%	11.76%	10.81%
	Oregon Pacific Banking Co.	\$347,068	\$39,005	\$38,630	\$38,630	11.44%	14.62%	15.87%	14.62%
	Lewis & Clark Bank	\$277,806	\$35,084	\$32,557	\$32,557	11.91%	14.03%	14.92%	14.03%
	Willamette Valley Bank	\$257,072	\$32,053	\$32,053	\$32,053	12.49%	15.98%	16.81%	15.98%
	Average of Asset Group C	\$389,358	\$44,240	\$43,035	\$43,035	11.33%	15.49%	16.58%	15.49%
Asset Group D - \$0 to \$250 million in total assets									
	Oregon Coast Bank	\$240,521	\$28,520	\$28,260	\$28,260	11.83%	16.77%	17.91%	16.77%
	Clackamas County Bank	\$228,705	\$28,757	\$28,639	\$28,639	12.70%	23.68%	24.94%	23.68%
	Willamette Community Bank	\$150,616	\$19,541	\$19,434	\$19,434	12.97%	13.46%	14.46%	13.46%
	Pacific West Bank	\$94,836	\$34,499	\$33,112	\$33,112	35.98%	52.28%	53.40%	52.27%
	Average of Asset Group D	\$178,670	\$27,829	\$27,361	\$27,361	18.37%	26.55%	27.68%	26.55%

Source: SNL Financial

Note: Report includes only bank-level data.

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Definitions



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net income	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.	Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.	Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Efficiency ratio (FTE) (%)	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.	Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Total loans and leases	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.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Total deposits	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.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Liquidity ratio (%)	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.	Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	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.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	Total equity capital	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.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.	Tier 1 capital	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.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.	Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
		Risk-Based Capital Ratio (%)	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.
		Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.