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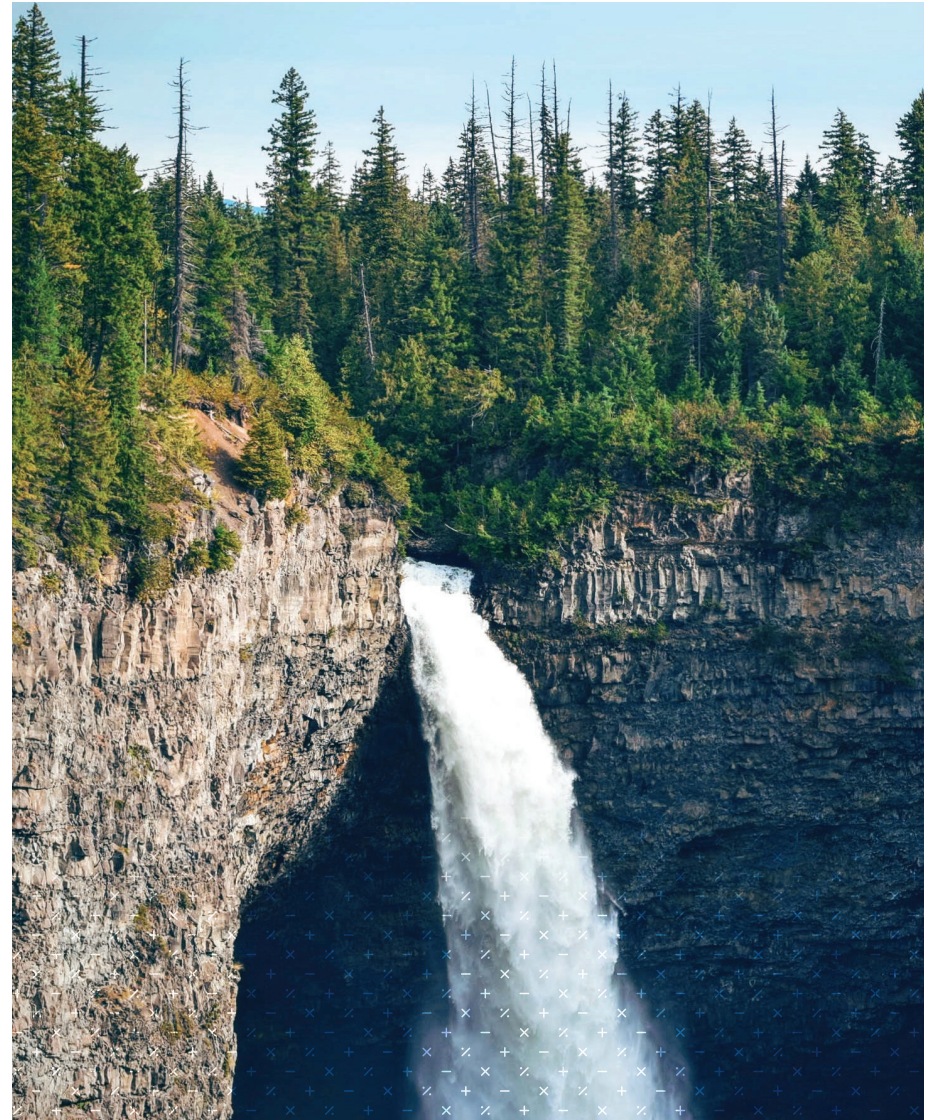
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# Bankers' Index

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 [fi@mossadams.com](mailto:fi@mossadams.com).

## 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

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### BELLINGHAM

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

### SEATTLE

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

### TRI-CITIES

7601 W. Clearwater Avenue  
Suite 440  
Kennewick, WA 99336  
**(509) 544-5010**

### EVERETT

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

### SPOKANE

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

### WENATCHEE

123 Ohme Garden Road  
Suite C  
Wenatchee, WA 98801  
**(509) 248-7750**

### ISSAQUAH

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

### TACOMA

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

### YAKIMA

402 East Yakima Avenue  
Suite 110  
Yakima, WA 98901  
**(509) 248-7750**

## Oregon

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### EUGENE

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

### PORTLAND

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

### MEDFORD

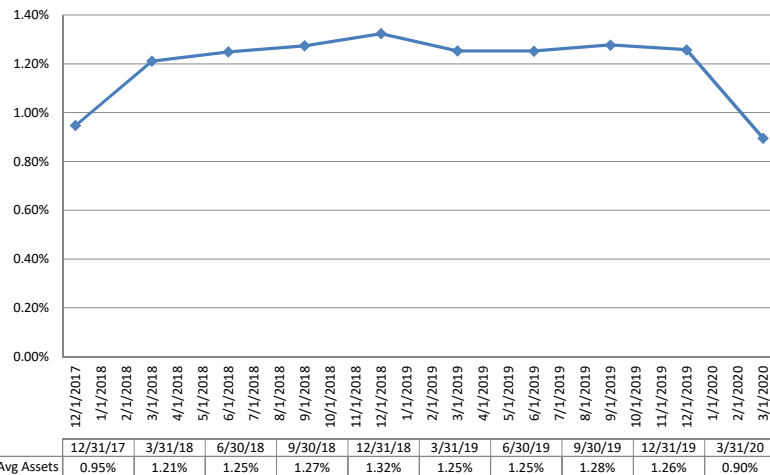
221 Stewart Avenue  
Suite 301  
Medford, OR 97501  
**(541) 857-1040**

**Washington**

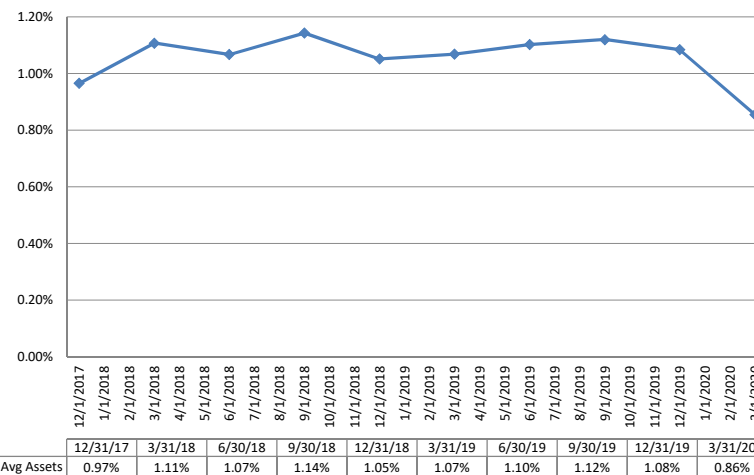
# Performance Analysis

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

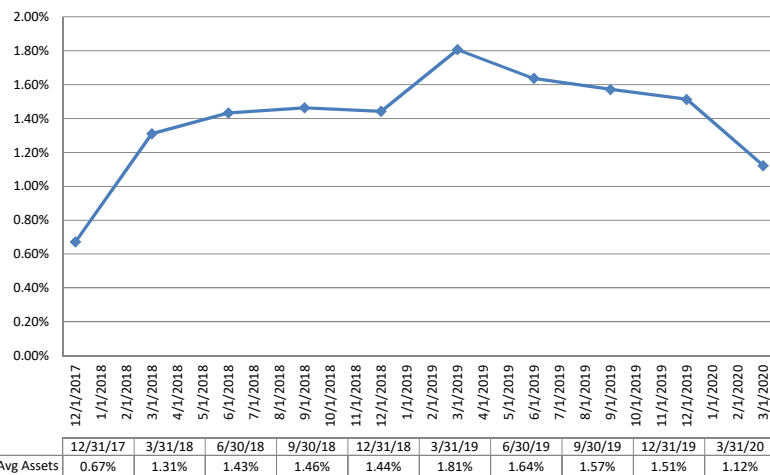
**Asset Group A - Over \$1 billion in Total Assets**  
Year-to-Date



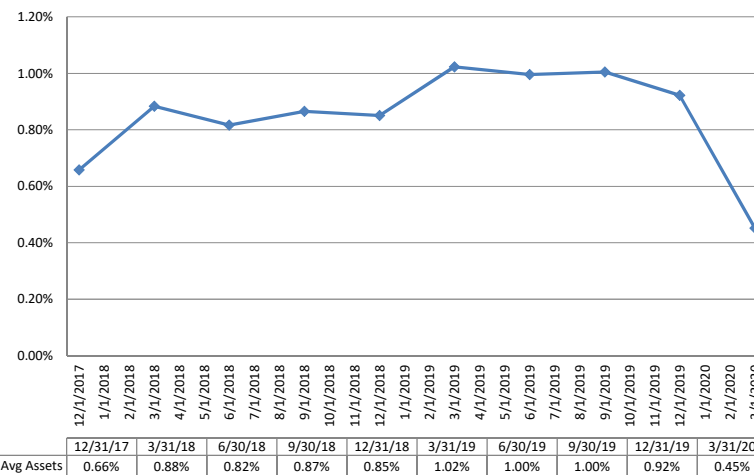
**Asset Group B - \$501 to \$1 billion in Total Assets**  
Year-to-Date



**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



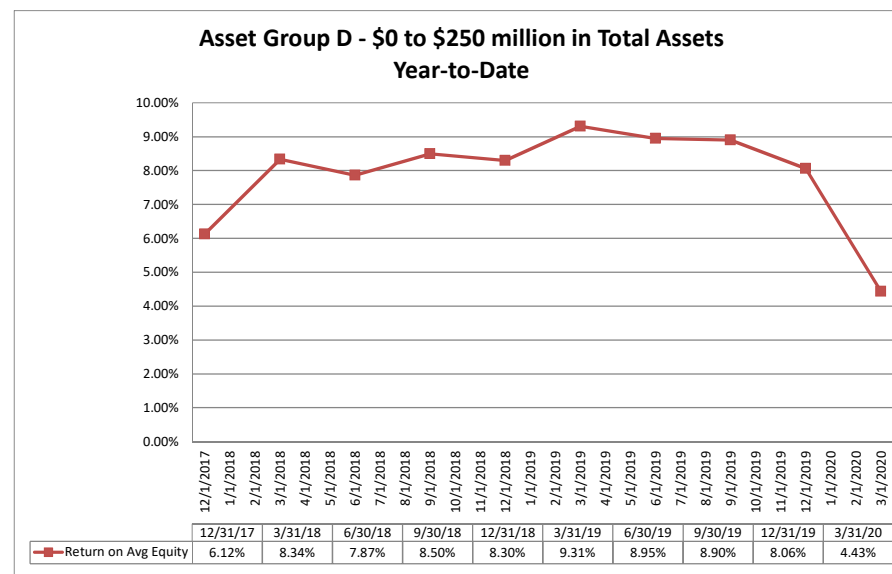
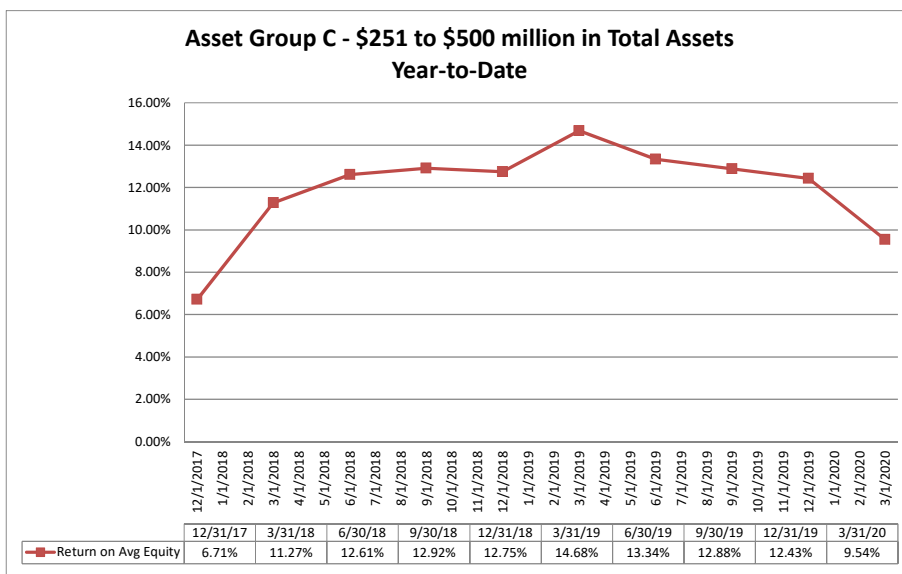
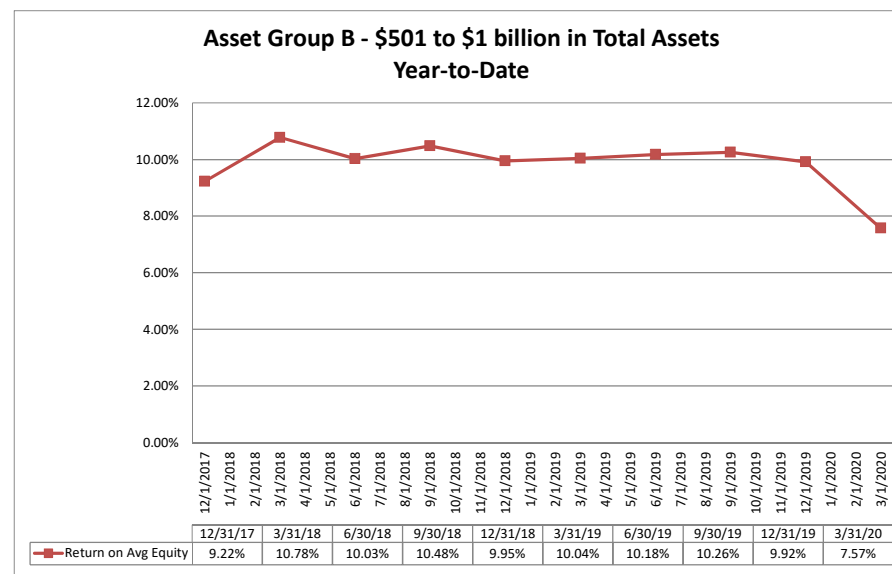
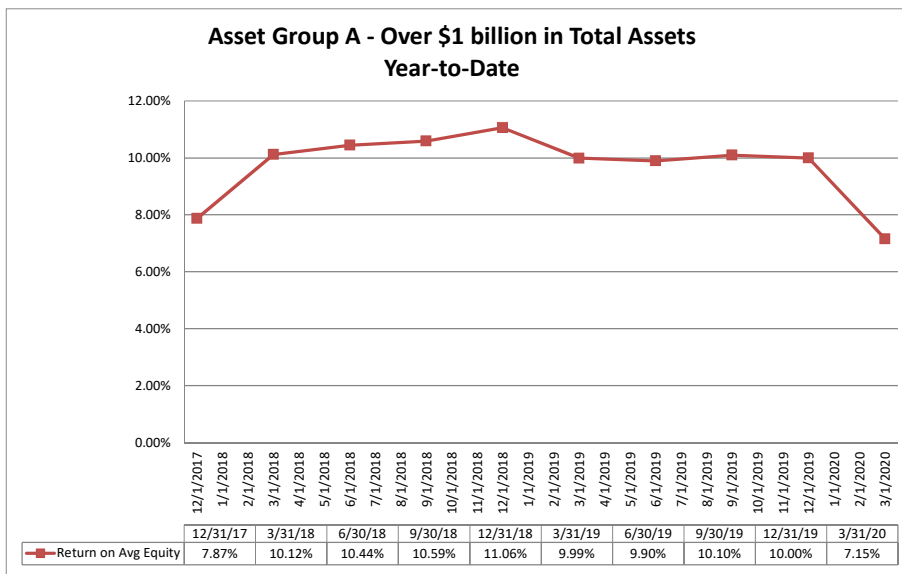
Source: SNL Financial

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



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

March 31, 2020

Run Date: June 15, 2020

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>	\$17,372,259	\$38,200	0.94%	7.70%	69.43%	\$76	\$38,200	0.94%	7.70%	69.43%	\$76
	<b>Columbia State Bank</b>	\$14,030,107	\$15,516	0.45%	2.82%	56.04%	\$98	\$15,516	0.45%	2.82%	56.04%	\$98
	<b>Banner Bank</b>	\$12,490,581	\$18,308	0.60%	4.43%	65.66%	\$99	\$18,308	0.60%	4.43%	65.66%	\$99
	<b>Washington Trust Bank</b>	\$7,341,297	\$18,610	1.04%	10.58%	62.63%	\$122	\$18,610	1.04%	10.58%	62.63%	\$122
	<b>HomeStreet Bank</b>	\$6,760,574	\$8,286	0.49%	4.50%	69.31%	\$127	\$8,286	0.49%	4.50%	69.31%	\$127
	<b>Heritage Bank</b>	\$5,584,024	\$13,649	0.99%	6.73%	60.32%	\$97	\$13,649	0.99%	6.73%	60.32%	\$97
	<b>Peoples Bank</b>	\$1,989,887	\$3,913	0.79%	6.95%	69.01%	\$93	\$3,913	0.79%	6.95%	69.01%	\$93
	<b>1st Security Bank of Washington</b>	\$1,846,785	\$5,342	1.23%	10.47%	58.62%	\$86	\$5,342	1.23%	10.47%	58.62%	\$86
	<b>Yakima Federal Savings and Loan Association</b>	\$1,821,924	\$3,651	0.81%	3.12%	53.10%	\$110	\$3,651	0.81%	3.12%	53.10%	\$110
	<b>Cashmere Valley Bank</b>	\$1,677,196	\$5,456	1.33%	10.57%	55.63%	\$77	\$5,456	1.33%	10.57%	55.63%	\$77
	<b>First Federal Savings and Loan Association of Port Angeles</b>	\$1,384,373	\$961	0.30%	2.66%	82.52%	\$102	\$961	0.30%	2.66%	82.52%	\$102
	<b>First Financial Northwest Bank</b>	\$1,330,982	\$1,967	0.59%	5.86%	73.84%	\$135	\$1,967	0.59%	5.86%	73.84%	\$135
	<b>Timberland Bank</b>	\$1,321,862	\$5,128	1.59%	11.81%	48.79%	\$66	\$5,128	1.59%	11.81%	48.79%	\$66
	<b>Coastal Community Bank</b>	\$1,183,330	\$2,919	1.02%	9.10%	62.91%	\$111	\$2,919	1.02%	9.10%	62.91%	\$111
	<b>Kitsap Bank</b>	\$1,181,533	\$3,160	1.08%	9.56%	70.21%	\$91	\$3,160	1.08%	9.56%	70.21%	\$91
	<b>Riverview Community Bank</b>	\$1,180,610	\$3,142	1.07%	7.60%	61.82%	\$86	\$3,142	1.07%	7.60%	61.82%	\$86
	Average of Asset Group A	\$4,906,083	\$9,263	0.90%	7.15%	63.74%	\$99	\$9,263	0.90%	7.15%	63.74%	\$99
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>												
	<b>Bank of the Pacific</b>	\$925,516	\$1,470	0.64%	4.98%	69.47%	\$97	\$1,470	0.64%	4.98%	69.47%	\$97
	<b>Olympia Federal Savings and Loan Association</b>	\$750,384	\$590	0.33%	2.29%	85.75%	\$114	\$590	0.33%	2.29%	85.75%	\$114
	<b>Sound Community Bank</b>	\$737,820	\$1,126	0.62%	5.94%	77.42%	\$104	\$1,126	0.62%	5.94%	77.42%	\$104
	<b>Seattle Bank</b>	\$709,550	\$1,886	1.06%	10.71%	57.28%	\$166	\$1,886	1.06%	10.71%	57.28%	\$166
	<b>Baker-Boyer National Bank</b>	\$630,560	\$1,438	0.93%	9.92%	78.41%	\$94	\$1,438	0.93%	9.92%	78.41%	\$94
	<b>Security State Bank</b>	\$500,300	\$1,897	1.55%	11.59%	57.84%	\$59	\$1,897	1.55%	11.59%	57.84%	\$59
	Average of Asset Group B	\$709,022	\$1,401	0.86%	7.57%	71.03%	\$106	\$1,401	0.86%	7.57%	71.03%	\$106
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
	<b>Wheatland Bank</b>	\$469,015	\$1,250	1.09%	10.21%	75.41%	\$95	\$1,250	1.09%	10.21%	75.41%	\$95
	<b>Commencement Bank</b>	\$395,356	\$947	0.97%	7.84%	66.87%	\$97	\$947	0.97%	7.84%	66.87%	\$97
	<b>Mountain Pacific Bank</b>	\$390,249	\$1,135	1.21%	10.55%	57.90%	\$104	\$1,135	1.21%	10.55%	57.90%	\$104
	<b>Community First Bank</b>	\$367,956	\$1,118	1.25%	11.85%	77.25%	\$105	\$1,118	1.25%	11.85%	77.25%	\$105
	<b>UniBank</b>	\$353,880	\$1,401	1.65%	11.04%	56.00%	\$135	\$1,401	1.65%	11.04%	56.00%	\$135
	<b>SaviBank</b>	\$334,428	\$113	0.14%	1.39%	85.33%	\$82	\$113	0.14%	1.39%	85.33%	\$82
	<b>Islanders Bank</b>	\$293,450	\$1,128	1.54%	13.91%	55.22%	\$78	\$1,128	1.54%	13.91%	55.22%	\$78
	Average of Asset Group C	\$372,048	\$1,013	1.12%	9.54%	67.71%	\$99	\$1,013	1.12%	9.54%	67.71%	\$99

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

March 31, 2020

Run Date: June 15, 2020

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	\$230,462	\$525	0.88%	7.87%	65.91%	\$163	\$525	0.88%	7.87%	65.91%	\$163
	State Bank Northwest	\$146,301	\$602	1.60%	13.14%	68.33%	\$107	\$602	1.60%	13.14%	68.33%	\$107
	RiverBank	\$144,769	\$52	0.14%	1.40%	96.24%	\$92	\$52	0.14%	1.40%	96.24%	\$92
	Liberty Bank	\$115,349	\$2	0.01%	0.07%	96.42%	\$109	\$2	0.01%	0.07%	96.42%	\$109
	First Sound Bank	\$107,586	(\$76)	(0.28%)	(2.24%)	107.28%	\$138	(\$76)	(0.28%)	(2.24%)	107.28%	\$138
	Washington Business Bank	\$86,889	\$314	1.38%	12.06%	61.21%	\$121	\$314	1.38%	12.06%	61.21%	\$121
	Raymond Federal Bank	\$60,127	\$8	0.05%	0.50%	98.19%	\$71	\$8	0.05%	0.50%	98.19%	\$71
	Sound Banking Company	\$58,402	\$272	1.94%	19.94%	58.02%	\$151	\$272	1.94%	19.94%	58.02%	\$151
	Twin City Bank	\$56,330	\$102	0.74%	6.94%	82.67%	\$97	\$102	0.74%	6.94%	82.67%	\$97
	Lamont Bank of St. John	\$54,278	(\$259)	(1.95%)	(14.56%)	37.40%	\$96	(\$259)	(1.95%)	(14.56%)	37.40%	\$96
	Farmers State Bank	\$41,462	\$74	0.70%	6.89%	64.47%	\$61	\$74	0.70%	6.89%	64.47%	\$61
	Farmington State Bank	\$10,328	\$5	0.21%	1.18%	93.33%	\$59	\$5	0.21%	1.18%	93.33%	\$59
	Average of Asset Group D	\$92,690	\$135	0.45%	4.43%	77.46%	\$105	\$135	0.45%	4.43%	77.46%	\$105

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

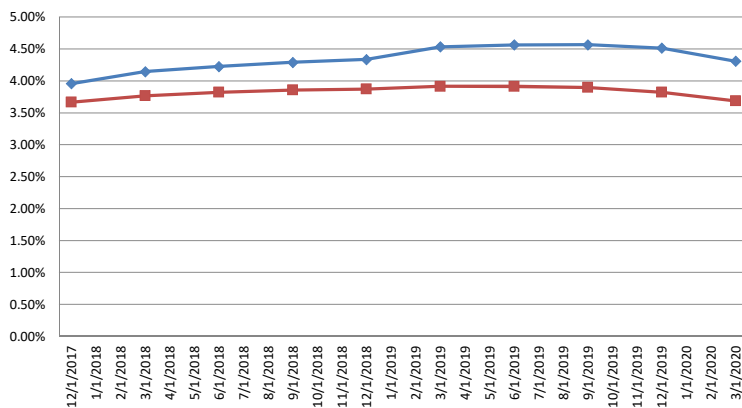
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# Balance Sheet & Net Interest Margin

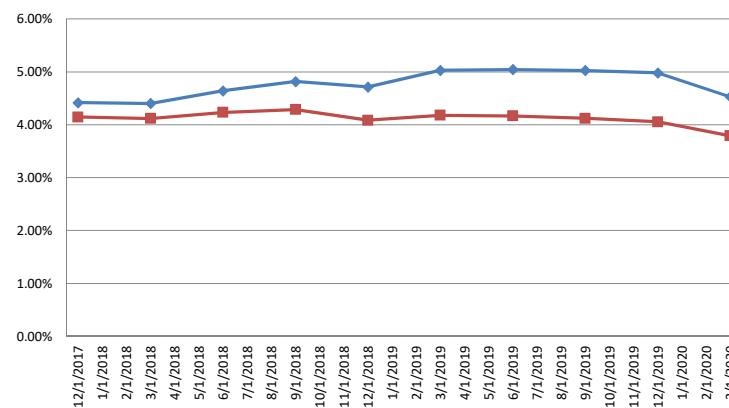
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



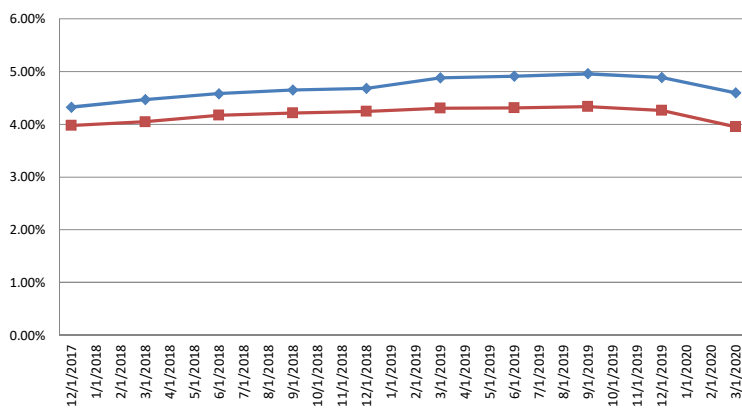
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	3.96%	4.14%	4.22%	4.29%	4.33%	4.53%	4.56%	4.56%	4.51%	4.31%
Net Interest Margin (FTE)	3.67%	3.76%	3.82%	3.85%	3.87%	3.91%	3.91%	3.90%	3.82%	3.68%

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



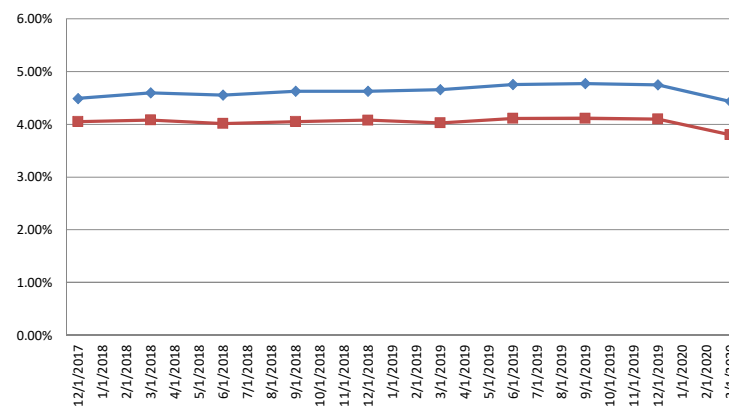
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.41%	4.40%	4.64%	4.81%	4.71%	5.03%	5.04%	5.02%	4.98%	4.53%
Net Interest Margin (FTE)	4.14%	4.12%	4.23%	4.28%	4.08%	4.17%	4.16%	4.12%	4.05%	3.79%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.33%	4.47%	4.58%	4.65%	4.68%	4.88%	4.91%	4.96%	4.89%	4.60%
Net Interest Margin (FTE)	3.97%	4.05%	4.17%	4.21%	4.24%	4.30%	4.31%	4.33%	4.26%	3.95%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.49%	4.60%	4.55%	4.62%	4.62%	4.65%	4.75%	4.77%	4.75%	4.43%
Net Interest Margin (FTE)	4.05%	4.08%	4.01%	4.05%	4.08%	4.03%	4.11%	4.11%	4.10%	3.80%

Source: SNL Financial

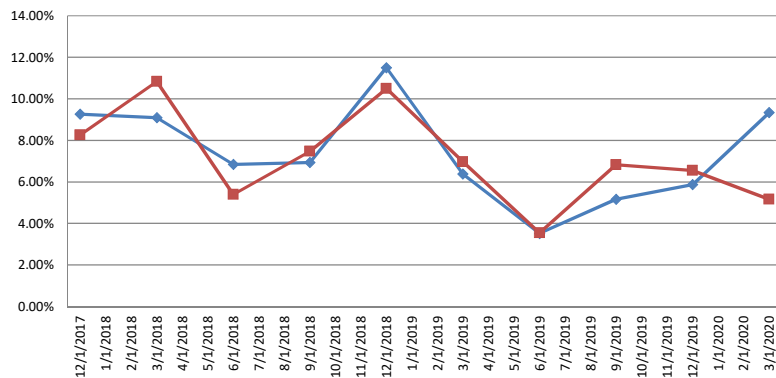
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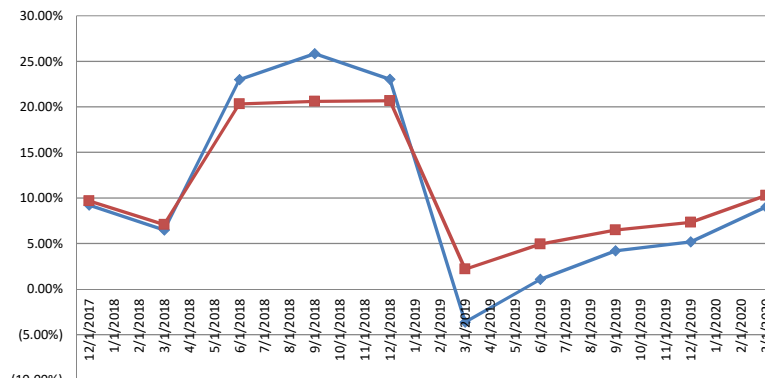
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



Asset Growth Rate	9.26%	9.09%	6.85%	6.94%	11.51%	6.38%	3.52%	5.17%	5.87%	9.34%
Deposit Growth Rate	8.26%	10.84%	5.40%	7.48%	10.49%	6.96%	3.55%	6.83%	6.56%	5.17%

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



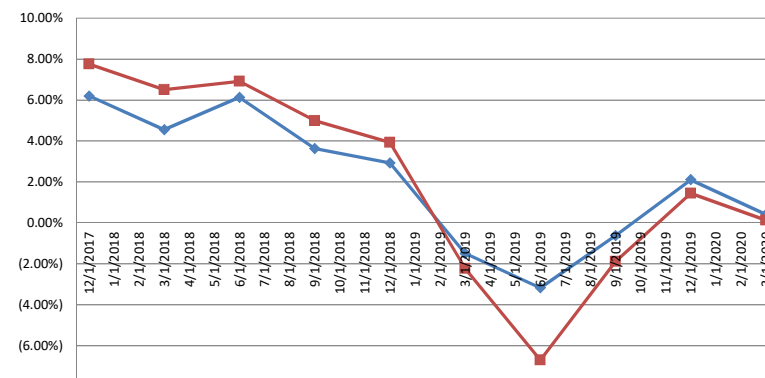
Asset Growth Rate	9.23%	6.46%	23.00%	25.84%	23.02%	(3.63%)	1.06%	4.21%	5.19%	9.01%
Deposit Growth Rate	9.67%	7.07%	20.31%	20.62%	20.66%	2.17%	4.92%	6.48%	7.34%	10.26%

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



Asset Growth Rate	9.44%	5.94%	12.29%	5.68%	9.05%	4.08%	6.34%	9.80%	9.98%	12.74%
Deposit Growth Rate	9.74%	6.66%	13.08%	5.57%	7.54%	5.23%	5.35%	9.87%	10.09%	8.45%

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



Asset Growth Rate	6.20%	4.56%	6.13%	3.63%	2.93%	(1.50%)	(3.18%)	(0.62%)	2.11%	0.41%
Deposit Growth Rate	7.76%	6.50%	6.92%	5.00%	3.93%	(2.23%)	(6.71%)	(1.89%)	1.45%	0.14%

Source: SNL Financial

Note: Report includes only bank-level data.

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

**Balance Sheet & Net Interest Margin**

**March 31, 2020**

**Run Date: June 15, 2020**

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>	\$17,372,259	\$12,115,322	\$12,180,142	99.47%	23.32%	\$8,566	4.22%	1.29%	1.25%	3.14%	23.19%	4.76%
	<b>Columbia State Bank</b>	\$14,030,107	\$8,943,021	\$10,820,993	82.65%	27.04%	\$6,404	4.26%	0.50%	0.20%	4.04%	(1.19%)	3.73%
	<b>Banner Bank</b>	\$12,490,581	\$9,283,000	\$10,224,195	90.79%	18.13%	\$5,850	4.61%	0.66%	0.33%	4.26%	6.04%	15.55%
	<b>Washington Trust Bank</b>	\$7,341,297	\$4,608,603	\$6,123,184	75.26%	31.46%	\$7,219	3.92%	0.52%	0.21%	3.66%	10.59%	(7.15%)
	<b>HomeStreet Bank</b>	\$6,760,574	\$5,233,756	\$5,301,702	98.72%	15.47%	\$6,906	4.10%	1.34%	1.12%	3.08%	(0.63%)	(4.53%)
	<b>Heritage Bank</b>	\$5,584,024	\$3,856,184	\$4,627,799	83.33%	18.69%	\$6,367	4.39%	0.53%	0.29%	4.09%	2.40%	0.82%
	<b>Peoples Bank</b>	\$1,989,887	\$1,565,130	\$1,758,169	89.02%	22.03%	\$4,554	4.03%	0.88%	0.51%	3.46%	2.08%	1.47%
	<b>1st Security Bank of Washington</b>	\$1,846,785	\$1,525,586	\$1,461,005	104.42%	13.17%	\$4,159	5.40%	1.16%	1.16%	4.33%	31.27%	15.86%
	<b>Yakima Federal Savings and Loan Association</b>	\$1,821,924	\$699,982	\$1,332,032	52.55%	74.36%	\$13,908	3.10%	1.10%	1.08%	2.24%	5.01%	5.62%
	<b>Cashmere Valley Bank</b>	\$1,677,196	\$904,340	\$1,444,878	62.59%	45.49%	\$6,476	3.47%	0.66%	0.47%	3.09%	6.22%	6.05%
	<b>First Federal Savings and Loan</b>	\$1,384,373	\$914,872	\$1,067,992	85.66%	24.75%	\$6,786	3.96%	1.04%	0.95%	3.12%	27.49%	22.07%
	<b>First Financial Northwest Bank</b>	\$1,330,982	\$1,105,658	\$1,025,403	107.83%	12.04%	\$8,814	4.70%	1.72%	1.65%	3.16%	(3.27%)	(12.61%)
	<b>Timberland Bank</b>	\$1,321,862	\$925,345	\$1,126,421	82.15%	24.81%	\$4,704	4.69%	0.62%	0.45%	4.27%	16.99%	15.15%
	<b>Coastal Community Bank</b>	\$1,183,330	\$1,005,178	\$1,011,214	99.40%	12.87%	\$5,772	4.91%	0.97%	0.62%	4.32%	19.56%	11.97%
	<b>Kitsap Bank</b>	\$1,181,533	\$750,941	\$1,028,316	73.03%	32.33%	\$4,235	4.55%	0.23%	0.12%	4.45%	4.59%	2.18%
	<b>Riverview Community Bank</b>	\$1,180,610	\$911,783	\$1,001,733	91.02%	18.09%	\$4,685	4.58%	0.54%	0.32%	4.22%	(0.90%)	1.71%
	Average of Asset Group A	\$4,906,083	\$3,396,794	\$3,845,949	86.12%	25.88%	\$6,588	4.31%	0.86%	0.67%	3.68%	9.34%	5.17%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>													
	<b>Bank of the Pacific</b>	\$925,516	\$699,306	\$794,917	87.97%	12.68%	\$3,809	4.69%	0.42%	0.24%	4.45%	(1.35%)	(2.23%)
	<b>Olympia Federal Savings and Loan Association</b>	\$750,384	\$596,186	\$591,962	100.71%	16.59%	\$6,582	4.44%	1.17%	1.12%	3.41%	22.43%	20.11%
	<b>Sound Community Bank</b>	\$737,820	\$631,298	\$639,182	98.77%	11.07%	\$6,098	5.34%	1.45%	1.33%	4.17%	9.98%	10.89%
	<b>Seattle Bank</b>	\$709,550	\$560,711	\$571,133	98.18%	21.16%	\$12,671	5.48%	2.20%	1.97%	3.66%	(3.29%)	5.32%
	<b>Baker-Boyer National Bank</b>	\$630,560	\$279,927	\$556,712	50.28%	50.44%	\$3,217	3.68%	0.10%	0.07%	3.69%	15.33%	14.28%
	<b>Security State Bank</b>	\$500,300	\$204,563	\$428,606	47.73%	64.13%	\$5,054	3.53%	0.30%	0.21%	3.36%	10.95%	13.19%
	Average of Asset Group B	\$709,022	\$495,332	\$597,085	80.61%	29.35%	\$6,239	4.53%	0.94%	0.82%	3.79%	9.01%	10.26%
<b>Asset Group C - \$251 to \$500 million in total assets</b>													
	<b>Wheatland Bank</b>	\$469,015	\$341,094	\$414,494	82.29%	23.49%	\$3,526	4.56%	0.38%	0.20%	4.38%	7.89%	7.83%
	<b>Commencement Bank</b>	\$395,356	\$305,149	\$340,128	89.72%	19.41%	\$7,188	4.39%	1.11%	0.78%	3.67%	7.18%	6.89%
	<b>Mountain Pacific Bank</b>	\$390,249	\$344,851	\$320,431	107.62%	9.07%	\$6,294	5.33%	1.60%	1.40%	4.08%	27.69%	12.26%
	<b>Community First Bank</b>	\$367,956	\$210,636	\$328,726	64.08%	38.06%	\$3,755	3.65%	0.32%	0.19%	3.53%	16.40%	15.61%
	<b>UniBank</b>	\$353,880	\$245,278	\$293,014	83.71%	19.69%	\$7,529	4.84%	1.44%	1.25%	3.79%	7.42%	4.10%
	<b>SaviBank</b>	\$334,428	\$278,176	\$256,047	108.64%	12.66%	\$3,558	5.14%	1.35%	1.11%	4.08%	28.39%	11.92%
	<b>Islanders Bank</b>	\$293,450	\$185,173	\$261,930	70.70%	38.00%	\$5,754	4.26%	0.26%	0.16%	4.15%	(5.79%)	0.52%
	Average of Asset Group C	\$372,048	\$272,908	\$316,396	86.68%	22.91%	\$5,372	4.60%	0.92%	0.73%	3.95%	12.74%	8.45%

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.

**Balance Sheet & Net Interest Margin**
**March 31, 2020**
**Run Date: June 15, 2020**

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>	\$230,462	\$181,124	\$177,520	102.03%	24.25%	\$12,803	4.32%	1.87%	1.82%	2.78%	(23.41%)	(26.64%)
	<b>State Bank Northwest</b>	\$146,301	\$105,515	\$126,236	83.59%	27.27%	\$5,225	5.09%	0.71%	0.45%	4.69%	(15.29%)	(17.24%)
	<b>RiverBank</b>	\$144,769	\$110,899	\$123,499	89.80%	25.17%	\$3,712	4.68%	1.38%	0.90%	3.84%	(6.86%)	(7.58%)
	<b>Liberty Bank</b>	\$115,349	\$90,539	\$97,838	92.54%	11.19%	\$4,614	4.50%	1.14%	0.86%	3.68%	(40.17%)	(24.85%)
	<b>First Sound Bank</b>	\$107,586	\$90,371	\$90,814	99.51%	13.50%	\$5,977	3.92%	0.92%	0.65%	3.36%	2.54%	(8.81%)
	<b>Washington Business Bank</b>	\$86,889	\$74,919	\$70,942	105.61%	13.22%	\$6,684	5.61%	1.37%	1.09%	4.60%	(18.55%)	(23.42%)
	<b>Raymond Federal Bank</b>	\$60,127	\$48,113	\$53,192	90.45%	21.98%	\$3,340	4.22%	0.96%	0.93%	3.40%	4.42%	4.35%
	<b>Sound Banking Company</b>	\$58,402	\$37,223	\$52,704	70.63%	32.88%	\$9,734	5.23%	0.66%	0.37%	4.76%	26.91%	27.45%
	<b>Twin City Bank</b>	\$56,330	\$46,888	\$50,088	93.61%	15.50%	\$3,755	5.12%	0.52%	0.28%	4.86%	33.03%	46.03%
	<b>Lamont Bank of St. John</b>	\$54,278	\$27,610	\$44,703	61.76%	43.17%	\$10,856	4.45%	0.96%	0.65%	3.94%	13.39%	(2.52%)
	<b>Farmers State Bank</b>	\$41,462	\$4,687	\$37,108	12.63%	93.03%	\$6,910	2.64%	0.29%	0.14%	2.51%	(6.96%)	(8.61%)
	<b>Farmington State Bank</b>	\$10,328	\$4,175	\$8,631	48.37%	70.84%	\$3,443	3.38%	0.30%	0.24%	3.18%	35.87%	43.47%
	Average of Asset Group D	\$92,690	\$68,505	\$77,773	79.21%	32.67%	\$6,421	4.43%	0.92%	0.70%	3.80%	0.41%	0.14%

Source: SNL Financial

Note: Report includes only bank-level data.

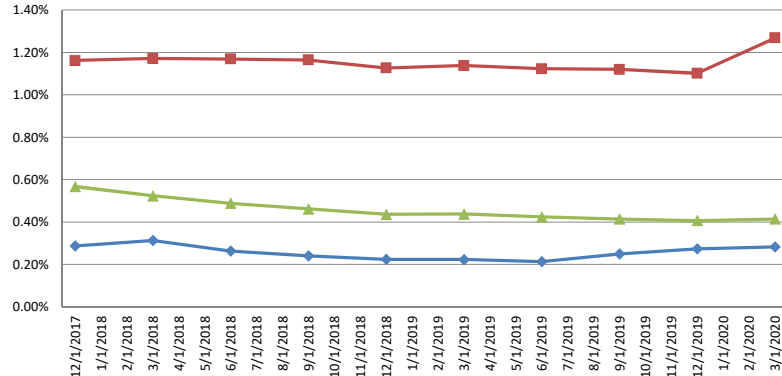
NA = data was not available.

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

# Asset Quality

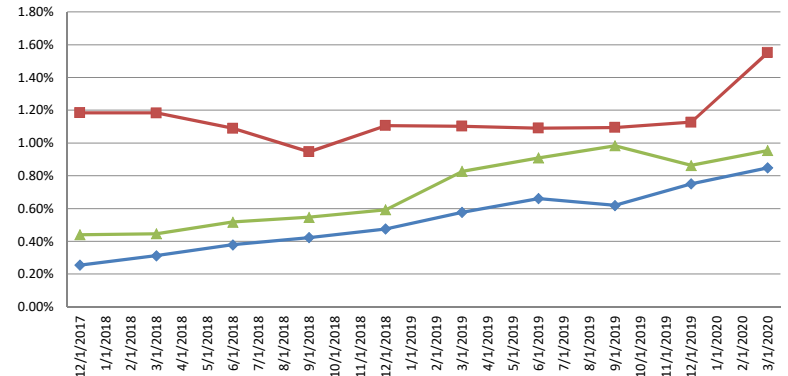
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



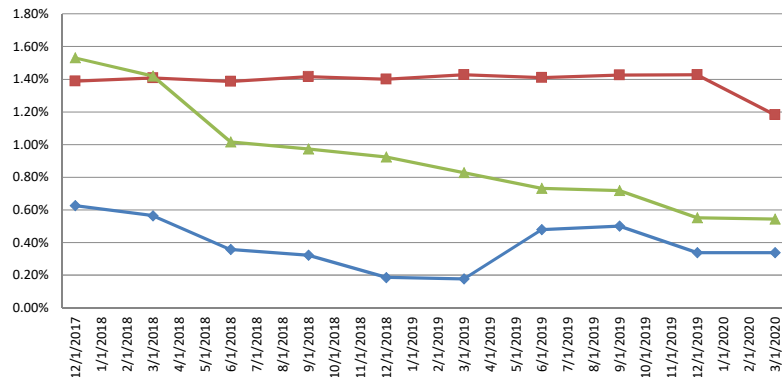
As of Date	Nonaccruals/Loans	Reserves/Loans	NPAs/Total Assets
12/31/17	0.29%	1.16%	0.57%
3/31/18	0.31%	1.17%	0.52%
6/30/18	0.26%	1.17%	0.49%
9/30/18	0.24%	1.16%	0.46%
12/31/18	0.22%	1.13%	0.44%
3/31/19	0.22%	1.14%	0.44%
6/30/19	0.21%	1.12%	0.42%
9/30/19	0.25%	1.12%	0.41%
12/31/19	0.27%	1.10%	0.41%
3/31/20	0.28%	1.27%	0.41%

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



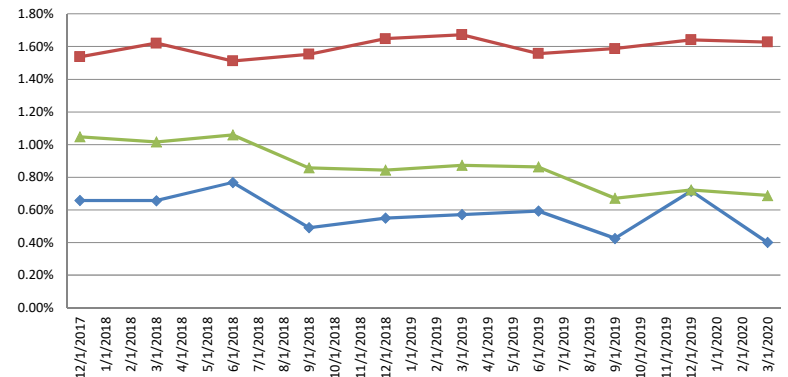
As of Date	Nonaccruals/Loans	Reserves/Loans	NPAs/Total Assets
12/31/17	0.25%	1.18%	0.44%
3/31/18	0.31%	1.18%	0.45%
6/30/18	0.38%	1.09%	0.52%
9/30/18	0.42%	0.95%	0.55%
12/31/18	0.48%	1.11%	0.59%
3/31/19	0.58%	1.10%	0.83%
6/30/19	0.66%	1.09%	0.91%
9/30/19	0.62%	1.09%	0.98%
12/31/19	0.75%	1.13%	0.86%
3/31/20	0.85%	1.55%	0.95%

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



As of Date	Nonaccruals/Loans	Reserves/Loans	NPAs/Total Assets
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%
12/31/19	0.34%	1.43%	0.55%
3/31/20	0.34%	1.18%	0.54%

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



As of Date	Nonaccruals/Loans	Reserves/Loans	NPAs/Total Assets
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%
12/31/19	0.71%	1.64%	0.72%
3/31/20	0.40%	1.63%	0.69%

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**
**March 31, 2020**
**Run Date: June 15, 2020**

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	\$17,372,259	\$32,609	0.27%	1.15%	194.58%	4.30%	0.44%
	Columbia State Bank	\$14,030,107	\$47,647	0.53%	1.37%	221.46%	3.54%	0.40%
	Banner Bank	\$12,490,581	\$39,526	0.43%	1.38%	305.80%	3.45%	0.35%
	Washington Trust Bank	\$7,341,297	\$14,077	0.31%	2.26%	691.41%	1.80%	0.20%
	HomeStreet Bank	\$6,760,574	\$12,974	0.25%	1.11%	93.22%	11.61%	0.97%
	Heritage Bank	\$5,584,024	\$34,162	0.89%	1.23%	88.97%	8.95%	0.97%
	Peoples Bank	\$1,989,887	\$4,929	0.31%	1.36%	239.89%	3.58%	0.45%
	1st Security Bank of Washington	\$1,846,785	\$3,192	0.21%	1.11%	528.57%	1.54%	0.18%
	Yakima Federal Savings and Loan Association	\$1,821,924	\$1,170	0.17%	0.55%	330.09%	0.25%	0.06%
	Cashmere Valley Bank	\$1,677,196	\$1,117	0.12%	1.26%	87.12%	6.21%	0.78%
	First Federal Savings and Loan Association of Port Angeles	\$1,384,373	\$1,829	0.20%	1.18%	259.71%	2.78%	0.31%
	First Financial Northwest Bank	\$1,330,982	\$2,194	0.20%	1.22%	312.33%	3.31%	0.36%
	Timberland Bank	\$1,321,862	\$3,216	0.35%	1.28%	195.14%	4.69%	0.60%
	Coastal Community Bank	\$1,183,330	\$763	0.08%	1.29%	NM	0.52%	0.06%
	Kitsap Bank	\$1,181,533	\$270	0.04%	1.15%	NM	0.21%	0.02%
	Riverview Community Bank	\$1,180,610	\$1,395	0.15%	1.38%	231.51%	3.64%	0.46%
	Average of Asset Group A	\$4,906,083	\$12,567	0.28%	1.27%	269.99%	3.77%	0.41%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>								
	Bank of the Pacific	\$925,516	\$1,623	0.23%	1.54%	567.39%	1.64%	0.21%
	Olympia Federal Savings and Loan Association	\$750,384	\$3,730	0.63%	0.29%	43.89%	4.34%	0.53%
	Sound Community Bank	\$737,820	\$4,252	0.67%	0.93%	69.50%	11.12%	1.23%
	Seattle Bank	\$709,550	\$13,250	2.36%	1.00%	41.25%	25.54%	2.77%
	Baker-Boyer National Bank	\$630,560	\$1,847	0.66%	2.25%	224.24%	4.39%	0.44%
	Security State Bank	\$500,300	\$1,098	0.54%	3.30%	418.09%	4.93%	0.54%
	Average of Asset Group B	\$709,022	\$4,300	0.85%	1.55%	227.39%	8.66%	0.95%
<b>Asset Group C - \$251 to \$500 million in total assets</b>								
	Wheatland Bank	\$469,015	\$81	0.02%	1.18%	NM	0.29%	0.02%
	Commencement Bank	\$395,356	\$2,648	0.87%	1.09%	126.02%	5.20%	0.67%
	Mountain Pacific Bank	\$390,249	\$395	0.11%	1.38%	NM	4.87%	0.60%
	Community First Bank	\$367,956	\$784	0.37%	1.05%	282.91%	2.03%	0.21%
	UniBank	\$353,880	\$690	0.28%	1.26%	447.25%	1.27%	0.19%
	SaviBank	\$334,428	\$827	0.30%	1.08%	178.33%	6.72%	0.70%
	Islanders Bank	\$293,450	\$758	0.41%	1.23%	55.07%	13.18%	1.41%
	Average of Asset Group C	\$372,048	\$883	0.34%	1.18%	217.92%	4.79%	0.54%

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**

**March 31, 2020**

**Run Date: June 15, 2020**

		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>								
	Pacific Crest Savings Bank	\$230,462	\$1,982	1.09%	1.56%	116.15%	8.36%	1.06%
	State Bank Northwest	\$146,301	\$701	0.66%	1.11%	167.62%	5.28%	0.48%
	RiverBank	\$144,769	\$135	0.12%	1.69%	298.89%	7.16%	0.82%
	Liberty Bank	\$115,349	\$0	0.00%	0.94%	NA	0.00%	0.00%
	First Sound Bank	\$107,586	\$1,800	1.99%	1.56%	78.22%	24.39%	3.32%
	Washington Business Bank	\$86,889	\$0	0.00%	0.85%	NA	0.64%	0.08%
	Raymond Federal Bank	\$60,127	\$1	0.00%	1.44%	251.45%	3.91%	0.46%
	Sound Banking Company	\$58,402	\$0	0.00%	1.70%	NA	0.00%	0.00%
	Twin City Bank	\$56,330	\$438	0.93%	1.09%	116.89%	6.89%	0.78%
	Lamont Bank of St. John	\$54,278	\$0	0.00%	0.98%	72.07%	6.46%	0.84%
	Farmers State Bank	\$41,462	\$0	0.00%	4.37%	NM	3.65%	0.40%
	Farmington State Bank	\$10,328	\$0	0.00%	2.23%	NA	0.00%	0.00%
	Average of Asset Group D	\$92,690	\$421	0.40%	1.63%	157.33%	5.56%	0.69%

Source: SNL Financial

Note: Report includes only bank-level data.

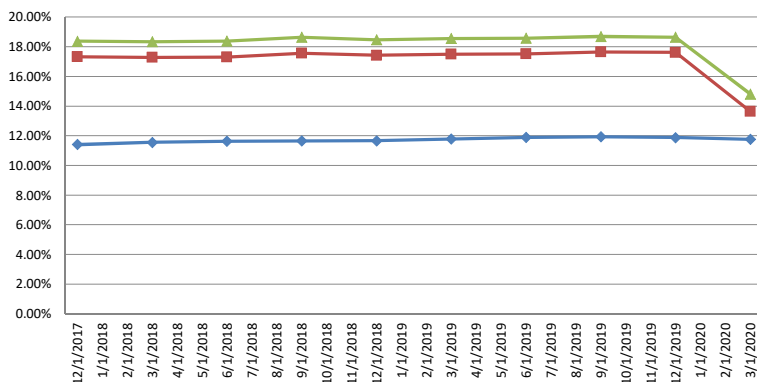
NA = data was not available.

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

# Capital Adequacy

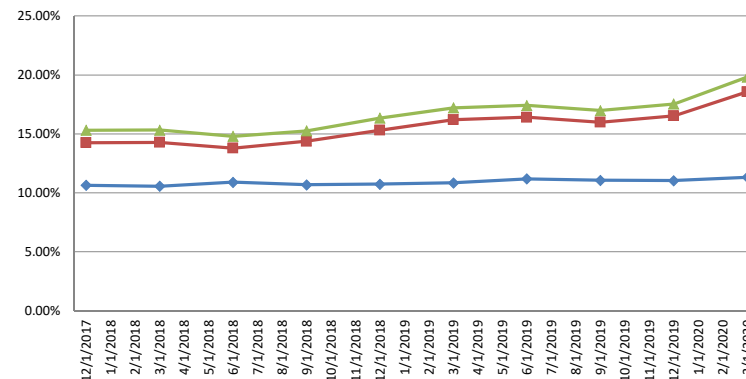
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



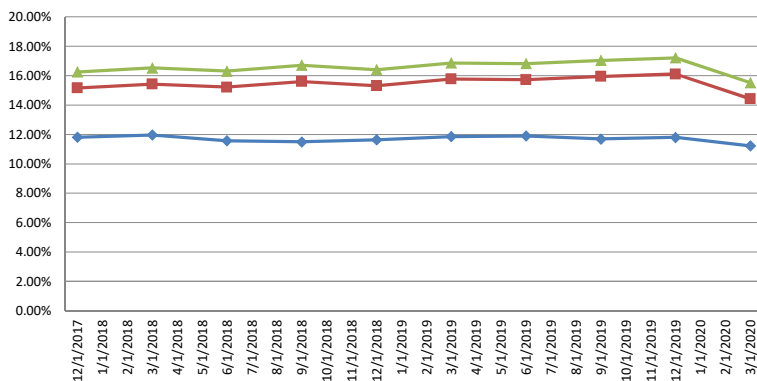
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	11.40%	11.55%	11.62%	11.64%	11.66%	11.77%	11.88%	11.92%	11.87%	11.76%
Tier 1 Risk Based Ratio	17.32%	17.27%	17.30%	17.55%	17.41%	17.48%	17.51%	17.64%	17.60%	13.64%
Risk Based Capital Ratio	18.36%	18.34%	18.38%	18.63%	18.45%	18.54%	18.57%	18.69%	18.63%	14.81%

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



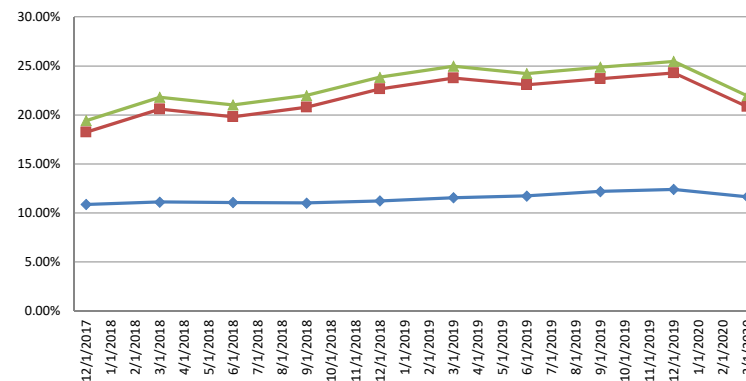
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.63%	10.55%	10.89%	10.67%	10.73%	10.83%	11.18%	11.05%	11.02%	11.32%
Tier 1 Risk Based Ratio	14.24%	14.27%	13.78%	14.36%	15.30%	16.20%	16.40%	15.97%	16.52%	18.56%
Risk Based Capital Ratio	15.30%	15.31%	14.78%	15.24%	16.33%	17.20%	17.41%	16.97%	17.53%	19.81%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	11.81%	11.95%	11.56%	11.49%	11.63%	11.85%	11.89%	11.68%	11.79%	11.21%
Tier 1 Risk Based Ratio	15.15%	15.41%	15.21%	15.60%	15.32%	15.77%	15.72%	15.93%	16.11%	14.42%
Risk Based Capital Ratio	16.25%	16.52%	16.30%	16.70%	16.40%	16.86%	16.81%	17.04%	17.21%	15.52%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.86%	11.09%	11.03%	10.99%	11.21%	11.52%	11.71%	12.17%	12.38%	11.64%
Tier 1 Risk Based Ratio	18.22%	20.59%	19.80%	20.77%	22.63%	23.75%	23.05%	23.68%	24.28%	20.85%
Risk Based Capital Ratio	19.41%	21.78%	20.99%	21.97%	23.83%	24.95%	24.20%	24.85%	25.45%	21.96%

Source: SNL Financial

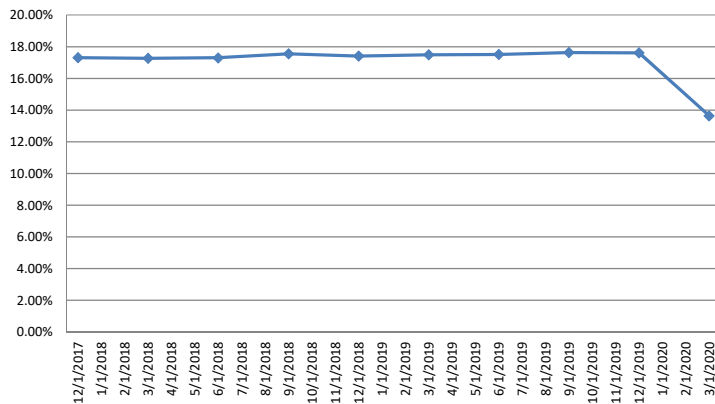
Note: Report includes only bank-level data.

NA = data was not available.

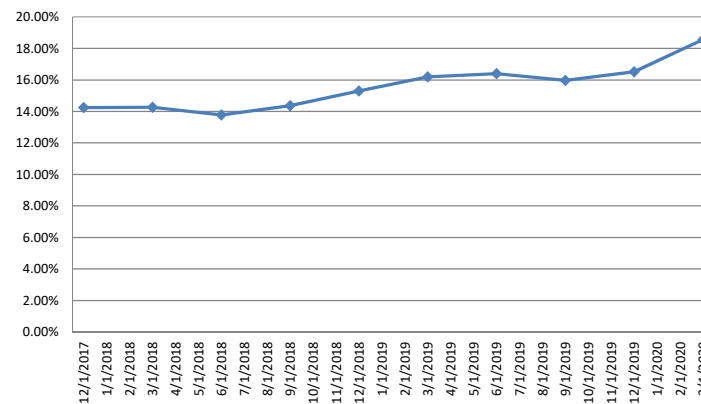
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

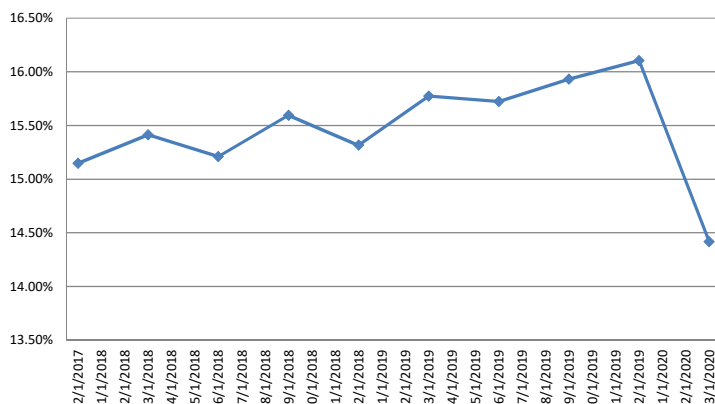
**Asset Group A - Over \$1 billion in Total Assets**  
As of Date



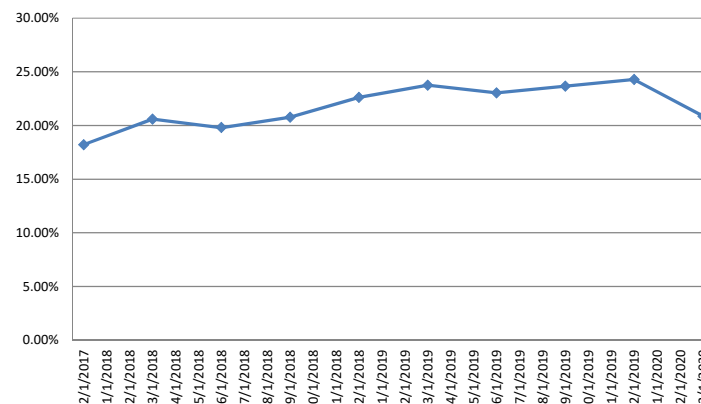
**Asset Group B - \$501 to \$1 billion in Total Assets**  
As of Date



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



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

**Capital Adequacy**

**March 31, 2020**

**Run Date: June 15, 2020**

		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	\$17,372,259	\$1,966,330	\$1,651,265	\$1,651,265	10.30%	13.46%	14.67%	13.46%
	Columbia State Bank	\$14,030,107	\$2,241,890	\$1,321,937	\$1,321,937	10.07%	12.33%	13.41%	12.33%
	Banner Bank	\$12,490,581	\$1,649,640	\$1,212,733	\$1,212,733	10.18%	11.46%	12.59%	11.46%
	Washington Trust Bank	\$7,341,297	\$732,559	\$697,979	\$697,979	9.75%	12.66%	13.91%	12.66%
	HomeStreet Bank	\$6,760,574	\$723,027	\$671,528	\$671,528	10.06%	12.75%	13.95%	12.75%
	Heritage Bank	\$5,584,024	\$815,676	\$549,933	\$549,933	10.39%	11.56%	12.44%	11.56%
	Peoples Bank	\$1,989,887	\$227,137	\$225,133	\$225,133	11.41%	NA	NA	NA
	1st Security Bank of Washington	\$1,846,785	\$203,727	\$194,315	\$194,315	11.26%	NA	NA	NA
	Yakima Federal Savings and Loan Association	\$1,821,924	\$469,627	\$467,676	\$467,676	25.90%	NA	NA	NA
	Cashmere Valley Bank	\$1,677,196	\$207,453	\$184,266	\$184,266	11.29%	NA	NA	NA
	First Federal Savings and Loan Association of Port Angeles	\$1,384,373	\$141,334	\$149,708	\$149,708	11.75%	16.82%	18.06%	16.82%
	First Financial Northwest Bank	\$1,330,982	\$132,884	\$135,626	\$135,626	10.25%	13.42%	14.67%	13.42%
	Timberland Bank	\$1,321,862	\$174,793	\$159,626	\$159,626	12.52%	18.15%	19.41%	18.15%
	Coastal Community Bank	\$1,183,330	\$133,678	\$133,457	\$133,457	11.70%	12.58%	13.83%	12.58%
	Kitsap Bank	\$1,181,533	\$136,255	\$108,677	\$108,677	9.46%	12.72%	13.73%	12.72%
	Riverview Community Bank	\$1,180,610	\$165,130	\$135,196	\$135,196	11.79%	15.76%	17.01%	15.76%
	Average of Asset Group A	\$4,906,083	\$632,571	\$499,941	\$499,941	11.76%	13.64%	14.81%	13.64%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>									
	Bank of the Pacific	\$925,516	\$118,863	\$102,779	\$102,779	11.34%	13.69%	14.94%	13.69%
	Olympia Federal Savings and Loan Association	\$750,384	\$102,820	\$103,900	\$103,900	14.42%	NA	NA	NA
	Sound Community Bank	\$737,820	\$76,425	\$75,341	\$75,341	10.41%	NA	NA	NA
	Seattle Bank	\$709,550	\$71,282	\$66,642	\$66,642	9.46%	15.48%	16.73%	15.48%
	Baker-Boyer National Bank	\$630,560	\$57,672	\$57,640	\$57,640	9.36%	17.38%	18.63%	17.38%
	Security State Bank	\$500,300	\$64,587	\$63,131	\$63,131	12.95%	27.67%	28.95%	27.67%
	Average of Asset Group B	\$709,022	\$81,942	\$78,239	\$78,239	11.32%	18.56%	19.81%	18.56%
<b>Asset Group C - \$251 to \$500 million in total assets</b>									
	Wheatland Bank	\$469,015	\$49,606	\$49,035	\$49,035	10.64%	12.33%	13.37%	12.33%
	Commencement Bank	\$395,356	\$48,950	\$47,185	\$47,185	12.15%	15.09%	16.19%	15.09%
	Mountain Pacific Bank	\$390,249	\$43,681	\$42,544	\$42,544	11.36%	11.56%	12.81%	11.56%
	Community First Bank	\$367,956	\$38,857	\$34,504	\$34,504	9.68%	13.42%	14.30%	13.42%
	UniBank	\$353,880	\$51,496	\$50,986	\$50,986	15.01%	18.34%	19.45%	18.34%
	SaviBank	\$334,428	\$32,658	\$30,785	\$30,785	9.57%	NA	NA	NA
	Islanders Bank	\$293,450	\$29,984	\$29,398	\$29,398	10.05%	15.76%	16.99%	15.76%
	Average of Asset Group C	\$372,048	\$42,176	\$40,634	\$40,634	11.21%	14.42%	15.52%	14.42%

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**

**March 31, 2020**

**Run Date: June 15, 2020**

		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>	\$230,462	\$26,359	\$26,822	\$26,822	11.18%	15.94%	17.20%	15.94%
	<b>State Bank Northwest</b>	\$146,301	\$18,692	\$18,452	\$18,452	12.30%	17.31%	18.42%	17.31%
	<b>RiverBank</b>	\$144,769	\$14,795	\$14,722	\$14,722	10.21%	NA	NA	NA
	<b>Liberty Bank</b>	\$115,349	\$11,721	\$11,097	\$11,097	9.36%	13.37%	14.40%	13.37%
	<b>First Sound Bank</b>	\$107,586	\$13,522	\$13,441	\$13,441	12.52%	NA	NA	NA
	<b>Washington Business Bank</b>	\$86,889	\$10,485	\$10,484	\$10,484	11.52%	15.21%	16.15%	15.21%
	<b>Raymond Federal Bank</b>	\$60,127	\$6,360	\$6,360	\$6,360	10.71%	22.90%	24.17%	22.90%
	<b>Sound Banking Company</b>	\$58,402	\$5,592	\$5,592	\$5,592	9.99%	NA	NA	NA
	<b>Twin City Bank</b>	\$56,330	\$5,932	\$5,867	\$5,867	10.62%	14.35%	15.60%	14.35%
	<b>Lamont Bank of St. John</b>	\$54,278	\$6,938	\$6,878	\$6,878	12.95%	19.14%	19.90%	19.14%
	<b>Farmers State Bank</b>	\$41,462	\$4,316	\$4,316	\$4,316	10.16%	NA	NA	NA
	<b>Farmington State Bank</b>	\$10,328	\$1,696	\$1,696	\$1,696	18.14%	48.58%	49.84%	48.58%
	Average of Asset Group D	\$92,690	\$10,534	\$10,477	\$10,477	11.64%	20.85%	21.96%	20.85%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

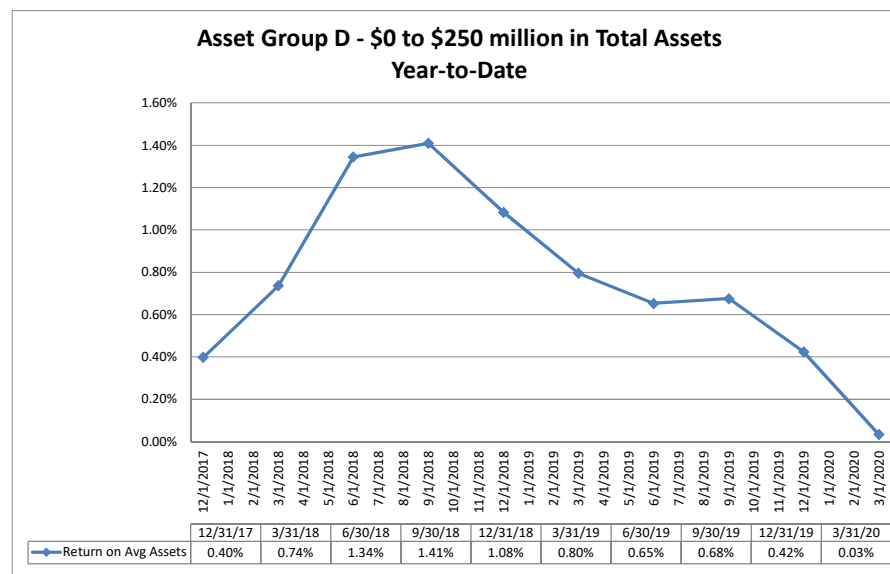
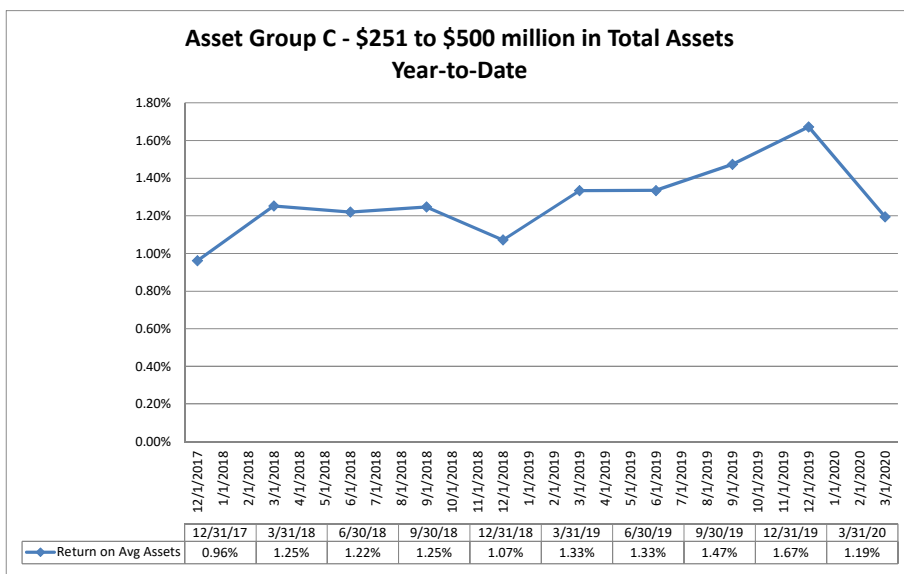
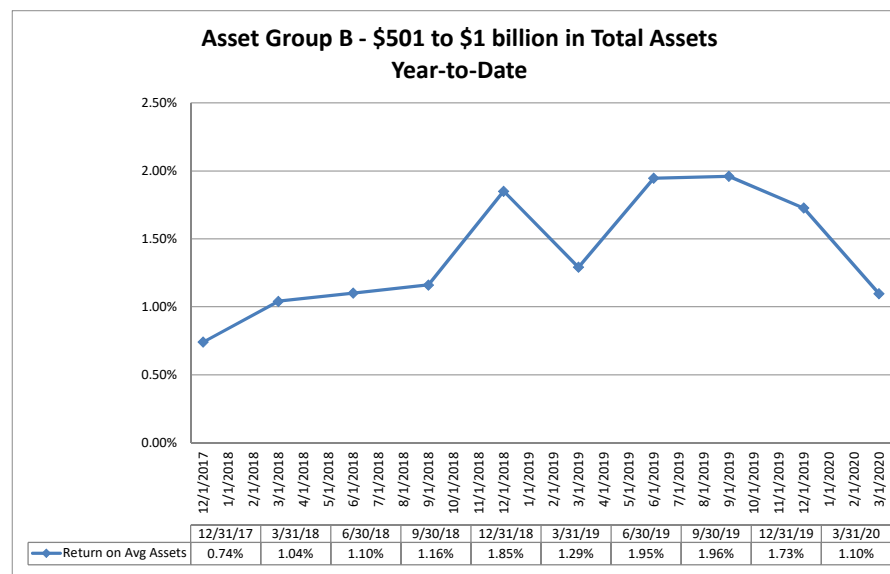
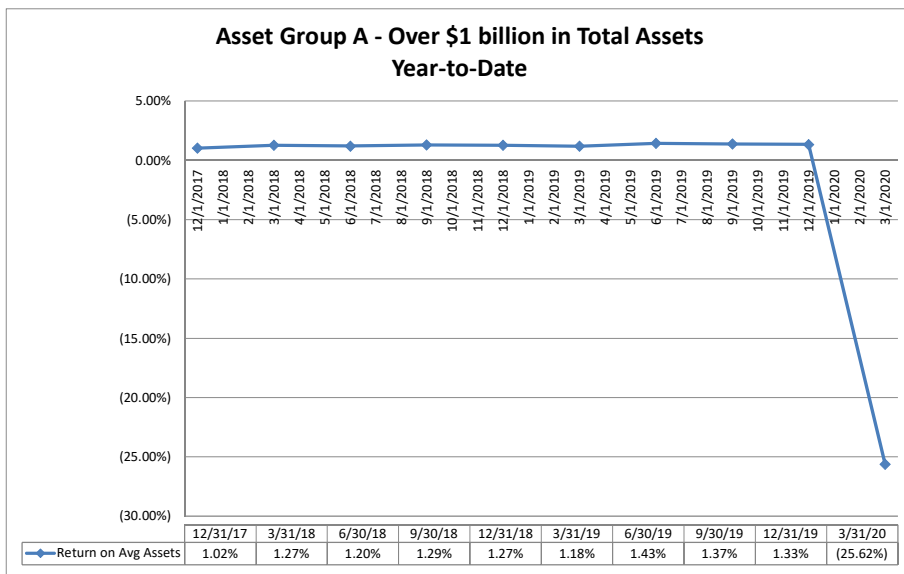
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Oregon**

# Performance Analysis



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



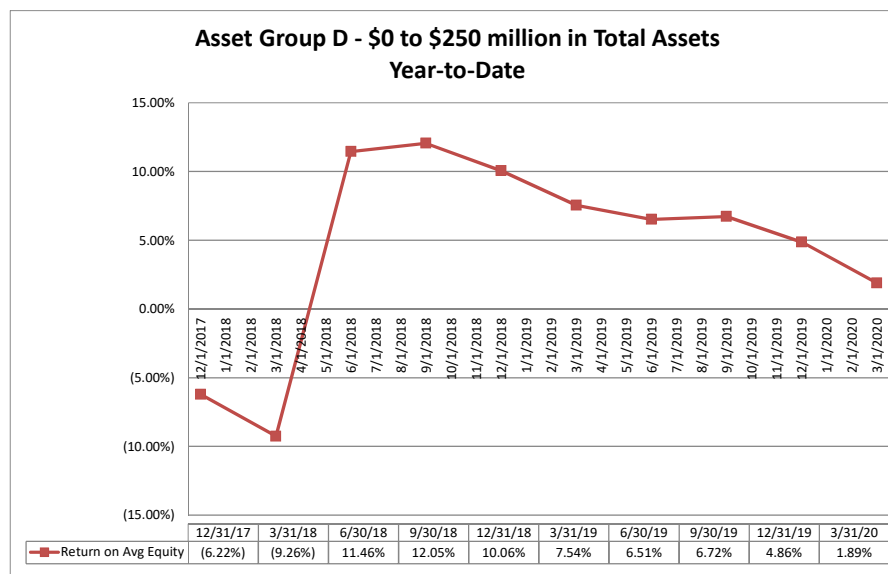
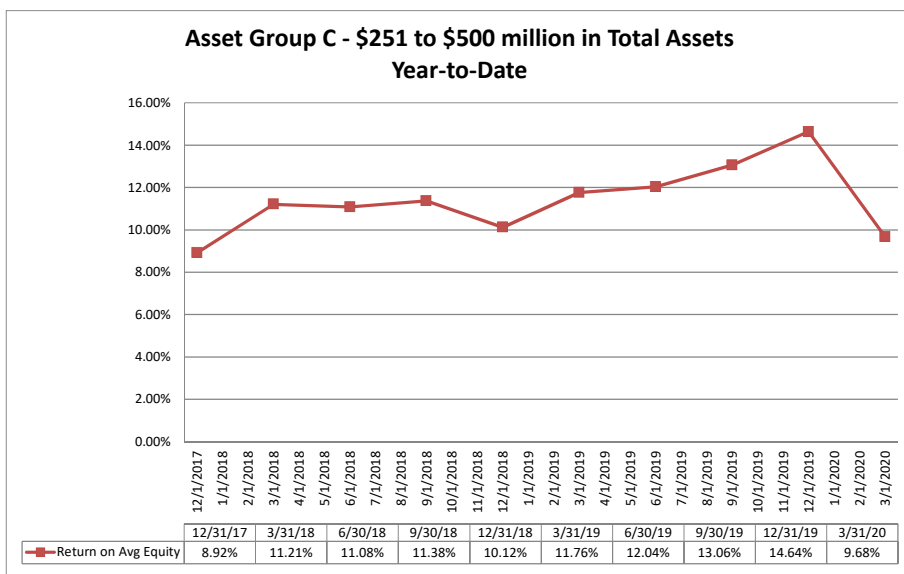
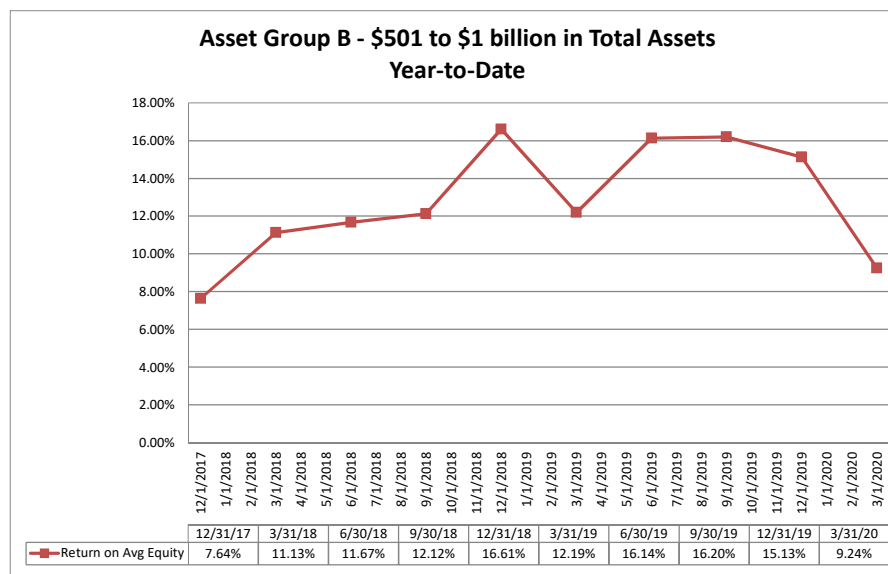
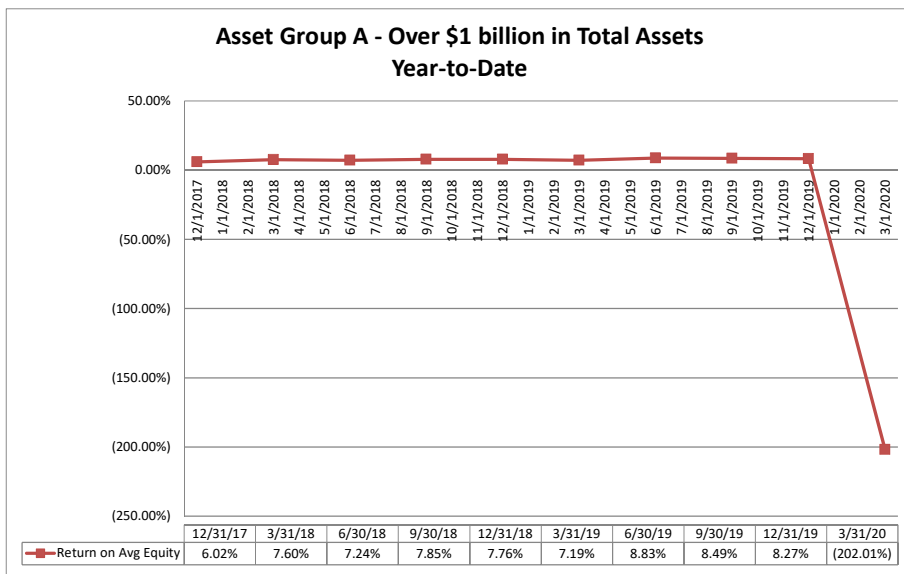
Source: SNL Financial

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



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

March 31, 2020

Run Date: June 15, 2020

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>												
	Umpqua Bank	\$27,511,387	(\$1,847,123)	(25.62%)	(202.01%)	70.85%	\$110	(\$1,847,123)	(25.62%)	(202.01%)	70.85%	\$110
	Average of Asset Group A	\$27,511,387	(\$1,847,123)	(25.62%)	(202.01%)	70.85%	\$110	(\$1,847,123)	(25.62%)	(202.01%)	70.85%	\$110
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>												
	Citizens Bank	\$799,453	\$172	0.09%	0.74%	59.81%	\$83	\$172	0.09%	0.74%	59.81%	\$83
	Summit Bank	\$567,465	\$971	0.74%	8.20%	58.64%	\$110	\$971	0.74%	8.20%	58.64%	\$110
	Pioneer Trust Bank, National Association	\$540,949	\$3,277	2.46%	18.79%	34.79%	\$92	\$3,277	2.46%	18.79%	34.79%	\$92
	Average of Asset Group B	\$635,956	\$1,473	1.10%	9.24%	51.08%	\$95	\$1,473	1.10%	9.24%	51.08%	\$95
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
	Evergreen Federal Bank	\$491,156	\$1,082	0.90%	7.11%	70.06%	\$97	\$1,082	0.90%	7.11%	70.06%	\$97
	Bank of Eastern Oregon	\$485,712	\$1,219	1.00%	10.01%	73.57%	\$85	\$1,219	1.00%	10.01%	73.57%	\$85
	First Federal Savings and Loan Association of McMinnville	\$474,013	\$883	0.77%	5.19%	72.51%	\$87	\$883	0.77%	5.19%	72.51%	\$87
	Community Bank	\$410,261	\$804	0.76%	7.38%	79.65%	\$65	\$804	0.76%	7.38%	79.65%	\$65
	Oregon Pacific Banking Co.	\$385,299	\$695	0.75%	6.71%	74.36%	\$86	\$695	0.75%	6.71%	74.36%	\$86
	People's Bank of Commerce	\$374,165	\$1,111	1.18%	10.05%	68.02%	\$97	\$1,111	1.18%	10.05%	68.02%	\$97
	Willamette Valley Bank	\$307,512	\$2,412	3.62%	25.44%	74.29%	\$172	\$2,412	3.62%	25.44%	74.29%	\$172
	Lewis & Clark Bank	\$281,348	\$126	0.18%	1.41%	81.45%	\$136	\$126	0.18%	1.41%	81.45%	\$136
	Oregon Coast Bank	\$267,301	\$1,031	1.59%	13.83%	58.82%	\$80	\$1,031	1.59%	13.83%	58.82%	\$80
	Average of Asset Group C	\$386,307	\$1,040	1.19%	9.68%	72.53%	\$100	\$1,040	1.19%	9.68%	72.53%	\$100
<b>Asset Group D - \$0 to \$250 million in total assets</b>												
	Clackamas County Bank	\$230,324	\$670	1.17%	8.89%	74.36%	\$107	\$670	1.17%	8.89%	74.36%	\$107
	Willamette Community Bank	\$157,001	\$98	0.26%	1.96%	89.48%	\$79	\$98	0.26%	1.96%	89.48%	\$79
	Pacific West Bank	\$144,995	(\$438)	(1.33%)	(5.17%)	133.54%	\$134	(\$438)	(1.33%)	(5.17%)	133.54%	\$134
	Average of Asset Group D	\$177,440	\$110	0.03%	1.89%	99.13%	\$107	\$110	0.03%	1.89%	99.13%	\$107

Source: SNL Financial

Note: Report includes only bank-level data.

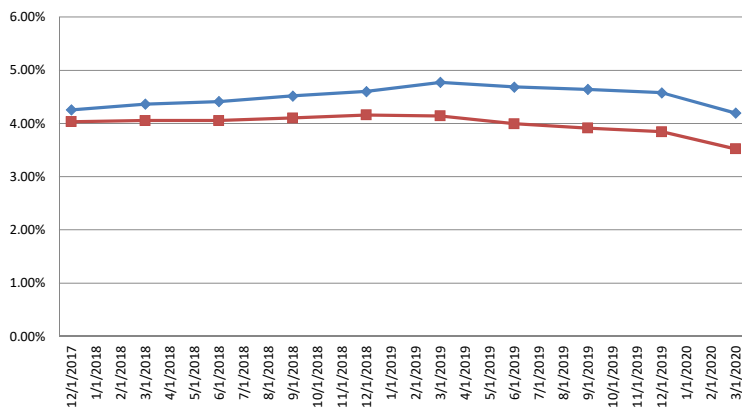
NA = data was not available.

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

# Balance Sheet & Net Interest Margin

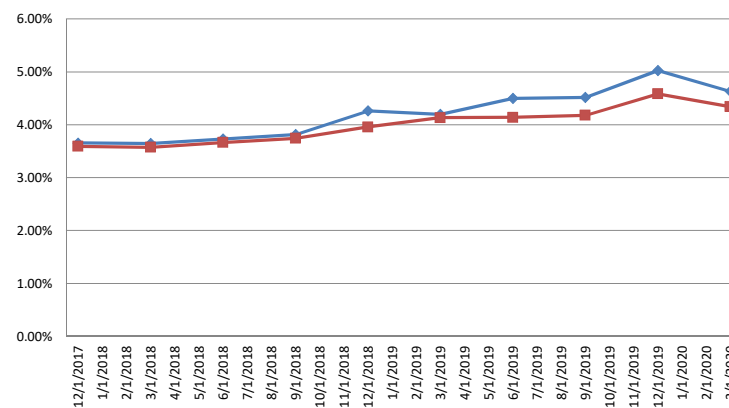
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



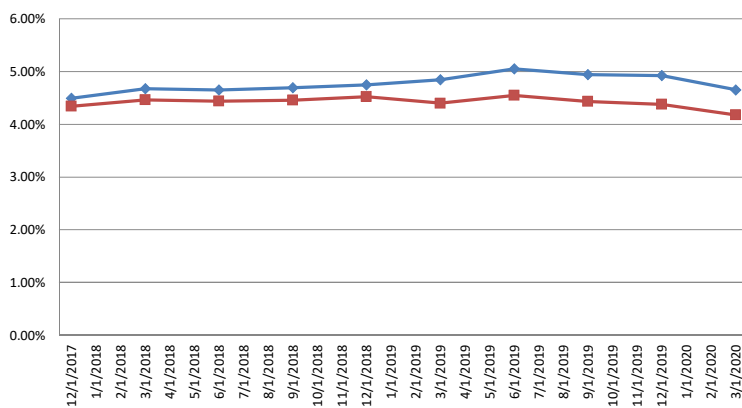
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.25%	4.36%	4.41%	4.51%	4.60%	4.77%	4.68%	4.64%	4.57%	4.19%
Net Interest Margin (FTE)	4.03%	4.05%	4.05%	4.10%	4.16%	4.14%	3.99%	3.91%	3.84%	3.52%

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



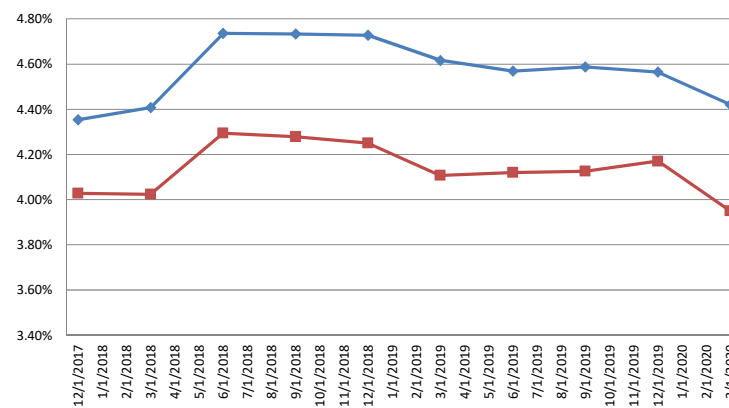
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	3.65%	3.65%	3.73%	3.81%	4.26%	4.19%	4.50%	4.52%	5.02%	4.63%
Net Interest Margin (FTE)	3.59%	3.57%	3.66%	3.74%	3.96%	4.13%	4.14%	4.18%	4.58%	4.34%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.49%	4.68%	4.65%	4.69%	4.75%	4.84%	5.05%	4.94%	4.92%	4.65%
Net Interest Margin (FTE)	4.34%	4.46%	4.44%	4.46%	4.52%	4.40%	4.55%	4.43%	4.38%	4.18%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.35%	4.41%	4.74%	4.73%	4.73%	4.62%	4.57%	4.59%	4.56%	4.42%
Net Interest Margin (FTE)	4.03%	4.02%	4.29%	4.28%	4.25%	4.11%	4.12%	4.13%	4.17%	3.95%

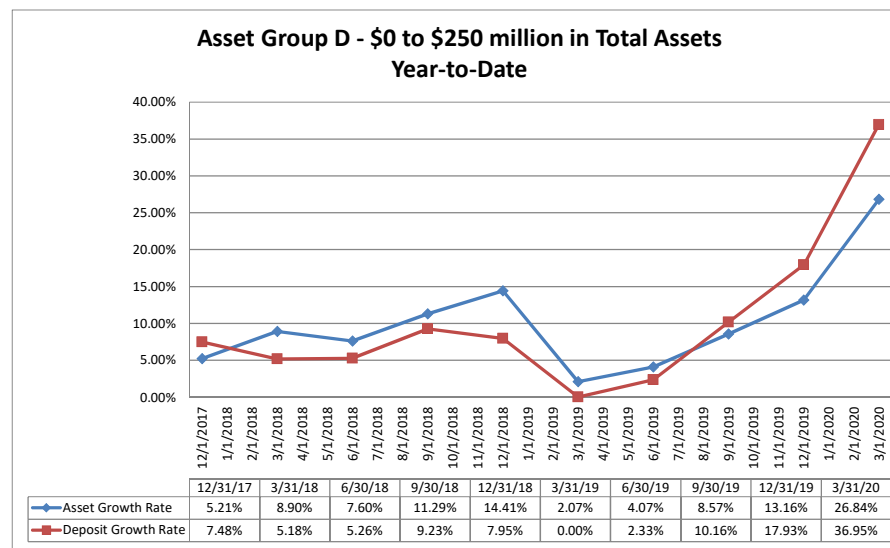
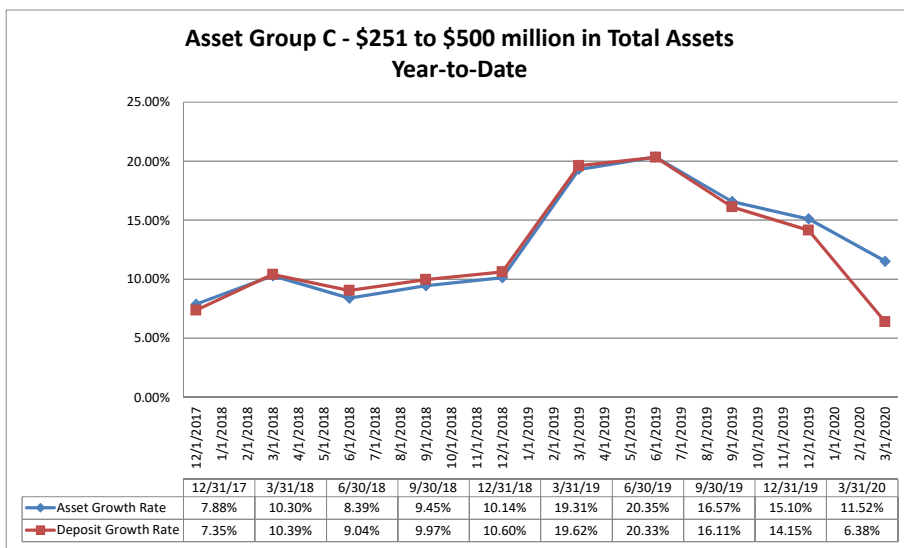
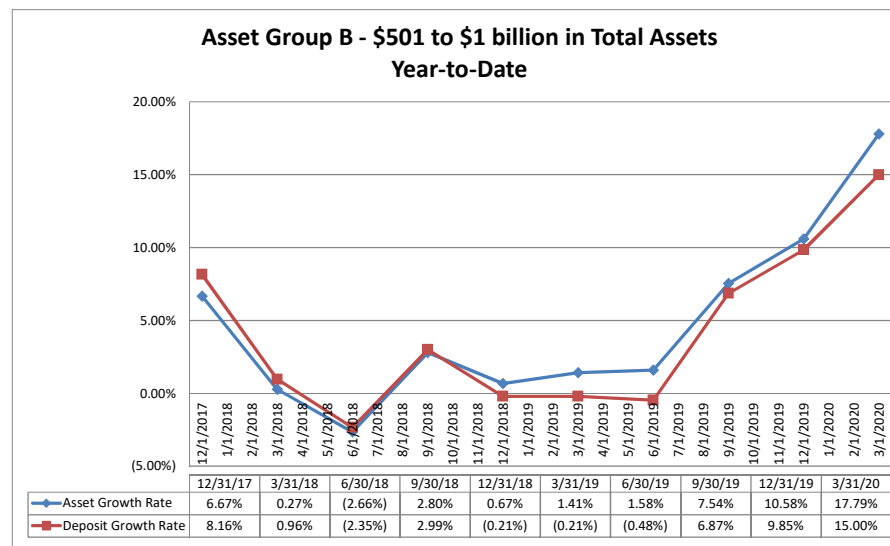
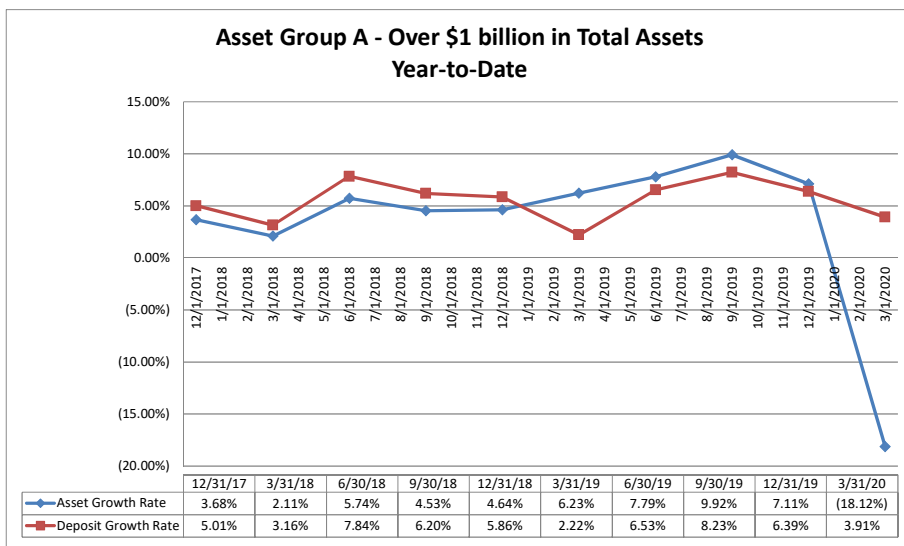
Source: SNL Financial

Note: Report includes only bank-level data.

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



Source: SNL Financial

Note: Report includes only bank-level data.

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**Balance Sheet & Net Interest Margin**

**March 31, 2020**

**Run Date: June 15, 2020**

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>	\$27,511,387	\$21,733,011	\$22,833,850	95.18%	15.07%	\$7,085	4.19%	1.06%	0.60%	3.52%	(18.12%)	3.91%
	Average of Asset Group A	\$27,511,387	\$21,733,011	\$22,833,850	95.18%	15.07%	\$7,085	4.19%	1.06%	0.60%	3.52%	(18.12%)	3.91%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>													
	<b>Citizens Bank</b>	\$799,453	\$402,333	\$663,128	60.67%	45.16%	\$4,816	4.02%	0.13%	0.07%	3.95%	4.69%	1.07%
	<b>Summit Bank</b>	\$567,465	\$471,239	\$499,775	94.29%	16.25%	\$5,973	5.49%	0.58%	0.46%	5.07%	47.37%	45.52%
	<b>Pioneer Trust Bank, National Association</b>	\$540,949	\$355,355	\$467,641	75.99%	38.52%	\$7,840	4.38%	0.48%	0.40%	4.00%	1.31%	(1.60%)
	Average of Asset Group B	\$635,956	\$409,642	\$543,515	76.98%	33.31%	\$6,210	4.63%	0.40%	0.31%	4.34%	17.79%	15.00%
<b>Asset Group C - \$251 to \$500 million in total assets</b>													
	<b>Evergreen Federal Bank</b>	\$491,156	\$377,265	\$426,951	88.36%	17.56%	\$5,711	4.18%	0.37%	0.34%	3.87%	12.03%	12.27%
	<b>Bank of Eastern Oregon</b>	\$485,712	\$428,022	\$433,225	98.80%	7.77%	\$3,304	5.77%	0.37%	0.22%	5.56%	(4.59%)	(6.65%)
	<b>First Federal Savings and Loan Association of McMinnville</b>	\$474,013	\$279,252	\$401,292	69.59%	45.12%	\$5,577	3.73%	0.55%	0.50%	3.30%	13.23%	13.72%
	<b>Community Bank</b>	\$410,261	\$168,899	\$365,378	46.23%	59.36%	\$3,477	3.80%	0.32%	0.23%	3.61%	(17.70%)	(21.69%)
	<b>Oregon Pacific Banking Co.</b>	\$385,299	\$301,179	\$339,670	88.67%	17.51%	\$3,440	4.78%	0.37%	0.21%	4.55%	23.33%	26.74%
	<b>People's Bank of Commerce</b>	\$374,165	\$288,698	\$310,752	92.90%	13.74%	\$3,705	5.50%	0.41%	0.38%	5.16%	4.31%	5.16%
	<b>Willamette Valley Bank</b>	\$307,512	\$269,547	\$228,263	118.09%	8.48%	\$1,610	4.72%	1.14%	1.12%	3.76%	57.37%	11.20%
	<b>Lewis &amp; Clark Bank</b>	\$281,348	\$192,040	\$244,586	78.52%	29.06%	\$7,604	4.68%	1.12%	0.86%	3.89%	(0.87%)	(1.09%)
	<b>Oregon Coast Bank</b>	\$267,301	\$143,918	\$236,876	60.76%	37.21%	\$5,346	4.71%	1.20%	0.89%	3.90%	16.54%	17.74%
	Average of Asset Group C	\$386,307	\$272,091	\$331,888	82.44%	26.20%	\$4,419	4.65%	0.65%	0.53%	4.18%	11.52%	6.38%
<b>Asset Group D - \$0 to \$250 million in total assets</b>													
	<b>Clackamas County Bank</b>	\$230,324	\$133,082	\$173,728	76.60%	28.76%	\$5,007	4.28%	0.18%	0.13%	4.17%	0.88%	1.55%
	<b>Willamette Community Bank</b>	\$157,001	\$126,673	\$135,632	93.39%	11.03%	\$4,026	4.77%	0.92%	0.67%	4.18%	17.10%	19.50%
	<b>Pacific West Bank</b>	\$144,995	\$90,387	\$108,389	83.39%	43.47%	\$5,000	4.21%	1.32%	0.86%	3.50%	62.55%	89.81%
	Average of Asset Group D	\$177,440	\$116,714	\$139,250	84.46%	27.75%	\$4,678	4.42%	0.81%	0.55%	3.95%	26.84%	36.95%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

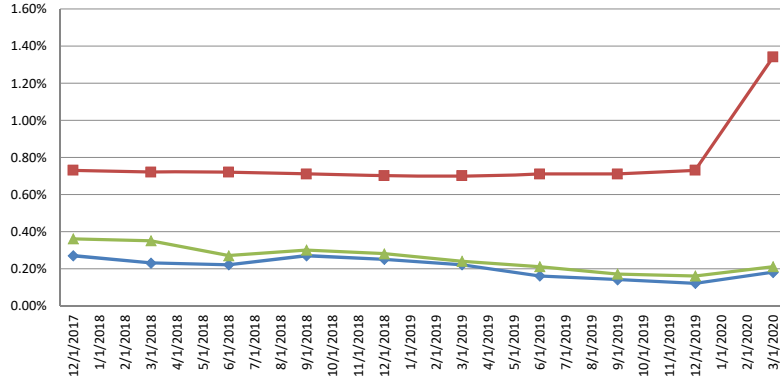
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality



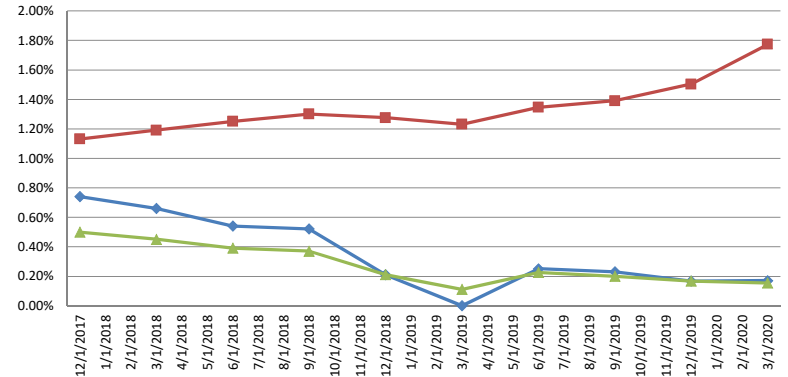
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



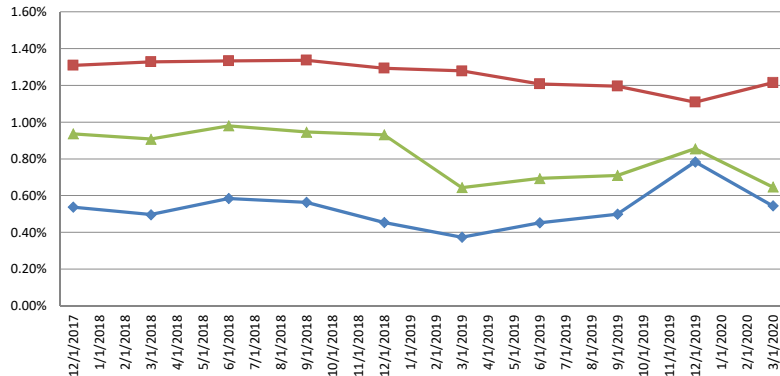
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.27%	0.23%	0.22%	0.27%	0.25%	0.22%	0.16%	0.14%	0.12%	0.18%
Reserves/Loans	0.73%	0.72%	0.72%	0.71%	0.70%	0.70%	0.71%	0.71%	0.73%	1.34%
NPAs/Total Assets	0.36%	0.35%	0.27%	0.30%	0.28%	0.24%	0.21%	0.17%	0.16%	0.21%

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



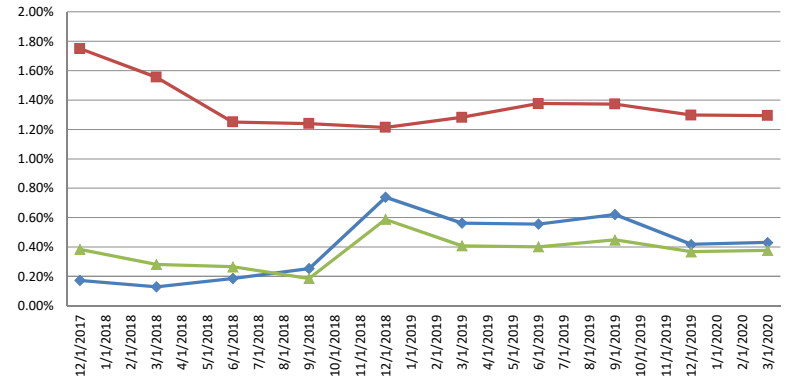
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.74%	0.66%	0.54%	0.52%	0.21%	0.00%	0.25%	0.23%	0.17%	0.17%
Reserves/Loans	1.13%	1.19%	1.25%	1.30%	1.28%	1.23%	1.35%	1.39%	1.50%	1.77%
NPAs/Total Assets	0.50%	0.45%	0.39%	0.37%	0.21%	0.11%	0.23%	0.20%	0.17%	0.15%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.54%	0.50%	0.58%	0.56%	0.45%	0.37%	0.45%	0.50%	0.78%	0.54%
Reserves/Loans	1.31%	1.33%	1.33%	1.34%	1.29%	1.28%	1.21%	1.19%	1.11%	1.21%
NPAs/Total Assets	0.94%	0.91%	0.98%	0.95%	0.93%	0.64%	0.69%	0.71%	0.85%	0.65%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.17%	0.13%	0.19%	0.25%	0.74%	0.56%	0.56%	0.62%	0.42%	0.43%
Reserves/Loans	1.75%	1.56%	1.25%	1.24%	1.21%	1.28%	1.38%	1.37%	1.30%	1.29%
NPAs/Total Assets	0.38%	0.28%	0.26%	0.19%	0.59%	0.41%	0.40%	0.45%	0.37%	0.38%

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**
**March 31, 2020**
**Run Date: June 15, 2020**

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>	\$27,511,387	\$39,128	0.18%	1.34%	534.36%	3.67%	0.21%
	Average of Asset Group A	\$27,511,387	\$39,128	0.18%	1.34%	534.36%	3.67%	0.21%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>								
	<b>Citizens Bank</b>	\$799,453	\$1,468	0.36%	2.13%	573.86%	2.18%	0.28%
	<b>Summit Bank</b>	\$567,465	\$696	0.15%	1.49%	697.23%	1.84%	0.18%
	<b>Pioneer Trust Bank, National Association</b>	\$540,949	\$0	0.00%	1.70%	NA	0.00%	0.00%
	Average of Asset Group B	\$635,956	\$721	0.17%	1.77%	635.55%	1.34%	0.15%
<b>Asset Group C - \$251 to \$500 million in total assets</b>								
	<b>Evergreen Federal Bank</b>	\$491,156	\$910	0.24%	1.62%	301.28%	2.99%	0.41%
	<b>Bank of Eastern Oregon</b>	\$485,712	\$10,654	2.49%	1.04%	41.17%	22.29%	2.42%
	<b>First Federal Savings and Loan Association of McMinnville</b>	\$474,013	\$189	0.07%	1.14%	227.92%	1.93%	0.29%
	<b>Community Bank</b>	\$410,261	\$272	0.16%	1.62%	NM	0.79%	0.09%
	<b>Oregon Pacific Banking Co.</b>	\$385,299	\$1,230	0.41%	1.32%	155.77%	5.69%	0.67%
	<b>People's Bank of Commerce</b>	\$374,165	\$0	0.00%	1.17%	NM	7.67%	0.96%
	<b>Willamette Valley Bank</b>	\$307,512	\$921	0.34%	0.82%	239.63%	2.33%	0.30%
	<b>Lewis &amp; Clark Bank</b>	\$281,348	\$661	0.34%	1.16%	338.12%	1.82%	0.23%
	<b>Oregon Coast Bank</b>	\$267,301	\$1,203	0.84%	1.04%	124.94%	3.80%	0.45%
	Average of Asset Group C	\$386,307	\$1,782	0.54%	1.21%	204.12%	5.48%	0.65%
<b>Asset Group D - \$0 to \$250 million in total assets</b>								
	<b>Clackamas County Bank</b>	\$230,324	\$0	0.00%	1.38%	NA	0.00%	0.00%
	<b>Willamette Community Bank</b>	\$157,001	\$1,552	1.23%	1.24%	91.91%	7.87%	1.09%
	<b>Pacific West Bank</b>	\$144,995	\$57	0.06%	1.26%	NM	0.16%	0.04%
	Average of Asset Group D	\$177,440	\$536	0.43%	1.29%	91.91%	2.68%	0.38%

Source: SNL Financial

Note: Report includes only bank-level data.

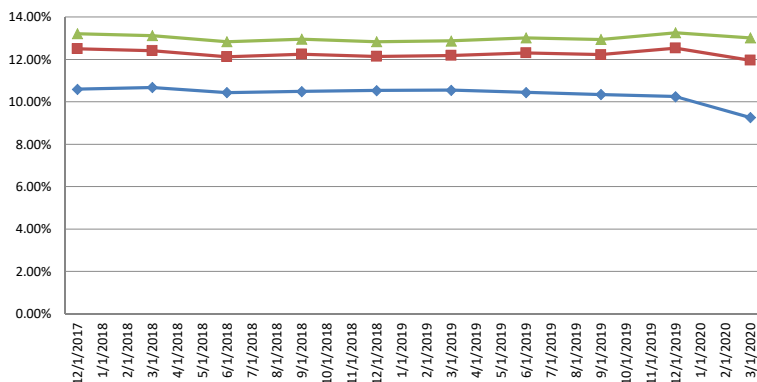
NA = data was not available.

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

# Capital Adequacy

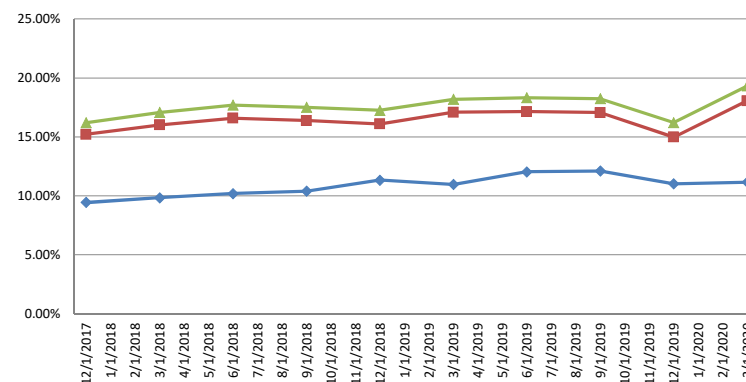
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



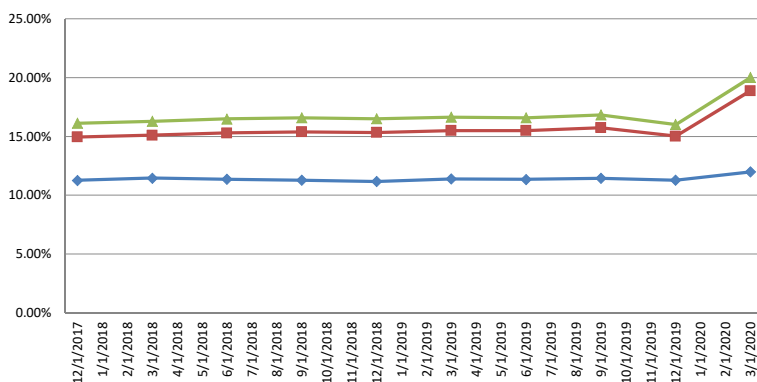
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.59%	10.68%	10.43%	10.48%	10.53%	10.54%	10.44%	10.34%	10.24%	9.25%
Tier 1 Risk Based Ratio	12.50%	12.41%	12.12%	12.24%	12.14%	12.18%	12.30%	12.22%	12.53%	11.96%
Risk Based Capital Ratio	13.21%	13.12%	12.83%	12.95%	12.83%	12.87%	13.01%	12.94%	13.26%	13.01%

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



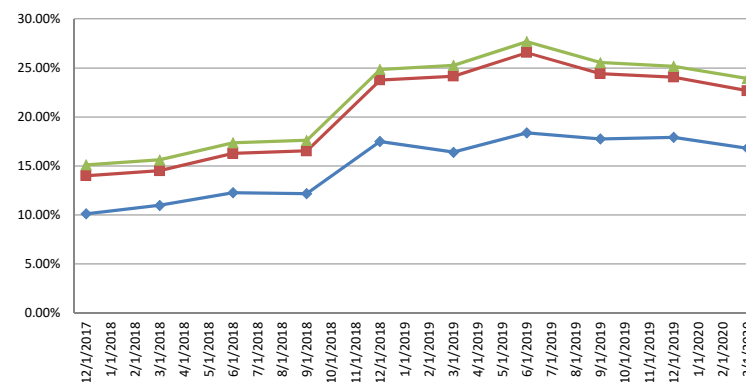
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	9.43%	9.83%	10.18%	10.39%	11.33%	10.96%	12.03%	12.10%	11.01%	11.15%
Tier 1 Risk Based Ratio	15.21%	16.01%	16.57%	16.37%	16.09%	17.08%	17.14%	17.06%	14.98%	18.06%
Risk Based Capital Ratio	16.20%	17.07%	17.69%	17.49%	17.24%	18.18%	18.31%	18.23%	16.20%	19.31%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	11.26%	11.44%	11.34%	11.28%	11.16%	11.38%	11.33%	11.43%	11.26%	11.97%
Tier 1 Risk Based Ratio	14.93%	15.09%	15.28%	15.38%	15.33%	15.48%	15.49%	15.73%	15.01%	18.88%
Risk Based Capital Ratio	16.11%	16.27%	16.48%	16.58%	16.50%	16.63%	16.58%	16.82%	16.00%	20.00%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.10%	10.96%	12.26%	12.14%	17.48%	16.38%	18.37%	17.74%	17.90%	16.78%
Tier 1 Risk Based Ratio	13.97%	14.49%	16.25%	16.51%	23.75%	24.14%	26.55%	24.39%	24.04%	22.65%
Risk Based Capital Ratio	15.10%	15.60%	17.35%	17.59%	24.82%	25.24%	27.68%	25.53%	25.15%	23.90%

Source: SNL Financial

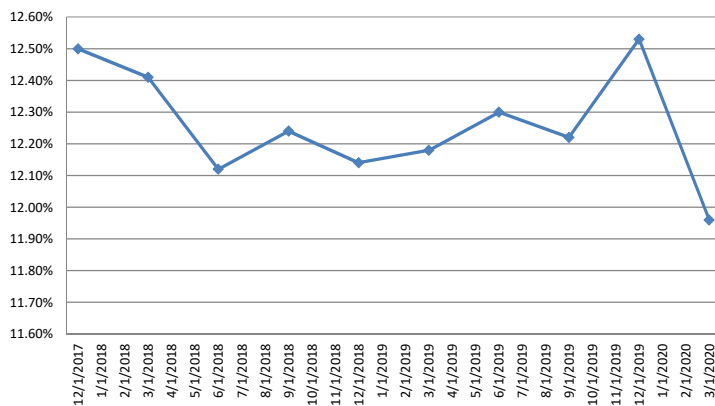
Note: Report includes only bank-level data.

NA = data was not available.

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

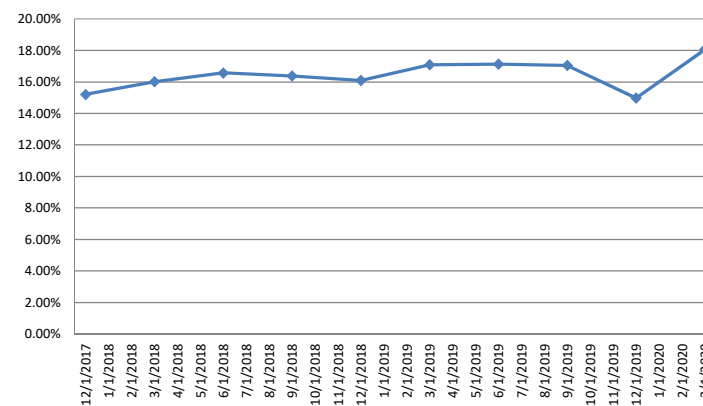
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



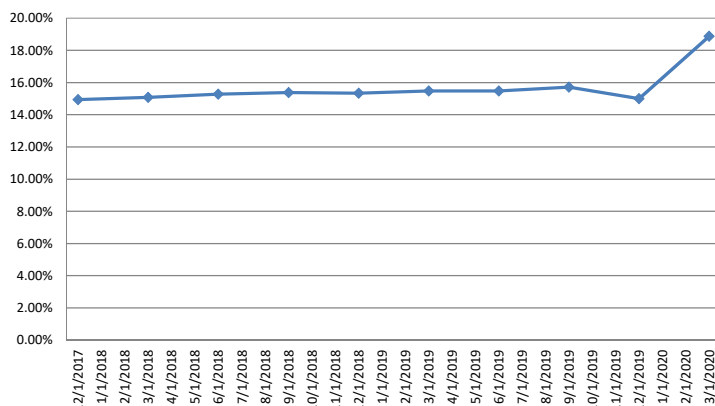
Common Equity Tier 1 RB Ratio

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



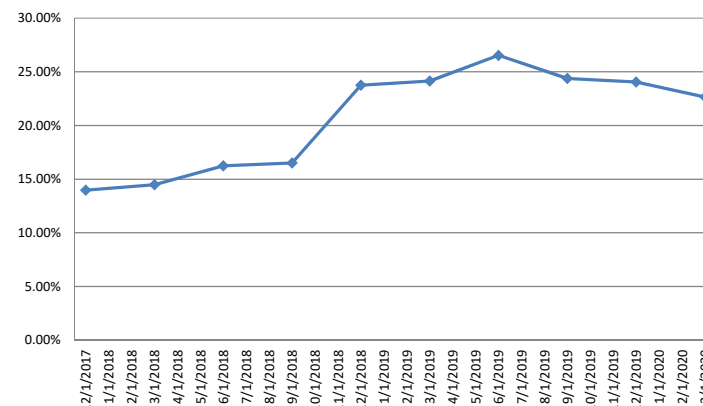
Common Equity Tier 1 RB Ratio

**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.

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**Capital Adequacy**

**March 31, 2020**

**Run Date: June 15, 2020**

		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>	\$27,511,387	\$2,723,978	\$2,671,903	\$2,671,903	9.25%	11.96%	13.01%	11.96%
	Average of Asset Group A	\$27,511,387	\$2,723,978	\$2,671,903	\$2,671,903	9.25%	11.96%	13.01%	11.96%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>									
	<b>Citizens Bank</b>	\$799,453	\$95,240	\$89,895	\$89,895	11.38%	18.51%	19.76%	18.51%
	<b>Summit Bank</b>	\$567,465	\$47,936	\$47,919	\$47,919	9.10%	NA	NA	NA
	<b>Pioneer Trust Bank, National Association</b>	\$540,949	\$70,739	\$69,200	\$69,200	12.98%	17.60%	18.86%	17.60%
	Average of Asset Group B	\$635,956	\$71,305	\$69,005	\$69,005	11.15%	18.06%	19.31%	18.06%
<b>Asset Group C - \$251 to \$500 million in total assets</b>									
	<b>Evergreen Federal Bank</b>	\$491,156	\$61,725	\$60,949	\$60,949	12.66%	NA	NA	NA
	<b>Bank of Eastern Oregon</b>	\$485,712	\$49,765	\$47,864	\$47,864	9.89%	9.86%	10.78%	9.86%
	<b>First Federal Savings and Loan Association of McMinnville</b>	\$474,013	\$69,022	\$67,918	\$67,918	14.76%	28.77%	30.02%	28.77%
	<b>Community Bank</b>	\$410,261	\$44,558	\$42,148	\$42,148	9.97%	20.94%	22.19%	20.94%
	<b>Oregon Pacific Banking Co.</b>	\$385,299	\$41,658	\$41,377	\$41,377	11.15%	NA	NA	NA
	<b>People's Bank of Commerce</b>	\$374,165	\$46,750	\$43,137	\$43,137	11.58%	NA	NA	NA
	<b>Willamette Valley Bank</b>	\$307,512	\$37,372	\$37,372	\$37,372	14.02%	NA	NA	NA
	<b>Lewis &amp; Clark Bank</b>	\$281,348	\$35,778	\$33,997	\$33,997	12.12%	15.95%	17.01%	15.95%
	<b>Oregon Coast Bank</b>	\$267,301	\$30,115	\$29,950	\$29,950	11.55%	NA	NA	NA
	Average of Asset Group C	\$386,307	\$46,305	\$44,968	\$44,968	11.97%	18.88%	20.00%	18.88%
<b>Asset Group D - \$0 to \$250 million in total assets</b>									
	<b>Clackamas County Bank</b>	\$230,324	\$30,686	\$29,409	\$29,409	12.83%	22.65%	23.90%	22.65%
	<b>Willamette Community Bank</b>	\$157,001	\$20,124	\$19,884	\$19,884	12.98%	NA	NA	NA
	<b>Pacific West Bank</b>	\$144,995	\$33,757	\$31,940	\$31,940	24.54%	NA	NA	NA
	Average of Asset Group D	\$177,440	\$28,189	\$27,078	\$27,078	16.78%	22.65%	23.90%	22.65%

Source: SNL Financial

Note: Report includes only bank-level data.

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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.