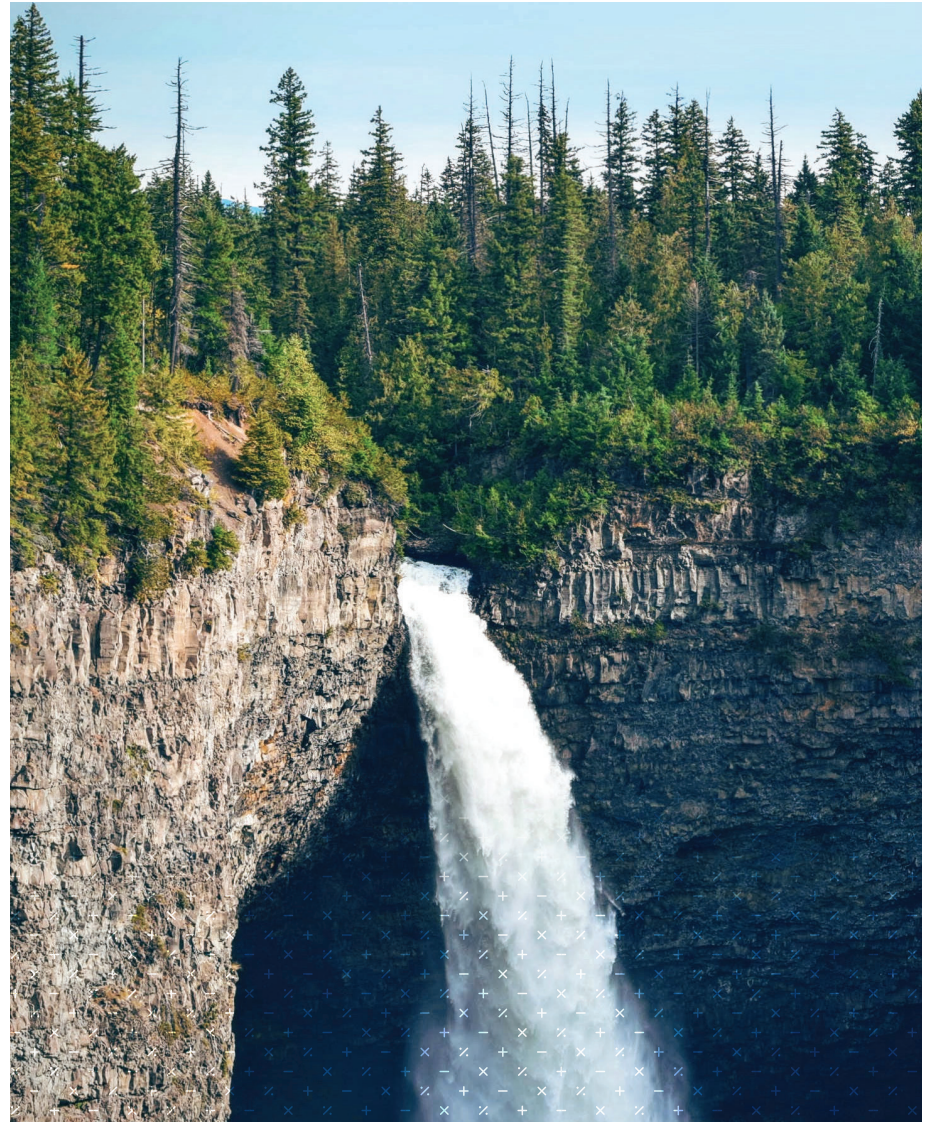


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# Bankers' Index

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

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- 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**

### 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

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### 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

Performance Analysis

June 30, 2017

Run Date: August 23, 2017

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>												
	Washington Federal, National Association	\$15,084,501	\$44,194	1.18%	8.94%	46.02%	\$64	\$86,431	1.16%	8.77%	47.05%	\$64
	Banner Bank	\$9,926,921	\$26,812	1.09%	8.27%	63.60%	\$85	\$51,625	1.05%	8.01%	63.97%	\$82
	Columbia State Bank	\$9,678,419	\$27,445	1.14%	8.63%	59.22%	\$85	\$57,021	1.20%	9.04%	58.84%	\$87
	HomeStreet Bank	\$6,543,796	\$14,102	0.88%	7.79%	84.36%	\$122	\$23,177	0.73%	6.47%	85.02%	\$118
	Washington Trust Bank	\$5,637,012	\$14,834	1.06%	11.69%	62.71%	\$103	\$27,935	1.00%	11.17%	64.35%	\$104
	Heritage Bank	\$3,986,618	\$12,520	1.28%	10.00%	57.55%	\$83	\$22,517	1.16%	9.06%	59.64%	\$82
	Yakima Federal Savings and Loan Association	\$1,819,206	\$5,176	1.14%	5.01%	37.94%	\$96	\$7,160	0.79%	3.48%	44.13%	\$97
	Peoples Bank	\$1,583,761	\$4,036	1.02%	9.44%	67.54%	\$84	\$7,309	0.92%	8.62%	69.59%	\$85
	Cashmere Valley Bank	\$1,499,514	\$5,359	1.45%	12.46%	48.91%	\$60	\$9,583	1.30%	11.30%	51.66%	\$61
	Kitsap Bank	\$1,150,770	\$3,457	1.22%	11.40%	68.20%	\$81	\$6,465	1.15%	10.88%	69.15%	\$81
	Riverview Community Bank	\$1,124,026	\$2,834	1.02%	8.62%	67.98%	\$87	\$5,017	0.94%	7.70%	70.80%	\$85
	First Financial Northwest Bank	\$1,079,381	\$2,134	0.80%	7.09%	66.43%	\$133	\$4,649	0.88%	7.76%	63.63%	\$132
	First Federal Savings and Loan Association of Port Angeles	\$1,061,754	\$1,054	0.40%	3.05%	80.88%	\$91	\$3,132	0.59%	4.57%	76.56%	\$89
	Average of Asset Group A	\$4,628,898	\$12,612	1.05%	8.65%	62.41%	\$90	\$24,002	0.99%	8.22%	63.41%	\$90
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>												
	1st Security Bank of Washington	\$927,857	\$4,484	1.99%	19.45%	62.87%	\$85	\$7,233	1.66%	15.98%	65.38%	\$80
	Timberland Bank	\$927,854	\$4,313	1.88%	16.93%	55.34%	\$57	\$7,476	1.62%	14.94%	57.55%	\$57
	Skagit Bank	\$903,403	\$2,214	0.98%	11.71%	66.96%	\$80	\$3,971	0.88%	10.59%	67.62%	\$80
	Bank of the Pacific	\$877,269	\$2,003	0.93%	8.40%	72.62%	\$82	\$3,755	0.87%	7.97%	74.15%	\$82
	Coastal Community Bank	\$737,897	\$2,008	1.10%	10.94%	64.48%	\$85	\$3,447	0.95%	9.52%	66.06%	\$87
	Inland Northwest Bank	\$638,822	\$1,376	0.87%	7.10%	71.25%	\$81	\$2,481	0.78%	6.45%	72.77%	\$81
	Olympia Federal Savings and Loan Association	\$607,238	\$682	0.45%	2.94%	81.28%	\$92	\$1,201	0.40%	2.60%	83.04%	\$97
	Baker-Boyer National Bank	\$601,407	\$1,221	0.81%	9.50%	76.79%	\$92	\$2,643	0.87%	10.33%	74.42%	\$88
	Sound Community Bank	\$587,541	\$1,357	0.96%	9.03%	68.63%	\$101	\$2,812	0.98%	9.48%	67.14%	\$101
	Puget Sound Bank	\$566,893	\$1,345	0.98%	9.29%	61.93%	\$130	\$2,737	1.01%	9.60%	59.48%	\$127
	Average of Asset Group B	\$737,618	\$2,100	1.10%	10.53%	68.22%	\$89	\$3,776	1.00%	9.75%	68.76%	\$88
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
	Anchor Bank	\$461,672	\$980	0.85%	6.42%	73.63%	\$84	\$1,733	0.76%	5.71%	74.88%	\$84
	Security State Bank	\$426,276	\$1,524	1.46%	12.19%	62.45%	\$53	\$2,951	1.43%	11.90%	62.65%	\$53
	Wheatland Bank	\$389,472	\$662	0.70%	7.62%	74.63%	\$76	\$1,097	0.59%	6.36%	76.98%	\$70
	Commencement Bank	\$332,178	\$669	0.79%	7.37%	66.36%	\$96	\$1,238	0.74%	6.88%	67.88%	\$102
	Seattle Bank	\$305,516	\$196	0.28%	1.23%	86.05%	\$131	\$369	0.27%	1.16%	86.68%	\$129
	Community First Bank	\$286,785	\$1,037	1.48%	13.94%	69.07%	\$84	\$1,891	1.35%	12.92%	70.26%	\$81
	Islanders Bank	\$267,584	\$763	1.17%	9.81%	59.08%	\$78	\$1,608	1.24%	10.01%	55.98%	\$78
	Mountain Pacific Bank	\$258,359	\$580	0.91%	8.80%	65.51%	\$94	\$895	0.72%	6.86%	72.10%	\$94
	Average of Asset Group C	\$340,980	\$801	0.96%	8.42%	69.60%	\$87	\$1,473	0.89%	7.73%	70.93%	\$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.

Performance Analysis

June 30, 2017

Run Date: August 23, 2017

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>												
	UniBank	\$233,748	\$1,171	1.96%	12.41%	58.38%	\$92	\$1,793	1.45%	9.59%	60.79%	\$88
	Pacific Crest Savings Bank	\$216,917	\$814	1.53%	14.61%	52.82%	\$145	\$1,703	1.62%	15.46%	49.99%	\$143
	SaviBank	\$211,175	\$405	0.82%	5.88%	75.73%	\$96	\$768	0.80%	6.10%	74.96%	\$87
	Bank of Washington	\$195,052	\$184	0.38%	3.75%	83.70%	\$81	\$348	0.37%	3.56%	84.46%	\$80
	South Sound Bank	\$178,808	\$300	0.69%	5.13%	68.74%	\$85	\$775	0.91%	6.68%	65.21%	\$82
	First Sound Bank	\$143,195	\$412	1.17%	13.68%	73.32%	\$116	\$431	0.63%	7.22%	80.02%	\$114
	State Bank Northwest	\$128,692	\$358	1.11%	10.09%	77.38%	\$94	\$716	1.10%	10.17%	76.20%	\$92
	RiverBank	\$126,385	\$105	0.34%	3.34%	89.89%	\$93	\$174	0.28%	2.78%	91.11%	\$89
	Liberty Bay Bank	\$100,612	\$74	0.30%	3.09%	87.08%	\$96	\$155	0.32%	3.26%	86.71%	\$95
	Plaza Bank	\$70,654	\$257	1.47%	11.45%	92.14%	\$110	\$574	1.63%	13.00%	95.36%	\$115
	Washington Business Bank	\$70,575	\$140	0.82%	6.47%	73.83%	\$100	\$272	0.79%	6.29%	74.35%	\$101
	Sound Banking Company	\$69,894	\$350	2.53%	28.96%	50.77%	\$134	\$618	2.31%	25.63%	54.05%	\$135
	Raymond Federal Bank	\$59,701	\$38	0.26%	2.51%	84.31%	\$63	\$66	0.22%	2.18%	86.34%	\$63
	Twin City Bank	\$50,118	\$102	0.78%	8.44%	77.96%	\$99	\$156	0.59%	6.50%	82.24%	\$98
	Lamont Bank of St. John	\$43,220	\$127	1.12%	9.54%	40.89%	\$69	\$275	1.21%	10.49%	40.82%	\$68
	Farmers State Bank	\$33,255	\$32	0.39%	3.50%	75.38%	\$49	\$65	0.39%	3.57%	74.94%	\$49
	Farmington State Bank	\$10,285	\$17	0.69%	4.12%	75.73%	\$63	\$28	0.56%	3.40%	80.39%	\$63
	Average of Asset Group D	\$114,252	\$287	0.96%	8.65%	72.83%	\$93	\$525	0.89%	7.99%	74.00%	\$92

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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# Balance Sheet & Net Interest Margin

**Balance Sheet & Net Interest Margin**

**June 30, 2017**

**Run Date: August 23, 2017**

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>													
	Washington Federal, National Association	\$15,084,501	\$10,775,850	\$10,667,533	101.02%	21.85%	\$8,311	3.89%	0.92%	0.90%	3.09%	2.68%	(0.54%)
	Banner Bank	\$9,926,921	\$7,428,519	\$8,344,427	89.02%	17.25%	\$4,835	4.46%	0.25%	0.16%	4.36%	8.30%	9.05%
	Columbia State Bank	\$9,678,419	\$6,429,992	\$8,082,610	79.55%	24.46%	\$5,437	4.15%	0.13%	0.07%	4.19%	3.67%	0.38%
	HomeStreet Bank	\$6,543,796	\$4,977,116	\$4,761,264	104.53%	12.61%	\$2,599	3.87%	0.73%	0.59%	3.38%	11.08%	14.16%
	Washington Trust Bank	\$5,637,012	\$3,960,567	\$4,866,985	81.38%	23.18%	\$5,959	3.69%	0.13%	0.08%	3.64%	(0.98%)	(2.47%)
	Heritage Bank	\$3,986,618	\$2,755,294	\$3,312,819	83.17%	19.20%	\$5,315	4.05%	0.25%	0.19%	4.01%	5.90%	3.94%
	Yakima Federal Savings and Loan Association	\$1,819,206	\$654,341	\$1,382,451	47.33%	75.95%	\$14,790	2.94%	0.66%	0.65%	2.40%	0.02%	(0.67%)
	Peoples Bank	\$1,583,761	\$1,369,909	\$1,408,200	97.28%	11.84%	\$3,807	4.11%	0.31%	0.22%	3.91%	0.89%	0.19%
	Cashmere Valley Bank	\$1,499,514	\$870,967	\$1,304,216	66.78%	34.22%	\$6,248	3.17%	0.41%	0.35%	3.13%	6.37%	5.55%
	Kitsap Bank	\$1,150,770	\$639,215	\$1,010,684	63.25%	39.33%	\$4,066	3.88%	0.09%	0.06%	4.04%	3.58%	1.91%
	Riverview Community Bank	\$1,124,026	\$798,278	\$980,974	81.38%	24.17%	\$4,425	4.33%	0.20%	0.15%	4.19%	28.47%	32.90%
	First Financial Northwest Bank	\$1,079,381	\$870,913	\$759,107	114.73%	13.63%	\$8,433	4.45%	1.01%	0.97%	3.57%	8.57%	5.86%
	First Federal Savings and Loan Association of Port Angeles	\$1,061,754	\$735,363	\$826,581	88.96%	24.82%	\$5,205	3.82%	0.74%	0.63%	3.30%	8.87%	7.30%
	Average of Asset Group A	\$4,628,898	\$3,251,256	\$3,669,835	84.49%	26.35%	\$6,110	3.91%	0.45%	0.39%	3.63%	6.72%	5.97%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>													
	1st Security Bank of Washington	\$927,857	\$776,508	\$793,087	97.91%	12.29%	\$2,864	4.93%	0.62%	0.48%	4.50%	24.14%	20.61%
	Timberland Bank	\$927,854	\$700,291	\$819,208	85.48%	20.90%	\$3,501	4.51%	0.49%	0.43%	4.10%	1.14%	7.34%
	Skagit Bank	\$903,403	\$552,468	\$804,779	68.65%	25.93%	\$4,730	3.67%	0.23%	0.18%	3.62%	1.97%	1.71%
	Bank of the Pacific	\$877,269	\$678,266	\$764,665	88.70%	9.11%	\$3,552	4.51%	0.38%	0.27%	4.36%	(2.94%)	(4.53%)
	Coastal Community Bank	\$737,897	\$623,229	\$643,364	96.87%	12.42%	\$4,952	4.41%	0.45%	0.30%	4.13%	(0.69%)	(2.46%)
	Inland Northwest Bank	\$638,822	\$538,461	\$550,506	97.81%	11.63%	\$3,758	4.81%	0.43%	0.31%	4.55%	1.03%	0.37%
	Olympia Federal Savings and Loan Association	\$607,238	\$475,383	\$489,117	97.19%	17.02%	\$5,623	4.08%	0.59%	0.57%	3.57%	3.54%	4.65%
	Baker-Boyer National Bank	\$601,407	\$284,216	\$526,634	53.97%	45.37%	\$3,398	3.22%	0.07%	0.05%	3.40%	0.01%	(0.24%)
	Sound Community Bank	\$587,541	\$494,616	\$497,303	99.46%	12.56%	\$5,704	4.91%	0.70%	0.60%	4.34%	(0.06%)	11.01%
	Puget Sound Bank	\$566,893	\$371,004	\$505,458	73.40%	22.41%	\$9,293	3.91%	0.29%	0.17%	3.75%	18.52%	19.42%
	Average of Asset Group B	\$737,618	\$549,444	\$639,412	85.94%	18.96%	\$4,738	4.30%	0.43%	0.34%	4.03%	4.67%	5.79%
<b>Asset Group C - \$251 to \$500 million in total assets</b>													
	Anchor Bank	\$461,672	\$383,622	\$349,812	109.67%	8.27%	\$4,482	5.19%	1.07%	0.90%	4.34%	9.72%	9.84%
	Security State Bank	\$426,276	\$217,350	\$368,476	58.99%	51.45%	\$4,099	3.47%	0.17%	0.12%	3.38%	6.18%	5.45%
	Wheatland Bank	\$389,472	\$269,599	\$351,191	76.77%	26.41%	\$3,358	4.07%	0.09%	0.05%	4.09%	13.61%	14.47%
	Commencement Bank	\$332,178	\$243,506	\$288,590	84.38%	23.68%	\$7,221	4.29%	0.54%	0.40%	3.91%	(6.61%)	(7.67%)
	Seattle Bank	\$305,516	\$230,105	\$240,138	95.82%	22.83%	\$7,638	4.04%	0.90%	0.69%	3.46%	34.94%	46.33%
	Community First Bank	\$286,785	\$166,250	\$256,118	64.91%	38.51%	\$3,773	3.53%	0.24%	0.14%	3.49%	(2.12%)	(3.49%)
	Islanders Bank	\$267,584	\$189,208	\$232,514	81.37%	28.45%	\$5,247	4.20%	0.17%	0.10%	4.20%	6.84%	6.70%
	Mountain Pacific Bank	\$258,359	\$218,301	\$221,775	98.43%	9.18%	\$5,617	4.52%	0.76%	0.63%	3.93%	21.84%	17.10%
	Average of Asset Group C	\$340,980	\$239,743	\$288,577	83.79%	26.10%	\$5,179	4.16%	0.49%	0.38%	3.85%	10.55%	11.09%

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, 2017**

**Run Date: August 23, 2017**

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>													
	UniBank	\$233,748	\$157,990	\$195,174	80.95%	29.67%	\$5,565	4.45%	0.85%	0.68%	3.91%	(19.12%)	(23.48%)
	Pacific Crest Savings Bank	\$216,917	\$162,665	\$169,159	96.16%	27.90%	\$12,051	4.83%	1.17%	1.14%	3.90%	10.94%	13.07%
	SaviBank	\$211,175	\$171,529	\$150,433	114.02%	15.15%	\$3,840	4.96%	0.78%	0.64%	4.36%	26.65%	19.35%
	Bank of Washington	\$195,052	\$153,414	\$171,053	89.69%	17.52%	\$4,644	3.92%	0.85%	0.71%	3.24%	14.10%	17.04%
	South Sound Bank	\$178,808	\$119,038	\$153,363	77.62%	31.33%	\$5,418	4.48%	0.33%	0.31%	4.21%	17.51%	19.41%
	First Sound Bank	\$143,195	\$120,287	\$130,132	92.43%	15.14%	\$6,509	4.12%	0.80%	0.62%	3.57%	11.17%	33.11%
	State Bank Northwest	\$128,692	\$101,996	\$113,389	89.95%	18.46%	\$4,950	5.18%	0.41%	0.25%	4.93%	(3.79%)	(3.26%)
	RiverBank	\$126,385	\$105,657	\$108,888	97.03%	17.30%	\$3,950	4.42%	0.63%	0.47%	3.99%	2.90%	(1.43%)
	Liberty Bay Bank	\$100,612	\$64,886	\$75,818	85.58%	13.07%	\$5,031	4.56%	0.85%	0.80%	3.93%	7.79%	22.32%
	Plaza Bank	\$70,654	\$61,049	\$51,108	119.45%	9.79%	\$5,888	4.33%	0.90%	0.71%	3.71%	(6.16%)	(17.00%)
	Washington Business Bank	\$70,575	\$60,589	\$56,797	106.68%	12.53%	\$5,041	5.32%	0.86%	0.77%	4.66%	7.05%	10.75%
	Sound Banking Company	\$69,894	\$42,875	\$64,861	66.10%	35.76%	\$11,649	5.43%	0.26%	0.16%	5.26%	51.37%	60.16%
	Raymond Federal Bank	\$59,701	\$46,274	\$53,141	87.08%	24.67%	\$3,512	3.96%	0.59%	0.58%	3.43%	0.12%	(0.08%)
	Twin City Bank	\$50,118	\$36,990	\$44,896	82.39%	26.38%	\$4,177	4.77%	0.56%	0.32%	4.46%	(7.88%)	(9.36%)
	Lamont Bank of St. John	\$43,220	\$14,883	\$36,935	40.30%	56.09%	\$8,644	4.59%	0.50%	0.35%	4.30%	(9.33%)	(16.36%)
	Farmers State Bank	\$33,255	\$5,737	\$29,549	19.42%	88.32%	\$5,543	2.67%	0.30%	0.13%	2.53%	4.67%	4.63%
	Farmington State Bank	\$10,285	\$6,642	\$8,625	77.01%	41.29%	\$3,428	4.52%	0.09%	0.07%	4.50%	1.79%	1.54%
	Average of Asset Group D	\$114,252	\$84,265	\$94,901	83.64%	28.26%	\$5,873	4.50%	0.63%	0.51%	4.05%	6.46%	7.67%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Asset Quality

**Asset Quality**

**June 30, 2017**

**Run Date: August 23, 2017**

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, National Association	\$15,084,501	\$61,517	0.57%	1.13%	90.98%	8.45%	1.02%
	Banner Bank	\$9,926,921	\$19,983	0.27%	1.16%	306.08%	2.96%	0.31%
	Columbia State Bank	\$9,678,419	\$36,824	0.57%	1.14%	139.36%	6.21%	0.58%
	HomeStreet Bank	\$6,543,796	\$15,476	0.31%	0.73%	41.61%	17.32%	1.44%
	Washington Trust Bank	\$5,637,012	\$10,799	0.27%	2.22%	637.91%	2.38%	0.25%
	Heritage Bank	\$3,986,618	\$10,961	0.40%	1.19%	104.62%	8.69%	0.80%
	Yakima Federal Savings and Loan Association	\$1,819,206	\$2,343	0.36%	0.54%	150.75%	0.56%	0.13%
	Peoples Bank	\$1,583,761	\$6,414	0.47%	1.25%	141.58%	7.99%	0.96%
	Cashmere Valley Bank	\$1,499,514	\$54	0.01%	1.27%	113.58%	5.51%	0.65%
	Kitsap Bank	\$1,150,770	\$355	0.06%	1.10%	NM	0.95%	0.08%
	Riverview Community Bank	\$1,124,026	\$2,792	0.35%	1.33%	115.45%	8.21%	0.84%
	First Financial Northwest Bank	\$1,079,381	\$583	0.07%	1.29%	227.13%	5.12%	0.63%
	First Federal Savings and Loan Association of Port Angeles	\$1,061,754	\$1,908	0.26%	1.16%	115.82%	5.04%	0.70%
	Average of Asset Group A	\$4,628,898	\$13,078	0.31%	1.19%	182.07%	6.11%	0.65%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>								
	1st Security Bank of Washington	\$927,857	\$754	0.10%	1.31%	NM	0.80%	0.09%
	Timberland Bank	\$927,854	\$2,055	0.29%	1.37%	177.47%	8.71%	1.02%
	Skagit Bank	\$903,403	\$1,266	0.23%	1.04%	453.24%	7.41%	0.68%
	Bank of the Pacific	\$877,269	\$977	0.14%	1.34%	507.54%	1.95%	0.20%
	Coastal Community Bank	\$737,897	\$2,354	0.38%	1.27%	194.12%	4.94%	0.55%
	Inland Northwest Bank	\$638,822	\$1,002	0.19%	1.23%	197.67%	5.16%	0.63%
	Olympia Federal Savings and Loan Association	\$607,238	\$740	0.16%	0.27%	124.32%	2.38%	0.20%
	Baker-Boyer National Bank	\$601,407	\$975	0.34%	2.19%	294.09%	3.89%	0.35%
	Sound Community Bank	\$587,541	\$1,819	0.37%	0.98%	118.71%	7.78%	0.85%
	Puget Sound Bank	\$566,893	\$0	0.00%	1.19%	NA	0.00%	0.00%
	Average of Asset Group B	\$737,618	\$1,194	0.22%	1.22%	258.40%	4.30%	0.46%
<b>Asset Group C - \$251 to \$500 million in total assets</b>								
	Anchor Bank	\$461,672	\$1,213	0.32%	1.07%	76.01%	9.56%	1.36%
	Security State Bank	\$426,276	\$6,447	2.97%	3.90%	103.47%	18.51%	2.46%
	Wheatland Bank	\$389,472	\$368	0.14%	1.24%	598.03%	1.81%	0.18%
	Commencement Bank	\$332,178	\$46	0.02%	0.89%	NM	0.12%	0.01%
	Seattle Bank	\$305,516	\$4,924	2.14%	1.66%	77.22%	14.91%	3.30%
	Community First Bank	\$286,785	\$646	0.39%	1.00%	138.36%	4.09%	0.42%
	Islanders Bank	\$267,584	\$951	0.50%	1.19%	35.93%	20.34%	2.34%
	Mountain Pacific Bank	\$258,359	\$682	0.31%	1.46%	70.37%	31.34%	3.63%
	Average of Asset Group C	\$340,980	\$1,910	0.85%	1.55%	157.06%	12.59%	1.71%

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.

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 D - \$0 to \$250 million in total assets</b>								
	UniBank	\$233,748	\$1,514	0.96%	0.97%	101.65%	4.07%	0.69%
	Pacific Crest Savings Bank	\$216,917	\$692	0.43%	1.52%	202.13%	4.89%	0.56%
	SaviBank	\$211,175	\$41	0.02%	1.16%	150.72%	6.57%	0.85%
	Bank of Washington	\$195,052	\$230	0.15%	1.54%	114.46%	12.05%	1.36%
	South Sound Bank	\$178,808	\$836	0.70%	1.53%	169.65%	9.06%	1.26%
	First Sound Bank	\$143,195	\$24	0.02%	1.12%	NM	17.95%	1.68%
	State Bank Northwest	\$128,692	\$1,985	1.95%	1.22%	42.37%	23.68%	2.84%
	RiverBank	\$126,385	\$114	0.11%	1.83%	242.30%	14.46%	1.67%
	Liberty Bay Bank	\$100,612	\$9	0.01%	1.14%	NM	0.09%	0.01%
	Plaza Bank	\$70,654	\$773	1.27%	2.90%	129.31%	12.71%	1.94%
	Washington Business Bank	\$70,575	\$148	0.24%	0.80%	327.03%	3.80%	0.49%
	Sound Banking Company	\$69,894	\$181	0.42%	1.23%	292.27%	8.66%	0.26%
	Raymond Federal Bank	\$59,701	\$77	0.17%	1.41%	175.74%	5.51%	0.62%
	Twin City Bank	\$50,118	\$438	1.18%	1.40%	57.88%	16.56%	1.79%
	Lamont Bank of St. John	\$43,220	\$190	1.28%	2.13%	166.84%	3.30%	0.44%
	Farmers State Bank	\$33,255	\$2	0.03%	2.68%	124.19%	7.07%	0.81%
	Farmington State Bank	\$10,285	\$0	0.00%	1.32%	NA	0.00%	0.00%
	Average of Asset Group D	\$114,252	\$427	0.53%	1.52%	164.04%	8.85%	1.02%

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

**Capital Adequacy**

**June 30, 2017**

**Run Date: August 23, 2017**

		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, National Association	\$15,084,501	\$1,990,206	\$1,691,102	\$1,691,102	11.48%	17.00%	18.25%	17.00%
	Banner Bank	\$9,926,921	\$1,303,648	\$985,051	\$985,051	10.32%	11.29%	12.31%	11.29%
	Columbia State Bank	\$9,678,419	\$1,283,788	\$893,522	\$893,522	9.71%	11.78%	12.79%	11.78%
	HomeStreet Bank	\$6,543,796	\$732,612	\$637,011	\$637,011	10.13%	13.23%	14.01%	13.23%
	Washington Trust Bank	\$5,637,012	\$515,565	\$546,813	\$546,813	9.82%	11.82%	13.08%	11.82%
	Heritage Bank	\$3,986,618	\$506,064	\$381,991	\$381,991	10.10%	11.67%	12.68%	11.67%
	Yakima Federal Savings and Loan Association	\$1,819,206	\$415,693	\$414,422	\$414,422	22.83%	59.14%	59.65%	59.14%
	Peoples Bank	\$1,583,761	\$173,066	\$173,086	\$173,086	10.91%	12.32%	13.54%	12.32%
	Cashmere Valley Bank	\$1,499,514	\$175,409	\$164,081	\$164,081	11.18%	17.90%	19.10%	17.90%
	Kitsap Bank	\$1,150,770	\$124,009	\$100,438	\$100,438	9.01%	13.72%	14.68%	13.72%
	Riverview Community Bank	\$1,124,026	\$133,192	\$106,133	\$106,133	9.79%	13.16%	14.41%	13.16%
	First Financial Northwest Bank	\$1,079,381	\$121,018	\$122,001	\$122,001	11.46%	13.95%	15.20%	13.95%
	First Federal Savings and Loan Association of Port Angeles	\$1,061,754	\$139,206	\$139,466	\$139,466	13.22%	19.23%	20.43%	19.23%
	Average of Asset Group A	\$4,628,898	\$585,652	\$488,855	\$488,855	11.54%	17.40%	18.47%	17.40%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>									
	1st Security Bank of Washington	\$927,857	\$94,407	\$90,968	\$90,968	10.12%	11.97%	13.23%	11.97%
	Timberland Bank	\$927,854	\$104,174	\$100,254	\$100,254	10.98%	15.39%	16.64%	15.39%
	Skagit Bank	\$903,403	\$76,869	\$78,412	\$78,412	8.67%	11.76%	12.64%	11.76%
	Bank of the Pacific	\$877,269	\$96,484	\$83,125	\$83,125	9.81%	11.40%	12.65%	11.40%
	Coastal Community Bank	\$737,897	\$74,620	\$75,059	\$75,059	10.25%	11.77%	13.02%	11.77%
	Inland Northwest Bank	\$638,822	\$78,203	\$70,805	\$70,805	11.30%	11.35%	12.46%	11.35%
	Olympia Federal Savings and Loan Association	\$607,238	\$93,247	\$93,562	\$93,562	15.48%	25.48%	25.84%	25.48%
	Baker-Boyer National Bank	\$601,407	\$51,546	\$50,659	\$50,659	8.40%	15.01%	16.27%	15.01%
	Sound Community Bank	\$587,541	\$60,858	\$59,678	\$59,678	10.53%	12.57%	13.63%	12.57%
	Puget Sound Bank	\$566,893	\$58,810	\$57,230	\$57,230	10.49%	12.87%	13.90%	12.87%
	Average of Asset Group B	\$737,618	\$78,922	\$75,975	\$75,975	10.60%	13.96%	15.03%	13.96%
<b>Asset Group C - \$251 to \$500 million in total assets</b>									
	Anchor Bank	\$461,672	\$61,460	\$59,675	\$59,675	13.02%	14.15%	15.12%	14.15%
	Security State Bank	\$426,276	\$50,768	\$49,385	\$49,385	11.83%	20.95%	22.23%	20.95%
	Wheatland Bank	\$389,472	\$34,940	\$34,504	\$34,504	9.11%	10.64%	11.67%	10.64%
	Commencement Bank	\$332,178	\$36,650	\$34,608	\$34,608	10.34%	14.26%	15.20%	14.26%
	Seattle Bank	\$305,516	\$63,768	\$51,683	\$51,682	19.38%	22.11%	23.38%	22.11%
	Community First Bank	\$286,785	\$30,346	\$27,298	\$27,298	9.84%	14.32%	15.22%	14.32%
	Islanders Bank	\$267,584	\$28,894	\$28,903	\$28,903	11.12%	15.11%	16.29%	15.11%
	Mountain Pacific Bank	\$258,359	\$26,693	\$24,778	\$24,778	9.83%	10.01%	11.27%	10.01%
	Average of Asset Group C	\$340,980	\$41,690	\$38,854	\$38,854	11.81%	15.19%	16.30%	15.19%

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, 2017**

**Run Date: August 23, 2017**

		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>									
	UniBank	\$233,748	\$38,144	\$38,029	\$38,029	15.92%	20.86%	21.70%	20.86%
	Pacific Crest Savings Bank	\$216,917	\$22,526	\$22,053	\$22,053	10.36%	14.35%	15.60%	14.35%
	SaviBank	\$211,175	\$29,587	\$25,144	\$25,144	12.97%	14.06%	15.21%	14.06%
	Bank of Washington	\$195,052	\$19,682	\$19,693	\$19,693	10.08%	12.80%	14.06%	12.80%
	South Sound Bank	\$178,808	\$23,565	\$23,033	\$23,033	13.31%	17.20%	18.45%	17.20%
	First Sound Bank	\$143,195	\$12,260	\$12,177	\$12,177	8.68%	10.11%	11.25%	10.11%
	State Bank Northwest	\$128,692	\$14,211	\$14,206	\$14,206	11.06%	13.03%	14.18%	13.03%
	RiverBank	\$126,385	\$12,630	\$12,630	\$12,630	10.19%	11.54%	12.80%	11.54%
	Liberty Bay Bank	\$100,612	\$9,638	\$9,006	\$9,006	9.37%	13.60%	14.73%	13.60%
	Plaza Bank	\$70,654	\$9,108	\$9,040	\$9,040	12.99%	15.43%	16.70%	15.43%
	Washington Business Bank	\$70,575	\$8,600	\$8,597	\$8,597	12.55%	14.95%	15.81%	14.95%
	Sound Banking Company	\$69,894	\$4,727	\$4,727	\$4,727	8.53%	11.54%	12.79%	11.54%
	Raymond Federal Bank	\$59,701	\$6,077	\$6,077	\$6,077	10.21%	22.85%	24.11%	22.85%
	Twin City Bank	\$50,118	\$4,886	\$4,878	\$4,878	9.30%	14.08%	15.34%	14.08%
	Lamont Bank of St. John	\$43,220	\$5,435	\$5,613	\$5,613	12.41%	23.71%	24.96%	23.71%
	Farmers State Bank	\$33,255	\$3,665	\$3,668	\$3,668	11.22%	55.14%	56.40%	55.14%
	Farmington State Bank	\$10,285	\$1,659	\$1,659	\$1,659	16.77%	21.50%	22.66%	21.50%
	Average of Asset Group D	\$114,252	\$13,318	\$12,955	\$12,955	11.52%	18.04%	19.22%	18.04%

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

Performance Analysis

June 30, 2017

Run Date: August 23, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group A - Over \$1 billion in total assets</b>												
	<b>Umpqua Bank</b>	\$25,220,026	\$61,509	0.99%	5.82%	61.36%	\$96	\$111,748	0.90%	5.30%	62.97%	\$95
	<b>Pacific Continental Bank</b>	\$2,607,168	\$7,861	1.21%	9.88%	49.14%	\$101	\$15,142	1.17%	9.63%	52.21%	\$104
	Average of Asset Group A	\$13,913,597	\$34,685	1.10%	7.85%	55.25%	\$98	\$63,445	1.04%	7.47%	57.59%	\$99
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>												
	<b>Citizens Bank</b>	\$729,576	\$1,573	0.86%	8.83%	59.75%	\$76	\$2,933	0.81%	8.34%	61.40%	\$76
	Average of Asset Group B	\$729,576	\$1,573	0.86%	8.83%	59.75%	\$76	\$2,933	0.81%	8.34%	61.40%	\$76
<b>Asset Group C - \$251 to \$500 million in total assets</b>												
	<b>Pioneer Trust Bank, National Association</b>	\$457,187	\$2,480	2.14%	18.40%	35.42%	\$84	\$4,859	2.11%	18.26%	36.49%	\$84
	<b>Evergreen Federal Bank</b>	\$447,494	\$880	0.79%	7.15%	66.30%	\$83	\$1,604	0.73%	6.57%	67.09%	\$82
	<b>First Federal Savings and Loan Association of McMinnville</b>	\$407,563	\$620	0.61%	4.24%	73.78%	\$81	\$1,239	0.61%	4.27%	73.80%	\$80
	<b>Bank of Eastern Oregon</b>	\$395,669	\$833	0.87%	8.40%	69.86%	\$72	\$1,706	0.90%	8.67%	70.87%	\$74
	<b>Premier Community Bank</b>	\$393,878	\$1,438	1.46%	12.58%	72.60%	\$115	\$2,428	1.25%	10.77%	66.87%	\$115
	<b>Community Bank</b>	\$384,488	\$1,070	1.12%	12.03%	70.99%	\$62	\$1,893	1.00%	10.80%	73.91%	\$61
	<b>Summit Bank</b>	\$313,917	\$961	1.29%	12.01%	48.65%	\$101	\$1,723	1.19%	11.46%	50.71%	\$98
	<b>People's Bank of Commerce</b>	\$281,418	\$483	0.70%	7.19%	74.60%	\$87	\$1,011	0.75%	7.60%	74.30%	\$88
	Average of Asset Group C	\$385,202	\$1,096	1.12%	10.25%	64.03%	\$86	\$2,058	1.07%	9.80%	64.26%	\$85
<b>Asset Group D - \$0 to \$250 million in total assets</b>												
	<b>Oregon Pacific Banking Co.</b>	\$242,209	\$302	0.51%	5.53%	81.11%	\$66	\$614	0.52%	5.67%	80.95%	\$66
	<b>Clackamas County Bank</b>	\$217,816	\$715	1.33%	11.29%	67.32%	\$68	\$1,467	1.38%	11.64%	66.60%	\$69
	<b>Oregon Coast Bank</b>	\$216,081	\$561	1.07%	9.36%	69.92%	\$72	\$1,118	1.07%	9.48%	70.38%	\$73
	<b>Willamette Valley Bank</b>	\$193,613	\$1,498	3.40%	28.08%	74.91%	\$132	\$2,374	2.72%	22.48%	77.24%	\$117
	<b>Albina Community Bank</b>	\$182,328	(\$246)	(0.55%)	(5.65%)	91.85%	\$92	(\$269)	(0.30%)	(3.09%)	97.33%	\$94
	<b>Lewis &amp; Clark Bank</b>	\$177,864	\$455	1.03%	9.13%	65.67%	\$136	\$812	0.92%	8.22%	67.62%	\$136
	<b>Willamette Community Bank</b>	\$115,826	\$90	0.33%	3.21%	84.58%	\$75	\$194	0.37%	3.47%	84.94%	\$77
	<b>Clatsop Community Bank</b>	\$86,668	\$156	0.72%	5.98%	73.55%	\$87	\$281	0.65%	5.44%	76.05%	\$93
	<b>Pacific West Bank</b>	\$67,744	\$86	0.52%	3.60%	79.00%	\$79	\$160	0.48%	3.37%	80.39%	\$79
	<b>High Desert Bank</b>	\$23,851	(\$224)	(3.54%)	(105.41%)	217.28%	\$95	(\$460)	(3.58%)	(95.24%)	204.31%	\$96
	Average of Asset Group D	\$152,400	\$339	0.48%	(3.49%)	90.52%	\$90	\$629	0.42%	(2.86%)	90.58%	\$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.

# Balance Sheet & Net Interest Margin

**Balance Sheet & Net Interest Margin**

**June 30, 2017**

**Run Date: August 23, 2017**

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>	\$25,220,026	\$18,771,402	\$19,566,602	95.94%	11.48%	\$5,808	4.20%	0.40%	0.28%	3.99%	3.40%	4.67%
	<b>Pacific Continental Bank</b>	\$2,607,168	\$1,921,335	\$2,108,116	91.14%	22.62%	\$7,428	4.39%	0.34%	0.28%	4.17%	5.57%	(4.45%)
	Average of Asset Group A	\$13,913,597	\$10,346,369	\$10,837,359	93.54%	17.05%	\$6,618	4.29%	0.37%	0.28%	4.08%	4.49%	0.11%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>													
	<b>Citizens Bank</b>	\$729,576	\$392,168	\$611,460	64.14%	36.90%	\$4,738	3.58%	0.13%	0.08%	3.52%	1.75%	1.42%
	Average of Asset Group B	\$729,576	\$392,168	\$611,460	64.14%	36.90%	\$4,738	3.58%	0.13%	0.08%	3.52%	1.75%	1.42%
<b>Asset Group C - \$251 to \$500 million in total assets</b>													
	<b>Pioneer Trust Bank, National Association</b>	\$457,187	\$329,055	\$401,115	82.04%	30.38%	\$7,034	4.12%	0.20%	0.18%	3.95%	(4.15%)	(6.16%)
	<b>Evergreen Federal Bank</b>	\$447,494	\$317,523	\$394,777	80.43%	23.91%	\$5,391	3.84%	0.11%	0.10%	3.76%	4.49%	3.14%
	<b>First Federal Savings and Loan</b>												
	<b>Association of McMinnville</b>	\$407,563	\$242,692	\$345,312	70.28%	44.01%	\$5,032	3.51%	0.13%	0.11%	3.41%	3.68%	3.19%
	<b>Bank of Eastern Oregon</b>	\$395,669	\$325,942	\$352,635	92.43%	12.78%	\$3,353	5.21%	0.24%	0.18%	5.11%	7.10%	7.29%
	<b>Premier Community Bank</b>	\$393,878	\$327,179	\$319,565	102.38%	12.93%	\$6,353	4.90%	0.73%	0.52%	4.41%	1.90%	0.86%
	<b>Community Bank</b>	\$384,488	\$215,101	\$347,581	61.89%	43.10%	\$2,935	4.05%	0.16%	0.13%	4.14%	1.90%	0.89%
	<b>Summit Bank</b>	\$313,917	\$258,929	\$277,689	93.24%	15.25%	\$5,813	5.57%	0.29%	0.20%	5.37%	22.64%	18.90%
	<b>People's Bank of Commerce</b>	\$281,418	\$205,186	\$252,054	81.41%	21.39%	\$4,397	4.56%	0.28%	0.16%	4.47%	11.52%	11.69%
	Average of Asset Group C	\$385,202	\$277,701	\$336,341	83.01%	25.47%	\$5,039	4.47%	0.27%	0.20%	4.33%	6.14%	4.98%
<b>Asset Group D - \$0 to \$250 million in total assets</b>													
	<b>Oregon Pacific Banking Co.</b>	\$242,209	\$173,228	\$214,566	80.73%	23.06%	\$2,816	4.02%	0.25%	0.18%	3.94%	10.16%	18.02%
	<b>Clackamas County Bank</b>	\$217,816	\$124,575	\$172,955	72.03%	34.24%	\$3,630	3.95%	0.15%	0.11%	3.87%	8.91%	12.49%
	<b>Oregon Coast Bank</b>	\$216,081	\$104,256	\$191,509	54.44%	42.10%	\$4,802	4.06%	0.43%	0.32%	3.85%	5.79%	12.68%
	<b>Willamette Valley Bank</b>	\$193,613	\$167,914	\$150,508	111.56%	9.87%	\$1,203	4.63%	0.64%	0.53%	4.13%	19.16%	(2.95%)
	<b>Albina Community Bank</b>	\$182,328	\$121,645	\$162,676	74.78%	29.43%	\$3,799	3.81%	0.22%	0.14%	3.70%	11.49%	13.11%
	<b>Lewis &amp; Clark Bank</b>	\$177,864	\$146,176	\$147,017	99.43%	14.85%	\$6,841	4.97%	0.80%	0.72%	4.29%	5.39%	5.37%
	<b>Willamette Community Bank</b>	\$115,826	\$82,816	\$104,464	79.28%	23.07%	\$4,455	4.43%	0.37%	0.27%	4.27%	35.70%	39.83%
	<b>Clatsop Community Bank</b>	\$86,668	\$57,255	\$75,281	76.06%	5.72%	\$5,417	4.23%	0.32%	0.22%	4.03%	2.22%	6.41%
	<b>Pacific West Bank</b>	\$67,744	\$50,382	\$57,030	88.34%	21.52%	\$4,234	4.71%	0.73%	0.51%	4.24%	5.66%	6.17%
	<b>High Desert Bank</b>	\$23,851	\$9,702	\$23,061	42.07%	57.06%	\$4,770	3.37%	0.31%	0.25%	3.10%	(15.79%)	(12.76%)
	Average of Asset Group D	\$152,400	\$103,795	\$129,907	77.87%	26.09%	\$4,197	4.22%	0.42%	0.33%	3.94%	8.87%	9.84%

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, 2017**
**Run Date: August 23, 2017**

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>	\$25,220,026	\$26,556	0.14%	0.73%	175.94%	5.42%	0.33%
	<b>Pacific Continental Bank</b>	\$2,607,168	\$10,532	0.55%	1.22%	125.92%	10.26%	1.10%
	Average of Asset Group A	\$13,913,597	\$18,544	0.35%	0.98%	150.93%	7.84%	0.72%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>								
	<b>Citizens Bank</b>	\$729,576	\$775	0.20%	1.00%	507.74%	2.31%	0.24%
	Average of Asset Group B	\$729,576	\$775	0.20%	1.00%	507.74%	2.31%	0.24%
<b>Asset Group C - \$251 to \$500 million in total assets</b>								
	<b>Pioneer Trust Bank, National Association</b>	\$457,187	\$482	0.15%	1.53%	NM	0.81%	0.11%
	<b>Evergreen Federal Bank</b>	\$447,494	\$3,014	0.95%	1.49%	156.87%	5.54%	0.67%
	<b>First Federal Savings and Loan Association of McMinnville</b>	\$407,563	\$815	0.34%	1.32%	248.75%	2.65%	0.38%
	<b>Bank of Eastern Oregon</b>	\$395,669	\$13,492	4.14%	1.25%	29.86%	34.16%	3.72%
	<b>Premier Community Bank</b>	\$393,878	\$773	0.24%	1.29%	517.73%	8.08%	1.04%
	<b>Community Bank</b>	\$384,488	\$2,000	0.93%	1.31%	112.76%	7.76%	0.80%
	<b>Summit Bank</b>	\$313,917	\$357	0.14%	1.48%	973.16%	2.89%	0.34%
	<b>People's Bank of Commerce</b>	\$281,418	\$72	0.04%	1.14%	109.86%	18.85%	1.97%
	Average of Asset Group C	\$385,202	\$2,626	0.87%	1.35%	307.00%	10.09%	1.13%
<b>Asset Group D - \$0 to \$250 million in total assets</b>								
	<b>Oregon Pacific Banking Co.</b>	\$242,209	\$1,698	0.98%	1.47%	149.65%	14.66%	1.49%
	<b>Clackamas County Bank</b>	\$217,816	\$0	0.00%	1.38%	NA	0.00%	0.00%
	<b>Oregon Coast Bank</b>	\$216,081	\$481	0.46%	1.69%	149.70%	6.18%	0.75%
	<b>Willamette Valley Bank</b>	\$193,613	\$178	0.11%	0.86%	260.83%	8.64%	1.04%
	<b>Albina Community Bank</b>	\$182,328	\$0	0.00%	2.24%	NM	0.98%	0.11%
	<b>Lewis &amp; Clark Bank</b>	\$177,864	\$39	0.03%	1.32%	135.70%	6.44%	0.80%
	<b>Willamette Community Bank</b>	\$115,826	\$604	0.73%	1.33%	50.18%	17.75%	1.90%
	<b>Clatsop Community Bank</b>	\$86,668	\$0	0.00%	1.08%	NM	0.05%	0.01%
	<b>Pacific West Bank</b>	\$67,744	\$0	0.00%	1.46%	516.08%	1.38%	0.21%
	<b>High Desert Bank</b>	\$23,851	\$0	0.00%	4.14%	NA	0.00%	0.00%
	Average of Asset Group D	\$152,400	\$300	0.23%	1.70%	210.36%	5.61%	0.63%

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

**Capital Adequacy**

**June 30, 2017**

**Run Date: August 23, 2017**

Region	Institution Name	As of Date							
		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>	\$25,220,026	\$4,243,944	\$2,450,898	\$2,450,898	10.66%	12.66%	13.39%	12.66%
	<b>Pacific Continental Bank</b>	\$2,607,168	\$322,334	\$257,870	\$257,870	10.18%	11.56%	12.63%	11.56%
	Average of Asset Group A	\$13,913,597	\$2,283,139	\$1,354,384	\$1,354,384	10.42%	12.11%	13.01%	12.11%
<b>Asset Group B - \$501 million to \$1 billion in total assets</b>									
	<b>Citizens Bank</b>	\$729,576	\$72,243	\$72,915	\$72,915	9.96%	15.80%	16.71%	15.80%
	Average of Asset Group B	\$729,576	\$72,243	\$72,915	\$72,915	9.96%	15.80%	16.71%	15.80%
<b>Asset Group C - \$251 to \$500 million in total assets</b>									
	<b>Pioneer Trust Bank, National Association</b>	\$457,187	\$54,679	\$54,700	\$54,700	11.80%	14.79%	16.05%	14.79%
	<b>Evergreen Federal Bank</b>	\$447,494	\$49,678	\$49,746	\$49,746	11.23%	15.45%	16.70%	15.45%
	<b>First Federal Savings and Loan Association of McMinnville</b>	\$407,563	\$58,925	\$59,093	\$59,093	14.54%	26.14%	27.39%	26.14%
	<b>Bank of Eastern Oregon</b>	\$395,669	\$40,016	\$39,723	\$39,723	10.32%	11.08%	12.23%	11.08%
	<b>Premier Community Bank</b>	\$393,878	\$46,455	\$46,530	\$46,530	11.85%	12.14%	13.31%	12.14%
	<b>Community Bank</b>	\$384,488	\$36,628	\$35,576	\$35,576	9.35%	15.01%	16.21%	15.01%
	<b>Summit Bank</b>	\$313,917	\$32,646	\$32,630	\$32,630	10.91%	11.92%	13.17%	11.92%
	<b>People's Bank of Commerce</b>	\$281,418	\$27,157	\$26,947	\$26,947	9.80%	12.37%	13.47%	12.37%
	Average of Asset Group C	\$385,202	\$43,273	\$43,118	\$43,118	11.23%	14.86%	16.07%	14.86%
<b>Asset Group D - \$0 to \$250 million in total assets</b>									
	<b>Oregon Pacific Banking Co.</b>	\$242,209	\$22,069	\$22,115	\$22,115	9.26%	13.26%	14.51%	13.26%
	<b>Clackamas County Bank</b>	\$217,816	\$25,474	\$25,906	\$25,906	12.04%	22.59%	23.85%	22.59%
	<b>Oregon Coast Bank</b>	\$216,081	\$24,412	\$24,997	\$24,997	11.92%	17.07%	18.28%	17.07%
	<b>Willamette Valley Bank</b>	\$193,613	\$21,893	\$21,893	\$21,893	12.42%	13.59%	14.49%	13.59%
	<b>Albina Community Bank</b>	\$182,328	\$17,340	\$17,311	\$17,311	9.64%	12.99%	14.25%	12.99%
	<b>Lewis &amp; Clark Bank</b>	\$177,864	\$20,140	\$20,130	\$20,130	11.43%	12.54%	13.76%	12.54%
	<b>Willamette Community Bank</b>	\$115,826	\$11,282	\$11,273	\$11,273	10.20%	11.05%	12.12%	11.05%
	<b>Clatsop Community Bank</b>	\$86,668	\$10,569	\$10,070	\$10,070	11.71%	15.07%	15.99%	15.07%
	<b>Pacific West Bank</b>	\$67,744	\$9,590	\$6,758	\$6,758	10.61%	13.02%	14.28%	13.02%
	<b>High Desert Bank</b>	\$23,851	\$742	\$824	\$824	3.25%	7.93%	9.20%	7.93%
	Average of Asset Group D	\$152,400	\$16,351	\$16,128	\$16,128	10.25%	13.91%	15.07%	13.91%

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.



# 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.