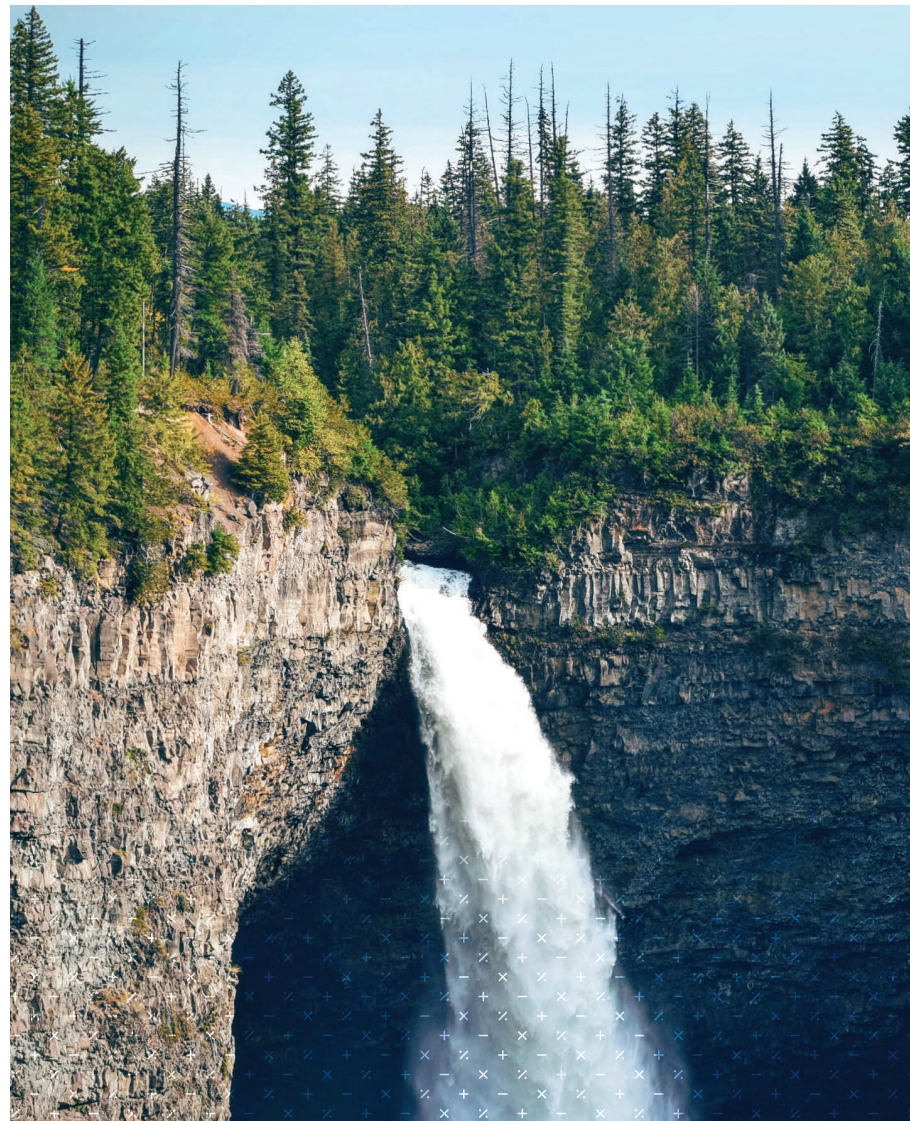




Bankers' Index

AN ANALYSIS OF WASHINGTON AND OREGON
COMMUNITY BANKS





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

ASSET SIZE DEFINITION

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

Washington

BELLINGHAM

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

EVERETT

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

ISSAQUAH

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

SEATTLE

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

SPOKANE

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

TACOMA

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

TRI-CITIES

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

WENATCHEE

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

YAKIMA

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

Oregon

EUGENE

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

MEDFORD

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

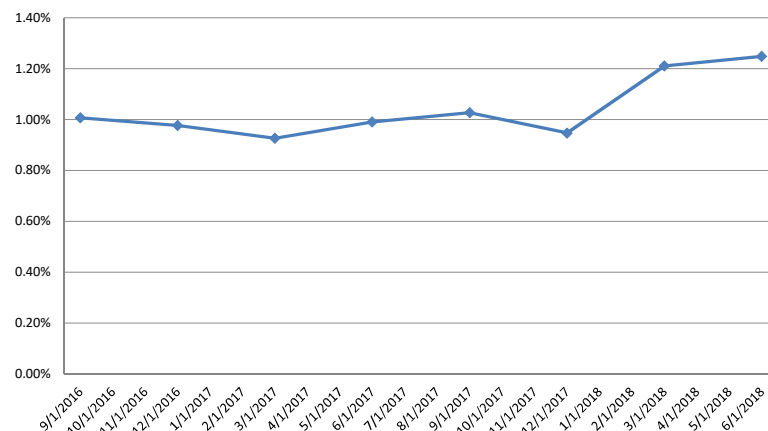
PORTLAND

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

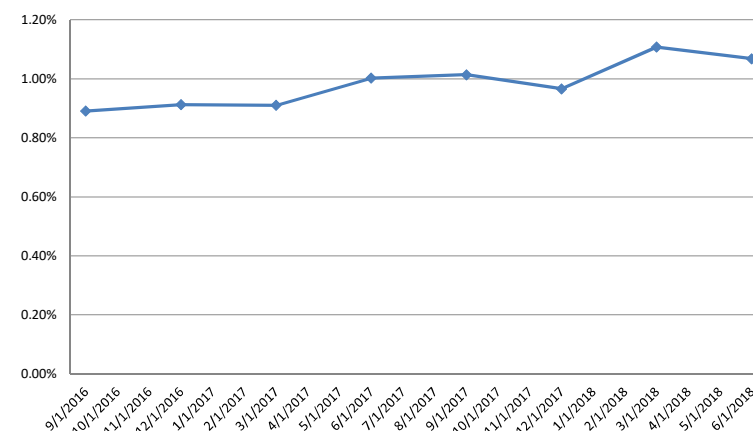
Washington

Performance Analysis

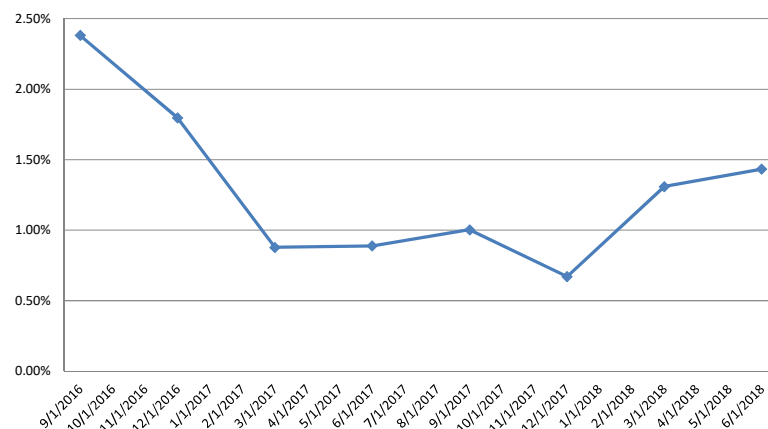
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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

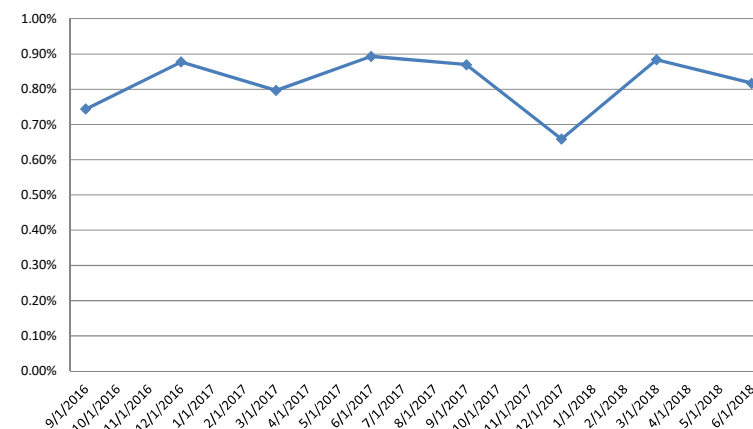
Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	1.01%	0.98%	0.93%	0.99%	1.03%	0.95%	1.21%	1.25%

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

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.89%	0.91%	0.91%	1.00%	1.01%	0.97%	1.11%	1.07%

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

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	2.38%	1.80%	0.88%	0.89%	1.00%	0.67%	1.31%	1.43%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.74%	0.88%	0.80%	0.89%	0.87%	0.66%	0.88%	0.82%

Source: SNL Financial

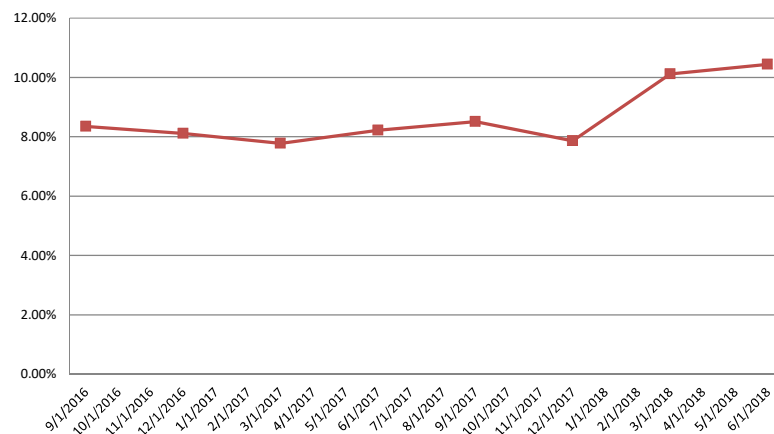
Note: Report includes only bank-level data.

NA = data was not available.

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

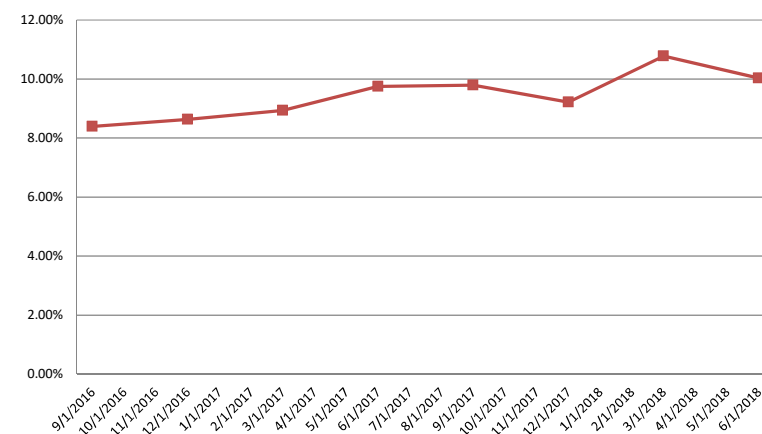
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



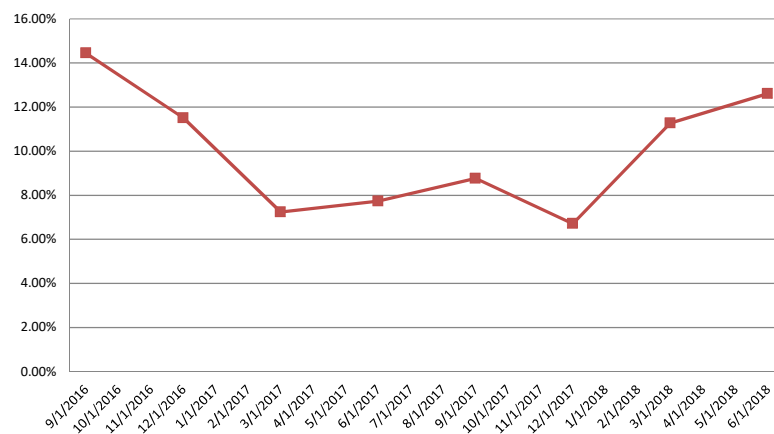
Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	8.35%	8.11%	7.78%	8.22%	8.51%	7.87%	10.12%	10.44%

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



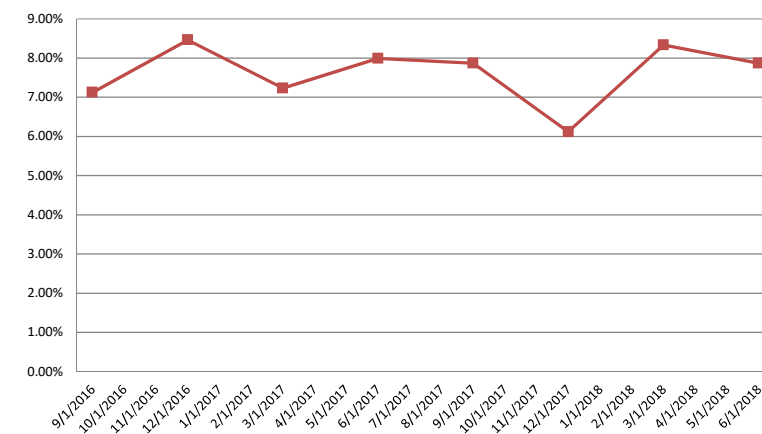
Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	8.40%	8.63%	8.94%	9.75%	9.79%	9.22%	10.78%	10.03%

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



Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	14.45%	11.51%	7.24%	7.73%	8.76%	6.71%	11.27%	12.61%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	7.12%	8.46%	7.23%	7.99%	7.87%	6.12%	8.34%	7.87%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 24, 2018

		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)
Region	Institution Name											
Asset Group A - Over \$1 billion in total assets												
	Washington Federal, National Association	\$15,774,522	\$51,464	1.31%	10.40%	49.66%	\$67	\$100,983	1.29%	10.20%	49.69%	\$68
	Columbia State Bank	\$12,619,713	\$42,607	1.35%	8.62%	56.44%	\$93	\$83,533	1.32%	8.46%	57.47%	\$94
	Banner Bank	\$10,089,551	\$33,356	1.32%	10.29%	63.15%	\$95	\$63,070	1.27%	9.71%	64.06%	\$94
	HomeStreet Bank	\$7,120,892	\$9,762	0.56%	5.05%	88.64%	\$121	\$17,745	0.52%	4.59%	88.83%	\$119
	Washington Trust Bank	\$6,216,175	\$20,152	1.28%	15.20%	61.31%	\$108	\$38,787	1.24%	14.77%	62.22%	\$108
	Heritage Bank	\$4,785,834	\$13,002	1.10%	8.11%	64.48%	\$91	\$24,235	1.03%	7.97%	66.11%	\$96
	Yakima Federal Savings and Loan Association	\$1,785,618	\$4,101	0.92%	3.83%	57.39%	\$164	\$8,867	0.99%	4.16%	52.37%	\$135
	Peoples Bank	\$1,721,136	\$5,533	1.32%	11.83%	67.76%	\$89	\$10,566	1.27%	11.44%	68.27%	\$89
	Cashmere Valley Bank	\$1,523,926	\$5,704	1.53%	13.17%	52.53%	\$64	\$10,776	1.44%	12.36%	53.93%	\$67
	First Financial Northwest Bank	\$1,222,184	\$3,432	1.12%	10.87%	64.99%	\$131	\$10,481	1.71%	16.67%	61.11%	\$127
	First Federal Savings and Loan Association of Port Angeles	\$1,185,153	\$1,688	0.57%	4.75%	76.06%	\$90	\$3,200	0.54%	4.51%	77.78%	\$90
	Kitsap Bank	\$1,147,978	\$3,597	1.27%	11.61%	70.23%	\$83	\$7,035	1.24%	11.31%	70.55%	\$83
	Riverview Community Bank	\$1,139,399	\$4,708	1.66%	13.70%	60.48%	\$92	\$7,775	1.37%	11.37%	63.49%	\$92
	1st Security Bank of Washington	\$1,131,714	\$4,419	1.63%	13.46%	66.61%	\$91	\$8,899	1.70%	13.73%	65.61%	\$88
	Timberland Bank	\$1,003,878	\$4,483	1.81%	15.41%	55.00%	\$60	\$8,817	1.80%	15.38%	55.69%	\$61
	Average of Asset Group A	\$4,564,512	\$13,867	1.25%	10.42%	63.65%	\$96	\$26,985	1.25%	10.44%	63.81%	\$94
Asset Group B - \$501 million to \$1 billion in total assets												
	Skagit Bank	\$922,026	\$2,668	1.17%	13.45%	64.16%	\$87	\$5,488	1.20%	13.90%	64.12%	\$86
	Bank of the Pacific	\$885,818	\$2,800	1.27%	11.26%	70.36%	\$88	\$5,147	1.17%	10.43%	72.12%	\$88
	Coastal Community Bank	\$850,317	\$2,372	1.17%	11.92%	65.17%	\$92	\$4,374	1.09%	11.13%	65.82%	\$90
	Inland Northwest Bank	\$813,109	\$2,296	1.13%	9.93%	68.85%	\$88	\$4,631	1.13%	10.11%	69.06%	\$90
	Sound Community Bank	\$685,448	\$2,038	1.22%	12.28%	65.18%	\$100	\$3,686	1.13%	11.28%	67.47%	\$101
	Olympia Federal Savings and Loan Association	\$637,975	\$916	0.58%	3.82%	80.40%	\$96	\$1,929	0.62%	4.04%	80.28%	\$94
	Baker-Boyer National Bank	\$590,942	\$1,531	1.03%	11.78%	75.10%	\$95	\$3,138	1.04%	12.11%	75.18%	\$93
	Seattle Bank	\$572,871	\$1,580	1.53%	10.61%	52.02%	\$146	\$2,133	1.16%	7.23%	61.12%	\$147
	Average of Asset Group B	\$744,813	\$2,025	1.14%	10.63%	67.66%	\$99	\$3,816	1.07%	10.03%	69.40%	\$99
Asset Group C - \$251 to \$500 million in total assets												
	Anchor Bank	\$469,171	\$1,241	1.06%	7.96%	69.31%	\$100	\$2,695	1.15%	8.73%	67.89%	\$96
	Security State Bank	\$449,533	\$2,056	1.84%	14.99%	55.39%	\$55	\$4,406	1.98%	16.20%	53.94%	\$56
	Mountain Pacific Bank	\$413,783	\$970	1.20%	13.60%	62.78%	\$105	\$1,695	1.11%	12.06%	63.83%	\$101
	Wheatland Bank	\$413,085	\$1,398	1.37%	14.23%	68.16%	\$82	\$2,618	1.29%	13.66%	69.52%	\$77
	Commencement Bank	\$332,130	\$1,291	1.60%	13.21%	58.02%	\$103	\$2,472	1.53%	12.83%	58.29%	\$104
	Community First Bank	\$292,397	\$872	1.18%	11.16%	76.27%	\$95	\$1,756	1.18%	11.26%	74.90%	\$89
	UniBank	\$288,525	\$1,330	1.89%	13.23%	49.16%	\$101	\$2,193	1.60%	11.02%	54.39%	\$97
	Islanders Bank	\$280,991	\$1,166	1.67%	15.58%	53.43%	\$81	\$2,248	1.62%	15.10%	53.38%	\$78
	Average of Asset Group C	\$367,452	\$1,291	1.48%	13.00%	61.57%	\$90	\$2,510	1.43%	12.61%	62.02%	\$87

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 24, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
			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)
		Total Assets (\$000)										
Asset Group D - \$0 to \$250 million in total assets												
	SaviBank	\$234,027	\$538	0.95%	7.34%	74.04%	\$78	\$1,237	1.11%	8.52%	71.18%	\$77
	Pacific Crest Savings Bank	\$229,556	\$923	1.57%	16.01%	51.85%	\$168	\$1,778	1.56%	15.56%	53.25%	\$170
	Bank of Washington	\$205,719	\$263	0.52%	5.30%	81.89%	\$85	\$477	0.48%	4.82%	83.33%	\$85
	South Sound Bank	\$181,864	\$572	1.28%	9.37%	63.77%	\$77	\$1,017	1.17%	8.39%	66.46%	\$77
	RiverBank	\$136,265	\$198	0.60%	5.85%	85.72%	\$93	\$459	0.69%	6.84%	83.43%	\$91
	State Bank Northwest	\$135,499	\$492	1.47%	12.96%	72.75%	\$102	\$922	1.36%	12.17%	73.67%	\$99
	First Sound Bank	\$135,268	\$89	0.26%	2.68%	92.28%	\$122	\$138	0.20%	2.08%	94.31%	\$132
	Liberty Bay Bank	\$114,701	\$93	0.34%	4.04%	87.28%	\$98	\$172	0.32%	3.73%	88.14%	\$96
	Washington Business Bank	\$83,390	\$175	0.87%	7.76%	72.24%	\$104	\$344	0.86%	7.68%	72.08%	\$104
	Sound Banking Company	\$64,153	\$322	2.28%	25.06%	53.40%	\$137	\$674	2.41%	26.54%	52.03%	\$137
	Raymond Federal Bank	\$58,968	(\$98)	(0.68%)	(6.37%)	127.30%	\$65	(\$69)	(0.24%)	(2.24%)	109.58%	\$66
	Lamont Bank of St. John	\$49,949	\$204	1.64%	14.79%	36.23%	\$73	\$432	1.73%	15.60%	34.15%	\$76
	Twin City Bank	\$49,495	\$103	0.83%	8.20%	80.87%	\$83	\$187	0.75%	7.50%	82.43%	\$86
	Farmers State Bank	\$37,440	\$49	0.53%	5.25%	71.18%	\$53	\$92	0.50%	4.95%	72.69%	\$53
	Farmington State Bank	\$9,547	(\$30)	(1.18%)	(7.37%)	117.55%	\$81	(\$34)	(0.65%)	(4.15%)	109.66%	\$81
	Average of Asset Group D	\$115,056	\$260	0.75%	7.39%	77.89%	\$95	\$522	0.82%	7.87%	76.43%	\$95

Source: SNL Financial

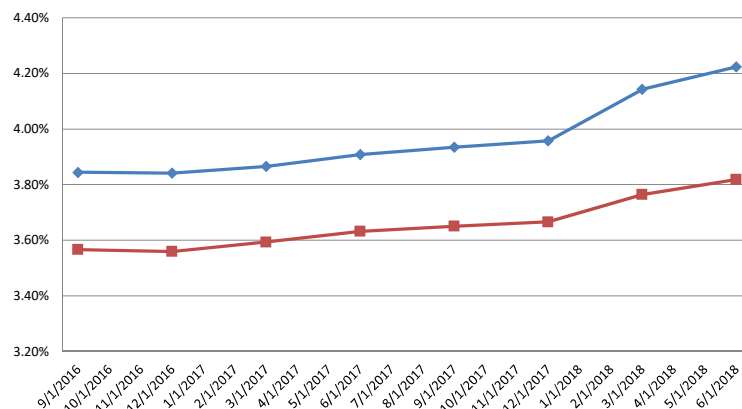
Note: Report includes only bank-level data.

NA = data was not available.

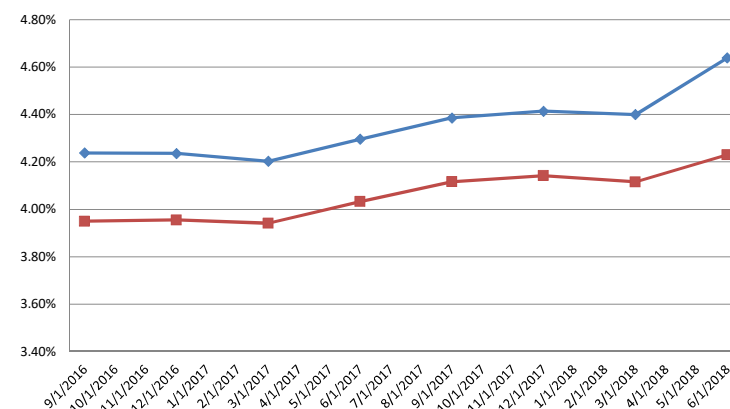
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

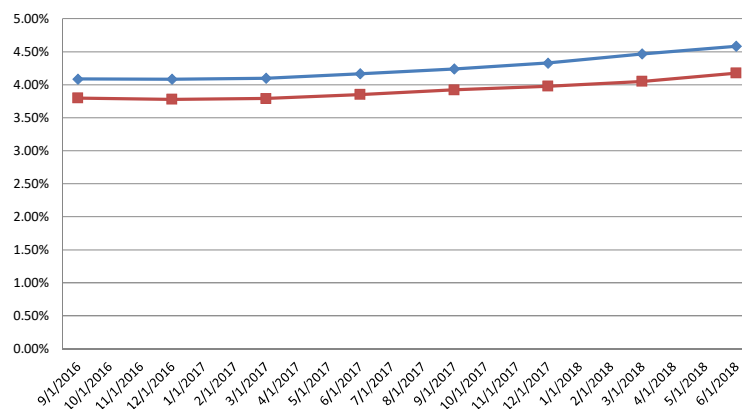
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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

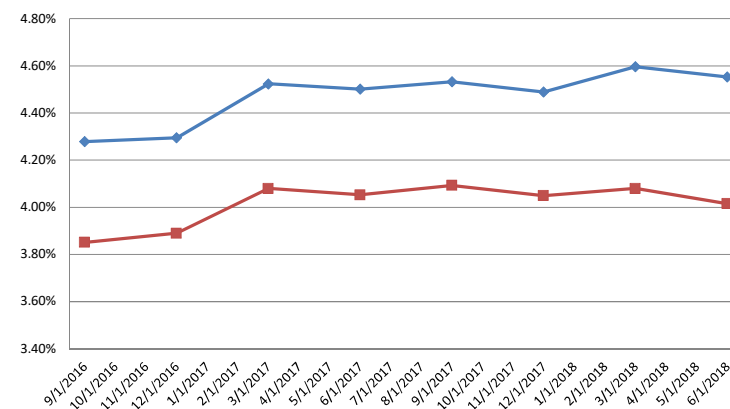
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	3.84%	3.84%	3.87%	3.91%	3.93%	3.96%	4.14%	4.22%
Net Interest Margin (FTE)	3.57%	3.56%	3.59%	3.63%	3.65%	3.67%	3.76%	3.82%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.24%	4.24%	4.20%	4.30%	4.39%	4.41%	4.40%	4.64%
Net Interest Margin (FTE)	3.95%	3.95%	3.94%	4.03%	4.12%	4.14%	4.12%	4.23%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.08%	4.08%	4.10%	4.16%	4.24%	4.33%	4.47%	4.58%
Net Interest Margin (FTE)	3.80%	3.78%	3.79%	3.85%	3.92%	3.97%	4.05%	4.17%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.28%	4.29%	4.52%	4.50%	4.53%	4.49%	4.60%	4.55%
Net Interest Margin (FTE)	3.85%	3.89%	4.08%	4.05%	4.09%	4.05%	4.08%	4.01%

Source: SNL Financial

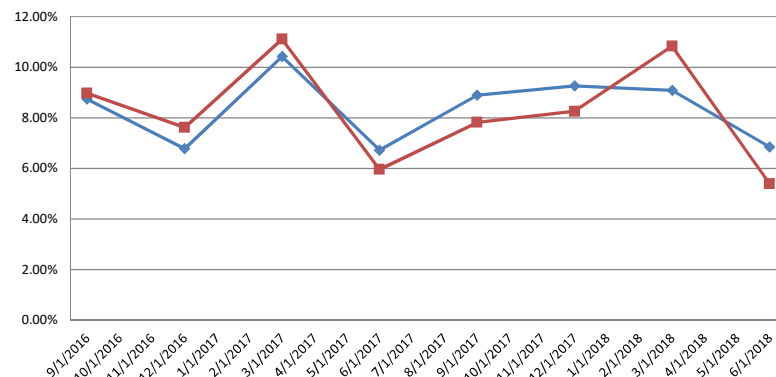
Note: Report includes only bank-level data.

NA = data was not available.

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

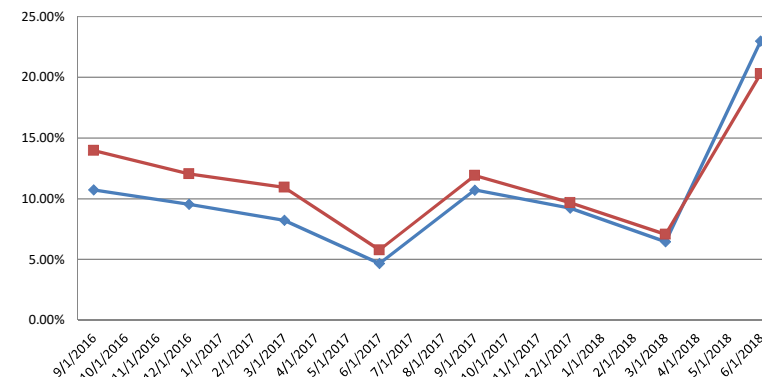
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



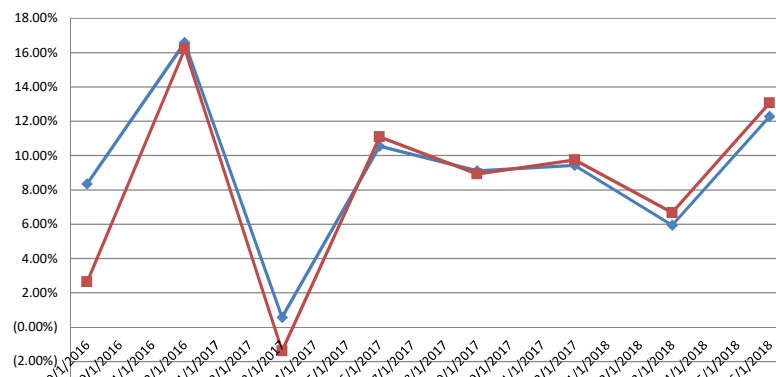
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	8.74%	6.79%	10.42%	6.72%	8.90%	9.26%	9.09%	6.85%
Deposit Growth Rate	8.97%	7.62%	11.11%	5.97%	7.82%	8.26%	10.84%	5.40%

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



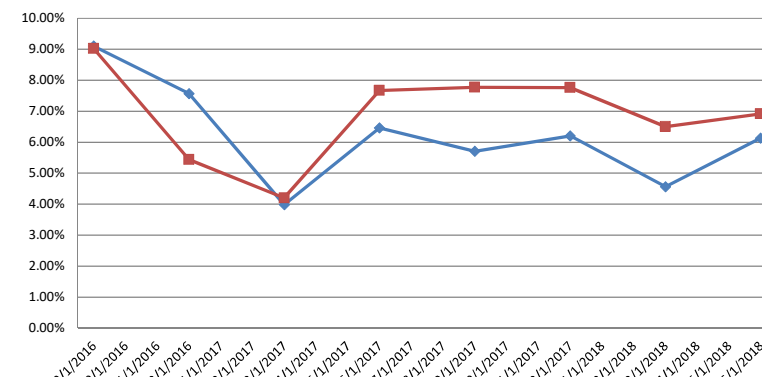
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	10.73%	9.54%	8.22%	4.67%	10.72%	9.23%	6.46%	23.00%
Deposit Growth Rate	13.98%	12.04%	10.93%	5.79%	11.91%	9.67%	7.07%	20.31%

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



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	8.35%	16.59%	0.57%	10.55%	9.11%	9.44%	5.94%	12.29%
Deposit Growth Rate	2.64%	16.21%	(1.38%)	11.09%	8.93%	9.74%	6.66%	13.08%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	9.11%	7.57%	3.98%	6.46%	5.71%	6.20%	4.56%	6.13%
Deposit Growth Rate	9.02%	5.44%	4.20%	7.67%	7.77%	7.76%	6.50%	6.92%

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, 2018

Run Date: August 24, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - Over \$1 billion in total assets													
	Washington Federal, National Association	\$15,774,522	\$11,455,522	\$11,365,621	100.79%	20.50%	\$8,440	4.11%	1.10%	0.98%	3.21%	2.43%	4.83%
	Columbia State Bank	\$12,619,713	\$8,460,880	\$10,396,731	81.38%	23.74%	\$6,094	4.35%	0.24%	0.12%	4.28%	(1.35%)	(2.84%)
	Banner Bank	\$10,089,551	\$7,579,742	\$8,314,559	91.16%	18.03%	\$5,236	4.63%	0.37%	0.23%	4.44%	12.87%	8.34%
	HomeStreet Bank	\$7,120,892	\$5,491,305	\$5,140,695	106.82%	13.37%	\$3,161	4.15%	1.05%	0.87%	3.34%	12.55%	15.08%
	Washington Trust Bank	\$6,216,175	\$4,079,035	\$5,386,231	75.73%	29.87%	\$6,395	3.81%	0.25%	0.14%	3.69%	(0.57%)	(2.34%)
	Heritage Bank	\$4,785,834	\$3,331,886	\$3,992,068	83.46%	18.00%	\$5,879	4.30%	0.34%	0.24%	4.14%	32.86%	33.89%
	Yakima Federal Savings and Loan Association	\$1,785,618	\$661,977	\$1,332,980	49.66%	75.32%	\$13,736	3.14%	0.73%	0.72%	2.57%	(1.54%)	(3.18%)
	Peoples Bank	\$1,721,136	\$1,402,708	\$1,528,683	91.76%	18.15%	\$4,188	4.36%	0.35%	0.24%	4.14%	6.68%	6.25%
	Cashmere Valley Bank	\$1,523,926	\$939,765	\$1,324,674	70.94%	34.46%	\$6,170	3.38%	0.41%	0.35%	3.23%	1.04%	1.58%
	First Financial Northwest Bank	\$1,222,184	\$1,000,220	\$862,937	115.91%	13.34%	\$8,258	4.75%	1.29%	1.23%	3.61%	2.30%	0.91%
	First Federal Savings and Loan Association of Port Angeles	\$1,185,153	\$832,272	\$897,347	92.75%	23.32%	\$5,753	3.90%	0.94%	0.79%	3.18%	(1.47%)	2.04%
	Kitsap Bank	\$1,147,978	\$708,172	\$1,007,194	70.31%	31.10%	\$3,852	4.20%	0.10%	0.07%	4.23%	1.83%	2.38%
	Riverview Community Bank	\$1,139,399	\$826,586	\$991,166	83.40%	23.48%	\$4,670	4.58%	0.18%	0.13%	4.46%	2.10%	2.27%
	1st Security Bank of Washington	\$1,131,714	\$947,997	\$883,907	107.25%	12.74%	\$3,368	5.20%	0.91%	0.70%	4.57%	30.61%	10.72%
	Timberland Bank	\$1,003,878	\$729,177	\$880,969	82.77%	24.76%	\$3,861	4.50%	0.42%	0.32%	4.19%	2.41%	1.02%
	Average of Asset Group A	\$4,564,512	\$3,229,816	\$3,620,384	86.94%	25.35%	\$5,937	4.22%	0.58%	0.48%	3.82%	6.85%	5.40%
Asset Group B - \$501 million to \$1 billion in total assets													
	Skagit Bank	\$922,026	\$598,570	\$810,838	73.82%	14.93%	\$5,151	3.80%	0.23%	0.18%	3.70%	(1.29%)	(4.96%)
	Bank of the Pacific	\$885,818	\$711,021	\$767,548	92.64%	6.82%	\$3,645	4.77%	0.36%	0.25%	4.60%	(1.84%)	(3.18%)
	Coastal Community Bank	\$850,317	\$700,692	\$746,209	93.90%	14.62%	\$5,002	4.61%	0.56%	0.38%	4.25%	11.10%	11.53%
	Inland Northwest Bank	\$813,109	\$717,362	\$704,593	101.81%	7.26%	\$4,280	5.21%	0.41%	0.27%	4.96%	(3.12%)	(5.31%)
	Sound Community Bank	\$685,448	\$591,479	\$541,978	109.13%	10.45%	\$5,760	5.08%	0.88%	0.76%	4.36%	12.71%	9.65%
	Olympia Federal Savings and Loan Association	\$637,975	\$530,565	\$509,256	104.18%	11.54%	\$5,316	4.35%	0.64%	0.61%	3.79%	6.43%	4.52%
	Baker-Boyer National Bank	\$590,942	\$293,654	\$525,182	55.91%	44.25%	\$3,283	3.53%	0.07%	0.04%	3.60%	(5.11%)	(4.00%)
	Seattle Bank	\$572,871	\$529,341	\$449,265	117.82%	5.58%	\$14,689	5.77%	1.49%	1.30%	4.58%	165.13%	154.24%
	Average of Asset Group B	\$744,813	\$584,086	\$631,859	93.65%	14.43%	\$5,891	4.64%	0.58%	0.47%	4.23%	23.00%	20.31%
Asset Group C - \$251 to \$500 million in total assets													
	Anchor Bank	\$469,171	\$396,630	\$364,274	108.88%	8.04%	\$5,272	5.41%	1.25%	1.07%	4.41%	(1.28%)	11.85%
	Security State Bank	\$449,533	\$223,347	\$385,892	57.88%	52.15%	\$4,322	3.81%	0.17%	0.12%	3.72%	(0.02%)	(1.33%)
	Mountain Pacific Bank	\$413,783	\$238,461	\$375,024	63.59%	41.31%	\$8,804	4.84%	0.93%	0.80%	4.01%	88.25%	103.02%
	Wheatland Bank	\$413,085	\$323,203	\$356,355	90.70%	16.50%	\$3,358	4.58%	0.12%	0.06%	4.56%	4.28%	(3.96%)
	Commencement Bank	\$332,130	\$260,302	\$288,737	90.15%	18.32%	\$7,067	5.31%	0.65%	0.44%	4.90%	2.52%	3.43%
	Community First Bank	\$292,397	\$179,727	\$252,606	71.15%	30.48%	\$3,323	3.65%	0.25%	0.15%	3.57%	(8.30%)	(15.22%)
	UniBank	\$288,525	\$204,378	\$237,128	86.19%	22.44%	\$6,272	4.90%	1.06%	0.88%	4.14%	10.58%	5.01%
	Islanders Bank	\$280,991	\$183,822	\$249,483	73.68%	34.58%	\$5,620	4.13%	0.16%	0.10%	4.07%	2.27%	1.80%
	Average of Asset Group C	\$367,452	\$251,234	\$313,687	80.28%	27.98%	\$5,505	4.58%	0.57%	0.45%	4.17%	12.29%	13.08%

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, 2018

Run Date: August 24, 2018

		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 (%)
Region	Institution Name												
Asset Group D - \$0 to \$250 million in total assets													
	SaviBank	\$234,027	\$197,915	\$188,412	105.04%	11.67%	\$3,392	5.09%	1.02%	0.80%	4.34%	15.36%	11.37%
	Pacific Crest Savings Bank	\$229,556	\$179,672	\$187,560	95.79%	24.42%	\$13,503	4.81%	1.31%	1.28%	3.72%	8.89%	16.66%
	Bank of Washington	\$205,719	\$169,558	\$169,003	100.33%	14.14%	\$4,572	4.23%	1.03%	0.87%	3.40%	10.71%	1.17%
	South Sound Bank	\$181,864	\$124,572	\$155,210	80.26%	30.82%	\$5,349	4.48%	0.42%	0.33%	4.18%	13.33%	14.62%
	RiverBank	\$136,265	\$108,670	\$113,219	95.98%	21.01%	\$4,129	4.82%	0.96%	0.71%	4.17%	9.05%	14.13%
	State Bank Northwest	\$135,499	\$100,542	\$118,022	85.19%	25.03%	\$5,018	4.92%	0.41%	0.23%	4.70%	(6.75%)	(9.57%)
	First Sound Bank	\$135,268	\$111,047	\$121,389	91.48%	17.05%	\$7,515	4.06%	0.96%	0.72%	3.38%	(12.59%)	1.42%
	Liberty Bay Bank	\$114,701	\$74,607	\$96,066	77.66%	19.29%	\$5,735	4.42%	0.98%	0.74%	3.72%	22.06%	44.00%
	Washington Business Bank	\$83,390	\$73,889	\$69,175	106.81%	9.93%	\$5,956	5.23%	1.19%	1.01%	4.29%	13.13%	15.50%
	Sound Banking Company	\$64,153	\$42,616	\$58,967	72.27%	30.23%	\$10,692	5.38%	0.29%	0.17%	5.20%	35.88%	39.88%
	Raymond Federal Bank	\$58,968	\$46,443	\$52,223	88.93%	23.30%	\$3,469	4.22%	0.62%	0.60%	3.68%	0.44%	(0.20%)
	Lamont Bank of St. John	\$49,949	\$18,775	\$39,172	47.93%	50.18%	\$9,990	4.98%	0.77%	0.54%	4.45%	5.83%	(17.30%)
	Twin City Bank	\$49,495	\$42,872	\$44,087	97.24%	11.85%	\$3,535	5.09%	0.64%	0.39%	4.71%	(7.82%)	(9.43%)
	Farmers State Bank	\$37,440	\$5,230	\$33,687	15.53%	90.84%	\$6,240	2.56%	0.30%	0.14%	2.42%	9.11%	9.89%
	Farmington State Bank	\$9,547	\$4,424	\$7,934	55.76%	63.69%	\$3,182	4.00%	0.21%	0.16%	3.86%	(24.68%)	(28.32%)
	Average of Asset Group D	\$115,056	\$86,722	\$96,942	81.08%	29.56%	\$6,152	4.55%	0.74%	0.58%	4.01%	6.13%	6.92%

Source: SNL Financial

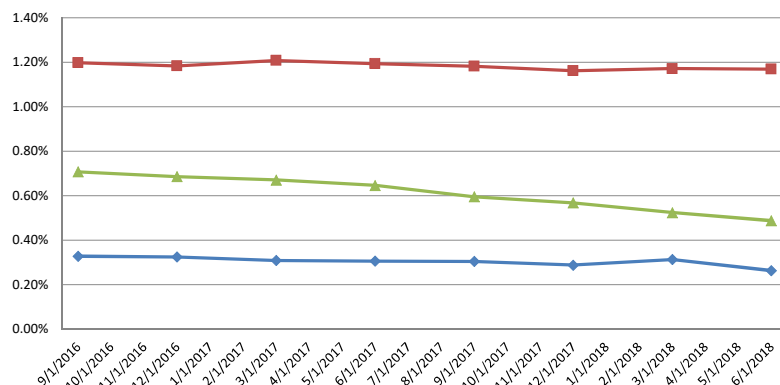
Note: Report includes only bank-level data.

NA = data was not available.

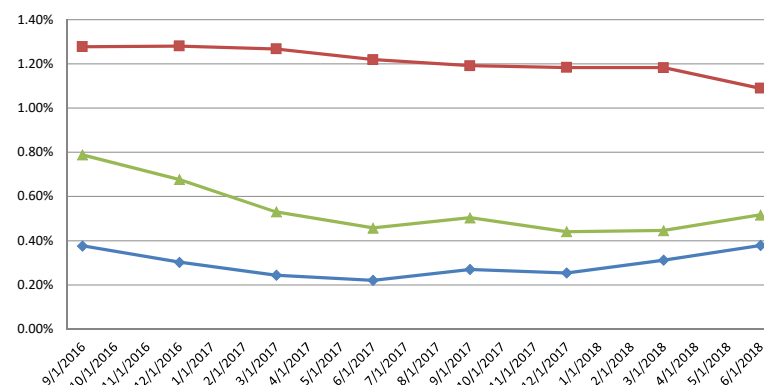
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

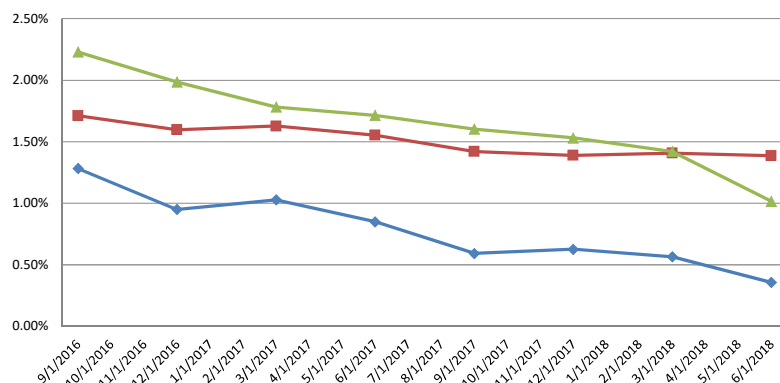
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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

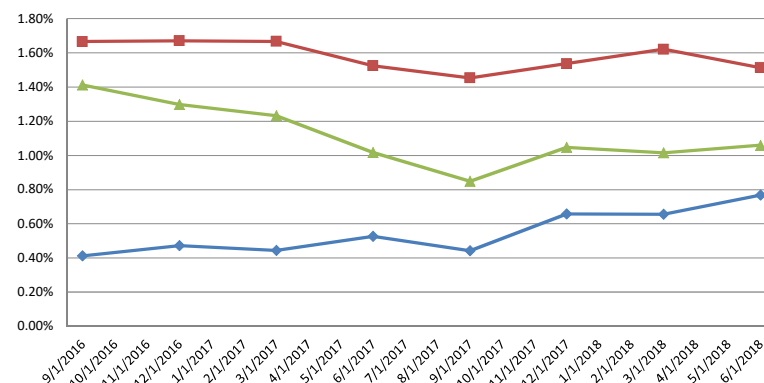
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.33%	0.32%	0.31%	0.31%	0.30%	0.29%	0.31%	0.26%
Reserves/Loans	1.20%	1.18%	1.21%	1.19%	1.18%	1.16%	1.17%	1.17%
NPAs/Total Assets	0.71%	0.69%	0.67%	0.65%	0.59%	0.57%	0.52%	0.49%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.38%	0.30%	0.24%	0.22%	0.27%	0.25%	0.31%	0.38%
Reserves/Loans	1.28%	1.28%	1.27%	1.22%	1.19%	1.18%	1.18%	1.09%
NPAs/Total Assets	0.79%	0.68%	0.53%	0.46%	0.50%	0.44%	0.45%	0.52%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	1.28%	0.95%	1.03%	0.85%	0.59%	0.63%	0.56%	0.36%
Reserves/Loans	1.71%	1.60%	1.63%	1.55%	1.42%	1.39%	1.41%	1.39%
NPAs/Total Assets	2.23%	1.98%	1.78%	1.71%	1.60%	1.53%	1.42%	1.02%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.41%	0.47%	0.44%	0.53%	0.44%	0.66%	0.66%	0.77%
Reserves/Loans	1.67%	1.67%	1.67%	1.52%	1.45%	1.54%	1.62%	1.51%
NPAs/Total Assets	1.41%	1.30%	1.23%	1.02%	0.85%	1.05%	1.02%	1.06%

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

June 30, 2018

Run Date: August 24, 2018

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

Asset Group A - Over \$1 billion in total assets

Washington Federal, National Association	\$15,774,522	\$60,627	0.53%	1.12%	131.83%	6.06%	0.69%
Columbia State Bank	\$12,619,713	\$69,504	0.82%	0.95%	94.58%	7.45%	0.73%
Banner Bank	\$10,089,551	\$12,996	0.17%	1.21%	512.27%	1.91%	0.18%
HomeStreet Bank	\$7,120,892	\$9,514	0.17%	0.72%	57.36%	14.19%	0.99%
Washington Trust Bank	\$6,216,175	\$9,780	0.24%	2.19%	821.47%	1.75%	0.17%
Heritage Bank	\$4,785,834	\$16,513	0.50%	1.02%	81.51%	9.31%	0.88%
Yakima Federal Savings and Loan Association	\$1,785,618	\$1,627	0.25%	0.55%	224.46%	0.39%	0.10%
Peoples Bank	\$1,721,136	\$1,522	0.11%	1.26%	210.11%	4.19%	0.51%
Cashmere Valley Bank	\$1,523,926	\$200	0.02%	1.14%	109.68%	5.52%	0.64%
First Financial Northwest Bank	\$1,222,184	\$164	0.02%	1.27%	322.31%	3.26%	0.36%
First Federal Savings and Loan Association of Port Angeles	\$1,185,153	\$2,059	0.25%	1.12%	162.07%	3.77%	0.48%
Kitsap Bank	\$1,147,978	\$1,015	0.14%	1.08%	753.40%	1.02%	0.10%
Riverview Community Bank	\$1,139,399	\$2,344	0.28%	1.37%	166.46%	5.60%	0.60%
1st Security Bank of Washington	\$1,131,714	\$627	0.07%	1.22%	NM	0.44%	0.06%
Timberland Bank	\$1,003,878	\$2,706	0.37%	1.31%	168.23%	7.09%	0.82%
Average of Asset Group A	\$4,564,512	\$12,747	0.26%	1.17%	272.55%	4.80%	0.49%

Asset Group B - \$501 million to \$1 billion in total assets

Skagit Bank	\$922,026	\$763	0.13%	1.05%	825.03%	3.82%	0.36%
Bank of the Pacific	\$885,818	\$1,412	0.20%	1.29%	518.02%	1.83%	0.20%
Coastal Community Bank	\$850,317	\$2,068	0.30%	1.22%	412.96%	2.32%	0.24%
Inland Northwest Bank	\$813,109	\$2,514	0.35%	1.09%	165.85%	6.08%	0.67%
Sound Community Bank	\$685,448	\$1,881	0.32%	0.93%	146.07%	6.24%	0.64%
Olympia Federal Savings and Loan Association	\$637,975	\$625	0.12%	0.27%	160.13%	2.70%	0.15%
Baker-Boyer National Bank	\$590,942	\$2,465	0.84%	2.14%	225.27%	4.79%	0.47%
Seattle Bank	\$572,871	\$4,040	0.76%	0.72%	94.68%	12.52%	1.40%
Average of Asset Group B	\$744,813	\$1,971	0.38%	1.09%	318.50%	5.04%	0.52%

Asset Group C - \$251 to \$500 million in total assets

Anchor Bank	\$469,171	\$936	0.24%	1.10%	112.66%	6.85%	0.98%
Security State Bank	\$449,533	\$1,981	0.89%	2.84%	174.99%	12.99%	1.71%
Mountain Pacific Bank	\$413,783	\$1,603	0.67%	1.63%	207.36%	18.87%	1.50%
Wheatland Bank	\$413,085	\$158	0.05%	1.00%	NM	0.77%	0.04%
Commencement Bank	\$332,130	\$0	0.00%	1.05%	NA	0.00%	0.00%
Community First Bank	\$292,397	\$335	0.19%	1.02%	549.85%	1.08%	0.11%
UniBank	\$288,525	\$1,250	0.61%	1.12%	182.40%	3.55%	0.47%
Islanders Bank	\$280,991	\$362	0.20%	1.32%	26.07%	28.51%	3.31%
Average of Asset Group C	\$367,452	\$828	0.36%	1.39%	208.89%	9.08%	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.

Asset Quality
June 30, 2018
Run Date: August 24, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group D - \$0 to \$250 million in total assets								
	SaviBank	\$234,027	\$278	0.14%	1.00%	131.85%	6.38%	0.84%
	Pacific Crest Savings Bank	\$229,556	\$756	0.42%	1.55%	220.60%	4.83%	0.55%
	Bank of Washington	\$205,719	\$0	0.00%	1.44%	304.99%	5.16%	0.39%
	South Sound Bank	\$181,864	\$132	0.11%	1.61%	553.59%	1.37%	0.20%
	RiverBank	\$136,265	\$396	0.36%	1.72%	203.72%	13.48%	1.53%
	State Bank Northwest	\$135,499	\$1,985	1.97%	1.28%	47.01%	16.72%	2.02%
	First Sound Bank	\$135,268	\$5,433	4.89%	1.24%	25.25%	49.37%	5.32%
	Liberty Bay Bank	\$114,701	\$2	0.00%	1.00%	NM	0.05%	0.00%
	Washington Business Bank	\$83,390	\$423	0.57%	0.75%	130.26%	5.14%	0.59%
	Sound Banking Company	\$64,153	\$853	2.00%	1.49%	74.33%	19.61%	1.33%
	Raymond Federal Bank	\$58,968	\$13	0.03%	1.44%	222.67%	4.43%	0.51%
	Lamont Bank of St. John	\$49,949	\$0	0.00%	1.73%	221.09%	4.19%	0.29%
	Twin City Bank	\$49,495	\$438	1.02%	1.20%	59.03%	15.56%	1.76%
	Farmers State Bank	\$37,440	\$0	0.00%	3.17%	124.81%	5.26%	0.55%
	Farmington State Bank	\$9,547	\$0	0.00%	2.06%	NA	0.00%	0.00%
	Average of Asset Group D	\$115,056	\$714	0.77%	1.51%	178.40%	10.10%	1.06%

Source: SNL Financial

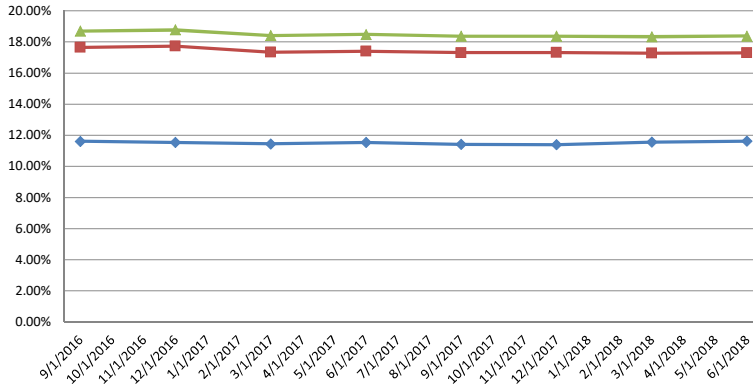
Note: Report includes only bank-level data.

NA = data was not available.

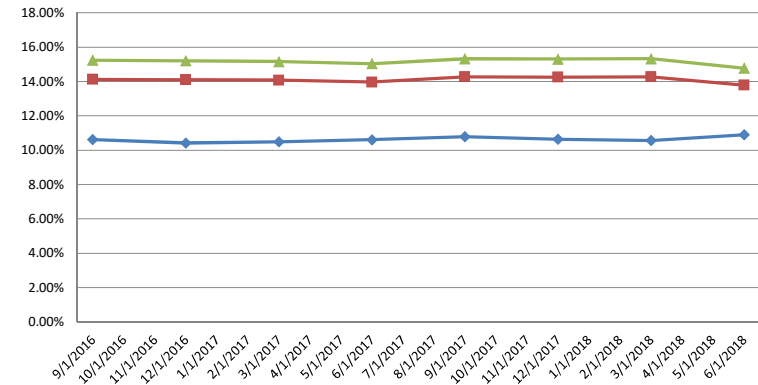
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

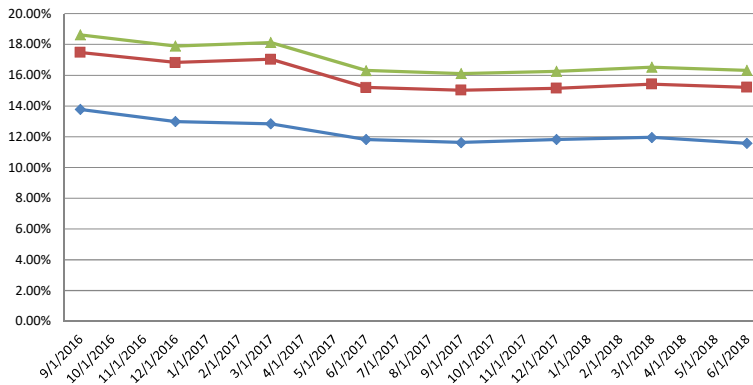
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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

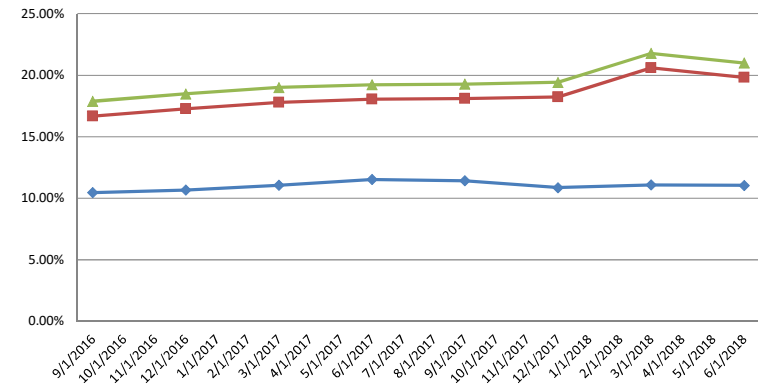
Leverage Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Tier 1 Risk Based Ratio	17.65%	17.72%	17.33%	17.40%	17.30%	17.32%	17.27%	17.30%
Risk Based Capital Ratio	18.70%	18.77%	18.40%	18.47%	18.36%	18.36%	18.34%	18.38%

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

Leverage Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Tier 1 Risk Based Ratio	14.12%	14.10%	14.07%	13.96%	14.26%	14.24%	14.27%	13.78%
Risk Based Capital Ratio	15.23%	15.19%	15.15%	15.03%	15.32%	15.30%	15.31%	14.78%

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

Leverage Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Tier 1 Risk Based Ratio	17.48%	16.82%	17.03%	15.19%	15.02%	15.15%	15.41%	15.21%
Risk Based Capital Ratio	18.61%	17.89%	18.12%	16.30%	16.11%	16.25%	16.52%	16.30%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date

Leverage Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Tier 1 Risk Based Ratio	16.67%	17.26%	17.79%	18.04%	18.09%	18.22%	20.59%	19.80%
Risk Based Capital Ratio	17.88%	18.47%	18.99%	19.22%	19.27%	19.41%	21.78%	20.99%

Source: SNL Financial

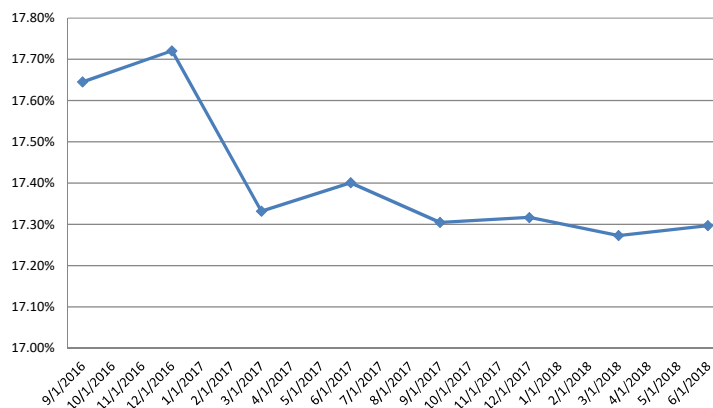
Note: Report includes only bank-level data.

NA = data was not available.

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

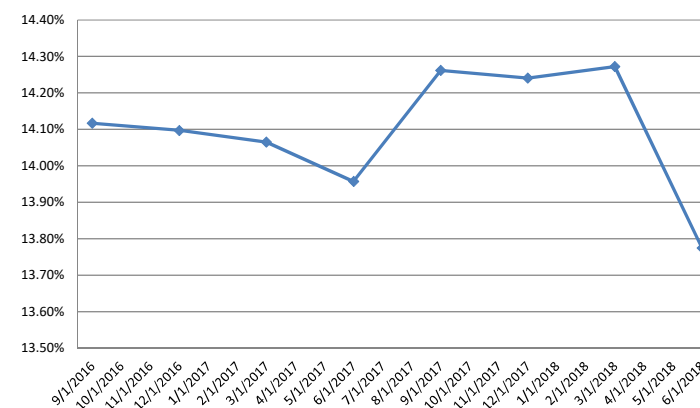
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



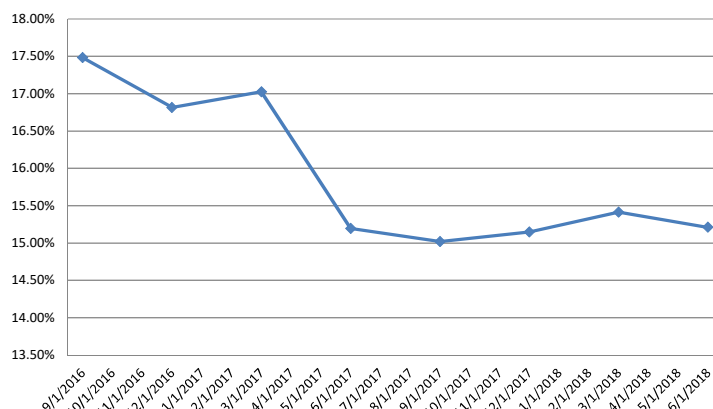
Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	17.65%	17.72%	17.33%	17.40%	17.30%	17.32%	17.27%	17.30%

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



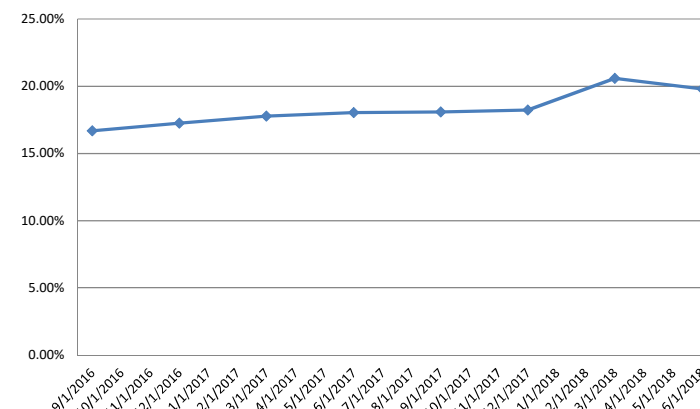
Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	14.12%	14.10%	14.07%	13.96%	14.26%	14.24%	14.27%	13.78%

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



Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	17.48%	16.82%	17.03%	15.19%	15.02%	15.15%	15.41%	15.21%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	16.67%	17.26%	17.79%	18.04%	18.09%	18.22%	20.59%	19.80%

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, 2018

Run Date: August 24, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - Over \$1 billion in total assets									
	Washington Federal, National Association	\$15,774,522	\$1,979,840	\$1,660,952	\$1,660,952	10.75%	14.74%	15.94%	14.74%
	Columbia State Bank	\$12,619,713	\$1,984,976	\$1,226,003	\$1,226,003	10.41%	12.49%	13.34%	12.49%
	Banner Bank	\$10,089,551	\$1,285,426	\$1,014,649	\$1,014,649	10.31%	11.97%	13.08%	11.97%
	HomeStreet Bank	\$7,120,892	\$777,803	\$671,631	\$671,631	9.72%	12.69%	13.52%	12.69%
	Washington Trust Bank	\$6,216,175	\$537,361	\$594,067	\$594,067	9.48%	12.46%	13.72%	12.46%
	Heritage Bank	\$4,785,834	\$643,209	\$454,393	\$454,393	10.01%	11.32%	12.17%	11.32%
	Yakima Federal Savings and Loan Association	\$1,785,618	\$430,649	\$430,756	\$430,756	24.28%	62.11%	62.64%	62.11%
	Peoples Bank	\$1,721,136	\$189,731	\$189,787	\$189,787	11.29%	13.24%	14.47%	13.24%
	Cashmere Valley Bank	\$1,523,926	\$175,643	\$170,432	\$170,432	11.48%	17.02%	18.11%	17.02%
	First Financial Northwest Bank	\$1,222,184	\$125,308	\$125,374	\$125,374	10.22%	13.21%	14.47%	13.21%
	First Federal Savings and Loan Association of Port Angeles	\$1,185,153	\$142,629	\$146,926	\$146,926	12.34%	19.39%	20.64%	19.39%
	Kitsap Bank	\$1,147,978	\$124,794	\$109,586	\$109,586	9.81%	13.61%	14.56%	13.61%
	Riverview Community Bank	\$1,139,399	\$138,480	\$115,831	\$115,831	10.46%	14.33%	15.59%	14.33%
	1st Security Bank of Washington	\$1,131,714	\$133,310	\$131,961	\$131,961	12.23%	14.32%	15.57%	14.32%
	Timberland Bank	\$1,003,878	\$117,887	\$113,394	\$113,394	11.53%	16.56%	17.81%	16.56%
	Average of Asset Group A	\$4,564,512	\$585,803	\$477,049	\$477,049	11.62%	17.30%	18.38%	17.30%
Asset Group B - \$501 million to \$1 billion in total assets									
	Skagit Bank	\$922,026	\$79,786	\$84,430	\$84,430	9.22%	11.74%	12.64%	11.74%
	Bank of the Pacific	\$885,818	\$100,768	\$88,976	\$88,976	10.24%	11.68%	12.91%	11.68%
	Coastal Community Bank	\$850,317	\$80,794	\$82,443	\$82,443	10.18%	11.30%	12.50%	11.30%
	Inland Northwest Bank	\$813,109	\$93,441	\$81,863	\$81,863	10.23%	10.44%	11.48%	10.44%
	Sound Community Bank	\$685,448	\$67,530	\$66,471	\$66,471	9.95%	11.34%	12.31%	11.34%
	Olympia Federal Savings and Loan Association	\$637,975	\$96,185	\$97,557	\$97,557	15.56%	23.99%	24.36%	23.99%
	Baker-Boyer National Bank	\$590,942	\$52,125	\$52,688	\$52,688	8.84%	15.39%	16.65%	15.39%
	Seattle Bank	\$572,871	\$60,366	\$52,286	\$52,286	12.90%	14.32%	15.37%	14.32%
	Average of Asset Group B	\$744,813	\$78,874	\$75,839	\$75,839	10.89%	13.78%	14.78%	13.78%
Asset Group C - \$251 to \$500 million in total assets									
	Anchor Bank	\$469,171	\$62,982	\$62,967	\$62,967	13.48%	15.54%	16.61%	15.54%
	Security State Bank	\$449,533	\$55,874	\$54,533	\$54,533	12.26%	22.04%	23.31%	22.04%
	Mountain Pacific Bank	\$413,783	\$29,038	\$28,198	\$28,198	8.79%	10.49%	11.74%	10.49%
	Wheatland Bank	\$413,085	\$40,805	\$41,022	\$41,022	10.03%	10.98%	11.88%	10.98%
	Commencement Bank	\$332,130	\$39,750	\$38,341	\$38,341	11.98%	14.79%	15.90%	14.79%
	Community First Bank	\$292,397	\$31,529	\$29,864	\$29,864	10.17%	14.43%	15.34%	14.43%
	UniBank	\$288,525	\$40,736	\$41,600	\$41,600	14.74%	17.67%	18.64%	17.67%
	Islanders Bank	\$280,991	\$30,191	\$30,886	\$30,886	11.03%	15.74%	16.98%	15.74%
	Average of Asset Group C	\$367,452	\$41,363	\$40,926	\$40,926	11.56%	15.21%	16.30%	15.21%

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, 2018

Run Date: August 24, 2018

		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 (%)
Region	Institution Name								
Asset Group D - \$0 to \$250 million in total assets									
	SaviBank	\$234,027	\$29,592	\$26,826	\$26,826	12.01%	12.77%	13.76%	12.77%
	Pacific Crest Savings Bank	\$229,556	\$23,323	\$23,272	\$23,272	9.93%	13.53%	14.79%	13.53%
	Bank of Washington	\$205,719	\$19,953	\$20,260	\$20,260	10.06%	12.39%	13.64%	12.39%
	South Sound Bank	\$181,864	\$24,675	\$24,677	\$24,677	13.85%	17.58%	18.84%	17.58%
	RiverBank	\$136,265	\$13,635	\$13,635	\$13,635	10.33%	12.24%	13.50%	12.24%
	State Bank Northwest	\$135,499	\$15,088	\$15,219	\$15,219	11.34%	14.33%	15.56%	14.33%
	First Sound Bank	\$135,268	\$13,352	\$13,233	\$13,233	9.79%	11.28%	12.47%	11.28%
	Liberty Bay Bank	\$114,701	\$9,223	\$9,169	\$9,169	8.45%	12.61%	13.65%	12.61%
	Washington Business Bank	\$83,390	\$9,059	\$9,059	\$9,059	11.22%	13.60%	14.44%	13.60%
	Sound Banking Company	\$64,153	\$5,083	\$5,083	\$5,083	8.98%	11.43%	12.68%	11.43%
	Raymond Federal Bank	\$58,968	\$6,101	\$6,101	\$6,101	10.51%	22.93%	24.19%	22.93%
	Lamont Bank of St. John	\$49,949	\$5,572	\$6,263	\$6,263	12.57%	22.93%	24.12%	22.93%
	Twin City Bank	\$49,495	\$5,071	\$5,118	\$5,118	10.28%	13.30%	14.55%	13.30%
	Farmers State Bank	\$37,440	\$3,753	\$3,832	\$3,832	10.31%	58.01%	59.28%	58.01%
	Farmington State Bank	\$9,547	\$1,613	\$1,613	\$1,613	15.89%	48.12%	49.40%	48.12%
	Average of Asset Group D	\$115,056	\$12,340	\$12,224	\$12,224	11.03%	19.80%	20.99%	19.80%

Source: SNL Financial

Note: Report includes only bank-level data.

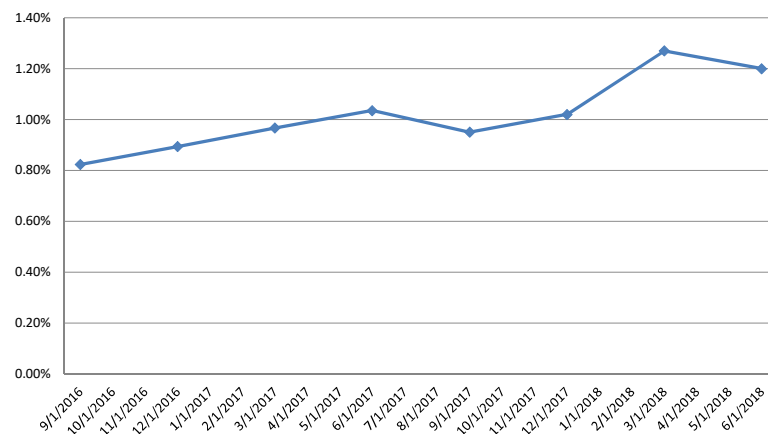
NA = data was not available.

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

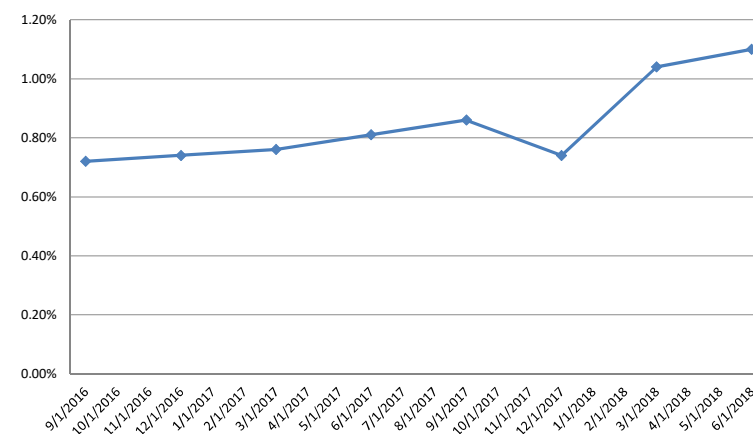
Oregon

Performance Analysis

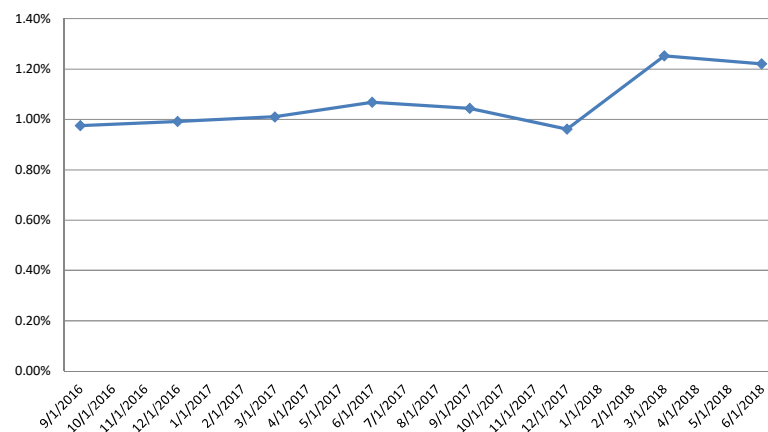
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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

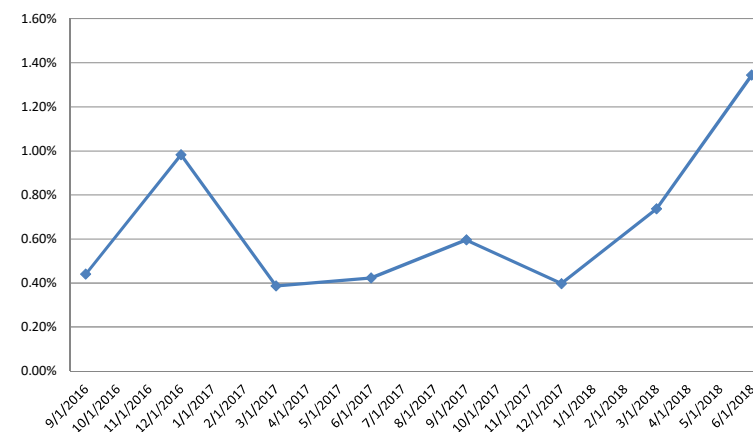
Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.82%	0.89%	0.97%	1.04%	0.95%	1.02%	1.27%	1.20%

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

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.72%	0.74%	0.76%	0.81%	0.86%	0.74%	1.04%	1.10%

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

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.98%	0.99%	1.01%	1.07%	1.04%	0.96%	1.25%	1.22%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.44%	0.98%	0.39%	0.42%	0.60%	0.40%	0.74%	1.34%

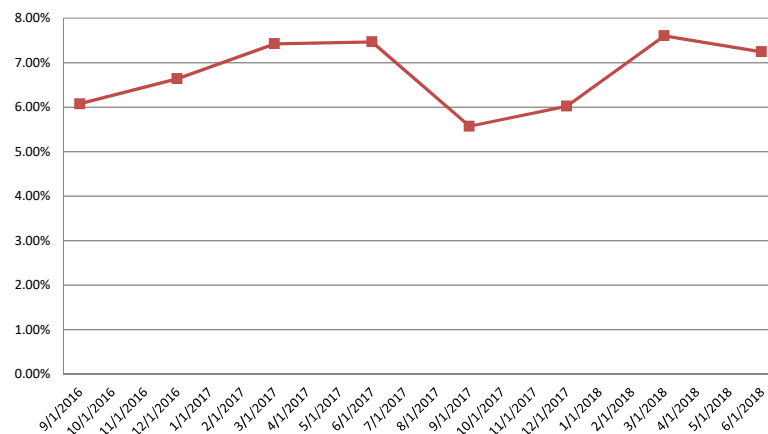
Source: SNL Financial

Note: Report includes only bank-level data.

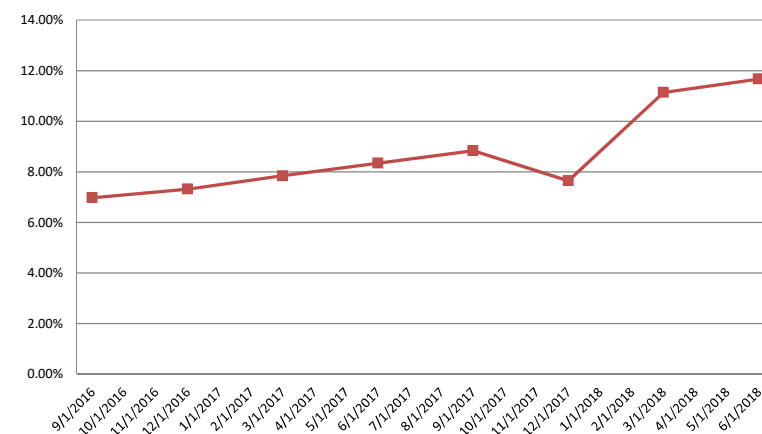
NA = data was not available.

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

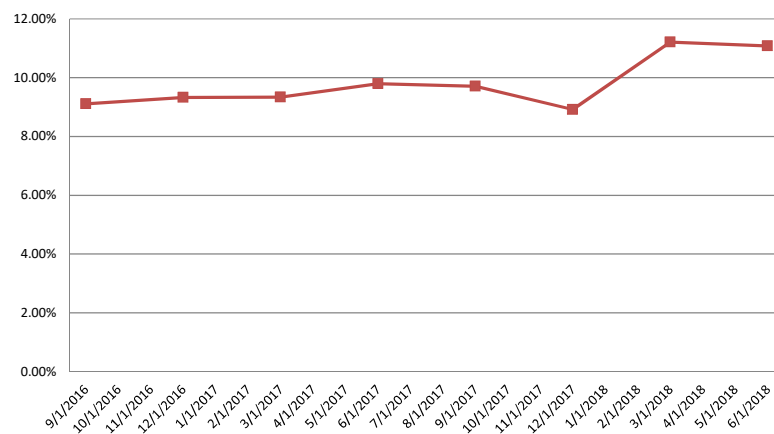
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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

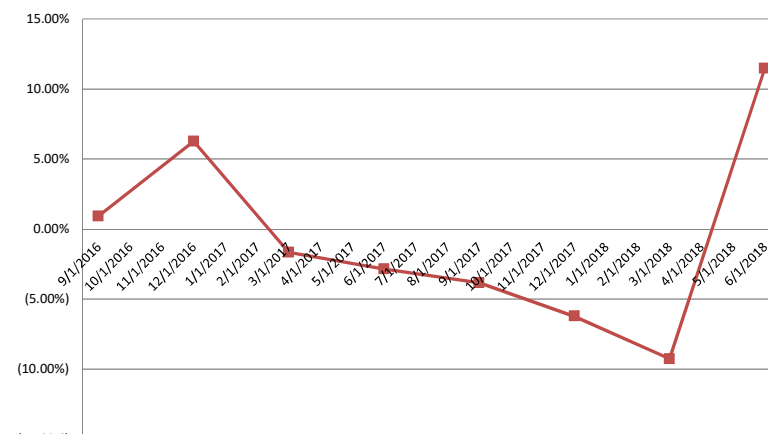
Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	6.07%	6.64%	7.42%	7.47%	5.57%	6.02%	7.60%	7.24%

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

Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	6.97%	7.32%	7.84%	8.34%	8.83%	7.64%	11.13%	11.67%

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

Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	9.11%	9.33%	9.33%	9.80%	9.71%	8.92%	11.21%	11.08%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date

Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.93%	6.27%	(1.66%)	(2.86%)	(3.82%)	(6.22%)	(9.26%)	11.46%

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, 2018

Run Date: August 24, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - Over \$1 billion in total assets												
	Umpqua Bank	\$26,449,522	\$73,595	1.13%	6.87%	61.64%	\$105	\$155,277	1.20%	7.24%	60.22%	\$103
	Average of Asset Group A	\$26,449,522	\$73,595	1.13%	6.87%	61.64%	\$105	\$155,277	1.20%	7.24%	60.22%	\$103
Asset Group B - \$501 million to \$1 billion in total assets												
	Citizens Bank	\$761,216	\$2,253	1.17%	12.20%	56.78%	\$76	\$4,267	1.10%	11.67%	58.46%	\$77
	Average of Asset Group B	\$761,216	\$2,253	1.17%	12.20%	56.78%	\$76	\$4,267	1.10%	11.67%	58.46%	\$77
Asset Group C - \$251 to \$500 million in total assets												
	Pioneer Trust Bank, National Association	\$496,522	\$3,176	2.57%	21.45%	35.29%	\$84	\$6,331	2.60%	21.56%	34.65%	\$84
	Evergreen Federal Bank	\$455,782	\$1,020	0.90%	7.84%	65.92%	\$93	\$1,997	0.88%	7.74%	67.30%	\$93
	First Federal Savings and Loan Association of McMinnville	\$426,000	\$744	0.71%	4.96%	73.77%	\$80	\$1,572	0.76%	5.26%	72.37%	\$79
	Bank of Eastern Oregon	\$400,187	\$957	0.97%	9.34%	66.55%	\$75	\$1,800	0.91%	8.83%	69.16%	\$75
	Community Bank	\$395,562	\$1,119	1.12%	12.65%	72.03%	\$63	\$2,414	1.21%	13.58%	70.77%	\$62
	Summit Bank	\$382,506	\$1,236	1.32%	13.61%	55.31%	\$104	\$2,386	1.31%	13.36%	54.76%	\$101
	People's Bank of Commerce	\$327,050	\$845	1.05%	10.40%	74.28%	\$86	\$1,569	1.00%	9.77%	74.65%	\$84
	Oregon Pacific Banking Co.	\$282,380	\$675	0.97%	7.71%	73.53%	\$70	\$1,486	1.09%	8.56%	70.76%	\$67
	Average of Asset Group C	\$395,749	\$1,222	1.20%	11.00%	64.59%	\$82	\$2,444	1.22%	11.08%	64.30%	\$81
Asset Group D - \$0 to \$250 million in total assets												
	Clackamas County Bank	\$225,134	\$807	1.46%	12.47%	67.74%	\$77	\$1,970	1.79%	15.22%	65.55%	\$77
	Willamette Valley Bank	\$224,219	\$2,539	4.62%	40.40%	71.18%	\$140	\$3,870	3.64%	31.42%	75.34%	\$131
	Oregon Coast Bank	\$222,671	\$836	1.52%	14.21%	61.20%	\$79	\$1,035	0.94%	8.72%	74.20%	\$80
	Lewis & Clark Bank	\$187,726	\$604	1.32%	11.33%	63.09%	\$148	\$1,027	1.15%	9.73%	66.41%	\$138
	Willamette Community Bank	\$136,113	\$83	0.25%	1.83%	89.77%	\$84	\$212	0.33%	2.57%	87.25%	\$79
	Clatsop Community Bank	\$92,978	\$220	0.98%	8.43%	68.19%	\$83	\$415	0.92%	8.00%	70.73%	\$84
	Pacific West Bank	\$64,329	\$112	0.68%	4.85%	79.23%	\$83	\$211	0.64%	4.59%	80.18%	\$81
	Average of Asset Group D	\$164,739	\$743	1.55%	13.36%	71.49%	\$99	\$1,249	1.34%	11.46%	74.24%	\$96

Source: SNL Financial

Note: Report includes only bank-level data.

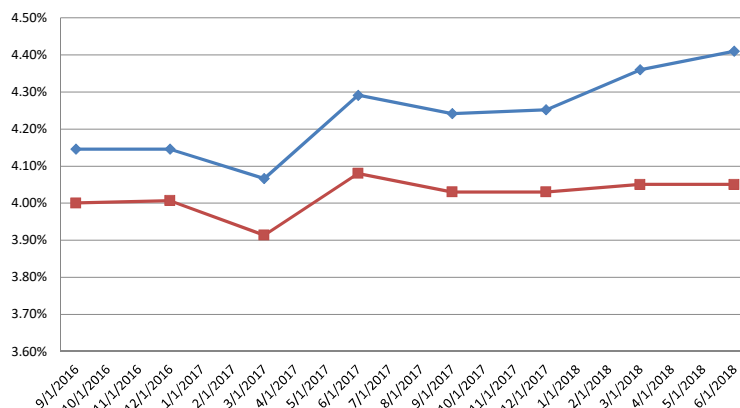
NA = data was not available.

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

Balance Sheet & Net Interest Margin

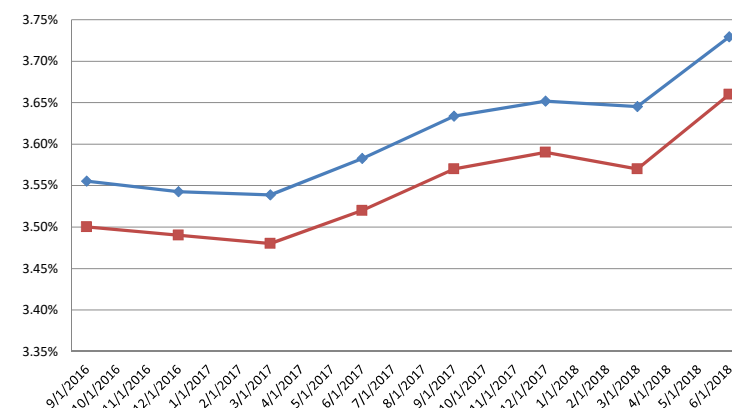
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



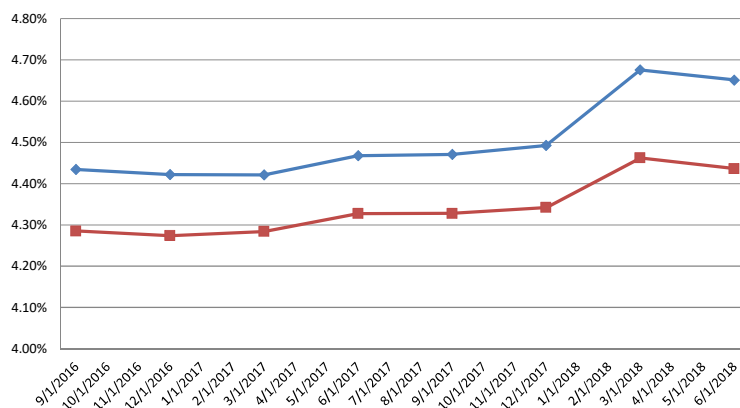
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.15%	4.15%	4.07%	4.29%	4.24%	4.25%	4.36%	4.41%
Net Interest Margin (FTE)	4.00%	4.01%	3.91%	4.08%	4.03%	4.03%	4.05%	4.05%

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



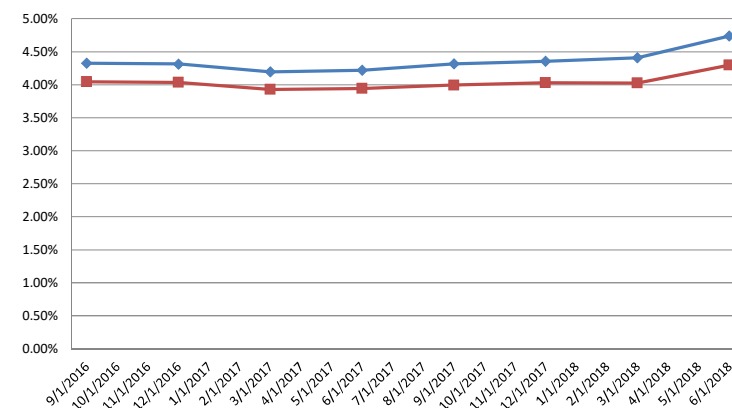
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	3.56%	3.54%	3.54%	3.58%	3.63%	3.65%	3.65%	3.73%
Net Interest Margin (FTE)	3.50%	3.49%	3.48%	3.52%	3.57%	3.59%	3.57%	3.66%

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



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.43%	4.42%	4.42%	4.47%	4.47%	4.49%	4.68%	4.65%
Net Interest Margin (FTE)	4.29%	4.27%	4.28%	4.33%	4.33%	4.34%	4.46%	4.44%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.33%	4.31%	4.19%	4.22%	4.31%	4.35%	4.41%	4.74%
Net Interest Margin (FTE)	4.04%	4.03%	3.93%	3.94%	3.99%	4.03%	4.02%	4.29%

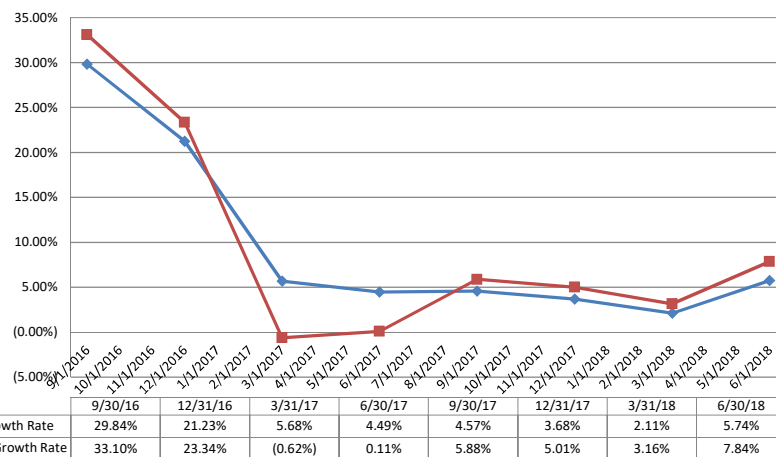
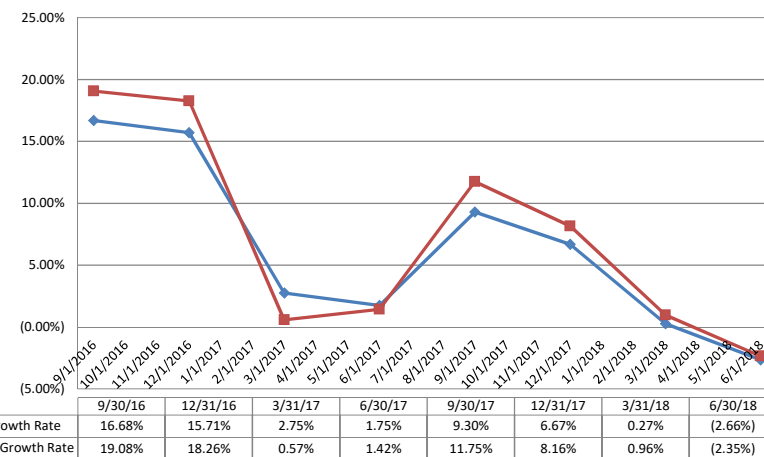
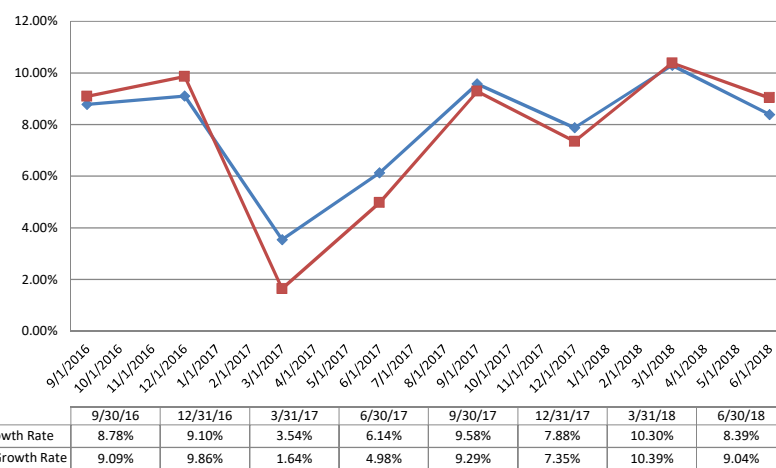
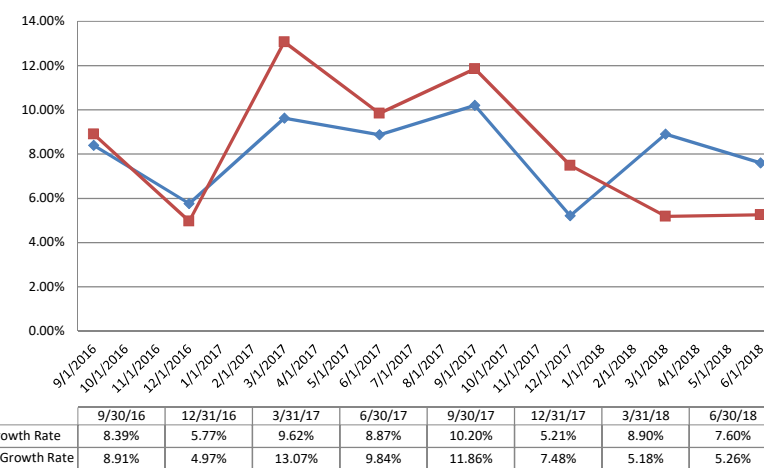
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - \$1 to \$10 billion in Total Assets**
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 24, 2018

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - Over \$1 billion in total assets													
	Umpqua Bank	\$26,449,522	\$20,071,656	\$20,864,341	96.20%	11.37%	\$6,553	4.41%	0.61%	0.42%	4.05%	5.74%	7.84%
	Average of Asset Group A	\$26,449,522	\$20,071,656	\$20,864,341	96.20%	11.37%	\$6,553	4.41%	0.61%	0.42%	4.05%	5.74%	7.84%
Asset Group B - \$501 million to \$1 billion in total assets													
	Citizens Bank	\$761,216	\$401,505	\$649,005	61.86%	41.52%	\$4,818	3.73%	0.13%	0.08%	3.66%	(2.66%)	(2.35%)
	Average of Asset Group B	\$761,216	\$401,505	\$649,005	61.86%	41.52%	\$4,818	3.73%	0.13%	0.08%	3.66%	(2.66%)	(2.35%)
Asset Group C - \$251 to \$500 million in total assets													
	Pioneer Trust Bank, National Association	\$496,522	\$370,263	\$435,179	85.08%	27.67%	\$7,523	4.52%	0.54%	0.49%	4.09%	0.65%	(0.46%)
	Evergreen Federal Bank	\$455,782	\$355,030	\$400,378	88.67%	15.98%	\$5,697	4.11%	0.12%	0.11%	4.02%	4.01%	3.56%
	First Federal Savings and Loan Association of McMinnville	\$426,000	\$276,686	\$362,289	76.37%	37.67%	\$4,787	3.72%	0.16%	0.14%	3.60%	9.46%	10.59%
	Bank of Eastern Oregon	\$400,187	\$333,765	\$356,231	93.69%	11.36%	\$3,420	5.38%	0.29%	0.22%	5.21%	(6.84%)	(7.77%)
	Community Bank	\$395,562	\$201,448	\$359,616	56.02%	47.11%	\$3,164	4.16%	0.17%	0.14%	4.14%	(0.72%)	(0.27%)
	Summit Bank	\$382,506	\$318,740	\$341,646	93.30%	14.74%	\$5,464	6.21%	0.71%	0.52%	5.69%	27.89%	28.90%
	People’s Bank of Commerce	\$327,050	\$235,006	\$286,887	81.92%	13.32%	\$3,175	4.71%	0.44%	0.25%	4.48%	16.42%	16.58%
	Oregon Pacific Banking Co.	\$282,380	\$207,247	\$244,557	84.74%	22.72%	\$2,881	4.39%	0.29%	0.20%	4.26%	16.26%	21.17%
	Average of Asset Group C	\$395,749	\$287,273	\$348,348	82.47%	23.82%	\$4,514	4.65%	0.34%	0.26%	4.44%	8.39%	9.04%
Asset Group D - \$0 to \$250 million in total assets													
	Clackamas County Bank	\$225,134	\$123,918	\$177,927	69.65%	35.60%	\$4,020	4.09%	0.16%	0.12%	4.00%	7.71%	11.59%
	Willamette Valley Bank	\$224,219	\$178,804	\$193,214	92.54%	17.92%	\$1,274	5.17%	0.94%	0.78%	4.38%	19.11%	19.36%
	Oregon Coast Bank	\$222,671	\$116,047	\$198,707	58.40%	37.91%	\$4,948	4.33%	0.70%	0.49%	3.91%	(3.80%)	(3.57%)
	Lewis & Clark Bank	\$187,726	\$151,684	\$158,245	95.85%	16.83%	\$8,162	5.46%	0.99%	0.87%	4.62%	5.20%	(4.29%)
	Willamette Community Bank	\$136,113	\$102,009	\$117,750	86.63%	17.20%	\$4,003	4.75%	0.43%	0.30%	4.51%	28.98%	19.65%
	Clatsop Community Bank	\$92,978	\$59,778	\$82,197	72.73%	14.88%	\$5,165	4.29%	0.29%	0.18%	4.11%	6.31%	10.33%
	Pacific West Bank	\$64,329	\$50,404	\$52,923	95.24%	18.41%	\$3,784	5.05%	0.82%	0.54%	4.53%	(10.33%)	(16.28%)
	Average of Asset Group D	\$164,739	\$111,806	\$140,138	81.58%	22.68%	\$4,479	4.74%	0.62%	0.47%	4.29%	7.60%	5.26%

Source: SNL Financial

Note: Report includes only bank-level data.

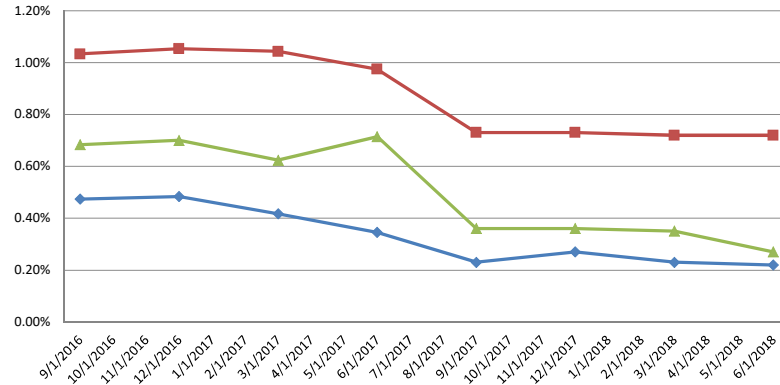
NA = data was not available.

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

Asset Quality

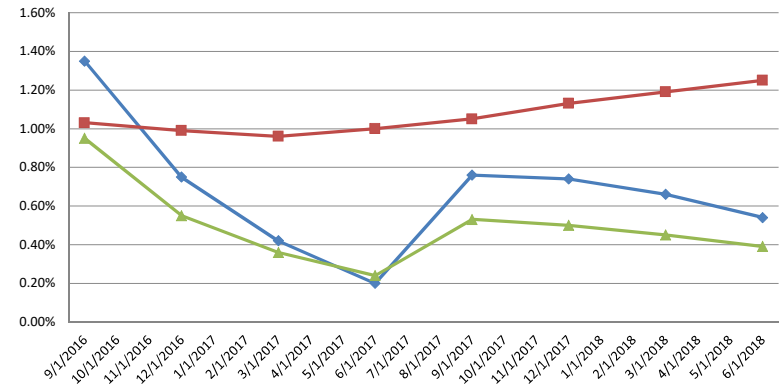
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



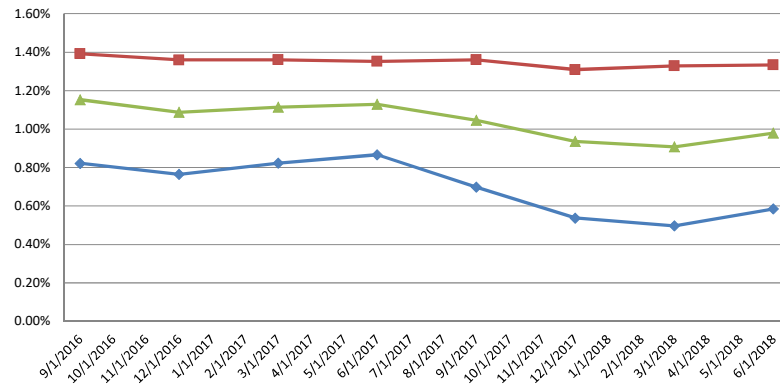
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.47%	0.48%	0.42%	0.35%	0.23%	0.27%	0.23%	0.22%
Reserves/Loans	1.03%	1.05%	1.04%	0.98%	0.73%	0.73%	0.72%	0.72%
NPAs/Total Assets	0.68%	0.70%	0.62%	0.72%	0.36%	0.36%	0.35%	0.27%

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



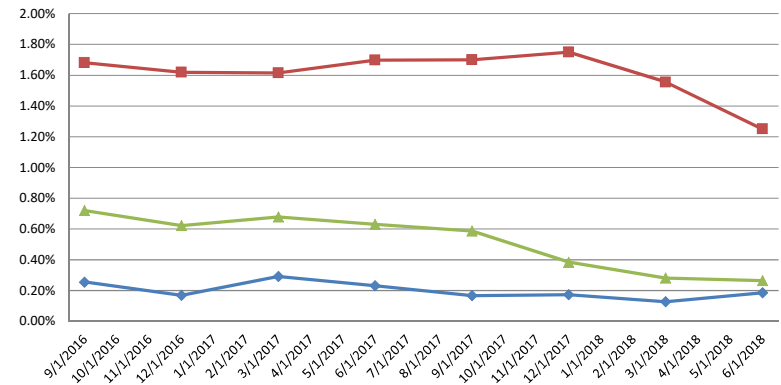
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	1.35%	0.75%	0.42%	0.20%	0.76%	0.74%	0.66%	0.54%
Reserves/Loans	1.03%	0.99%	0.96%	1.00%	1.05%	1.13%	1.19%	1.25%
NPAs/Total Assets	0.95%	0.55%	0.36%	0.24%	0.53%	0.50%	0.45%	0.39%

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



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.82%	0.76%	0.82%	0.87%	0.70%	0.54%	0.50%	0.58%
Reserves/Loans	1.39%	1.36%	1.36%	1.35%	1.36%	1.31%	1.33%	1.33%
NPAs/Total Assets	1.15%	1.09%	1.11%	1.13%	1.04%	0.94%	0.91%	0.98%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.26%	0.17%	0.29%	0.23%	0.17%	0.17%	0.13%	0.19%
Reserves/Loans	1.68%	1.62%	1.61%	1.70%	1.70%	1.75%	1.56%	1.25%
NPAs/Total Assets	0.72%	0.62%	0.68%	0.63%	0.59%	0.38%	0.28%	0.26%

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

June 30, 2018

Run Date: August 24, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - Over \$1 billion in total assets								
	Umpqua Bank	\$26,449,522	\$43,391	0.22%	0.72%	240.64%	4.59%	0.27%
	Average of Asset Group A	\$26,449,522	\$43,391	0.22%	0.72%	240.64%	4.59%	0.27%
Asset Group B - \$501 million to \$1 billion in total assets								
	Citizens Bank	\$761,216	\$2,175	0.54%	1.25%	231.40%	3.84%	0.39%
	Average of Asset Group B	\$761,216	\$2,175	0.54%	1.25%	231.40%	3.84%	0.39%
Asset Group C - \$251 to \$500 million in total assets								
	Pioneer Trust Bank, National Association	\$496,522	\$0	0.00%	1.47%	NA	0.00%	0.00%
	Evergreen Federal Bank	\$455,782	\$1,291	0.36%	1.45%	202.43%	4.42%	0.56%
	First Federal Savings and Loan Association of McMinnville	\$426,000	\$1,005	0.36%	1.15%	111.99%	4.81%	0.72%
	Bank of Eastern Oregon	\$400,187	\$8,064	2.42%	1.25%	50.70%	22.30%	2.53%
	Community Bank	\$395,562	\$724	0.36%	1.40%	232.40%	4.56%	0.44%
	Summit Bank	\$382,506	\$1,750	0.55%	1.48%	261.10%	5.84%	0.64%
	People's Bank of Commerce	\$327,050	\$0	0.00%	1.12%	136.82%	15.70%	1.54%
	Oregon Pacific Banking Co.	\$282,380	\$1,291	0.62%	1.34%	104.70%	10.34%	1.40%
	Average of Asset Group C	\$395,749	\$1,766	0.58%	1.33%	157.16%	8.50%	0.98%
Asset Group D - \$0 to \$250 million in total assets								
	Clackamas County Bank	\$225,134	\$182	0.15%	1.47%	NM	0.66%	0.08%
	Willamette Valley Bank	\$224,219	\$0	0.00%	0.82%	NA	4.23%	0.52%
	Oregon Coast Bank	\$222,671	\$470	0.41%	1.54%	205.03%	11.20%	0.59%
	Lewis & Clark Bank	\$187,726	\$0	0.00%	1.31%	NA	0.00%	0.00%
	Willamette Community Bank	\$136,113	\$574	0.56%	1.21%	174.96%	3.62%	0.52%
	Clatsop Community Bank	\$92,978	\$0	0.00%	1.07%	NA	0.00%	0.00%
	Pacific West Bank	\$64,329	\$93	0.18%	1.33%	720.43%	0.93%	0.14%
	Average of Asset Group D	\$164,739	\$188	0.19%	1.25%	366.81%	2.95%	0.26%

Source: SNL Financial

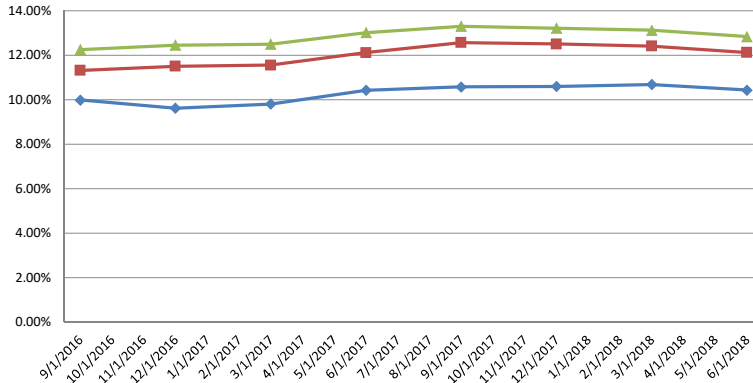
Note: Report includes only bank-level data.

NA = data was not available.

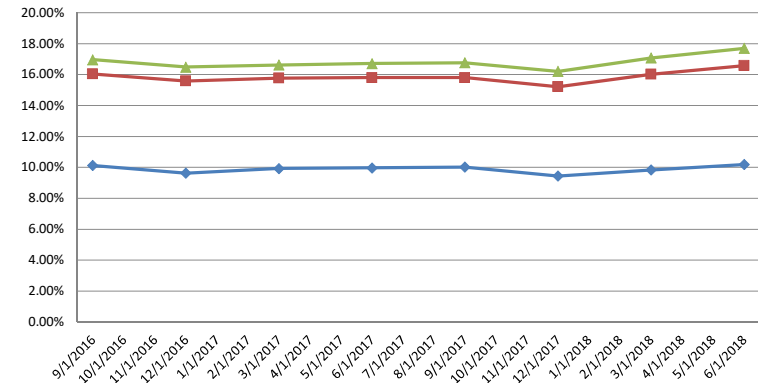
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

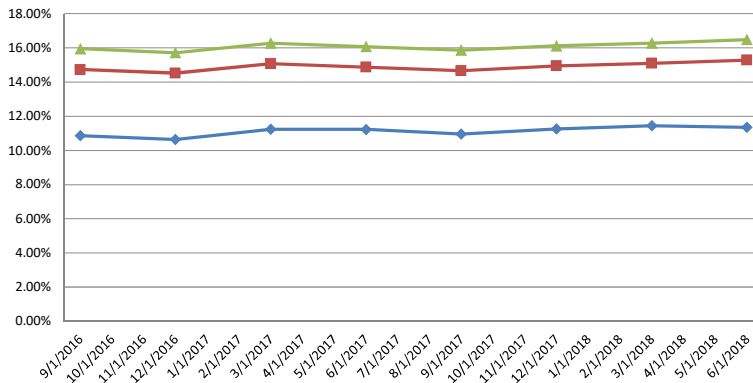
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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

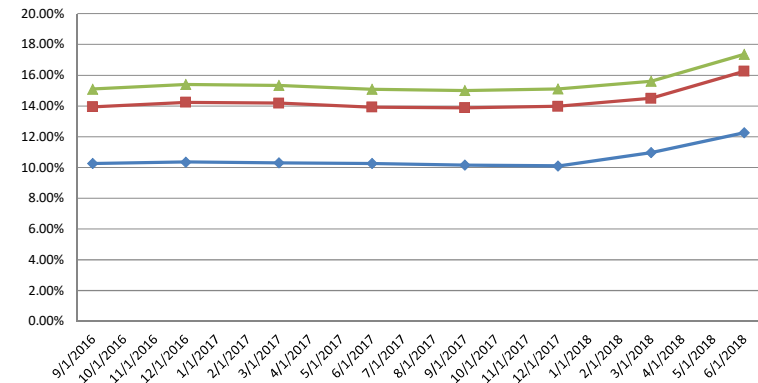
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	9.98%	9.62%	9.80%	10.42%	10.57%	10.59%	10.68%	10.43%
Tier 1 Risk Based Ratio	11.31%	11.50%	11.55%	12.11%	12.57%	12.50%	12.41%	12.12%
Risk Based Capital Ratio	12.25%	12.45%	12.50%	13.01%	13.30%	13.21%	13.12%	12.83%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	10.11%	9.62%	9.92%	9.96%	10.01%	9.43%	9.83%	10.18%
Tier 1 Risk Based Ratio	16.03%	15.58%	15.76%	15.80%	15.80%	15.21%	16.01%	16.57%
Risk Based Capital Ratio	16.96%	16.48%	16.62%	16.71%	16.76%	16.20%	17.07%	17.69%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	10.85%	10.64%	11.23%	11.23%	10.95%	11.26%	11.44%	11.34%
Tier 1 Risk Based Ratio	14.72%	14.52%	15.06%	14.86%	14.66%	14.93%	15.09%	15.28%
Risk Based Capital Ratio	15.94%	15.72%	16.26%	16.07%	15.86%	16.11%	16.27%	16.48%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	10.26%	10.35%	10.30%	10.25%	10.15%	10.10%	10.96%	12.26%
Tier 1 Risk Based Ratio	13.93%	14.23%	14.18%	13.91%	13.88%	13.97%	14.49%	16.25%
Risk Based Capital Ratio	15.09%	15.39%	15.34%	15.07%	15.01%	15.10%	15.60%	17.35%

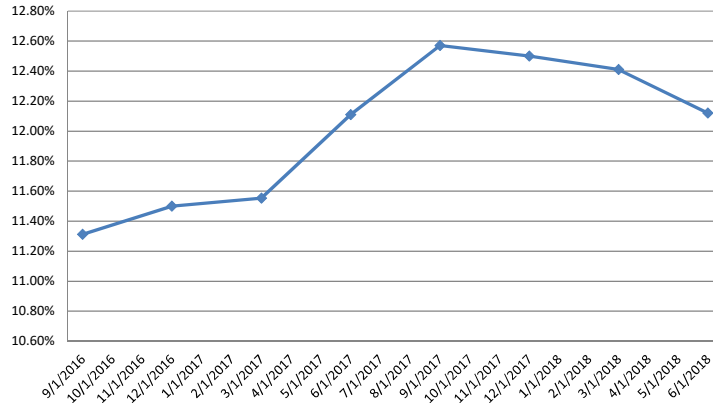
Source: SNL Financial

Note: Report includes only bank-level data.

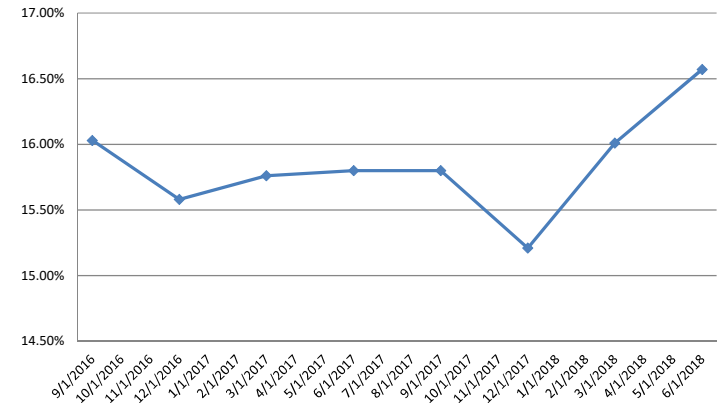
NA = data was not available.

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

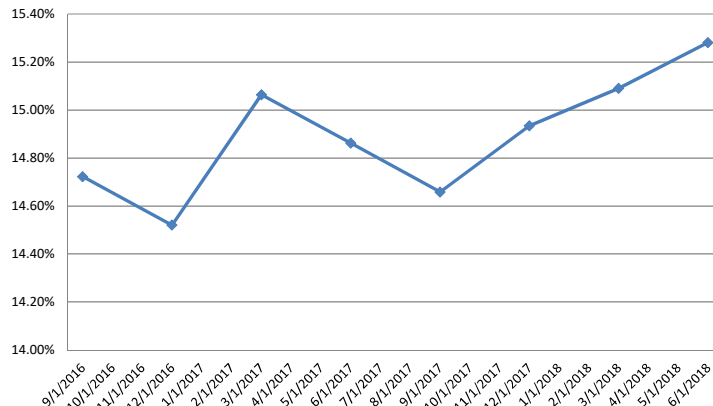
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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

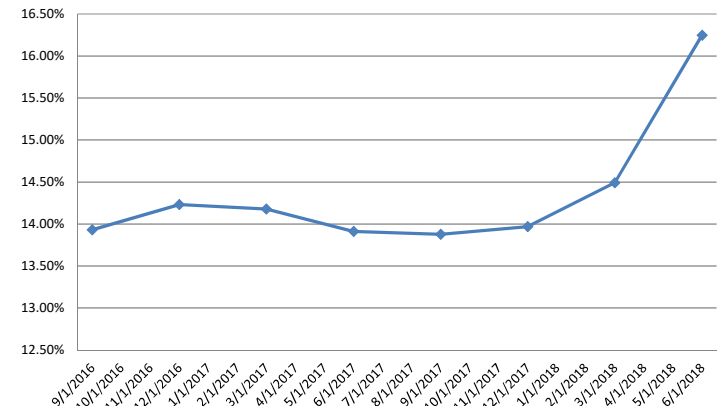
Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	11.31%	11.50%	11.55%	12.11%	12.57%	12.50%	12.41%	12.12%

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

Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	16.03%	15.58%	15.76%	15.80%	15.80%	15.21%	16.01%	16.57%

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

Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	14.72%	14.52%	15.06%	14.86%	14.66%	14.93%	15.09%	15.28%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date

Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	13.93%	14.23%	14.18%	13.91%	13.88%	13.97%	14.49%	16.25%

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, 2018

Run Date: August 24, 2018

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 (%)
Asset Group A - Over \$1 billion in total assets									
	Umpqua Bank	\$26,449,522	\$4,270,416	\$2,530,182	\$2,530,182	10.43%	12.12%	12.83%	12.12%
	Average of Asset Group A	\$26,449,522	\$4,270,416	\$2,530,182	\$2,530,182	10.43%	12.12%	12.83%	12.12%
Asset Group B - \$501 million to \$1 billion in total assets									
	Citizens Bank	\$761,216	\$74,926	\$78,554	\$78,554	10.18%	16.57%	17.69%	16.57%
	Average of Asset Group B	\$761,216	\$74,926	\$78,554	\$78,554	10.18%	16.57%	17.69%	16.57%
Asset Group C - \$251 to \$500 million in total assets									
	Pioneer Trust Bank, National Association	\$496,522	\$59,820	\$60,966	\$60,966	12.35%	14.89%	16.15%	14.89%
	Evergreen Federal Bank	\$455,782	\$52,519	\$53,171	\$53,171	11.70%	14.98%	16.23%	14.98%
	First Federal Savings and Loan Association of McMinnville	\$426,000	\$60,335	\$61,719	\$61,719	14.71%	25.45%	26.70%	25.45%
	Bank of Eastern Oregon	\$400,187	\$41,439	\$40,745	\$40,745	10.29%	10.98%	12.12%	10.98%
	Community Bank	\$395,562	\$35,602	\$37,867	\$37,867	9.49%	16.65%	17.90%	16.65%
	Summit Bank	\$382,506	\$36,950	\$36,981	\$36,981	9.86%	10.67%	11.92%	10.67%
	People's Bank of Commerce	\$327,050	\$33,012	\$29,806	\$29,806	9.39%	10.62%	11.59%	10.62%
	Oregon Pacific Banking Co.	\$282,380	\$35,363	\$35,941	\$35,941	12.96%	18.01%	19.26%	18.01%
	Average of Asset Group C	\$395,749	\$44,380	\$44,650	\$44,650	11.34%	15.28%	16.48%	15.28%
Asset Group D - \$0 to \$250 million in total assets									
	Clackamas County Bank	\$225,134	\$25,817	\$27,235	\$27,235	12.31%	23.38%	24.64%	23.38%
	Willamette Valley Bank	\$224,219	\$26,293	\$26,293	\$26,293	11.97%	15.00%	15.84%	15.00%
	Oregon Coast Bank	\$222,671	\$23,752	\$26,370	\$26,370	12.02%	16.68%	17.82%	16.68%
	Lewis & Clark Bank	\$187,726	\$21,607	\$21,595	\$21,595	11.83%	13.34%	14.59%	13.34%
	Willamette Community Bank	\$136,113	\$18,207	\$18,457	\$18,457	14.10%	15.07%	16.08%	15.06%
	Clatsop Community Bank	\$92,978	\$10,506	\$10,563	\$10,563	11.77%	15.66%	16.61%	15.66%
	Pacific West Bank	\$64,329	\$9,299	\$7,569	\$7,569	11.80%	14.62%	15.87%	14.62%
	Average of Asset Group D	\$164,739	\$19,354	\$19,726	\$19,726	12.26%	16.25%	17.35%	16.25%

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



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.
Efficiency ratio (FTE) (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.
Total deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Liquidity ratio (%)	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
Total equity capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
Tier 1 capital	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.