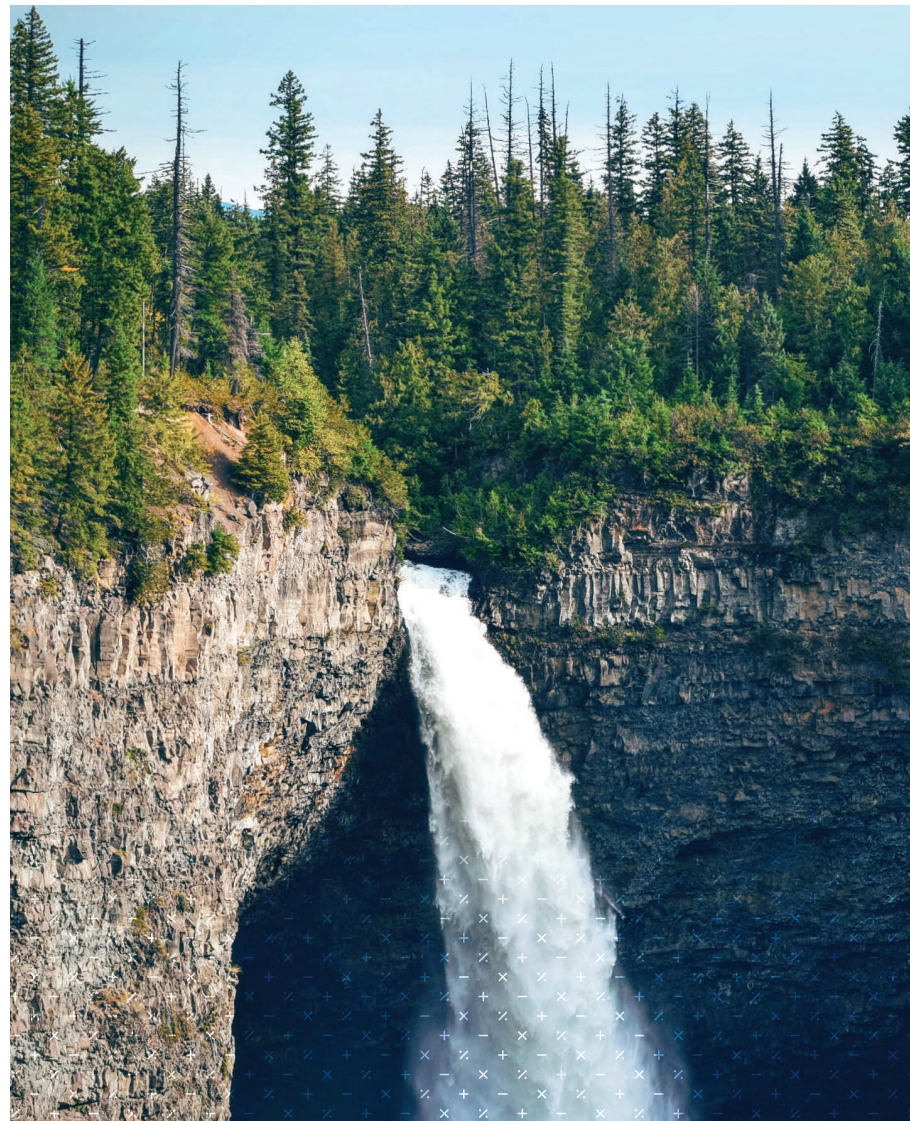




Bankers' Index

AN ANALYSIS OF WASHINGTON AND OREGON
COMMUNITY BANKS





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

ASSET SIZE DEFINITION

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

Washington

BELLINGHAM

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

EVERETT

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

ISSAQUAH

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

SEATTLE

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

SPOKANE

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

TACOMA

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

TRI-CITIES

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

WENATCHEE

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

YAKIMA

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

Oregon

EUGENE

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

MEDFORD

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

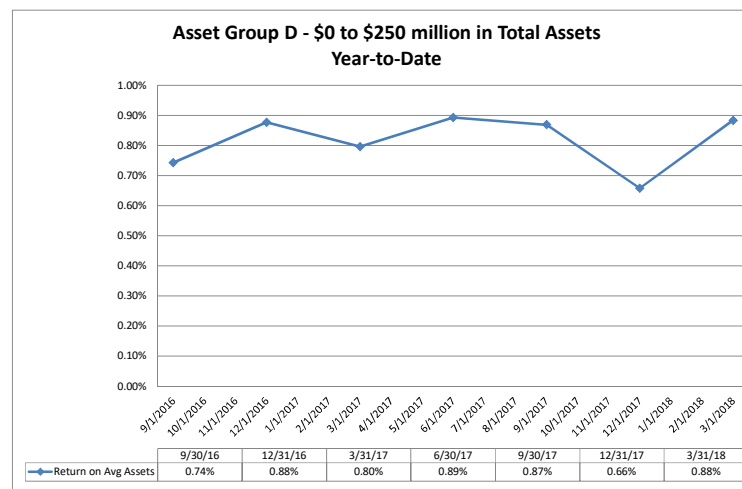
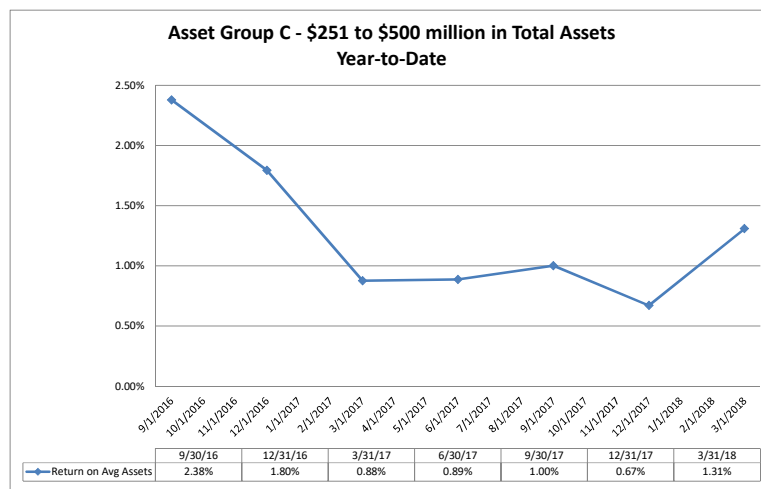
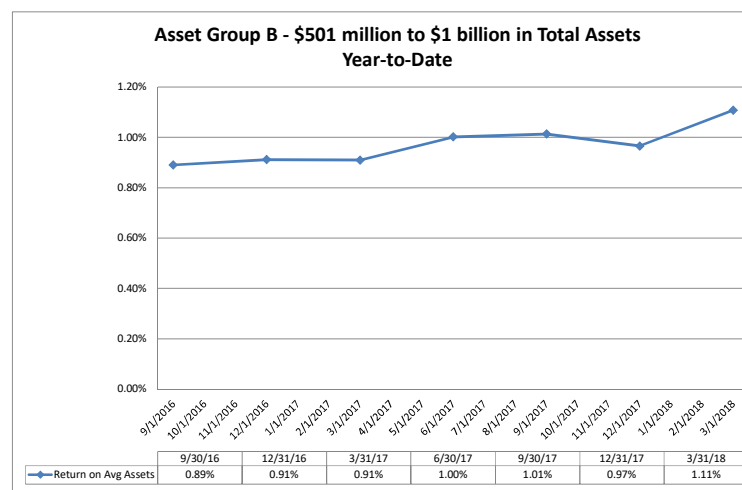
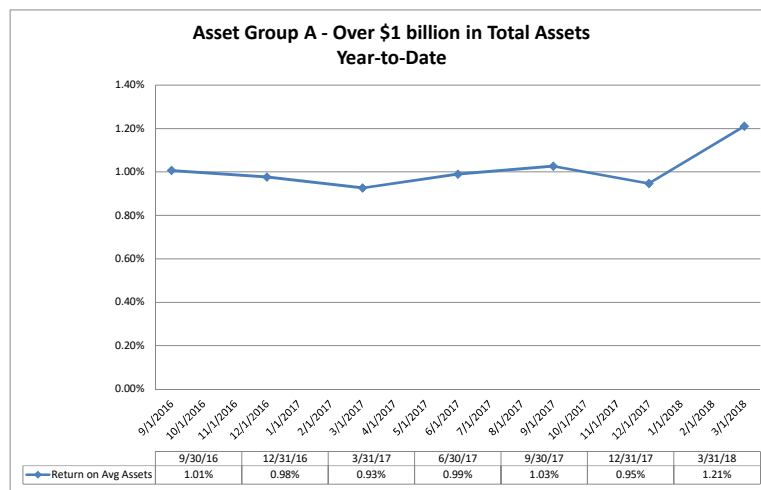
PORTLAND

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

Washington

Performance Analysis

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



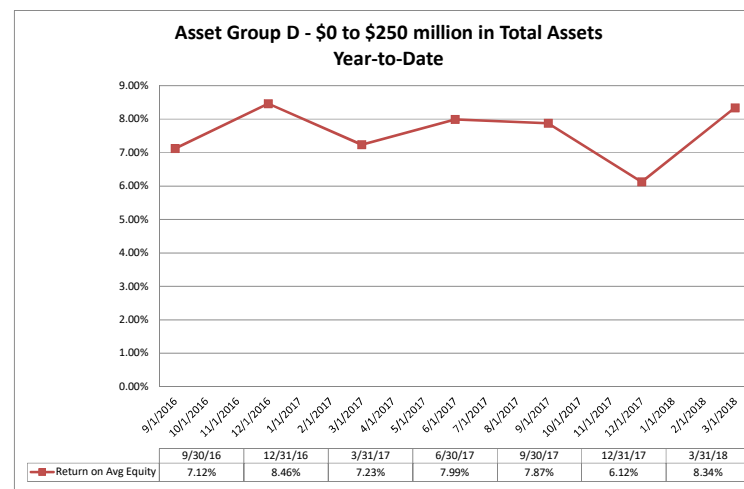
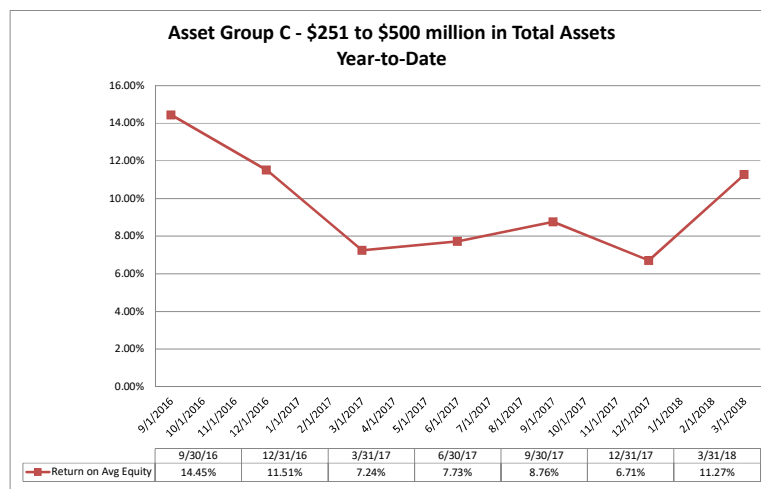
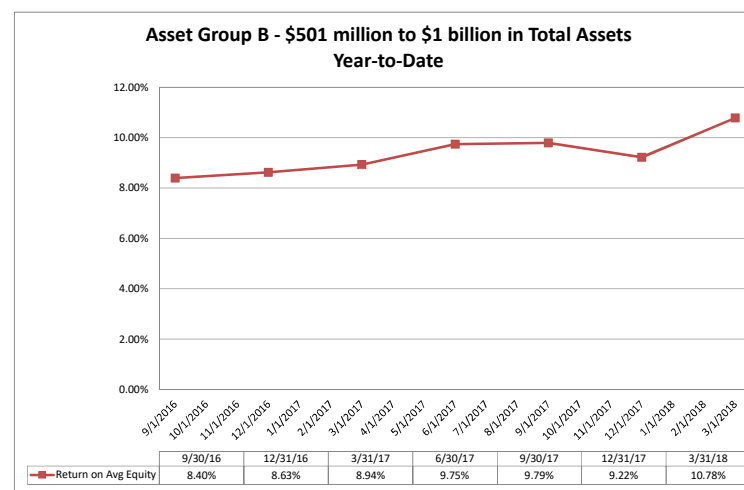
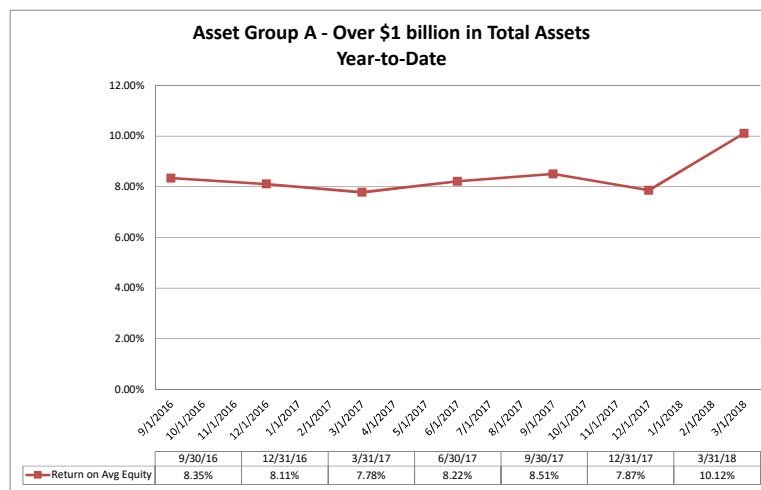
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: May 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												
	Washington Federal, National Association	\$15,633,548	\$49,519	1.27%	10.00%	49.72%	\$68	\$49,519	1.27%	10.00%	49.72%	\$68
	Columbia State Bank	\$12,521,725	\$40,926	1.30%	8.31%	58.50%	\$94	\$40,926	1.30%	8.31%	58.50%	\$94
	Banner Bank	\$10,028,994	\$29,714	1.21%	9.12%	65.00%	\$89	\$29,714	1.21%	9.12%	65.00%	\$89
	HomeStreet Bank	\$6,882,556	\$7,983	0.48%	4.13%	89.04%	\$111	\$7,983	0.48%	4.13%	89.04%	\$111
	Washington Trust Bank	\$6,268,932	\$18,635	1.20%	14.33%	63.19%	\$109	\$18,635	1.20%	14.33%	63.19%	\$109
	Heritage Bank	\$4,672,407	\$11,233	0.96%	7.81%	67.84%	\$103	\$11,233	0.96%	7.81%	67.84%	\$103
	Yakima Federal Savings and Loan Association	\$1,789,726	\$4,766	1.06%	4.49%	46.80%	\$108	\$4,766	1.06%	4.49%	46.80%	\$108
	Peoples Bank	\$1,698,495	\$5,033	1.22%	11.05%	68.80%	\$87	\$5,033	1.22%	11.05%	68.80%	\$87
	Cashmere Valley Bank	\$1,517,811	\$5,072	1.35%	11.55%	55.38%	\$68	\$5,072	1.35%	11.55%	55.38%	\$68
	First Financial Northwest Bank	\$1,224,410	\$7,049	2.32%	22.52%	57.50%	\$127	\$7,049	2.32%	22.52%	57.50%	\$127
	First Federal Savings and Loan Association of Port Angeles	\$1,170,761	\$1,512	0.51%	4.27%	79.53%	\$93	\$1,512	0.51%	4.27%	79.53%	\$93
	Riverview Community Bank	\$1,150,652	\$3,067	1.09%	9.01%	66.78%	\$88	\$3,067	1.09%	9.01%	66.78%	\$88
	Kitsap Bank	\$1,147,973	\$3,438	1.22%	11.01%	70.89%	\$84	\$3,438	1.22%	11.01%	70.89%	\$84
	1st Security Bank of Washington	\$1,043,205	\$4,480	1.76%	14.01%	64.55%	\$86	\$4,480	1.76%	14.01%	64.55%	\$86
	Average of Asset Group A	\$4,767,943	\$13,745	1.21%	10.12%	64.54%	\$94	\$13,745	1.21%	10.12%	64.54%	\$94

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

Timberland Bank	\$999,201	\$4,334	1.78%	15.35%	56.40%	\$62	\$4,334	1.78%	15.35%	56.40%	\$62
Skagit Bank	\$923,955	\$2,820	1.23%	14.35%	64.07%	\$83	\$2,820	1.23%	14.35%	64.07%	\$83
Bank of the Pacific	\$899,712	\$2,347	1.06%	9.60%	73.97%	\$86	\$2,347	1.06%	9.60%	73.97%	\$86
Coastal Community Bank	\$830,786	\$2,002	1.01%	10.31%	66.52%	\$94	\$2,002	1.01%	10.31%	66.52%	\$94
Inland Northwest Bank	\$825,553	\$2,335	1.13%	10.30%	69.26%	\$89	\$2,335	1.13%	10.30%	69.26%	\$89
Sound Community Bank	\$658,774	\$1,648	1.03%	10.24%	69.90%	\$108	\$1,648	1.03%	10.24%	69.90%	\$108
Baker-Boyer National Bank	\$637,662	\$1,607	1.06%	12.44%	75.27%	\$91	\$1,607	1.06%	12.44%	75.27%	\$91
Olympia Federal Savings and Loan Association	\$627,758	\$869	0.56%	3.65%	80.14%	\$100	\$869	0.56%	3.65%	80.14%	\$100
Average of Asset Group B	\$800,425	\$2,245	1.11%	10.78%	69.44%	\$89	\$2,245	1.11%	10.78%	69.44%	\$89

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

Anchor Bank	\$479,755	\$1,454	1.24%	9.52%	66.47%	\$89	\$1,454	1.24%	9.52%	66.47%	\$89
Security State Bank	\$452,579	\$2,350	2.11%	17.43%	52.59%	\$56	\$2,350	2.11%	17.43%	52.59%	\$56
Wheatland Bank	\$419,004	\$1,220	1.21%	13.06%	71.03%	\$74	\$1,220	1.21%	13.06%	71.03%	\$74
Commencement Bank	\$326,970	\$1,181	1.46%	12.45%	58.61%	\$105	\$1,181	1.46%	12.45%	58.61%	\$105
Seattle Bank	\$314,380	\$553	0.69%	3.79%	74.71%	\$157	\$553	0.69%	3.79%	74.71%	\$157
Community First Bank	\$305,514	\$884	1.19%	11.36%	73.36%	\$87	\$884	1.19%	11.36%	73.36%	\$87
Mountain Pacific Bank	\$298,421	\$725	1.00%	10.47%	65.09%	\$99	\$725	1.00%	10.47%	65.09%	\$99
UniBank	\$282,106	\$863	1.30%	8.76%	61.01%	\$95	\$863	1.30%	8.76%	61.01%	\$95
Islanders Bank	\$279,460	\$1,082	1.58%	14.62%	53.34%	\$71	\$1,082	1.58%	14.62%	53.34%	\$71
Average of Asset Group C	\$350,910	\$1,146	1.31%	11.27%	64.02%	\$93	\$1,146	1.31%	11.27%	64.02%	\$93

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

March 31, 2018

Run Date: May 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 D - \$0 to \$250 million in total assets												
	Pacific Crest Savings Bank	\$228,909	\$855	1.55%	15.10%	54.70%	\$162	\$855	1.55%	15.10%	54.70%	\$162
	SaviBank	\$221,622	\$699	1.28%	9.73%	68.35%	\$80	\$699	1.28%	9.73%	68.35%	\$80
	Bank of Washington	\$197,054	\$214	0.44%	4.33%	84.81%	\$90	\$214	0.44%	4.33%	84.81%	\$90
	South Sound Bank	\$186,921	\$445	1.05%	7.40%	69.47%	\$78	\$445	1.05%	7.40%	69.47%	\$78
	First Sound Bank	\$138,691	\$49	0.14%	1.48%	96.23%	\$142	\$49	0.14%	1.48%	96.23%	\$142
	State Bank Northwest	\$135,999	\$430	1.25%	11.37%	74.65%	\$96	\$430	1.25%	11.37%	74.65%	\$96
	RiverBank	\$132,535	\$261	0.79%	7.84%	81.13%	\$92	\$261	0.79%	7.84%	81.13%	\$92
	Liberty Bay Bank	\$105,394	\$79	0.31%	3.42%	89.11%	\$105	\$79	0.31%	3.42%	89.11%	\$105
	Washington Business Bank	\$81,099	\$169	0.85%	7.59%	71.92%	\$113	\$169	0.85%	7.59%	71.92%	\$113
	Raymond Federal Bank	\$58,715	\$29	0.20%	1.88%	91.12%	\$66	\$29	0.20%	1.88%	91.12%	\$66
	Sound Banking Company	\$58,663	\$352	2.55%	28.05%	50.70%	\$137	\$352	2.55%	28.05%	50.70%	\$137
	Twin City Bank	\$49,427	\$84	0.68%	6.79%	84.02%	\$88	\$84	0.68%	6.79%	84.02%	\$88
	Lamont Bank of St. John	\$48,066	\$228	1.83%	16.41%	32.05%	\$80	\$228	1.83%	16.41%	32.05%	\$80
	Farmers State Bank	\$35,982	\$43	0.48%	4.65%	74.30%	\$53	\$43	0.48%	4.65%	74.30%	\$53
	Farmington State Bank	\$10,557	(\$4)	(0.15%)	(0.97%)	102.22%	\$61	(\$4)	(0.15%)	(0.97%)	102.22%	\$61
	Average of Asset Group D	\$112,642	\$262	0.88%	8.34%	74.99%	\$96	\$262	0.88%	8.34%	74.99%	\$96

Source: SNL Financial

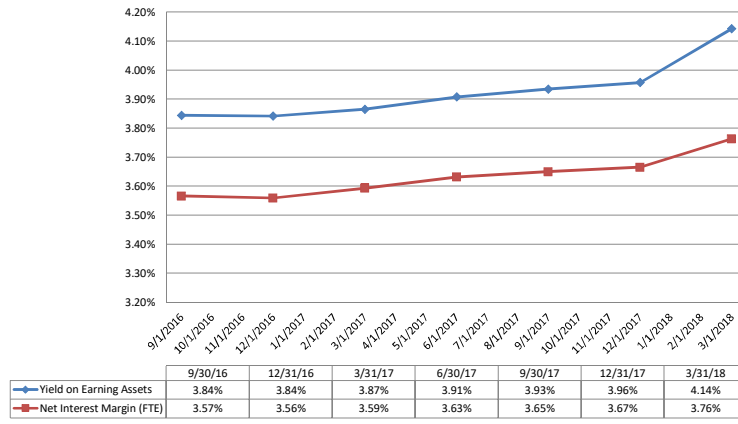
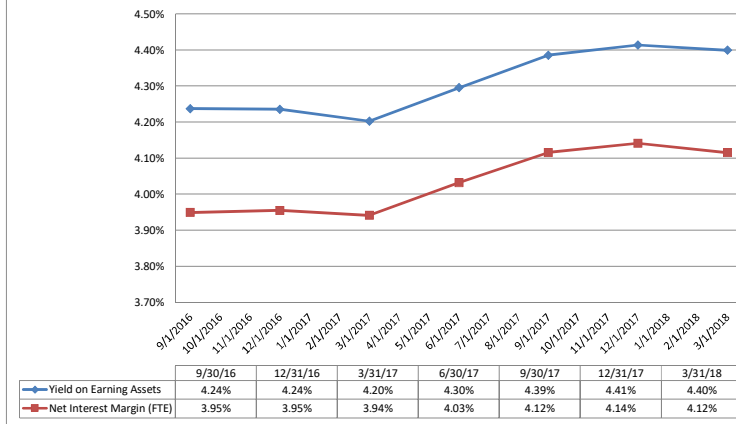
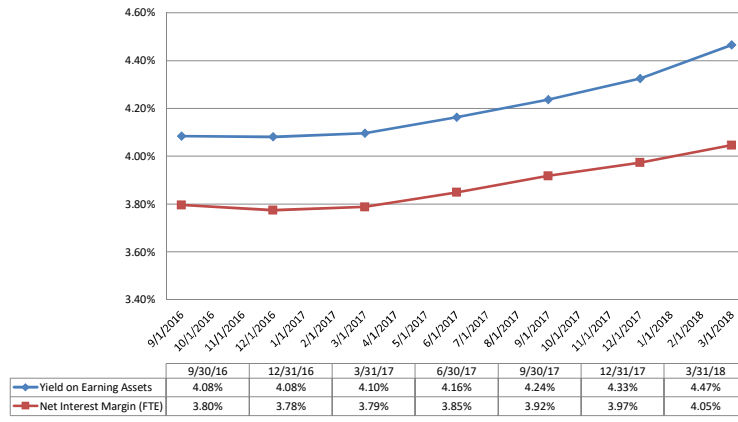
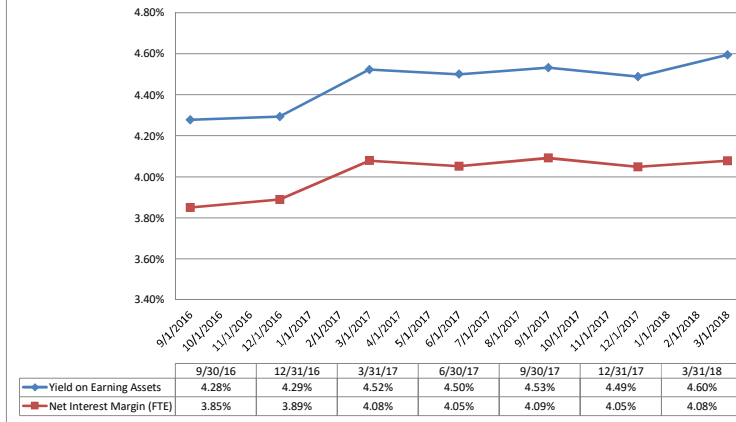
Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

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

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

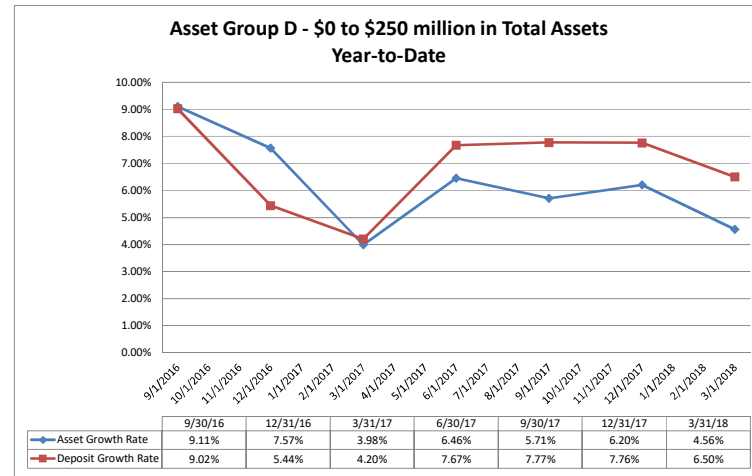
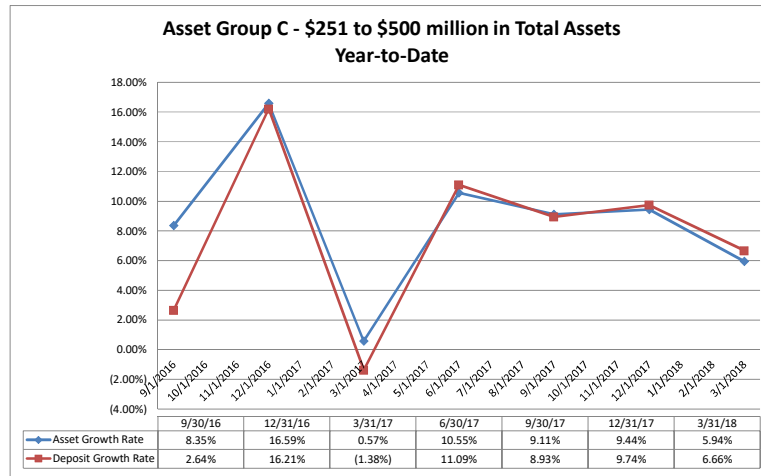
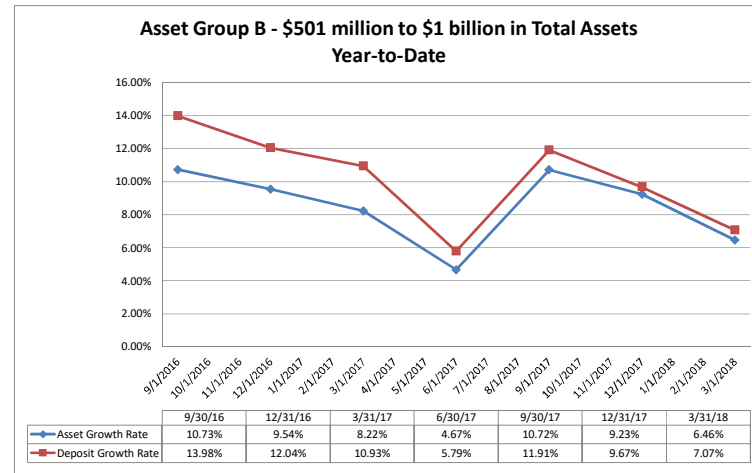
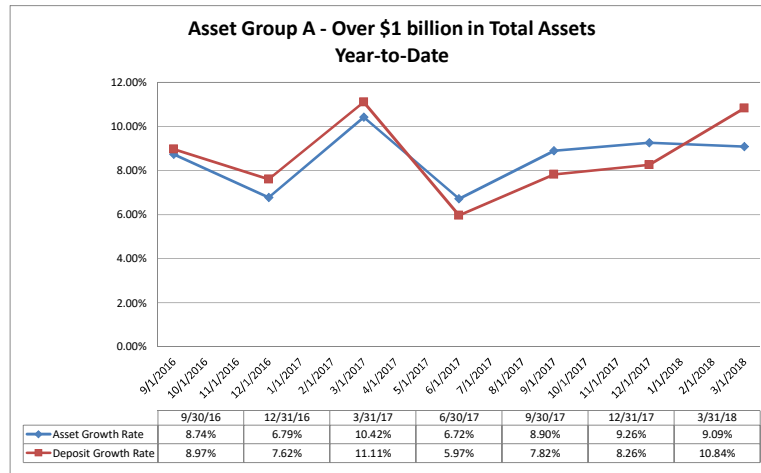
Source: SNL Financial

Note: Report includes only bank-level data.

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 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	\$15,633,548	\$11,346,217	\$11,173,898	101.54%	19.79%	\$8,428	4.03%	0.96%	0.93%	3.18%	1.23%	4.70%
	Columbia State Bank	\$12,521,725	\$8,343,942	\$10,402,276	80.21%	23.84%	\$5,951	4.31%	0.23%	0.12%	4.25%	(5.79%)	(5.48%)
	Banner Bank	\$10,028,994	\$7,509,990	\$8,327,505	90.18%	18.27%	\$4,914	4.54%	0.32%	0.19%	4.39%	23.19%	17.34%
	HomeStreet Bank	\$6,882,556	\$5,297,884	\$5,072,609	104.44%	12.88%	\$2,887	4.09%	0.95%	0.80%	3.36%	10.87%	24.46%
	Washington Trust Bank	\$6,268,932	\$3,939,242	\$5,482,505	71.85%	32.76%	\$6,490	3.72%	0.23%	0.13%	3.60%	2.25%	2.39%
	Heritage Bank	\$4,672,407	\$3,284,585	\$3,925,735	83.67%	17.09%	\$5,870	4.16%	0.32%	0.23%	4.02%	54.68%	60.00%
	Yakima Federal Savings and Loan Association												
	Peoples Bank	\$1,789,726	\$658,371	\$1,341,458	49.08%	75.57%	\$13,982	3.12%	0.71%	0.70%	2.56%	(2.17%)	(3.85%)
	Cashmere Valley Bank	\$1,698,495	\$1,382,890	\$1,510,864	91.53%	18.22%	\$4,034	4.30%	0.33%	0.23%	4.10%	7.92%	7.70%
	First Financial Northwest Bank	\$1,517,811	\$905,513	\$1,326,282	68.27%	34.88%	\$6,071	3.32%	0.40%	0.34%	3.19%	0.47%	3.65%
	First Federal Savings and Loan Association of Port Angeles	\$1,224,410	\$1,002,457	\$886,600	113.07%	13.64%	\$8,562	4.85%	1.23%	1.17%	3.77%	5.33%	12.84%
	Riverview Community Bank												
	Kitsap Bank	\$1,170,761	\$807,820	\$886,431	91.13%	25.41%	\$5,796	3.83%	0.88%	0.74%	3.15%	(7.76%)	(0.84%)
	1st Security Bank of Washington	\$1,150,652	\$811,586	\$1,003,431	80.88%	25.67%	\$4,477	4.40%	0.18%	0.13%	4.28%	8.20%	9.55%
	Average of Asset Group A	\$1,147,973	\$688,416	\$1,008,994	68.23%	32.69%	\$3,878	4.15%	0.08%	0.05%	4.20%	3.65%	5.49%
		\$1,043,205	\$868,094	\$867,778	100.04%	13.40%	\$3,171	5.17%	0.78%	0.60%	4.64%	25.15%	13.75%
		\$4,767,943	\$3,346,215	\$3,801,169	85.29%	26.01%	\$6,037	4.14%	0.54%	0.45%	3.76%	9.09%	10.84%
Asset Group B - \$501 million to \$1 billion in total assets													
	Timberland Bank	\$999,201	\$722,092	\$881,008	81.96%	25.07%	\$3,828	4.49%	0.40%	0.30%	4.20%	2.92%	2.05%
	Skagit Bank	\$923,955	\$569,485	\$829,878	68.62%	26.32%	\$4,994	3.76%	0.22%	0.17%	3.67%	(1.75%)	(0.76%)
	Bank of the Pacific	\$899,712	\$699,672	\$785,436	89.08%	10.14%	\$3,643	4.70%	0.35%	0.24%	4.53%	2.53%	2.81%
	Coastal Community Bank	\$830,786	\$678,515	\$729,319	93.03%	15.65%	\$5,225	4.49%	0.53%	0.36%	4.15%	12.49%	13.48%
	Inland Northwest Bank	\$825,553	\$669,306	\$721,865	92.72%	15.34%	\$4,234	5.10%	0.40%	0.27%	4.86%	(0.20%)	(1.07%)
	Sound Community Bank	\$658,774	\$560,929	\$531,992	105.44%	11.79%	\$5,882	4.97%	0.82%	0.71%	4.29%	8.86%	11.57%
	Baker-Boyer National Bank	\$637,662	\$284,332	\$564,507	50.37%	49.07%	\$3,543	3.37%	0.06%	0.04%	3.45%	20.60%	21.36%
	Olympia Federal Savings and Loan Association												
	Average of Asset Group B	\$627,758	\$513,185	\$506,838	101.25%	13.19%	\$5,605	4.30%	0.62%	0.59%	3.77%	6.25%	7.09%
		\$800,425	\$587,190	\$693,855	85.31%	20.82%	\$4,619	4.40%	0.43%	0.34%	4.12%	6.46%	7.07%
Asset Group C - \$251 to \$500 million in total assets													
	Anchor Bank	\$479,755	\$402,864	\$365,337	110.27%	8.24%	\$5,159	5.32%	1.22%	1.04%	4.34%	6.40%	24.93%
	Security State Bank	\$452,579	\$212,832	\$390,513	54.50%	54.85%	\$4,310	3.75%	0.16%	0.12%	3.66%	2.66%	2.10%
	Wheatland Bank	\$419,004	\$288,888	\$377,509	76.52%	26.77%	\$3,463	4.43%	0.09%	0.05%	4.42%	14.42%	15.36%
	Commencement Bank	\$326,970	\$247,778	\$281,708	87.96%	21.44%	\$6,957	4.90%	0.56%	0.38%	4.54%	(1.25%)	(3.05%)
	Seattle Bank	\$314,380	\$266,253	\$240,694	110.62%	13.26%	\$8,497	4.46%	1.10%	0.92%	3.69%	0.75%	(20.43%)
	Community First Bank	\$305,514	\$174,663	\$274,298	63.68%	35.84%	\$3,681	3.58%	0.23%	0.13%	3.51%	0.60%	1.29%
	Mountain Pacific Bank	\$298,421	\$240,598	\$263,102	91.45%	15.41%	\$6,487	4.92%	0.90%	0.76%	4.17%	15.78%	25.17%
	UniBank	\$282,106	\$191,075	\$238,812	80.01%	28.09%	\$6,269	4.74%	0.96%	0.79%	4.05%	11.79%	12.93%
	Islanders Bank	\$279,460	\$187,865	\$248,281	75.67%	32.43%	\$5,273	4.10%	0.16%	0.10%	4.04%	2.34%	1.66%
	Average of Asset Group C	\$350,910	\$245,868	\$297,806	83.41%	26.26%	\$5,566	4.47%	0.60%	0.48%	4.05%	5.94%	6.66%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 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													
	Pacific Crest Savings Bank	\$228,909	\$181,828	\$181,177	100.36%	22.95%	\$12,717	4.80%	1.21%	1.17%	3.78%	16.60%	18.57%
	SaviBank	\$221,622	\$185,758	\$186,609	99.54%	13.13%	\$3,358	5.03%	1.01%	0.79%	4.29%	7.89%	18.70%
	Bank of Washington	\$197,054	\$163,121	\$166,559	97.94%	13.67%	\$4,583	4.21%	0.96%	0.82%	3.43%	3.67%	(3.48%)
	South Sound Bank	\$186,921	\$120,665	\$160,675	75.10%	34.86%	\$5,498	4.47%	0.38%	0.32%	4.18%	38.51%	44.36%
	First Sound Bank	\$138,691	\$118,651	\$119,898	98.96%	13.45%	\$7,705	4.15%	0.94%	0.72%	3.48%	(15.70%)	(2.11%)
	State Bank Northwest	\$135,999	\$98,228	\$119,241	82.38%	27.10%	\$5,037	4.70%	0.39%	0.22%	4.50%	(12.08%)	(15.20%)
	RiverBank	\$132,535	\$106,405	\$113,789	93.51%	21.09%	\$4,142	4.77%	0.93%	0.69%	4.14%	6.65%	30.42%
	Liberty Bay Bank	\$105,394	\$74,933	\$79,920	93.76%	10.33%	\$5,855	4.46%	1.03%	0.77%	3.72%	8.08%	5.98%
	Washington Business Bank	\$81,099	\$70,528	\$66,919	105.39%	11.68%	\$6,238	5.14%	1.12%	1.01%	4.27%	14.55%	16.95%
	Raymond Federal Bank	\$58,715	\$46,243	\$52,000	88.93%	23.58%	\$3,454	4.09%	0.59%	0.58%	3.59%	(0.84%)	(2.10%)
	Sound Banking Company	\$58,663	\$40,393	\$53,369	75.69%	27.29%	\$9,777	5.27%	0.29%	0.16%	5.11%	31.39%	34.21%
	Twin City Bank	\$49,427	\$39,112	\$43,101	90.74%	20.11%	\$3,531	5.00%	0.57%	0.33%	4.68%	(16.16%)	(27.38%)
	Lamont Bank of St. John	\$48,066	\$16,060	\$41,905	38.32%	61.75%	\$9,613	6.25%	0.70%	0.48%	5.63%	(3.86%)	(9.11%)
	Farmers State Bank	\$35,982	\$5,209	\$32,265	16.14%	90.33%	\$5,997	2.63%	0.30%	0.14%	2.49%	1.93%	2.07%
	Farmington State Bank	\$10,557	\$3,972	\$8,912	44.57%	73.64%	\$2,639	3.96%	0.11%	0.09%	3.90%	(12.27%)	(14.32%)
	Average of Asset Group D	\$112,642	\$84,740	\$95,089	80.09%	31.00%	\$6,010	4.60%	0.70%	0.55%	4.08%	4.56%	6.50%

Source: SNL Financial

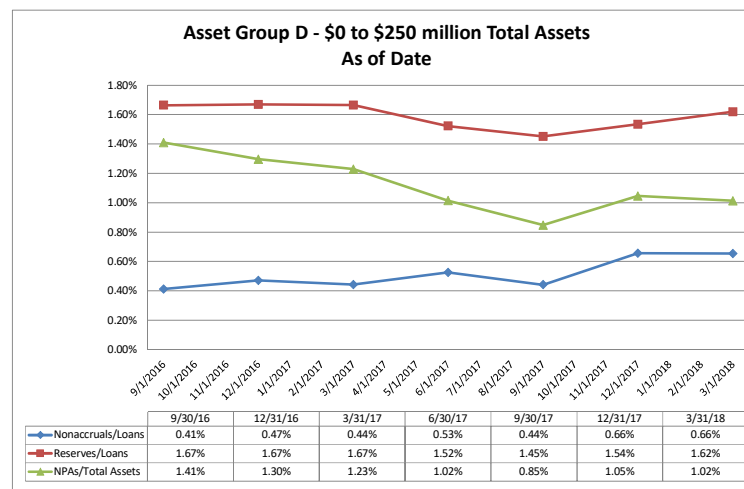
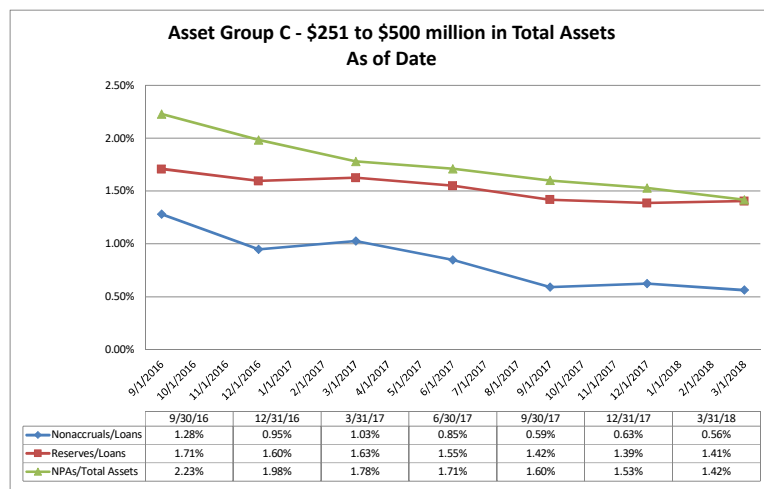
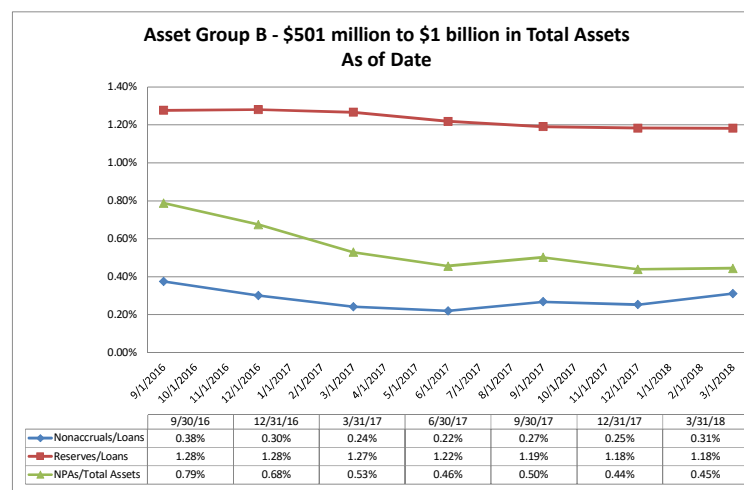
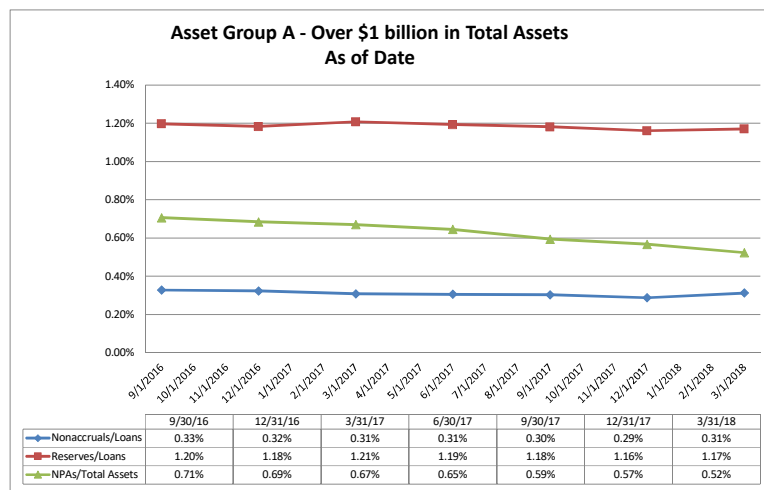
Note: Report includes only bank-level data.

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality	March 31, 2018	Run Date: May 24, 2018
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Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - Over \$1 billion in total assets								
	Washington Federal, National Association	\$15,633,548	\$54,550	0.48%	1.12%	127.13%	6.48%	0.74%
	Columbia State Bank	\$12,521,725	\$78,465	0.94%	0.96%	81.75%	8.99%	0.87%
	Banner Bank	\$10,028,994	\$20,411	0.27%	1.20%	350.45%	2.49%	0.26%
	HomeStreet Bank	\$6,882,556	\$10,878	0.21%	0.74%	54.85%	14.39%	1.06%
	Washington Trust Bank	\$6,268,932	\$11,885	0.30%	2.22%	674.45%	2.21%	0.21%
	Heritage Bank	\$4,672,407	\$15,714	0.48%	1.01%	79.41%	9.40%	0.90%
	Yakima Federal Savings and Loan Association	\$1,789,726	\$1,727	0.26%	0.55%	209.73%	0.42%	0.10%
	Peoples Bank	\$1,698,495	\$3,436	0.25%	1.28%	181.77%	4.95%	0.59%
	Cashmere Valley Bank	\$1,517,811	\$152	0.02%	1.19%	109.97%	5.69%	0.64%
	First Financial Northwest Bank	\$1,224,410	\$175	0.02%	1.31%	395.03%	2.75%	0.31%
	First Federal Savings and Loan Association of Port Angeles	\$1,170,761	\$5,876	0.73%	1.11%	93.37%	6.40%	0.82%
	Riverview Community Bank	\$1,150,652	\$2,418	0.30%	1.33%	134.59%	6.97%	0.72%
	Kitsap Bank	\$1,147,973	\$223	0.03%	1.09%	NM	0.28%	0.03%
	1st Security Bank of Washington	\$1,043,205	\$720	0.08%	1.28%	NM	0.53%	0.07%
	Average of Asset Group A	\$4,767,943	\$14,759	0.31%	1.17%	207.71%	5.14%	0.52%
Asset Group B - \$501 million to \$1 billion in total assets								
	Timberland Bank	\$999,201	\$1,932	0.27%	1.32%	194.70%	6.40%	0.76%
	Skagit Bank	\$923,955	\$870	0.15%	1.05%	687.36%	5.51%	0.51%
	Bank of the Pacific	\$899,712	\$1,502	0.21%	1.31%	436.74%	2.39%	0.25%
	Coastal Community Bank	\$830,786	\$1,700	0.25%	1.24%	495.47%	1.96%	0.20%
	Inland Northwest Bank	\$825,553	\$1,837	0.27%	1.12%	183.54%	6.16%	0.65%
	Sound Community Bank	\$658,774	\$1,658	0.30%	0.95%	164.50%	5.57%	0.59%
	Baker-Boyer National Bank	\$637,662	\$2,692	0.95%	2.19%	206.86%	5.19%	0.47%
	Olympia Federal Savings and Loan Association	\$627,758	\$474	0.09%	0.28%	187.40%	0.87%	0.13%
	Average of Asset Group B	\$800,425	\$1,583	0.31%	1.18%	319.57%	4.26%	0.45%
Asset Group C - \$251 to \$500 million in total assets								
	Anchor Bank	\$479,755	\$1,166	0.29%	1.06%	94.96%	7.91%	1.09%
	Security State Bank	\$452,579	\$2,101	0.99%	2.99%	168.93%	14.27%	1.81%
	Wheatland Bank	\$419,004	\$347	0.12%	1.14%	952.74%	2.38%	0.12%
	Commencement Bank	\$326,970	\$46	0.02%	1.08%	NM	0.12%	0.01%
	Seattle Bank	\$314,380	\$4,573	1.72%	1.43%	83.53%	15.49%	3.08%
	Community First Bank	\$305,514	\$348	0.20%	1.03%	516.67%	1.15%	0.11%
	Mountain Pacific Bank	\$298,421	\$1,609	0.67%	1.56%	112.95%	24.38%	2.59%
	UniBank	\$282,106	\$1,366	0.71%	1.10%	153.73%	3.51%	0.52%
	Islanders Bank	\$279,460	\$660	0.35%	1.27%	24.92%	29.95%	3.44%
	Average of Asset Group C	\$350,910	\$1,357	0.56%	1.41%	263.55%	11.02%	1.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality	March 31, 2018	Run Date: May 24, 2018
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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								
	Pacific Crest Savings Bank	\$228,909	\$778	0.43%	1.48%	208.68%	5.06%	0.56%
	SaviBank	\$221,622	\$23	0.01%	1.05%	154.07%	7.35%	0.78%
	Bank of Washington	\$197,054	\$0	0.00%	1.50%	290.04%	3.80%	0.43%
	South Sound Bank	\$186,921	\$123	0.10%	1.64%	556.62%	2.92%	0.40%
	First Sound Bank	\$138,691	\$5,500	4.64%	1.13%	24.45%	51.22%	5.34%
	State Bank Northwest	\$135,999	\$1,985	2.02%	1.27%	45.66%	18.13%	2.20%
	RiverBank	\$132,535	\$479	0.45%	1.83%	169.16%	15.16%	1.76%
	Liberty Bay Bank	\$105,394	\$8	0.01%	0.99%	NM	0.08%	0.01%
	Washington Business Bank	\$81,099	\$423	0.60%	0.75%	125.53%	5.37%	0.63%
	Raymond Federal Bank	\$58,715	\$15	0.03%	1.43%	217.76%	7.96%	0.52%
	Sound Banking Company	\$58,663	\$170	0.42%	1.57%	372.94%	11.61%	0.29%
	Twin City Bank	\$49,427	\$438	1.12%	1.31%	58.92%	15.83%	1.76%
	Lamont Bank of St. John	\$48,066	\$0	0.00%	2.99%	NA	4.12%	0.00%
	Farmers State Bank	\$35,982	\$0	0.00%	3.09%	127.78%	5.46%	0.55%
	Farmington State Bank	\$10,557	\$0	0.00%	2.27%	NA	0.00%	0.00%
	Average of Asset Group D	\$112,642	\$663	0.66%	1.62%	195.97%	10.27%	1.02%

Source: SNL Financial

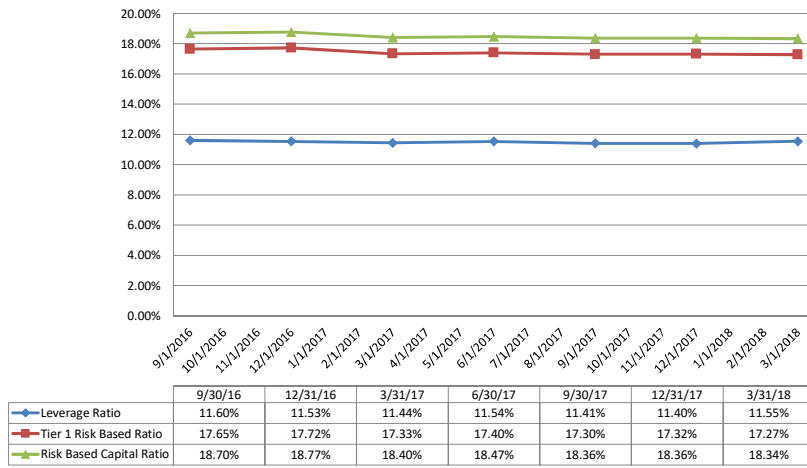
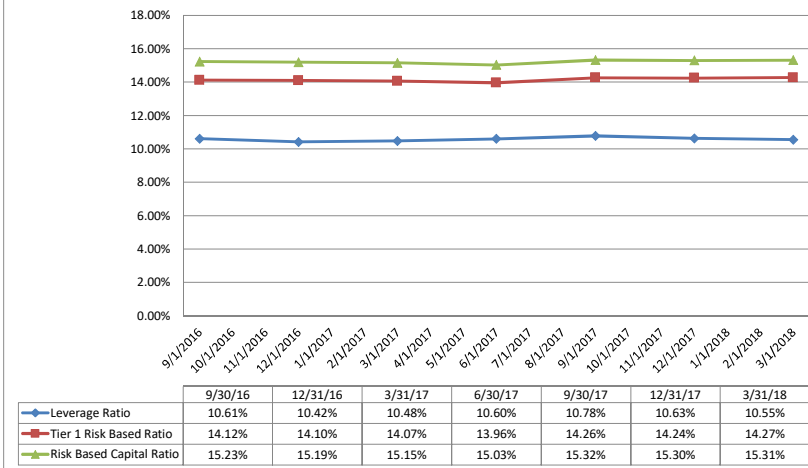
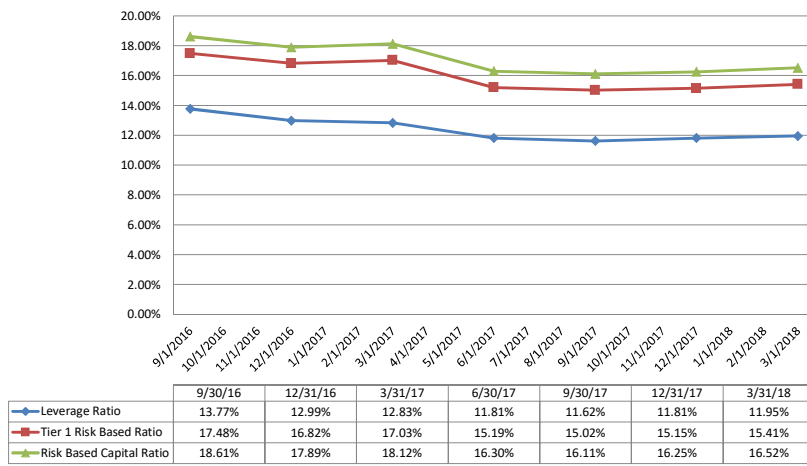
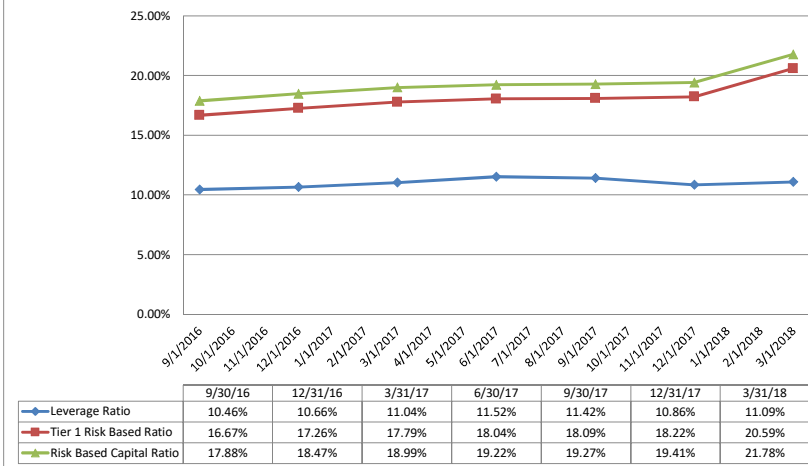
Note: Report includes only bank-level data.

NA = data was not available.

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Capital Adequacy

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

Asset Group A - Over \$1 billion in Total Assets
As of DateAsset Group B - \$501 million to \$1 billion in Total Assets
As of DateAsset Group C - \$251 to \$500 million in Total Assets
As of DateAsset Group D - \$0 to \$250 million in Total Assets
As of Date

Source: SNL Financial

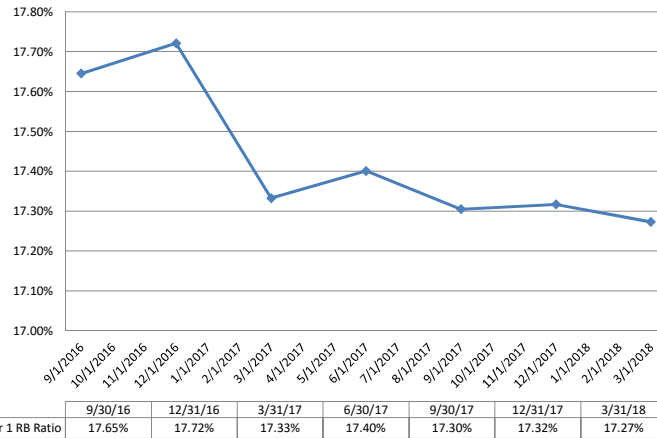
Note: Report includes only bank-level data.

NA = data was not available.

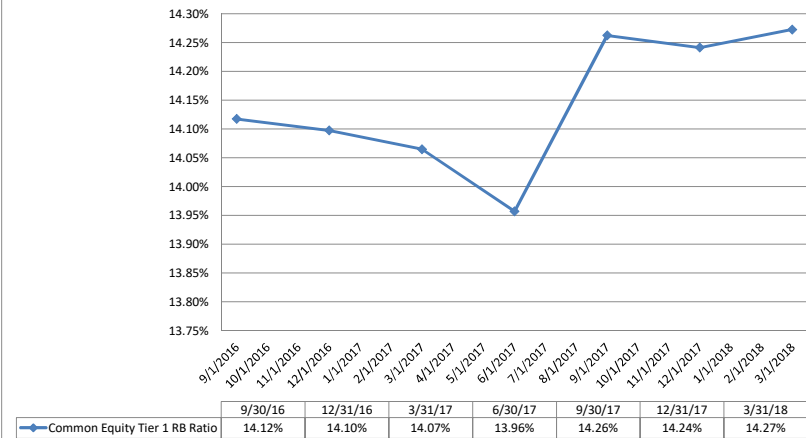
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

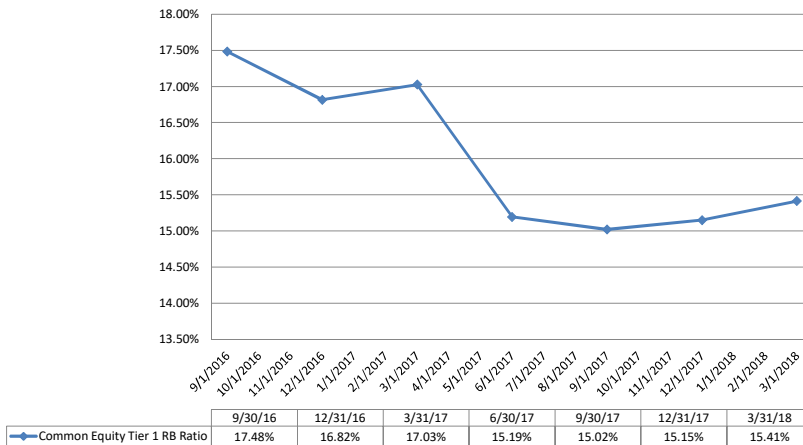
Asset Group A - Over \$1 billion in Total Assets
As of Date



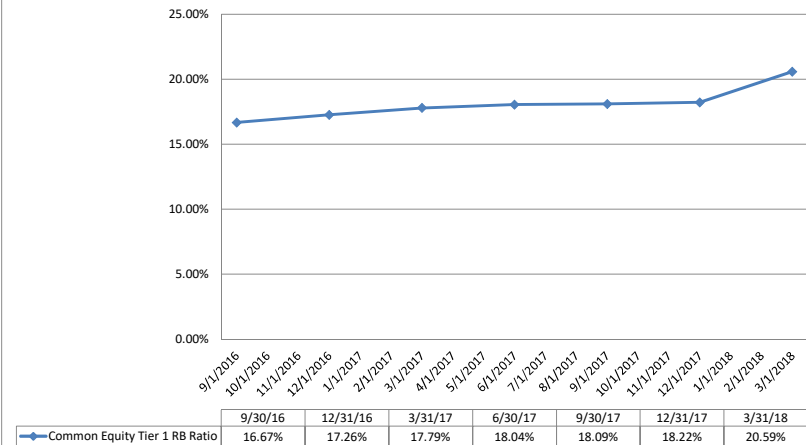
Asset Group B - \$501 million to \$1 billion in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

March 31, 2018

Run Date: May 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									
	Washington Federal, National Association	\$15,633,548	\$1,978,338	\$1,653,466	\$1,653,466	10.82%	15.62%	16.87%	15.62%
	Columbia State Bank	\$12,521,725	\$1,970,110	\$1,200,257	\$1,200,257	10.16%	12.26%	13.12%	12.26%
	Banner Bank	\$10,028,994	\$1,306,874	\$1,026,521	\$1,026,521	10.79%	11.85%	12.91%	11.85%
	HomeStreet Bank	\$6,882,556	\$769,622	\$629,565	\$629,565	9.58%	12.30%	13.09%	12.30%
	Washington Trust Bank	\$6,268,932	\$523,279	\$577,353	\$577,353	9.31%	12.37%	13.63%	12.37%
	Heritage Bank	\$4,672,407	\$638,580	\$446,596	\$446,596	10.02%	11.42%	12.28%	11.42%
	Yakima Federal Savings and Loan Association	\$1,789,726	\$426,931	\$426,657	\$426,657	23.74%	61.63%	62.15%	61.63%
	Peoples Bank	\$1,698,495	\$184,352	\$184,410	\$184,410	11.15%	13.10%	14.35%	13.10%
	Cashmere Valley Bank	\$1,517,811	\$170,765	\$164,525	\$164,525	11.04%	17.07%	18.21%	17.07%
	First Financial Northwest Bank	\$1,224,410	\$127,386	\$126,836	\$126,836	10.44%	13.13%	14.38%	13.13%
	First Federal Savings and Loan Association of Port Angeles	\$1,170,761	\$141,473	\$144,754	\$144,754	12.18%	18.39%	19.56%	18.39%
	Riverview Community Bank	\$1,150,652	\$136,497	\$113,066	\$113,066	10.26%	14.16%	15.41%	14.16%
	Kitsap Bank	\$1,147,973	\$123,062	\$106,884	\$106,884	9.62%	13.56%	14.52%	13.56%
	1st Security Bank of Washington	\$1,043,205	\$129,302	\$127,466	\$127,466	12.58%	14.96%	16.21%	14.96%
	Average of Asset Group A	\$4,767,943	\$616,184	\$494,883	\$494,883	11.55%	17.27%	18.34%	17.27%
Asset Group B - \$501 million to \$1 billion in total assets									
	Timberland Bank	\$999,201	\$114,774	\$110,265	\$110,265	11.37%	16.31%	17.56%	16.31%
	Skagit Bank	\$923,955	\$78,891	\$83,377	\$83,377	9.08%	12.20%	13.09%	12.20%
	Bank of the Pacific	\$899,712	\$98,183	\$86,166	\$86,166	9.90%	11.59%	12.82%	11.59%
	Coastal Community Bank	\$830,786	\$78,341	\$79,978	\$79,978	10.09%	11.37%	12.60%	11.37%
	Inland Northwest Bank	\$825,553	\$91,609	\$79,855	\$79,855	9.84%	10.64%	11.69%	10.64%
	Sound Community Bank	\$658,774	\$65,198	\$64,019	\$64,019	10.04%	12.15%	13.20%	12.15%
	Baker-Boyer National Bank	\$637,662	\$51,823	\$52,364	\$52,364	8.61%	15.42%	16.67%	15.42%
	Olympia Federal Savings and Loan Association	\$627,758	\$95,398	\$96,362	\$96,362	15.50%	24.50%	24.88%	24.50%
	Average of Asset Group B	\$800,425	\$84,277	\$81,548	\$81,548	10.55%	14.27%	15.31%	14.27%
Asset Group C - \$251 to \$500 million in total assets									
	Anchor Bank	\$479,755	\$61,714	\$61,524	\$61,524	13.17%	14.73%	15.75%	14.73%
	Security State Bank	\$452,579	\$53,819	\$52,477	\$52,477	11.81%	22.26%	23.52%	22.26%
	Wheatland Bank	\$419,004	\$37,769	\$38,024	\$38,024	9.44%	10.50%	11.44%	10.50%
	Commencement Bank	\$326,970	\$38,451	\$36,962	\$36,962	11.51%	14.77%	15.90%	14.77%
	Seattle Bank	\$314,380	\$58,730	\$50,209	\$50,209	16.14%	17.94%	19.19%	17.94%
	Community First Bank	\$305,514	\$30,986	\$29,258	\$29,258	9.91%	14.66%	15.59%	14.66%
	Mountain Pacific Bank	\$298,421	\$28,034	\$27,181	\$27,181	9.45%	10.22%	11.47%	10.22%
	UniBank	\$282,106	\$39,710	\$40,266	\$40,266	15.11%	18.10%	19.04%	18.10%
	Islanders Bank	\$279,460	\$29,665	\$30,303	\$30,303	11.03%	15.53%	16.77%	15.53%
	Average of Asset Group C	\$350,910	\$42,098	\$40,689	\$40,689	11.95%	15.41%	16.52%	15.41%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Capital Adequacy

March 31, 2018

Run Date: May 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 D - \$0 to \$250 million in total assets									
	Pacific Crest Savings Bank	\$228,909	\$22,807	\$22,739	\$22,739	10.32%	12.89%	14.15%	12.89%
	SaviBank	\$221,622	\$29,058	\$26,129	\$26,129	12.12%	13.41%	14.44%	13.41%
	Bank of Washington	\$197,054	\$19,766	\$19,850	\$19,850	10.23%	12.47%	13.73%	12.47%
	South Sound Bank	\$186,921	\$24,177	\$24,077	\$24,077	14.21%	17.66%	18.91%	17.66%
	First Sound Bank	\$138,691	\$13,254	\$13,140	\$13,140	9.45%	11.03%	12.17%	11.03%
	State Bank Northwest	\$135,999	\$15,274	\$15,420	\$15,420	11.23%	14.69%	15.89%	14.69%
	RiverBank	\$132,535	\$13,438	\$13,438	\$13,438	10.15%	12.14%	13.40%	12.14%
	Liberty Bay Bank	\$105,394	\$9,189	\$9,247	\$9,247	9.05%	12.75%	13.79%	12.75%
	Washington Business Bank	\$81,099	\$8,986	\$8,985	\$8,985	11.34%	13.97%	14.81%	13.97%
	Raymond Federal Bank	\$58,715	\$6,199	\$6,199	\$6,199	10.57%	23.08%	24.34%	23.08%
	Sound Banking Company	\$58,663	\$5,196	\$5,196	\$5,196	9.40%	13.23%	14.48%	13.23%
	Twin City Bank	\$49,427	\$4,979	\$5,017	\$5,017	10.12%	14.01%	15.26%	14.01%
	Lamont Bank of St. John	\$48,066	\$5,462	\$6,162	\$6,162	12.38%	24.78%	26.04%	24.78%
	Farmers State Bank	\$35,982	\$3,706	\$3,783	\$3,783	10.46%	59.76%	61.03%	59.76%
	Farmington State Bank	\$10,557	\$1,644	\$1,644	\$1,644	15.26%	52.95%	54.20%	52.95%
	Average of Asset Group D	\$112,642	\$12,209	\$12,068	\$12,068	11.09%	20.59%	21.78%	20.59%

Source: SNL Financial

Note: Report includes only bank-level data.

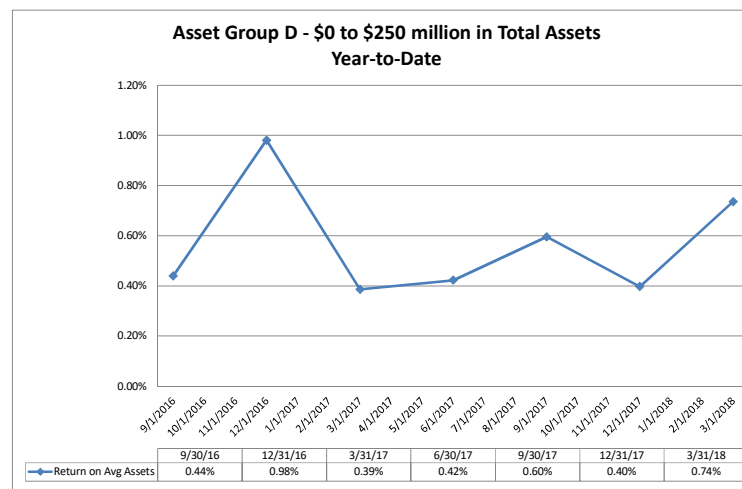
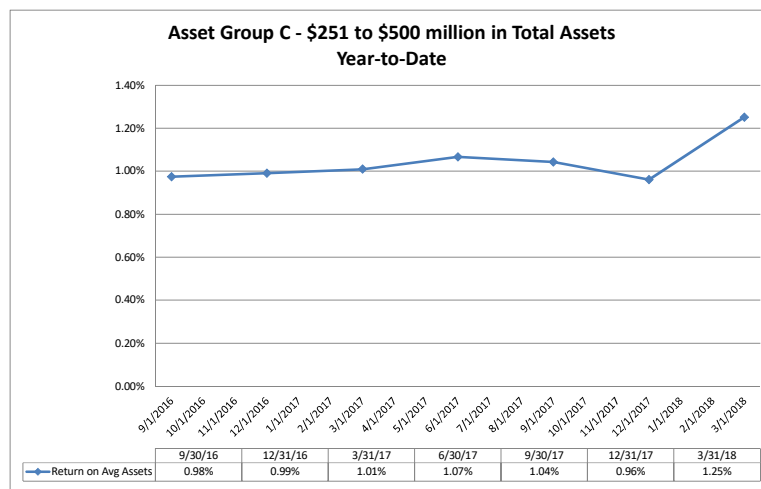
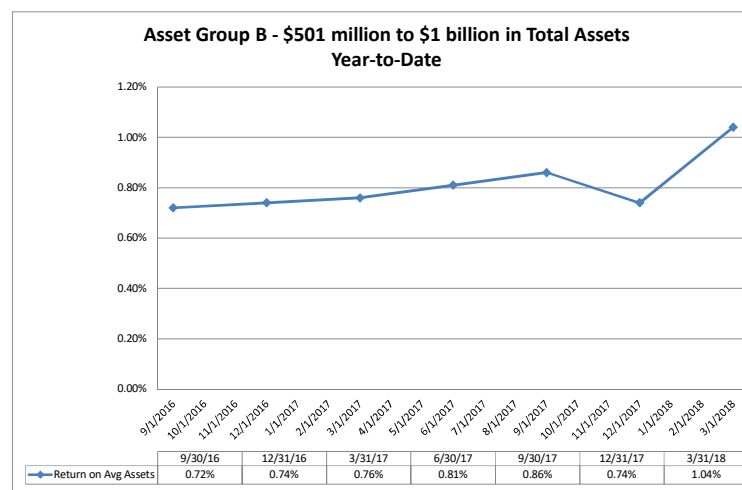
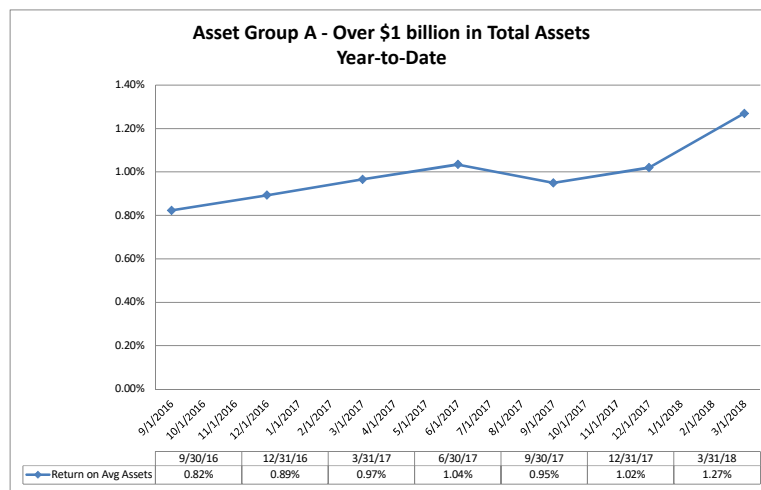
NA = data was not available.

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

Oregon

Performance Analysis

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



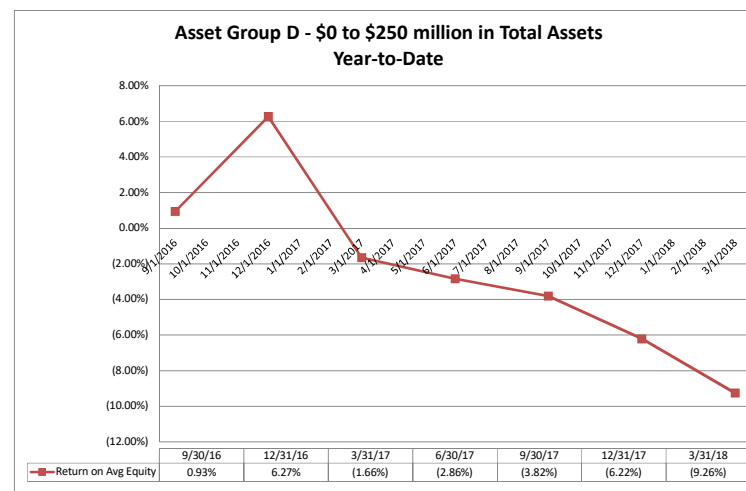
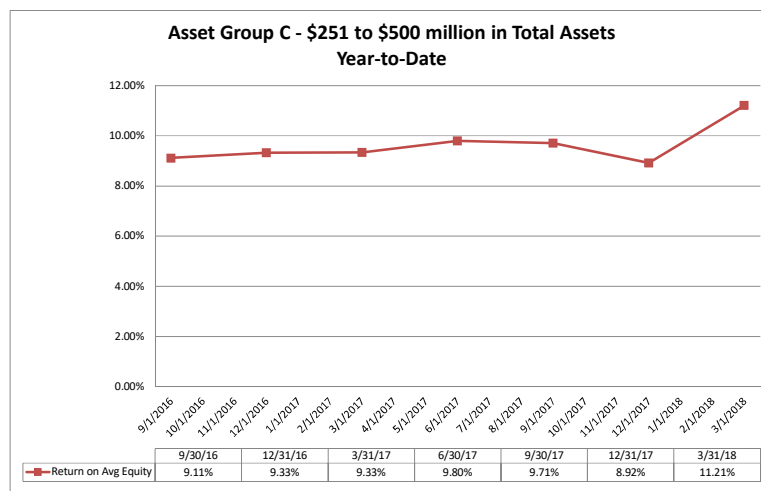
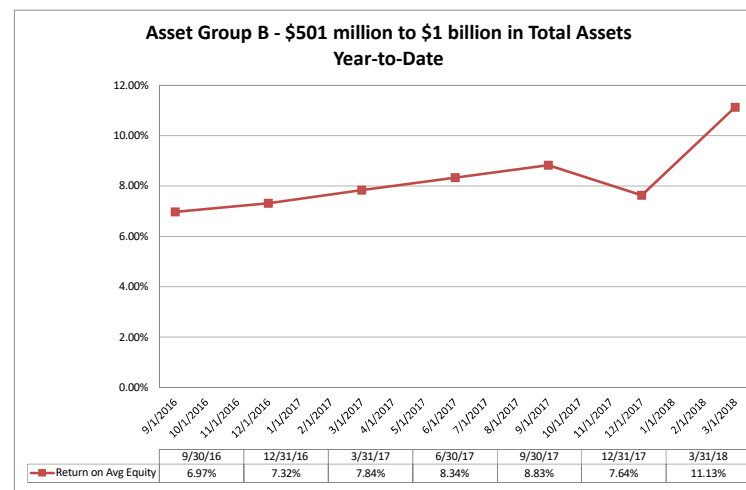
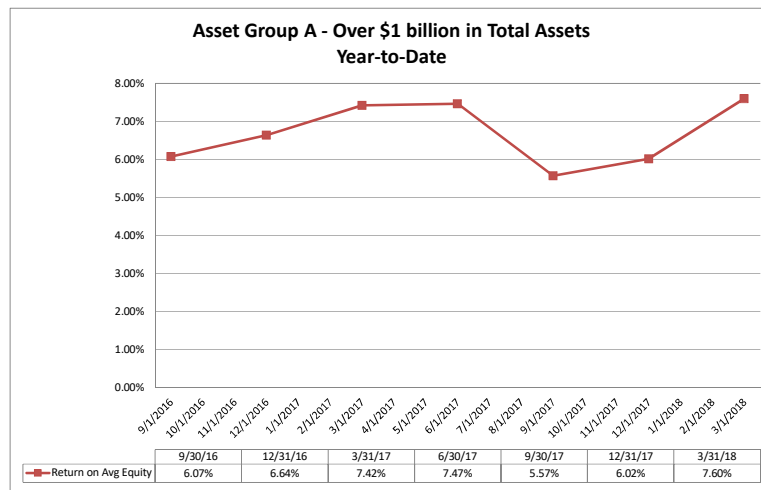
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: May 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	\$25,847,194	\$81,682	1.27%	7.60%	58.80%	\$98	\$81,682	1.27%	7.60%	58.80%	\$98
	Average of Asset Group A	\$25,847,194	\$81,682	1.27%	7.60%	58.80%	\$98	\$81,682	1.27%	7.60%	58.80%	\$98
Asset Group B - \$501 million to \$1 billion in total assets												
	Citizens Bank	\$772,005	\$2,014	1.04%	11.13%	60.19%	\$77	\$2,014	1.04%	11.13%	60.19%	\$77
	Average of Asset Group B	\$772,005	\$2,014	1.04%	11.13%	60.19%	\$77	\$2,014	1.04%	11.13%	60.19%	\$77
Asset Group C - \$251 to \$500 million in total assets												
	Pioneer Trust Bank, National Association	\$488,942	\$3,155	2.62%	21.67%	33.98%	\$84	\$3,155	2.62%	21.67%	33.98%	\$84
	Evergreen Federal Bank	\$455,730	\$977	0.87%	7.64%	68.74%	\$91	\$977	0.87%	7.64%	68.74%	\$91
	First Federal Savings and Loan Association of McMinnville	\$418,993	\$828	0.80%	5.57%	70.99%	\$82	\$828	0.80%	5.57%	70.99%	\$82
	Community Bank	\$405,102	\$1,295	1.30%	14.50%	69.58%	\$62	\$1,295	1.30%	14.50%	69.58%	\$62
	Premier Community Bank	\$404,593	\$1,389	1.37%	11.57%	60.43%	\$122	\$1,389	1.37%	11.57%	60.43%	\$122
	Bank of Eastern Oregon	\$393,310	\$843	0.86%	8.33%	71.89%	\$76	\$843	0.86%	8.33%	71.89%	\$76
	Summit Bank	\$368,687	\$1,150	1.30%	13.10%	54.19%	\$100	\$1,150	1.30%	13.10%	54.19%	\$100
	People's Bank of Commerce	\$317,201	\$724	0.95%	9.13%	75.06%	\$77	\$724	0.95%	9.13%	75.06%	\$77
	Oregon Pacific Banking Co.	\$278,259	\$810	1.20%	9.40%	67.88%	\$72	\$810	1.20%	9.40%	67.88%	\$72
	Average of Asset Group C	\$392,313	\$1,241	1.25%	11.21%	63.64%	\$85	\$1,241	1.25%	11.21%	63.64%	\$85
Asset Group D - \$0 to \$250 million in total assets												
	Oregon Coast Bank	\$225,838	\$199	0.36%	3.32%	87.98%	\$73	\$199	0.36%	3.32%	87.98%	\$73
	Clackamas County Bank	\$221,191	\$1,163	2.13%	17.96%	63.37%	\$74	\$1,163	2.13%	17.96%	63.37%	\$74
	Willamette Valley Bank	\$217,203	\$1,331	2.59%	22.06%	80.66%	\$130	\$1,331	2.59%	22.06%	80.66%	\$130
	Lewis & Clark Bank	\$185,793	\$423	0.96%	8.11%	70.22%	\$124	\$423	0.96%	8.11%	70.22%	\$124
	Willamette Community Bank	\$129,868	\$129	0.41%	3.49%	84.48%	\$79	\$129	0.41%	3.49%	84.48%	\$79
	Clatsop Community Bank	\$90,287	\$195	0.87%	7.57%	73.30%	\$85	\$195	0.87%	7.57%	73.30%	\$85
	Pacific West Bank	\$67,781	\$99	0.60%	4.33%	81.15%	\$76	\$99	0.60%	4.33%	81.15%	\$76
	High Desert Bank	\$20,330	(\$105)	(2.03%)	(140.94%)	225.29%	\$83	(\$105)	(2.03%)	(140.94%)	225.29%	\$83
	Average of Asset Group D	\$144,786	\$429	0.74%	(9.26%)	95.81%	\$90	\$429	0.74%	(9.26%)	95.81%	\$90

Source: SNL Financial

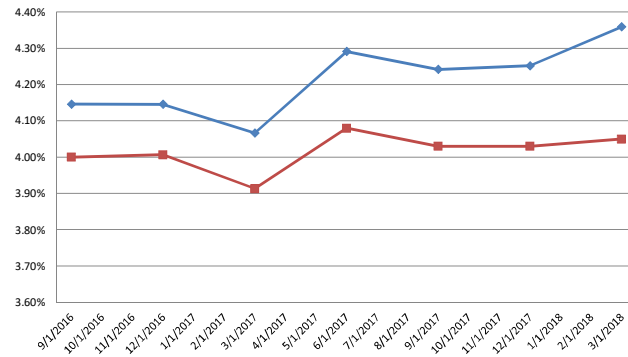
Note: Report includes only bank-level data.

NA = data was not available.

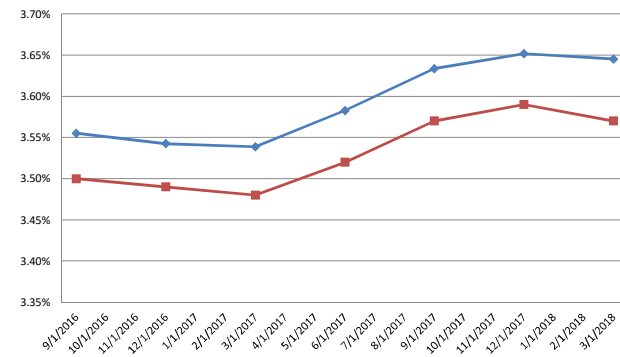
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

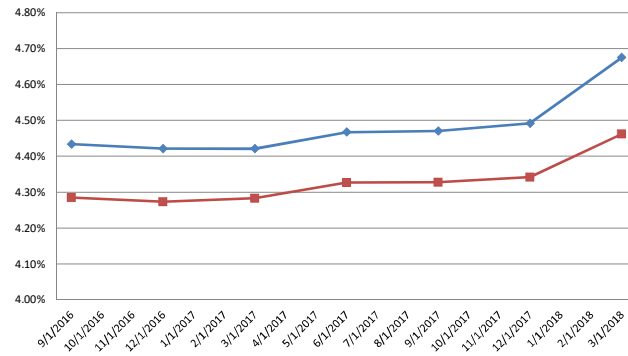
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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

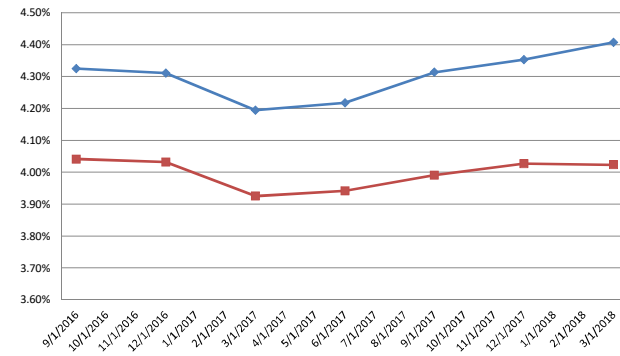
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18
Yield on Earning Assets	4.15%	4.15%	4.07%	4.29%	4.24%	4.25%	4.36%
Net Interest Margin (FTE)	4.00%	4.01%	3.91%	4.08%	4.03%	4.03%	4.05%

Asset Group B - \$501 million 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
Yield on Earning Assets	3.56%	3.54%	3.54%	3.58%	3.63%	3.65%	3.65%
Net Interest Margin (FTE)	3.50%	3.49%	3.48%	3.52%	3.57%	3.59%	3.57%

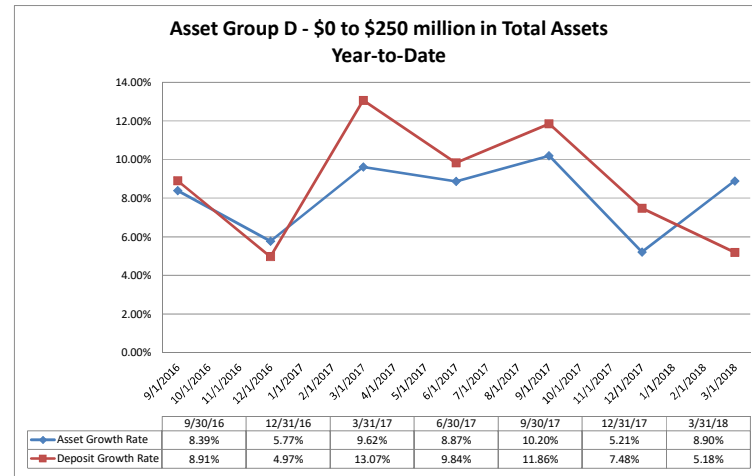
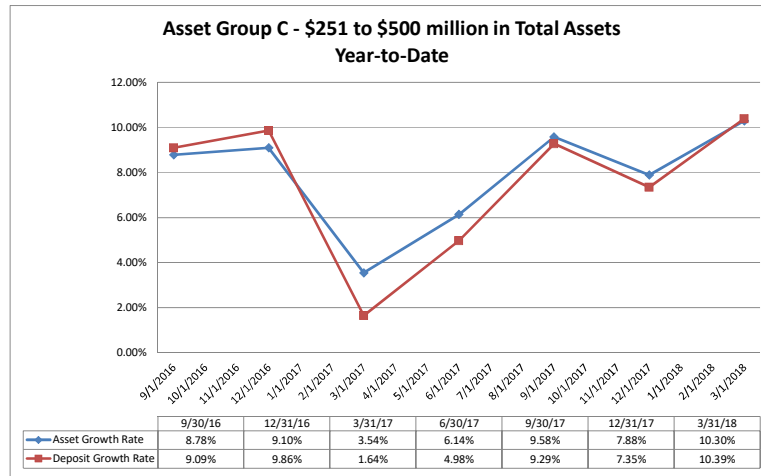
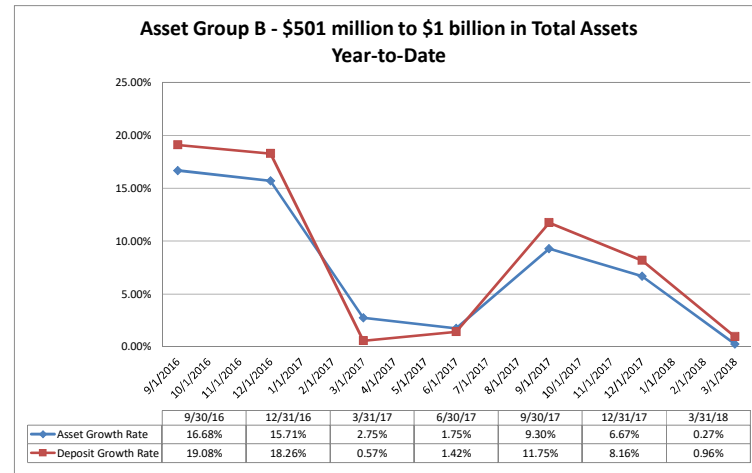
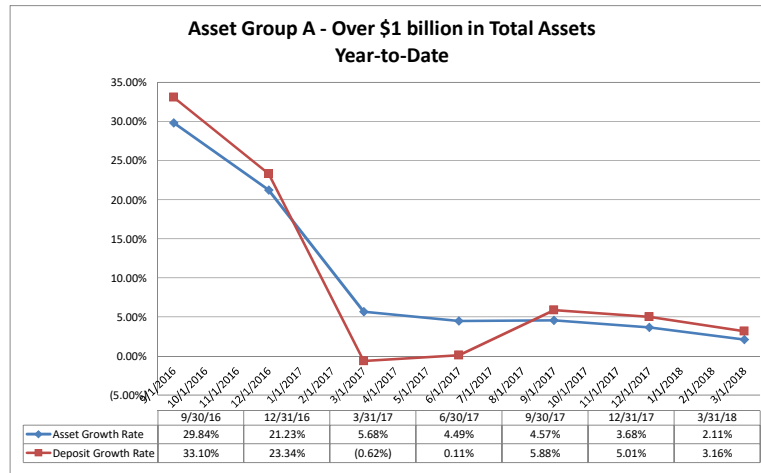
Asset Group C - \$251 to \$500 million in Total Assets
Year-to-Date

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

Asset Group D - \$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
Yield on Earning Assets	4.33%	4.31%	4.19%	4.22%	4.31%	4.35%	4.41%
Net Interest Margin (FTE)	4.04%	4.03%	3.93%	3.94%	3.99%	4.03%	4.02%

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 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	\$25,847,194	\$19,613,728	\$20,235,901	96.93%	10.30%	\$6,230	4.36%	0.53%	0.36%	4.05%	2.11%	3.16%
	Average of Asset Group A	\$25,847,194	\$19,613,728	\$20,235,901	96.93%	10.30%	\$6,230	4.36%	0.53%	0.36%	4.05%	2.11%	3.16%
Asset Group B - \$501 million to \$1 billion in total assets													
	Citizens Bank	\$772,005	\$401,058	\$658,300	60.92%	41.15%	\$4,825	3.65%	0.13%	0.09%	3.57%	0.27%	0.96%
	Average of Asset Group B	\$772,005	\$401,058	\$658,300	60.92%	41.15%	\$4,825	3.65%	0.13%	0.09%	3.57%	0.27%	0.96%
Asset Group C - \$251 to \$500 million in total assets													
	Pioneer Trust Bank, National Association	\$488,942	\$349,579	\$428,175	81.64%	31.15%	\$7,298	4.42%	0.45%	0.40%	4.06%	(4.82%)	(7.34%)
	Evergreen Federal Bank	\$455,730	\$344,212	\$401,559	85.72%	18.54%	\$5,558	4.08%	0.12%	0.11%	3.99%	7.97%	8.31%
	First Federal Savings and Loan Association of McMinnville	\$418,993	\$275,376	\$355,893	77.38%	36.76%	\$4,929	3.71%	0.14%	0.13%	3.60%	12.02%	13.74%
	Community Bank	\$405,102	\$196,437	\$369,666	53.14%	49.73%	\$3,267	4.32%	0.16%	0.13%	4.30%	8.17%	10.62%
	Premier Community Bank	\$404,593	\$339,585	\$328,173	103.48%	12.68%	\$6,130	5.15%	0.69%	0.47%	4.72%	4.30%	(3.52%)
	Bank of Eastern Oregon	\$393,310	\$316,486	\$349,903	90.45%	13.52%	\$3,362	5.33%	0.28%	0.21%	5.16%	(20.31%)	(22.37%)
	Summit Bank	\$368,687	\$301,706	\$328,768	91.77%	16.06%	\$5,343	6.09%	0.57%	0.42%	5.68%	39.32%	40.54%
	People's Bank of Commerce	\$317,201	\$221,223	\$279,207	79.23%	16.97%	\$2,910	4.65%	0.37%	0.21%	4.46%	19.80%	21.57%
	Oregon Pacific Banking Co.	\$278,259	\$196,622	\$238,817	82.33%	26.85%	\$3,236	4.33%	0.29%	0.21%	4.19%	26.21%	31.95%
	Average of Asset Group C	\$392,313	\$282,358	\$342,240	82.79%	24.70%	\$4,670	4.68%	0.34%	0.25%	4.46%	10.30%	10.39%
Asset Group D - \$0 to \$250 million in total assets													
	Oregon Coast Bank	\$225,838	\$118,536	\$202,363	58.58%	37.07%	\$4,517	4.28%	0.71%	0.51%	3.84%	(2.03%)	0.08%
	Clackamas County Bank	\$221,191	\$123,428	\$174,243	70.84%	34.55%	\$3,814	4.07%	0.15%	0.11%	3.98%	8.14%	14.43%
	Willamette Valley Bank	\$217,203	\$164,566	\$189,098	87.03%	22.26%	\$1,316	4.57%	0.90%	0.74%	3.87%	24.51%	29.37%
	Lewis & Clark Bank	\$185,793	\$155,104	\$148,585	104.39%	13.53%	\$7,741	5.17%	0.89%	0.78%	4.41%	6.18%	(32.47%)
	Willamette Community Bank	\$129,868	\$94,588	\$111,511	84.82%	19.26%	\$4,058	4.63%	0.42%	0.30%	4.39%	36.95%	16.02%
	Clatsop Community Bank	\$90,287	\$60,442	\$79,675	75.86%	10.13%	\$5,016	4.26%	0.29%	0.19%	4.09%	0.67%	7.75%
	Pacific West Bank	\$67,781	\$50,469	\$58,503	86.27%	23.10%	\$3,766	4.96%	0.75%	0.50%	4.48%	(0.29%)	6.18%
	High Desert Bank	\$20,330	\$8,112	\$20,094	40.37%	56.72%	\$3,388	3.31%	0.24%	0.18%	3.13%	(2.97%)	0.08%
	Average of Asset Group D	\$144,786	\$96,906	\$123,009	76.02%	27.08%	\$4,202	4.41%	0.54%	0.41%	4.02%	8.90%	5.18%

Source: SNL Financial

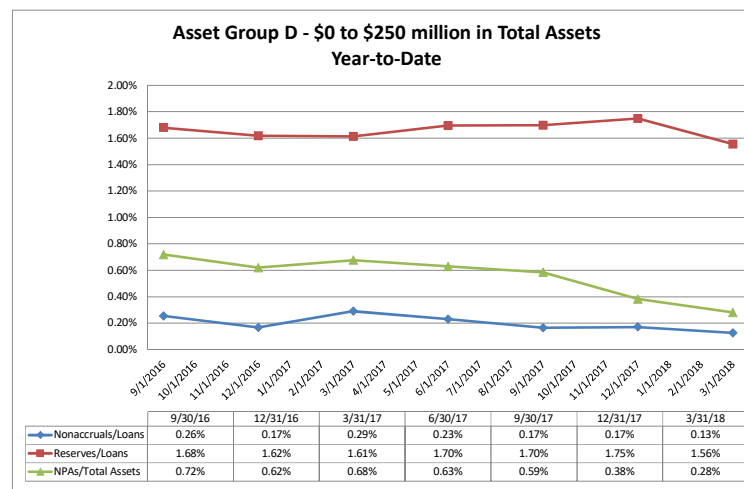
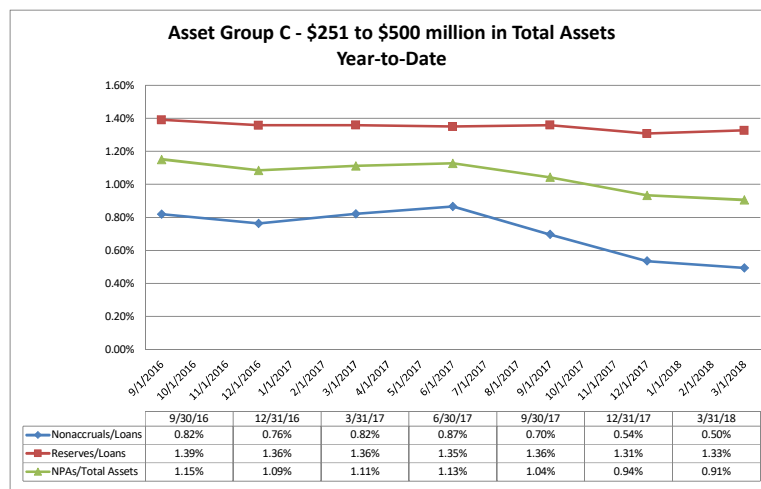
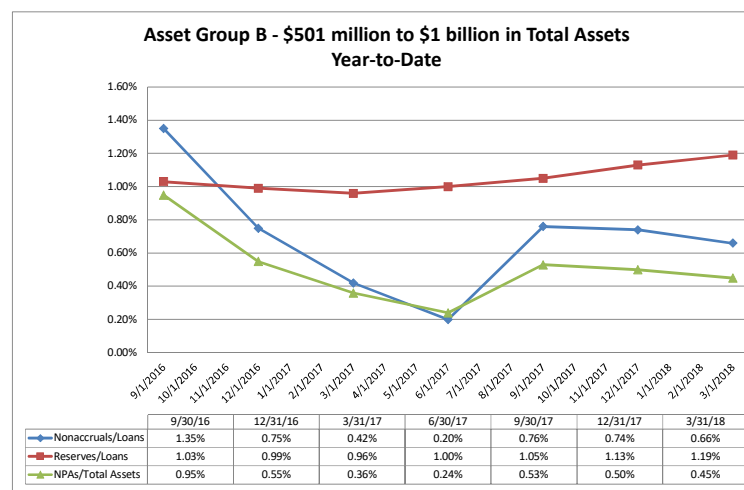
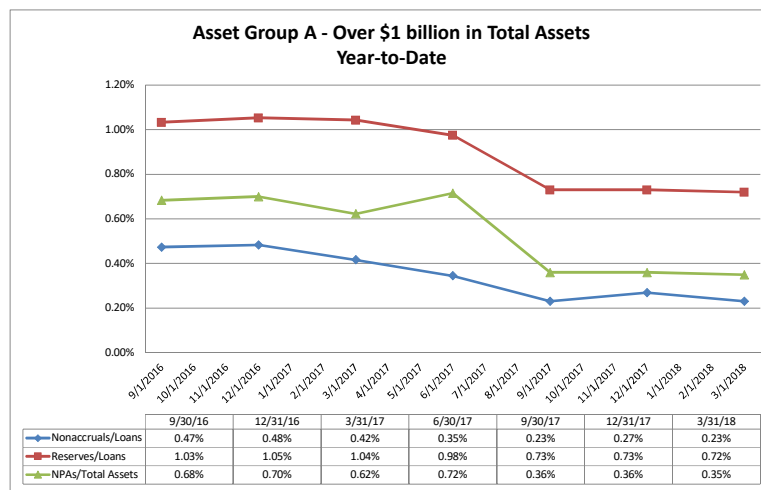
Note: Report includes only bank-level data.

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality	March 31, 2018	Run Date: May 24, 2018
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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	\$25,847,194	\$45,763	0.23%	0.72%	186.14%	4.79%	0.35%
	Average of Asset Group A	\$25,847,194	\$45,763	0.23%	0.72%	186.14%	4.79%	0.35%
Asset Group B - \$501 million to \$1 billion in total assets								
	Citizens Bank	\$772,005	\$2,650	0.66%	1.19%	180.49%	4.47%	0.45%
	Average of Asset Group B	\$772,005	\$2,650	0.66%	1.19%	180.49%	4.47%	0.45%
Asset Group C - \$251 to \$500 million in total assets								
	Pioneer Trust Bank, National Association	\$488,942	\$0	0.00%	1.52%	NA	0.00%	0.00%
	Evergreen Federal Bank	\$455,730	\$2,517	0.73%	1.46%	199.25%	4.45%	0.55%
	First Federal Savings and Loan Association of McMinnville	\$418,993	\$1,033	0.38%	1.16%	110.67%	5.01%	0.75%
	Community Bank	\$405,102	\$430	0.22%	1.43%	305.88%	3.90%	0.37%
	Premier Community Bank	\$404,593	\$172	0.05%	1.24%	NM	5.86%	0.76%
	Bank of Eastern Oregon	\$393,310	\$7,491	2.37%	1.15%	47.47%	21.73%	2.43%
	Summit Bank	\$368,687	\$307	0.10%	1.46%	NM	2.47%	0.27%
	People's Bank of Commerce	\$317,201	\$0	0.00%	1.14%	130.05%	16.32%	1.60%
	Oregon Pacific Banking Co.	\$278,259	\$1,199	0.61%	1.39%	102.56%	10.64%	1.43%
	Average of Asset Group C	\$392,313	\$1,461	0.50%	1.33%	149.31%	7.82%	0.91%
Asset Group D - \$0 to \$250 million in total assets								
	Oregon Coast Bank	\$225,838	\$363	0.31%	1.56%	232.66%	5.53%	0.55%
	Clackamas County Bank	\$221,191	\$0	0.00%	1.48%	NA	0.00%	0.00%
	Willamette Valley Bank	\$217,203	\$167	0.10%	0.88%	870.06%	5.39%	0.63%
	Lewis & Clark Bank	\$185,793	\$0	0.00%	1.24%	205.45%	4.08%	0.50%
	Willamette Community Bank	\$129,868	\$574	0.61%	1.25%	161.14%	3.81%	0.57%
	Clatsop Community Bank	\$90,287	\$0	0.00%	1.06%	NA	0.00%	0.00%
	Pacific West Bank	\$67,781	\$0	0.00%	1.33%	NA	0.00%	0.00%
	High Desert Bank	\$20,330	\$0	0.00%	3.64%	NA	0.00%	0.00%
	Average of Asset Group D	\$144,786	\$138	0.13%	1.56%	367.33%	2.35%	0.28%

Source: SNL Financial

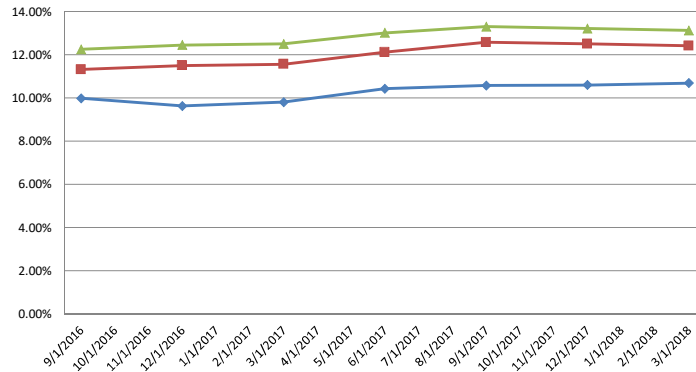
Note: Report includes only bank-level data.

NA = data was not available.

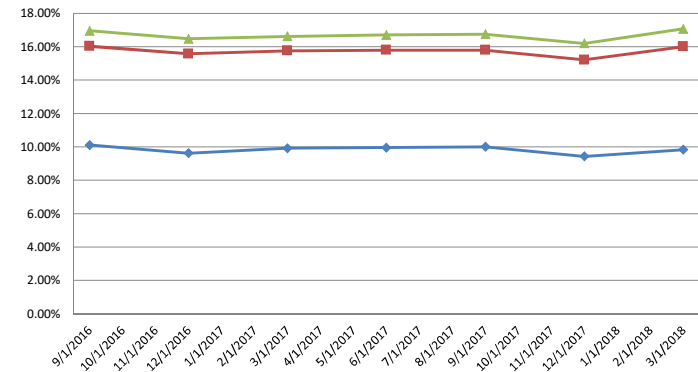
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

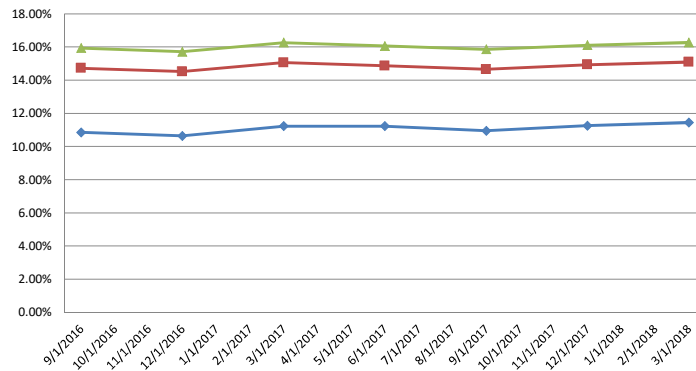
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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

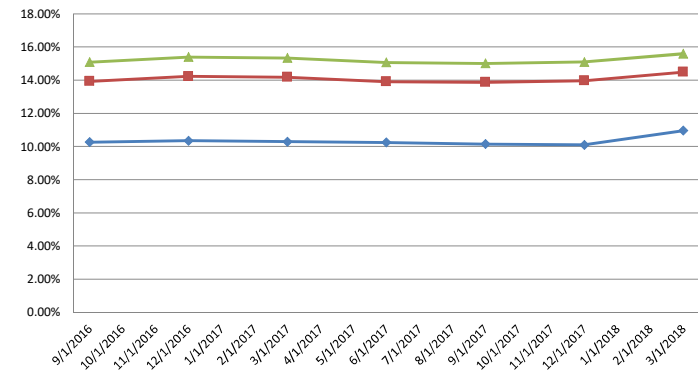
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18
Leverage Ratio	9.98%	9.62%	9.80%	10.42%	10.57%	10.59%	10.68%
Tier 1 Risk Based Ratio	11.31%	11.50%	11.55%	12.11%	12.57%	12.50%	12.41%
Risk Based Capital Ratio	12.25%	12.45%	12.50%	13.01%	13.30%	13.21%	13.12%

Asset Group B - \$501 million 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
Leverage Ratio	10.11%	9.62%	9.92%	9.96%	10.01%	9.43%	9.83%
Tier 1 Risk Based Ratio	16.03%	15.58%	15.76%	15.80%	15.80%	15.21%	16.01%
Risk Based Capital Ratio	16.96%	16.48%	16.62%	16.71%	16.76%	16.20%	17.07%

Asset Group C - \$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
Leverage Ratio	10.85%	10.64%	11.23%	11.23%	10.95%	11.26%	11.44%
Tier 1 Risk Based Ratio	14.72%	14.52%	15.06%	14.86%	14.66%	14.93%	15.09%
Risk Based Capital Ratio	15.94%	15.72%	16.26%	16.07%	15.86%	16.11%	16.27%

Asset Group D - \$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
Leverage Ratio	10.26%	10.35%	10.30%	10.25%	10.15%	10.10%	10.96%
Tier 1 Risk Based Ratio	13.93%	14.23%	14.18%	13.91%	13.88%	13.97%	14.49%
Risk Based Capital Ratio	15.09%	15.39%	15.34%	15.07%	15.01%	15.10%	15.60%

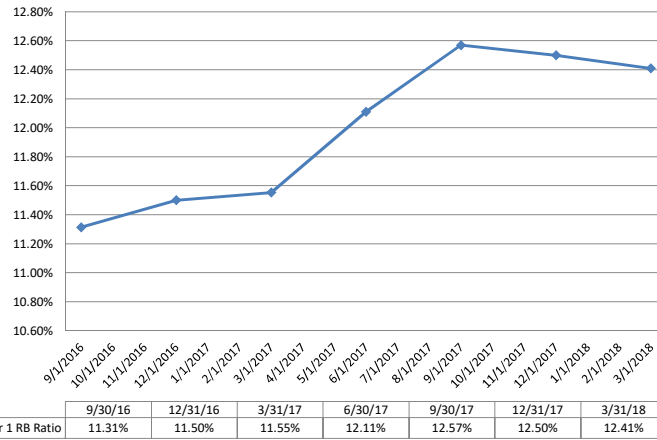
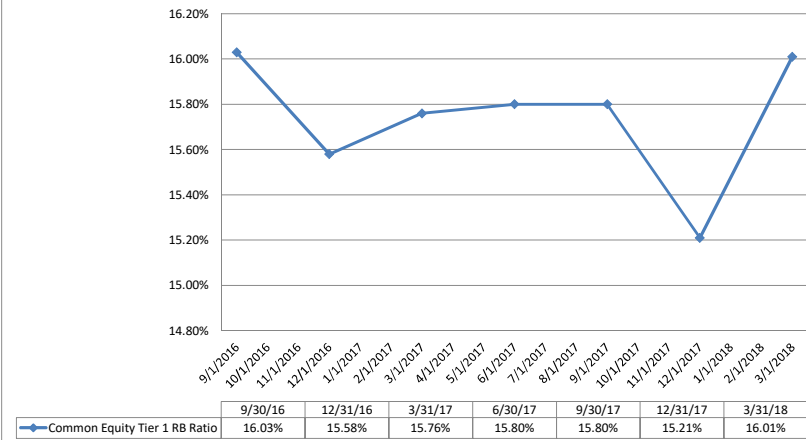
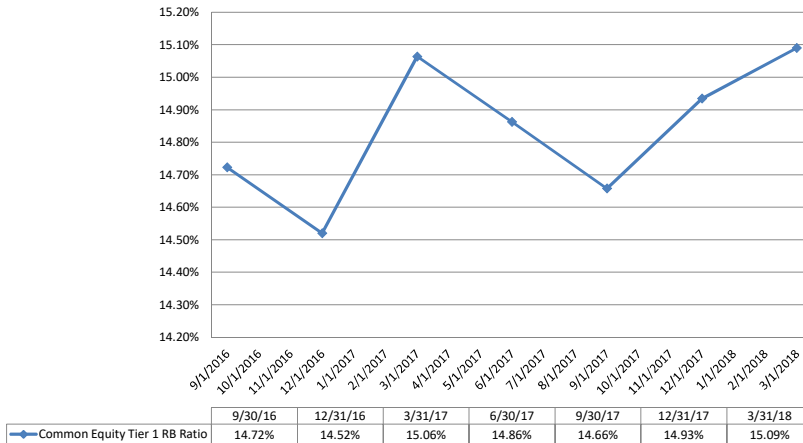
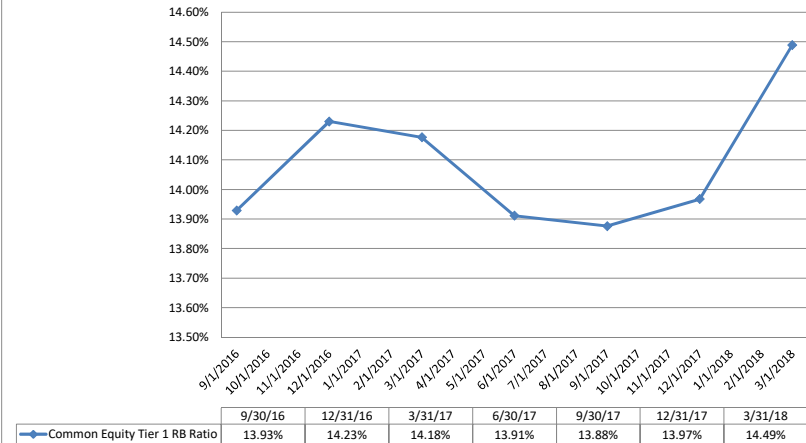
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2018

Run Date: May 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	\$25,847,194	\$4,293,676	\$2,547,990	\$2,547,990	10.68%	12.41%	13.12%	12.41%
	Average of Asset Group A	\$25,847,194	\$4,293,676	\$2,547,990	\$2,547,990	10.68%	12.41%	13.12%	12.41%
Asset Group B - \$501 million to \$1 billion in total assets									
	Citizens Bank	\$772,005	\$72,858	\$76,302	\$76,302	9.83%	16.01%	17.07%	16.01%
	Average of Asset Group B	\$772,005	\$72,858	\$76,302	\$76,302	9.83%	16.01%	17.07%	16.01%
Asset Group C - \$251 to \$500 million in total assets									
	Pioneer Trust Bank, National Association	\$488,942	\$58,632	\$59,596	\$59,596	12.38%	15.38%	16.63%	15.38%
	Evergreen Federal Bank	\$455,730	\$51,504	\$52,151	\$52,151	11.57%	15.06%	16.31%	15.06%
	First Federal Savings and Loan Association of McMinnville	\$418,993	\$59,661	\$60,975	\$60,975	14.75%	24.65%	25.90%	24.65%
	Community Bank	\$405,102	\$35,174	\$37,272	\$37,272	9.34%	16.89%	18.14%	16.89%
	Premier Community Bank	\$404,593	\$48,565	\$49,035	\$49,035	12.11%	12.30%	13.42%	12.30%
	Bank of Eastern Oregon	\$393,310	\$40,542	\$39,784	\$39,784	10.15%	11.17%	12.20%	11.17%
	Summit Bank	\$368,687	\$35,688	\$35,719	\$35,719	10.11%	10.72%	11.97%	10.72%
	People's Bank of Commerce	\$317,201	\$32,011	\$28,775	\$28,775	9.50%	10.84%	11.83%	10.84%
	Oregon Pacific Banking Co.	\$278,259	\$34,665	\$35,252	\$35,252	13.07%	18.80%	20.05%	18.80%
	Average of Asset Group C	\$392,313	\$44,049	\$44,284	\$44,284	11.44%	15.09%	16.27%	15.09%
Asset Group D - \$0 to \$250 million in total assets									
	Oregon Coast Bank	\$225,838	\$23,319	\$25,743	\$25,743	11.74%	16.58%	17.78%	16.58%
	Clackamas County Bank	\$221,191	\$25,941	\$27,183	\$27,183	12.45%	23.07%	24.20%	23.07%
	Willamette Valley Bank	\$217,203	\$23,979	\$23,979	\$23,979	11.67%	14.42%	15.30%	14.42%
	Lewis & Clark Bank	\$185,793	\$21,054	\$21,042	\$21,042	12.00%	12.46%	13.62%	12.46%
	Willamette Community Bank	\$129,868	\$18,163	\$18,370	\$18,370	14.68%	16.06%	17.10%	16.06%
	Clatsop Community Bank	\$90,287	\$10,369	\$10,537	\$10,537	11.73%	15.16%	16.08%	15.16%
	Pacific West Bank	\$67,781	\$9,185	\$7,416	\$7,416	11.63%	14.28%	15.53%	14.28%
	High Desert Bank	\$20,330	\$221	\$364	\$364	1.76%	3.88%	5.15%	3.88%
	Average of Asset Group D	\$144,786	\$16,529	\$16,829	\$16,829	10.96%	14.49%	15.60%	14.49%

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.