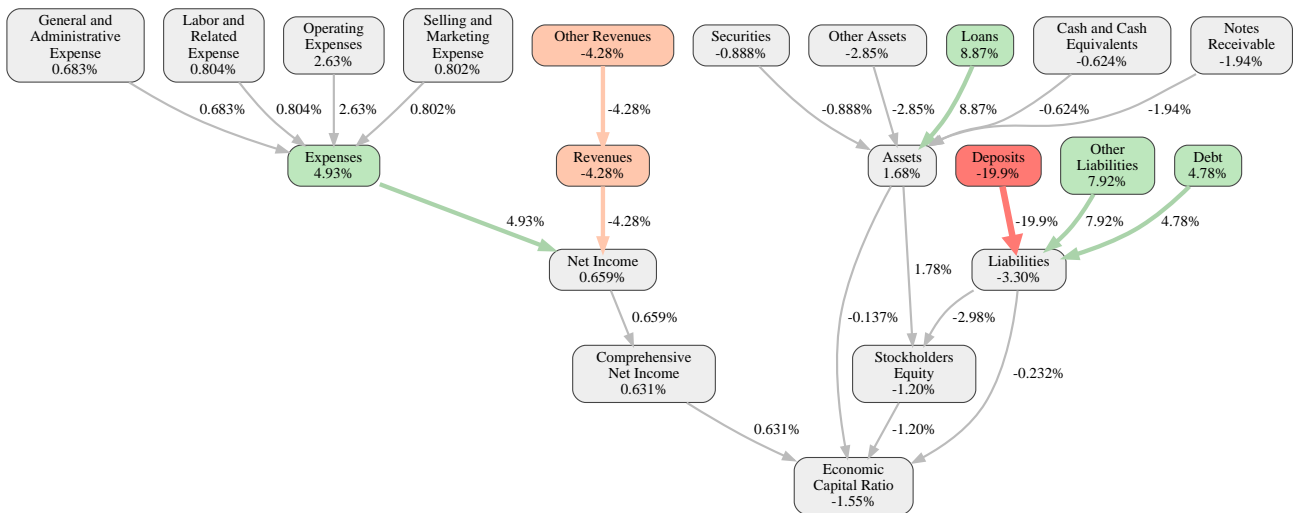




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HERITAGE FINANCIAL CORP WA
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Heritage
Financial
CORPORATION

The relative strengths and weaknesses of HERITAGE FINANCIAL CORP WA are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HERITAGE FINANCIAL CORP WA compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 8.9% points. The greatest weakness of HERITAGE FINANCIAL CORP WA is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 1.6% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	103,745
Debt	0
Deposits	3,229,648
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,609,666
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,165,570
Other Compr. Net Income	-5,165
Other Expenses	13,803
Other Liabilities	167,570
Other Net Income	52,721
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,878,981
Liabilities	3,397,218
Expenses	13,803
Revenues	0
Stockholders Equity	481,763
Net Income	38,918
Comprehensive Net Income	33,753
Economic Capital Ratio	7.5%

