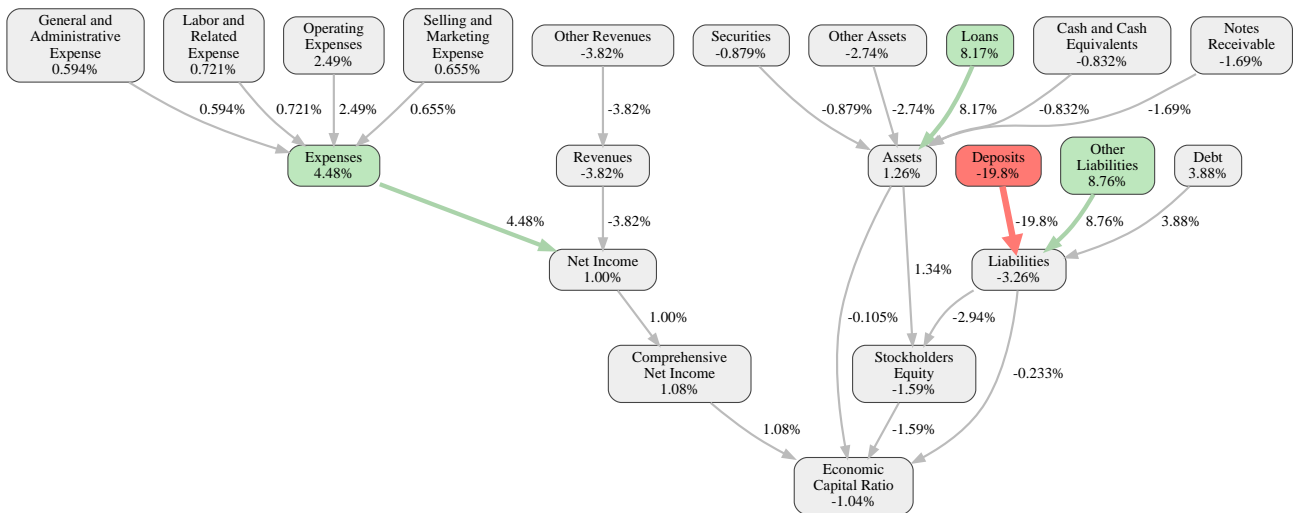




SAVINGS & CREDIT 2018

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 Other Liabilities, increasing the Economic Capital Ratio by 8.8% 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 7.7%, being 1.0% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	103,015
Debt	0
Deposits	3,393,060
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,816,985
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,193,270
Other Compr. Net Income	1,526
Other Expenses	18,356
Other Liabilities	211,905
Other Net Income	60,147
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	4,113,270
Liabilities	3,604,965
Expenses	18,356
Revenues	0
Stockholders Equity	508,305
Net Income	41,791
Comprehensive Net Income	43,317
Economic Capital Ratio	7.7%

