



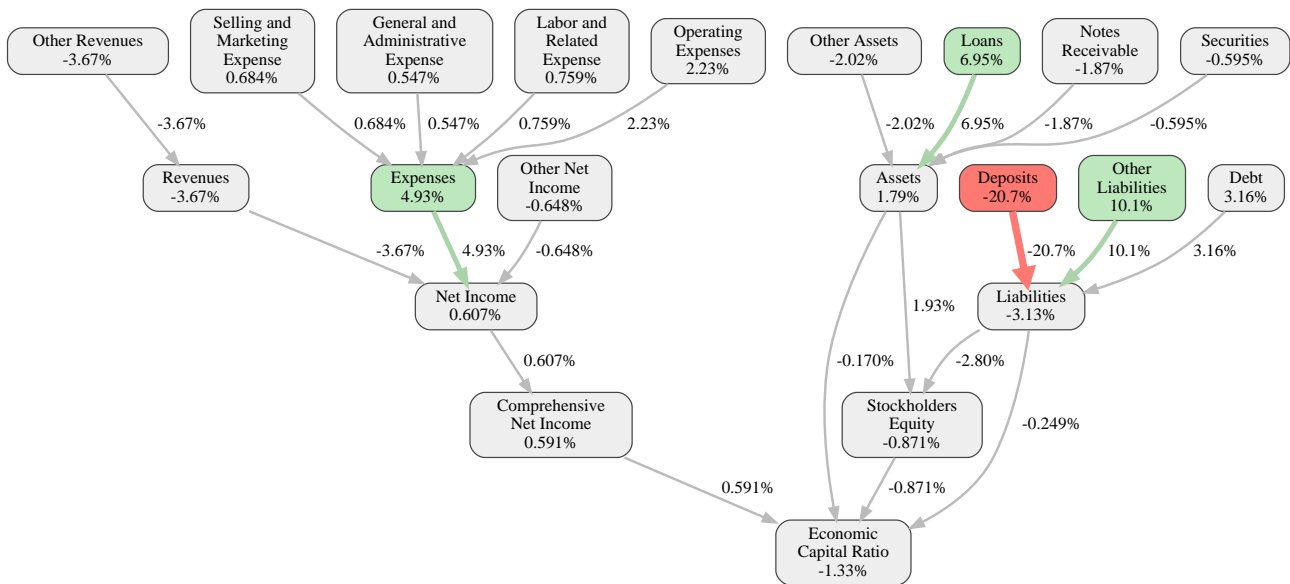
RealRate

SAVINGS & CREDIT 2019

HERITAGE FINANCIAL CORP WA Rank 33 of 103



Heritage
Financial
CORPORATION





RealRate

SAVINGS & CREDIT 2019

HERITAGE FINANCIAL CORP WA Rank 33 of 103



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 10% points. The greatest weakness of HERITAGE FINANCIAL CORP WA is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 1.3% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	161,910
Debt	0
Deposits	4,432,402
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	3,619,118
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,535,899
Other Compr. Net Income	-6,064
Other Expenses	11,030
Other Liabilities	123,802
Other Net Income	64,087
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	5,316,927
Liabilities	4,556,204
Expenses	11,030
Revenues	0
Stockholders Equity	760,723
Net Income	53,057
Comprehensive Net Income	46,993
Economic Capital Ratio	8.7%