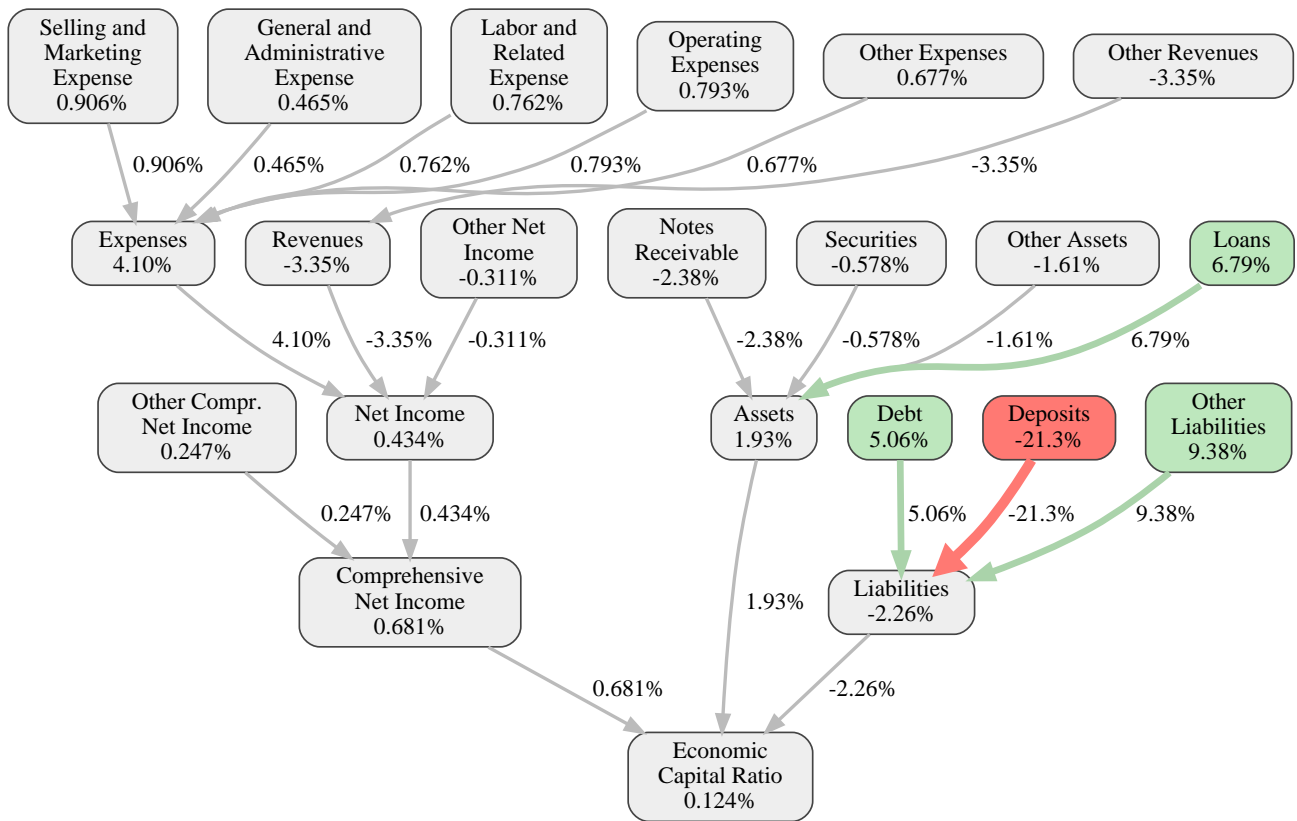




SAVINGS & CREDIT 2020

HERITAGE FINANCIAL CORP WA
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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 9.4% 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 9.5%, being 0.12% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	228,568
Debt	0
Deposits	4,582,676
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	3,731,708
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,592,694
Other Compr. Net Income	17,833
Other Expenses	13,488
Other Liabilities	160,983
Other Net Income	81,045
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	5,552,970
Liabilities	4,743,659
Expenses	13,488
Revenues	0
Stockholders Equity	809,311
Net Income	67,557
Comprehensive Net Income	85,390
Economic Capital Ratio	9.5%