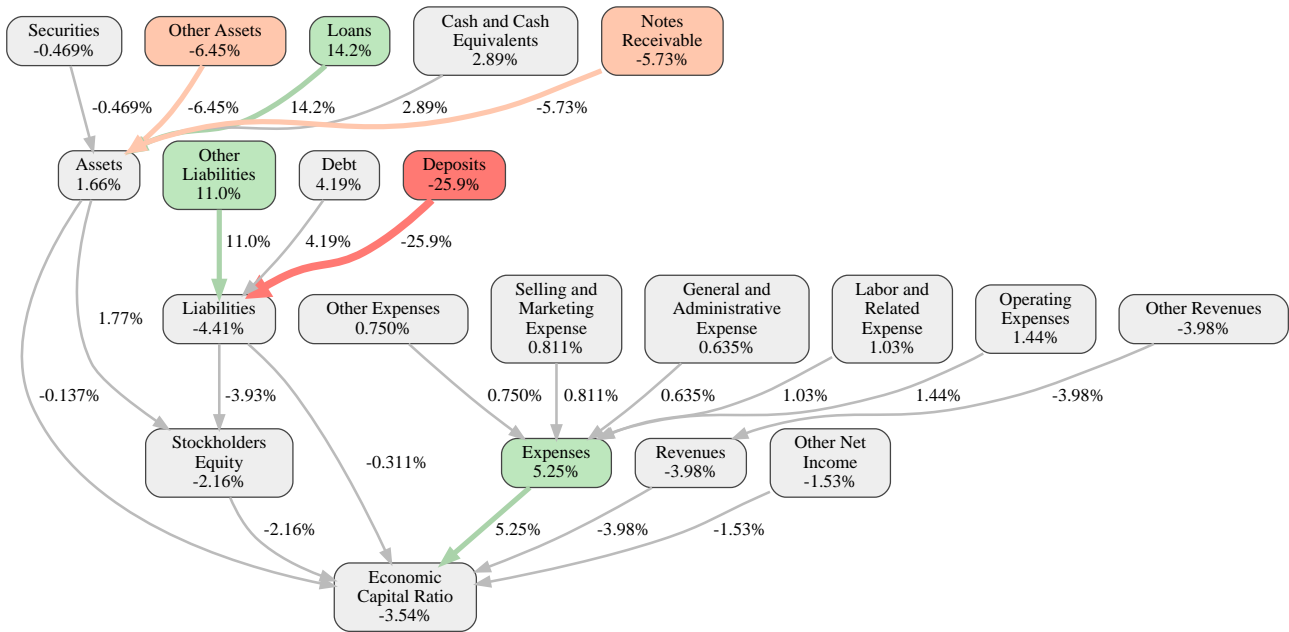




SAVINGS & CREDIT 2021

HERITAGE FINANCIAL CORP WA
Rank 35 of 90





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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 14% points. The greatest weakness of HERITAGE FINANCIAL CORP WA is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.6%, being 3.5% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	743,322
Debt	0
Deposits	5,597,990
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	4,398,462
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,473,534
Other Compr. Net Income	14,640
Other Expenses	6,610
Other Liabilities	196,889
Other Net Income	53,180
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	6,615,318
Liabilities	5,794,879
Expenses	6,610
Revenues	0
Stockholders Equity	820,439
Net Income	46,570
Comprehensive Net Income	61,210
Economic Capital Ratio	7.6%

