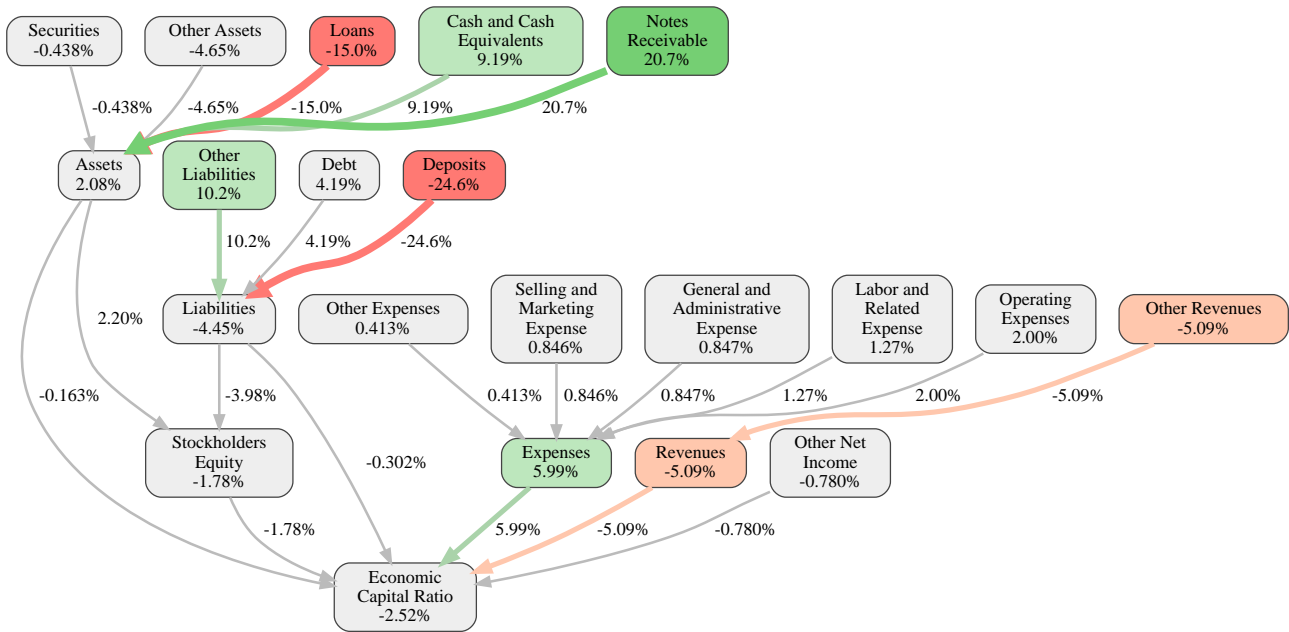




SAVINGS & CREDIT 2022

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 Notes Receivable, increasing the Economic Capital Ratio by 21% points. The greatest weakness of HERITAGE FINANCIAL CORP WA is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 2.5% points below the market average of 9.8%.

| Input Variable | Value in 1000 USD |
|------------------------------------|-------------------|
| Cash and Cash Equivalents | 1,723,292 |
| Debt | 0 |
| Deposits | 6,381,337 |
| Depreciation and Amortization | 0 |
| General and Administrative Expense | 0 |
| Interest Expense | 0 |
| Interest Payable | 0 |
| Labor and Related Expense | 0 |
| Loans | 0 |
| Notes Receivable | 3,773,301 |
| Occupancy | 0 |
| Operating Expenses | 0 |
| Other Assets | 1,935,819 |
| Other Compr. Net Income | -15,622 |
| Other Expenses | 22,472 |
| Other Liabilities | 196,643 |
| Other Net Income | 120,507 |
| Other Revenues | 0 |
| Professional Fees | 0 |
| Securities | 0 |
| Selling and Marketing Expense | 0 |

| Output Variable | Value in 1000 USD |
|--------------------------|-------------------|
| Assets | 7,432,412 |
| Liabilities | 6,577,980 |
| Expenses | 22,472 |
| Revenues | 0 |
| Stockholders Equity | 854,432 |
| Net Income | 98,035 |
| Comprehensive Net Income | 82,413 |
| Economic Capital Ratio | 7.3% |