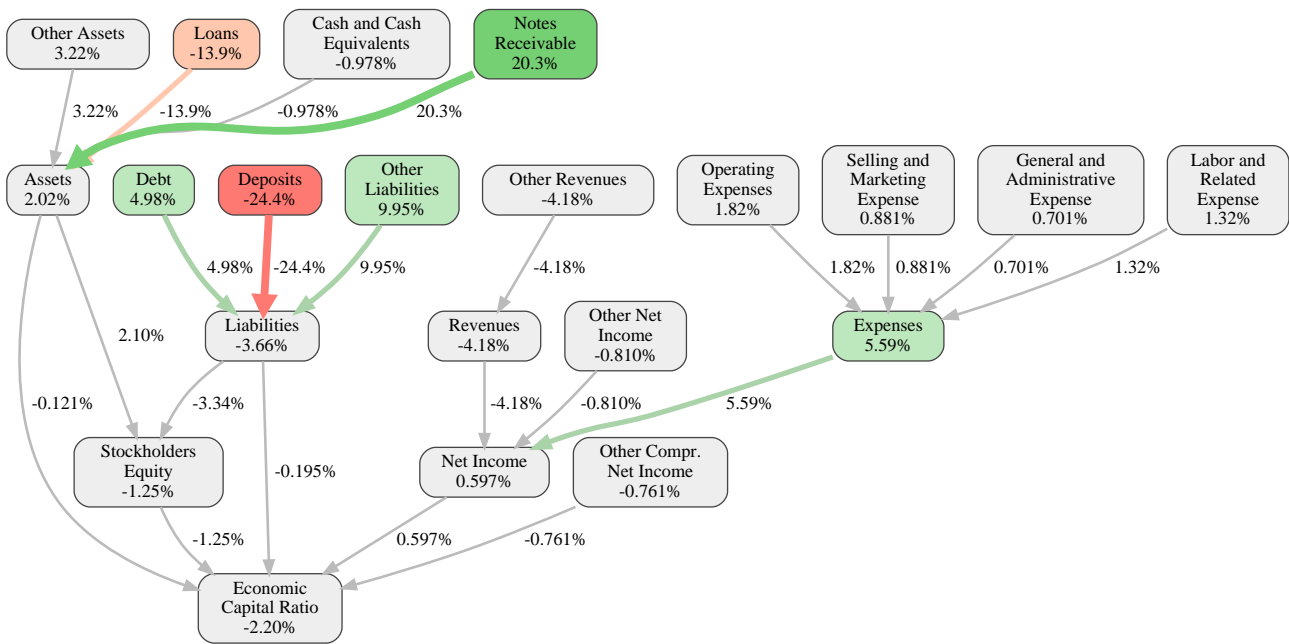




SAVINGS & CREDIT 2023

HERITAGE FINANCIAL CORP WA
Rank 54 of 96





SAVINGS & CREDIT 2023

HERITAGE FINANCIAL CORP WA Rank 54 of 96



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 20% points. The greatest weakness of HERITAGE FINANCIAL CORP WA is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 2.2% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	103,590
Debt	0
Deposits	5,924,840
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	4,007,872
Occupancy	0
Operating Expenses	0
Other Assets	2,868,638
Other Compr. Net Income	-109,246
Other Expenses	17,561
Other Liabilities	257,367
Other Net Income	99,436
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	6,980,100
Liabilities	6,182,207
Expenses	17,561
Revenues	0
Stockholders Equity	797,893
Net Income	81,875
Comprehensive Net Income	-27,371
Economic Capital Ratio	5.6%