BPR

BANK PERFORMANCE REPORT

WASHINGTON FIRST QUARTER 2023



Knowledge Planning Success

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- Most percentages are expressed as a percentage of Average Assets.
- Efficiency Ratio is Total Overhead (Personnel, Occupancy and Other Expense), as percentage of Total Revenue (Net Interest Income plus Non-Interest Income).
- Return on Asset and Return on Equity are adjusted for "S" Corporations to a tax equivalent basis.
- Asset Quality Index is the sum of (30-89 Day Past Due) + (NPA's + 90 Day Past Due) + (Net Charge Offs). [NPA's include Non-Accrual Loans, Restructured Loans, OREO and other Non-Accruing Assets] [Negative Net Charge Offs are omitted]
- NPA's / Equity + Reserves ratio excludes covered loans.
- This Report includes Commercial Banks, Savings Banks and Thrifts that file a Call Report in a timely manner.
- Ranking is based on the average of each bank in eight (8) categories and may not be indicative of a bank's total performance.

Source of Report data is FFIEC Call Reports.

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BANK PERFORMANCE REPORT 600 West Main Street, Suite 400 Louisville, Kentucky 40202 (833) 692-0381

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Knowledge Planning Success

Rank	Company Name	City	Total Assets	Date Open	Parent Name	Charter Type	"S" Corp	Return on Assets	Return on Equity
1	Bank of the Pacific	Aberdeen	1,242,779	01/01/1971	Pacific Financial Corporation	State	No	1.38%	14.78%
2	Portage Bank	Bellevue	70,807	10/08/1901	Portage Bancshares, Inc.	State	No	1.28%	15.90%
3	Peoples Bank	Bellingham	2,477,141	12/09/1920	Peoples Bancorp	State	No	1.31%	12.56%
4	SaviBank	Burlington	551,542	04/11/2005	Savi Financial Corporation, Inc.	State	No	0.59%	7.42%
5	Cashmere Valley Bank	Cashmere	2,049,817	09/24/1932		State	No	1.43%	18.35%
6	Security State Bank	Centralia	644,804	12/26/1903	Security State Corporation	State	Yes	2.52%	20.47%
7	Coastal Community Bank	Everett	3,448,140	04/01/1997	Coastal Financial Corporation	State	No	1.65%	18.65%
8	Mountain Pacific Bank	Everett	553,936	07/24/2006	Mountain Pacific Bancorp, Inc.	State	No	1.85%	15.63%
9	Farmington State Bank	Farmington	18,555	05/10/1929	FBH Corporation	State	No	-30.84%	-48.11%
10	Timberland Bank	Hoquiam	1,785,908	01/01/1915	Timberland Bancorp, Inc.	State	No	1.49%	12.02%
11	Community First Bank	Kennewick	602,182	12/30/1997	Community First Bancorporation, I	State	Yes	0.84%	13.56%
12	Sound Banking Company	Lakewood	52,605	11/05/1990		State	Yes	2.34%	24.31%
13	Twin City Bank	Longview	70,955	04/17/2000	Twin City Bancorp, Inc.	State	No	0.56%	8.78%
14	Pacific Crest Savings Bank	Lynnwood	277,285	01/02/1998	Pacific Crest Bancorp, Inc.	State	Yes	1.10%	9.94%
15	UniBank	Lynnwood	589,690	11/01/2006	U & I Financial Corp.	State	No	1.86%	14.94%
16	1st Security Bank of Washington	Mountlake Terra	2,782,772	04/01/2004	FS Bancorp, Inc.	State	No	1.26%	12.37%
17	Heritage Bank	Olympia	7,233,406	01/01/1927	Heritage Financial Corporation	State	No	1.23%	10.83%
18	Olympia Federal Savings and Loan As	e Olympia	921,500	07/01/1906		State	No	0.31%	2.52%
19	Washington Business Bank	Olympia	100,623	03/18/2002		State	No	1.59%	10.80%
20	First Fed Bank	Port Angeles	2,148,672	01/01/1923	First Northwest Bancorp	State	No	0.79%	9.24%
21	Kitsap Bank	Port Orchard	1,648,214	08/08/1908	Olympic Bancorp, Inc.	State	No	0.89%	12.28%
22	Liberty Bank	Poulsbo	185,375	06/11/2009	Liberty Northwest Bancorp, Inc.	State	No	0.18%	2.02%
23	Raymond Federal Bank	Raymond	68,634	11/27/1925		State	No	0.01%	0.06%
24	First Financial Northwest Bank	Renton	1,573,810	01/01/1923	First Financial Northwest, Inc.	State	No	0.64%	6.57%
25	Lamont Bank of St. John	Saint John	69,755	01/01/1908		State	No	-0.71%	-6.62%
26	First Sound Bank	Seattle	174,741	07/19/2004		State	No	0.41%	4.77%
27	HomeStreet Bank	Seattle	9,853,995	01/00/1900	HomeStreet, Inc.	State	No	0.34%	4.28%
28	Seattle Bank	Seattle	826,849	08/02/1999	Seattle Bancshares, Inc.	State	No	1.51%	12.96%
29	Sound Community Bank	Seattle	1,004,332	01/15/1953	Sound Financial Bancorp, Inc.	State	No	0.98%	9.03%
	Washington Federal Bank	Seattle	22,319,547		Washington Federal, Inc.	State	No	1.22%	12.15%
-	RiverBank	Spokane	222,910		RiverBank Holding Company	State	No	0.94%	10.18%
32	Washington Trust Bank	Spokane	10,505,374		W.T.B. Financial Corporation	State	No	0.87%	10.76%
33	Wheatland Bank	Spokane	730,126		Community Financial Group, Inc. (State	No	0.67%	9.85%
-	State Bank Northwest	Spokane Valley	215,859		State Bancorp Northwest	State	Yes	1.28%	12.74%

Rank	Company Name	City	Total Assets	Date Open	Parent Name	Charter Type	"S" Corp	Return on Assets	Return on Equity
35	Commencement Bank	Tacoma	582,638	11/12/2006	Commencement Bancorp Inc.	State	No	0.51%	6.27%
36	Riverview Bank	Vancouver	1,587,755	01/01/1923	Riverview Bancorp, Inc.	Federal	No	0.82%	7.65%
37	Baker Boyer National Bank	Walla Walla	740,060	11/10/1869	Baker Boyer Bancorp	Federal	No	0.22%	4.22%
38	Banner Bank	Walla Walla	15,525,483	1/1/1890	Banner Corporation	State	No	1.46%	14.82%
39	Farmers State Bank	Winthrop	60,674	12/16/1915		State	No	0.67%	9.16%
40	Yakima Federal Savings and Loan Ass	s Yakima	2,016,177	01/01/1905		State	No	0.97%	3.98%
	Average		2,438,386					0.21%	8.80%
	Median		735,093					0.96%	
	Under \$250 Mil	12	109,291					-1.86%	3.67%
	\$250-\$500 Mil	1	277,285					1.10%	9.94%
	\$500 Mil - \$1 Bil	10	674,333					1.09%	10.78%
	Over \$1 Bil	17	5,247,254					1.10%	11.20%

Rank	Company Name	City	Tier 1 Leverage Ratio	Equity / Assets	Offices	Deposits per Office	Staff	Assets per Employee	Cost per Employee	Total Assets
1	Washington Federal Bank	Seattle	8.69%	9.96%	206	78,147	2,097	10,644	97.9	22,319,547
2	Banner Bank	Walla Walla	10.01%	10.42%	140	94,589	1,957	7,933	118.5	15,525,483
3	Washington Trust Bank	Spokane	8.62%	7.98%	41	203,708	1,161	9,049	140.8	10,505,374
4	HomeStreet Bank	Seattle	8.47%	7.95%	56	126,211	923	10,676	125.0	9,853,995
5	Heritage Bank	Olympia	9.69%	11.52%	52	111,544	821	8,810	119.1	7,233,406
6	Coastal Community Bank	Everett	9.35%	8.58%	14	221,642	461	7,480	135.1	3,448,140
7	1st Security Bank of Washington	Mountlake Terra	10.39%	10.19%	29	84,939	586	4,749	94.6	2,782,772
8	Peoples Bank	Bellingham	11.03%	10.64%	22	99,687	432	5,734	107.8	2,477,141
9	First Fed Bank	Port Angeles	10.41%	8.26%	14	114,512	284	7,566	107.9	2,148,672
10	Cashmere Valley Bank	Cashmere	11.12%	8.68%	12	153,425	297	6,902	95.3	2,049,817
11	Yakima Federal Savings and Loan Ass	s Yakima	25.31%	24.82%	10	149,449	127	15,875	105.8	2,016,177
12	Timberland Bank	Hoquiam	11.89%	12.62%	23	67,412	296	6,033	81.7	1,785,908
13	Kitsap Bank	Port Orchard	10.63%	7.86%	17	87,475	259	6,364	111.2	1,648,214
14	Riverview Bank	Vancouver	10.47%	11.07%	18	70,664	229	6,933	105.0	1,587,755
15	First Financial Northwest Bank	Renton	10.24%	9.47%	15	82,999	148	10,634	144.8	1,573,810
16	Bank of the Pacific	Aberdeen	9.81%	9.76%	19	58,465	219	5,675	104.8	1,242,779
17	Sound Community Bank	Seattle	10.94%	10.75%	9	94,201	134	7,495	128.7	1,004,332
18	Olympia Federal Savings and Loan As	s Olympia	12.67%	12.13%	8	93,558	116	7,944	122.7	921,500
19	Seattle Bank	Seattle	12.36%	10.67%	1	675,808	70	11,812	186.9	826,849
20	Baker Boyer National Bank	Walla Walla	7.87%	5.71%	7	96,781	180	4,111	119.0	740,060
21	Wheatland Bank	Spokane	9.52%	7.23%	14	45,272	140	5,215	98.1	730,126
22	Security State Bank	Centralia	12.58%	12.58%	12	46,697	89	7,245	45.4	644,804
23	Community First Bank	Kennewick	9.61%	6.27%	5	112,459	142	4,241	113.9	602,182
24	UniBank	Lynnwood	12.91%	12.74%	4	125,940	57	10,345	178.5	589,690
25	Commencement Bank	Tacoma	9.95%	8.46%	4	129,320	70	8,323	135.2	582,638
26	Mountain Pacific Bank	Everett	12.35%	12.02%	4	115,563	79	7,012	126.0	553,936
27	SaviBank	Burlington	8.25%	7.94%	10	46,908	152	3,629	88.4	551,542
28	Pacific Crest Savings Bank	Lynnwood	11.98%	11.28%	1	217,468	18	15,405	184.2	277,285
29	RiverBank	Spokane	10.82%	9.36%	3	64,561	39	5,716	124.1	222,910
30	State Bank Northwest	Spokane Valley	10.34%	10.58%	6	31,233	39	5,535	110.4	215,859
31	Liberty Bank	Poulsbo	9.43%	8.93%	2	69,893	22	8,426	126.0	185,375
32	First Sound Bank	Seattle	8.81%	8.56%	1	152,210	19	9,197	138.5	174,741
33	Washington Business Bank	Olympia	14.95%	14.48%	1	79,513	13	7,740	133.2	100,623
Banks	of Washington O1 2023			Page 1 of 2)					Ranked by Size

Rank	Company Name	City	Tier 1 Leverage Ratio	Equity / Assets	Offices	Deposits per Office	Staff	Assets per Employee	Cost per Employee	Total Assets
34	Twin City Bank	Longview	9.84%	6.76%	1	65,387	16	4,435	98.8	70,955
35	Portage Bank	Bellevue	8.82%	7.90%	2	25,529	14	5,058	96.0	70,807
36	Lamont Bank of St. John	Saint John	12.99%	10.88%	1	56,835	5	13,951	124.8	69,755
37	Raymond Federal Bank	Raymond	9.71%	9.49%	3	17,824	20	3,432	68.6	68,634
38	Farmers State Bank	Winthrop	7.38%	7.86%	1	55,807	6	10,112	70.7	60,674
39	Sound Banking Company	Lakewood	10.04%	11.68%	1	46,341	5	10,521	179.2	52,605
40	Farmington State Bank	Farmington	58.13%	63.43%	1	6,486	12	1,546	300.7	18,555
	Average		11.96%	11.44%	20	106,911	294	7,738	122.3	2,438,386
	Median		10.29%	9.86%	9	86,207	131	7,487	118.7	735,093
	Under \$250 Mil]	2 14.27%	14.16%	2	55,968	18	7,139	130.9	109,291
	\$250-\$500 Mil		1 11.98%	11.28%	1	217,468	18	15,405	184.2	277,285
	\$500 Mil - \$1 Bil	1	0 10.81%	9.58%	7	148,830	110	6,988	121.4	674,333
	Over \$1 Bil	1	7 11.00%	10.62%	41	111,710	614	8,150	113.2	5,247,254

Rank	Company Name	City	Total Assets	Yield on Loans	Loan Growth Rate	Cost of Funds	Deposit Growth Rate	Loans / Deposits	Yield on Investments (TE)	Net Interest Income (TE)
1	Coastal Community Bank	Everett	3,448,140	9.81%	36.12%	1.97%	36.97%	92.31%	2.16%	6.94%
2	Farmington State Bank	Farmington	18,555	6.36%	-8.22%	0.22%	NA	191.12%	10.00%	5.69%
3	Seattle Bank	Seattle	826,849	8.05%	-4.09%	2.38%	33.29%	101.57%	2.88%	5.37%
4	Sound Banking Company	Lakewood	52,605	6.92%	13.99%	0.24%	NA	80.92%	NA	5.27%
5	State Bank Northwest	Spokane Valley	215,859	6.37%	-15.71%	0.15%	-22.61%	73.87%	1.40%	5.01%
6	Portage Bank	Bellevue	70,807	7.32%	-0.97%	2.01%	43.15%	111.37%	2.13%	4.83%
7	Washington Business Bank	Olympia	100,623	5.62%	11.79%	0.64%	10.63%	107.90%	0.00%	4.81%
8	Mountain Pacific Bank	Everett	553,936	5.95%	14.90%	1.07%	-23.84%	105.17%	2.44%	4.67%
9	1st Security Bank of Washington	Mountlake Terra	2,782,772	6.28%	20.36%	1.23%	59.16%	95.52%	2.86%	4.57%
10	RiverBank	Spokane	222,910	6.03%	29.47%	0.86%	-42.37%	94.95%	1.29%	4.45%
11	Security State Bank	Centralia	644,804	5.92%	3.75%	0.14%	-11.57%	38.37%	2.92%	4.31%
12	Bank of the Pacific	Aberdeen	1,242,779	5.35%	3.25%	0.13%	-23.75%	58.08%	2.96%	4.21%
13	UniBank	Lynnwood	589,690	6.64%	-1.64%	2.26%	12.60%	93.22%	4.05%	4.03%
14	Peoples Bank	Bellingham	2,477,141	4.99%	-1.70%	0.46%	-19.43%	82.01%	1.99%	4.00%
15	Banner Bank	Walla Walla	15,525,483	5.24%	0.24%	0.32%	-13.29%	77.10%	2.91%	3.94%
16	SaviBank	Burlington	551,542	5.39%	17.85%	1.01%	33.13%	96.74%	2.50%	3.86%
17	Sound Community Bank	Seattle	1,004,332	5.24%	2.76%	1.20%	16.86%	102.85%	3.17%	3.84%
18	Timberland Bank	Hoquiam	1,785,908	4.98%	12.91%	0.57%	-13.26%	79.01%	3.06%	3.83%
19	Twin City Bank	Longview	70,955	5.41%	3.31%	0.17%	-23.39%	67.95%	1.32%	3.79%
20	Heritage Bank	Olympia	7,233,406	4.94%	7.57%	0.42%	-9.26%	71.16%	2.79%	3.39%
21	Cashmere Valley Bank	Cashmere	2,049,817	4.34%	4.13%	0.40%	-12.40%	55.20%	3.21%	3.27%
22	First Fed Bank	Port Angeles	2,148,672	5.02%	8.13%	1.39%	7.10%	98.10%	3.62%	3.27%
23	Washington Federal Bank	Seattle	22,319,547	5.17%	6.46%	1.67%	-2.59%	108.40%	4.21%	3.22%
24	Kitsap Bank	Port Orchard	1,648,214	5.19%	1.80%	0.41%	-0.59%	53.70%	2.65%	3.21%
25	Raymond Federal Bank	Raymond	68,634	4.22%	15.55%	0.61%	-30.12%	105.04%	1.74%	3.21%
26	Wheatland Bank	Spokane	730,126	5.70%	18.43%	0.71%	-2.36%	69.44%	1.47%	3.20%
27	Pacific Crest Savings Bank	Lynnwood	277,285	5.25%	0.43%	1.99%	-11.75%	99.31%	3.27%	3.17%
28	Washington Trust Bank	Spokane	10,505,374	5.17%	3.79%	0.50%	-38.30%	73.03%	1.88%	3.16%
29	Community First Bank	Kennewick	602,182	4.88%	13.65%	0.69%	-7.29%	57.61%	1.82%	3.12%
30	Riverview Bank	Vancouver	1,587,755	4.46%	-3.01%	0.37%	-29.74%	79.32%	2.04%	3.05%
31	Commencement Bank	Tacoma	582,638	4.95%	5.25%	1.25%	11.68%	84.11%	2.19%	3.01%
32	First Financial Northwest Bank	Renton	1,573,810	5.43%	6.25%	2.17%	19.26%	96.45%	3.61%	2.97%
33	First Sound Bank	Seattle	174,741	4.91%	-7.08%	1.80%	60.50%	94.17%	1.81%	2.94%

Rank	Company Name	City	Total Assets	Yield on Loans	Loan Growth Rate	Cost of Funds	Deposit Growth Rate	Loans / Deposits	Yield on Investments (TE)	Net Interest Income (TE)
34	Baker Boyer National Bank	Walla Walla	740,060	4.77%	-0.92%	0.20%	-7.75%	51.76%	1.45%	2.76%
35	Olympia Federal Savings and Loan As	Olympia	921,500	4.00%	4.71%	1.20%	-2.10%	102.83%	1.86%	2.71%
36	Liberty Bank	Poulsbo	185,375	4.74%	-13.95%	1.60%	-7.97%	100.93%	1.83%	2.63%
37	HomeStreet Bank	Seattle	9,853,995	4.43%	3.53%	2.10%	-20.87%	106.35%	3.40%	2.21%
38	Yakima Federal Savings and Loan Ass	s Yakima	2,016,177	4.32%	6.59%	1.08%	-2.07%	47.31%	2.32%	2.11%
39	Lamont Bank of St. John	Saint John	69,755	6.40%	42.58%	1.91%	-9.66%	76.70%	0.34%	2.06%
40	Farmers State Bank	Winthrop	60,674	7.16%	6.35%	0.05%	-55.18%	6.76%	1.10%	1.89%
	Average		2,438,386	5.58%	6.72%	0.99%	-2.61%	84.69%	2.53%	3.70%
	Median		735,093	5.25%	4.42%	0.79%	-7.86%	88.21%	2.32%	3.33%
	Under \$250 Mil	12	109,291	5.96%	6.43%	0.86%	-7.70%	92.64%	2.09%	3.88%
	\$250-\$500 Mil	1	277,285	5.25%	0.43%	1.99%	-11.75%	99.31%	3.27%	3.17%
	\$500 Mil - \$1 Bil	10	674,333	5.63%	7.19%	1.09%	3.58%	80.08%	2.36%	3.70%
	Over \$1 Bil	17	5,247,254	5.32%	7.01%	0.96%	-2.72%	80.94%	2.87%	3.60%

Rank	Company Name	City	Total Assets	Dividend Payout LTM	Debt / Assets	Brokered Deposits / Deposits	Non-Int Deposits / Deposits	Service Charges / Deposits	Non- Interest Income
1	Coastal Community Bank	Everett	3,448,140	0.00%	0.00%	0.00%	24.80%	0.04%	6.19%
2	Community First Bank	Kennewick	602,182	51.07%	0.04%	0.00%	33.64%	0.04%	1.90%
3	Baker Boyer National Bank	Walla Walla	740,060	88.31%	2.53%	0.00%	39.83%	0.07%	1.64%
4	Cashmere Valley Bank	Cashmere	2,049,817	23.89%	0.69%	0.00%	23.11%	0.12%	0.96%
5	Portage Bank	Bellevue	70,807	0.00%	19.35%	15.34%	7.77%	0.02%	0.93%
6	Twin City Bank	Longview	70,955	0.00%	0.00%	0.00%	47.66%	0.72%	0.89%
7	UniBank	Lynnwood	589,690	18.53%	1.19%	5.84%	22.04%	0.02%	0.81%
8	1st Security Bank of Washington	Mountlake Terra	2,782,772	27.07%	0.27%	12.95%	31.13%	0.07%	0.76%
9	SaviBank	Burlington	551,542	0.00%	6.61%	6.39%	25.71%	-0.03%	0.72%
10	Riverview Bank	Vancouver	1,587,755	41.66%	7.93%	0.00%	32.36%	0.14%	0.69%
11	Kitsap Bank	Port Orchard	1,648,214	13.68%	0.00%	0.00%	32.44%	0.12%	0.59%
12	Timberland Bank	Hoquiam	1,785,908	43.21%	0.00%	1.11%	31.02%	0.23%	0.59%
13	Peoples Bank	Bellingham	2,477,141	16.77%	0.00%	0.00%	35.82%	0.08%	0.58%
14	Washington Trust Bank	Spokane	10,505,374	29.31%	11.40%	0.00%	47.07%	0.07%	0.58%
15	Wheatland Bank	Spokane	730,126	11.75%	5.04%	0.00%	48.96%	0.08%	0.58%
16	Mountain Pacific Bank	Everett	553,936	0.00%	3.61%	0.00%	29.55%	0.03%	0.57%
17	Heritage Bank	Olympia	7,233,406	49.70%	5.84%	0.90%	34.38%	0.18%	0.49%
18	Security State Bank	Centralia	644,804	34.73%	0.00%	0.00%	31.56%	0.16%	0.48%
19	Bank of the Pacific	Aberdeen	1,242,779	44.86%	0.00%	0.00%	43.30%	0.17%	0.45%
20	Banner Bank	Walla Walla	15,525,483	47.30%	2.48%	0.00%	43.54%	0.18%	0.43%
21	First Fed Bank	Port Angeles	2,148,672	31.45%	15.73%	8.39%	18.83%	0.08%	0.43%
22	HomeStreet Bank	Seattle	9,853,995	79.35%	19.12%	12.53%	21.12%	0.06%	0.40%
23	Sound Community Bank	Seattle	1,004,332	34.04%	3.48%	0.00%	21.12%	0.09%	0.38%
24	Farmington State Bank	Farmington	18,555	0.00%	0.00%	0.00%	32.96%	0.93%	0.35%
25	State Bank Northwest	Spokane Valley	215,859	25.29%	0.23%	0.00%	48.89%	0.01%	0.32%
26	Sound Banking Company	Lakewood	52,605	68.51%	0.00%	0.00%	34.32%	0.03%	0.29%
27	Liberty Bank	Poulsbo	185,375	0.00%	15.37%	0.00%	30.68%	0.04%	0.28%
28	Commencement Bank	Tacoma	582,638	11.38%	1.90%	4.12%	26.40%	0.02%	0.23%
29	Olympia Federal Savings and Loan	As Olympia	921,500	0.00%	6.18%	6.37%	8.59%	0.01%	0.22%
30	First Sound Bank	Seattle	174,741	0.00%	3.83%	4.60%	28.07%	0.03%	0.20%
31	First Financial Northwest Bank	Renton	1,573,810	54.15%	10.17%	15.37%	9.67%	0.02%	0.19%
32	Yakima Federal Savings and Loan A		2,016,177	0.00%	0.00%	0.00%	3.85%	0.03%	0.19%
33	RiverBank	Spokane	222,910	0.00%	2.92%	0.00%	46.84%	0.02%	0.18%
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Banks of Washington Q1 2023

Rank	Company Name	City	Total Assets	Dividend Payout LTM	Debt / Assets	Brokered Deposits / Deposits	Non-Int Deposits / Deposits	Service Charges / Deposits	Non- Interest Income
34	Lamont Bank of St. John	Saint John	69,755	27.74%	7.17%	0.00%	36.61%	0.03%	0.16%
35	Washington Federal Bank	Seattle	22,319,547	55.68%	17.03%	3.01%	19.22%	0.08%	0.16%
36	Raymond Federal Bank	Raymond	68,634	0.00%	12.02%	0.00%	4.31%	0.12%	0.14%
37	Washington Business Bank	Olympia	100,623	0.00%	5.96%	0.00%	34.83%	0.02%	0.12%
38	Farmers State Bank	Winthrop	60,674	0.00%	0.00%	0.00%	55.78%	0.04%	0.09%
39	Pacific Crest Savings Bank	Lynnwood	277,285	39.93%	9.38%	6.20%	3.67%	0.01%	0.01%
40	Seattle Bank	Seattle	826,849	12.62%	6.05%	3.71%	13.33%	0.02%	0.01%
	Average		2,438,386	24.55%	5.09%	2.67%	29.12%	0.10%	0.63%
	Median		735,093	21.21%	3.20%	0.00%	31.08%	0.05%	0.43%
	Under \$250 Mil	12	2 109,291	10.13%	5.57%	1.66%	34.06%	0.17%	0.33%
	\$250-\$500 Mil	-	1 277,285	39.93%	9.38%	6.20%	3.67%	0.01%	0.01%
	\$500 Mil - \$1 Bil	10	0 674,333	22.84%	3.32%	2.64%	27.96%	0.04%	0.72%
	Over \$1 Bil	17	5,247,254	34.83%	5.54%	3.19%	27.81%	0.10%	0.83%

Rank	Company Name	City	Total Assets	Revenue per Employee YTD	Personnel Expense	Occupancy Expense	Other Expense	Total Overhead	Efficiency Ratio
1	Security State Bank	Centralia	644,804	86.8	0.62%	0.13%	0.84%	1.60%	33.31%
2	Coastal Community Bank	Everett	3,448,140	226.4	1.96%	0.15%	3.47%	5.58%	42.52%
3	Yakima Federal Savings and Loan As	s Yakima	2,016,177	91.9	0.66%	0.09%	0.32%	1.06%	46.34%
4	Sound Banking Company	Lakewood	52,605	170.4	1.46%	0.10%	1.04%	2.61%	46.83%
5	UniBank	Lynnwood	589,690	124.1	1.72%	0.15%	0.63%	2.50%	51.69%
6	Washington Federal Bank	Seattle	22,319,547	87.9	0.94%	0.19%	0.63%	1.75%	51.75%
7	Cashmere Valley Bank	Cashmere	2,049,817	75.7	1.31%	0.17%	0.76%	2.25%	52.82%
8	Banner Bank	Walla Walla	15,525,483	88.5	1.45%	0.27%	0.62%	2.34%	52.88%
9	Mountain Pacific Bank	Everett	553,936	90.8	1.82%	0.17%	0.80%	2.79%	53.12%
10	Timberland Bank	Hoquiam	1,785,908	66.9	1.35%	0.22%	0.86%	2.43%	54.75%
11	Pacific Crest Savings Bank	Lynnwood	277,285	120.4	1.19%	0.14%	0.45%	1.78%	56.10%
12	Heritage Bank	Olympia	7,233,406	84.2	1.36%	0.25%	0.63%	2.24%	56.80%
13	Farmers State Bank	Winthrop	60,674	53.2	0.66%	0.08%	0.40%	1.14%	57.68%
14	Seattle Bank	Seattle	826,849	151.9	1.66%	0.38%	1.11%	3.15%	58.47%
15	Washington Business Bank	Olympia	100,623	92.5	1.78%	0.14%	1.00%	2.92%	59.15%
16	Bank of the Pacific	Aberdeen	1,242,779	67.3	1.80%	0.26%	0.79%	2.85%	61.27%
17	Peoples Bank	Bellingham	2,477,141	66.3	1.86%	0.38%	0.64%	2.88%	62.95%
18	1st Security Bank of Washington	Mountlake Terra	2,782,772	62.0	2.02%	0.28%	1.12%	3.42%	63.02%
19	Portage Bank	Bellevue	70,807	69.7	1.98%	0.17%	1.56%	3.71%	64.41%
20	Riverview Bank	Vancouver	1,587,755	66.0	1.48%	0.31%	0.64%	2.44%	65.05%
21	Lamont Bank of St. John	Saint John	69,755	79.0	0.88%	0.09%	0.53%	1.50%	67.73%
22	Washington Trust Bank	Spokane	10,505,374	83.4	1.58%	0.25%	0.71%	2.53%	67.73%
23	State Bank Northwest	Spokane Valley	215,859	76.1	1.93%	0.48%	1.29%	3.71%	69.63%
24	Kitsap Bank	Port Orchard	1,648,214	61.3	1.69%	0.30%	0.67%	2.67%	70.28%
25	Sound Community Bank	Seattle	1,004,332	78.4	1.73%	0.26%	1.00%	2.99%	70.88%
26	RiverBank	Spokane	222,910	65.2	2.20%	0.30%	0.78%	3.28%	70.94%
27	First Financial Northwest Bank	Renton	1,573,810	81.3	1.40%	0.28%	0.59%	2.27%	71.65%
28	First Fed Bank	Port Angeles	2,148,672	66.9	1.48%		1.08%		75.21%
29	Community First Bank	Kennewick	602,182	52.3	2.72%	0.30%	0.85%	3.86%	76.83%
30	Wheatland Bank	Spokane	730,126	50.2	1.84%	0.30%	0.80%	2.94%	77.80%
31	Commencement Bank	Tacoma	582,638	68.1	1.61%	0.22%	0.80%	2.62%	80.70%
32	HomeStreet Bank	Seattle	9,853,995	67.5	1.20%		0.70%	2.14%	80.91%
33	SaviBank	Burlington	551,542	40.7	2.49%	0.38%	0.99%	3.85%	83.65%
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Banks of Washington Q1 2023

Rank	Company Name	City	Total Assets	Revenue per Employee YTD	Personnel Expense	Occupancy Expense	Other Expense	Total Overhead	Efficiency Ratio
34	Twin City Bank	Longview	70,955	52.4	2.21%	0.42%	1.35%	3.98%	84.61%
35	Olympia Federal Savings and Loan As	Olympia	921,500	57.5	1.56%	0.24%	0.73%	2.53%	86.38%
36	First Sound Bank	Seattle	174,741	71.4	1.52%	0.34%	0.86%	2.73%	86.74%
37	Liberty Bank	Poulsbo	185,375	60.4	1.52%	0.31%	0.75%	2.58%	87.96%
38	Baker Boyer National Bank	Walla Walla	740,060	46.5	2.79%	0.28%	1.05%	4.13%	93.74%
39	Raymond Federal Bank	Raymond	68,634	28.1	2.04%	0.23%	1.07%	3.34%	99.82%
40	Farmington State Bank	Farmington	18,555	24.6	18.47%	0.86%	16.98%	36.31%	NA
	Average		2,438,386	78.9	2.05%	0.26%	1.30%	3.60%	66.52%
	Median		735,093	68.9	1.64%	0.25%	0.80%	2.70%	65.05%
	Under \$250 Mil	12	109,291	70.2	3.05%	0.29%	2.30%	5.65%	72.32%
	\$250-\$500 Mil	1	277,285	120.4	1.19%	0.14%	0.45%	1.78%	56.10%
	\$500 Mil - \$1 Bil	10	674,333	76.9	1.88%	0.26%	0.86%	3.00%	69.57%
	Over \$1 Bil	17	5,247,254	83.6	1.49%	0.24%	0.90%	2.63%	61.58%

Rank	Company Name	City	Total Assets	OREO	Reserve / Loans	Provision Expense	Past Due Loans 30- 89 Days	NPA's + 90 Day PD's	Net Charge Offs	NPA's / Equity + Reserves	Asset Quality Index
1	State Bank Northwest	Spokane Valley	215,859	0	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	Wheatland Bank	Spokane	730,126	0	0.96%	0.00%	0.01%	0.00%	0.00%	0.00%	0.01%
3	Kitsap Bank	Port Orchard	1,648,214	0	1.16%	0.00%	0.00%	0.02%	0.00%	0.18%	0.02%
4	Twin City Bank	Longview	70,955	0	1.20%	0.00%	0.00%	0.03%	0.00%	0.39%	0.03%
5	UniBank	Lynnwood	589,690	0	0.98%	0.00%	0.00%	0.05%	0.00%	0.36%	0.05%
6	First Financial Northwest Bank	Renton	1,573,810	0	1.33%	0.08%	0.00%	0.08%	0.00%	0.72%	0.08%
7	Bank of the Pacific	Aberdeen	1,242,779	0	1.28%	0.05%	0.03%	0.08%	0.00%	0.74%	0.11%
8	Raymond Federal Bank	Raymond	68,634	0	1.27%	0.00%	0.00%	0.13%	0.00%	1.19%	0.13%
9	RiverBank	Spokane	222,910	0	1.30%	0.15%	0.06%	0.12%	0.00%	1.16%	0.18%
10	Washington Trust Bank	Spokane	10,505,374	0	2.28%	0.09%	0.12%	0.04%	0.03%	0.29%	0.19%
11	Yakima Federal Savings and Loan Ass	s Yakima	2,016,177	0	0.60%	0.00%	0.14%	0.06%	0.00%	0.26%	0.20%
12	Sound Banking Company	Lakewood	52,605	0	1.69%	0.00%	0.00%	0.21%	0.00%	0.00%	0.21%
13	Peoples Bank	Bellingham	2,477,141	0	1.55%	0.05%	0.11%	0.15%	0.00%	1.29%	0.26%
14	Timberland Bank	Hoquiam	1,785,908	0	1.20%	0.11%	0.02%	0.26%	0.00%	1.92%	0.28%
15	Washington Business Bank	Olympia	100,623	0	0.78%	0.00%	0.00%	0.30%	0.00%	1.90%	0.30%
16	Heritage Bank	Olympia	7,233,406	0	1.08%	0.10%	0.15%	0.14%	0.02%	0.73%	0.31%
17	Riverview Bank	Vancouver	1,587,755	0	1.52%	0.19%	0.20%	0.14%	0.00%	0.37%	0.34%
18	SaviBank	Burlington	551,542	654	1.27%	0.00%	0.16%	0.12%	0.07%	1.37%	0.35%
19	Banner Bank	Walla Walla	15,525,483	340	1.39%	0.02%	0.14%	0.21%	0.03%	1.75%	0.38%
20	Security State Bank	Centralia	644,804	647	3.27%	0.00%	0.23%	0.13%	0.03%	0.77%	0.39%
21	Washington Federal Bank	Seattle	22,319,547	8,826	1.02%	0.06%	0.04%	0.24%	0.14%	2.22%	0.42%
22	HomeStreet Bank	Seattle	9,853,995	1,841	0.55%	0.02%	0.09%	0.32%	0.03%	2.11%	0.44%
23	Commencement Bank	Tacoma	582,638	0	1.16%	0.00%	0.00%	0.45%	-0.05%	4.73%	0.45%
24	Olympia Federal Savings and Loan As	Olympia	921,500	0	0.40%	0.03%	0.16%	0.33%	0.00%	2.65%	0.49%
25	Community First Bank	Kennewick	602,182	0	1.03%	0.00%	0.01%	0.01%	0.51%	0.11%	0.53%
26	First Fed Bank	Port Angeles	2,148,672	0	1.10%	-0.01%	0.12%	0.20%	0.24%	2.25%	0.56%
27	1st Security Bank of Washington	Mountlake Terr	2,782,772	570	1.27%	0.34%	0.17%	0.33%	0.07%	2.41%	0.57%
28	Baker Boyer National Bank	Walla Walla	740,060	1,320	0.97%	0.00%	0.27%	0.38%	0.02%	6.20%	0.67%
29	Sound Community Bank	Seattle	1,004,332	575	0.98%	0.10%	0.27%	0.38%	0.03%	3.24%	0.68%
30	Pacific Crest Savings Bank	Lynnwood	277,285	0	1.67%	0.00%	0.00%	0.72%	0.00%	5.71%	0.72%
31	Liberty Bank	Poulsbo	185,375	0	0.91%	0.11%	0.00%	0.76%	0.00%	3.62%	0.76%
32	Portage Bank	Bellevue	70,807	0	1.02%	0.41%	0.84%	0.17%	-0.01%	1.91%	1.01%
33	Cashmere Valley Bank	Cashmere	2,049,817	0	1.26%	0.13%	0.38%	0.69%	0.23%	7.45%	1.30%
34	First Sound Bank	Seattle	174,741	0	1.14%	0.00%	0.62%	0.81%	-0.01%	8.52%	1.43%
35	Farmington State Bank	Farmington	18,555	0	0.69%	0.12%	1.85%	0.00%	0.00%	0.00%	1.85%

Rank	Company Name	City	Total Assets	OREO	Reserve / Loans	Provision Expense	Past Due Loans 30- 89 Days	NPA's + 90 Day PD's	Net Charge Offs	NPA's / Equity + Reserves	Asset Quality Index
36	Mountain Pacific Bank	Everett	553,936	0	1.86%	0.11%	0.38%	1.62%	0.03%	11.85%	2.03%
37	Seattle Bank	Seattle	826,849	7,425	2.94%	0.31%	0.23%	2.75%	1.15%	13.22%	4.13%
38	Lamont Bank of St. John	Saint John	69,755	0	1.64%	1.69%	0.28%	5.50%	0.15%	14.51%	5.93%
39	Farmers State Bank	Winthrop	60,674	0	5.70%	0.00%	6.46%	0.02%	0.00%	0.22%	6.48%
40	Coastal Community Bank	Everett	3,448,140	0	3.11%	5.48%	1.33%	0.91%	4.77%	1.81%	7.01%
	Average		2,438,386	555	1.44%	0.24%	0.37%	0.47%	0.19%	2.75%	1.03%
	Median		735,093	0	1.20%	0.03%	0.12%	0.19%	0.00%	1.56%	0.41%
	Under \$250 Mil	12	109,291	0	1.53%	0.21%	0.84%	0.67%	0.01%	2.79%	1.53%
	\$250-\$500 Mil	1	277,285	0	1.67%	0.00%	0.00%	0.72%	0.00%	5.71%	0.72%
	\$500 Mil - \$1 Bil	10	674,333	1,005	1.48%	0.05%	0.15%	0.58%	0.18%	4.13%	0.91%
	Over \$1 Bil	17	5,247,254	715	1.33%	0.40%	0.19%	0.25%	0.33%	1.75%	0.77%

Rank	Company Name	City	Total Assets	Net Income Q1 2023 Per Employee	Net Income Q1 2022	Net Income Q4 2022	Net Income Q1 2023	Net Income 2021	Net Income 2022	Net Income 2023	Assets	Return on Equity
1	Sound Banking Company	Lakewood	52,605	90.6	298	94	453	930	1,166	453	2.34%	24.31%
2	Security State Bank	Centralia	644,804	57.8	989	5,982	5,144	5,920	12,837	5,144	2.52%	20.47%
3	Coastal Community Bank	Everett	3,448,140	28.4	6,527	13,715	13,083	26,882	42,638	13,083	1.65%	18.65%
4	Cashmere Valley Bank	Cashmere	2,049,817	26.0	6,078	9,689	7,717	29,033	26,000	7,717	1.43%	18.35%
5	Portage Bank	Bellevue	70,807	15.5	120	98	217	615	736	217	1.28%	15.90%
6	Mountain Pacific Bank	Everett	553,936	32.1	1,485	3,204	2,534	7,560	8,029	2,534	1.85%	15.63%
7	UniBank	Lynnwood	589,690	48.1	2,130	3,410	2,744	8,620	11,257	2,744	1.86%	14.94%
8	Banner Bank	Walla Walla	15,525,483	30.0	46,865	57,145	58,649	212,499	206,231	58,649	1.46%	14.82%
9	Bank of the Pacific	Aberdeen	1,242,779	20.0	1,771	4,947	4,373	13,225	11,577	4,373	1.38%	14.78%
10	Community First Bank	Kennewick	602,182	10.8	1,391	1,592	1,535	7,513	6,793	1,535	0.84%	13.56%
11	Seattle Bank	Seattle	826,849	42.5	1,926	2,086	2,973	7,944	10,836	2,973	1.51%	12.96%
12	State Bank Northwest	Spokane Valley	215,859	23.1	153	886	901	2,304	2,233	901	1.28%	12.74%
13	Peoples Bank	Bellingham	2,477,141	19.0	2,835	8,562	8,193	25,845	22,158	8,193	1.31%	12.56%
14	1st Security Bank of Washington	Mountlake Terra	2,782,772	14.7	7,328	8,034	8,623	38,986	31,398	8,623	1.26%	12.37%
15	Kitsap Bank	Port Orchard	1,648,214	14.6	2,551	4,485	3,770	21,021	14,204	3,770	0.89%	12.28%
16	Washington Federal Bank	Seattle	22,319,547	31.7	49,659	79,597	66,507	195,433	265,997	66,507	1.22%	12.15%
17	Timberland Bank	Hoquiam	1,785,908	22.6	5,360	7,527	6,699	25,957	25,741	6,699	1.49%	12.02%
18	Heritage Bank	Olympia	7,233,406	27.0	21,135	24,038	22,157	103,058	87,507	22,157	1.23%	10.83%
19	Washington Business Bank	Olympia	100,623	29.8	254	413	388	1,416	1,172	388	1.59%	10.80%
20	Washington Trust Bank	Spokane	10,505,374	19.4	21,238	26,310	22,532	101,090	115,415	22,532	0.87%	10.76%
21	RiverBank	Spokane	222,910	13.3	281	530	518	1,909	1,660	518	0.94%	10.18%
22	Pacific Crest Savings Bank	Lynnwood	277,285	51.0	826	1,027	918	3,246	4,000	918	1.10%	9.94%
23	Wheatland Bank	Spokane	730,126	9.0	1,172	2,380	1,254	8,695	6,727	1,254	0.67%	9.85%
24	First Fed Bank	Port Angeles	2,148,672	14.4	3,497	6,626	4,085	16,804	18,490	4,085	0.79%	9.24%
25	Farmers State Bank	Winthrop	60,674	18.0	20	92	108	138	163	108	0.67%	9.16%
26	Sound Community Bank	Seattle	1,004,332	18.1	1,963	3,275	2,431	10,122	9,885	2,431	0.98%	9.03%
27	Twin City Bank	Longview	70,955	6.3	55	121	101	476	326	101	0.56%	8.78%
28	Riverview Bank	Vancouver	1,587,755	14.5	4,298	5,580	3,320	21,717	20,181	3,320	0.82%	7.65%
29	SaviBank	Burlington	551,542	5.3	1,046	1,309	799	4,008	4,588	799	0.59%	7.42%
30	First Financial Northwest Bank	Renton	1,573,810	16.6	3,589	3,612	2,459	13,582	14,740	2,459	0.64%	6.57%
31	Commencement Bank	Tacoma	582,638	10.7	985	1,639	750	4,195	5,507	750	0.51%	6.27%
32	First Sound Bank	Seattle	174,741	9.4	12	244	178	2,344	596	178	0.41%	4.77%
33	HomeStreet Bank	Seattle	9,853,995	8.9	22,279	11,057	8,223	118,986	75,809	8,223	0.34%	4.28%
34	Baker Boyer National Bank	Walla Walla	740,060	2.4	1,037	1,043	426	5,430	7,632	426	0.22%	4.22%
35	Yakima Federal Savings and Loan As	s(Yakima	2,016,177	39.0	4,330	4,912	4,952	12,220	18,949	4,952	0.97%	3.98%
36	Olympia Federal Savings and Loan A	s: Olympia	921,500	6.0	793	1,265	700	3,629	4,643	700	0.31%	2.52%
37	Liberty Bank	Poulsbo	185,375	3.8	105	224	83	448	836	83	0.18%	2.02%
38	Raymond Federal Bank	Raymond	68,634	0.1	11	5	1	49	29	1	0.01%	0.06%
39	Lamont Bank of St. John	Saint John	69,755	(25.2)	292	198	(126)	1,098	1,139	(126)	-0.71%	-6.62%
40	Farmington State Bank	Farmington	18,555	(125.5)	(1,052)	(1,566)	(1,506)	(808)	(5,265)	(1,506)	-30.84%	-48.11%

Rank	Company Name	City	Total Assets	Net Income Q1 2023 Per Employee	Net Income Q1 2022	Net Income Q4 2022	Net Income Q1 2023	Net Income 2021	Net Income 2022	Net Income 2023	Return on Assets	Return on Equity
	Average		2,438,386	17.5	5,641	7,635	6,722	26,603	27,364	6,722	0.21%	8.80%
	Median		735,093	17.3	1,438	2,792	2,445	7,752	8,957	2,445	0.96%	10.47%
	Under \$250 Mil	12	109,291	4.9	46	112	110	910	399	110	-1.86%	3.67%
	\$250-\$500 Mil	1	277,285	51.0	826	1,027	918	3,246	4,000	918	1.10%	9.94%
	\$500 Mil - \$1 Bil	10	674,333	22.5	1,295	2,391	1,886	6,351	7,885	1,886	1.09%	10.78%
	Over \$1 Bil	17	5,247,254	21.5	12,430	16,418	14,575	58,027	59,231	14,575	1.10%	11.20%

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
1	UniBank	Lynnwood	589,690	13	7	14	5	10	5	3	7	8.0
2	Sound Banking Company	Lakewood	52,605	4	26	18	4	1	12	2	1	8.5
3	Security State Bank	Centralia	644,804	11	18	4	1	16	20	1	2	9.1
4	Banner Bank	Walla Walla	15,525,483	15	20	11	8	21	19	9	8	13.9
5	Bank of the Pacific	Aberdeen	1,242,779	12	19	24	16	15	7	11	9	14.1
6	Coastal Community Bank	Everett	3,448,140	1	1	39	2	22	40	5	3	14.1
7	State Bank Northwest	Spokane Valley	215,859	5	25	33	23	1	1	13	12	14.1
8	Timberland Bank	Hoquiam	1,785,908	18	11	12	10	25	14	8	17	14.4
9	Heritage Bank	Olympia	7,233,406	20	17	8	12	14	16	16	18	15.1
10	Cashmere Valley Bank	Cashmere	2,049,817	21	4	9	7	36	33	10	4	15.5
11	Kitsap Bank	Port Orchard	1,648,214	24	11	20	24	6	3	22	15	15.6
12	Peoples Bank	Bellingham	2,477,141	14	13	25	17	19	13	12	13	15.8
13	Portage Bank	Bellevue	70,807	6	5	33	19	24	32	13	5	17.1
14	Mountain Pacific Bank	Everett	553,936	8	16	22	9	38	36	4	6	17.4
15	Washington Trust Bank	Spokane	10,505,374	28	13	15	21	9	10	23	20	17.4
16	Yakima Federal Savings and Loan As	ss Yakima	2,016,177	38	31	1	3	8	11	20	35	18.4
17	Washington Business Bank	Olympia	100,623	7	37	26	15	23	15	6	19	18.5
18	Washington Federal Bank	Seattle	22,319,547	23	34	5	6	27	21	17	16	18.6
19	Wheatland Bank	Spokane	730,126	26	13	27	30	1	2	27	23	18.6
20	1st Security Bank of Washington	Mountlake Terra	2,782,772	9	8	32	18	29	27	15	14	19.0
21	Riverview Bank	Vancouver	1,587,755	30	10	13	20	11	17	25	28	19.3
22	Community First Bank	Kennewick	602,182	29	2	36	29	5	25	24	10	20.0
23	RiverBank	Spokane	222,910	10	33	30	26	17	9	21	21	20.9
24	Twin City Bank	Longview	70,955	19	6	37	34	12	4	31	27	21.3
25	First Financial Northwest Bank	Renton	1,573,810	32	31	10	27	13	6	29	30	22.3
26	Seattle Bank	Seattle	826,849	3	39	29	14	39	37	7	11	22.4
27	Pacific Crest Savings Bank	Lynnwood	277,285	27	39	6	11	34	30	18	22	23.4
28	SaviBank	Burlington	551,542	16	9	35	33	20	18	30	29	23.8
29	Farmers State Bank	Winthrop	60,674	40	38	2	13	7	39	27	25	23.9
30	First Fed Bank	Port Angeles	2,148,672	21	20	22	28	28	26	26	24	24.4
31	Sound Community Bank	Seattle	1,004,332	17	23	28	25	31	29	19	26	24.8
32	HomeStreet Bank	Seattle	9,853,995	37	22	7	32	26	22	34	33	26.6
33	Farmington State Bank	Farmington	18,555	2	24	40	40	1	35	40	40	27.8
34	Commencement Bank	Tacoma	582,638	31	28	19	31	33	23	32	31	28.5
35	Raymond Federal Bank	Raymond	68,634	24	36	31	39	18	8	38	38	29.0
36	Olympia Federal Savings and Loan A		921,500	35	29	15	35	30	24	35	36	29.9
37	Baker Boyer National Bank	Walla Walla	740,060	34	3	38	38	35	28	36	34	30.8

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
38	Lamont Bank of St. John	Saint John	69,755	39	34	3	21	40	38	39	39	31.6
39	Liberty Bank	Poulsbo	185,375	36	27	17	37	32	31	37	37	31.8
40	First Sound Bank	Seattle	174,741	33	30	21	36	37	34	33	32	32.0