

# Oregon State-Chartered Banks Assets and Liabilities

3/31/2016

Number of institutions reporting	21
Total employees (full-time equivalent)	6,478

## **Assets and Liabilities** **(\$ in 000's)**

Cash and due from depository institutions	1,742,539
Securities	4,141,013
Federal funds sold & reverse repurchase agreements	11,689
Net loans & leases	23,314,204
Trading account assets	9,723
Bank premises and fixed assets	420,305
Other real estate owned	52,664
Goodwill and other intangibles	2,093,864
All other assets	1,036,396
<b>Total assets</b>	<b>32,822,397</b>

Total deposits	25,938,739
Federal funds purchased & repurchase agreements	402,676
Trading liabilities	0
Other borrowed funds	974,695
Subordinated debt	0
All other liabilities	366,756
<b>Total liabilities</b>	<b>27,682,866</b>

Perpetual preferred stock	0
Common stock	3,689,652
Surplus	1,052,993
Undivided profits	396,886
<b>Total equity capital</b>	<b>5,139,531</b>

<b>Total liabilities and capital</b>	<b>32,822,397</b>
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# Oregon State-Chartered Banks Income and Expense 3/31/2016

Number of institutions reporting 21

<b>Income and Expense</b>	<b>(Year-to-date) (\$ in 000's)</b>
Total interest income	317,306
Total interest expense	16,623
Net interest income	300,683
Provision for loan and lease losses	5,619
Fiduciary activities	595
Service charges on deposit accounts	13,849
Trading account gains & fees	2
Additional noninterest income	41,167
Total noninterest income	247,673
Salaries and employee benefits	144,657
Premises and equipment expense	40,954
Additional noninterest expense	62,062
Total noninterest expense	16,623
Pre-tax net operating income	103,004
Securities gains (losses)	983
Applicable income taxes	39,986
Income before extraordinary items	67,001
Extraordinary gains - net	0
<b>Net income</b>	<b>1,418,787</b>

## Oregon State-Chartered Banks Assets, Loans, and Deposits

3/31/2016

(\$ in 000's)

	<b>Total Assets</b>	<b>Total Loans</b>	<b>Total Deposits</b>
Albina Community Bank	171,538	108,984	152,402
Bank of Eastern Oregon	351,867	287,244	312,926
Bank of Oswego, The	61,206	42,889	52,445
Bank of the Cascades	2,975,440	1,787,274	2,577,796
CenterPointe Community Bank	136,281	85,012	124,182
Citizens Bank	652,131	347,614	539,236
Clackamas County Bank	200,647	105,637	156,029
Clatsop Community Bank	81,855	52,885	71,763
Community Bank	365,374	218,807	329,646
Lewis & Clark Bank	157,550	129,413	128,487
MBank	168,486	136,983	140,455
Oregon Coast Bank	200,767	98,764	177,106
Oregon Pacific Banking Co.	219,215	149,020	186,903
Pacific Continental Bank	1,965,058	1,429,733	1,697,407
Pacific West Bank	56,216	45,124	48,877
People's Bank of Commerce	271,135	175,444	244,879
Premier Community Bank	354,911	293,600	280,631
Summit Bank	245,563	195,256	218,075
Umpqua Bank	23,925,566	17,612,394	18,269,771
Willamette Community Bank	98,035	78,453	87,251
Willamette Valley Bank	163,556	141,806	142,615
<b>TOTALS:</b>	<b>32,822,397</b>	<b>23,522,336</b>	<b>25,938,882</b>
<b>Growth Rates</b>	<b>1.04%</b>	<b>1.03%</b>	<b>1.05%</b>