

Oregon State-Chartered Banks Assets and Liabilities

3/31/2017

| | |
|--|-------|
| Number of institutions reporting | 19 |
| Total employees (full-time equivalent) | 6,356 |

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

| | |
|--|-------------------|
| Cash and due from depository institutions | 1,272,038 |
| Securities | 5,056,646 |
| Federal funds sold & reverse repurchase agreements | 9,345 |
| Net loans & leases | 24,754,723 |
| Trading account assets | 11,031 |
| Bank premises and fixed assets | 400,029 |
| Other real estate owned | 33,763 |
| Goodwill and other intangibles | 2,135,259 |
| All other assets | 921,241 |
| Total assets | 34,594,075 |

| | |
|---|-------------------|
| Total deposits | 27,548,257 |
| Federal funds purchased & repurchase agreements | 370,711 |
| Trading liabilities | 0 |
| Other borrowed funds | 1,075,543 |
| Subordinated debt | 0 |
| All other liabilities | 285,600 |
| Total liabilities | 29,280,111 |

| | |
|-----------------------------|------------------|
| Perpetual preferred stock | 0 |
| Common stock | 3,765,052 |
| Surplus | 1,047,470 |
| Undivided profits | 501,442 |
| Total equity capital | 5,313,964 |

| | |
|--------------------------------------|-------------------|
| Total liabilities and capital | 34,594,075 |
|--------------------------------------|-------------------|

Oregon State-Chartered Banks

Income and Expense

3/31/2017

Number of institutions reporting 19

| Income and Expense | <i>(Year-to-date)</i> <i>(\$ in 000's)</i> |
|-------------------------------------|---|
| Total interest income | 317,402 |
| Total interest expense | 17,792 |
| Net interest income | 299,610 |
| Provision for loan and lease losses | 13,631 |
| Fiduciary activities | 594 |
| Service charges on deposit accounts | 13,540 |
| Trading account gains & fees | 340 |
| Additional noninterest income | 61,912 |
| Total noninterest income | 76,386 |
| Salaries and employee benefits | 145,714 |
| Premises and equipment expense | 40,490 |
| Additional noninterest expense | 62,040 |
| Total noninterest expense | 248,244 |
| Pre-tax net operating income | 114,121 |
| Securities gains (losses) | 164 |
| Applicable income taxes | 40,704 |
| Income before extraordinary items | 73,581 |
| Extraordinary gains - net | 0 |
| Net income | 327,760 |

Oregon State-Chartered Banks Assets, Loans, and Deposits

3/31/2017

(\$ in 000's)

| | Total Assets | Total Loans | Total Deposits |
|-----------------------------|---------------------|--------------------|-----------------------|
| Albina Community Bank | 178,260 | 118,616 | 158,408 |
| Bank of Eastern Oregon | 376,738 | 307,575 | 334,419 |
| Bank of the Cascades | 3,128,354 | 2,117,597 | 2,715,909 |
| CenterPointe Community Bank | 136,532 | 92,088 | 123,434 |
| Citizens Bank | 728,243 | 377,680 | 608,028 |
| Clackamas County Bank | 213,774 | 119,524 | 169,988 |
| Clatsop Community Bank | 87,394 | 56,559 | 72,834 |
| Community Bank | 382,503 | 217,503 | 347,740 |
| Lewis & Clark Bank | 177,306 | 144,508 | 146,951 |
| Oregon Coast Bank | 210,422 | 101,404 | 186,817 |
| Oregon Pacific Banking Co. | 237,447 | 170,777 | 208,847 |
| Pacific Continental Bank | 2,592,781 | 1,912,608 | 2,086,553 |
| Pacific West Bank | 65,150 | 48,112 | 54,532 |
| People's Bank of Commerce | 271,478 | 201,593 | 242,891 |
| Premier Community Bank | 386,849 | 323,358 | 313,238 |
| Summit Bank | 294,831 | 237,098 | 259,861 |
| Umpqua Bank | 24,841,451 | 18,200,376 | 19,268,923 |
| Willamette Community Bank | 107,510 | 74,861 | 96,286 |
| Willamette Valley Bank | 177,052 | 151,863 | 152,598 |
| TOTALS: | 34,594,075 | 24,973,700 | 27,548,257 |
| Growth Rates | 0.17% | 2.04% | 0.21% |