

# Oregon State-Chartered Banks Assets and Liabilities

9/30/2016

Number of institutions reporting	20
Total employees (full-time equivalent)	6,405

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

Cash and due from depository institutions	2,154,300
Securities	4,342,550
Federal funds sold & reverse repurchase agreements	12,231
Net loans & leases	24,401,889
Trading account assets	10,390
Bank premises and fixed assets	411,912
Other real estate owned	40,075
Goodwill and other intangibles	2,111,824
All other assets	1,026,397
<b>Total assets</b>	<b>34,511,568</b>

Total deposits	27,448,533
Federal funds purchased & repurchase agreements	378,999
Trading liabilities	0
Other borrowed funds	985,452
Subordinated debt	0
All other liabilities	398,862
<b>Total liabilities</b>	<b>29,211,846</b>

Perpetual preferred stock	0
Common stock	3,760,129
Surplus	1,055,729
Undivided profits	483,864
<b>Total equity capital</b>	<b>5,299,722</b>

<b>Total liabilities and capital</b>	<b>34,511,568</b>
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**Oregon State-Chartered Banks**  
**Income and Expense**  
**9/30/2016**

Number of institutions reporting 20

<b>Income and Expense</b>	<b>(Year-to-date)</b> <b>(\$ in 000's)</b>
Total interest income	942,682
Total interest expense	49,974
Net interest income	892,708
Provision for loan and lease losses	34,961
Fiduciary activities	1,892
Service charges on deposit accounts	42,285
Trading account gains & fees	428
Additional noninterest income	201,298
Total noninterest income	245,903
Salaries and employee benefits	434,805
Premises and equipment expense	122,440
Additional noninterest expense	196,921
Total noninterest expense	754,166
Pre-tax net operating income	349,484
Securities gains (losses)	1,792
Applicable income taxes	123,611
Income before extraordinary items	227,665
Extraordinary gains - net	0
<b>Net income</b>	<b>227,665</b>

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

9/30/2016

(\$ in 000's)

	<b>Total Assets</b>	<b>Total Loans</b>	<b>Total Deposits</b>
Albina Community Bank	173,697	114,818	154,040
Bank of Eastern Oregon	376,060	295,401	334,513
Bank of the Cascades	3,167,495	2,069,069	2,745,599
CenterPointe Community Bank	133,273	89,206	119,345
Citizens Bank	703,240	372,868	586,866
Clackamas County Bank	206,850	115,617	163,145
Clatsop Community Bank	87,601	54,111	77,116
Community Bank	375,563	229,176	338,750
Lewis & Clark Bank	169,646	142,311	140,037
MBank	157,615	125,588	132,132
Oregon Coast Bank	222,789	99,433	198,192
Oregon Pacific Banking Co.	229,176	154,254	193,802
Pacific Continental Bank	2,533,100	1,806,736	2,173,188
Pacific West Bank	61,489	46,874	53,961
People's Bank of Commerce	264,616	193,268	236,833
Premier Community Bank	374,299	310,488	302,728
Summit Bank	267,087	213,544	237,459
Umpqua Bank	24,730,514	17,955,806	19,018,126
Willamette Community Bank	98,342	76,333	87,299
Willamette Valley Bank	179,116	153,537	155,402
<b>TOTALS:</b>	<b>34,511,568</b>	<b>24,618,438</b>	<b>27,448,533</b>
<b>Growth Rates</b>	<b>4.30%</b>	<b>2.18%</b>	<b>5.72%</b>