

**Washington Public Deposit Protection Commission**  
**Monthly Consolidation Report Summary**  
**February 2025**

Bank Name	Uninsured Deposits	Total Deposits	Collateral Percentage to Uninsured Deposits <sup>[1][2]</sup>	Capital Category As of Q4-2024
1st Security Bank of Washington	27,921,437	32,837,534	80.83%	Well Capitalized
Baker-Boyer National Bank	9,668,102	12,240,985	84.09%	Well Capitalized
Bank of America, N.A.	1,562,969,790	1,581,315,616	60.65%	Well Capitalized
Bank of Eastern Oregon	5,595,136	8,345,156	71.49%	Well Capitalized
Bank of Idaho	19,987,633	21,196,060	65.15%	Well Capitalized
Bank of the Pacific	56,446,705	63,102,104	78.70%	Well Capitalized
Banner Bank	157,947,209	186,198,172	61.80%	Well Capitalized
Beneficial State Bank	49,064	299,064	5,095.39%	Well Capitalized
BMO Harris Bank, NA	1,105,406	1,870,423	187.38%	Well Capitalized
Cashmere Valley Bank	44,657,000	49,703,000	66.47%	Well Capitalized
Cathay Bank	96,261,322	97,011,322	55.06%	Well Capitalized
Coastal Community Bank	18,183,939	20,528,484	75.87%	Well Capitalized
Commencement Bank	4,721,804	5,474,880	134.93%	Well Capitalized
Community Bank	10,638,803	11,140,303	173.38%	Well Capitalized
Community First Bank	3,241,440	4,336,155	180.58%	Well Capitalized
Connect Community Bank	0	40,162	0.00%	Well Capitalized
East West Bank	0	0	0.00%	Well Capitalized
Farmers State Bank	514,662	764,662	550.64%	Well Capitalized
First Citizens Bank & Trust Company	6,542,798	7,559,927	108.64%	Well Capitalized
First Fed Bank	105,917,258	109,371,835	56.65%	Well Capitalized
First Financial Northwest Bank	58,183,155	85,495,727	52.78%	Well Capitalized
First Interstate Bank	10,740,395	16,841,091	115.66%	Well Capitalized
Glacier Bank	125,632,484	136,571,284	129.88%	Well Capitalized
Heritage Bank	209,008,476	224,467,305	105.01%	Well Capitalized
HomeStreet Bank	308,069,817	313,144,163	55.39%	Well Capitalized
JPMorgan Chase Bank, N.A.	235,621,025	237,877,876	98.46%	Well Capitalized
KeyBank National Association	2,174,029,023	2,198,566,484	51.90%	Well Capitalized
Kitsap Bank	30,255,786	38,717,157	81.11%	Well Capitalized
Lamont Bank of St. John	2,595,733	2,906,835	136.16%	Well Capitalized
Liberty Bank	10,023,303	10,273,303	51.38%	Well Capitalized
Mountain Pacific Bank	861,549	1,111,549	52.23%	Well Capitalized
Northwest Bank	31,868,532	32,868,532	54.03%	Well Capitalized
Olympia Federal Savings & Loan Assn.	4,197,939	6,714,190	238.21%	Well Capitalized
Pacific Premier Bank	449,017,838	454,809,370	102.45%	Well Capitalized
Peoples Bank	43,783,945	47,319,686	68.52%	Well Capitalized
RiverBank	0	0	0.00%	Well Capitalized
Riverview Community Bank	4,041,516	6,913,778	219.13%	Well Capitalized
SaviBank	20,726,000	34,756,000	84.45%	Well Capitalized
Security State Bank	10,255,658	13,146,227	184.95%	Well Capitalized
Sound Community Bank	15,523,628	16,027,356	51.53%	Well Capitalized
State Bank Northwest	870,570	1,856,955	286.91%	Well Capitalized
Timberland Bank	166,211,203	171,444,085	104.56%	Well Capitalized
Twin City Bank	0	215,501	0.00%	Well Capitalized
Twin River Bank	3,174,299	4,061,467	91.08%	Well Capitalized
U.S. Bank National Association	1,630,438,524	1,694,517,237	153.33%	Well Capitalized
Umpqua Bank	1,577,608,214	1,621,092,711	58.24%	Well Capitalized
UniBank	15,115,714	15,365,714	114.81%	Adequately Capitalized
Washington Federal Bank	905,147,317	913,230,056	54.69%	Well Capitalized
Washington Trust Bank	118,388,573	126,155,020	64.69%	Well Capitalized
Wells Fargo Bank, N.A.	203,715,509	224,493,924	54.00%	Well Capitalized
Yakima Federal Savings & Loan Assn.	1,083,243	2,202,521	692.37%	Well Capitalized
ZB, National Association	901,268	1,209,249	590.62%	Well Capitalized
<b>Totals</b>	<b>\$ 10,499,459,744</b>	<b>\$ 10,867,708,197</b>		

Credit Union Name	Uninsured Deposits	Total Deposits	Collateral Percentage to Uninsured Deposits <sup>[1] [2]</sup>	Capital Category As of Q4-2024
America's Credit Union	0	16,449	N/A	Well Capitalized
CALCOE Federal Credit Union	0	164,943	N/A	Well Capitalized
Columbia Credit Union	0	8,464	N/A	Well Capitalized
Gesa Credit Union	71,479,921	73,640,398	55.96%	Well Capitalized
Global Credit Union	0	0	N/A	Well Capitalized
HAPO Community Credit Union	23,836,858	24,336,858	54.01%	Well Capitalized
Harborstone Credit Union	1,776,568	2,026,568	98.51%	Well Capitalized
Idaho Central Credit Union	0	0	N/A	Well Capitalized
Industrial Credit Union of Whatcom County	0	90,582	N/A	Well Capitalized
Kitsap Credit Union	0	0	N/A	Well Capitalized
North Coast Credit Union	0	0	N/A	Well Capitalized
Numerica Credit Union	96,331,150	97,771,930	49.89%	Well Capitalized
OBee Credit Union	0	0	N/A	Well Capitalized
Our Community Credit Union	0	0	N/A	Well Capitalized
Puget Sound Cooperative Credit Union	0	2,200	N/A	Well Capitalized
Spokane Teachers Credit Union	14,270,496	18,523,880	70.07%	Well Capitalized
TwinStar Credit Union	0	152,647	N/A	Well Capitalized
Unitus Community Credit Union	0	0	N/A	Well Capitalized
Whatcom Educational Credit Union	25,467,890	25,717,890	58.90%	Well Capitalized
<b>Totals</b>	<b>\$ 233,162,883</b>	<b>\$ 242,452,809</b>		
<b>Grand Totals</b>	<b>\$ 10,732,622,627</b>	<b>\$ 11,110,161,006</b>		

**NOTES:**

<sup>[1]</sup> Pursuant to PDPC **Resolution 2018-1**, public depositories categorized as Well Capitalized may collateralize uninsured public deposits at no less than fifty (50) percent. Public depositories categorized below Well Capitalized are required to fully secure uninsured deposits (i.e., 100% collateral).

<sup>[2]</sup> May include additional securities pledged after the period ending date.