



# **CRA Officer Information Packet**

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## WCRA Board of Directors 2023

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<b>Kim Etherton</b> VP, Relationship Manager <b>Umpqua Bank</b> 1111 Third Avenue Suite 2900 Seattle, WA 98101	Phone: 206-749-7363 Cell: 509-319-5502 Email: <a href="mailto:kimetherton@umpquabank.com">kimetherton@umpquabank.com</a>	<b>Treasurer</b>
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## WCRA Board of Directors 2023

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## WASHINGTON COMMUNITY REINVESTMENT ASSOCIATION

### 2023 LOAN POOL #1 APPORTIONMENT SCHEDULE

INSTITUTION	LOAN POOL PERCENT OF TOTAL	LOAN POOL CONTRIBUTION
Key Bank	13.09%	\$ 15,000,000.00
Umpqua Bank	12.57%	\$ 14,400,000.00
Wells Fargo Bank	11.35%	\$ 13,000,000.00
Ally Bank	8.73%	\$ 10,000,000.00
JPMorgan Chase Bank, N.A.	8.73%	\$ 10,000,000.00
Banner Bank	5.48%	\$ 6,275,000.00
Washington Federal	4.36%	\$ 5,000,000.00
Riverview Community Bank	3.49%	\$ 4,000,000.00
Washington Trust Bank	3.05%	\$ 3,500,000.00
Heritage Bank	3.01%	\$ 3,450,000.00
1st Security Bank of Washington	2.18%	\$ 2,500,000.00
Beneficial State Bank	2.18%	\$ 2,500,000.00
First Republic Bank/JPMorgan Chase	2.18%	\$ 2,500,000.00
Pacific Premier Bank	2.18%	\$ 2,500,000.00
HomeStreet Bank	1.96%	\$ 2,250,000.00
MUFG Union Bank/US Bank	1.75%	\$ 2,000,000.00
Pacific Crest Savings Bank	1.75%	\$ 2,000,000.00
Seattle Bank	1.75%	\$ 2,000,000.00
Yakima Federal S&L Association	1.75%	\$ 2,000,000.00
Cashmere Valley Bank	1.31%	\$ 1,500,000.00
First Financial Northwest Bank	1.13%	\$ 1,300,000.00
Commerce Bank of Washington	0.79%	\$ 900,000.00
East West Bank	0.79%	\$ 900,000.00
Bank of the Pacific	0.61%	\$ 700,000.00
First Federal S&L of Port Angeles	0.61%	\$ 700,000.00
Timberland Savings Bank	0.61%	\$ 700,000.00
Olympia Federal Savings and Loan	0.52%	\$ 600,000.00
Cathay Bank	0.44%	\$ 500,000.00
First Sound Bank	0.44%	\$ 500,000.00
Kitsap Bank	0.44%	\$ 500,000.00
North Cascades Bank, Div. of Glacier Bank	0.44%	\$ 500,000.00
Bank of the West	0.17%	\$ 200,000.00
Northern Trust Bank	0.17%	\$ 200,000.00
<b>33 PARTICIPATING LENDERS</b>	<b>100.00%</b>	<b>\$ 114,575,000.00</b>

## WASHINGTON COMMUNITY REINVESTMENT ASSOCIATION

### 2023 LOAN POOL #2 APPORTIONMENT SCHEDULE

INSTITUTION	LOAN POOL PERCENT OF TOTAL	LOAN POOL CONTRIBUTION
Umpqua Bank	20.465%	\$ 6,500,000
Wells Fargo Bank	14.168%	\$ 4,500,000
Key Bank	12.002%	\$ 3,812,000
Washington Trust Bank	11.019%	\$ 3,500,000
JPMorgan Chase	10.232%	\$ 3,250,000
1st Security Bank of Washington	6.297%	\$ 2,000,000
First Financial Northwest Bank	6.297%	\$ 2,000,000
Pacific Premier Bank	3.148%	\$ 1,000,000
Washington Federal	3.070%	\$ 975,000
Heritage Bank	2.519%	\$ 800,000
Banner Bank	2.361%	\$ 750,000
Cashmere Valley Bank	1.574%	\$ 500,000
Cathay Bank	1.574%	\$ 500,000
North Cascades Bank, Div. of Glacier Bank	1.574%	\$ 500,000
Yakima Federal Savings & Loan Assn	1.574%	\$ 500,000
HomeStreet Bank	0.787%	\$ 250,000
Bank of the West	0.708%	\$ 225,000
Northern Trust Bank	0.630%	\$ 200,000
<b>18 PARTICIPATING LENDERS</b>	<b>100.00%</b>	<b>\$ 31,762,000</b>

**WASHINGTON COMMUNITY REINVESTMENT ASSOCIATION**

2023 LOAN POOL #3 APPORTIONMENT SCHEDULE

<b>INSTITUTION</b>	<b>LOAN POOL PERCENT OF TOTAL</b>	<b>LOAN POOL CONTRIBUTION</b>
Banner Bank	14.706%	\$ 2,500,000
First Financial Northwest Bank	14.706%	\$ 2,500,000
Key Bank	13.235%	\$ 2,250,000
JPMorgan Chase	11.765%	\$ 2,000,000
East West Bank	8.824%	\$ 1,500,000
Pacific Premier Bank	5.882%	\$ 1,000,000
Riverview Bank	5.882%	\$ 1,000,000
Heritage Bank	4.412%	\$ 750,000
Wells Fargo Bank	4.412%	\$ 750,000
First Federal S & L of Port Angeles	3.235%	\$ 550,000
1st Security Bank of Washington	2.941%	\$ 500,000
Cathay Bank	2.941%	\$ 500,000
Umpqua Bank	2.941%	\$ 500,000
Yakima Federal Savings & Loan Association	2.941%	\$ 500,000
Northern Trust Bank	1.176%	\$ 200,000
<b>15 PARTICIPATING LENDERS</b>	<b>100.00%</b>	<b>\$ 17,000,000</b>

## **CRA Opportunities**

The WCRA is a lending consortium which allows your organization to receive CRA Credit for participating in the loans the WCRA makes on your behalf.

The WCRA has three loan pools providing CRA Credit opportunities including the following programs:

- Affordable/Low Income Multi-Family Rental Housing including mixed use properties
- Economic Development Loans
- Special Needs Housing

In addition to the three lending pools, the WCRA also offers Private Placement Bond Investments; a Tax Exempt Investment Program for 501(c)3 nonprofits to provide financing for affordable housing and real estate based economic development projects. As a member, the WCRA makes these Investment opportunities available to you.

Contact us for opportunities to participate in WCRA Committees, such as the Criticized Credit Advisory Committee and the Loan Committee.