



The relative strengths and weaknesses of GLACIER BANCORP INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of GLACIER BANCORP INC. compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 31% points. The greatest weakness of GLACIER BANCORP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 1.3% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	2,946,229
Cash Deposits and Cash Equivalents	203,790
Deposits	0
Fees	0
Goodwill	289,586
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,623,823
Loans and Leases Receivable	8,156,310
Long-term Debt	0
Occupancy	0
Other Assets	278,041
Other Compr. Net Income	-7,448
Other Expenses	40,331
Other Liabilities	3,975,807
Other Net Income	222,209
Other Noninterest Expense	0
Property, Plant and Equipment	241,528
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	10,599,630
Assets	12,115,484
Expenses	40,331
Stockholders Equity	1,515,854
Net Income	181,878
Comprehensive Net Income	174,430
Economic Capital Ratio	8.2%