



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 45% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 2.1% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	2,881,234
Cash Deposits and Cash Equivalents	330,961
Deposits	0
Fees	0
Goodwill	456,418
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,273,604
Loans and Leases Receivable	9,388,320
Long-term Debt	0
Occupancy	0
Other Assets	316,757
Other Compr. Net Income	49,653
Other Expenses	48,650
Other Liabilities	4,449,662
Other Net Income	259,194
Other Noninterest Expense	0
Property, Plant and Equipment	310,309
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	11,723,266
Assets	13,683,999
Expenses	48,650
Stockholders Equity	1,960,733
Net Income	210,544
Comprehensive Net Income	260,197
Economic Capital Ratio	9.8%