



The relative strengths and weaknesses of COLUMBIA BANKING SYSTEM 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 COLUMBIA BANKING SYSTEM INC. compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 9.4% points. The greatest weakness of COLUMBIA BANKING SYSTEM INC. is the variable Other Assets, reducing the Economic Capital Ratio by 5.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.7% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	4,092,417
Cash Deposits and Cash Equivalents	247,673
Deposits	10,684,708
Fees	0
Goodwill	765,842
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,538,233
Loans and Leases Receivable	8,659,497
Long-term Debt	0
Occupancy	0
Other Assets	148,687
Other Compr. Net Income	75,672
Other Expenses	47,160
Other Liabilities	-4,303,379
Other Net Income	241,611
Other Noninterest Expense	0
Property, Plant and Equipment	165,408
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	11,919,562
Assets	14,079,524
Expenses	47,160
Stockholders Equity	2,159,962
Net Income	194,451
Comprehensive Net Income	270,123
Economic Capital Ratio	10%