



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 32% points. The greatest weakness of GLACIER BANCORP INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 46% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 2.2% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	5,634,155
Cash Deposits and Cash Equivalents	633,142
Deposits	0
Fees	0
Goodwill	514,013
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,570,919
Loans and Leases Receivable	10,964,453
Long-term Debt	0
Occupancy	0
Other Assets	758,443
Other Compr. Net Income	102,864
Other Expenses	61,640
Other Liabilities	6,626,246
Other Net Income	328,040
Other Noninterest Expense	0
Property, Plant and Equipment	0
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	16,197,165
Assets	18,504,206
Expenses	61,640
Stockholders Equity	2,307,041
Net Income	266,400
Comprehensive Net Income	369,264
Economic Capital Ratio	8.8%