



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 11% points. The greatest weakness of COLUMBIA BANKING SYSTEM INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 8.6% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 2.9% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	5,592,288
Cash Deposits and Cash Equivalents	653,766
Deposits	13,869,862
Fees	0
Goodwill	765,842
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,207,593
Loans and Leases Receivable	9,278,520
Long-term Debt	0
Occupancy	0
Other Assets	132,304
Other Compr. Net Income	141,828
Other Expenses	38,148
Other Liabilities	-6,840,283
Other Net Income	192,392
Other Noninterest Expense	0
Property, Plant and Equipment	162,059
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	14,237,172
Assets	16,584,779
Expenses	38,148
Stockholders Equity	2,347,607
Net Income	154,244
Comprehensive Net Income	296,072
Economic Capital Ratio	9.5%