



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 47% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 0.68% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	10,490,472
Cash Deposits and Cash Equivalents	437,686
Deposits	0
Fees	0
Goodwill	985,393
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,827,912
Loans and Leases Receivable	13,259,366
Long-term Debt	0
Occupancy	0
Other Assets	767,728
Other Compr. Net Income	-115,731
Other Expenses	64,681
Other Liabilities	8,935,111
Other Net Income	349,438
Other Noninterest Expense	0
Property, Plant and Equipment	0
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	22,763,023
Assets	25,940,645
Expenses	64,681
Stockholders Equity	3,177,622
Net Income	284,757
Comprehensive Net Income	169,026
Economic Capital Ratio	7.2%