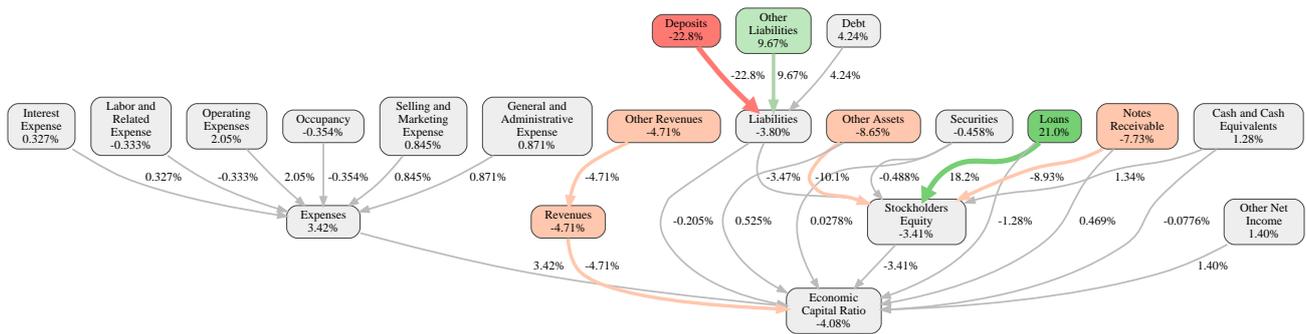




RealRate

SAVINGS & CREDIT 2022

UMPQUA HOLDINGS CORP Rank 83 of 104





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The relative strengths and weaknesses of UMPQUA HOLDINGS CORP 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 UMPQUA HOLDINGS CORP compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 21% points. The greatest weakness of UMPQUA HOLDINGS CORP is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.7%, being 4.1% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	2,761,621
Debt	0
Deposits	26,594,685
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	480,820
Loans	22,304,768
Notes Receivable	0
Occupancy	137,546
Operating Expenses	0
Other Assets	5,574,547
Other Compr. Net Income	-120,986
Other Expenses	223,769
Other Liabilities	1,296,981
Other Net Income	1,163,321
Other Revenues	155,295
Professional Fees	48,800
Securities	0
Selling and Marketing Expense	7,381

Output Variable	Value in 1000 USD
Assets	30,640,936
Liabilities	27,891,666
Expenses	898,316
Revenues	155,295
Stockholders Equity	2,749,270
Net Income	420,300
Comprehensive Net Income	299,314
Economic Capital Ratio	5.7%