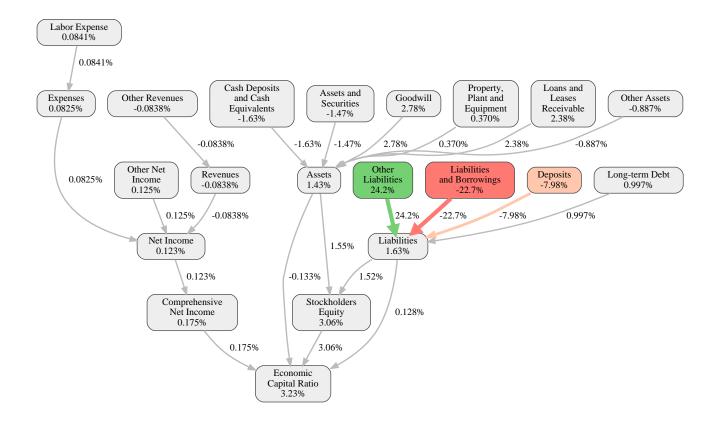


STATE BANKS 2015



Columbia Banking System INC Rank 12 of 164





STATE BANKS 2015



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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 Other Liabilities, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Columbia Banking System INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.2% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	231,877
Cash Deposits and Cash Equivalents	188,170
Deposits	6,924,722
Fees	0
Goodwill	382,537
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,377,650
Loans and Leases Receivable	5,375,809
Long-term Debt	0
Occupancy	0
Other Assets	2,228,363
Other Compr. Net Income	17,665
Other Expenses	36,211
Other Liabilities	-3,951,701
Other Net Income	117,785
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	172,090

Output Variable	Value in 1000 USD
Liabilities	7,350,671
Assets	8,578,846
Expenses	36,211
Revenues	0
Stockholders Equity	1,228,175
Net Income	81,574
Comprehensive Net Income	99,239
Economic Capital Ratio	13%

