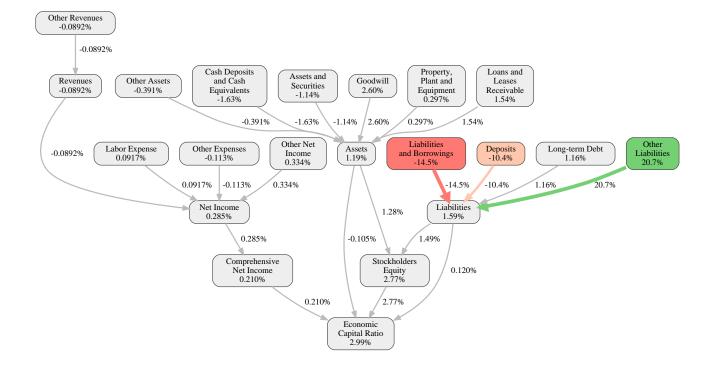


RealRate

STATE BANKS 2016

Columbia Banking System INC Rank 15 of 177









STATE BANKS 2016



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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 21% points. The greatest weakness of Columbia Banking System INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.0% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	235,854
Cash Deposits and Cash Equivalents	175,302
Deposits	7,438,829
Fees	0
Goodwill	382,762
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,033,981
Loans and Leases Receivable	5,746,855
Long-term Debt	0
Occupancy	0
Other Assets	2,246,685
Other Compr. Net Income	-11,916
Other Expenses	42,793
Other Liabilities	-3,763,241
Other Net Income	141,620
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	164,239

Output Variable	Value in 1000 USD
Liabilities	7,709,569
Assets	8,951,697
Expenses	42,793
Revenues	0
Stockholders Equity	1,242,128
Net Income	98,827
Comprehensive Net Income	86,911
Economic Capital Ratio	13%

