



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 11% points. The greatest weakness of Columbia Banking System INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 8.9% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 0.23% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	5,273,740
Cash Deposits and Cash Equivalents	291,741
Deposits	16,711,450
Fees	0
Goodwill	823,172
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,609,547
Loans and Leases Receivable	11,452,535
Long-term Debt	0
Occupancy	0
Other Assets	2,264,077
Other Compr. Net Income	-545,657
Other Expenses	67,469
Other Liabilities	-7,268,307
Other Net Income	317,647
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	160,578

Output Variable	Value in 1000 USD
Liabilities	18,052,690
Assets	20,265,843
Expenses	67,469
Revenues	0
Stockholders Equity	2,213,153
Net Income	250,178
Comprehensive Net Income	-295,479
Economic Capital Ratio	7.5%