



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 20% points. The greatest weakness of Columbia Banking System INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 0.76% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	9,495,610
Cash Deposits and Cash Equivalents	2,162,534
Deposits	41,607,020
Fees	129,043
Goodwill	1,029,234
IT and Equipment Expense	0
Labor Expense	616,103
Liabilities and Borrowings	32,115,080
Loans and Leases Receivable	37,001,080
Long-term Debt	0
Occupancy	183,480
Other Assets	2,146,168
Other Compr. Net Income	86,722
Other Expenses	433,090
Other Liabilities	-26,543,538
Other Net Income	1,603,488
Other Noninterest Expense	73,468
Other Revenues	180,411
Property, Plant and Equipment	338,970

Output Variable	Value in 1000 USD
Liabilities	47,178,562
Assets	52,173,596
Expenses	1,435,184
Revenues	180,411
Stockholders Equity	4,995,034
Net Income	348,715
Comprehensive Net Income	435,437
Economic Capital Ratio	8.7%