



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 8.1% points. The greatest weakness of Umpqua Holdings CORP is the variable Deposits, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 0.12% points below the market average of 17%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	634,280	Assets	25,741,439
Debt	0	Liabilities	21,726,653
Deposits	19,948,300	Expenses	95,936
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	4,014,786
Interest Expense	0	Net Income	246,019
Interest Payable	0	Comprehensive Net Income	246,800
Labor and Related Expense	0	BaseVar	23,953,382
Loans	18,939,576	ECR before LimitedLiability	9.5%
Notes Receivable	0	Economic Capital Ratio	16%
Occupancy	0		
Operating Expenses	0		
Other Assets	6,167,583		
Other Compr. Net Income	781		
Other Expenses	95,936		
Other Liabilities	1,778,353		
Other Net Income	341,955		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		