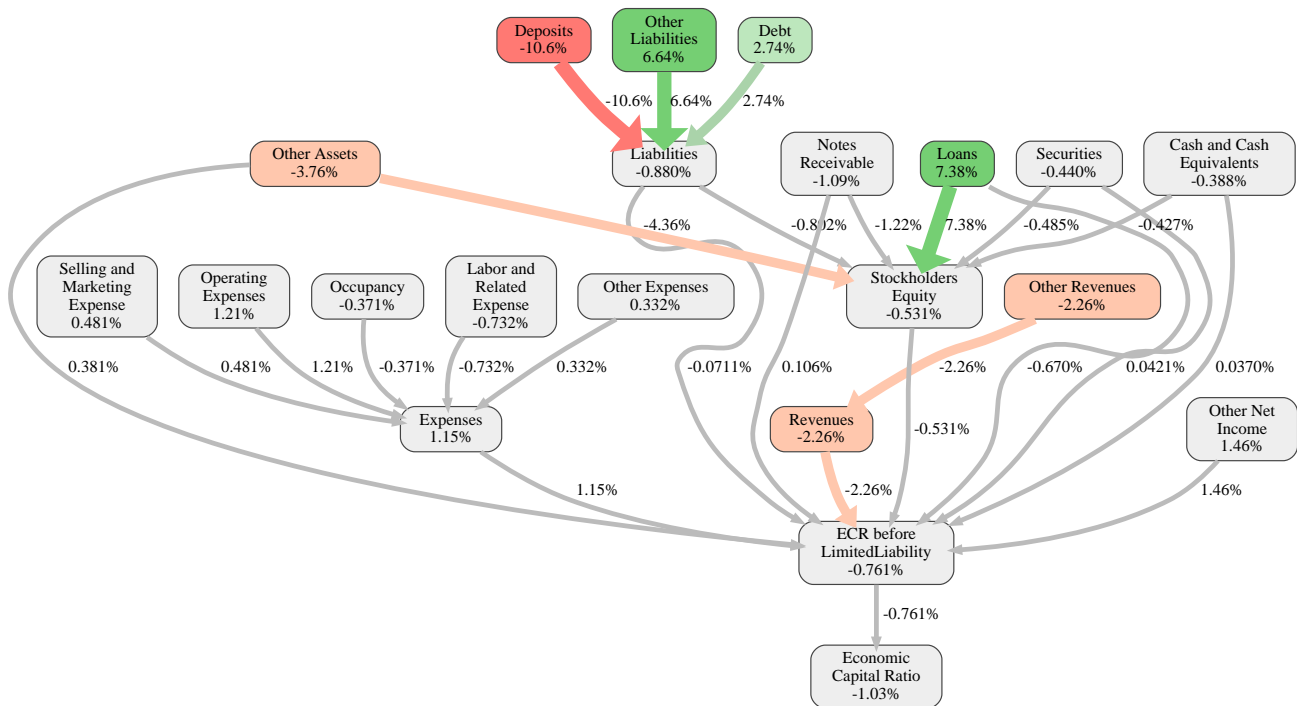




SAVINGS & CREDIT 2019

Umpqua Holdings CORP
Rank 35 of 103





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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 7.4% points. The greatest weakness of Umpqua Holdings CORP is the variable Deposits, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 1.0% points below the market average of 17%.

| Input Variable | Value in 1000 USD |
|------------------------------------|-------------------|
| Cash and Cash Equivalents | 622,637 |
| Debt | 0 |
| Deposits | 21,137,486 |
| Depreciation and Amortization | 0 |
| General and Administrative Expense | 0 |
| Interest Expense | 0 |
| Interest Payable | 0 |
| Labor and Related Expense | 425,575 |
| Loans | 20,277,795 |
| Notes Receivable | 0 |
| Occupancy | 148,724 |
| Operating Expenses | 0 |
| Other Assets | 6,039,349 |
| Other Compr. Net Income | -43,632 |
| Other Expenses | 197,546 |
| Other Liabilities | 1,745,853 |
| Other Net Income | 1,007,333 |
| Other Revenues | 8,297 |
| Professional Fees | 62,730 |
| Securities | 0 |
| Selling and Marketing Expense | 11,313 |

| Output Variable | Value in 1000 USD |
|-----------------------------|-------------------|
| Assets | 26,939,781 |
| Liabilities | 22,883,339 |
| Expenses | 845,888 |
| Revenues | 8,297 |
| Stockholders Equity | 4,056,442 |
| Net Income | 169,742 |
| Comprehensive Net Income | 126,110 |
| BaseVar | 25,864,135 |
| ECR before LimitedLiability | 8.6% |
| Economic Capital Ratio | 16% |