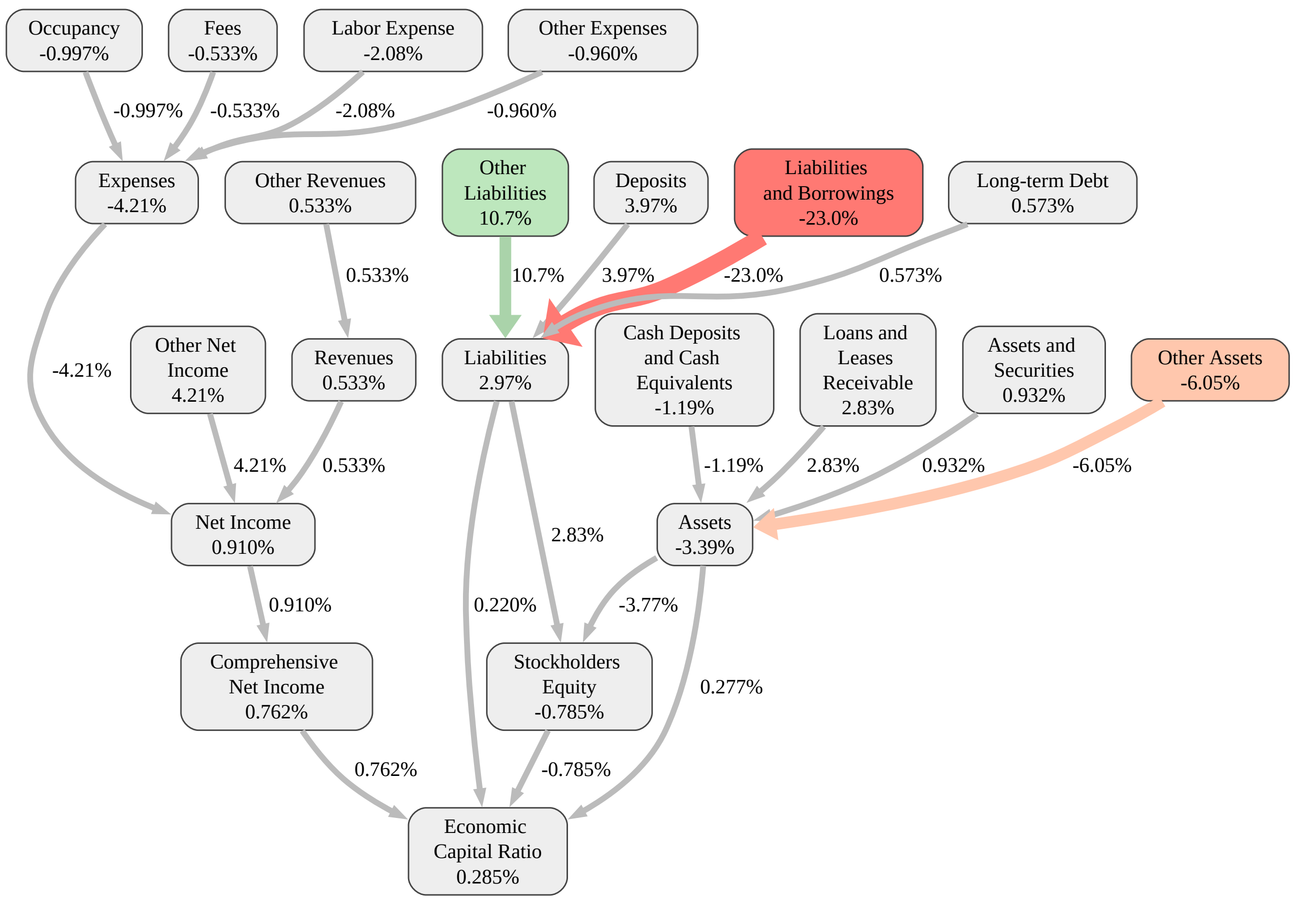
RealRate

STATE BANKS 2025

Columbia Banking System INC
Rank 41 of 96



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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 11% points.The greatest weakness of Columbia Banking System INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.28% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	9,005,076
Cash Deposits and Cash Equivalents	1,878,255
Deposits	41,720,732
Fees	99,191
Goodwill	1,029,234
IT and Equipment Expense	0
Labor Expense	588,830
Liabilities and Borrowings	32,349,368
Loans and Leases Receivable	37,256,272
Long-term Debt	0
Occupancy	182,372
Other Assets	2,058,890
Other Compr. Net Income	0
Other Expenses	353,126
Other Liabilities	-27,611,927
Other Net Income	1,609,257
Other Noninterest Expense	66,250
Other Revenues	190,079
Property, Plant and Equipment	348,670

Output Variable	Value in 1000 USD
Liabilities	46,458,173
Assets	51,576,397
Expenses	1,289,769
Revenues	190,079
Stockholders Equity	5,118,224
Net Income	509,567
Comprehensive Net Income	509,567
BaseVar	54,624,011
ECR before LimitedLiability	12%
Economic Capital Ratio	12%