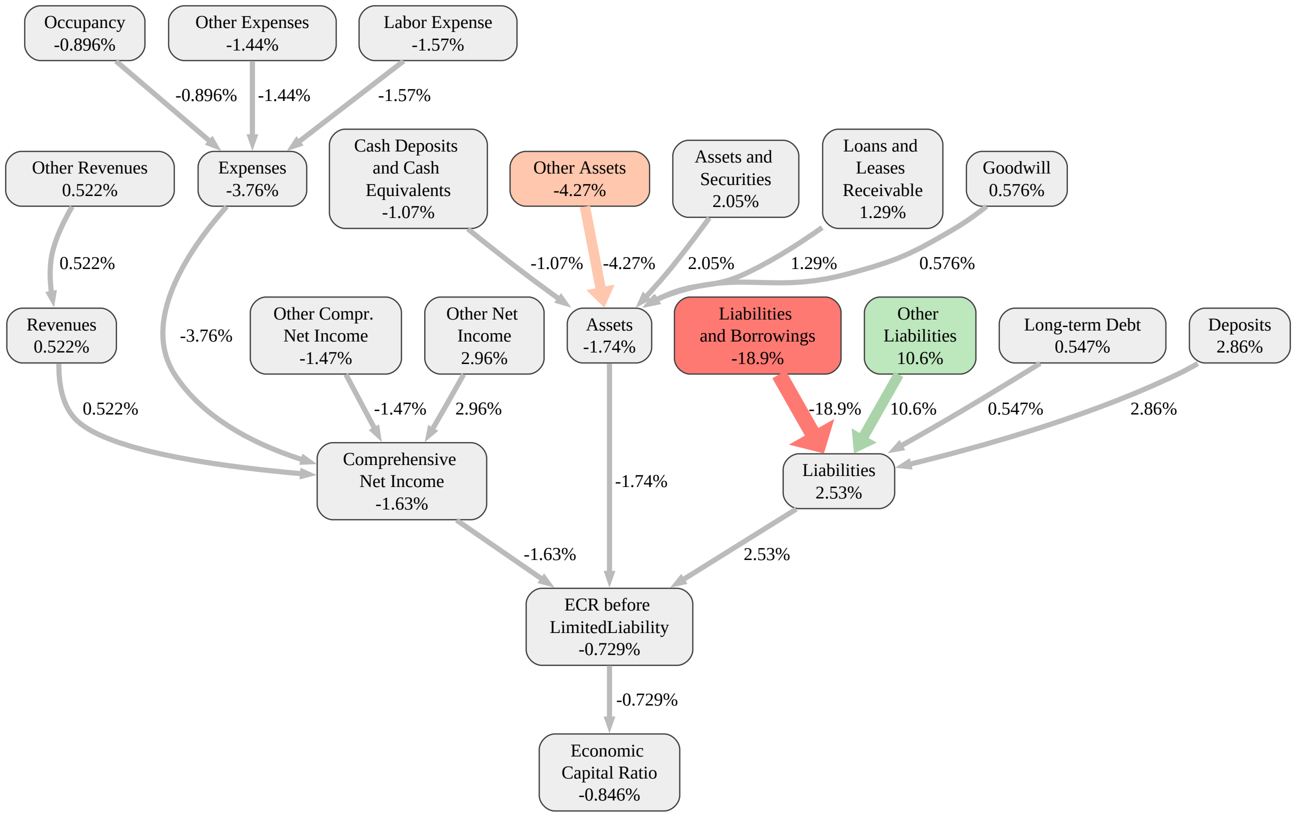
STATE BANKS 2026

Columbia Banking System INC

Rank 52 of 87



STATE BANKS 2026

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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 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.85% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	12,756,000
Cash Deposits and Cash Equivalents	2,380,000
Deposits	54,211,000
Fees	85,000
Goodwill	1,482,000
IT and Equipment Expense	0
Labor Expense	672,000
Liabilities and Borrowings	40,931,000
Loans and Leases Receivable	47,310,000
Long-term Debt	0
Occupancy	216,000
Other Assets	2,482,000
Other Compr. Net Income	0
Other Expenses	561,000
Other Liabilities	-36,150,000
Other Net Income	1,871,000
Other Noninterest Expense	67,000
Other Revenues	249,000
Property, Plant and Equipment	422,000

Output Variable	Value in 1000 USD
Liabilities	58,992,000
Assets	66,832,000
Expenses	1,601,000
Revenues	249,000
Stockholders Equity	7,840,000
Net Income	519,000
Comprehensive Net Income	519,000
BaseVar	69,665,615
ECR before LimitedLiability	13%
Economic Capital Ratio	13%