





SAVINGS & CREDIT 2017



UMPQUA HOLDINGS CORP Rank 23 of 93



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 11% points. The greatest weakness of UMPQUA HOLDINGS CORP is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 0.40% points above the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	1,449,432
Debt	0
Deposits	19,020,985
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	17,374,679
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	5,989,008
Other Compr. Net Income	-18,785
Other Expenses	132,759
Other Liabilities	1,875,339
Other Net Income	365,699
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	24,813,119
Liabilities	20,896,324
Expenses	132,759
Revenues	0
Stockholders Equity	3,916,795
Net Income	232,940
Comprehensive Net Income	214,155
Economic Capital Ratio	9.5%