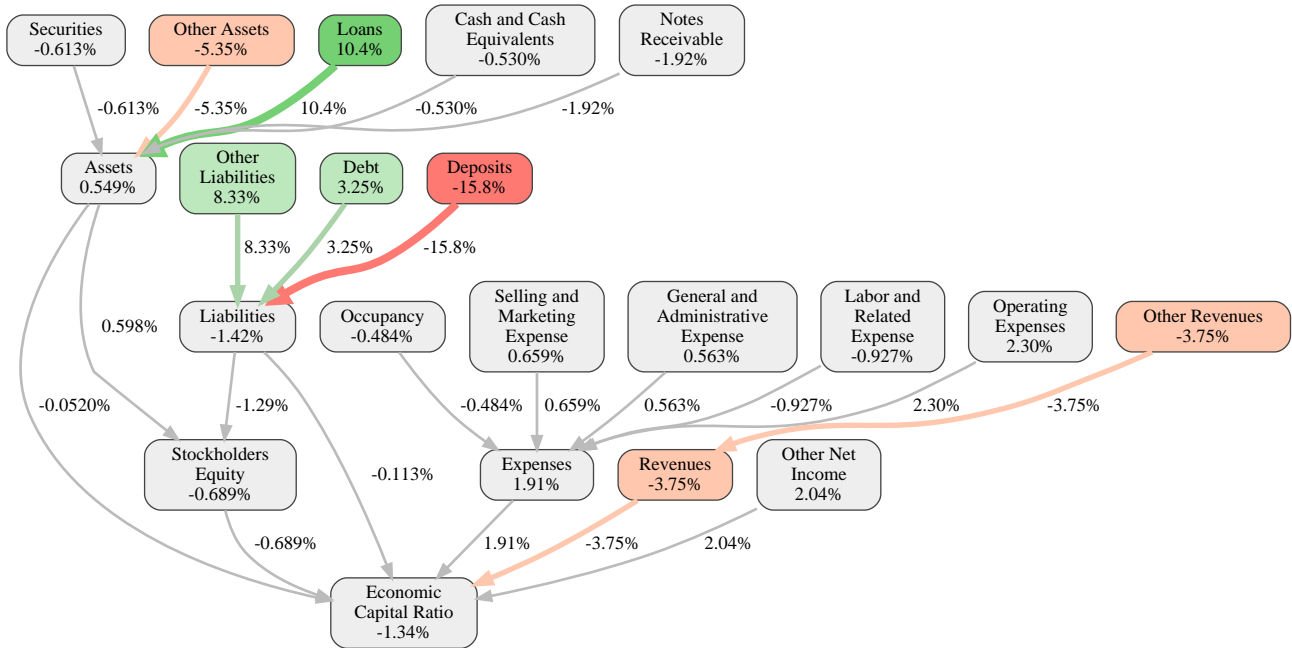




SAVINGS & CREDIT 2019

UMPQUA HOLDINGS CORP
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RealRate

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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 10% 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 8.6%, being 1.3% points below the market average of 10.0%.

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
Economic Capital Ratio	8.6%