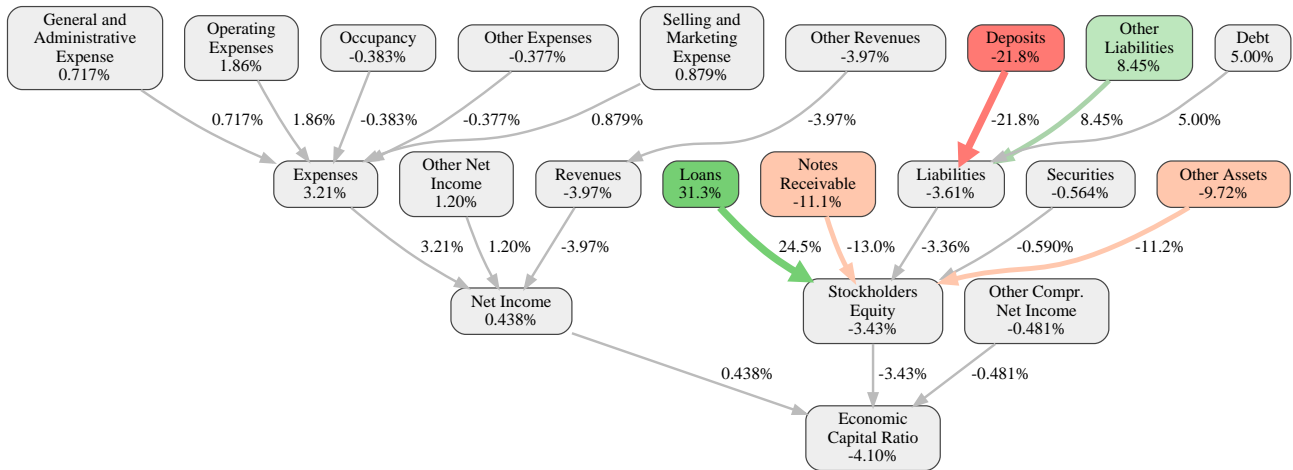




SAVINGS & CREDIT 2023

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 31% points. The greatest weakness of UMPQUA HOLDINGS CORP is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.8%, being 4.1% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	1,294,643
Debt	0
Deposits	27,065,612
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	441,226
Loans	25,854,846
Notes Receivable	0
Occupancy	138,451
Operating Expenses	0
Other Assets	4,699,150
Other Compr. Net Income	-428,623
Other Expenses	211,236
Other Liabilities	2,303,201
Other Net Income	1,092,458
Other Revenues	93,070
Professional Fees	51,323
Securities	0
Selling and Marketing Expense	6,540

Output Variable	Value in 1000 USD
Assets	31,848,639
Liabilities	29,368,813
Expenses	848,776
Revenues	93,070
Stockholders Equity	2,479,826
Net Income	336,752
Comprehensive Net Income	-91,871
Economic Capital Ratio	3.8%