



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 9.1% points. The greatest weakness of COLUMBIA BANKING SYSTEM INC. is the variable Other Assets, reducing the Economic Capital Ratio by 6.9% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.7%, being 2.8% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	3,447,698
Cash Deposits and Cash Equivalents	277,587
Deposits	10,458,126
Fees	0
Goodwill	765,842
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,338,201
Loans and Leases Receivable	8,308,142
Long-term Debt	0
Occupancy	0
Other Assets	127,088
Other Compr. Net Income	-13,237
Other Expenses	38,954
Other Liabilities	-4,734,831
Other Net Income	211,836
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	168,788

Output Variable	Value in 1000 USD
Liabilities	11,061,496
Assets	13,095,145
Expenses	38,954
Revenues	0
Stockholders Equity	2,033,649
Net Income	172,882
Comprehensive Net Income	159,645
Economic Capital Ratio	9.7%