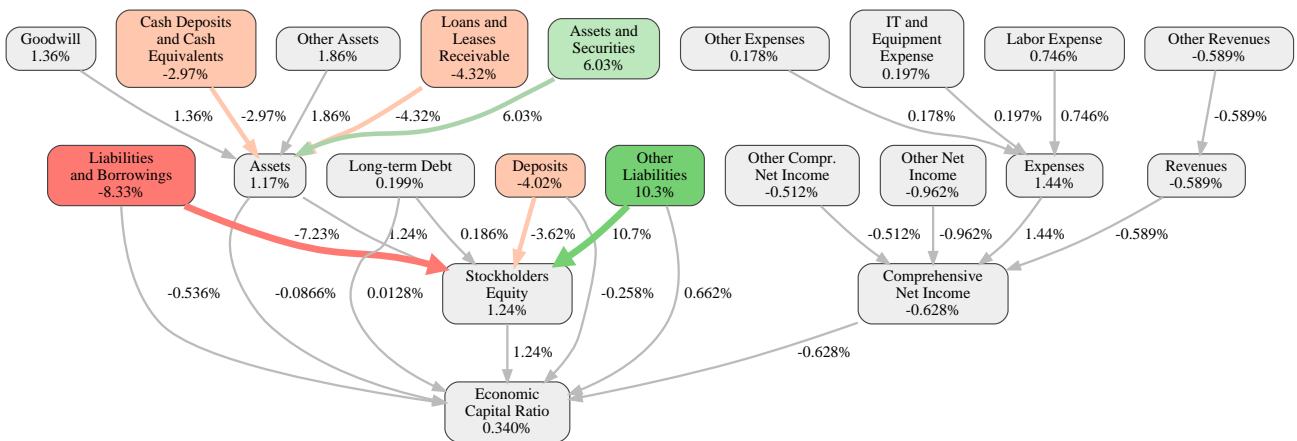




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The relative strengths and weaknesses of COLUMBIA BANKING SYSTEM INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of COLUMBIA BANKING SYSTEM INC. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points. The greatest weakness of COLUMBIA BANKING SYSTEM INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 8.3% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 0.34% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	6,366,091
Cash Deposits and Cash Equivalents	824,714
Deposits	18,010,115
Fees	0
Goodwill	823,172
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,386,195
Loans and Leases Receivable	10,486,359
Long-term Debt	0
Occupancy	0
Other Assets	2,272,853
Other Compr. Net Income	-147,033
Other Expenses	53,689
Other Liabilities	-9,039,719
Other Net Income	256,509
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	172,144

Output Variable	Value in 1000 USD
Liabilities	18,356,591
Assets	20,945,333
Expenses	53,689
Revenues	0
Stockholders Equity	2,588,742
Net Income	202,820
Comprehensive Net Income	55,787
Economic Capital Ratio	6.9%