

## Columbia Banking System Inc. Due Diligence Report Including Financial, SWOT, Competitors and Industry Analysis

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Columbia Banking System Inc. Due Diligence Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Columbia Banking System Inc. and its competitors. This provides our Clients with a clear understanding of Columbia Banking System Inc. position in the Banks and Thrifts Industry.

- The report contains detailed information about Columbia Banking System Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.
- Another part of the report is a SWOT-analysis carried out for Columbia Banking System Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.
- The Columbia Banking System Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.
- In the part that describes Columbia Banking System Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.
- Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Columbia Banking System Inc. business.

### About Columbia Banking System Inc.

Columbia Banking System, Inc. operates as the holding company for Columbia State Bank, which also does business under the Bank of Astoria name, provides a range of commercial banking services to small and medium-sized businesses, professionals, and individuals in the states of Washington and Oregon.

As of December 31, 2009, the company had 52 branch locations in the Seattle/Tacoma metropolitan area and contiguous parts of the Puget Sound region of Washington State, as well as the Longview, Woodland

and Vancouver communities in southwestern Washington State, the Portland, Oregon metropolitan area, and the northern Oregon coast.

## Products and Services

**Personal Banking:** The company offers its personal banking customers an assortment of account products, including noninterest and interest-bearing checking, savings, money market, and certificate of deposit accounts. Overdraft protection is also available with direct links to the customer's checking account. The company's online banking service, Columbia Online, provides its personal banking customers with the ability to conduct their banking business 24 hours a day, 7 days a week. Personal banking customers are also provided with various borrowing products, including fixed and variable rate home equity loans and lines of credit, home mortgages for purchases and refinances, personal loans, and other consumer loans. Eligible personal banking customers with checking accounts are provided a Visa Debit Card which can be used both to make purchases and as an A card. Various Visa Credit Cards are also available to eligible personal banking customers.

**Columbia Private Banking** offers affluent clientele and their businesses complex financial solutions, such as deposit and cash management services, credit services, and wealth management strategies. Through CB Financial Services, customers are provided with a range of investment options, including mutual funds, stocks, bonds, retirement accounts, annuities, tax-favored investments, US Government securities, as well as long-term care and life insurance policies. Qualified investment professionals are available to provide advisory services and assist customers with retirement, education, and other financial planning activities.

**Business Banking:** The company offers its business banking customers an assortment of checking, savings, interest bearing money market, and certificate of deposit accounts to satisfy all their banking needs. Its cash management professionals are available to customize banking solutions with products, such as automatic investment and line of credit sweeps; dailyDEPOSIT, its remote deposit product to deposit checks without leaving their place of business; positive pay, to identify fraudulent account activity quickly; and two choices of online banking, Columbia OnLine Banking for Business and Streamlined Business Online Banking. Columbia OnLine Banking for Business provides customers with the ability to tailor user access by individual, view balances and transactions, see check images, transfer funds, place stop payments, pay bills electronically, export transaction history in multiple file formats, create wire transfers and originate ACH transactions, such as direct deposit of employees' payroll. Streamlined Business Online Banking is its free online solution intended for smaller businesses, or those just starting out. Streamlined Business Online Banking provides customers with the ability to view balances and transactions, see statements and check images, transfer funds, pay bills electronically, and export transaction history in multiple file formats.

The company offers various loan products tailored to meet the various needs of business banking customers. Commercial loan products include accounts receivable and inventory financing, as well as Small Business Administration financing. The company also offers commercial real estate loan products for construction and development or permanent financing. Real estate lending activities have been focused on construction and permanent loans for both owner occupants and investor oriented real estate properties. In addition, the company has pursued construction

The above Company Fundamental Report is a half-ready report and contents are subject to change. It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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<sup>1</sup> – Data availability depends on company's security policy.

<sup>2</sup> – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

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