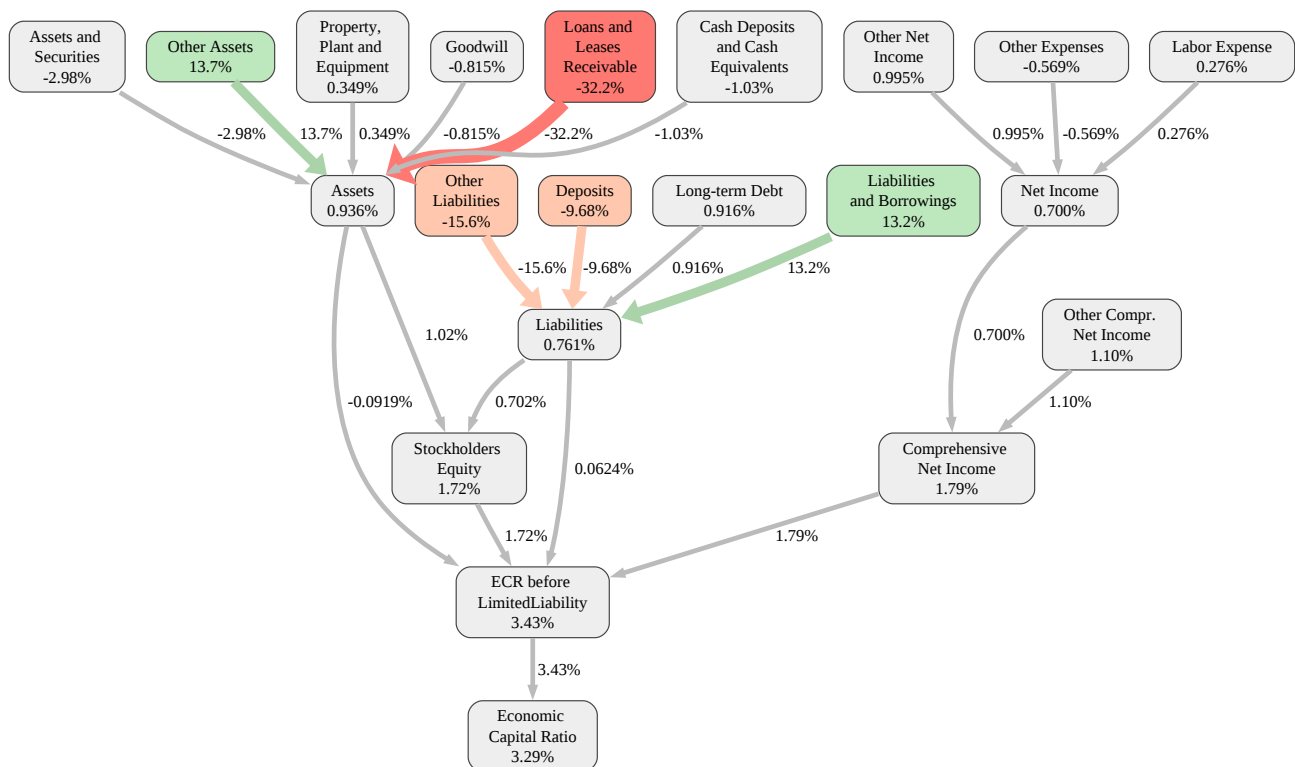




The relative strengths and weaknesses of Banner CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Banner CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Banner CORP is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.3% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	89,271
Cash Deposits and Cash Equivalents	137,349
Deposits	3,617,926
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	83,056
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	4,071,279
Other Compr. Net Income	-5,096
Other Expenses	22,528
Other Liabilities	148,212
Other Net Income	69,083
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	90,267

Output Variable	Value in 1000 USD
Liabilities	3,849,194
Assets	4,388,166
Expenses	22,528
Revenues	0
Stockholders Equity	538,972
Net Income	46,555
Comprehensive Net Income	41,459
BaseVar	4,294,203
ECR before Limited Liability	14%
Economic Capital Ratio	14%