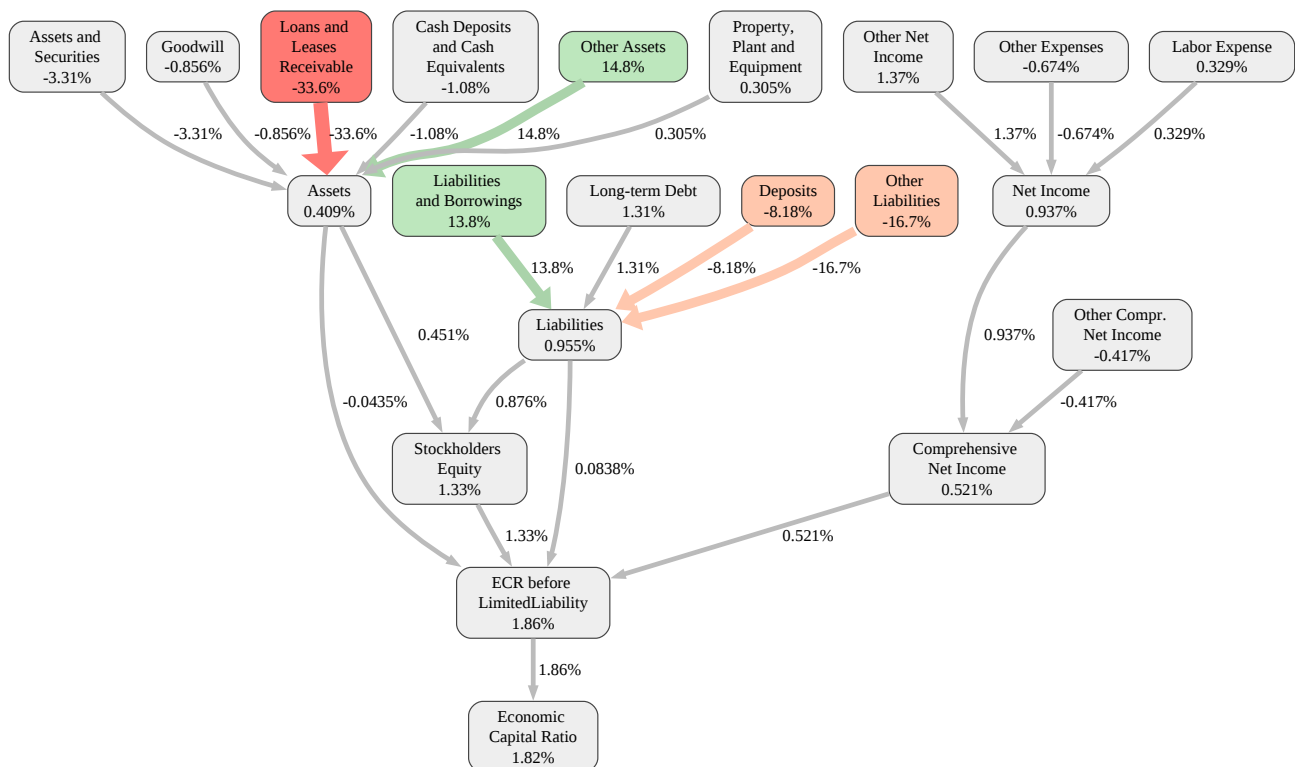




The relative strengths and weaknesses of Banner CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Banner CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Banner CORP is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.8% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	69,586
Cash Deposits and Cash Equivalents	126,072
Deposits	3,898,950
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	77,185
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	4,437,056
Other Compr. Net Income	2,738
Other Expenses	26,220
Other Liabilities	164,140
Other Net Income	80,385
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	91,185

Output Variable	Value in 1000 USD
Liabilities	4,140,275
Assets	4,723,899
Expenses	26,220
Revenues	0
Stockholders Equity	583,624
Net Income	54,165
Comprehensive Net Income	56,903
BaseVar	4,630,545
ECR before Limited Liability	15%
Economic Capital Ratio	15%