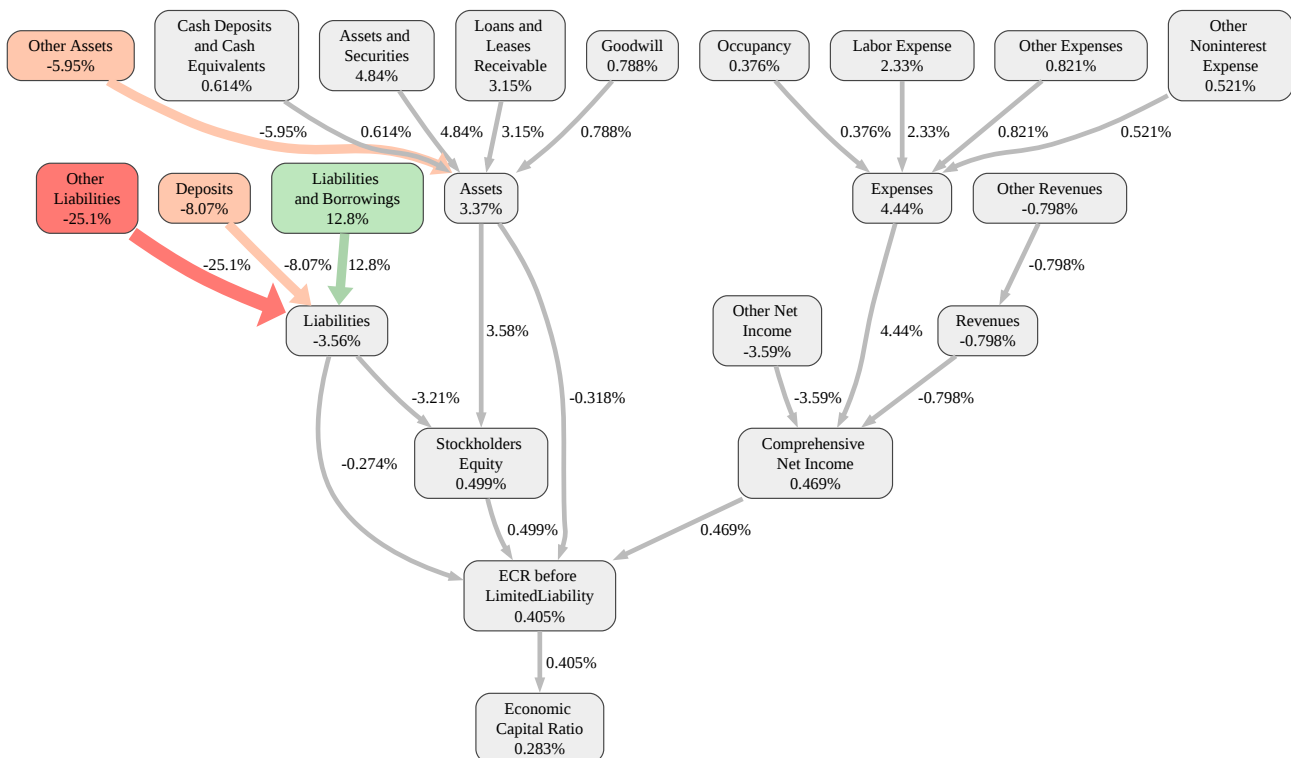




The relative strengths and weaknesses of Banner CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Banner CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Banner CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.28% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,969,476
Cash Deposits and Cash Equivalents	1,234,183
Deposits	12,567,296
Fees	0
Goodwill	373,121
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	184,785
Loans and Leases Receivable	9,947,498
Long-term Debt	0
Occupancy	0
Other Assets	342,789
Other Compr. Net Income	35,813
Other Expenses	26,525
Other Liabilities	613,278
Other Net Income	142,453
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	164,556

Output Variable	Value in 1000 USD
Liabilities	13,365,359
Assets	15,031,623
Expenses	26,525
Revenues	0
Stockholders Equity	1,666,264
Net Income	115,928
Comprehensive Net Income	151,741
BaseVar	14,570,187
ECR before Limited Liability	13%
Economic Capital Ratio	13%