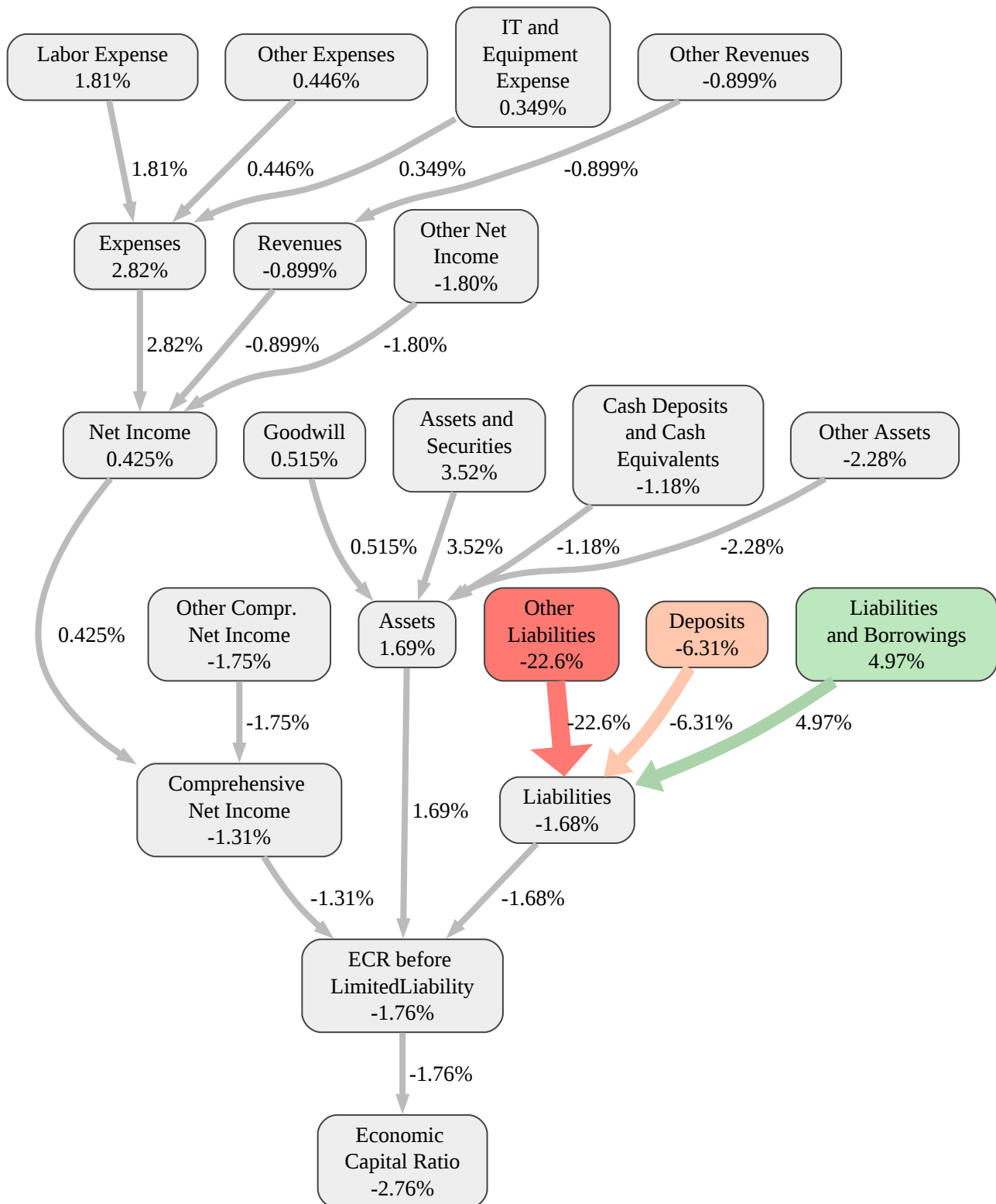




The relative strengths and weaknesses of Banner CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Banner CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 5.0% points. The greatest weakness of Banner CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 2.8% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	4,112,335
Cash Deposits and Cash Equivalents	243,062
Deposits	13,620,059
Fees	0
Goodwill	373,121
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	232,799
Loans and Leases Receivable	10,062,116
Long-term Debt	0
Occupancy	0
Other Assets	904,043
Other Compr. Net Income	-362,953
Other Expenses	45,397
Other Liabilities	524,141
Other Net Income	240,775
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	138,754

Output Variable	Value in 1000 USD
Liabilities	14,376,999
Assets	15,833,431
Expenses	45,397
Revenues	0
Stockholders Equity	1,456,432
Net Income	195,378
Comprehensive Net Income	-167,575
BaseVar	16,283,377
ECR before Limited Liability	3.4%
Economic Capital Ratio	5.0%