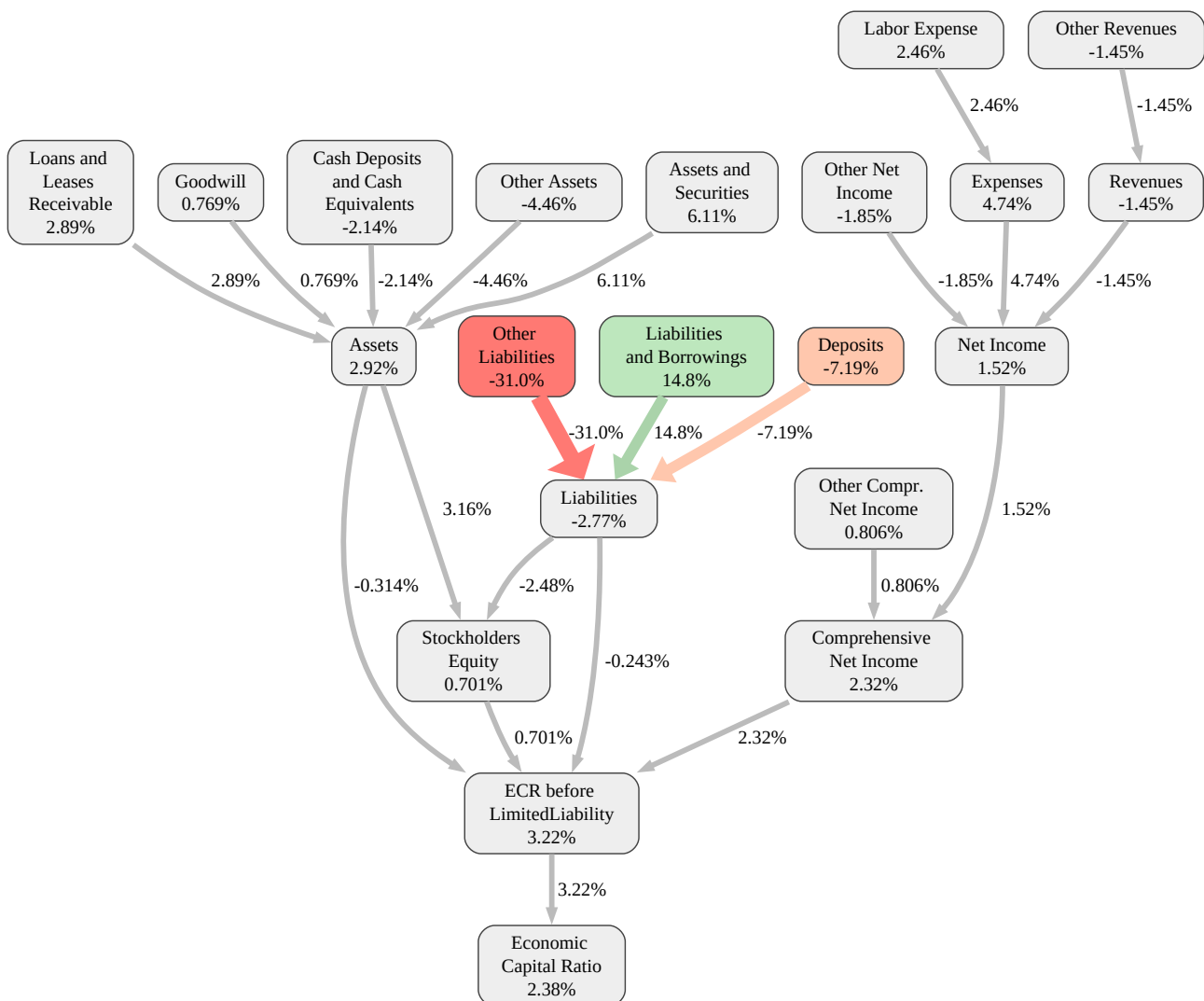




The relative strengths and weaknesses of Banner CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Banner CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Banner CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.4% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	3,644,319
Cash Deposits and Cash Equivalents	254,464
Deposits	13,029,497
Fees	0
Goodwill	373,121
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	182,877
Loans and Leases Receivable	10,671,982
Long-term Debt	0
Occupancy	0
Other Assets	594,274
Other Compr. Net Income	73,634
Other Expenses	43,463
Other Liabilities	805,326
Other Net Income	227,087
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	132,231

Output Variable	Value in 1000 USD
Liabilities	14,017,700
Assets	15,670,391
Expenses	43,463
Revenues	0
Stockholders Equity	1,652,691
Net Income	183,624
Comprehensive Net Income	257,258
BaseVar	15,468,739
ECR before Limited Liability	15%
Economic Capital Ratio	15%