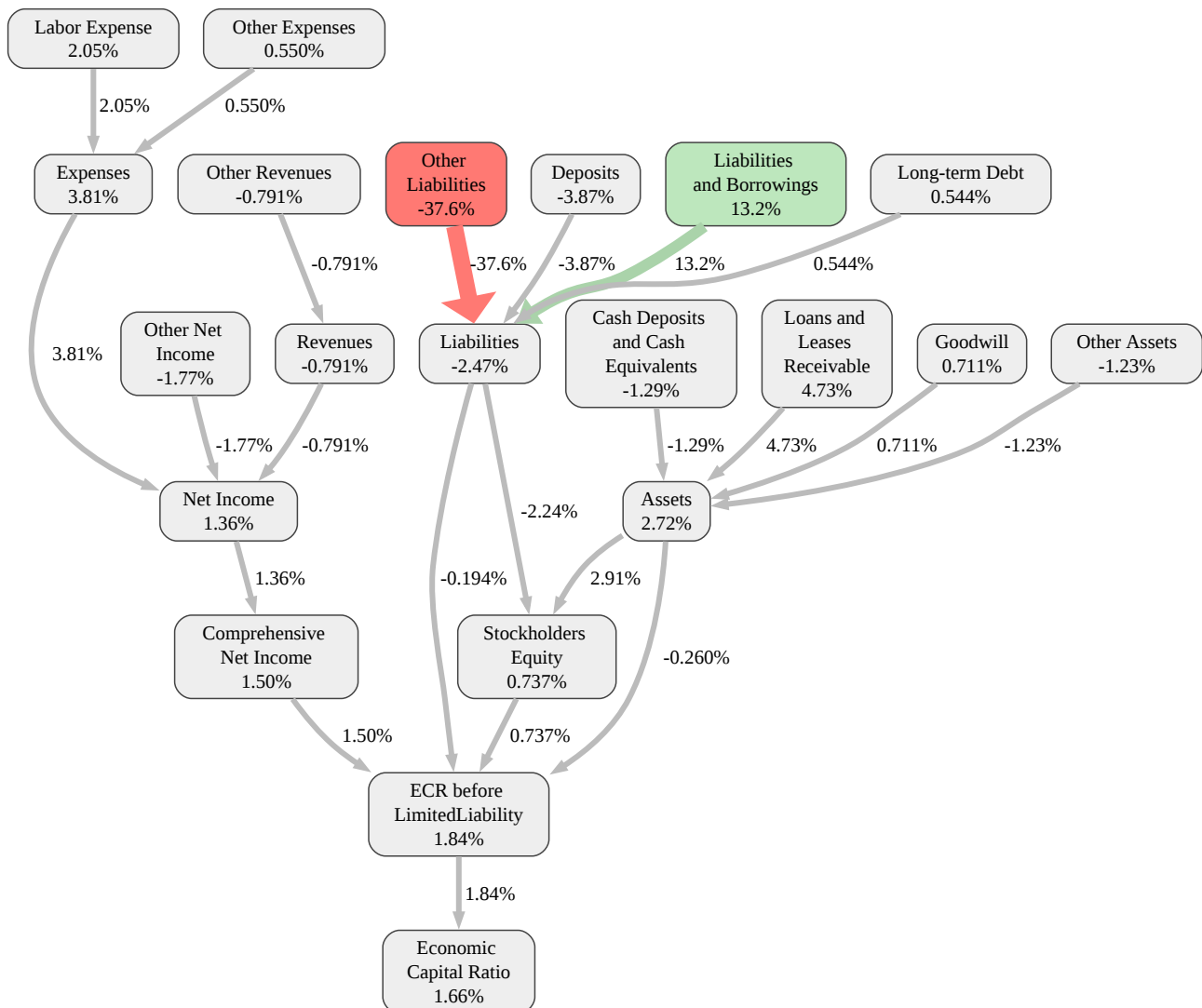




The relative strengths and weaknesses of Banner CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 1.7% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,379,950
Cash Deposits and Cash Equivalents	501,858
Deposits	13,514,398
Fees	0
Goodwill	373,121
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	125,257
Loans and Leases Receivable	11,231,156
Long-term Debt	0
Occupancy	0
Other Assets	1,589,363
Other Compr. Net Income	11,861
Other Expenses	40,587
Other Liabilities	786,056
Other Net Income	209,485
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	124,589

Output Variable	Value in 1000 USD
Liabilities	14,425,711
Assets	16,200,037
Expenses	40,587
Revenues	0
Stockholders Equity	1,774,326
Net Income	168,898
Comprehensive Net Income	180,759
BaseVar	15,788,282
ECR before Limited Liability	13%
Economic Capital Ratio	13%