RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050

RealRate

July 15, 2026

To the CEO
Banner CORP
10 S FIRST AVENUE
WALLA WALLA, WA 99362
USA

Banner CORP TOP Rated in the US State Banks Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US State Banks ranking. I am happy to inform you that Banner CORP has been TOP Rated at rank 20 out of 87.

Overall, 87 US companies were analyzed with respect to their financial strength. The complete rating is published at https://www.realrate.ai/rankings. Your individual rating report, showing your strengths compared to your competitors is attached.

TOP RATED 2026 RealRate

BANNER BANK

RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just $9,900. Simply sign the attached order form and send it back via email.

Please feel free to book a short video call with me: https://calendly.com/holger-bartel

Sincerely,

Dr. Holger Bartel, CEO

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RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the State Banks RealRate rating for Banner CORP. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.

RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by Banner CORP (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item	**2026 US State Banks RealRate rating seal for Banner CORP**
Amount	**USD 9,900**
Order no.	2026-0000946673

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

Billing address

Company name		Full name	
Street address		Department	
City		Phone number	
State / provice		Email address	
ZIP code			
Country			

Shipping address
The electronic RealRate rating seal and the invoice will be sent to

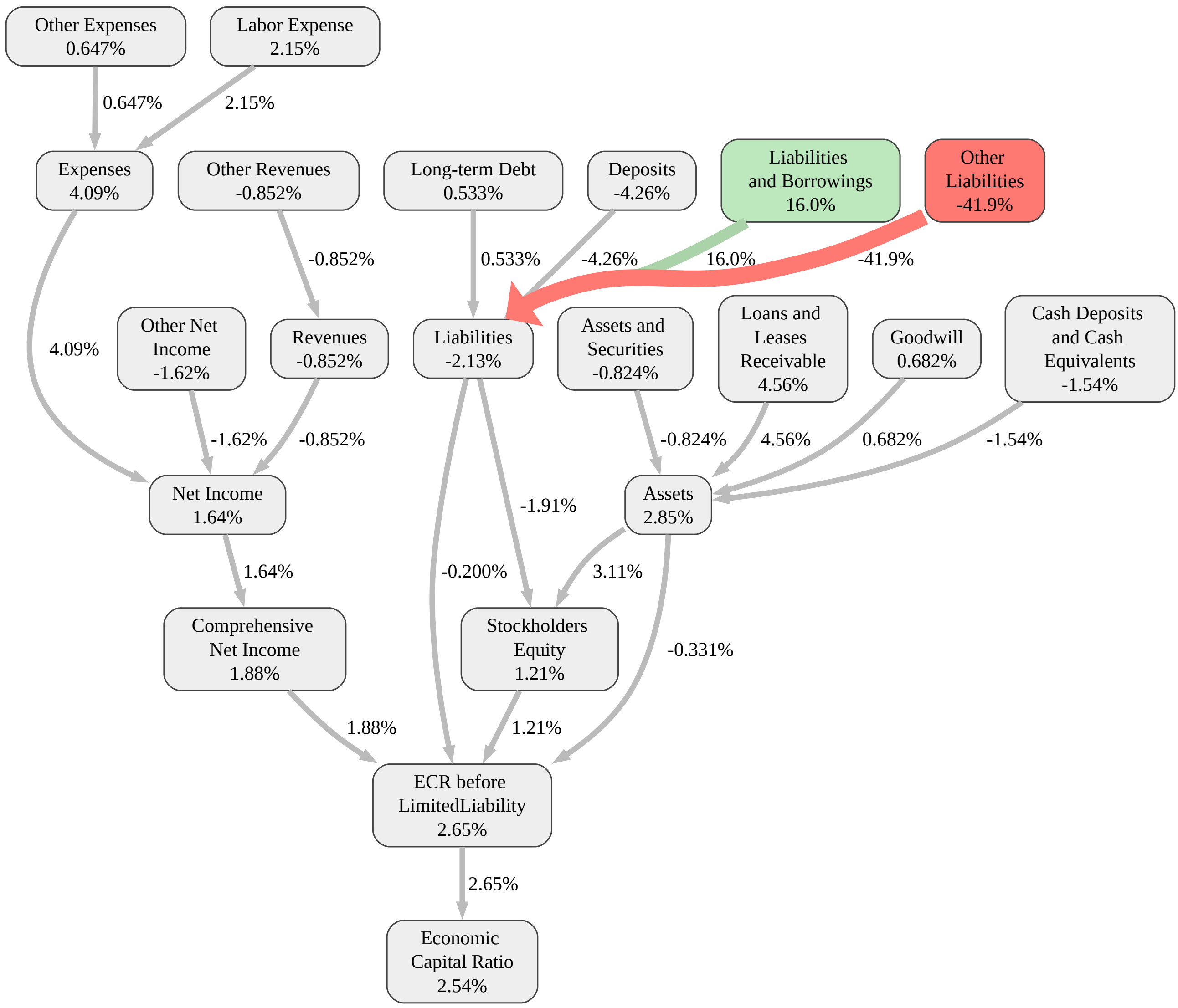
Delivery email

Banner CORP

Date, location, name

STATE BANKS 2026

Banner CORP
Rank 20 of 87



TOP RATED 2026

RealRate

STATE BANKS 2026

Banner CORP
Rank 20 of 87

BANNER BANK

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 16% points.The greatest weakness of Banner CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 2.5% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,323,534
Cash Deposits and Cash Equivalents	422,640
Deposits	13,743,146
Fees	0
Goodwill	373,121
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	107,715
Loans and Leases Receivable	11,604,313
Long-term Debt	0
Occupancy	0
Other Assets	1,519,358
Other Compr. Net Income	69,263
Other Expenses	43,532
Other Liabilities	557,330
Other Net Income	238,914
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	111,522

Output Variable	Value in 1000 USD
Liabilities	14,408,191
Assets	16,354,488
Expenses	43,532
Revenues	0
Stockholders Equity	1,946,297
Net Income	195,382
Comprehensive Net Income	264,645
BaseVar	16,019,691
ECR before LimitedLiability	16%
Economic Capital Ratio	16%