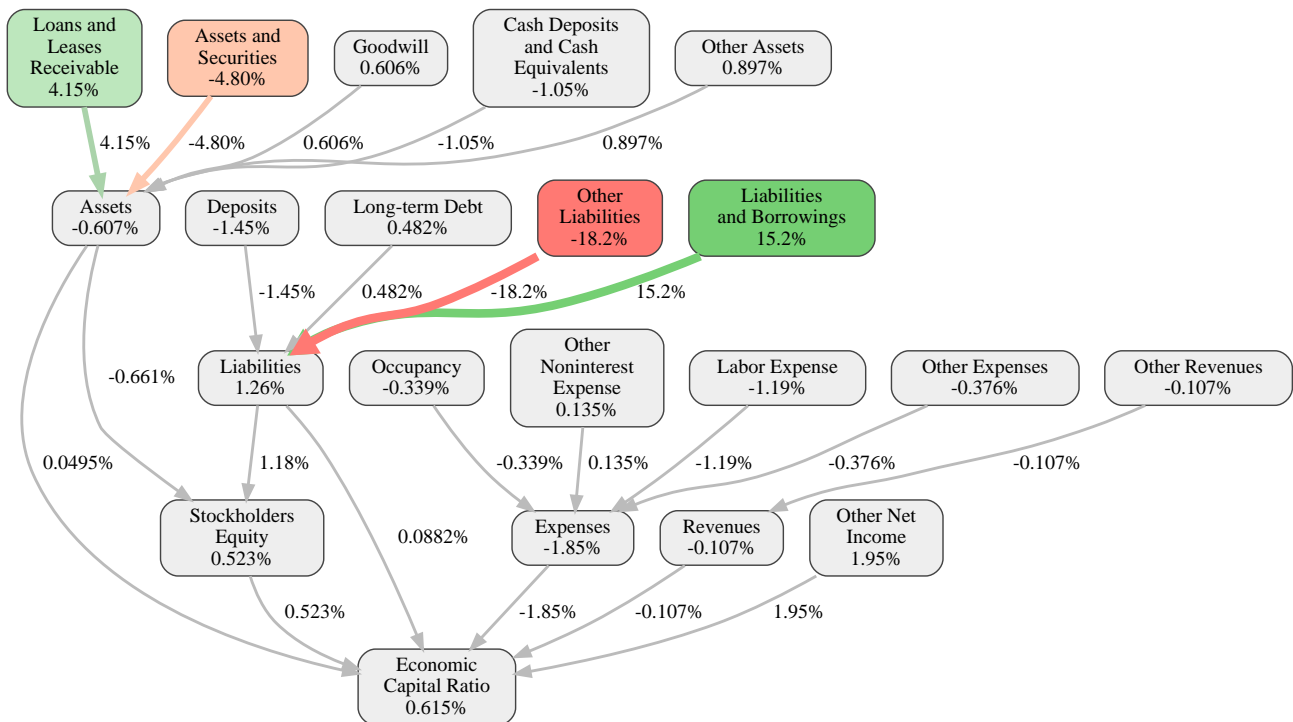




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The relative strengths and weaknesses of BANNER CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 0.62% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	100,004
Cash Deposits and Cash Equivalents	272,196
Deposits	9,477,048
Fees	4,446
Goodwill	339,154
IT and Equipment Expense	18,823
Labor Expense	202,613
Liabilities and Borrowings	118,995
Loans and Leases Receivable	8,759,141
Long-term Debt	0
Occupancy	49,215
Other Assets	2,229,013
Other Compr. Net Income	-16,064
Other Expenses	94,869
Other Liabilities	796,679
Other Net Income	473,485
Other Noninterest Expense	0
Other Revenues	11,653
Property, Plant and Equipment	171,809

Output Variable	Value in 1000 USD
Liabilities	10,392,722
Assets	11,871,317
Expenses	369,966
Revenues	11,653
Stockholders Equity	1,478,595
Net Income	115,172
Comprehensive Net Income	99,108
Economic Capital Ratio	7.5%