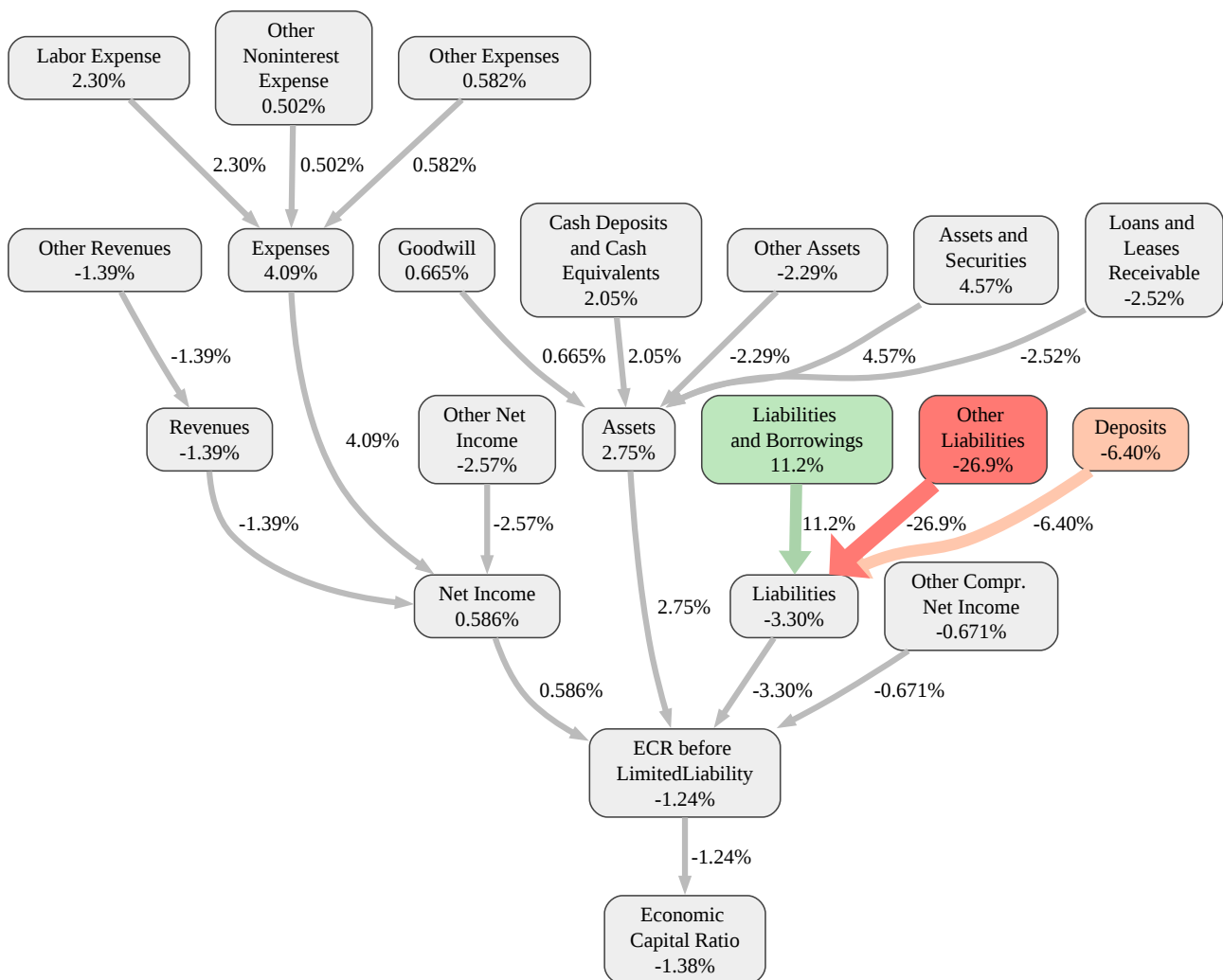




The relative strengths and weaknesses of Banner CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Banner CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Banner CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.4% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	4,358,367
Cash Deposits and Cash Equivalents	2,134,300
Deposits	14,326,933
Fees	0
Goodwill	373,121
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	264,490
Loans and Leases Receivable	9,049,151
Long-term Debt	0
Occupancy	0
Other Assets	741,174
Other Compr. Net Income	-68,885
Other Expenses	45,546
Other Liabilities	523,122
Other Net Income	246,594
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	148,759

Output Variable	Value in 1000 USD
Liabilities	15,114,545
Assets	16,804,872
Expenses	45,546
Revenues	0
Stockholders Equity	1,690,327
Net Income	201,048
Comprehensive Net Income	132,163
BaseVar	16,614,969
ECR before Limited Liability	11%
Economic Capital Ratio	11%