

BANNER COUNTY BAN CORPORATION

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1067028	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$40	\$49	21.3%	
Loans	\$29	\$40	37.4%	
<i>Construction & development</i>	\$1	\$0	-94.2%	
<i>Closed-end 1-4 family residential</i>	\$2	\$2	34.9%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-38.7%	
<i>Commercial & Industrial</i>	\$6	\$4	-26.3%	
<i>Commercial real estate</i>	\$1	\$3	151.1%	
Unused commitments	\$2	\$3	114.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-11.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$3	-10.6%	
Cash & balances due	\$3	\$2	-29.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$37	\$42	14.2%	
Deposits	\$36	\$39	7.6%	
Total other borrowings	\$0	\$2		
FHLB advances	\$0	\$2		
Equity				
Equity capital at quarter end	\$4	\$7	92.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	15.0%	--	
Tier 1 risk based capital ratio	12.3%	15.5%	--	
Total risk based capital ratio	13.5%	16.8%	--	
Return on equity ¹	6.1%	7.9%	--	
Return on assets ¹	0.6%	1.2%	--	
Net interest margin ¹	4.0%	4.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	430.7%	500.0%	--	
Loss provision to net charge-offs (qtr)	2900.0%	1500.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	6.0%	0.1%	0.1%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.3%	0.3%	0.0%	0.0%