

## Independent Accountant's Report

To the Stakeholders  
Banner Bank

We have reviewed the Scope 1 (direct) Greenhouse Gas (GHG) emissions and Scope 2 (indirect) location-based method GHG emissions data (the Data) of Banner Bank for the years ended December 31, 2021 and 2022, presented in the accompanying Appendix A, Banner Bank Schedule of Scope 1 (direct) GHG emissions and Scope 2 (indirect) location-based method GHG emissions data. The Data subject to our review consists of the following:

- Scope 1 (direct) GHG emissions
- Scope 2 (indirect) location-based GHG emissions

Banner Bank's management is responsible for preparing the Data in accordance with the World Resources Institute/World Business Council for Sustainable Development Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition (the Protocol). Our responsibility is to express a conclusion on the Data identified above based on our review.

Our review was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the review to obtain limited assurance about whether any material modifications should be made to the Data in order for it to be in accordance with the Protocol. The procedures performed in a review vary in nature and timing from and are substantially less in extent than an examination, the objective of which is to obtain reasonable assurance about whether the Data is in accordance with the Protocol, in all material respects, in order to express an opinion. Accordingly, we do not express such an opinion. Because of the limited nature of the engagement, the level of assurance obtained in a review is substantially lower than the assurance that would have been obtained had an examination been performed. We believe that the review evidence obtained is sufficient and appropriate to provide a reasonable basis for our conclusion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements related to the engagement.

The procedures we performed were based on our professional judgment and consisted primarily of analytical procedures and inquiries, as well as review of detailed supporting schedules and other documents provided by management and third parties, as deemed appropriate.

GHG emissions quantification is subject to inherent measurement uncertainty because of such things as emissions factors that are used in mathematical models to calculate emissions, and the inability of those models, due to incomplete scientific knowledge and other factors, to precisely characterize under all circumstances the relationships between various inputs and the resultant emissions. Environmental and energy consumption data used in the GHG emissions calculations are subject to inherent limitations, given the nature and the methods used for measuring such data. The selection by management of a different but acceptable measurement method, input data, or model assumptions can result in materially different amounts or metrics being reported.

Based on our review, we are not aware of any material modifications that should be made to the Scope 1 (direct) GHG emissions and Scope 2 (indirect) location-based method GHG emissions data as identified above for the years ended December 31, 2021 and 2022, in order for it to be in accordance with the World Resources Institute/World Business Council for Sustainable Development Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition.

*Moss Adams LLP*

Seattle, Washington

May 19, 2023

## Appendix A

### Schedule of Scope 1 (direct) and Scope 2 (indirect) Location-Based Method Greenhouse Gas Emissions Data

For the Year Ended December 31, 2021

Data	Reported Value	Unit
Scope 1 Greenhouse Gas (GHG) Emissions	1,416.56	Metric Tons CO <sub>2</sub> e
Scope 2 Greenhouse Gas (GHG) Emissions	Location-Based Method 4,355.02	Metric Tons CO <sub>2</sub> e

Note 1: The Data is prepared in accordance with the GHG Protocol Corporate Accounting and Reporting Standard.

Note 2: Non-financial information is subject to measurement uncertainties resulting from limitations inherent in the nature and methods used for measuring such data. The selection of a different but acceptable measurement method, input data, or model assumptions can result in materially different measurements.

## Appendix A

### Schedule of Scope 1 (direct) and Scope 2 (indirect) Location-Based Method Greenhouse Gas Emissions Data

For the Year Ended December 31, 2022

Data	Reported Value	Unit
Scope 1 Greenhouse Gas (GHG) Emissions	1,451.86	Metric Tons CO <sub>2</sub> e
Scope 2 Greenhouse Gas (GHG) Emissions	Location-Based Method 3,946.48	Metric Tons CO <sub>2</sub> e

Note 1: The Data is prepared in accordance with the GHG Protocol Corporate Accounting and Reporting Standard.

Note 2: Non-financial information is subject to measurement uncertainties resulting from limitations inherent in the nature and methods used for measuring such data. The selection of a different but acceptable measurement method, input data, or model assumptions can result in materially different measurements.