

Independent Accountant's Report

To the Stakeholders
Banner Bank

We have reviewed the Scope 1 (direct) Greenhouse Gas (GHG) emissions and Scope 2 (indirect) market-based method and location-based method GHG emissions data (the Data) of Banner Bank for the years ended December 31, 2023, 2022, and 2021, presented in the accompanying Appendix A, Schedule of Scope 1 (direct) and Scope 2 (indirect) Greenhouse Gas Emissions Data. The Data subject to our reviews consists of the following:

- Scope 1 (direct) GHG emissions
- Scope 2 (indirect) market-based 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 reviews.

Our reviews were conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the reviews 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 reviews, we are not aware of any material modifications that should be made to the Scope 1 (direct) GHG emissions and Scope 2 (indirect) market-based method and location-based method GHG emissions data as identified above for the years ended December 31, 2023, 2022, and 2021, 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 14, 2024

Appendix A

Schedule of Scope 1 (direct) and Scope 2 (indirect) Greenhouse Gas Emissions Data For the Years Ended December 31, 2023, 2022, and 2021

Data	Reported Value	Unit
Year Ended December 31, 2023		
Scope 1 Greenhouse Gas (GHG) Emissions	1,254.40	Metric Tons CO ₂ e
Scope 2 Greenhouse Gas (GHG) Emissions	Location-Based Method 3,384.68	Metric Tons CO ₂ e
Scope 2 Greenhouse Gas (GHG) Emissions	Market-Based Method 3,593.74	Metric Tons CO ₂ e
Year Ended December 31, 2022		
Scope 1 Greenhouse Gas (GHG) Emissions	1,451.86	Metric Tons CO ₂ e
Scope 2 Greenhouse Gas (GHG) Emissions	Location-Based Method 3,946.48	Metric Tons CO ₂ e
Scope 2 Greenhouse Gas (GHG) Emissions	Market-Based Method 3,959.94	Metric Tons CO ₂ e
Year Ended December 31, 2021		
Scope 1 Greenhouse Gas (GHG) Emissions	1,416.56	Metric Tons CO ₂ e
Scope 2 Greenhouse Gas (GHG) Emissions	Location-Based Method 4,355.02	Metric Tons CO ₂ e
Scope 2 Greenhouse Gas (GHG) Emissions	Market-Based Method 4,371.52	Metric Tons CO ₂ 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.