

Community Reinvestment Act



Banner Bank is strongly committed to meeting the credit needs of the communities in which it operates, including in low- and moderate-income neighborhoods, consistent with the Community Reinvestment Act (CRA). Banner Bank lending, investment, and service activities meet the affordable housing, economic development, revitalization and stabilization and community service needs of its CRA assessment areas. The Bank's designated CRA assessment areas do not reflect illegal discrimination or arbitrarily exclude low- or moderate-income areas.

Banner Bank is examined by the Federal Deposit Insurance Corporation (FDIC) using the Large Bank performance criteria under the Lending, Investment, and Service tests. The Lending test represents 50 percent of the Bank's CRA examination rating, while the Investment and Service test each represent 25 percent. The CRA department prepares and provides CRA performance reports to business lines, executive management, and the Board of Directors.

It is Banner Bank's policy to comply with all CRA public disclosure and notice requirements. This includes annually filing with the Bank's regulatory examiners certain data relating to home mortgage, small business, small farm, and community development lending, as well as posting a CRA Notice in the public lobbies of the Bank's main office and all branch offices.

Banner Bank maintains an electronic version of its CRA Public File at www.bannerbank.com. The CRA Public File is updated by April 1 each year and includes the following information:

- All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the Bank's performance in helping to meet community credit needs and any responses to the comments by the Bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the Bank or publication of which would violate specific provisions of law,
- A copy of the public section of the Bank's most recent CRA performance evaluation prepared by the FDIC,
- A list of the Bank's branches, their street addresses, and geographies,
- A list of branches opened or closed during the current year and each of the prior two (2) calendar years, their street addresses, and geographies,
- A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the Bank's branches, and descriptions of material differences in the availability or cost of services at particular branches, if any,
- A map of each assessment area, showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list,
- A written notice that the Bank's HMDA Disclosure Statement, for each of the prior two years, may be obtained on the Consumer Financial Protection Bureau's (CFPB) website at www.consumerfinance.gov/hmda, and

Community Reinvestment Act

- A written notice that the Bank's CRA Disclosure Statements, for each of the prior two years, may be obtained on the Federal Financial Institution Examination Council's (FFIEC) website at <https://www.ffiec.gov/craadweb/DisRptMain.aspx>.

Copies of information in the Bank's CRA Public File will be made available to the public upon request.