

INSTITUTION: 0000028489 - 3 BANNER BANK

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 39820 - REDDING, CA

| CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) | Loans on 1- to 4-Family and Manufactured Home Dwellings | | | | | | | | | | | | | |
|---|---|---------|--------------|---------|--------------|---------|---------------------------|---------|---|---------|---|---------|--|---------|
| | Home Purchase Loans | | | | Refinancings | | Home Improvement Loans | | Loans on Dwellings For 5 or More Families | | Nonoccupant Loans From Columns A, B, C and D | | Loans On Manufactured Home Dwellings From Columns A, B, C & D | |
| | FHA, FSA/RHS & VA | | Conventional | | C | | D | | E | | F | | G | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| CA/SHASTA COUNTY/0103.00 LOANS ORIGINATED | | | 1 | 202 | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| CA/SHASTA COUNTY/0104.00 LOANS ORIGINATED | | | | | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | 1 | 223 | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| CA/SHASTA COUNTY/0108.03 LOANS ORIGINATED | | | | | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | 1 | 4200 | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| CA/SHASTA COUNTY/0109.00 LOANS ORIGINATED | | | | | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | 1 | 25 | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| CA/SHASTA COUNTY/0110.02 LOANS ORIGINATED | | | | | | | 1 | 12 | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| CA/SHASTA COUNTY/0112.09 LOANS ORIGINATED | | | 1 | 100 | | | | | | | 1 | 100 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | 1 | 1400 | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 39820 - REDDING, CA

| CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) | Loans on 1- to 4-Family and Manufactured Home Dwellings | | | | | | | | | | | | | |
|---|---|---------|--------------|---------|--------------|---------|---------------------------|---------|---|---------|---|---------|--|---------|
| | Home Purchase Loans | | | | Refinancings | | Home Improvement Loans | | Loans on Dwellings For 5 or More Families | | Nonoccupant Loans From Columns A, B, C and D | | Loans On Manufactured Home Dwellings From Columns A, B, C & D | |
| | FHA, FSA/RHS & VA | | Conventional | | C | | D | | E | | F | | G | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| CA/SHASTA COUNTY/0114.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 265 | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| CA/SHASTA COUNTY/0124.00 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | 1 | 299 | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| CA/SHASTA COUNTY/0126.03 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 133 | | | | | | | | | | | 1 | 133 |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | 1 | 133 | | | | | | | | | | | 1 | 133 |
| APPS WITHDRAWN | | | | | | | 1 | 15 | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| MSA/MD(TOTAL) | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 133 | 3 | 567 | 1 | 299 | 1 | 12 | | | 1 | 100 | 1 | 133 |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | 1 | 133 | | | 1 | 223 | 1 | 25 | 2 | 5600 | | | 1 | 133 |
| APPS WITHDRAWN | | | | | | | 1 | 15 | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| INVALID GEOGRAPHIC IDENTIFIERS 2/ | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| DISPOSITION OF APPLICATIONS | Loans on 1- to 4-Family and Manufactured Home Dwellings | | | | | | | | | | | | | |
|---------------------------------|---|-------|--------------|-------|--------------|-------|------------------------|--------|---|--------|--|--------|---|-------|
| | Home Purchase Loans | | | | Refinancings | | Home Improvement Loans | | Loans on Dwellings For 5 or More Families | | Nonoccupant Loans From Columns A, B, C and D | | Loans On Manufactured Home Dwellings From Columns A, B, C & D | |
| | FHA, FSA/RHS & VA | | Conventional | | C | | D | | E | | F | | G | |
| | A | B | C | D | E | F | G | Number | \$000's | Number | \$000's | Number | \$000's | |
| LOANS ORIGINATED | 165 | 31490 | 381 | 82953 | 206 | 38930 | 121 | 10478 | 47 | 128465 | 109 | 21977 | 100 | 13601 |
| APPS APPROVED, NOT ACCEPTED | | | 4 | 561 | 2 | 262 | 1 | 113 | 1 | 4500 | 1 | 132 | 1 | 113 |
| APPS DENIED | 23 | 4307 | 57 | 15773 | 67 | 14550 | 62 | 1488 | 93 | 269005 | 22 | 5060 | 33 | 4887 |
| APPS WITHDRAWN | 25 | 4785 | 109 | 26748 | 71 | 14585 | 14 | 1109 | | | 40 | 8492 | 16 | 1979 |
| FILES CLOSED FOR INCOMPLETENESS | | | 7 | 1668 | 10 | 1621 | 5 | 92 | | | 2 | 144 | 1 | 62 |
| INVALID MSA/MD NUMBERS 2/ | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| BORROWER OR CENSUS TRACT CHARACTERISTICS | FANNIE MAE | | GINNIE MAE | | FREDDIE MAC | | FARMER MAC | | PRIVATE SECURITIZATION | | COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC | | INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO | | AFFILIATE INSTITUTION | | OTHER PURCHASER | |
|--|------------|---------|------------|---------|-------------|---------|------------|---------|------------------------|---------|--|---------|--|---------|-----------------------|---------|-----------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| BORROWER CHARACTERISTICS | | | | | | | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | | | | | | | |
| WHITE | 4 | 866 | | | | | | | | | | | 1 | 133 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 202 | | | | | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 2 | 564 | | | | | | | | | | | 1 | 133 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | 1 | 100 | | | | | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 2 | 564 | | | | | | | | | | | 1 | 133 | | | | |
| OTHERS, INCLUDING HISPANIC | 2 | 302 | | | | | | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 1 | 202 | | | | | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 3 | 664 | | | | | | | | | | | 1 | 133 | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | | | | | | | |
| 10-19% MINORITY | 2 | 564 | | | | | | | | | | | 1 | 133 | | | | |
| 20-49% MINORITY | 2 | 302 | | | | | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | | | | | | | |
| INCOME 12/ 13/ | | | | | | | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | | | | | | | |
| MODERATE INCOME | 1 | 100 | | | | | | | | | | | | | | | | |
| MIDDLE INCOME | 1 | 202 | | | | | | | | | | | 1 | 133 | | | | |
| UPPER INCOME | 2 | 564 | | | | | | | | | | | | | | | | |
| TOTAL 14/ | 4 | 866 | | | | | | | | | | | 1 | 133 | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| PRICING INFORMATION | FANNIE MAE | | GINNIE MAE | | FREDDIE MAC | | FARMER MAC | | PRIVATE SECURITIZATION | | COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC | | INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO | | AFFILIATE INSTITUTION | | OTHER PURCHASER | |
|--|------------------------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|------------------------|---------------|--|---------------|--|---------------|-----------------------|---------------|-----------------|---------------|
| | FIRST LIEN # | JUNIOR LIEN # | FIRST LIEN # | JUNIOR LIEN # | FIRST LIEN # | JUNIOR LIEN # | FIRST LIEN # | JUNIOR LIEN # | FIRST LIEN # | JUNIOR LIEN # | FIRST LIEN # | JUNIOR LIEN # | FIRST LIEN # | JUNIOR LIEN # | FIRST LIEN # | JUNIOR LIEN # | FIRST LIEN # | JUNIOR LIEN # |
| | NO REPORTED PRICING DATA 15/ | 4 | | | | | | | | | | | | 1 | | | | |
| REPORTED PRICING DATA | | | | | | | | | | | | | | | | | | |
| PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ | | | | | | | | | | | | | | | | | | |
| 1.50 - 1.99 | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 2.00 - 2.49 | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 2.50 - 2.99 | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 3.00 - 3.49 | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 3.50 - 4.49 | | | | | | | | | | | | | | | | | | |
| 4.50 - 5.49 | | | | | | | | | | | | | | | | | | |
| 5.50 - 6.49 | | | | | | | | | | | | | | | | | | |
| 6.50 OR MORE | | | | | | | | | | | | | | | | | | |
| MEAN | | | | | | | | | | | | | | | | | | |
| MEDIAN | | | | | | | | | | | | | | | | | | |
| HOEPA LOANS 17/ | | | | | | | | | | | | | | | | | | |

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MSA/MD: 39820 - REDDING, CA

| PRICING INFORMATION | FANNIE MAE | | GINNIE MAE | | FREDDIE MAC | | FARMER MAC | | PRIVATE SECURITIZATION | | COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC | | INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO | | AFFILIATE INSTITUTION | | OTHER PURCHASER | |
|--|------------|-------------|------------|-------------|-------------|-------------|------------|-------------|------------------------|-------------|--|-------------|--|-------------|-----------------------|-------------|-----------------|-------------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN |
| | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's | \$000's |
| NO REPORTED PRICING DATA 15/ | 866 | | | | | | | | | | | | 133 | | | | | |
| REPORTED PRICING DATA | | | | | | | | | | | | | | | | | | |
| PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ | | | | | | | | | | | | | | | | | | |
| 1.50 - 1.99 | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 2.00 - 2.49 | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 2.50 - 2.99 | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 3.00 - 3.49 | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 3.50 - 4.49 | | | | | | | | | | | | | | | | | | |
| 4.50 - 5.49 | | | | | | | | | | | | | | | | | | |
| 5.50 - 6.49 | | | | | | | | | | | | | | | | | | |
| 6.50 OR MORE | | | | | | | | | | | | | | | | | | |
| MEAN 30/ | | | | | | | | | | | | | | | | | | |
| MEDIAN 31/ | | | | | | | | | | | | | | | | | | |
| HOEPA LOANS 17/ | | | | | | | | | | | | | | | | | | |

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MSA/MD: 39820 - REDDING, CA

| RACE AND GENDER 5/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AMERICAN INDIAN/ALASKA NATIVE (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ASIAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | 1 | 133 | 1 | 133 | | | | | | | | |
| MALE | 1 | 133 | 1 | 133 | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE (TOTAL) 6/ | 1 | 133 | | | | | 1 | 133 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| ETHNICITY, GENDER AND INCOME 7/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 1 | 133 | 1 | 133 | | | | | | | | |
| MALE | 1 | 133 | 1 | 133 | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | 1 | 133 | | | | | 1 | 133 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 1 | 133 | 1 | 133 | | | | | | | | |
| MALE | 1 | 133 | 1 | 133 | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 1 | 133 | | | | | 1 | 133 | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 1 | 133 | 1 | 133 | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| TOTAL 14/ | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |

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MSA/MD: 39820 - REDDING, CA

| RACE AND GENDER 5/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AMERICAN INDIAN/ALASKA NATIVE (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ASIAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | 3 | 567 | 3 | 567 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 1 | 202 | 1 | 202 | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 365 | 2 | 365 | | | | | | | | |
| 2 OR MORE MINORITY RACES (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

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| ETHNICITY, GENDER AND INCOME 7/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | 1 | 202 | 1 | 202 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 1 | 202 | 1 | 202 | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 1 | 265 | 1 | 265 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 265 | 1 | 265 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | 1 | 100 | 1 | 100 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 100 | 1 | 100 | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 1 | 265 | 1 | 265 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 265 | 1 | 265 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | 2 | 302 | 2 | 302 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 1 | 202 | 1 | 202 | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 100 | 1 | 100 | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 1 | 202 | 1 | 202 | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 2 | 365 | 2 | 365 | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| TOTAL 14/ | 3 | 567 | 3 | 567 | | | | | | | | |

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| RACE AND GENDER 5/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AMERICAN INDIAN/ALASKA NATIVE (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ASIAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |
| 2 OR MORE MINORITY RACES (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

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|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| TOTAL 14/ | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |

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|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AMERICAN INDIAN/ALASKA NATIVE (TOTAL) | 1 | 25 | | | | | 1 | 25 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 1 | 25 | | | | | 1 | 25 | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ASIAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | 2 | 27 | 1 | 12 | | | | | 1 | 15 | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 2 | 27 | 1 | 12 | | | | | 1 | 15 | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

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|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 3 | 52 | 1 | 12 | | | 1 | 25 | 1 | 15 | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 3 | 52 | 1 | 12 | | | 1 | 25 | 1 | 15 | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 2 | 27 | 1 | 12 | | | | | 1 | 15 | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 2 | 27 | 1 | 12 | | | | | 1 | 15 | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | 1 | 25 | | | | | 1 | 25 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 1 | 25 | | | | | 1 | 25 | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 1 | 25 | | | | | 1 | 25 | | | | |
| 50-79% OF MSA/MD MEDIAN | 1 | 12 | 1 | 12 | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | 1 | 15 | | | | | | | 1 | 15 | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| TOTAL 14/ | 3 | 52 | 1 | 12 | | | 1 | 25 | 1 | 15 | | |

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|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AMERICAN INDIAN/ALASKA NATIVE (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ASIAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE (TOTAL) 6/ | 2 | 5600 | | | | | 2 | 5600 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

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|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | 2 | 5600 | | | | | 2 | 5600 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | 2 | 5600 | | | | | 2 | 5600 | | | | |
| TOTAL 14/ | 2 | 5600 | | | | | 2 | 5600 | | | | |

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|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AMERICAN INDIAN/ALASKA NATIVE (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ASIAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | 1 | 100 | 1 | 100 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 100 | 1 | 100 | | | | | | | | |
| 2 OR MORE MINORITY RACES (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| ETHNICITY, GENDER AND INCOME 7/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | 1 | 100 | 1 | 100 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 100 | 1 | 100 | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | 1 | 100 | 1 | 100 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 100 | 1 | 100 | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 1 | 100 | 1 | 100 | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| TOTAL 14/ | 1 | 100 | 1 | 100 | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| RACE AND GENDER 5/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AMERICAN INDIAN/ALASKA NATIVE (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ASIAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | 1 | 133 | 1 | 133 | | | | | | | | |
| MALE | 1 | 133 | 1 | 133 | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE (TOTAL) 6/ | 1 | 133 | | | | | 1 | 133 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| ETHNICITY, GENDER AND INCOME 7/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 1 | 133 | 1 | 133 | | | | | | | | |
| MALE | 1 | 133 | 1 | 133 | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | 1 | 133 | | | | | 1 | 133 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 1 | 133 | 1 | 133 | | | | | | | | |
| MALE | 1 | 133 | 1 | 133 | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 1 | 133 | | | | | 1 | 133 | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 1 | 133 | 1 | 133 | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| TOTAL 14/ | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| | 1 | 133 | | | | | 1 | 133 | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| | 1 | 133 | | | | | 1 | 133 | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

80-99% OF MSA/MD MEDIAN

- RACE 5/
 - AMERICAN INDIAN/ALASKA NATIVE
 - ASIAN
 - BLACK OR AFRICAN AMERICAN
 - NATIVE HAWAIIAN/OTHER PACIFIC ISLND
 - WHITE
 - 2 OR MORE MINORITY RACES
 - JOINT (WHITE/MINORITY RACE)
 - RACE NOT AVAILABLE 6/

- ETHNICITY 7/
 - HISPANIC OR LATINO
 - NOT HISPANIC OR LATINO
 - JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)
 - ETHNICITY NOT AVAILABLE 6/

- MINORITY STATUS 8/
 - WHITE NON-HISPANIC
 - OTHERS, INCLUDING HISPANIC

100-119% OF MSA/MD MEDIAN

- RACE 5/
 - AMERICAN INDIAN/ALASKA NATIVE
 - ASIAN
 - BLACK OR AFRICAN AMERICAN
 - NATIVE HAWAIIAN/OTHER PACIFIC ISLND
 - WHITE
 - 2 OR MORE MINORITY RACES
 - JOINT (WHITE/MINORITY RACE)
 - RACE NOT AVAILABLE 6/

- ETHNICITY 7/
 - HISPANIC OR LATINO
 - NOT HISPANIC OR LATINO
 - JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)
 - ETHNICITY NOT AVAILABLE 6/

- MINORITY STATUS 8/
 - WHITE NON-HISPANIC
 - OTHERS, INCLUDING HISPANIC

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 1 | 133 | 1 | 133 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 1 | 133 | 1 | 133 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 133 | 1 | 133 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| TOTAL 14/ | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 1 | 202 | 1 | 202 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 202 | 1 | 202 | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 202 | 1 | 202 | | | | | | | | |

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 2 | 365 | 2 | 365 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 1 | 265 | 1 | 265 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | 1 | 100 | 1 | 100 | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 265 | 1 | 265 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 100 | 1 | 100 | | | | | | | | |
| TOTAL 14/ | 3 | 567 | 3 | 567 | | | | | | | | |

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| TOTAL 14/ | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ AMERICAN INDIAN/ALASKA NATIVE | 1 | 25 | | | | | 1 | 25 | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ HISPANIC OR LATINO | | | | | | | 1 | 25 | | | | |
| NOT HISPANIC OR LATINO | 1 | 25 | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ WHITE NON-HISPANIC | | | | | | | 1 | 25 | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 25 | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 1 | 12 | 1 | 12 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 1 | 12 | 1 | 12 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ WHITE NON-HISPANIC | | | | | | | 1 | 12 | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 12 | 1 | 12 | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 1 | 15 | | | | | | | 1 | 15 | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 1 | 15 | | | | | | | 1 | 15 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 15 | | | | | | | 1 | 15 | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| TOTAL 14/ | 3 | 52 | 1 | 12 | | | 1 | 25 | 1 | 15 | | |

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 1 | 100 | 1 | 100 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | 1 | 100 | 1 | 100 | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 100 | 1 | 100 | | | | | | | | |
| TOTAL 14/ | 1 | 100 | 1 | 100 | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| | 1 | 133 | | | | | 1 | 133 | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| | 1 | 133 | | | | | 1 | 133 | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 1 | 133 | 1 | 133 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 1 | 133 | 1 | 133 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 133 | 1 | 133 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| TOTAL 14/ | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| TYPE OF CENSUS TRACT 10/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| TYPE OF CENSUS TRACT 10/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 1 | 265 | 1 | 265 | | | | | | | | |
| 20-49% MINORITY | 2 | 302 | 2 | 302 | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 1 | 100 | 1 | 100 | | | | | | | | |
| MIDDLE INCOME | 1 | 202 | 1 | 202 | | | | | | | | |
| UPPER INCOME | 1 | 265 | 1 | 265 | | | | | | | | |
| INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | 1 | 100 | 1 | 100 | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | 1 | 202 | 1 | 202 | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 1 | 265 | 1 | 265 | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 3 | 567 | 3 | 567 | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| TYPE OF CENSUS TRACT 10/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | 1 | 223 | | | | | 1 | 223 | | | | |
| UPPER INCOME | 1 | 299 | 1 | 299 | | | | | | | | |
| INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 1 | 223 | | | | | 1 | 223 | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 1 | 299 | 1 | 299 | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 2 | 522 | 1 | 299 | | | 1 | 223 | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| TYPE OF CENSUS TRACT 10/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 2 | 27 | 1 | 12 | | | | | 1 | 15 | | |
| 20-49% MINORITY | 1 | 25 | | | | | 1 | 25 | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 1 | 25 | | | | | 1 | 25 | | | | |
| MIDDLE INCOME | 2 | 27 | 1 | 12 | | | | | 1 | 15 | | |
| UPPER INCOME | | | | | | | | | | | | |
| INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | 1 | 25 | | | | | 1 | 25 | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 2 | 27 | 1 | 12 | | | | | 1 | 15 | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 3 | 52 | 1 | 12 | | | 1 | 25 | 1 | 15 | | |

DISCLOSURE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| TYPE OF CENSUS TRACT 10/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 1 | 4200 | | | | | 1 | 4200 | | | | |
| 20-49% MINORITY | 1 | 1400 | | | | | 1 | 1400 | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 1 | 1400 | | | | | 1 | 1400 | | | | |
| MIDDLE INCOME | 1 | 4200 | | | | | 1 | 4200 | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | 1 | 1400 | | | | | 1 | 1400 | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 1 | 4200 | | | | | 1 | 4200 | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 2 | 5600 | | | | | 2 | 5600 | | | | |

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| TYPE OF CENSUS TRACT 10/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| | 1 | 100 | 1 | 100 | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| | 1 | 100 | 1 | 100 | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| | 1 | 100 | 1 | 100 | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 1 | 100 | 1 | 100 | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| TYPE OF CENSUS TRACT 10/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 2 | 266 | 1 | 133 | | | 1 | 133 | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| APPLICANT CHARACTERISTICS | Debt-to- Income Ratio | | Employment History | | Credit History | | Collateral | | Insufficient Cash | | Unverifiable Information | | Credit App. Incomplete | | Mortgage Insurance Denied | | Other | | Total /22 | |
|--|-----------------------|----|--------------------|---|----------------|----|------------|---|-------------------|---|--------------------------|---|------------------------|---|---------------------------|---|--------|---|-----------|-----|
| | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % |
| RACE 5/ | | | | | | | | | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | 1 | 50 | | | 1 | 50 | | | | | | | | | | | | | 2 | 100 |
| ETHNICITY 7/ | | | | | | | | | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | 1 | 50 | | | 1 | 50 | | | | | | | | | | | | | 2 | 100 |
| MINORITY STATUS 8/ | | | | | | | | | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | | | | | | | | | |
| OTHERS, INCL. HISPANIC | | | | | | | | | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | 1 | 50 | | | 1 | 50 | | | | | | | | | | | | | 2 | 100 |
| INCOME 9/ | | | | | | | | | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 1 | 50 | | | 1 | 50 | | | | | | | | | | | | | 2 | 100 |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| APPLICANT CHARACTERISTICS | Debt-to- Income Ratio | | Employment History | | Credit History | | Collateral | | Insufficient Cash | | Unverifiable Information | | Credit App. Incomplete | | Mortgage Insurance Denied | | Other | | Total /22 | | | | | | | | | | | | | | | | | | | | | |
|--|-----------------------|---|--------------------|---|----------------|---|------------|---|-------------------|---|--------------------------|---|------------------------|---|---------------------------|---|--------|---|-----------|---|---|----|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | | | | | | | | | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | | | | | | | | | | 1 | 50 | | | | | | | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | | | | | | | | | | 1 | 50 | | | | | | | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | | | | | | | | | | 1 | 50 | | | | | | | | | | | | | | | | | | |
| OTHERS, INCL. HISPANIC | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | | | | | | | | 1 | 50 | | | | | | | | | | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | | 1 | 50 | | | | | | | | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| APPLICANT CHARACTERISTICS | Debt-to- Income Ratio | | Employment History | | Credit History | | Collateral | | Insufficient Cash | | Unverifiable Information | | Credit App. Incomplete | | Mortgage Insurance Denied | | Other | | Total /22 | | | | | |
|--|-----------------------|---|--------------------|---|----------------|---|------------|---|-------------------|---|--------------------------|---|------------------------|---|---------------------------|---|--------|-----|-----------|-----|--|--|--|--|
| | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | | | | |
| RACE 5/ | | | | | | | | | | | | | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | | | | | | 1 | 100 | 1 | 100 | | | | |
| ASIAN | | | | | | | | | | | | | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | | | | | | 1 | 100 | 1 | 100 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | | | | | | | | | | | | | |
| OTHERS, INCL. HISPANIC | | | | | | | | | | | | | | | | | 1 | 100 | 1 | 100 | | | | |
| GENDER 19/ | | | | | | | | | | | | | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | | | | 1 | 100 | 1 | 100 | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | | | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | 1 | 100 | 1 | 100 | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| APPLICANT CHARACTERISTICS | Debt-to- Income Ratio | | Employment History | | Credit History | | Collateral | | Insufficient Cash | | Unverifiable Information | | Credit App. Incomplete | | Mortgage Insurance Denied | | Other | | Total /22 | |
|--|-----------------------|----|--------------------|---|----------------|----|------------|---|-------------------|---|--------------------------|---|------------------------|---|---------------------------|---|--------|---|-----------|-----|
| | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % |
| RACE 5/ | | | | | | | | | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | 1 | 50 | | | 1 | 50 | | | | | | | | | | | | | 2 | 100 |
| ETHNICITY 7/ | | | | | | | | | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | 1 | 50 | | | 1 | 50 | | | | | | | | | | | | | 2 | 100 |
| MINORITY STATUS 8/ | | | | | | | | | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | | | | | | | | | |
| OTHERS, INCL. HISPANIC | | | | | | | | | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | 1 | 50 | | | 1 | 50 | | | | | | | | | | | | | 2 | 100 |
| INCOME 9/ | | | | | | | | | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 1 | 50 | | | 1 | 50 | | | | | | | | | | | | | 2 | 100 |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| BORROWER OR CENSUS TRACT CHARACTERISTICS | 15/ NO REPORTED PRICING DATA # | REPORTED PRICING DATA # | PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ | | | | | | | MEAN | MEDIAN | HOEPA LOANS 17/ # |
|--|--------------------------------------|----------------------------|--|------------------|------------------|------------------|------------------|----------------|--|------|--------|----------------------|
| | | | 1.50 - 1.99 # | 2.00 - 2.49 # | 2.50 - 2.99 # | 3.00 - 3.99 # | 4.00 - 4.99 # | 5 OR MORE # | | | | |
| BORROWER CHARACTERISTICS | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLAND | | | | | | | | | | | | |
| WHITE | 2 | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 1 | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 1 | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 1 | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 1 | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | | | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 1 | | | | | | | | | | | |
| 20-49% MINORITY | 1 | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | 1 | | | | | | | | | | | |
| UPPER INCOME | 1 | | | | | | | | | | | |

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|--|--|----------------------------------|--|------------------------|------------------------|------------------------|------------------------|----------------------|--|---------------------|-----------------------|----------------------------|
| | | | 1.50 - 1.99 \$000's | 2.00 - 2.49 \$000's | 2.50 - 2.99 \$000's | 3.00 - 3.99 \$000's | 4.00 - 4.99 \$000's | 5 OR MORE \$000's | | | | |
| BORROWER CHARACTERISTICS | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLAND | | | | | | | | | | | | |
| WHITE | 467 | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 202 | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 265 | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 265 | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | 202 | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 202 | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 265 | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 202 | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 265 | | | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 265 | | | | | | | | | | | |
| 20-49% MINORITY | 202 | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | 202 | | | | | | | | | | | |
| UPPER INCOME | 265 | | | | | | | | | | | |

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|--|--------------------------------------|----------------------------|--|------------------|------------------|------------------|------------------|----------------|--|------|--------|----------------------|
| | | | 1.50 - 1.99 # | 2.00 - 2.49 # | 2.50 - 2.99 # | 3.00 - 3.99 # | 4.00 - 4.99 # | 5 OR MORE # | | | | |
| BORROWER CHARACTERISTICS | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 1 | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 1 | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 1 | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | | | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 1 | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| UPPER INCOME | 1 | | | | | | | | | | | |

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|--|--|----------------------------------|--|------------------------|------------------------|------------------------|------------------------|----------------------|------------------------|----------------------------|
| | | | 1.50 - 1.99 \$000's | 2.00 - 2.49 \$000's | 2.50 - 2.99 \$000's | 3.00 - 3.99 \$000's | 4.00 - 4.99 \$000's | 5 OR MORE \$000's | MEAN 30/ MEDIAN 31/ | |
| BORROWER CHARACTERISTICS | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | |
| ASIAN | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | |
| WHITE | 299 | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 299 | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | |
| WHITE NON-HISPANIC | 299 | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 299 | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | |
| MALE | | | | | | | | | | |
| FEMALE | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 299 | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | |
| 10-19% MINORITY | 299 | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | |
| UPPER INCOME | 299 | | | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| LOAN TYPE | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| TOTAL APPLICATIONS 28/ | | | | | | | |
| CONVENTIONAL | 3 | | 2 | | | | 3 |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| LOANS ORIGINATED | | | | | | | |
| CONVENTIONAL | 3 | | 1 | | | | 1 |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS APPROVED BUT NOT ACCEPTED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS DENIED | | | | | | | |
| CONVENTIONAL | | | 1 | | | | 1 |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | | | | | | | 1 |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| LOAN TYPE | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| MEMO ITEM: SUBSET OF LOANS ORIGINATED | | | | | | | |
| PREAPPROVALS RESULTING IN ORIGINATIONS | | | | | | | |
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |
| LOANS SOLD | | | | | | | |
| CONVENTIONAL | 3 | | | 1 | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

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| LOAN TYPE | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| TOTAL APPLICATIONS 28/ | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | 2 | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| LOANS ORIGINATED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | 1 | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS APPROVED BUT NOT ACCEPTED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS DENIED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | 1 | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| LOAN TYPE | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|-----------|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |

MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

| | | | | | | | |
|--------------|--|--|----|----|----|----|----|
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |

LOANS SOLD

| | | | | | | | |
|--------------|--|---|--|--|--|--|--|
| CONVENTIONAL | | | | | | | |
| FHA | | 1 | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

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MSA/MD: 39820 - REDDING, CA

| LOAN TYPE | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| TOTAL APPLICATIONS 28/ | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| LOANS ORIGINATED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS APPROVED BUT NOT ACCEPTED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS DENIED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| MEMO ITEM: SUBSET OF LOANS ORIGINATED | | | | | | | |
| LOANS SOLD | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 39820 - REDDING, CA

| PRICING INFORMATION | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| 1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES) | | | | | | | |
| INCIDENCE OF PRICING | | | | | | | |
| NO PRICING REPORTED 15/ PRICING REPORTED | 2 | | 1 | | | | NA |
| MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| HOEPA STATUS | | | | | | | |
| HOEPA LOAN 17/ NOT HOEPA LOAN | 2 | | 1 | | | | NA |
| MANUFACTURED HOME OWNER OCCUPIED DWELLINGS | | | | | | | |
| INCIDENCE OF PRICING | | | | | | | |
| NO PRICING REPORTED 15/ PRICING REPORTED | | | | | | | NA |
| MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| HOEPA STATUS | | | | | | | |
| HOEPA LOAN 17/ NOT HOEPA LOAN | | | | | | | NA |