

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 14260 - BOISE CITY, ID

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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
ID/ADA COUNTY/0001.00														
LOANS ORIGINATED		1	233											
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0002.01														
LOANS ORIGINATED		1	200	1	371									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0002.02														
LOANS ORIGINATED		5	1492							2	560			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0003.02														
LOANS ORIGINATED		1	259	1	126									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0003.04														
LOANS ORIGINATED		1	180	3	359					1	94			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0005.00														
LOANS ORIGINATED		4	571	1	138	4	70			2	437			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					2	219								
FILES CLOSED FOR INCOMPLETENESS														

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	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
ID/ADA COUNTY/0006.00														
LOANS ORIGINATED			3	940							1	206		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			2	343							1	225		
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0007.01														
LOANS ORIGINATED					1	314								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	338								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0007.02														
LOANS ORIGINATED			3	1011	1	288								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			2	687	1	330								
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0008.02														
LOANS ORIGINATED			5	825							2	258		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	150										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	110					1	110		
ID/ADA COUNTY/0008.03														
LOANS ORIGINATED			1	100	1	183	2	26			1	100		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	261	1	7			2	261		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0008.04														
LOANS ORIGINATED			1	132			1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	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		
ID/ADA COUNTY/0008.05															
LOANS ORIGINATED		3	770								1	256			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
ID/ADA COUNTY/0009.00															
LOANS ORIGINATED		1	417				1	5				1	417		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
ID/ADA COUNTY/0010.00															
LOANS ORIGINATED		1	218				1	2				1	218		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS						1	170								
ID/ADA COUNTY/0011.00															
LOANS ORIGINATED		1	360									1	360		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
ID/ADA COUNTY/0012.01															
LOANS ORIGINATED		1	128												
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
ID/ADA COUNTY/0012.02															
LOANS ORIGINATED		2	497				1	6				2	497		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED							1	5							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

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	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
ID/ADA COUNTY/0014.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	264			1	7						
APPS WITHDRAWN			1	102										
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0015.00														
LOANS ORIGINATED	1	362	3	638	1	275	1	95			1	95		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0016.00														
LOANS ORIGINATED	1	171	1	126	1	143	2	22						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	174					1	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0017.00														
LOANS ORIGINATED	1	122	2	277			1	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0018.00														
LOANS ORIGINATED	1	130	3	461	1	129	2	8			2	249	1	130
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0019.00														
LOANS ORIGINATED					1	104	2	13			1	104		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	9						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	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
ID/ADA COUNTY/0020.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0021.00														
LOANS ORIGINATED	1	166												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0022.21														
LOANS ORIGINATED	2	490	1	144	1	90	3	128			1	144		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	167												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS	1	97												
ID/ADA COUNTY/0022.22														
LOANS ORIGINATED			1	228										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0022.23														
LOANS ORIGINATED			1	236	2	387	2	17			1	236		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0022.24														
LOANS ORIGINATED	1	182												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	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
ID/ADA COUNTY/0023.02														
LOANS ORIGINATED			1	128	2	335	1	3			1	128		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	110								
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0023.10														
LOANS ORIGINATED			1	130	1	148								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	16						
APPS WITHDRAWN	1	147												
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0023.12														
LOANS ORIGINATED					1	173	1	3						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	9						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0023.13														
LOANS ORIGINATED	1	147					2	17						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	328	1	120								
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0024.10														
LOANS ORIGINATED			7	1056			2	19						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0024.11														
LOANS ORIGINATED	1	153	1	5										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	13						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	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	
ID/ADA COUNTY/0024.12														
LOANS ORIGINATED		1	118				1	14			1	118		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0024.13														
LOANS ORIGINATED		1	138				2	12						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED		1	138											
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0101.00														
LOANS ORIGINATED		3	660	2	722	3	21			2	350			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0102.01														
LOANS ORIGINATED	2	406	5	999			1	5						
APPS APPROVED, NOT ACCEPTED							1	5						
APPS DENIED														
APPS WITHDRAWN	1	219												
FILES CLOSED FOR INCOMPLETENESS					1	381								
ID/ADA COUNTY/0102.21														
LOANS ORIGINATED		2	535	2	596	1	12			1	120			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED				1	250	2	21							
APPS WITHDRAWN		2	539							1	339			
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0102.23														
LOANS ORIGINATED	1	580	3	516	3	757	3	25		2	348			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	97								
FILES CLOSED FOR INCOMPLETENESS														

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	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	
ID/ADA COUNTY/0102.24														
LOANS ORIGINATED	1	240					3	25						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	263										
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0102.25														
LOANS ORIGINATED			1	256										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	313	1	7						
APPS WITHDRAWN					1	252								
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0103.13														
LOANS ORIGINATED			7	1472	5	1134	11	80			1	138		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	180			2	20						
APPS WITHDRAWN			1	221	1	280								
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0103.21														
LOANS ORIGINATED			1	316	2	225	1	5			1	93		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	242												
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0103.22														
LOANS ORIGINATED					2	282	3	16						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	184			1	89								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0103.31														
LOANS ORIGINATED			6	1745	7	1341	4	42			2	251		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	2						
APPS WITHDRAWN	1	142			1	70								
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D					E	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ID/ADA COUNTY/0103.32													
LOANS ORIGINATED			1	219	3	293	5	42					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	268			1	4					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
ID/ADA COUNTY/0103.33													
LOANS ORIGINATED	2	444	1	276	3	435	2	9					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							3	160					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
ID/ADA COUNTY/0103.34													
LOANS ORIGINATED			1	171	1	107							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
ID/ADA COUNTY/0103.35													
LOANS ORIGINATED	1	230	6	1388	1	169	4	27		3	731		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	138	1	5					
APPS WITHDRAWN					1	186							
FILES CLOSED FOR INCOMPLETENESS													
ID/ADA COUNTY/0104.01													
LOANS ORIGINATED			1	171	1	168	2	18					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	153			1	128	5	43					
APPS WITHDRAWN			1	417									
FILES CLOSED FOR INCOMPLETENESS													
ID/ADA COUNTY/0104.02													
LOANS ORIGINATED			5	811	2	289	2	11		3	430		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	165											
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	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
ID/ADA COUNTY/0105.01														
LOANS ORIGINATED				1	288	1	4							
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0105.04														
LOANS ORIGINATED				1	162									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED						1	4							
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0203.00														
LOANS ORIGINATED							1	2						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0204.01														
LOANS ORIGINATED			1	67			2	12						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	5						
APPS WITHDRAWN	1	112												
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0204.02														
LOANS ORIGINATED							2	12						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	179								
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0205.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	21						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	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
ID/CANYON COUNTY/0205.04														
LOANS ORIGINATED			1	125			2	19	1	1950				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							3	155						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0206.01														
LOANS ORIGINATED							1	2						
APPS APPROVED, NOT ACCEPTED							2	11						
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0206.02														
LOANS ORIGINATED					1	66	5	123						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	6						
APPS WITHDRAWN	1	145					1	10						
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0207.00														
LOANS ORIGINATED	1	253	1	225										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	196								
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0209.01														
LOANS ORIGINATED	1	188	2	451			1	10						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	86								
ID/CANYON COUNTY/0209.02														
LOANS ORIGINATED	2	447	1	87			4	35						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	20						
APPS WITHDRAWN			2	277							2	277		
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: 14260 - BOISE CITY, ID

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
ID/CANYON COUNTY/0210.01														
LOANS ORIGINATED					1	70		1	4					
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	116										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0210.02														
LOANS ORIGINATED								1	9					
APPS APPROVED, NOT ACCEPTED														
APPS DENIED								3	159					
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0211.00														
LOANS ORIGINATED	2	335	5	523				1	4					
APPS APPROVED, NOT ACCEPTED								2	14					
APPS DENIED								3	22					
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0212.00														
LOANS ORIGINATED								1	5					
APPS APPROVED, NOT ACCEPTED														
APPS DENIED								1	8				1	8
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0217.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN								1	105				1	105
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0218.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	230				2	21					
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: 14260 - BOISE CITY, ID

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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
ID/CANYON COUNTY/0219.01														
LOANS ORIGINATED					1	108								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	108								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0219.03														
LOANS ORIGINATED							1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	14						
APPS WITHDRAWN			1	177										
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0219.04														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0221.00														
LOANS ORIGINATED			1	238			2	13						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0222.00														
LOANS ORIGINATED							3	19						
APPS APPROVED, NOT ACCEPTED							1	5						
APPS DENIED							1	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0223.00														
LOANS ORIGINATED	1	150	3	237								2	155	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	224										
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: 14260 - BOISE CITY, ID

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
ID/CANYON COUNTY/0224.00														
LOANS ORIGINATED	1	285			1	115	1	8					1	115
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/BOISE COUNTY/SMALL														
LOANS ORIGINATED			1	177										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	257										
APPS WITHDRAWN					1	225								
FILES CLOSED FOR INCOMPLETENESS														
ID/GEM COUNTY/SMALL														
LOANS ORIGINATED			1	65			1	12						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	84								
APPS WITHDRAWN			1	280										
FILES CLOSED FOR INCOMPLETENESS														
ID/OWYHEE COUNTY/SMALL														
LOANS ORIGINATED							3	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	480								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	25	5481	119	23748	60	10890	114	1147	1	1950	38	6938	4	400
APPS APPROVED, NOT ACCEPTED							6	35						
APPS DENIED	5	843	9	1827	13	2281	59	826			2	261	2	12
APPS WITHDRAWN	6	1007	15	3634	15	2551	1	10			5	946		
FILES CLOSED FOR INCOMPLETENESS	1	97			4	747					1	110		
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: 14260 - BOISE CITY, ID

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			D		E		F		G		
	A		B		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
LOANS ORIGINATED	135	26370	339	77663	206	44060	113	6275	6	7223	119	22283	70	10326
APPS APPROVED, NOT ACCEPTED	1	179	5	721	4	1186	4	277	3	3415	2	737	2	164
APPS DENIED	26	4400	43	6288	64	12836	57	1474	15	37334	17	2691	26	2946
APPS WITHDRAWN	12	1919	62	14033	34	5684	9	1429			24	4717	15	2102
FILES CLOSED FOR INCOMPLETENESS	1	204	7	2162	11	1850	1	274			5	737	2	297
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
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: 14260 - BOISE CITY, ID

CENSUS TRACT OR COUNTY NAME 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 & 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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ID/ADA COUNTY/0003.04			2	5										
ID/ADA COUNTY/0012.01			2	7										
ID/ADA COUNTY/0012.02			1	2										
ID/ADA COUNTY/0016.00			1	3										
ID/ADA COUNTY/0023.02			1	4										
ID/ADA COUNTY/0023.10			1	2										
ID/ADA COUNTY/0023.12			1	4										
ID/ADA COUNTY/0024.10			1	2										
ID/ADA COUNTY/0024.11			2	7										
ID/ADA COUNTY/0024.13			1	4										
ID/ADA COUNTY/0104.02			1	3										
ID/CANYON COUNTY/0201.00			1	3										
ID/CANYON COUNTY/0202.00			3	10										
ID/CANYON COUNTY/0203.00			2	4										
ID/CANYON COUNTY/0204.01			2	5										
ID/CANYON COUNTY/0204.02			3	8										
ID/CANYON COUNTY/0205.04			3	8										
ID/CANYON COUNTY/0206.01			2	4										
ID/CANYON COUNTY/0206.02			1	3										
ID/CANYON COUNTY/0209.01			1	4										
ID/CANYON COUNTY/0209.02			1	3										
ID/CANYON COUNTY/0210.01			5	14										
ID/CANYON COUNTY/0210.02			1	2										
ID/CANYON COUNTY/0211.00			6	18										
ID/CANYON COUNTY/0212.00			3	7										
ID/CANYON COUNTY/0217.00			1	3										
MSA/MD (TOTAL)			49	139										

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 14260 - BOISE CITY, ID

CENSUS TRACT OR COUNTY NAME 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 & 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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

INVALID GEOGRAPHIC IDENTIFIERS 2/

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 14260 - BOISE CITY, ID

CENSUS TRACT OR COUNTY NAME 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 & 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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/	1	77	22	161										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	1	219									1	240					2	143
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	61	10801			72	15634					16	4107	4	681			32	3869
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	2	348			5	1123												
RACE NOT AVAILABLE 6/	1	277			1	145					1	353						
ETHNICITY 7/																		
HISPANIC OR LATINO	1	66			1	67												
NOT HISPANIC OR LATINO	63	11302			74	16321					14	3766	4	681			33	3847
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					2	369					3	581					1	165
ETHNICITY NOT AVAILABLE 6/	1	277			1	145					1	353						
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	60	10735			70	15320					13	3526	4	681			31	3704
OTHERS, INCLUDING HISPANIC	4	633			7	1437					4	821					3	308
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	6	638			4	354											3	264
50-79% OF MSA/MD MEDIAN	12	1973			9	1234					1	147	1	162			16	1775
80-99% OF MSA/MD MEDIAN	9	1200			6	943					2	396					8	998
100-119% OF MSA/MD MEDIAN	9	1610			7	1232					3	726	1	114			4	575
120% OR MORE OF MSA/MD MEDIAN	27	5711			51	12970					9	2644	1	232			3	400
INCOME NOT AVAILABLE 6/	2	513			1	169					3	787	1	173				
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	17	3910			35	8910					5	1170					7	877
10-19% MINORITY	44	7193			31	5664					12	3258	3	519			15	1862
20-49% MINORITY	4	542			12	2328					1	272	1	162			12	1273
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	7	1097			7	1303					1	146	1	173			2	247
MIDDLE INCOME	33	5236			26	4931					8	2269	2	394			22	2568
UPPER INCOME	25	5312			45	10668					9	2285	1	114			10	1197
TOTAL 14/	65	11645			78	16902					18	4700	4	681			34	4012

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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/	64				77						18		4					24
REPORTED PRICING DATA	1				1													1	4
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1	NA
2.00 - 2.49		NA	NA	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		NA
2.50 - 2.99		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		NA
3.00 - 3.49		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		NA
3.50 - 4.49																			3
4.50 - 5.49																			1
5.50 - 6.49																			
6.50 OR MORE																			
MEAN	1.61				2.14													1.59	3.94
MEDIAN	1.61				2.14													1.59	3.82
HOEPA LOANS 17/																			

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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/	11459				16558						4700			681				3796	26
REPORTED PRICING DATA	186				344													175	15
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	186	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	175	NA
2.00 - 2.49		NA	NA	344	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		NA
2.50 - 2.99		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		NA
3.00 - 3.49		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		NA
3.50 - 4.49																			11
4.50 - 5.49																			4
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/	1.61				2.14													1.59	3.97
MEDIAN 31/	1.61				2.14													1.59	3.96
HOEPA LOANS 17/																			

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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)	1	240	1	240								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	240	1	240								
BLACK OR AFRICAN AMERICAN (TOTAL)	1	219							1	219		
MALE	1	219							1	219		
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	35	6969	24	5241			5	843	5	788	1	97
MALE	15	2432	8	1446			3	485	3	404	1	97
FEMALE	3	422	2	280					1	142		
JOINT (MALE/FEMALE)	17	4115	14	3515			2	358	1	242		
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: 14260 - BOISE CITY, ID

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)	35	6993	23	5046			5	843	6	1007	1	97
MALE	16	2651	8	1446			3	485	4	623	1	97
FEMALE	3	422	2	280					1	142		
JOINT (MALE/FEMALE)	16	3920	13	3320			2	358	1	242		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	435	2	435								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	435	2	435								
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	33	6534	22	4806			5	843	5	788	1	97
MALE	15	2432	8	1446			3	485	3	404	1	97
FEMALE	3	422	2	280					1	142		
JOINT (MALE/FEMALE)	15	3680	12	3080			2	358	1	242		
OTHERS, INCLUDING HISPANIC (TOTAL)	4	894	3	675					1	219		
MALE	1	219							1	219		
FEMALE												
JOINT (MALE/FEMALE)	3	675	3	675								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	130	1	130								
50-79% OF MSA/MD MEDIAN	13	1939	6	916			4	669	2	257	1	97
80-99% OF MSA/MD MEDIAN	6	1064	5	890			1	174				
100-119% OF MSA/MD MEDIAN	4	945	3	726					1	219		
120% OR MORE OF MSA/MD MEDIAN	13	3350	10	2819					3	531		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	37	7428	25	5481			5	843	6	1007	1	97

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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)	4	649	3	362					1	287		
MALE	1	287							1	287		
FEMALE	3	362	3	362								
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)	131	26435	111	22056			7	1295	13	3084		
MALE	31	5216	26	4393			2	266	3	557		
FEMALE	28	4708	24	3752					4	956		
JOINT (MALE/FEMALE)	72	16511	61	13911			5	1029	6	1571		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	3	559	3	559								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	559	3	559								
RACE NOT AVAILABLE (TOTAL) 6/	5	1566	2	771			2	532	1	263		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	531					1	268	1	263		

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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)	1	67	1	67								
MALE	1	67	1	67								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	132	26674	112	22110			7	1295	13	3269		
MALE	31	5436	25	4326			2	266	4	844		
FEMALE	30	4905	26	3949					4	956		
JOINT (MALE/FEMALE)	71	16333	61	13835			5	1029	5	1469		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	902	4	800					1	102		
MALE												
FEMALE	1	165	1	165								
JOINT (MALE/FEMALE)	4	737	3	635					1	102		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	1566	2	771			2	532	1	263		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	531					1	268	1	263		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	126	25588	107	21311			7	1295	12	2982		
MALE	30	5149	25	4326			2	266	3	557		
FEMALE	27	4543	23	3587					4	956		
JOINT (MALE/FEMALE)	69	15896	59	13398			5	1029	5	1469		
OTHERS, INCLUDING HISPANIC (TOTAL)	12	2055	10	1666					2	389		
MALE	2	354	1	67					1	287		
FEMALE	4	527	4	527								
JOINT (MALE/FEMALE)	6	1174	5	1072					1	102		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	530	5	414					1	116		
50-79% OF MSA/MD MEDIAN	29	3898	25	3276					2	402	2	220
80-99% OF MSA/MD MEDIAN	14	1992	11	1438					3	554		
100-119% OF MSA/MD MEDIAN	17	3176	15	2834					1	230	1	112
120% OR MORE OF MSA/MD MEDIAN	73	18338	60	14779					1	257	12	3302
INCOME NOT AVAILABLE 6/	4	1275	3	1007					1	268		
TOTAL 14/	143	29209	119	23748			9	1827	15	3634		

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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)	1	120							1	120		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	120							1	120		
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	84	14829	54	9480			13	2281	14	2431	3	637
MALE	15	2301	8	1084			4	746	2	301	1	170
FEMALE	18	2034	13	1522					4	426	1	86
JOINT (MALE/FEMALE)	51	10494	33	6874			9	1535	8	1704	1	381
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	912	4	912								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	912	4	912								
RACE NOT AVAILABLE (TOTAL) 6/	3	608	2	498							1	110
MALE	1	145	1	145								
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)	2	236	1	66							1	170
MALE	1	170									1	170
FEMALE	1	66	1	66								
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	86	15479	56	10180			13	2281	15	2551	2	467
MALE	14	2131	8	1084			4	746	2	301		
FEMALE	17	1968	12	1456					4	426	1	86
JOINT (MALE/FEMALE)	55	11380	36	7640			9	1535	9	1824	1	381
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	146	1	146								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	146	1	146								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	608	2	498							1	110
MALE	1	145	1	145								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	81	14447	52	9268			13	2281	14	2431	2	467
MALE	14	2131	8	1084			4	746	2	301		
FEMALE	17	1968	12	1456					4	426	1	86
JOINT (MALE/FEMALE)	50	10348	32	6728			9	1535	8	1704	1	381
OTHERS, INCLUDING HISPANIC (TOTAL)	8	1414	6	1124					1	120	1	170
MALE	1	170									1	170
FEMALE	1	66	1	66								
JOINT (MALE/FEMALE)	6	1178	5	1058					1	120		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	12	1242	7	712			2	230	3	300		
50-79% OF MSA/MD MEDIAN	10	1579	7	1003			2	324	1	252		
80-99% OF MSA/MD MEDIAN	14	1985	9	1291			1	108	2	330	2	256
100-119% OF MSA/MD MEDIAN	11	1687	6	806			1	240	3	531	1	110
120% OR MORE OF MSA/MD MEDIAN	38	8622	26	5949			6	1251	5	1041	1	381
INCOME NOT AVAILABLE 6/	7	1354	5	1129			1	128	1	97		
TOTAL 14/	92	16469	60	10890			13	2281	15	2551	4	747

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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)	4	33	2	13			2	20				
MALE												
FEMALE	4	33	2	13			2	20				
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)	166	1798	111	1128	5	25	49	635	1	10		
MALE	43	431	29	197	2	10	11	214	1	10		
FEMALE	52	505	35	399	1	4	16	102				
JOINT (MALE/FEMALE)	71	862	47	532	2	11	22	319				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	143	1	6			1	137				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	143	1	6			1	137				
RACE NOT AVAILABLE (TOTAL) 6/	8	44			1	10	7	34				
MALE	1	6					1	6				
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)	5	34	2	15			3	19				
MALE	1	8					1	8				
FEMALE	3	19	2	15			1	4				
JOINT (MALE/FEMALE)	1	7					1	7				
NOT HISPANIC OR LATINO (TOTAL)	161	1903	108	1115	5	25	47	753	1	10		
MALE	42	423	29	197	2	10	10	206	1	10		
FEMALE	53	519	35	397	1	4	17	118				
JOINT (MALE/FEMALE)	66	961	44	521	2	11	20	429				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	6	37	4	17			2	20				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	6	37	4	17			2	20				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	8	44			1	10	7	34				
MALE	1	6					1	6				
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	155	1727	105	1096	5	25	44	596	1	10		
MALE	42	423	29	197	2	10	10	206	1	10		
FEMALE	49	486	33	384	1	4	15	98				
JOINT (MALE/FEMALE)	64	818	43	515	2	11	19	292				
OTHERS, INCLUDING HISPANIC (TOTAL)	17	247	9	51			8	196				
MALE	1	8					1	8				
FEMALE	7	52	4	28			3	24				
JOINT (MALE/FEMALE)	9	187	5	23			4	164				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	20	100	12	55	1	3	7	42				
50-79% OF MSA/MD MEDIAN	46	511	24	239	1	5	20	257	1	10		
80-99% OF MSA/MD MEDIAN	23	392	13	174	2	12	8	206				
100-119% OF MSA/MD MEDIAN	16	237	9	169			7	68				
120% OR MORE OF MSA/MD MEDIAN	73	730	54	462	2	15	17	253				
INCOME NOT AVAILABLE 6/	2	48	2	48								
TOTAL 14/	180	2018	114	1147	6	35	59	826	1	10		

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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/	1	1950	1	1950								
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/	1	1950	1	1950								
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/	1	1950	1	1950								
TOTAL 14/	1	1950	1	1950								

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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)	41	7181	34	5974			2	261	5	946		
MALE	12	1655	9	1273					3	382		
FEMALE	4	505	4	505								
JOINT (MALE/FEMALE)	25	5021	21	4196			2	261	2	564		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	3	470	3	470								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	470	3	470								
RACE NOT AVAILABLE (TOTAL) 6/	2	604	1	494							1	110
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)	43	7529	36	6322			2	261	5	946		
MALE	12	1655	9	1273					3	382		
FEMALE	4	505	4	505								
JOINT (MALE/FEMALE)	27	5369	23	4544			2	261	2	564		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	122	1	122								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	122	1	122								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	604	1	494							1	110
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	41	7181	34	5974			2	261	5	946		
MALE	12	1655	9	1273					3	382		
FEMALE	4	505	4	505								
JOINT (MALE/FEMALE)	25	5021	21	4196			2	261	2	564		
OTHERS, INCLUDING HISPANIC (TOTAL)	3	470	3	470								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	470	3	470								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	105							1	105		
50-79% OF MSA/MD MEDIAN	3	316	3	316								
80-99% OF MSA/MD MEDIAN	5	604	5	604								
100-119% OF MSA/MD MEDIAN	6	766	4	544					1	112	1	110
120% OR MORE OF MSA/MD MEDIAN	29	5734	24	4744			2	261	3	729		
INCOME NOT AVAILABLE 6/	2	730	2	730								
TOTAL 14/	46	8255	38	6938			2	261	5	946	1	110

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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)	6	412	4	400			2	12				
MALE	2	12					2	12				
FEMALE	4	400	4	400								
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)	1	8					1	8				
MALE	1	8					1	8				
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	5	404	4	400			1	4				
MALE	1	4					1	4				
FEMALE	4	400	4	400								
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)	5	404	4	400			1	4				
MALE	1	4					1	4				
FEMALE	4	400	4	400								
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	8					1	8				
MALE	1	8					1	8				
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	138	1	130			1	8				
50-79% OF MSA/MD MEDIAN	1	4					1	4				
80-99% OF MSA/MD MEDIAN	3	270	3	270								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	6	412	4	400			2	12				

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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	1	130	1	130								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	130	1	130								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	130	1	130								
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	13	1939	6	916			4	669	2	257	1	97
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	13	1939	6	916			4	669	2	257	1	97
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	1939	6	916			4	669	2	257	1	97
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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	6	1064	5	890			1	174				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	1064	5	890			1	174				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	1064	5	890			1	174				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	219							1	219		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	726	3	726								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	692	2	473					1	219		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	253	1	253								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	473	2	473								
OTHERS, INCLUDING HISPANIC	2	472	1	253					1	219		

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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	1	240	1	240								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	3110	9	2579					3	531		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	3168	9	2637					3	531		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	182	1	182								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	2928	8	2397					3	531		
OTHERS, INCLUDING HISPANIC	2	422	2	422								
TOTAL 14/	37	7428	25	5481			5	843	6	1007	1	97

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MSA/MD: 14260 - BOISE CITY, ID

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	6	530	5	414			1	116				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	530	5	414			1	116				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	530	5	414			1	116				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	219	1	219								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	27	3415	24	3057			1	138	2	220		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	264					1	264				
ETHNICITY 7/												
HISPANIC OR LATINO	1	67	1	67								
NOT HISPANIC OR LATINO	26	3465	24	3209			1	138	1	118		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	102							1	102		
ETHNICITY NOT AVAILABLE 6/	1	264					1	264				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	25	3246	23	2990			1	138	1	118		
OTHERS, INCLUDING HISPANIC	3	388	2	286					1	102		

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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	2	143	2	143								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	1678	8	1124			3	554				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	171	1	171								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	14	1992	11	1438			3	554				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1678	8	1124			3	554				
OTHERS, INCLUDING HISPANIC	3	314	3	314								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	16	3054	14	2712			1	230	1	112		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	122	1	122								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	15	2889	13	2547			1	230	1	112		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	287	2	287								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	15	2889	13	2547			1	230	1	112		
OTHERS, INCLUDING HISPANIC	2	287	2	287								

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MSA/MD: 14260 - BOISE CITY, ID

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	1	287							1	287		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	70	17522	59	14513			1	257	10	2752		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	266	1	266								
RACE NOT AVAILABLE 6/	1	263							1	263		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	70	17562	58	14266			1	257	11	3039		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	513	2	513								
ETHNICITY NOT AVAILABLE 6/	1	263							1	263		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	68	17009	57	14000			1	257	10	2752		
OTHERS, INCLUDING HISPANIC	4	1066	3	779					1	287		
TOTAL 14/	143	29209	119	23748			9	1827	15	3634		

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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	12	1242	7	712			2	230	3	300		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	66	1	66								
NOT HISPANIC OR LATINO	11	1176	6	646			2	230	3	300		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1176	6	646			2	230	3	300		
OTHERS, INCLUDING HISPANIC	1	66	1	66								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1579	7	1003			2	324	1	252		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1579	7	1003			2	324	1	252		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1579	7	1003			2	324	1	252		
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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	14	1985	9	1291			1	108	2	330	2	256
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	170									1	170
NOT HISPANIC OR LATINO	13	1815	9	1291			1	108	2	330	1	86
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	1815	9	1291			1	108	2	330	1	86
OTHERS, INCLUDING HISPANIC	1	170									1	170
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	120							1	120		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	1457	6	806			1	240	2	411		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	110									1	110
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1577	6	806			1	240	3	531		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	110									1	110
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1457	6	806			1	240	2	411		
OTHERS, INCLUDING HISPANIC	1	120							1	120		

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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	33	7565	21	4892			6	1251	5	1041	1	381
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	912	4	912								
RACE NOT AVAILABLE 6/	1	145	1	145								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	37	8477	25	5804			6	1251	5	1041	1	381
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	145	1	145								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	33	7565	21	4892			6	1251	5	1041	1	381
OTHERS, INCLUDING HISPANIC	4	912	4	912								
TOTAL 14/	92	16469	60	10890			13	2281	15	2551	4	747

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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	1	15					1	15				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	18	82	12	55	1	3	5	24				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	3					1	3				
ETHNICITY 7/												
HISPANIC OR LATINO	3	17	1	5			2	12				
NOT HISPANIC OR LATINO	16	80	11	50	1	3	4	27				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	3					1	3				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	15	65	11	50	1	3	3	12				
OTHERS, INCLUDING HISPANIC	4	32	1	5			3	27				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	13	2	13								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	40	478	21	220	1	5	17	243	1	10		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	6	1	6								
RACE NOT AVAILABLE 6/	3	14					3	14				
ETHNICITY 7/												
HISPANIC OR LATINO	1	10	1	10								
NOT HISPANIC OR LATINO	41	483	22	225	1	5	17	243	1	10		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	4	1	4								
ETHNICITY NOT AVAILABLE 6/	3	14					3	14				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	38	464	19	206	1	5	17	243	1	10		
OTHERS, INCLUDING HISPANIC	5	33	5	33								

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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	1	5					1	5				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	22	387	13	174	2	12	7	201				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	7					1	7				
NOT HISPANIC OR LATINO	21	382	12	171	2	12	7	199				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	3	1	3								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	377	12	171	2	12	6	194				
OTHERS, INCLUDING HISPANIC	3	15	1	3			2	12				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	15	230	9	169			6	61				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	7					1	7				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	13	218	8	167			5	51				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	12	1	2			1	10				
ETHNICITY NOT AVAILABLE 6/	1	7					1	7				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	218	8	167			5	51				
OTHERS, INCLUDING HISPANIC	2	12	1	2			1	10				

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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	69	573	54	462	1	5	14	106				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	137					1	137				
RACE NOT AVAILABLE 6/	3	20			1	10	2	10				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	68	692	53	454	1	5	14	233				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	18	1	8			1	10				
ETHNICITY NOT AVAILABLE 6/	3	20			1	10	2	10				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	67	555	53	454	1	5	13	96				
OTHERS, INCLUDING HISPANIC	3	155	1	8			2	147				
TOTAL 14/	180	2018	114	1147	6	35	59	826	1	10		

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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	1	105							1	105		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	105							1	105		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	105							1	105		
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	3	316	3	316								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	316	3	316								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	316	3	316								
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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	5	604	5	604								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	604	5	604								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	604	5	604								
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	4	534	3	422					1	112		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	122	1	122								
RACE NOT AVAILABLE 6/	1	110									1	110
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	534	3	422					1	112		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	122	1	122								
ETHNICITY NOT AVAILABLE 6/	1	110									1	110
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	534	3	422					1	112		
OTHERS, INCLUDING HISPANIC	1	122	1	122								

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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	27	5386	22	4396			2	261	3	729		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	348	2	348								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	29	5734	24	4744			2	261	3	729		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	27	5386	22	4396			2	261	3	729		
OTHERS, INCLUDING HISPANIC	2	348	2	348								
TOTAL 14/	46	8255	38	6938			2	261	5	946	1	110

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MSA/MD: 14260 - BOISE CITY, ID

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	138	1	130			1	8				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	8					1	8				
NOT HISPANIC OR LATINO	1	130	1	130								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	130	1	130								
OTHERS, INCLUDING HISPANIC	1	8					1	8				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	4					1	4				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	4					1	4				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	4					1	4				
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 14260 - BOISE CITY, ID

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												
	3	270	3	270								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
	3	270	3	270								
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
	3	270	3	270								
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												

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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/	6	412	4	400			2	12				

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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	6	1261	5	1042					1	219		
10-19% MINORITY	23	4856	14	3385			5	843	3	531	1	97
20-49% MINORITY	8	1311	6	1054					2	257		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	563	1	122			1	184	2	257		
MIDDLE INCOME	20	4264	15	3383			3	492	2	389		
UPPER INCOME	13	2601	9	1976			1	167	2	361	1	97
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	184					1	184				
20-49% MINORITY	3	379	1	122					2	257		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	15	3332	10	2451			3	492	2	389		
20-49% MINORITY	5	932	5	932								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	1261	5	1042					1	219		
20-49% MINORITY	7	1340	4	934			1	167	1	142	1	97
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	37	7428	25	5481			5	843	6	1007	1	97

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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	57	13297	47	10887			1	180	9	2230		
10-19% MINORITY	59	11560	51	9663			5	1050	3	847		
20-49% MINORITY	23	3573	19	2956			2	340	2	277		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	13	2535	10	2053			2	380	1	102		
MIDDLE INCOME	60	10562	49	8160			4	860	7	1542		
UPPER INCOME	66	15333	58	13293			2	330	6	1710		
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	5	935	3	569			1	264	1	102		
20-49% MINORITY	8	1600	7	1484			1	116				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	1588	4	1068					3	520		
20-49% MINORITY	38	7001	33	5620			3	636	2	745		
50-79% MINORITY	15	1973	12	1472			1	224	2	277		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	50	11709	43	9819			1	180	6	1710		
20-49% MINORITY	16	3624	15	3474			1	150				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	4	779	2	242			1	257	1	280		
ALL OTHER TRACTS 21/												
TOTAL 14/	143	29209	119	23748			9	1827	15	3634		

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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	23	6066	15	3981			3	726	4	978	1	381
10-19% MINORITY	58	8749	41	6438			7	991	7	954	3	366
20-49% MINORITY	7	865	4	471					3	394		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	10	1238	6	695			1	89	2	284	1	170
MIDDLE INCOME	38	5511	27	4186			4	497	6	742	1	86
UPPER INCOME	40	8931	27	6009			5	1131	6	1300	2	491
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	6	818	4	559			1	89			1	170
20-49% MINORITY	4	420	2	136					2	284		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	35	5066	25	3851			4	497	5	632	1	86
20-49% MINORITY	3	445	2	335					1	110		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	23	6066	15	3981			3	726	4	978	1	381
20-49% MINORITY	17	2865	12	2028			2	405	2	322	1	110
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	4	789					3	564	1	225		
ALL OTHER TRACTS 21/												
TOTAL 14/	92	16469	60	10890			13	2281	15	2551	4	747

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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	38	293	28	214	1	5	9	74				
10-19% MINORITY	79	949	52	627			27	322				
20-49% MINORITY	59	749	30	279	5	30	23	430	1	10		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	49	675	27	258			21	407	1	10		
MIDDLE INCOME	77	693	47	477	5	30	25	186				
UPPER INCOME	50	623	36	385	1	5	13	233				
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	13	76	8	48			5	28				
20-49% MINORITY	36	599	19	210			16	379	1	10		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	22	1	8			2	14				
20-49% MINORITY	51	521	35	400			16	121				
50-79% MINORITY	23	150	11	69	5	30	7	51				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	35	271	27	206	1	5	7	60				
20-49% MINORITY	15	352	9	179			6	173				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	4	27	4	27								
ALL OTHER TRACTS 21/												
TOTAL 14/	180	2018	114	1147	6	35	59	826	1	10		

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, 2015

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MSA/MD: 14260 - BOISE CITY, ID

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	1950	1	1950								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
	1	1950	1	1950								
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	1950	1	1950								
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	1950	1	1950								

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, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	14	3161	12	2597					2	564		
10-19% MINORITY	24	3310	21	2939			2	261			1	110
20-49% MINORITY	8	1784	5	1402					3	382		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6	1322	5	1217					1	105		
MIDDLE INCOME	22	3440	17	2677			2	261	3	502		
UPPER INCOME	18	3493	16	3044					1	339	1	110
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	3	440	3	440								
20-49% MINORITY	3	882	2	777					1	105		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	431	1	206					1	225		
10-19% MINORITY	15	2107	13	1846			2	261				
20-49% MINORITY	5	902	3	625					2	277		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	12	2730	11	2391					1	339		
10-19% MINORITY	6	763	5	653							1	110
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	46	8255	38	6938			2	261	5	946	1	110

DISCLOSURE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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	245	2	245								
20-49% MINORITY	4	167	2	155			2	12				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	12					2	12				
MIDDLE INCOME	4	400	4	400								
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	2	12					2	12				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	245	2	245								
20-49% MINORITY	2	155	2	155								
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/	6	412	4	400			2	12				

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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	29			4	57											1	14	7	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	2	29			4	57											1	14	7	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2	29			4	57											1	14	7	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
					2	67											1	33	3	100
FEMALE																				
JOINT (MALE/FEMALE)	2	50			2	50													4	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN	1	20			3	60											1	20	5	100
80-99% OF MSA/MD MEDIAN	1	50			1	50													2	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

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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	25			3	38			1	13	1	13					1	13	8	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	2	40	2	40					1	20									5	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	2	25			3	38			1	13	1	13					1	13	8	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	2	40	2	40					1	20									5	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2	25			3	38			1	13	1	13					1	13	8	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE	1	50									1	50							2	100
FEMALE																				
JOINT (MALE/FEMALE)	2	25	1	13	3	38			1	13							1	13	8	100
GENDER NOT AVAILABLE 6/	1	33	1	33					1	33									3	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	100																	1	100
50-79% OF MSA/MD MEDIAN	1	25	1	25	1	25			1	25									4	100
80-99% OF MSA/MD MEDIAN	1	33			1	33					1	33							3	100
100-119% OF MSA/MD MEDIAN					1	50											1	50	2	100
120% OR MORE OF MSA/MD MEDIAN									1	100									1	100
INCOME NOT AVAILABLE 6/	1	50	1	50															2	100

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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	3	20			7	47	3	20	1	7							1	7	15	100	
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)																					
RACE NOT AVAILABLE 6/																					
ETHNICITY 7/																					
HISPANIC OR LATINO																					
NOT HISPANIC OR LATINO	3	20			7	47	3	20	1	7							1	7	15	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																					
ETHNICITY NOT AVAILABLE 6/																					
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	3	20			7	47	3	20	1	7							1	7	15	100	
OTHERS, INCL. HISPANIC																					
GENDER 19/																					
MALE	1	17			3	50	1	17	1	17									6	100	
FEMALE																					
JOINT (MALE/FEMALE)	2	22			4	44	2	22									1	11	9	100	
GENDER NOT AVAILABLE 6/																					
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN																					
					2	100													2	100	
50-79% OF MSA/MD MEDIAN	1	33							1	33							1	33	3	100	
80-99% OF MSA/MD MEDIAN																					
					1	100													1	100	
100-119% OF MSA/MD MEDIAN																					
					1	50	1	50											2	100	
120% OR MORE OF MSA/MD MEDIAN																					
	2	33			2	33	2	33											6	100	
INCOME NOT AVAILABLE 6/																					
					1	100													1	100	

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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	100																	2	100					
2 OR MORE MINORITY RACES																																													
JOINT (WHITE/MINORITY RACE)																					1	100																		1	100				
RACE NOT AVAILABLE 6/																																													
ETHNICITY 7/																																													
HISPANIC OR LATINO																																													
NOT HISPANIC OR LATINO																					3	100																			3	100			
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																													
ETHNICITY NOT AVAILABLE 6/																																													
MINORITY STATUS 8/																																													
WHITE NON-HISPANIC																					2	100																				2	100		
OTHERS, INCL. HISPANIC																					1	100																					1	100	
GENDER 19/																																													
MALE																					1	100																					1	100	
FEMALE																																													
JOINT (MALE/FEMALE)																					2	100																					2	100	
GENDER NOT AVAILABLE 6/																																													
INCOME 9/																																													
LESS THAN 50% OF MSA/MD MEDIAN																																													
50-79% OF MSA/MD MEDIAN																					1	100																					1	100	
80-99% OF MSA/MD MEDIAN																					1	100																						1	100
100-119% OF MSA/MD MEDIAN																																													
120% OR MORE OF MSA/MD MEDIAN																					1	100																						1	100
INCOME NOT AVAILABLE 6/																																													

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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	100																	2	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	2	100																	2	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2	100																	2	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)	2	100																	2	100
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	2	100																	2	100
INCOME NOT AVAILABLE 6/																				

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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	1											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	1	1							1.59	1.59	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	1	1							1.59	1.59	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	1	1							1.59	1.59	
OTHERS, INCLUDING HISPANIC	2											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	4											
80-99% OF MSA/MD MEDIAN	2											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	4	1	1							1.59	1.59	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	3											
FEMALE												
JOINT (MALE/FEMALE)	7	1	1							1.59	1.59	
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1											
10-19% MINORITY	5											
20-49% MINORITY	4	1	1							1.59	1.59	
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME	6	1	1							1.59	1.59	
UPPER INCOME	3											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			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	240										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	1679	175	175					1.59	1.59		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1737	175	175					1.59	1.59		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	182										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1497	175	175					1.59	1.59		
OTHERS, INCLUDING HISPANIC	422										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	609										
80-99% OF MSA/MD MEDIAN	344										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	966	175	175					1.59	1.59		
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	456										
FEMALE											
JOINT (MALE/FEMALE)	1463	175	175					1.59	1.59		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	240										
10-19% MINORITY	950										
20-49% MINORITY	729	175	175					1.59	1.59		
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	122										
MIDDLE INCOME	1113	175	175					1.59	1.59		
UPPER INCOME	684										

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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	11											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10											
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2											
80-99% OF MSA/MD MEDIAN	2											
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	5											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	5											
FEMALE												
JOINT (MALE/FEMALE)	6											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4											
10-19% MINORITY	7											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	5											
UPPER INCOME	6											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			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	2822											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2569											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	253											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2569											
OTHERS, INCLUDING HISPANIC	253											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	307											
80-99% OF MSA/MD MEDIAN	396											
100-119% OF MSA/MD MEDIAN	441											
120% OR MORE OF MSA/MD MEDIAN	1678											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	990											
FEMALE												
JOINT (MALE/FEMALE)	1832											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	802											
10-19% MINORITY	2020											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1530											
UPPER INCOME	1292											

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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	2											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	72	5	2	3					1.97	2.08		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2											
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	73	4	2	2					1.95	2.02		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	1		1					2.08	2.08		
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	69	4	2	2					1.95	2.02		
OTHERS, INCLUDING HISPANIC	7	1		1					2.08	2.08		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4											
50-79% OF MSA/MD MEDIAN	18											
80-99% OF MSA/MD MEDIAN	6	1		1					2.09	2.09		
100-119% OF MSA/MD MEDIAN	11	1		1					2.14	2.14		
120% OR MORE OF MSA/MD MEDIAN	37	3	2	1					1.88	1.94		
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	15	1	1						1.94	1.94		
FEMALE	22											
JOINT (MALE/FEMALE)	39	4	1	3					1.98	2.09		
GENDER NOT AVAILABLE 6/	1											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	32	3	1	2					1.95	2.09		
10-19% MINORITY	35	2	1	1					2.01	2.01		
20-49% MINORITY	10											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6											
MIDDLE INCOME	32	2		2					2.09	2.09		
UPPER INCOME	39	3	2	1					1.90	1.94		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			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	358										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	15347	1602	815	787				1.98	1.94		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	437										
RACE NOT AVAILABLE 6/	277										
ETHNICITY 7/											
HISPANIC OR LATINO	67										
NOT HISPANIC OR LATINO	15663	1336	815	521				1.97	1.94		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	412	266		266				2.08	2.08		
ETHNICITY NOT AVAILABLE 6/	277										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	14868	1336	815	521				1.97	1.94		
OTHERS, INCLUDING HISPANIC	1274	266		266				2.08	2.08		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	410										
50-79% OF MSA/MD MEDIAN	2944										
80-99% OF MSA/MD MEDIAN	1014	177		177				2.09	2.09		
100-119% OF MSA/MD MEDIAN	2163	344		344				2.14	2.14		
120% OR MORE OF MSA/MD MEDIAN	9611	1081	815	266				1.92	1.94		
INCOME NOT AVAILABLE 6/	277										
GENDER 19/											
MALE	2613	629	629					1.94	1.94		
FEMALE	3898										
JOINT (MALE/FEMALE)	9631	973	186	787				2.01	2.09		
GENDER NOT AVAILABLE 6/	277										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	7888	707	186	521				1.99	2.09		
10-19% MINORITY	6995	895	629	266				1.98	1.94		
20-49% MINORITY	1536										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	940										
MIDDLE INCOME	6014	443		443				2.08	2.08		
UPPER INCOME	9465	1159	815	344				1.95	1.94		

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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/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	3	4	3		1				3.94	3.82		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	4	3		1				3.94	3.82		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	4	3		1				3.94	3.82		
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN		1			1				4.57	4.57		
50-79% OF MSA/MD MEDIAN	1	3	3						3.73	3.68		
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE		2	2						3.62	3.62		
FEMALE	1	2	1		1				4.27	4.27		
JOINT (MALE/FEMALE)	3											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	1	1						3.56	3.56		
10-19% MINORITY	1	2	1		1				4.13	4.13		
20-49% MINORITY	2	1	1						3.96	3.96		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	3	2	1		1				4.27	4.27		
UPPER INCOME	1	2	2						3.62	3.62		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	17	15	11		4					3.97	3.96	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	21	15	11		4					3.97	3.96	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	15	11		4					3.97	3.96	
OTHERS, INCLUDING HISPANIC	4											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN		4			4					4.57	4.57	
50-79% OF MSA/MD MEDIAN	5	11	11							3.75	3.68	
80-99% OF MSA/MD MEDIAN	4											
100-119% OF MSA/MD MEDIAN	5											
120% OR MORE OF MSA/MD MEDIAN	7											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE		7	7							3.63	3.68	
FEMALE	4	8	4		4					4.27	4.27	
JOINT (MALE/FEMALE)	17											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	7	3	3							3.56	3.56	
10-19% MINORITY	5	8	4		4					4.13	4.13	
20-49% MINORITY	9	4	4							3.96	3.96	
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	14	8	4		4					4.27	4.27	
UPPER INCOME	7	7	7							3.63	3.68	

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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 ISLND												
WHITE	2											
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)	1											
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												
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	2											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME	1											
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			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/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	378									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	232									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	146									
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	232									
OTHERS, INCLUDING HISPANIC	146									
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	232									
INCOME NOT AVAILABLE 6/	146									
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	378									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	378									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	146									
MIDDLE INCOME	232									
UPPER INCOME										

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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 ISLND											
WHITE	2										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	1										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2										
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											
INCOME NOT AVAILABLE 6/	3										
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	2										
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	2										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME											
UPPER INCOME	2										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			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/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	461									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	353									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	461									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	353									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	461									
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										
INCOME NOT AVAILABLE 6/	814									
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	461									
GENDER NOT AVAILABLE 6/	353									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	288									
10-19% MINORITY	526									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	173									
MIDDLE INCOME										
UPPER INCOME	641									

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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	42											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2											
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	43											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	41											
OTHERS, INCLUDING HISPANIC	3											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7											
50-79% OF MSA/MD MEDIAN	7											
80-99% OF MSA/MD MEDIAN	6											
100-119% OF MSA/MD MEDIAN	4											
120% OR MORE OF MSA/MD MEDIAN	20											
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	8											
FEMALE	10											
JOINT (MALE/FEMALE)	27											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	13											
10-19% MINORITY	28											
20-49% MINORITY	4											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3											
MIDDLE INCOME	20											
UPPER INCOME	22											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			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 ISLAND										
WHITE	7717									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	564									
RACE NOT AVAILABLE 6/	145									
ETHNICITY 7/										
HISPANIC OR LATINO	66									
NOT HISPANIC OR LATINO	8215									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	145									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	7651									
OTHERS, INCLUDING HISPANIC	630									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	712									
50-79% OF MSA/MD MEDIAN	1003									
80-99% OF MSA/MD MEDIAN	905									
100-119% OF MSA/MD MEDIAN	584									
120% OR MORE OF MSA/MD MEDIAN	5053									
INCOME NOT AVAILABLE 6/	169									
GENDER 19/										
MALE	1100									
FEMALE	1196									
JOINT (MALE/FEMALE)	6130									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	3555									
10-19% MINORITY	4400									
20-49% MINORITY	471									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	272									
MIDDLE INCOME	3175									
UPPER INCOME	4979									

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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 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	1											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	1											
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME												
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			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	96									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	96									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	96									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	96									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	96									
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	96									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	96									
MIDDLE INCOME										
UPPER INCOME										

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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	134	8	84		4		172
FHA	17		4		2		
VA	16		3				
FSA/RHS	2						
LOANS ORIGINATED							
CONVENTIONAL	110	8	54		2		111
FHA	11		2		1		
VA	11		3				
FSA/RHS	1						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							6
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	9		13		2		54
FHA	3				1		
VA	1						
FSA/RHS	1						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	15		14				1
FHA	2		1				
VA	4						
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			3				
FHA	1		1				
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
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	102	8	54		2		
FHA	11		2		1		
VA	11		3				
FSA/RHS	1						

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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		1	1				2
FHA	2						
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL		1	1				
FHA	2						
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							2
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
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
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		1		1			
FHA	2						
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		1					
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL		1					
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							

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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	77 5	4 4	45		1		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.97	3.94					NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.08	3.82					NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	82	8	45		1		NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED		1	1				NA 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		1	1				NA NA