

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 21660 - EUGENE, OR

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	
OR/LANE COUNTY/0001.00														
LOANS ORIGINATED				4	989	1	250				4	989		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0002.00														
LOANS ORIGINATED			1	361			1	13						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0003.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	93						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0004.03														
LOANS ORIGINATED					1	176								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0005.00														
LOANS ORIGINATED					2	231								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	30	2	526								
APPS WITHDRAWN					1	75							1	75
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0007.02														
LOANS ORIGINATED			3	636	3	380					1	122	2	301
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	214	1	150									2	364
APPS WITHDRAWN			3	1777										
FILES CLOSED FOR INCOMPLETENESS			1	288							1	288		

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	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
OR/LANE COUNTY/0007.05														
LOANS ORIGINATED	4	573	2	296	1	235					1	111	1	134
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	115								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0007.06														
LOANS ORIGINATED			2	226	3	508								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	287				1	287			
APPS WITHDRAWN			1	400	4	675	1	150		1	150	1	145	
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0007.07														
LOANS ORIGINATED			2	209	2	253			1	75	1	143		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	2	475			1	110							1	110
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0007.08														
LOANS ORIGINATED			2	485	2	282					1	137		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	178	1	195	3	366					3	401	2	261
APPS WITHDRAWN			2	597										
FILES CLOSED FOR INCOMPLETENESS			1	165										
OR/LANE COUNTY/0008.00														
LOANS ORIGINATED							1	156					1	156
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0009.02														
LOANS ORIGINATED	2	470												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	287								
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
OR/LANE COUNTY/0009.03														
LOANS ORIGINATED			1	285	1	285								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	7						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0009.04														
LOANS ORIGINATED			1	157										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	181										
OR/LANE COUNTY/0010.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	175							1	175	1	175
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0011.01														
LOANS ORIGINATED			1	110	3	367	1	250			3	327		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	177								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0011.02														
LOANS ORIGINATED			1	128	1	166					1	128	1	166
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	130							1	130
APPS WITHDRAWN			1	75							1	75		
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0012.01														
LOANS ORIGINATED	2	443	1	182	3	369					2	288		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	82	1	357								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	176										

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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
OR/LANE COUNTY/0012.02														
LOANS ORIGINATED			2	174	1	300					2	174		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	119	1	289					1	119		
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0013.01														
LOANS ORIGINATED					1	121								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	172								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0013.02														
LOANS ORIGINATED	2	279	2	238	1	172					2	238		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	363					1	96		
APPS WITHDRAWN			1	90							1	90		
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0014.00														
LOANS ORIGINATED			2	294	1	188					1	144		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	353							1	198
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0015.00														
LOANS ORIGINATED					1	84	2	11						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	95	1	150	1	67								
APPS WITHDRAWN					1	188								
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0016.00														
LOANS ORIGINATED					1	150								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	309	1	153							1	153
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
OR/LANE COUNTY/0017.00														
LOANS ORIGINATED				2	523						1	221		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	198	2	620								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0018.01														
LOANS ORIGINATED					2	267	1	90			1	90		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0018.03														
LOANS ORIGINATED			1	67										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0018.04														
LOANS ORIGINATED			1	80	2	235								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	45						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0019.02														
LOANS ORIGINATED			1	180							1	180		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0019.03														
LOANS ORIGINATED			1	164										
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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
OR/LANE COUNTY/0019.04														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED		2	83	2	283					2	283			
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0020.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0021.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0022.02														
LOANS ORIGINATED	1	174	1	238										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0023.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0023.02														
LOANS ORIGINATED	1	210	1	252	1	228								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	223			1	20						
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
OR/LANE COUNTY/0024.01														
LOANS ORIGINATED				2	285						1	96		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0024.03														
LOANS ORIGINATED								1	92					
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0024.04														
LOANS ORIGINATED			1	194	1	57								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0025.01														
LOANS ORIGINATED					2	262					2	262		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	120					1	120		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0025.03														
LOANS ORIGINATED					1	195								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS	1	123												
OR/LANE COUNTY/0025.04														
LOANS ORIGINATED	1	140											1	140
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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
OR/LANE COUNTY/0026.00 LOANS ORIGINATED					1	199								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0029.02 LOANS ORIGINATED	1	210												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0029.04 LOANS ORIGINATED			1	123							1	123		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0030.00 LOANS ORIGINATED			1	454	1	290								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	137							1	137		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0031.01 LOANS ORIGINATED			1	352					1	1450				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0031.02 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	324	1	214								
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
OR/LANE COUNTY/0032.01														
LOANS ORIGINATED				1	91									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN						2	181							
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0034.00														
LOANS ORIGINATED						2	169							
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN						2	191						1	111
FILES CLOSED FOR INCOMPLETENESS								1	104					
OR/LANE COUNTY/0035.00														
LOANS ORIGINATED			1	229										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED								1	35					
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0036.00														
LOANS ORIGINATED			2	660										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED						2	305				1	218		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0039.00														
LOANS ORIGINATED									1	765				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED						1	297				1	297		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0040.00														
LOANS ORIGINATED									1	250				
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
OR/LANE COUNTY/0041.00 LOANS ORIGINATED					1	114								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0042.00 LOANS ORIGINATED					1	153								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0043.00 LOANS ORIGINATED								1	8					
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0044.01 LOANS ORIGINATED			1	405	1	98	2	153			1	98		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	281					1	100		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0044.03 LOANS ORIGINATED								1	5					
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0044.04 LOANS ORIGINATED					1	159					1	159		
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
OR/LANE COUNTY/0044.05														
LOANS ORIGINATED				1	417									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	417										
APPS WITHDRAWN			1	220										
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0045.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS	1	150												
OR/LANE COUNTY/0046.00														
LOANS ORIGINATED			1	417										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	105						1	105			
OR/LANE COUNTY/0048.00														
LOANS ORIGINATED			1	220						1	220			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0049.00														
LOANS ORIGINATED					1	76								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0050.00														
LOANS ORIGINATED					1	345								
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: 21660 - EUGENE, OR

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	
OR/LANE COUNTY/0053.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	245								
APPS WITHDRAWN					1	258								
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0054.00														
LOANS ORIGINATED			1	295										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	14	2499	41	8272	59	9731	11	1020	4	2540	30	4411	6	897
APPS APPROVED, NOT ACCEPTED							1	8						
APPS DENIED	5	962	13	2149	31	5614	5	200			13	2114	9	1391
APPS WITHDRAWN			11	3602	13	2071	1	150			4	434	3	331
FILES CLOSED FOR INCOMPLETENESS	2	273	5	915			1	104			2	393		
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														
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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

DISPOSITION OF APPLICATIONS	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase 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		Refinancings							Home Improvement Loans
	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/ 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: 21660 - EUGENE, OR

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												
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

MSA/MD (TOTAL)

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: 21660 - EUGENE, OR

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: 21660 - EUGENE, OR

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	2	381																
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	63	10415			14	2383					5	949	3	599			5	736
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	4	675			1	300												
RACE NOT AVAILABLE 6/	4	593			1	195					2	319						
ETHNICITY 7/																		
HISPANIC OR LATINO	1	98																
NOT HISPANIC OR LATINO	66	11116			14	2383					5	949	3	599			5	736
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	257																
ETHNICITY NOT AVAILABLE 6/	4	593			2	495					2	319						
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	60	10060			14	2383					5	949	3	599			5	736
OTHERS, INCLUDING HISPANIC	9	1411			1	300												
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	3	227			1	128												
50-79% OF MSA/MD MEDIAN	11	1307			1	83					1	104					4	562
80-99% OF MSA/MD MEDIAN	6	966			1	170					2	252					1	174
100-119% OF MSA/MD MEDIAN	11	1702			2	325					1	210						
120% OR MORE OF MSA/MD MEDIAN	42	7862			8	1541					3	702	3	599				
INCOME NOT AVAILABLE 6/					3	631												
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	18	2996			8	1317					2	319	1	255				
10-19% MINORITY	46	7631			8	1561					5	949	2	344			4	596
20-49% MINORITY	9	1437															1	140
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME	2	314																
MODERATE INCOME	11	1394			3	435												
MIDDLE INCOME	52	8493			11	2109					7	1268	3	599			4	562
UPPER INCOME	8	1863			2	334											1	174
TOTAL 14/	73	12064			16	2878					7	1268	3	599			5	736

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

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/	73				15						7		3					5
REPORTED PRICING DATA					1														
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	1	NA		NA		NA		NA		NA		NA		NA	
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA	
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN					1.58														
MEDIAN					1.58														
HOEPA LOANS 17/																			

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		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/	12064				2696						1268		599					736	
REPORTED PRICING DATA					182														
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	182		NA		NA		NA		NA		NA		NA		NA
2.00 - 2.49		NA		NA			NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/					1.58														
MEDIAN 31/					1.58														
HOEPA LOANS 17/																			

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	19	3369	13	2284			5	962			1	123
MALE	5	1000	2	383			3	617				
FEMALE	4	717	3	594							1	123
JOINT (MALE/FEMALE)	10	1652	8	1307			2	345				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	365	1	215							1	150
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

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)	19	3369	13	2284			5	962			1	123
MALE	5	1000	2	383			3	617				
FEMALE	4	717	3	594							1	123
JOINT (MALE/FEMALE)	10	1652	8	1307			2	345				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	365	1	215							1	150
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	19	3369	13	2284			5	962			1	123
MALE	5	1000	2	383			3	617				
FEMALE	4	717	3	594							1	123
JOINT (MALE/FEMALE)	10	1652	8	1307			2	345				
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	6	965	4	562			2	403				
80-99% OF MSA/MD MEDIAN	5	644	3	426			1	95			1	123
100-119% OF MSA/MD MEDIAN	3	574	1	210			1	214			1	150
120% OR MORE OF MSA/MD MEDIAN	7	1551	6	1301			1	250				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	21	3734	14	2499			5	962			2	273

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

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)	3	463	2	381			1	82				
MALE	1	82					1	82				
FEMALE												
JOINT (MALE/FEMALE)	2	381	2	381								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	137					1	137				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	137					1	137				
WHITE (TOTAL)	57	11796	35	7217			10	1707	8	2062	4	810
MALE	12	1873	8	1434			3	258			1	181
FEMALE	3	563	2	413			1	150				
JOINT (MALE/FEMALE)	42	9360	25	5370			6	1299	8	2062	3	629
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	541	1	361					1	180		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	541	1	361					1	180		
RACE NOT AVAILABLE (TOTAL) 6/	7	2001	3	313			1	223	2	1360	1	105
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	992	2	257					1	735		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

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)	60	12491	38	7959			11	1876	8	2022	3	634
MALE	12	1905	8	1434			3	290			1	181
FEMALE	3	563	2	413			1	150				
JOINT (MALE/FEMALE)	45	10023	28	6112			7	1436	8	2022	2	453
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	396							1	220	1	176
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	396							1	220	1	176
ETHNICITY NOT AVAILABLE (TOTAL) 6/	8	2051	3	313			2	273	2	1360	1	105
MALE	1	50					1	50				
FEMALE												
JOINT (MALE/FEMALE)	3	992	2	257					1	735		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	54	11350	35	7217			9	1657	7	1842	3	634
MALE	11	1823	8	1434			2	208			1	181
FEMALE	3	563	2	413			1	150				
JOINT (MALE/FEMALE)	40	8964	25	5370			6	1299	7	1842	2	453
OTHERS, INCLUDING HISPANIC (TOTAL)	8	1537	3	742			2	219	2	400	1	176
MALE	1	82					1	82				
FEMALE												
JOINT (MALE/FEMALE)	7	1455	3	742			1	137	2	400	1	176
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	150	1	67			2	83				
50-79% OF MSA/MD MEDIAN	9	1119	5	661			1	82	1	90	2	286
80-99% OF MSA/MD MEDIAN	6	1081	4	696					1	220	1	165
100-119% OF MSA/MD MEDIAN	11	2008	7	1427			1	150	2	255	1	176
120% OR MORE OF MSA/MD MEDIAN	39	10070	22	4911			9	1834	7	3037	1	288
INCOME NOT AVAILABLE 6/	2	510	2	510								
TOTAL 14/	70	14938	41	8272			13	2149	11	3602	5	915

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	88	14776	50	8121			26	4904	12	1751		
MALE	27	4736	16	2900			9	1493	2	343		
FEMALE	15	2059	8	845			5	973	2	241		
JOINT (MALE/FEMALE)	46	7981	26	4376			12	2438	8	1167		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	6	1262	5	975			1	287				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	6	1262	5	975			1	287				
RACE NOT AVAILABLE (TOTAL) 6/	9	1378	4	635			4	423	1	320		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	6	1002	2	325			3	357	1	320		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

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)	4	350	1	98			2	167	1	85		
MALE	2	152					1	67	1	85		
FEMALE												
JOINT (MALE/FEMALE)	2	198	1	98			1	100				
NOT HISPANIC OR LATINO (TOTAL)	86	14960	51	8441			25	4949	10	1570		
MALE	25	4584	16	2900			8	1426	1	258		
FEMALE	14	1963	8	845			5	973	1	145		
JOINT (MALE/FEMALE)	47	8413	27	4696			12	2550	8	1167		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	420	2	257			1	163				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	420	2	257			1	163				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	10	1686	5	935			3	335	2	416		
MALE												
FEMALE	1	96							1	96		
JOINT (MALE/FEMALE)	6	1214	3	625			2	269	1	320		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	80	13838	47	7766			23	4502	10	1570		
MALE	25	4584	16	2900			8	1426	1	258		
FEMALE	14	1963	8	845			5	973	1	145		
JOINT (MALE/FEMALE)	41	7291	23	4021			10	2103	8	1167		
OTHERS, INCLUDING HISPANIC (TOTAL)	13	2032	8	1330			4	617	1	85		
MALE	2	152					1	67	1	85		
FEMALE												
JOINT (MALE/FEMALE)	11	1880	8	1330			3	550				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	8	738	3	288			3	315	2	135		
50-79% OF MSA/MD MEDIAN	22	2836	8	833			9	1389	5	614		
80-99% OF MSA/MD MEDIAN	7	996	4	689			2	162	1	145		
100-119% OF MSA/MD MEDIAN	15	2290	9	1200			5	994	1	96		
120% OR MORE OF MSA/MD MEDIAN	49	10175	33	6340			12	2754	4	1081		
INCOME NOT AVAILABLE 6/	2	381	2	381								
TOTAL 14/	103	17416	59	9731			31	5614	13	2071		

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	18	1437	11	1020	1	8	4	155	1	150	1	104
MALE												
FEMALE	5	255	3	116			1	35			1	104
JOINT (MALE/FEMALE)	13	1182	8	904	1	8	3	120	1	150		
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	45					1	45				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	18	1437	11	1020	1	8	4	155	1	150	1	104
MALE												
FEMALE	5	255	3	116			1	35			1	104
JOINT (MALE/FEMALE)	13	1182	8	904	1	8	3	120	1	150		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	45					1	45				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	18	1437	11	1020	1	8	4	155	1	150	1	104
MALE												
FEMALE	5	255	3	116			1	35			1	104
JOINT (MALE/FEMALE)	13	1182	8	904	1	8	3	120	1	150		
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	5	222	2	18			2	100			1	104
80-99% OF MSA/MD MEDIAN	2	53			1	8	1	45				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	10	953	7	748			2	55	1	150		
INCOME NOT AVAILABLE 6/	2	254	2	254								
TOTAL 14/	19	1482	11	1020	1	8	5	200	1	150	1	104

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	1450	1	1450								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1450	1	1450								
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/	3	1090	3	1090								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	1450	1	1450								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1450	1	1450								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	1090	3	1090								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	1450	1	1450								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1450	1	1450								
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/	4	2540	4	2540								
TOTAL 14/	4	2540	4	2540								

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	381	2	381								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	381	2	381								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	137					1	137				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	137					1	137				
WHITE (TOTAL)	38	5708	24	3462			9	1524	4	434	1	288
MALE	12	2270	7	1418			5	852				
FEMALE	4	532	3	314			1	218				
JOINT (MALE/FEMALE)	22	2906	14	1730			3	454	4	434	1	288
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	409	1	122			1	287				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	409	1	122			1	287				
RACE NOT AVAILABLE (TOTAL) 6/	6	717	3	446			2	166			1	105
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	431	2	331			1	100				

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	198	1	98			1	100				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	198	1	98			1	100				
NOT HISPANIC OR LATINO (TOTAL)	41	6374	26	3867			10	1785	4	434	1	288
MALE	12	2270	7	1418			5	852				
FEMALE	4	532	3	314			1	218				
JOINT (MALE/FEMALE)	25	3572	16	2135			4	715	4	434	1	288
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	163					1	163				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	163					1	163				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	617	3	446			1	66			1	105
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	331	2	331								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	36	5447	23	3364			8	1361	4	434	1	288
MALE	12	2270	7	1418			5	852				
FEMALE	4	532	3	314			1	218				
JOINT (MALE/FEMALE)	20	2645	13	1632			2	291	4	434	1	288
OTHERS, INCLUDING HISPANIC (TOTAL)	8	1288	4	601			4	687				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	8	1288	4	601			4	687				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	120					1	120				
50-79% OF MSA/MD MEDIAN	4	513					2	318	1	90	1	105
80-99% OF MSA/MD MEDIAN	4	468	2	306			2	162				
100-119% OF MSA/MD MEDIAN	6	734	3	356			2	303	1	75		
120% OR MORE OF MSA/MD MEDIAN	33	5421	24	3653			6	1211	2	269	1	288
INCOME NOT AVAILABLE 6/	1	96	1	96								
TOTAL 14/	49	7352	30	4411			13	2114	4	434	2	393

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	16	2406	5	750			8	1325	3	331		
MALE	2	389					2	389				
FEMALE	2	275					1	130	1	145		
JOINT (MALE/FEMALE)	12	1742	5	750			5	806	2	186		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	213	1	147			1	66				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	147	1	147								

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	15	2252	4	596			8	1325	3	331		
MALE	2	389					2	389				
FEMALE	2	275					1	130	1	145		
JOINT (MALE/FEMALE)	11	1588	4	596			5	806	2	186		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	154	1	154								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	154	1	154								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	213	1	147			1	66				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	147	1	147								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	15	2252	4	596			8	1325	3	331		
MALE	2	389					2	389				
FEMALE	2	275					1	130	1	145		
JOINT (MALE/FEMALE)	11	1588	4	596			5	806	2	186		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	154	1	154								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	154	1	154								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	75							1	75		
50-79% OF MSA/MD MEDIAN	5	638	2	287			2	240	1	111		
80-99% OF MSA/MD MEDIAN	2	211					1	66	1	145		
100-119% OF MSA/MD MEDIAN	4	683	1	166			3	517				
120% OR MORE OF MSA/MD MEDIAN	6	1012	3	444			3	568				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	18	2619	6	897			9	1391	3	331		

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

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MSA/MD: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	965	4	562			2	403				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	965	4	562			2	403				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	965	4	562			2	403				
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: 21660 - EUGENE, OR

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	644	3	426			1	95			1	123
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	644	3	426			1	95			1	123
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	644	3	426			1	95			1	123
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	424	1	210			1	214				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	150									1	150
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	424	1	210			1	214				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	150									1	150
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	424	1	210			1	214				
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: 21660 - EUGENE, OR

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	6	1336	5	1086			1	250				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	215	1	215								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	1336	5	1086			1	250				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	215	1	215								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	1336	5	1086			1	250				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	21	3734	14	2499			5	962			2	273

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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	3	150	1	67			2	83				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	100	1	67			1	33				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	50					1	50				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	100	1	67			1	33				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	82					1	82				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	785	4	514					1	90	1	181
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	252	1	147							1	105
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	867	4	514			1	82	1	90	1	181
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	252	1	147							1	105
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	785	4	514					1	90	1	181
OTHERS, INCLUDING HISPANIC	1	82					1	82				

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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
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	1081	4	696					1	220	1	165
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	861	4	696							1	165
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	220							1	220		
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	861	4	696							1	165
OTHERS, INCLUDING HISPANIC	1	220							1	220		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1828	7	1427			1	150	1	75	1	176
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	180							1	180		
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1832	7	1427			1	150	2	255		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	176									1	176
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1652	7	1427			1	150	1	75		
OTHERS, INCLUDING HISPANIC	2	356							1	180	1	176

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MSA/MD: 21660 - EUGENE, OR

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	2	381	2	381								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	137					1	137				
WHITE	31	7498	18	4059			7	1474	5	1677	1	288
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	361	1	361								
RACE NOT AVAILABLE 6/	4	1693	1	110			1	223	2	1360		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	35	8377	21	4801			8	1611	5	1677	1	288
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	1693	1	110			1	223	2	1360		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	31	7498	18	4059			7	1474	5	1677	1	288
OTHERS, INCLUDING HISPANIC	4	879	3	742			1	137				
TOTAL 14/	70	14938	41	8272			13	2149	11	3602	5	915

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

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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	8	738	3	288			3	315	2	135		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	635	2	185			3	315	2	135		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	103	1	103								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	635	2	185			3	315	2	135		
OTHERS, INCLUDING HISPANIC	1	103	1	103								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	20	2632	7	729			8	1289	5	614		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	204	1	104			1	100				
ETHNICITY 7/												
HISPANIC OR LATINO	2	185					1	100	1	85		
NOT HISPANIC OR LATINO	18	2375	7	729			7	1117	4	529		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	276	1	104			1	172				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18	2375	7	729			7	1117	4	529		
OTHERS, INCLUDING HISPANIC	2	185					1	100	1	85		

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: 21660 - EUGENE, OR

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	930	4	689			1	96	1	145		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	66					1	66				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	930	4	689			1	96	1	145		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	66					1	66				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	930	4	689			1	96	1	145		
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	14	2175	8	1085			5	994	1	96		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	115	1	115								
ETHNICITY 7/												
HISPANIC OR LATINO	1	98	1	98								
NOT HISPANIC OR LATINO	11	1818	7	987			4	831				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	163					1	163				
ETHNICITY NOT AVAILABLE 6/	2	211	1	115					1	96		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1818	7	987			4	831				
OTHERS, INCLUDING HISPANIC	2	261	1	98			1	163				

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: 21660 - EUGENE, OR

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	38	7920	26	4949			9	2210	3	761		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	6	1262	5	975			1	287				
RACE NOT AVAILABLE 6/	5	993	2	416			2	257	1	320		
ETHNICITY 7/												
HISPANIC OR LATINO	1	67					1	67				
NOT HISPANIC OR LATINO	42	8821	29	5470			10	2590	3	761		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	154	1	154								
ETHNICITY NOT AVAILABLE 6/	5	1133	3	716			1	97	1	320		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	36	7699	25	4795			8	2143	3	761		
OTHERS, INCLUDING HISPANIC	8	1483	6	1129			2	354				
TOTAL 14/	103	17416	59	9731			31	5614	13	2071		

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

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	222	2	18			2	100			1	104
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	222	2	18			2	100			1	104
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	222	2	18			2	100			1	104
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	8			1	8						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	45					1	45				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	8			1	8						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	45					1	45				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	8			1	8						
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	10	953	7	748			2	55	1	150		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	953	7	748			2	55	1	150		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	953	7	748			2	55	1	150		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	19	1482	11	1020	1	8	5	200	1	150	1	104

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

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MSA/MD: 21660 - EUGENE, OR

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	120					1	120				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	120					1	120				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	120					1	120				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	308					1	218	1	90		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	205					1	100			1	105
ETHNICITY 7/												
HISPANIC OR LATINO	1	100					1	100				
NOT HISPANIC OR LATINO	2	308					1	218	1	90		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	105									1	105
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	308					1	218	1	90		
OTHERS, INCLUDING HISPANIC	1	100					1	100				

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

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MSA/MD: 21660 - EUGENE, OR

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	402	2	306			1	96				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	66					1	66				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	402	2	306			1	96				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	66					1	66				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	402	2	306			1	96				
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	5	619	2	241			2	303	1	75		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	115	1	115								
ETHNICITY 7/												
HISPANIC OR LATINO	1	98	1	98								
NOT HISPANIC OR LATINO	3	358	1	143			1	140	1	75		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	163					1	163				
ETHNICITY NOT AVAILABLE 6/	1	115	1	115								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	358	1	143			1	140	1	75		
OTHERS, INCLUDING HISPANIC	2	261	1	98			1	163				

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

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MSA/MD: 21660 - EUGENE, OR

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	2	381	2	381								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	137					1	137				
WHITE	26	4163	19	2819			4	787	2	269	1	288
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	409	1	122			1	287				
RACE NOT AVAILABLE 6/	2	331	2	331								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	31	5090	22	3322			6	1211	2	269	1	288
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	331	2	331								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26	4163	19	2819			4	787	2	269	1	288
OTHERS, INCLUDING HISPANIC	5	927	3	503			2	424				
TOTAL 14/	49	7352	30	4411			13	2114	4	434	2	393

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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	75							1	75		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	75							1	75		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	75							1	75		
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	4	491	1	140			2	240	1	111		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	147	1	147								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	491	1	140			2	240	1	111		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	147	1	147								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	491	1	140			2	240	1	111		
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	145							1	145		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	66						1	66			
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	145							1	145		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	66						1	66			
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	145							1	145		
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	683	1	166				3	517			
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	683	1	166				3	517			
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	683	1	166				3	517			
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 21660 - EUGENE, OR

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	6	1012	3	444			3	568				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	858	2	290			3	568				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	154	1	154								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	858	2	290			3	568				
OTHERS, INCLUDING HISPANIC	1	154	1	154								
TOTAL 14/	18	2619	6	897			9	1391	3	331		

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MSA/MD: 21660 - EUGENE, OR

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	1337	2	470			4	867				
10-19% MINORITY	14	2257	11	1889			1	95			2	273
20-49% MINORITY	1	140	1	140								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3	423					2	273			1	150
MIDDLE INCOME	17	3137	13	2325			3	689			1	123
UPPER INCOME	1	174	1	174								
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	1	178					1	178				
10-19% MINORITY	2	245					1	95			1	150
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	5	1159	2	470			3	689				
10-19% MINORITY	11	1838	10	1715							1	123
20-49% MINORITY	1	140	1	140								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	174	1	174								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	21	3734	14	2499			5	962			2	273

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MSA/MD: 21660 - EUGENE, OR

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	27	6499	14	2624			4	573	7	2849	2	453
10-19% MINORITY	38	7149	23	4682			9	1576	3	429	3	462
20-49% MINORITY	5	1290	4	966					1	324		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	161	1	161								
MODERATE INCOME	15	2675	6	1055			5	458	3	997	1	165
MIDDLE INCOME	43	8821	28	5048			5	962	6	2061	4	750
UPPER INCOME	11	3281	6	2008			3	729	2	544		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	161	1	161								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	10	2098	4	711			2	225	3	997	1	165
10-19% MINORITY	4	397	1	164			3	233				
20-49% MINORITY	1	180	1	180								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	16	4040	9	1552			2	348	4	1852	1	288
10-19% MINORITY	25	4156	17	2871			3	614	2	209	3	462
20-49% MINORITY	2	625	2	625								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	361	1	361								
10-19% MINORITY	9	2596	5	1647			3	729	1	220		
20-49% MINORITY	1	324							1	324		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	70	14938	41	8272			13	2149	11	3602	5	915

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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	41	7527	22	3926			14	2851	5	750		
10-19% MINORITY	50	8511	32	5294			15	2482	3	735		
20-49% MINORITY	12	1378	5	511			2	281	5	586		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	153	1	153								
MODERATE INCOME	32	4631	12	1495			10	1826	10	1310		
MIDDLE INCOME	58	10038	39	6511			18	3238	1	289		
UPPER INCOME	12	2594	7	1572			3	550	2	472		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	153	1	153								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	18	2950	7	1021			6	1179	5	750		
10-19% MINORITY	7	1049	2	214			4	647	1	188		
20-49% MINORITY	7	632	3	260					4	372		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	23	4577	15	2905			8	1672				
10-19% MINORITY	32	5082	23	3508			8	1285	1	289		
20-49% MINORITY	3	379	1	98			2	281				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	11	2380	7	1572			3	550	1	258		
20-49% MINORITY	1	214							1	214		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	103	17416	59	9731			31	5614	13	2071		

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT 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: 21660 - EUGENE, OR

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	5	576	3	419			1	7	1	150		
10-19% MINORITY	9	636	5	443			4	193				
20-49% MINORITY	5	270	3	158	1	8					1	104
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6	278	3	16	1	8			1	150	1	104
MIDDLE INCOME	10	1006	6	899			4	107				
UPPER INCOME	3	198	2	105			1	93				
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	1	150							1	150		
10-19% MINORITY	2	11	2	11								
20-49% MINORITY	3	117	1	5	1	8					1	104
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	413	2	406			1	7				
10-19% MINORITY	5	440	2	340			3	100				
20-49% MINORITY	2	153	2	153								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	13	1	13								
10-19% MINORITY	2	185	1	92			1	93				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	19	1482	11	1020	1	8	5	200	1	150	1	104

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

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	1	75	1	75								
10-19% MINORITY	3	2465	3	2465								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	1015	2	1015								
MIDDLE INCOME	2	1525	2	1525								
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	2	1015	2	1015								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	75	1	75								
10-19% MINORITY	1	1450	1	1450								
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/	4	2540	4	2540								

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: 21660 - EUGENE, OR

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	17	3085	10	1884			4	688	2	225	1	288
10-19% MINORITY	27	3508	16	1868			8	1326	2	209	1	105
20-49% MINORITY	5	759	4	659			1	100				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	161	1	161								
MODERATE INCOME	10	1735	2	317			7	1268	1	150		
MIDDLE INCOME	33	4671	25	3678			3	316	3	284	2	393
UPPER INCOME	5	785	2	255			3	530				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	161	1	161								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	975	1	137			4	688	1	150		
20-49% MINORITY	3	580					3	580				
50-79% MINORITY	1	180	1	180								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	11	2110	9	1747					1	75	1	288
20-49% MINORITY	19	2143	14	1613			2	216	2	209	1	105
50-79% MINORITY	3	418	2	318			1	100				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	785	2	255			3	530				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	49	7352	30	4411			13	2114	4	434	2	393

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MSA/MD: 21660 - EUGENE, OR

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	13	1906	4	623			7	1063	2	220		
10-19% MINORITY	3	462	1	134			2	328				
20-49% MINORITY	2	251	1	140					1	111		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	592					2	261	3	331		
MIDDLE INCOME	12	1852	6	897			6	955				
UPPER INCOME	1	175					1	175				
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	4	481					2	261	2	220		
10-19% MINORITY												
20-49% MINORITY	1	111							1	111		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	9	1425	4	623			5	802				
10-19% MINORITY	2	287	1	134			1	153				
20-49% MINORITY	1	140	1	140								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	175					1	175				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	18	2619	6	897			9	1391	3	331		

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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	75			1	25													4	100	
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)																					
RACE NOT AVAILABLE 6/																					
ETHNICITY 7/																					
HISPANIC OR LATINO																					
NOT HISPANIC OR LATINO	3	75			1	25														4	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																					
ETHNICITY NOT AVAILABLE 6/																					
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	3	75			1	25														4	100
OTHERS, INCL. HISPANIC																					
GENDER 19/																					
MALE	2	100																		2	100
FEMALE																					
JOINT (MALE/FEMALE)	1	50			1	50														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	1	100																		1	100
120% OR MORE OF MSA/MD MEDIAN	1	100																		1	100
INCOME NOT AVAILABLE 6/																					

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MSA/MD: 21660 - EUGENE, OR

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							1	100											1	100	
BLACK OR AFRICAN AMERICAN																					
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																	1	100	1	100	
WHITE	4	33			2	17	3	25	2	17							1	8	12	100	
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)																					
RACE NOT AVAILABLE 6/	1	100																		1	100
ETHNICITY 7/																					
HISPANIC OR LATINO																					
NOT HISPANIC OR LATINO	3	23			2	15	4	31	2	15							2	15	13	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																					
ETHNICITY NOT AVAILABLE 6/	2	100																		2	100
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	3	27			2	18	3	27	2	18							1	9	11	100	
OTHERS, INCL. HISPANIC							1	50									1	50	2	100	
GENDER 19/																					
MALE	2	40					1	20	1	20							1	20	5	100	
FEMALE							1	100											1	100	
JOINT (MALE/FEMALE)	2	25			2	25	2	25	1	13							1	13	8	100	
GENDER NOT AVAILABLE 6/	1	100																		1	100
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN	1	100																		1	100
50-79% OF MSA/MD MEDIAN							1	100												1	100
80-99% OF MSA/MD MEDIAN																					
100-119% OF MSA/MD MEDIAN					1	100														1	100
120% OR MORE OF MSA/MD MEDIAN	4	33			1	8	3	25	2	17							2	17	12	100	
INCOME NOT AVAILABLE 6/																					

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MSA/MD: 21660 - EUGENE, OR

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	9	33			7	26	7	26			1	4					3	11	27	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	50			1	50													2	100
RACE NOT AVAILABLE 6/	1	33			1	33											1	33	3	100
ETHNICITY 7/																				
HISPANIC OR LATINO	1	50					1	50											2	100
NOT HISPANIC OR LATINO	9	36			7	28	6	24			1	4					2	8	25	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																	1	100	1	100
ETHNICITY NOT AVAILABLE 6/	1	25			2	50											1	25	4	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	8	35			6	26	6	26			1	4					2	9	23	100
OTHERS, INCL. HISPANIC	2	40			1	20	1	20									1	20	5	100
GENDER 19/																				
MALE	5	63			1	13	2	25											8	100
FEMALE	2	50					1	25									1	25	4	100
JOINT (MALE/FEMALE)	4	21			8	42	4	21			1	5					2	11	19	100
GENDER NOT AVAILABLE 6/																	1	100	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	3	100																	3	100
50-79% OF MSA/MD MEDIAN	5	56			2	22	1	11									1	11	9	100
80-99% OF MSA/MD MEDIAN	1	33			1	33											1	33	3	100
100-119% OF MSA/MD MEDIAN	1	20			1	20	1	20									2	40	5	100
120% OR MORE OF MSA/MD MEDIAN	1	8			5	42	5	42			1	8							12	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	1	100																	1	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	100																	1	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	100																	1	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)	1	100																	1	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																				
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	6	46			1	8	2	15		2	15						1	100	1	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	50			1	50													2	100
RACE NOT AVAILABLE 6/	1	50															1	50	2	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	7	47			2	13	2	13		2	13						2	13	15	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																	1	100	1	100
ETHNICITY NOT AVAILABLE 6/																	1	100	1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC	2	40			1	20											2	40	5	100
GENDER 19/																				
MALE																				
FEMALE	1	100					1	17		1	17						1	17	6	100
JOINT (MALE/FEMALE)	4	40			2	20	1	10		1	10						2	20	10	100
GENDER NOT AVAILABLE 6/																	1	100	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN	2	100																	2	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	3	30			1	10	2	20		2	20						2	20	10	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	3	25			4	33	2	17		2	17						1	8	12	100	
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)																					
RACE NOT AVAILABLE 6/																	1	100	1	100	
ETHNICITY 7/																					
HISPANIC OR LATINO																					
NOT HISPANIC OR LATINO	3	25			4	33	2	17		2	17						1	8	12	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																					
ETHNICITY NOT AVAILABLE 6/																	1	100	1	100	
MINORITY STATUS 8/																					
WHITE NON-HISPANIC																					
OTHERS, INCL. HISPANIC	3	25			4	33	2	17		2	17						1	8	12	100	
GENDER 19/																					
MALE																					
FEMALE	2	50								1	25						1	25	4	100	
JOINT (MALE/FEMALE)																					
GENDER NOT AVAILABLE 6/	1	13			4	50	2	25		1	13								8	100	
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN																					
50-79% OF MSA/MD MEDIAN																					
80-99% OF MSA/MD MEDIAN																					
100-119% OF MSA/MD MEDIAN					1	100														1	100
120% OR MORE OF MSA/MD MEDIAN	1	33			2	67														3	100
INCOME NOT AVAILABLE 6/	2	25			1	13	2	25		2	25						1	13	8	100	

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

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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	918											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	918											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	918											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	151											
80-99% OF MSA/MD MEDIAN	302											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	465											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	255											
FEMALE	384											
JOINT (MALE/FEMALE)	279											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	255											
10-19% MINORITY	663											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	744											
UPPER INCOME	174											

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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	3											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN	2											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	1											
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	3											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	4											
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/							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	521											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	215											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	521											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	215											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	521											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	124											
100-119% OF MSA/MD MEDIAN	210											
120% OR MORE OF MSA/MD MEDIAN	402											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	210											
JOINT (MALE/FEMALE)	311											
GENDER NOT AVAILABLE 6/	215											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	215											
10-19% MINORITY	521											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	736											
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 ISLAND												
WHITE	17	9	8	1						1.75	1.73	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)		1	1							1.51	1.51	
RACE NOT AVAILABLE 6/		1					1			3.52	3.52	
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	17	10	9	1						1.73	1.66	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/		1					1			3.52	3.52	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	9	8	1						1.75	1.73	
OTHERS, INCLUDING HISPANIC		1	1							1.51	1.51	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	4											
80-99% OF MSA/MD MEDIAN	2	1	1							1.99	1.99	
100-119% OF MSA/MD MEDIAN	3	4	4							1.60	1.57	
120% OR MORE OF MSA/MD MEDIAN	7	4	3	1						1.74	1.66	
INCOME NOT AVAILABLE 6/		2	1				1			2.72	2.72	
GENDER 19/												
MALE	5	2	2							1.86	1.86	
FEMALE		1	1							1.54	1.54	
JOINT (MALE/FEMALE)	12	7	6	1						1.71	1.59	
GENDER NOT AVAILABLE 6/		1					1			3.52	3.52	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4	7	6				1			1.88	1.59	
10-19% MINORITY	12	4	3	1						1.90	1.95	
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	3	2				1			2.27	1.73	
MIDDLE INCOME	13	4	4							1.61	1.59	
UPPER INCOME	2	4	3	1						1.88	1.95	

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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	3579	2540	2129	411					1.79	1.73	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)		361	361						1.51	1.51	
RACE NOT AVAILABLE 6/		56					56		3.52	3.52	
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3579	2901	2490	411					1.75	1.73	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/		56					56		3.52	3.52	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3579	2540	2129	411					1.79	1.73	
OTHERS, INCLUDING HISPANIC		361	361						1.51	1.51	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	67										
50-79% OF MSA/MD MEDIAN	514										
80-99% OF MSA/MD MEDIAN	355	249	249						1.99	1.99	
100-119% OF MSA/MD MEDIAN	645	782	782						1.59	1.56	
120% OR MORE OF MSA/MD MEDIAN	1998	1416	1005	411					1.76	1.73	
INCOME NOT AVAILABLE 6/		510	454				56		2.09	1.91	
GENDER 19/											
MALE	855	399	399						1.89	1.99	
FEMALE		285	285						1.54	1.54	
JOINT (MALE/FEMALE)	2724	2217	1806	411					1.76	1.73	
GENDER NOT AVAILABLE 6/		56					56		3.52	3.52	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	544	1661	1605				56		1.67	1.59	
10-19% MINORITY	2630	1296	885	411					1.95	1.99	
20-49% MINORITY	405										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	334	541	485				56		1.86	1.73	
MIDDLE INCOME	2712	941	941						1.60	1.59	
UPPER INCOME	533	1475	1064	411					1.88	1.91	

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

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MSA/MD: 21660 - EUGENE, OR

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										
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	104									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	104									
MINORITY STATUS 8/										
WHITE NON-HISPANIC										
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	104									
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										
JOINT (MALE/FEMALE)	104									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	104									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	104									
UPPER INCOME										

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MSA/MD: 21660 - EUGENE, OR

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	34											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4											
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	36											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	2											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	33											
OTHERS, INCLUDING HISPANIC	5											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3											
50-79% OF MSA/MD MEDIAN	7											
80-99% OF MSA/MD MEDIAN	3											
100-119% OF MSA/MD MEDIAN	5											
120% OR MORE OF MSA/MD MEDIAN	20											
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	10											
FEMALE	7											
JOINT (MALE/FEMALE)	21											
GENDER NOT AVAILABLE 6/	1											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	11											
10-19% MINORITY	24											
20-49% MINORITY	4											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	11											
MIDDLE INCOME	22											
UPPER INCOME	5											

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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	5527									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	853									
RACE NOT AVAILABLE 6/	195									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	5977									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	103									
ETHNICITY NOT AVAILABLE 6/	495									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	5424									
OTHERS, INCLUDING HISPANIC	956									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	288									
50-79% OF MSA/MD MEDIAN	729									
80-99% OF MSA/MD MEDIAN	475									
100-119% OF MSA/MD MEDIAN	678									
120% OR MORE OF MSA/MD MEDIAN	4120									
INCOME NOT AVAILABLE 6/	285									
GENDER 19/										
MALE	1662									
FEMALE	749									
JOINT (MALE/FEMALE)	3969									
GENDER NOT AVAILABLE 6/	195									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1890									
10-19% MINORITY	4272									
20-49% MINORITY	413									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	153									
MODERATE INCOME	1358									
MIDDLE INCOME	3747									
UPPER INCOME	1317									

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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	4										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	4										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	4										
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	3										
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	4										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	2										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	3										
UPPER INCOME	1										

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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	732									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	732									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	732									
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	482									
INCOME NOT AVAILABLE 6/	250									
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	732									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	250									
10-19% MINORITY	342									
20-49% MINORITY	140									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	640									
UPPER INCOME	92									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	1	150					1	150				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	147	1	147								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	150					1	150				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	147	1	147								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	150					1	150				
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	147	1	147								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1	150					1	150				
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	297	1	147			1	150				
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	297	1	147			1	150				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	2	297	1	147			1	150				
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
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
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												
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1											
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
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/								MEAN 30/	MEDIAN 31/
			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	5.00 - 5.99 \$000's	6 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/		147										
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/		147										
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN		147										
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												
JOINT (MALE/FEMALE)		147										
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY		147										
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME		147										
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	65	1	89		8	2	8
FHA	7		3				
VA	8		1				
FSA/RHS	3						
LOANS ORIGINATED							
CONVENTIONAL	40		56		5		5
FHA	5						
VA	4		1				
FSA/RHS	3						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							1
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	9	1	24		1	2	2
FHA			2				
VA	4						
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	11		9		1		
FHA			1				
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	5				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
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	29		51		5		
FHA	5						
VA	4		1				
FSA/RHS	3						

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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	4		10		1		
FHA	3						
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1		2		1		
FHA	2						
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	3		5				
FHA	1						
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			3				
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		2		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		2		1		
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1		2		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	17 11		39		4		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.89						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.73						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN			39		4		NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	1		2		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			2		1		NA NA