

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				
	FHA, FSA/RHS & VA		Conventional		C		D		E				
	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
WA/SPOKANE COUNTY/0002.00													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED												1	3
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0003.00	1	74	2	74	1	56			1	71			
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	97	1	45							
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0004.00													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			2	61			1	12					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0005.00													
LOANS ORIGINATED												1	5
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	152			1	9					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0006.00													
LOANS ORIGINATED			1	142	1	86							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0007.00	1	124	2	70			2	19					
LOANS ORIGINATED													
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APPS WITHDRAWN													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
WA/SPOKANE COUNTY/0008.00														
LOANS ORIGINATED			1	172			2	7						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0009.00														
LOANS ORIGINATED			1	121	2	222	1	3	1	11500	1	103		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	133	1	5			1	15						
APPS WITHDRAWN			2	131			1	147						
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0010.00														
LOANS ORIGINATED							2	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	119								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0011.00														
LOANS ORIGINATED			1	120	1	176								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0012.00														
LOANS ORIGINATED			1	90										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	44				1	44			
FILES CLOSED FOR INCOMPLETENESS					1	105				1	105			
WA/SPOKANE COUNTY/0013.00														
LOANS ORIGINATED			2	352			2	18						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN			1	92										
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
WA/SPOKANE COUNTY/0014.00														
LOANS ORIGINATED			1	58										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	93					1	93		
WA/SPOKANE COUNTY/0015.00														
LOANS ORIGINATED	2	241	1	5			1	74						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0016.00														
LOANS ORIGINATED					1	63			1	1050	1	63		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	9						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0018.00														
LOANS ORIGINATED			1	99										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0020.00														
LOANS ORIGINATED					3	266					3	266		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	2						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0023.00														
LOANS ORIGINATED			2	169			3	14			1	55		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	40	1	9						
APPS WITHDRAWN	1	61	3	529										
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional											
	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
WA/SPOKANE COUNTY/0024.00														
LOANS ORIGINATED									2	4807				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0025.00														
LOANS ORIGINATED			4	193	1	172					1	172		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0026.00														
LOANS ORIGINATED							1	2						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0029.00														
LOANS ORIGINATED			1	137	1	112	1	4						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	144								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0030.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	48										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0031.00														
LOANS ORIGINATED			1	117			1	15						
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
WA/SPOKANE COUNTY/0032.00														
LOANS ORIGINATED			1	135										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0036.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	333			1	200						
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0039.00														
LOANS ORIGINATED			1	450	1	371								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	104								
APPS WITHDRAWN			1	81						1	81	1	81	
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0041.00														
LOANS ORIGINATED			2	523	1	417				1	417			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0042.00														
LOANS ORIGINATED			2	692	2	462	3	86						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0043.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	148	1	5		1	148			
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E				F	
	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	
WA/SPOKANE COUNTY/0045.00														
LOANS ORIGINATED					4	904								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0046.01														
LOANS ORIGINATED			1	124	1	115	1	10						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN					1	125								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0046.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	149												
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0047.00														
LOANS ORIGINATED	1	252	1	380	1	171	1	10						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN							1	75			1	75		
FILES CLOSED FOR INCOMPLETENESS					1	92								
WA/SPOKANE COUNTY/0048.00														
LOANS ORIGINATED			1	361	2	585								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0049.00														
LOANS ORIGINATED			2	464	2	413	1	3			1	254		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	209										
APPS WITHDRAWN			1	176										
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
WA/SPOKANE COUNTY/0050.00														
LOANS ORIGINATED			1	417										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0101.00														
LOANS ORIGINATED			5	1588										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	226										
APPS WITHDRAWN			1	191										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0102.01														
LOANS ORIGINATED			2	432										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	150							1	150
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0102.02														
LOANS ORIGINATED			3	993	1	164								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	250										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.01														
LOANS ORIGINATED							2	7						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.03														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	266										
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
WA/SPOKANE COUNTY/0103.04														
LOANS ORIGINATED			1	176	1	85							2	261
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.05														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	174	1	85					1	85
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0104.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	260										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0104.02														
LOANS ORIGINATED	2	488	2	557	2	512	1	4					1	4
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	180								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0105.01														
LOANS ORIGINATED			2	484	2	397	2	12						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0105.03														
LOANS ORIGINATED			2	139	1	145	5	271			1	145		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	646										
APPS WITHDRAWN			1	170	1	405								
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
WA/SPOKANE COUNTY/0105.04														
LOANS ORIGINATED			1	596			1	220						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0106.01														
LOANS ORIGINATED					1	146								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0106.02														
LOANS ORIGINATED			1	382										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	382			1	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0107.00														
LOANS ORIGINATED	1	235	5	1024										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							3	12						
APPS WITHDRAWN			4	1258			1	221			1	417		
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0109.00														
LOANS ORIGINATED					3	436					1	73		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	48	1	3			1	48		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0110.00														
LOANS ORIGINATED	1	152	1	5			1	3						
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
WA/SPOKANE COUNTY/0111.01														
LOANS ORIGINATED			1	200			1	6			1	200		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS	1	193												
WA/SPOKANE COUNTY/0111.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	130								
WA/SPOKANE COUNTY/0112.01														
LOANS ORIGINATED					1	111								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0112.02														
LOANS ORIGINATED			2	306	1	340							1	150
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	2	310	1	138									2	310
APPS WITHDRAWN			2	750			1	330						
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0113.00														
LOANS ORIGINATED			2	500	6	1080	2	24			1	80		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0114.00														
LOANS ORIGINATED	3	441			1	293	1	80						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	11						
APPS WITHDRAWN					1	94								
FILES CLOSED FOR INCOMPLETENESS														

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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
WA/SPOKANE COUNTY/0115.00														
LOANS ORIGINATED					1	75	1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	102							1	102		
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0116.00														
LOANS ORIGINATED					2	263					1	111		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	124								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0117.01														
LOANS ORIGINATED	1	162	1	6										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0117.02														
LOANS ORIGINATED	1	89					1	6						
APPS APPROVED, NOT ACCEPTED							1	14						
APPS DENIED			2	473										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0118.00														
LOANS ORIGINATED			1	74							1	74		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0119.00														
LOANS ORIGINATED					1	114								
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: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings														
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/SPOKANE COUNTY/0120.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	1	178	1	71			1	3							
APPS WITHDRAWN					1	202									
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0121.00															
LOANS ORIGINATED			1	102	1	95									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0123.00															
LOANS ORIGINATED			1	280			1	3							
APPS APPROVED, NOT ACCEPTED															
APPS DENIED	1	150													
APPS WITHDRAWN	1	108	1	4								2	112		
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0124.01															
LOANS ORIGINATED			2	425											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	131	1	327	2	6						1	3
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0124.02															
LOANS ORIGINATED						2	552	1	8						
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0126.00															
LOANS ORIGINATED			1	170			1	99							
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: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	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
WA/SPOKANE COUNTY/0127.01														
LOANS ORIGINATED			2	424							2	424		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0127.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN					2	322								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0128.01														
LOANS ORIGINATED	2	381	1	164			1	2						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN							1	171						
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0128.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED									1	4				
APPS WITHDRAWN			1	190										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0129.01														
LOANS ORIGINATED							2	9						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0129.02														
LOANS ORIGINATED			2	316	1	229	3	9						
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: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	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
WA/SPOKANE COUNTY/0130.00														
LOANS ORIGINATED			5	1598	1	293								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	560										
APPS WITHDRAWN			2	757										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0131.00														
LOANS ORIGINATED			2	295			5	24						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	12						
APPS WITHDRAWN			2	380	2	167				1	122	1	45	
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0132.01														
LOANS ORIGINATED	1	152	1	238			2	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							3	30						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	152								
WA/SPOKANE COUNTY/0132.02														
LOANS ORIGINATED	1	88	4	1123	4	1208								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			3	1213										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0133.00														
LOANS ORIGINATED			3	1025	1	244	1	9						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	166										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0134.01														
LOANS ORIGINATED	1	187	3	1251			1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			4	1868										
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: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0135.00														
LOANS ORIGINATED	2	985	8	3027	3	710	2	23			1	300		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	298										
APPS WITHDRAWN			2	923	1	87								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0136.00														
LOANS ORIGINATED	1	237	5	1021			2	7						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	204								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0137.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0139.00														
LOANS ORIGINATED	1	171												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0140.01														
LOANS ORIGINATED			1	125										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0140.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	81								
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: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								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		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E			F	G	
	FHA, FSA/RHS & VA		Conventional			C	D					Number	\$000's
	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	
WA/SPOKANE COUNTY/0141.00													
LOANS ORIGINATED			4	492	2	218	2	9			3	190	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	3					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0142.00													
LOANS ORIGINATED					2	646	1	12					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0143.00													
LOANS ORIGINATED			2	234			2	19		1	68	1	68
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	103					1	206				1	206
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0144.00													
LOANS ORIGINATED	1	127	3	189									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	75									
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/STEVENS COUNTY/9501.00													
LOANS ORIGINATED	1	115	4	373			1	235		1	52	1	152
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	13								1	13
FILES CLOSED FOR INCOMPLETENESS													
WA/STEVENS COUNTY/9502.00													
LOANS ORIGINATED					2	422							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	300									
APPS WITHDRAWN			1	228									
FILES CLOSED FOR INCOMPLETENESS					1	210						1	210



INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	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
WA/STEVENS COUNTY/9505.00														
LOANS ORIGINATED	1	159	1	6	1	135								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9506.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	236										
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9507.00														
LOANS ORIGINATED			1	92	1	92							1	92
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9509.00														
LOANS ORIGINATED					1	85								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9513.00														
LOANS ORIGINATED					3	720					1	305		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9514.00														
LOANS ORIGINATED			1	295	1	157	2	19					1	157
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	317	1	133	1	50					1	133
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: 44060 - SPOKANE-SPOKANE VALLEY, WA

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	
WA/PEND OREILLE COUNTY/SMALL LOANS ORIGINATED		4	776	2	420	1	186				3	627	2	348
APPS APPROVED, NOT ACCEPTED														
APPS DENIED		1	285											
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	26	4860	128	26968	77	14978	72	1610	4	17357	25	3860	13	1422
APPS APPROVED, NOT ACCEPTED							1	14						
APPS DENIED	6	874	27	6149	9	1199	37	499			2	196	6	802
APPS WITHDRAWN	3	318	36	8892	17	2439	6	1058			6	841	6	336
FILES CLOSED FOR INCOMPLETENESS	1	193			6	782					2	198	1	210
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
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: 44060 - SPOKANE-SPOKANE VALLEY, WA

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	
WA/SPOKANE COUNTY/0003.00	1	128	1	106										
WA/SPOKANE COUNTY/0013.00			1	112										
WA/SPOKANE COUNTY/0014.00	1	129			1	121								
WA/SPOKANE COUNTY/0020.00	1	109												
WA/SPOKANE COUNTY/0023.00			1	84										
WA/SPOKANE COUNTY/0029.00			1	50										
WA/SPOKANE COUNTY/0031.00			1	183										
WA/SPOKANE COUNTY/0045.00			1	184										
WA/SPOKANE COUNTY/0046.01					1	107								
WA/SPOKANE COUNTY/0103.01	1	192	1	95										
WA/SPOKANE COUNTY/0105.03	1	162												
WA/SPOKANE COUNTY/0110.00			1	108										
WA/SPOKANE COUNTY/0117.02					1	120								
WA/SPOKANE COUNTY/0128.02					1	186								
WA/SPOKANE COUNTY/0140.01			1	108										
MSA/MD (TOTAL)	5	720	9	1030	4	534								
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: 44060 - SPOKANE-SPOKANE VALLEY, WA

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: 44060 - SPOKANE-SPOKANE VALLEY, WA

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
<b>BORROWER CHARACTERISTICS</b>																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE					1	375												
ASIAN					1	330							2	317			2	157
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	102									1	235						
WHITE	60	10760			54	11534					21	4755	10	1202			19	1100
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/	8	1866			21	5126					2	318					1	596
ETHNICITY 7/																		
HISPANIC OR LATINO					3	974					1	187						
NOT HISPANIC OR LATINO	60	10642			54	11807					21	4803	12	1519			21	1257
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	111												
ETHNICITY NOT AVAILABLE 6/	9	2086			19	4473					2	318					1	596
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	59	10540			51	10722					20	4568	10	1202			19	1100
OTHERS, INCLUDING HISPANIC	1	102			6	1790					2	422	2	317			2	157
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	8	899			1	56					2	193	2	120			6	354
50-79% OF MSA/MD MEDIAN	11	1477			8	968					3	537	4	319			8	490
80-99% OF MSA/MD MEDIAN	11	1353			12	1978					3	477	2	353			4	307
100-119% OF MSA/MD MEDIAN	9	1933			10	1681					3	704	2	423				
120% OR MORE OF MSA/MD MEDIAN	30	7066			43	11960					8	2402	1	229			2	604
INCOME NOT AVAILABLE 6/					3	722					5	995	1	75			2	98
<b>CENSUS TRACT CHARACTERISTICS 10/</b>																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	29	5775			35	9316					13	3306	5	360			3	735
10-19% MINORITY	37	6597			40	7931					11	2002	7	1159			19	1118
20-49% MINORITY	3	356			2	118												
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME					1	63							1	89				
MODERATE INCOME	8	935			8	697					1	115	2	165			12	715
MIDDLE INCOME	33	5049			21	4042					9	1758	8	1094			6	395
UPPER INCOME	28	6744			47	12563					14	3435	1	171			4	743
TOTAL 14/	69	12728			77	17365					24	5308	12	1519			22	1853

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

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/	69				68						24		9	2			8	10
REPORTED PRICING DATA					9								1				4		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	7	NA		NA		NA		NA	1	NA		NA	4	NA	
2.00 - 2.49		NA		NA	2	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					1.90								1.59				1.63		
MEDIAN					1.97								1.59				1.61		
HOEPA LOANS 17/																			

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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/	12728				14736						5308		1393	11				1237	49
REPORTED PRICING DATA					2629								115					567	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	2177		NA		NA		NA		NA	115	NA		NA	567	NA
2.00 - 2.49		NA		NA	452		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/					1.88								1.59					1.63	
MEDIAN 31/					1.97								1.59					1.64	
HOEPA LOANS 17/																			

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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	2	404	2	404								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	31	5328	23	4286			5	724	3	318		
FEMALE	12	2342	7	1672			3	413	2	257		
JOINT (MALE/FEMALE)	7	780	6	647			1	133				
JOINT (MALE/FEMALE)	12	2206	10	1967			1	178	1	61		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	3	513	1	170			1	150			1	193
FEMALE												
JOINT (MALE/FEMALE)	2	343					1	150			1	193



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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	187	1	187								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	187	1	187								
NOT HISPANIC OR LATINO (TOTAL)	32	5545	24	4503			5	724	3	318		
MALE	14	2746	9	2076			3	413	2	257		
FEMALE	7	780	6	647			1	133				
JOINT (MALE/FEMALE)	11	2019	9	1780			1	178	1	61		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	513	1	170			1	150			1	193
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	343					1	150			1	193
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	30	5141	22	4099			5	724	3	318		
MALE	12	2342	7	1672			3	413	2	257		
FEMALE	7	780	6	647			1	133				
JOINT (MALE/FEMALE)	11	2019	9	1780			1	178	1	61		
OTHERS, INCLUDING HISPANIC (TOTAL)	3	591	3	591								
MALE	2	404	2	404								
FEMALE												
JOINT (MALE/FEMALE)	1	187	1	187								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	639	3	297			2	281	1	61		
50-79% OF MSA/MD MEDIAN	10	1373	7	955			2	310	1	108		
80-99% OF MSA/MD MEDIAN	5	815	4	682			1	133				
100-119% OF MSA/MD MEDIAN	5	922	4	729							1	193
120% OR MORE OF MSA/MD MEDIAN	9	2408	7	2109			1	150	1	149		
INCOME NOT AVAILABLE 6/	1	88	1	88								
TOTAL 14/	36	6245	26	4860			6	874	3	318	1	193

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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)	1	375	1	375								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	375	1	375								
ASIAN (TOTAL)	3	446	1	5			1	271	1	170		
MALE	3	446	1	5			1	271	1	170		
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	2	61					2	61				
MALE												
FEMALE	2	61					2	61				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	102	1	102								
MALE	1	102	1	102								
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	147	30698	94	18289			20	4521	33	7888		
MALE	36	6213	22	3626			4	510	10	2077		
FEMALE	18	1787	13	1419			3	228	2	140		
JOINT (MALE/FEMALE)	93	22698	59	13244			13	3783	21	5671		
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/	37	10327	31	8197			4	1296	2	834		
MALE	6	1921	6	1921								
FEMALE	2	639	2	639								
JOINT (MALE/FEMALE)	12	3590	8	2079			3	1094	1	417		

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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)	3	917	2	557			1	360				
MALE	2	557	2	557								
FEMALE												
JOINT (MALE/FEMALE)	1	360					1	360				
NOT HISPANIC OR LATINO (TOTAL)	152	31452	96	18777			23	4853	33	7822		
MALE	40	6857	24	3829			5	781	11	2247		
FEMALE	20	1848	13	1419			5	289	2	140		
JOINT (MALE/FEMALE)	92	22747	59	13529			13	3783	20	5435		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	326	1	90					1	236		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	326	1	90					1	236		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	34	9314	29	7544			3	936	2	834		
MALE	4	1268	4	1268								
FEMALE	2	639	2	639								
JOINT (MALE/FEMALE)	11	3230	8	2079			2	734	1	417		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	144	30088	92	17915			20	4521	32	7652		
MALE	35	5929	21	3342			4	510	10	2077		
FEMALE	18	1787	13	1419			3	228	2	140		
JOINT (MALE/FEMALE)	91	22372	58	13154			13	3783	20	5435		
OTHERS, INCLUDING HISPANIC (TOTAL)	12	2227	6	1129			4	692	2	406		
MALE	6	1105	4	664			1	271	1	170		
FEMALE	2	61					2	61				
JOINT (MALE/FEMALE)	4	1061	2	465			1	360	1	236		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	21	1568	13	1113			3	261	5	194		
50-79% OF MSA/MD MEDIAN	26	2675	17	1504			5	733	4	438		
80-99% OF MSA/MD MEDIAN	29	4120	23	3142			2	231	4	747		
100-119% OF MSA/MD MEDIAN	16	3446	11	2104			4	1060	1	282		
120% OR MORE OF MSA/MD MEDIAN	95	29865	61	18841			12	3793	22	7231		
INCOME NOT AVAILABLE 6/	4	335	3	264			1	71				
TOTAL 14/	191	42009	128	26968			27	6149	36	8892		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	395	2	395								
MALE	2	395	2	395								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	202							1	202		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	202							1	202		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	89	15628	62	12147			8	872	13	1827	6	782
MALE	20	3228	14	2490			3	299	3	439		
FEMALE	18	2776	14	2525			2	88	2	163		
JOINT (MALE/FEMALE)	51	9624	34	7132			3	485	8	1225	6	782
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/	17	3173	13	2436			1	327	3	410		
MALE	2	272	1	148					1	124		
FEMALE												
JOINT (MALE/FEMALE)	3	560	2	399					1	161		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	417	1	417								
MALE	1	417	1	417								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	89	15477	61	11794			8	872	14	2029	6	782
MALE	21	3206	15	2468			3	299	3	439		
FEMALE	18	2776	14	2525			2	88	2	163		
JOINT (MALE/FEMALE)	50	9495	32	6801			3	485	9	1427	6	782
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	111	1	111								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	111	1	111								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	18	3393	14	2656			1	327	3	410		
MALE	2	272	1	148					1	124		
FEMALE												
JOINT (MALE/FEMALE)	4	780	3	619					1	161		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	86	14880	59	11399			8	872	13	1827	6	782
MALE	19	2811	13	2073			3	299	3	439		
FEMALE	18	2776	14	2525			2	88	2	163		
JOINT (MALE/FEMALE)	49	9293	32	6801			3	485	8	1225	6	782
OTHERS, INCLUDING HISPANIC (TOTAL)	5	1125	4	923					1	202		
MALE	3	812	3	812								
FEMALE												
JOINT (MALE/FEMALE)	2	313	1	111					1	202		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9	986	4	407			4	498	1	81		
50-79% OF MSA/MD MEDIAN	14	1369	8	895			2	93	4	381		
80-99% OF MSA/MD MEDIAN	11	1587	7	959					3	498	1	130
100-119% OF MSA/MD MEDIAN	17	3095	13	2554					1	87	3	454
120% OR MORE OF MSA/MD MEDIAN	48	10557	35	8359			3	608	8	1392	2	198
INCOME NOT AVAILABLE 6/	10	1804	10	1804								
TOTAL 14/	109	19398	77	14978			9	1199	17	2439	6	782

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	3					1	3				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	3					1	3				
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	3					1	3				
MALE												
FEMALE	1	3					1	3				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	235	1	235								
MALE	1	235	1	235								
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	102	2579	69	1354	1	14	27	228	5	983		
MALE	26	380	16	255	1	14	9	111				
FEMALE	27	406	18	159			8	47	1	200		
JOINT (MALE/FEMALE)	49	1793	35	940			10	70	4	783		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	3	26	2	21			1	5				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	26	2	21			1	5				
RACE NOT AVAILABLE (TOTAL) 6/	8	335					7	260	1	75		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	5					1	5				

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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)	4	249	1	10			2	18	1	221		
MALE	1	15					1	15				
FEMALE	2	13	1	10			1	3				
JOINT (MALE/FEMALE)	1	221							1	221		
NOT HISPANIC OR LATINO (TOTAL)	103	2594	70	1597	1	14	28	221	4	762		
MALE	26	600	17	490	1	14	8	96				
FEMALE	26	396	17	149			8	47	1	200		
JOINT (MALE/FEMALE)	51	1598	36	958			12	78	3	562		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	3	1	3								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	3	1	3								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	8	335					7	260	1	75		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	5					1	5				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	97	2327	67	1341	1	14	25	210	4	762		
MALE	25	365	16	255	1	14	8	96				
FEMALE	25	393	17	149			7	44	1	200		
JOINT (MALE/FEMALE)	47	1569	34	937			10	70	3	562		
OTHERS, INCLUDING HISPANIC (TOTAL)	11	519	5	269			5	29	1	221		
MALE	2	250	1	235			1	15				
FEMALE	3	16	1	10			2	6				
JOINT (MALE/FEMALE)	6	253	3	24			2	8	1	221		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	14	218	9	118			4	15	1	85		
50-79% OF MSA/MD MEDIAN	26	695	16	591			10	104				
80-99% OF MSA/MD MEDIAN	18	416	12	162	1	14	4	19	1	221		
100-119% OF MSA/MD MEDIAN	15	187	10	136			5	51				
120% OR MORE OF MSA/MD MEDIAN	41	1649	23	587			14	310	4	752		
INCOME NOT AVAILABLE 6/	2	16	2	16								
TOTAL 14/	116	3181	72	1610	1	14	37	499	6	1058		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	1050	1	1050								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1050	1	1050								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	3	16307	3	16307								
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	1050	1	1050								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1050	1	1050								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	16307	3	16307								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	1050	1	1050								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1050	1	1050								
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	17357	4	17357								
TOTAL 14/	4	17357	4	17357								

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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)	27	4494	18	3334			2	196	5	766	2	198
MALE	4	735	3	633					1	102		
FEMALE	6	767	4	675			1	48	1	44		
JOINT (MALE/FEMALE)	17	2992	11	2026			1	148	3	620	2	198
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/	8	601	7	526					1	75		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	417	1	417								
MALE	1	417	1	417								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	26	4077	17	2917			2	196	5	766	2	198
MALE	3	318	2	216					1	102		
FEMALE	6	767	4	675			1	48	1	44		
JOINT (MALE/FEMALE)	17	2992	11	2026			1	148	3	620	2	198
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	8	601	7	526					1	75		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	26	4077	17	2917			2	196	5	766	2	198
MALE	3	318	2	216					1	102		
FEMALE	6	767	4	675			1	48	1	44		
JOINT (MALE/FEMALE)	17	2992	11	2026			1	148	3	620	2	198
OTHERS, INCLUDING HISPANIC (TOTAL)	1	417	1	417								
MALE	1	417	1	417								
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	5	335	3	243			1	48	1	44		
80-99% OF MSA/MD MEDIAN	4	468	4	468								
100-119% OF MSA/MD MEDIAN	3	438	3	438								
120% OR MORE OF MSA/MD MEDIAN	20	3588	12	2445			1	148	5	797	2	198
INCOME NOT AVAILABLE 6/	3	266	3	266								
TOTAL 14/	35	5095	25	3860			2	196	6	841	2	198

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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	1	65	1	65								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	22	2396	10	1254			5	596	6	336	1	210
FEMALE	7	822	2	250			3	460	2	112		
JOINT (MALE/FEMALE)	2	7	1	4			1	3				
JOINT (MALE/FEMALE)	13	1567	7	1000			1	133	4	224	1	210
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	3	309	2	103			1	206				
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)	22	2371	10	1229			5	596	6	336	1	210
MALE	8	887	3	315			3	460	2	112		
FEMALE	2	7	1	4			1	3				
JOINT (MALE/FEMALE)	12	1477	6	910			1	133	4	224	1	210
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	90	1	90								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	90	1	90								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	309	2	103			1	206				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	21	2306	9	1164			5	596	6	336	1	210
MALE	7	822	2	250			3	460	2	112		
FEMALE	2	7	1	4			1	3				
JOINT (MALE/FEMALE)	12	1477	6	910			1	133	4	224	1	210
OTHERS, INCLUDING HISPANIC (TOTAL)	2	155	2	155								
MALE	1	65	1	65								
FEMALE												
JOINT (MALE/FEMALE)	1	90	1	90								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	403	1	152			2	153	2	98		
50-79% OF MSA/MD MEDIAN	8	734	4	312			2	310	2	112		
80-99% OF MSA/MD MEDIAN	5	616	5	616								
100-119% OF MSA/MD MEDIAN	2	245	1	35							1	210
120% OR MORE OF MSA/MD MEDIAN	6	772	2	307			2	339	2	126		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	26	2770	13	1422			6	802	6	336	1	210

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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	6	639	3	297			2	281	1	61		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	639	3	297			2	281	1	61		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	639	3	297			2	281	1	61		
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	152	1	152								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	1221	6	803			2	310	1	108		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1373	7	955			2	310	1	108		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1221	6	803			2	310	1	108		
OTHERS, INCLUDING HISPANIC	1	152	1	152								

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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	4	645	3	512			1	133				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	170	1	170								
ETHNICITY 7/												
HISPANIC OR LATINO	1	187	1	187								
NOT HISPANIC OR LATINO	3	458	2	325			1	133				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	170	1	170								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	458	2	325			1	133				
OTHERS, INCLUDING HISPANIC	1	187	1	187								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	252	1	252								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	477	3	477								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	193									1	193
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	729	4	729								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	193									1	193
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	477	3	477								
OTHERS, INCLUDING HISPANIC	1	252	1	252								

## 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: 44060 - SPOKANE-SPOKANE VALLEY, WA

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	8	2258	7	2109					1	149		
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	8	2258	7	2109					1	149		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	150						1	150			
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	2258	7	2109					1	149		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	36	6245	26	4860			6	874	3	318	1	193



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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	2	61					2	61				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	102	1	102								
WHITE	17	1280	11	886			1	200	5	194		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	125	1	125								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	20	1443	12	988			3	261	5	194		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	125	1	125								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	1280	11	886			1	200	5	194		
OTHERS, INCLUDING HISPANIC	3	163	1	102			2	61				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	276	1	5			1	271				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	22	2128	14	1228			4	462	4	438		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	271	2	271								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	24	2404	15	1233			5	733	4	438		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	271	2	271								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	22	2128	14	1228			4	462	4	438		
OTHERS, INCLUDING HISPANIC	2	276	1	5			1	271				

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

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	24	3382	18	2404			2	231	4	747		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	738	5	738								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	23	3292	17	2314			2	231	4	747		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	90	1	90								
ETHNICITY NOT AVAILABLE 6/	5	738	5	738								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	23	3292	17	2314			2	231	4	747		
OTHERS, INCLUDING HISPANIC	1	90	1	90								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13	2991	9	1851			3	858	1	282		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	455	2	253			1	202				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	13	2991	9	1851			3	858	1	282		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	455	2	253			1	202				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	2991	9	1851			3	858	1	282		
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

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	1	375	1	375								
ASIAN	1	170							1	170		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	67	20582	39	11656			9	2699	19	6227		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	26	8738	21	6810			3	1094	2	834		
ETHNICITY 7/												
HISPANIC OR LATINO	3	917	2	557			1	360				
NOT HISPANIC OR LATINO	68	20987	40	12127			9	2699	19	6161		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	236							1	236		
ETHNICITY NOT AVAILABLE 6/	23	7725	19	6157			2	734	2	834		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	65	20062	38	11372			9	2699	18	5991		
OTHERS, INCLUDING HISPANIC	6	1698	3	932			1	360	2	406		
TOTAL 14/	191	42009	128	26968			27	6149	36	8892		

## 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: 44060 - SPOKANE-SPOKANE VALLEY, WA

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	815	3	236			4	498	1	81		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	171	1	171								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	815	3	236			4	498	1	81		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	171	1	171								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	815	3	236			4	498	1	81		
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	65	1	65								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	1180	7	830			2	93	3	257		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	124							1	124		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	1134	7	784			2	93	3	257		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	111	1	111								
ETHNICITY NOT AVAILABLE 6/	1	124							1	124		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1069	6	719			2	93	3	257		
OTHERS, INCLUDING HISPANIC	2	176	2	176								

## 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: 44060 - SPOKANE-SPOKANE VALLEY, WA

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	1	202							1	202		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1132	6	831					1	171	1	130
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	253	1	128					1	125		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	1334	6	831					2	373	1	130
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	253	1	128					1	125		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	1132	6	831					1	171	1	130
OTHERS, INCLUDING HISPANIC	1	202							1	202		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	16	3032	12	2491					1	87	3	454
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	63	1	63								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	16	3032	12	2491					1	87	3	454
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	63	1	63								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	3032	12	2491					1	87	3	454
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	330	1	330								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	39	8079	28	6369			2	281	7	1231	2	198
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	8	2148	6	1660			1	327	1	161		
ETHNICITY 7/												
HISPANIC OR LATINO	1	417	1	417								
NOT HISPANIC OR LATINO	38	7772	27	6062			2	281	7	1231	2	198
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	9	2368	7	1880			1	327	1	161		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	37	7442	26	5732			2	281	7	1231	2	198
OTHERS, INCLUDING HISPANIC	2	747	2	747								
TOTAL 14/	109	19398	77	14978			9	1199	17	2439	6	782

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

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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	14	218	9	118			4	15	1	85		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	14	218	9	118			4	15	1	85		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	218	9	118			4	15	1	85		
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	1	235	1	235								
WHITE	21	438	14	347			7	91				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	9	1	9								
RACE NOT AVAILABLE 6/	3	13					3	13				
ETHNICITY 7/												
HISPANIC OR LATINO	1	3					1	3				
NOT HISPANIC OR LATINO	21	676	15	588			6	88				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	3	1	3								
ETHNICITY NOT AVAILABLE 6/	3	13					3	13				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	432	13	344			6	88				
OTHERS, INCLUDING HISPANIC	4	250	3	247			1	3				

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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	1	3					1	3				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	17	413	12	162	1	14	3	16	1	221		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
	2	231	1	10					1	221		
NOT HISPANIC OR LATINO												
	16	185	11	152	1	14	4	19				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
	15	182	11	152	1	14	3	16				
OTHERS, INCLUDING HISPANIC												
	3	234	1	10			1	3	1	221		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	14	182	10	136			4	46				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
	1	5					1	5				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
	1	15					1	15				
NOT HISPANIC OR LATINO												
	14	172	10	136			4	36				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
	13	167	10	136			3	31				
OTHERS, INCLUDING HISPANIC												
	2	20					2	20				



## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

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	1	3					1	3				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	34	1312	22	575			9	60	3	677		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	12	1	12								
RACE NOT AVAILABLE 6/	5	322					4	247	1	75		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	36	1327	23	587			10	63	3	677		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	322					4	247	1	75		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	34	1312	22	575			9	60	3	677		
OTHERS, INCLUDING HISPANIC	2	15	1	12			1	3				
TOTAL 14/	116	3181	72	1610	1	14	37	499	6	1058		

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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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	335	3	243			1	48	1	44		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	335	3	243			1	48	1	44		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	335	3	243			1	48	1	44		
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,  
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

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	400	3	400								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	68	1	68								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	400	3	400								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	68	1	68								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	400	3	400								
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	375	2	375								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	63	1	63								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	375	2	375								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	63	1	63								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	375	2	375								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,  
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

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	17	3384	10	2316			1	148	4	722	2	198
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	204	2	129					1	75		
ETHNICITY 7/												
HISPANIC OR LATINO	1	417	1	417								
NOT HISPANIC OR LATINO	16	2967	9	1899			1	148	4	722	2	198
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	204	2	129					1	75		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	2967	9	1899			1	148	4	722	2	198
OTHERS, INCLUDING HISPANIC	1	417	1	417								
TOTAL 14/	35	5095	25	3860			2	196	6	841	2	198

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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	5	403	1	152			2	153	2	98		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	403	1	152			2	153	2	98		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	403	1	152			2	153	2	98		
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	65	1	65								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	669	3	247			2	310	2	112		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	734	4	312			2	310	2	112		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	669	3	247			2	310	2	112		
OTHERS, INCLUDING HISPANIC	1	65	1	65								

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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	4	548	4	548								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	68	1	68								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	458	3	458								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	90	1	90								
ETHNICITY NOT AVAILABLE 6/	1	68	1	68								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	458	3	458								
OTHERS, INCLUDING HISPANIC	1	90	1	90								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	210									1	210
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	35	1	35								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	210									1	210
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	35	1	35								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	210									1	210
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	5	566	2	307			1	133	2	126		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	206					1	206				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	566	2	307			1	133	2	126		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	206					1	206				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	566	2	307			1	133	2	126		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	26	2770	13	1422			6	802	6	336	1	210

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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	11	2400	8	1987			3	413				
10-19% MINORITY	24	3784	18	2873			3	461	2	257	1	193
20-49% MINORITY	1	61							1	61		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	89	1	89								
MODERATE INCOME	7	855	5	601					1	61	1	193
MIDDLE INCOME	19	2910	11	1779			6	874	2	257		
UPPER INCOME	9	2391	9	2391								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	89	1	89								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	159	1	159								
10-19% MINORITY	5	635	4	442							1	193
20-49% MINORITY	1	61							1	61		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	680	2	267			3	413				
10-19% MINORITY	14	2230	9	1512			3	461	2	257		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	1561	5	1561								
10-19% MINORITY	4	830	4	830								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	36	6245	26	4860			6	874	3	318	1	193



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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	79	20610	52	13585			12	3519	15	3506		
10-19% MINORITY	96	19029	68	12196			11	2024	17	4809		
20-49% MINORITY	11	1309	4	411			3	321	4	577		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3	521					2	473	1	48		
MODERATE INCOME	29	2558	21	1536			5	493	3	529		
MIDDLE INCOME	58	8750	39	5549			5	666	14	2535		
UPPER INCOME	96	29119	64	19107			14	4232	18	5780		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	473					2	473				
20-49% MINORITY	1	48							1	48		
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	98	2	98								
10-19% MINORITY	17	1199	15	1027			2	172				
20-49% MINORITY	10	1261	4	411			3	321	3	529		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	25	4467	14	2054			2	438	9	1975		
10-19% MINORITY	33	4283	25	3495			3	228	5	560		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	52	16045	36	11433			10	3081	6	1531		
10-19% MINORITY	44	13074	28	7674			4	1151	12	4249		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	5	1061	4	776			1	285				
ALL OTHER TRACTS 21/												
TOTAL 14/	191	42009	128	26968			27	6149	36	8892		

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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	55	11538	39	8855			5	862	9	1459	2	362
10-19% MINORITY	46	6990	32	5374			3	297	7	899	4	420
20-49% MINORITY	6	450	4	329			1	40	1	81		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	63	1	63								
MODERATE INCOME	13	1254	9	946			2	85			2	223
MIDDLE INCOME	43	6655	25	4353			1	150	13	1593	4	559
UPPER INCOME	50	11006	40	9196			6	964	4	846		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	63	1	63								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	227	2	227								
20-49% MINORITY	7	721	4	453			1	45			2	223
50-79% MINORITY	4	306	3	266			1	40				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	21	3761	13	2636			1	150	5	613	2	362
20-49% MINORITY	21	2813	12	1717					7	899	2	197
50-79% MINORITY	1	81							1	81		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	32	7550	24	5992			4	712	4	846		
20-49% MINORITY	18	3456	16	3204			2	252				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	2	420	2	420								
ALL OTHER TRACTS 21/												
TOTAL 14/	109	19398	77	14978			9	1199	17	2439	6	782

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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	45	1713	30	951			13	347	2	415		
10-19% MINORITY	60	1211	36	442	1	14	19	112	4	643		
20-49% MINORITY	10	71	5	31			5	40				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3	29	1	6	1	14	1	9				
MODERATE INCOME	16	159	9	118			7	41				
MIDDLE INCOME	56	1696	35	602			17	342	4	752		
UPPER INCOME	40	1111	26	698			12	107	2	306		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	20	1	6	1	14						
20-49% MINORITY	1	9					1	9				
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	7	2	7								
20-49% MINORITY	6	98	2	80			4	18				
50-79% MINORITY	8	54	5	31			3	23				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	20	897	12	304			7	263	1	330		
20-49% MINORITY	35	791	23	298			9	71	3	422		
50-79% MINORITY	1	8					1	8				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	23	809	16	640			6	84	1	85		
20-49% MINORITY	17	302	10	58			6	23	1	221		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	1	186	1	186								
ALL OTHER TRACTS 21/												
TOTAL 14/	116	3181	72	1610	1	14	37	499	6	1058		

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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												
10-19% MINORITY	1	11500	1	11500								
20-49% MINORITY	3	5857	3	5857								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3	5857	3	5857								
MODERATE INCOME												
MIDDLE INCOME	1	11500	1	11500								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	5857	3	5857								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	11500	1	11500								
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	17357	4	17357								

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

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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	11	1851	7	1398			1	148	3	305		
10-19% MINORITY	16	2233	10	1451			1	48	3	536	2	198
20-49% MINORITY	5	384	5	384								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	63	1	63								
MODERATE INCOME	9	931	8	838							1	93
MIDDLE INCOME	12	1511	7	1063					4	343	1	105
UPPER INCOME	10	1963	6	1269			2	196	2	498		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	63	1	63								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	610	4	517							1	93
20-49% MINORITY	4	321	4	321								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	760	4	536					2	224		
20-49% MINORITY	6	751	3	527					2	119	1	105
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	1091	3	862			1	148	1	81		
20-49% MINORITY	5	872	3	407			1	48	1	417		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	3	627	3	627								
ALL OTHER TRACTS 21/												
TOTAL 14/	35	5095	25	3860			2	196	6	841	2	198

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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	19	2120	8	884			6	802	4	224	1	210
10-19% MINORITY	5	302	3	190					2	112		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	92	1	92								
MIDDLE INCOME	17	1867	8	821			4	666	4	170	1	210
UPPER INCOME	6	463	2	161			2	136	2	166		
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	92	1	92								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	12	1565	5	631			4	666	2	58	1	210
10-19% MINORITY	5	302	3	190					2	112		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	6	463	2	161			2	136	2	166		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	2	348	2	348								
ALL OTHER TRACTS 21/												
TOTAL 14/	26	2770	13	1422			6	802	6	336	1	210

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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	17	1	17	3	50											1	17	6	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	1	17	1	17	3	50											1	17	6	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/					1	100													1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	17	1	17	3	50											1	17	6	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE	1	20	1	20	2	40											1	20	5	100
FEMALE																				
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/					2	100													2	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	50			1	50													2	100
50-79% OF MSA/MD MEDIAN			1	25	2	50											1	25	4	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN					1	100													1	100
INCOME NOT AVAILABLE 6/																				

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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	1	100																	1	100
BLACK OR AFRICAN AMERICAN									2	100									2	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	4	19			13	62	2	10									2	10	21	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	1	25	1	25	1	25	1	25											4	100
ETHNICITY 7/																				
HISPANIC OR LATINO					1	100													1	100
NOT HISPANIC OR LATINO	5	21			13	54	2	8	2	8							2	8	24	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	33	1	33			1	33											3	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	4	19			13	62	2	10									2	10	21	100
OTHERS, INCL. HISPANIC	1	25			1	25			2	50									4	100
GENDER 19/																				
MALE	3	50			3	50													6	100
FEMALE					1	20	1	20	2	40							1	20	5	100
JOINT (MALE/FEMALE)	3	19	1	6	10	63	1	6									1	6	16	100
GENDER NOT AVAILABLE 6/							1	100											1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	33							2	67									3	100
50-79% OF MSA/MD MEDIAN	2	29			4	57										1	14	7	100	
80-99% OF MSA/MD MEDIAN					1	100													1	100
100-119% OF MSA/MD MEDIAN	1	25			1	25	1	25								1	25	4	100	
120% OR MORE OF MSA/MD MEDIAN	2	17	1	8	8	67	1	8											12	100
INCOME NOT AVAILABLE 6/							1	100											1	100



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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	2	22			4	44											3	33	9	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	2	22			4	44											3	33	9	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/								1	100										1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2	22			4	44											3	33	9	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE	1	25			3	75													4	100
FEMALE					1	50											1	50	2	100
JOINT (MALE/FEMALE)	1	33															2	67	3	100
GENDER NOT AVAILABLE 6/								1	100										1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	40			3	60													5	100
50-79% OF MSA/MD MEDIAN					1	50											1	50	2	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN								1	33								2	67	3	100
INCOME NOT AVAILABLE 6/																				

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22		
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	
RACE 5/																					
AMERICAN INDIAN/ALASKA NATIVE																					
ASIAN																					
BLACK OR AFRICAN AMERICAN																					
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																					
WHITE																					
2 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																					
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																					
GENDER 19/																					
MALE																					
FEMALE																					
JOINT (MALE/FEMALE)																					
GENDER NOT AVAILABLE 6/																					
								1	100										1	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																					
120% OR MORE OF MSA/MD MEDIAN																					
INCOME NOT AVAILABLE 6/																					
								1	100										1	100	

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

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	1	14	1	14	3	43											2	29	7	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	1	14	1	14	3	43											2	29	7	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	1	14	1	14	3	43											2	29	7	100
GENDER 19/																				
MALE																				
MALE	1	17	1	17	3	50											1	17	6	100
FEMALE																				
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/							1	100											1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	50			1	50													2	100
50-79% OF MSA/MD MEDIAN			1	25	2	50											1	25	4	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN							1	50									1	50	2	100
INCOME NOT AVAILABLE 6/																				

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	1	1							1.57	1.57	
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	13	4	4							1.63	1.62	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	13	5	5							1.62	1.59	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	4	4							1.63	1.62	
OTHERS, INCLUDING HISPANIC	2	1	1							1.57	1.57	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	1	1							1.59	1.59	
50-79% OF MSA/MD MEDIAN	4	3	3							1.62	1.58	
80-99% OF MSA/MD MEDIAN	3	1	1							1.64	1.64	
100-119% OF MSA/MD MEDIAN	3											
120% OR MORE OF MSA/MD MEDIAN	2											
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	3	3	3							1.63	1.59	
FEMALE	4	2	2							1.61	1.61	
JOINT (MALE/FEMALE)	7											
GENDER NOT AVAILABLE 6/	1											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4	1	1							1.59	1.59	
10-19% MINORITY	11	4	4							1.63	1.61	
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	2	2	2							1.65	1.65	
MIDDLE INCOME	8	3	3							1.60	1.59	
UPPER INCOME	4											

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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	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	252	152	152						1.57	1.57
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	1887	530	530						1.63	1.64
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	170									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	187									
NOT HISPANIC OR LATINO	1952	682	682						1.62	1.59
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	170									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	1700	530	530						1.63	1.64
OTHERS, INCLUDING HISPANIC	439	152	152						1.57	1.57
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	182	115	115						1.59	1.59
50-79% OF MSA/MD MEDIAN	550	405	405						1.62	1.58
80-99% OF MSA/MD MEDIAN	520	162	162						1.64	1.64
100-119% OF MSA/MD MEDIAN	614									
120% OR MORE OF MSA/MD MEDIAN	355									
INCOME NOT AVAILABLE 6/	88									
<b>GENDER 19/</b>										
MALE	582	394	394						1.62	1.59
FEMALE	359	288	288						1.61	1.64
JOINT (MALE/FEMALE)	1198									
GENDER NOT AVAILABLE 6/	170									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	590	115	115						1.59	1.59
10-19% MINORITY	1719	567	567						1.63	1.64
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	89									
MODERATE INCOME	233	253	253						1.65	1.72
MIDDLE INCOME	1350	429	429						1.60	1.59
UPPER INCOME	637									

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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 #				
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	6											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6											
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	1											
120% OR MORE OF MSA/MD MEDIAN	5											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	3											
FEMALE												
JOINT (MALE/FEMALE)	3											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3											
10-19% MINORITY	3											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME												
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/							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				
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	1869											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1869											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1869											
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	115											
120% OR MORE OF MSA/MD MEDIAN	1754											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1100											
FEMALE												
JOINT (MALE/FEMALE)	769											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1282											
10-19% MINORITY	587											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	115											
MIDDLE INCOME												
UPPER INCOME	1754											



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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 #			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	1									
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1									
WHITE	53	15	9	6			1.92	1.87		
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	16	11	10	1			1.86	1.84		
ETHNICITY 7/										
HISPANIC OR LATINO	1	1	1				1.61	1.61		
NOT HISPANIC OR LATINO	56	14	8	6			1.95	1.91		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	14	11	10	1			1.86	1.84		
MINORITY STATUS 8/										
WHITE NON-HISPANIC	53	14	8	6			1.95	1.91		
OTHERS, INCLUDING HISPANIC	3	1	1				1.61	1.61		
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	8	1	1				1.66	1.66		
50-79% OF MSA/MD MEDIAN	10									
80-99% OF MSA/MD MEDIAN	14	2	1	1			2.10	2.10		
100-119% OF MSA/MD MEDIAN	7	3	2	1			2.01	1.98		
120% OR MORE OF MSA/MD MEDIAN	30	20	15	5			1.87	1.84		
INCOME NOT AVAILABLE 6/	2									
GENDER 19/										
MALE	18	5	3	2			1.93	1.84		
FEMALE	11									
JOINT (MALE/FEMALE)	36	16	12	4			1.90	1.91		
GENDER NOT AVAILABLE 6/	6	5	4	1			1.85	1.84		
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	28	14	9	5			1.93	1.96		
10-19% MINORITY	40	12	10	2			1.86	1.84		
20-49% MINORITY	3									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	10									
MIDDLE INCOME	20	7	5	2			1.96	1.96		
UPPER INCOME	41	19	14	5			1.87	1.84		

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			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	375									
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	102									
WHITE	11062	4656	2950	1706				1.90	1.87	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	4623	3342	2984	358				1.86	1.84	
ETHNICITY 7/										
HISPANIC OR LATINO	273	284	284					1.61	1.61	
NOT HISPANIC OR LATINO	11919	4372	2666	1706				1.92	1.87	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	3970	3342	2984	358				1.86	1.84	
MINORITY STATUS 8/										
WHITE NON-HISPANIC	11062	4372	2666	1706				1.92	1.87	
OTHERS, INCLUDING HISPANIC	750	284	284					1.61	1.61	
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	823	125	125					1.66	1.66	
50-79% OF MSA/MD MEDIAN	1270									
80-99% OF MSA/MD MEDIAN	2157	324	168	156				2.09	1.83	
100-119% OF MSA/MD MEDIAN	1395	674	460	214				2.00	1.98	
120% OR MORE OF MSA/MD MEDIAN	10257	6875	5181	1694				1.87	1.84	
INCOME NOT AVAILABLE 6/	260									
GENDER 19/										
MALE	3949	1364	826	538				1.92	1.84	
FEMALE	1790									
JOINT (MALE/FEMALE)	8762	4969	3801	1168				1.89	1.94	
GENDER NOT AVAILABLE 6/	1661	1665	1307	358				1.83	1.84	
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	8058	4521	3115	1406				1.89	1.94	
10-19% MINORITY	7748	3477	2819	658				1.88	1.84	
20-49% MINORITY	356									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1016									
MIDDLE INCOME	3148	1456	1086	370				1.95	1.96	
UPPER INCOME	11998	6542	4848	1694				1.87	1.84	

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	5											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	55											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	60											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	55											
OTHERS, INCLUDING HISPANIC	5											
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	13											
50-79% OF MSA/MD MEDIAN	24											
80-99% OF MSA/MD MEDIAN	11											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	8											
INCOME NOT AVAILABLE 6/	4											
<b>GENDER 19/</b>												
MALE	20											
FEMALE	14											
JOINT (MALE/FEMALE)	26											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	16											
10-19% MINORITY	44											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	28											
MIDDLE INCOME	19											
UPPER INCOME	13											

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	304									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	304									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	304									
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	229									
INCOME NOT AVAILABLE 6/	75									
GENDER 19/										
MALE	75									
FEMALE	229									
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	75									
10-19% MINORITY	229									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	304									
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	5											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
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												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/	4											
GENDER 19/												
MALE	2											
FEMALE	1											
JOINT (MALE/FEMALE)	3											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4											
10-19% MINORITY	2											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	2											
UPPER INCOME	4											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	1450									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	148									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1450									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	148									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1450									
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	398									
120% OR MORE OF MSA/MD MEDIAN	293									
INCOME NOT AVAILABLE 6/	907									
GENDER 19/										
MALE	441									
FEMALE	398									
JOINT (MALE/FEMALE)	759									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1153									
10-19% MINORITY	445									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	738									
UPPER INCOME	860									



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	43											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	8											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	42											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	9											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	41											
OTHERS, INCLUDING HISPANIC	2											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4											
50-79% OF MSA/MD MEDIAN	4											
80-99% OF MSA/MD MEDIAN	4											
100-119% OF MSA/MD MEDIAN	9											
120% OR MORE OF MSA/MD MEDIAN	29											
INCOME NOT AVAILABLE 6/	2											
GENDER 19/												
MALE	11											
FEMALE	9											
JOINT (MALE/FEMALE)	26											
GENDER NOT AVAILABLE 6/	6											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	28											
10-19% MINORITY	24											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5											
MIDDLE INCOME	16											
UPPER INCOME	31											

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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	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	330									
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	8325									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	1959									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	8324									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	111									
ETHNICITY NOT AVAILABLE 6/	2179									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	7994									
OTHERS, INCLUDING HISPANIC	441									
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	407									
50-79% OF MSA/MD MEDIAN	554									
80-99% OF MSA/MD MEDIAN	593									
100-119% OF MSA/MD MEDIAN	1718									
120% OR MORE OF MSA/MD MEDIAN	6786									
INCOME NOT AVAILABLE 6/	556									
<b>GENDER 19/</b>										
MALE	1890									
FEMALE	1477									
JOINT (MALE/FEMALE)	5687									
GENDER NOT AVAILABLE 6/	1560									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	6407									
10-19% MINORITY	4207									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	508									
MIDDLE INCOME	2642									
UPPER INCOME	7464									

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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/					5 OR MORE #	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 #				
<b>BORROWER CHARACTERISTICS</b>											
<b>RACE 5/</b>											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	6	1					1	4.41	4.41		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
<b>ETHNICITY 7/</b>											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	6	1					1	4.41	4.41		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
<b>MINORITY STATUS 8/</b>											
WHITE NON-HISPANIC	6	1					1	4.41	4.41		
OTHERS, INCLUDING HISPANIC											
<b>INCOME 9/</b>											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	2										
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN		1					1	4.41	4.41		
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/											
<b>GENDER 19/</b>											
MALE	2										
FEMALE	1										
JOINT (MALE/FEMALE)	3	1					1	4.41	4.41		
GENDER NOT AVAILABLE 6/											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
<b>RACIAL/ETHNIC COMPOSITION 11/</b>											
LESS THAN 10% MINORITY	3										
10-19% MINORITY	3	1					1	4.41	4.41		
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
<b>INCOME CHARACTERISTICS 12/ 13/</b>											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	3	1					1	4.41	4.41		
UPPER INCOME	2										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	884	80					80		4.41	4.41
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	884	80					80		4.41	4.41
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	884	80					80		4.41	4.41
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	70									
50-79% OF MSA/MD MEDIAN	294									
80-99% OF MSA/MD MEDIAN	99									
100-119% OF MSA/MD MEDIAN		80					80		4.41	4.41
120% OR MORE OF MSA/MD MEDIAN	421									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE	169									
FEMALE	74									
JOINT (MALE/FEMALE)	641	80					80		4.41	4.41
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	525									
10-19% MINORITY	359	80					80		4.41	4.41
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	74									
MIDDLE INCOME	520	80					80		4.41	4.41
UPPER INCOME	290									

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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
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	818	6	818								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	35	1	35								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	728	5	728								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	90	1	90								
ETHNICITY NOT AVAILABLE 6/	1	35	1	35								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	728	5	728								
OTHERS, INCLUDING HISPANIC	1	90	1	90								
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	152	1	152								
50-79% OF MSA/MD MEDIAN	1	158	1	158								
80-99% OF MSA/MD MEDIAN	3	358	3	358								
100-119% OF MSA/MD MEDIAN	1	35	1	35								
120% OR MORE OF MSA/MD MEDIAN	1	150	1	150								
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	2	250	2	250								
FEMALE												
JOINT (MALE/FEMALE)	4	568	4	568								
GENDER NOT AVAILABLE 6/	1	35	1	35								
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4	570	4	570								
10-19% MINORITY	3	283	3	283								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	92	1	92								
MIDDLE INCOME	6	761	6	761								
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 #			
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	4	2		2							2.07	2.07
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/		1		1							2.22	2.22
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	1		1							2.11	2.11
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		1		1							2.02	2.02
ETHNICITY NOT AVAILABLE 6/		1		1							2.22	2.22
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	4	1		1							2.11	2.11
OTHERS, INCLUDING HISPANIC		1		1							2.02	2.02
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN	1	2		2							2.07	2.07
100-119% OF MSA/MD MEDIAN		1		1							2.22	2.22
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	2											
FEMALE												
JOINT (MALE/FEMALE)	2	2		2							2.07	2.07
GENDER NOT AVAILABLE 6/		1		1							2.22	2.22
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	3	1		1							2.11	2.11
10-19% MINORITY	1	2		2							2.12	2.12
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME	3	3		3							2.12	2.11
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 30/	MEDIAN 31/
	\$000's	\$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	5.00 - 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	552	266		266							2.08	2.11
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/		35		35							2.22	2.22
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	552	176		176							2.11	2.11
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		90		90							2.02	2.02
ETHNICITY NOT AVAILABLE 6/		35		35							2.22	2.22
MINORITY STATUS 8/												
WHITE NON-HISPANIC	552	176		176							2.11	2.11
OTHERS, INCLUDING HISPANIC		90		90							2.02	2.02
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	152											
50-79% OF MSA/MD MEDIAN	158											
80-99% OF MSA/MD MEDIAN	92	266		266							2.08	2.11
100-119% OF MSA/MD MEDIAN		35		35							2.22	2.22
120% OR MORE OF MSA/MD MEDIAN	150											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	250											
FEMALE												
JOINT (MALE/FEMALE)	302	266		266							2.08	2.11
GENDER NOT AVAILABLE 6/		35		35							2.22	2.22
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	394	176		176							2.11	2.11
10-19% MINORITY	158	125		125							2.08	2.02
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	92											
MIDDLE INCOME	460	301		301							2.10	2.11
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	164	16	90		12		98
FHA	25		5				
VA	8		6		2		
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	108	12	65		7		63
FHA	20		2				
VA	6		6		1		
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							1
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	25	2	6		1		34
FHA	2		1				
VA	2						
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	31	2	14		4		
FHA	2		2				
VA					1		
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			5				
FHA	1						
VA							
FSA/RHS							



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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	83	12	59		6		
FHA	20		2				
VA	6		6		1		
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	9	2	5		2		2
FHA	1						
VA	2		3				
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	8		2				1
FHA							
VA			2				
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL			2		1		1
FHA							
VA	2						
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	1	2	1		1		
FHA	1						
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA			1				
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	6			1			
FHA							
VA				2			
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	2		1		1		
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	2		1		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/	71	12	52		6		NA
PRICING REPORTED	26				1		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.90				4.41		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.86				4.41		NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	97	12	52		7		NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	4		2				NA
PRICING REPORTED	3						NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.12						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.11						NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	7		2				NA