

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 49420 - YAKIMA, 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/YAKIMA COUNTY/0001.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	63												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0003.00														
LOANS ORIGINATED			1	208							1	208		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8					1	8
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0004.00														
LOANS ORIGINATED			5	1229	5	806	2	22						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	307			4	38						
APPS WITHDRAWN			1	628										
FILES CLOSED FOR INCOMPLETENESS			1	400	1	378								
WA/YAKIMA COUNTY/0005.00														
LOANS ORIGINATED			1	60			1	140			1	60		
APPS APPROVED, NOT ACCEPTED							1	4						
APPS DENIED					1	276	1	14						
APPS WITHDRAWN							1	144						
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0007.00														
LOANS ORIGINATED			3	277	2	212	2	132			3	304		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	93	1	37							1	93		
APPS WITHDRAWN							1	100						
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0008.00														
LOANS ORIGINATED					1	159	5	49						
APPS APPROVED, NOT ACCEPTED	1	136												
APPS DENIED							1	4						
APPS WITHDRAWN			1	166										
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans				E	F	G			
	FHA, FSA/RHS & VA		Conventional		C		D						Number	\$000's	Number	\$000's
	A	B	C		D											
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
WA/YAKIMA COUNTY/0009.01																
LOANS ORIGINATED			2	306	1	138	4	74								
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							3	25			1	10				
APPS WITHDRAWN	1	290			1	147										
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0009.02																
LOANS ORIGINATED			2	285							1	124				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	45	3	27								
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0010.00																
LOANS ORIGINATED			2	228	4	498	3	149		1	124					
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN					1	196										
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0011.00																
LOANS ORIGINATED			1	173	7	860	2	150		3	284					
APPS APPROVED, NOT ACCEPTED							1	10								
APPS DENIED			1	115			5	116								
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0012.01																
LOANS ORIGINATED	1	76	2	93	1	76										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							1	50								
APPS WITHDRAWN					1	54										
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0012.02																
LOANS ORIGINATED	1	74	2	52						1	49					
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	72	1	5		1	72					
APPS WITHDRAWN					1	72				1	72					
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/YAKIMA COUNTY/0014.00														
LOANS ORIGINATED			2	133							1	68		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	144										
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0015.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	128										
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0016.01														
LOANS ORIGINATED			4	821	1	249	3	121					2	230
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	313								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0016.02														
LOANS ORIGINATED	1	143	5	671	5	798	2	15	1	16307	1	115	1	126
APPS APPROVED, NOT ACCEPTED							1	12						
APPS DENIED			1	230										
APPS WITHDRAWN			3	512										
FILES CLOSED FOR INCOMPLETENESS					1	93	1	340						
WA/YAKIMA COUNTY/0017.01														
LOANS ORIGINATED	1	219	1	290	2	293								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	7						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0017.02														
LOANS ORIGINATED	2	366	2	446	3	402	2	18					1	12
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	112			1	140	1	6					1	6
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	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/YAKIMA COUNTY/0018.00													
LOANS ORIGINATED			1	100	4	605			1	86	1	86	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	228									
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0019.01													
LOANS ORIGINATED					1	210							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	115											
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0019.02													
LOANS ORIGINATED	1	161			3	242	1	90					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	88	2	26					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0020.01													
LOANS ORIGINATED			3	332	3	335	1	5	1	83	1	80	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					2	316	1	14					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0020.02													
LOANS ORIGINATED			8	1350	2	265	1	13			1	86	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	143	1	60			3	32					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0021.01													
LOANS ORIGINATED			3	553	1	184	1	150					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	81							
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings		Home Improvement Loans									
	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/YAKIMA COUNTY/0021.02																
LOANS ORIGINATED	1	123	2	319	3	281	1	113					1	85		
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					2	371					1	210				
APPS WITHDRAWN					1	375										
FILES CLOSED FOR INCOMPLETENESS					1	417										
WA/YAKIMA COUNTY/0022.00																
LOANS ORIGINATED			2	366	4	394	1	207			3	310	1	87		
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							1	140								
APPS WITHDRAWN			1	340												
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0027.01																
LOANS ORIGINATED			2	245	1	88							1	107		
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0028.01																
LOANS ORIGINATED			4	1154	1	83	2	193					2	156		
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					3	499	1	15					1	107		
APPS WITHDRAWN			2	596												
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0028.02																
LOANS ORIGINATED	3	591	7	1511	3	561	2	24			2	324				
APPS APPROVED, NOT ACCEPTED			1	154												
APPS DENIED			2	460	2	429	1	5								
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0029.00																
LOANS ORIGINATED			1	346	1	117	3	379								
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1	405	1	204	3	36								
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

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	Home Purchase Loans				Refinancings		Home Improvement Loans				E	F	G			
	FHA, FSA/RHS & VA		Conventional		C		D						Number	\$000's	Number	\$000's
	A	B	C		D											
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
WA/YAKIMA COUNTY/0030.01																
LOANS ORIGINATED			2	399	2	475	3	540								
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	180	2	15								
APPS WITHDRAWN					1	83					1	83				
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0030.02																
LOANS ORIGINATED			2	183						1	71	1	112			
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							3	35								
APPS WITHDRAWN					1	320										
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0031.00																
LOANS ORIGINATED	2	467	4	973	4	679				1	154					
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	271	3	933	1	224	3	32				1	5			
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0032.00																
LOANS ORIGINATED	2	345	7	1252	3	532	1	15								
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					2	356				1	137					
APPS WITHDRAWN			1	92						1	92					
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/0034.00																
LOANS ORIGINATED	1	245	1	305	3	645						1	245			
APPS APPROVED, NOT ACCEPTED							1	15								
APPS DENIED			1	279			1	14								
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/9400.01																
LOANS ORIGINATED			1	150	1	175						1	175			
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS					1	66						1	66			

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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/YAKIMA COUNTY/9400.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	11						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/9400.03														
LOANS ORIGINATED					1	396								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/9400.04														
LOANS ORIGINATED							1	12						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	67					1	67		
WA/YAKIMA COUNTY/9400.05														
LOANS ORIGINATED							1	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	16	2810	85	14810	73	10758	45	2617	1	16307	21	2240	16	1711
APPS APPROVED, NOT ACCEPTED	1	136	1	154			4	41						
APPS DENIED	6	797	12	2826	21	3594	45	683			4	512	5	136
APPS WITHDRAWN	1	290	12	2834	7	1247	2	244			2	164	1	83
FILES CLOSED FOR INCOMPLETENESS			1	400	5	1021	1	340			1	67	1	66
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

DISPOSITION OF APPLICATIONS	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LOANS ORIGINATED	135	26370	339	77663	206	44060	113	6275	6	7223	119	22283	70	10326
APPS APPROVED, NOT ACCEPTED	1	179	5	721	4	1186	4	277	3	3415	2	737	2	164
APPS DENIED	26	4400	43	6288	64	12836	57	1474	15	37334	17	2691	26	2946
APPS WITHDRAWN	12	1919	62	14033	34	5684	9	1429			24	4717	15	2102
FILES CLOSED FOR INCOMPLETENESS	1	204	7	2162	11	1850	1	274			5	737	2	297
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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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 & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B												
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/YAKIMA COUNTY/0019.02	1	105												
WA/YAKIMA COUNTY/0022.00	1	121												
WA/YAKIMA COUNTY/9400.04					1	100								
WA/YAKIMA COUNTY/9400.05	1	84												
MSA/MD (TOTAL)	3	310			1	100								
INVALID GEOGRAPHIC IDENTIFIERS 2/														

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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 & 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										

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MSA/MD: 49420 - YAKIMA, 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
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE					2	152												
ASIAN	3	468			2	248												
BLACK OR AFRICAN AMERICAN											1	189						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											1	177						
WHITE	67	10456			50	8613					11	2117	2	343			8	481
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	2	336			1	186												
RACE NOT AVAILABLE 6/	10	1310			8	1109												
ETHNICITY 7/																		
HISPANIC OR LATINO	12	1453			11	1254					2	381	1	98			2	79
NOT HISPANIC OR LATINO	55	8941			43	7608					10	1928	1	245			6	402
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	866			2	484					1	174						
ETHNICITY NOT AVAILABLE 6/	10	1310			7	962												
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	51	8298			38	7022					8	1562	1	245			6	402
OTHERS, INCLUDING HISPANIC	21	2962			18	2324					5	921	1	98			2	79
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	4	347			3	251												
50-79% OF MSA/MD MEDIAN	9	881			9	973					1	159	1	98			4	156
80-99% OF MSA/MD MEDIAN	8	940			3	555					5	927						
100-119% OF MSA/MD MEDIAN	7	932			11	1685					1	167					4	325
120% OR MORE OF MSA/MD MEDIAN	52	9109			37	6844					6	1230	1	245				
INCOME NOT AVAILABLE 6/	2	361																
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY	15	3096			13	2381					2	467	1	245				
20-49% MINORITY	33	5132			35	5776					10	1855					4	325
50-79% MINORITY	28	3565			13	1988					1	161	1	98			4	156
80-100% MINORITY	6	777			2	163												
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	18	1964			8	700					1	161	1	98			4	156
MIDDLE INCOME	31	4857			28	4925					2	392					2	177
UPPER INCOME	33	5749			27	4683					10	1930	1	245			2	148
TOTAL 14/	82	12570			63	10308					13	2483	2	343			8	481

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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/	81				57						13		2					2
REPORTED PRICING DATA	1				6													2	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	1	NA		NA	6	NA		NA		NA		NA		NA		NA		2	NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA			NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA			NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA			NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN	1.71				1.79													1.60	
MEDIAN	1.71				1.84													1.60	
HOEPA LOANS 17/																			

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	
NO REPORTED PRICING DATA 15/	12440				9065						2483		343					247	17
REPORTED PRICING DATA	130				1243													217	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	130	NA	NA	1243	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	217	NA
2.00 - 2.49		NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		NA
2.50 - 2.99		NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		NA
3.00 - 3.49		NA	NA		NA	NA	NA	NA	NA	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/	1.71				1.78													1.61	
MEDIAN 31/	1.71				1.83													1.62	
HOEPA LOANS 17/																			

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	189	1	189								
MALE	1	189	1	189								
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	177	1	177								
MALE	1	177	1	177								
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	21	3555	14	2444	1	136	5	685	1	290		
MALE	8	1354	5	825			3	529				
FEMALE	2	366	1	76					1	290		
JOINT (MALE/FEMALE)	11	1835	8	1543	1	136	2	156				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	112					1	112				
MALE	1	112					1	112				
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)	7	974	4	580	1	136	2	258				
MALE	4	542	2	284			2	258				
FEMALE	1	76	1	76								
JOINT (MALE/FEMALE)	2	356	1	220	1	136						
NOT HISPANIC OR LATINO (TOTAL)	15	2773	11	2056			3	427	1	290		
MALE	6	1178	5	907			1	271				
FEMALE	1	290							1	290		
JOINT (MALE/FEMALE)	8	1305	6	1149			2	156				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	174	1	174								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	174	1	174								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	112					1	112				
MALE	1	112					1	112				
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	13	2407	9	1690			3	427	1	290		
MALE	4	812	3	541			1	271				
FEMALE	1	290							1	290		
JOINT (MALE/FEMALE)	8	1305	6	1149			2	156				
OTHERS, INCLUDING HISPANIC (TOTAL)	10	1514	7	1120	1	136	2	258				
MALE	6	908	4	650			2	258				
FEMALE	1	76	1	76								
JOINT (MALE/FEMALE)	3	530	2	394	1	136						
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	175					2	175				
50-79% OF MSA/MD MEDIAN	4	409	3	273	1	136						
80-99% OF MSA/MD MEDIAN	8	1278	5	927			3	351				
100-119% OF MSA/MD MEDIAN	3	481	3	481								
120% OR MORE OF MSA/MD MEDIAN	7	1690	5	1129			1	271	1	290		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	24	4033	16	2810	1	136	6	797	1	290		

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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)	2	425	1	112					1	313		
MALE	1	313							1	313		
FEMALE												
JOINT (MALE/FEMALE)	1	112	1	112								
ASIAN (TOTAL)	4	576	4	576								
MALE	1	68	1	68								
FEMALE												
JOINT (MALE/FEMALE)	3	508	3	508								
BLACK OR AFRICAN AMERICAN (TOTAL)	1	115						1	115			
MALE	1	115						1	115			
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	88	17141	68	12626	1	154	9	2196	9	1765	1	400
MALE	24	4442	15	2669	1	154	3	708	5	911		
FEMALE	10	1540	8	1010			1	130			1	400
JOINT (MALE/FEMALE)	54	11159	45	8947			5	1358	4	854		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	307	2	307								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	307	2	307								
RACE NOT AVAILABLE (TOTAL) 6/	14	2460	10	1189			2	515	2	756		
MALE	2	435	1	150			1	285				
FEMALE												
JOINT (MALE/FEMALE)	3	420	3	420								

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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)	13	1525	11	1335			2	190				
MALE	4	589	3	529			1	60				
FEMALE	3	223	2	93			1	130				
JOINT (MALE/FEMALE)	6	713	6	713								
NOT HISPANIC OR LATINO (TOTAL)	75	15052	57	10693	1	154	8	2121	8	1684	1	400
MALE	22	4121	13	2208	1	154	3	763	5	996		
FEMALE	7	1317	6	917							1	400
JOINT (MALE/FEMALE)	46	9614	38	7568			5	1358	3	688		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	8	1687	7	1521					1	166		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	8	1687	7	1521					1	166		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	15	2760	10	1261			2	515	3	984		
MALE	3	663	1	150			1	285	1	228		
FEMALE												
JOINT (MALE/FEMALE)	3	492	3	492								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	69	14052	53	10121	1	154	7	2006	7	1371	1	400
MALE	19	3625	12	2140	1	154	2	648	4	683		
FEMALE	7	1317	6	917							1	400
JOINT (MALE/FEMALE)	43	9110	35	7064			5	1358	3	688		
OTHERS, INCLUDING HISPANIC (TOTAL)	27	4212	22	3428			3	305	2	479		
MALE	7	1085	4	597			2	175	1	313		
FEMALE	3	223	2	93			1	130				
JOINT (MALE/FEMALE)	17	2904	16	2738					1	166		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	385	4	348			1	37				
50-79% OF MSA/MD MEDIAN	10	855	7	521			2	190	1	144		
80-99% OF MSA/MD MEDIAN	8	1053	5	739			1	115	2	199		
100-119% OF MSA/MD MEDIAN	9	1184	8	1056					1	128		
120% OR MORE OF MSA/MD MEDIAN	76	17111	58	11710	1	154	8	2484	8	2363	1	400
INCOME NOT AVAILABLE 6/	3	436	3	436								
TOTAL 14/	111	21024	85	14810	1	154	12	2826	12	2834	1	400

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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)	2	152	2	152								
MALE												
FEMALE	2	152	2	152								
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	140	1	140								
MALE	1	140	1	140								
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)	84	13305	59	8752			16	2810	5	789	4	954
MALE	26	3696	16	2238			5	702	3	273	2	483
FEMALE	18	2352	15	1859			3	493				
JOINT (MALE/FEMALE)	40	7257	28	4655			8	1615	2	516	2	471
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	365	2	365								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	365	2	365								
RACE NOT AVAILABLE (TOTAL) 6/	17	2658	9	1349			5	784	2	458	1	67
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	807	3	432					1	375		

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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)	24	2608	14	1507			8	963	1	72	1	66
MALE	7	595	3	246			2	211	1	72	1	66
FEMALE	7	651	5	482			2	169				
JOINT (MALE/FEMALE)	10	1362	6	779			4	583				
NOT HISPANIC OR LATINO (TOTAL)	62	10904	47	7452			8	1847	4	717	3	888
MALE	20	3241	14	2132			3	491	2	201	1	417
FEMALE	13	1853	12	1529			1	324				
JOINT (MALE/FEMALE)	29	5810	21	3791			4	1032	2	516	2	471
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	450	3	450								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	450	3	450								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	17	2658	9	1349			5	784	2	458	1	67
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	807	3	432					1	375		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	57	10247	42	6795			8	1847	4	717	3	888
MALE	19	3101	13	1992			3	491	2	201	1	417
FEMALE	11	1701	10	1377			1	324				
JOINT (MALE/FEMALE)	27	5445	19	3426			4	1032	2	516	2	471
OTHERS, INCLUDING HISPANIC (TOTAL)	32	3715	22	2614			8	963	1	72	1	66
MALE	8	735	4	386			2	211	1	72	1	66
FEMALE	9	803	7	634			2	169				
JOINT (MALE/FEMALE)	15	2177	11	1594			4	583				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9	721	3	250			4	351	1	54	1	66
50-79% OF MSA/MD MEDIAN	16	1696	12	1266			3	283	1	147		
80-99% OF MSA/MD MEDIAN	8	1135	4	481			3	582	1	72		
100-119% OF MSA/MD MEDIAN	11	1358	10	1265							1	93
120% OR MORE OF MSA/MD MEDIAN	60	11275	43	7296			10	2143	4	974	3	862
INCOME NOT AVAILABLE 6/	2	435	1	200			1	235				
TOTAL 14/	106	16620	73	10758			21	3594	7	1247	5	1021

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	50					1	50				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	50					1	50				
WHITE (TOTAL)	73	3025	42	1964	4	41	24	436	2	244	1	340
MALE	19	506	8	177	1	4	8	81	2	244		
FEMALE	18	620	12	499	1	10	5	111				
JOINT (MALE/FEMALE)	36	1899	22	1288	2	27	11	244			1	340
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	3	23	1	5			2	18				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	23	1	5			2	18				
RACE NOT AVAILABLE (TOTAL) 6/	20	827	2	648			18	179				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	10					1	10				

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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)	11	215	4	130			7	85				
MALE	3	116	2	105			1	11				
FEMALE	4	50	2	25			2	25				
JOINT (MALE/FEMALE)	4	49					4	49				
NOT HISPANIC OR LATINO (TOTAL)	62	2818	36	1778	4	41	19	415	2	244	1	340
MALE	16	390	6	72	1	4	7	70	2	244		
FEMALE	14	570	10	474	1	10	3	86				
JOINT (MALE/FEMALE)	32	1858	20	1232	2	27	9	259			1	340
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	4	65	3	61			1	4				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	65	3	61			1	4				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	20	827	2	648			18	179				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	10					1	10				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	59	2750	36	1778	4	41	16	347	2	244	1	340
MALE	16	390	6	72	1	4	7	70	2	244		
FEMALE	14	570	10	474	1	10	3	86				
JOINT (MALE/FEMALE)	29	1790	20	1232	2	27	6	191			1	340
OTHERS, INCLUDING HISPANIC (TOTAL)	18	348	7	191			11	157				
MALE	3	116	2	105			1	11				
FEMALE	4	50	2	25			2	25				
JOINT (MALE/FEMALE)	11	182	3	61			8	121				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	41	1	10	2	14	2	17				
50-79% OF MSA/MD MEDIAN	21	615	7	327	1	12	12	176	1	100		
80-99% OF MSA/MD MEDIAN	14	493	7	416			7	77				
100-119% OF MSA/MD MEDIAN	9	348	4	314			5	34				
120% OR MORE OF MSA/MD MEDIAN	47	2413	25	1535	1	15	19	379	1	144	1	340
INCOME NOT AVAILABLE 6/	1	15	1	15								
TOTAL 14/	97	3925	45	2617	4	41	45	683	2	244	1	340

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	16307	1	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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	16307	1	16307								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	1	16307	1	16307								
TOTAL 14/	1	16307	1	16307								

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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)	2	152	2	152								
MALE												
FEMALE	2	152	2	152								
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	235	2	235								
MALE	1	68	1	68								
FEMALE												
JOINT (MALE/FEMALE)	1	167	1	167								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	17	1750	13	1421			2	165	2	164		
MALE	5	459	4	387					1	72		
FEMALE	4	391	4	391								
JOINT (MALE/FEMALE)	8	900	5	643			2	165	1	92		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	157	1	157								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	157	1	157								
RACE NOT AVAILABLE (TOTAL) 6/	6	689	3	275			2	347			1	67
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	204	2	204								

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	144					1	72	1	72		
MALE	1	72							1	72		
FEMALE												
JOINT (MALE/FEMALE)	1	72					1	72				
NOT HISPANIC OR LATINO (TOTAL)	19	2071	17	1886			1	93	1	92		
MALE	5	455	5	455								
FEMALE	6	543	6	543								
JOINT (MALE/FEMALE)	8	1073	6	888			1	93	1	92		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	79	1	79								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	79	1	79								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	689	3	275			2	347			1	67
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	204	2	204								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	14	1527	12	1342			1	93	1	92		
MALE	4	387	4	387								
FEMALE	4	391	4	391								
JOINT (MALE/FEMALE)	6	749	4	564			1	93	1	92		
OTHERS, INCLUDING HISPANIC (TOTAL)	8	767	6	623			1	72	1	72		
MALE	2	140	1	68					1	72		
FEMALE	2	152	2	152								
JOINT (MALE/FEMALE)	4	475	3	403			1	72				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	137					1	137				
50-79% OF MSA/MD MEDIAN	1	86	1	86								
80-99% OF MSA/MD MEDIAN	3	257	1	92			1	93	1	72		
100-119% OF MSA/MD MEDIAN	5	416	5	416								
120% OR MORE OF MSA/MD MEDIAN	18	2087	14	1646			2	282	1	92	1	67
INCOME NOT AVAILABLE 6/												
TOTAL 14/	28	2983	21	2240			4	512	2	164	1	67

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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	112	1	112								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	112	1	112								
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)	17	1654	14	1475			2	113			1	66
MALE	5	453	3	280			1	107			1	66
FEMALE	5	376	4	370			1	6				
JOINT (MALE/FEMALE)	7	825	7	825								
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/	5	230	1	124			3	23	1	83		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	124	1	124								

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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)	6	554	5	488							1	66
MALE	3	259	2	193							1	66
FEMALE	1	85	1	85								
JOINT (MALE/FEMALE)	2	210	2	210								
NOT HISPANIC OR LATINO (TOTAL)	9	825	7	712			2	113				
MALE	2	194	1	87			1	107				
FEMALE	4	291	3	285			1	6				
JOINT (MALE/FEMALE)	3	340	3	340								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	387	3	387								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	387	3	387								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	230	1	124			3	23	1	83		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	124	1	124								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	9	825	7	712			2	113				
MALE	2	194	1	87			1	107				
FEMALE	4	291	3	285			1	6				
JOINT (MALE/FEMALE)	3	340	3	340								
OTHERS, INCLUDING HISPANIC (TOTAL)	9	941	8	875							1	66
MALE	3	259	2	193							1	66
FEMALE	1	85	1	85								
JOINT (MALE/FEMALE)	5	597	5	597								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	74					1	8			1	66
50-79% OF MSA/MD MEDIAN	8	613	6	500			2	113				
80-99% OF MSA/MD MEDIAN	3	122	1	107			2	15				
100-119% OF MSA/MD MEDIAN	1	124	1	124								
120% OR MORE OF MSA/MD MEDIAN	8	951	7	868					1	83		
INCOME NOT AVAILABLE 6/	1	112	1	112								
TOTAL 14/	23	1996	16	1711			5	136	1	83	1	66

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	63					1	63				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	112					1	112				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	63					1	63				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	112					1	112				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	63					1	63				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	409	3	273	1	136						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	335	2	199	1	136						
NOT HISPANIC OR LATINO	1	74	1	74								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	74	1	74								
OTHERS, INCLUDING HISPANIC	3	335	2	199	1	136						

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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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	189	1	189								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	177	1	177								
WHITE	6	912	3	561			3	351				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	419	1	161			2	258				
NOT HISPANIC OR LATINO	5	859	4	766			1	93				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	493	2	400			1	93				
OTHERS, INCLUDING HISPANIC	5	785	3	527			2	258				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	481	3	481								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	481	3	481								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	481	3	481								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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	7	1690	5	1129			1	271	1	290		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	220	1	220								
NOT HISPANIC OR LATINO	5	1296	3	735			1	271	1	290		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	174	1	174								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	1296	3	735			1	271	1	290		
OTHERS, INCLUDING HISPANIC	2	394	2	394								
TOTAL 14/	24	4033	16	2810	1	136	6	797	1	290		

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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	4	320	3	283			1	37				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	65	1	65								
ETHNICITY 7/												
HISPANIC OR LATINO	1	90	1	90								
NOT HISPANIC OR LATINO	3	230	2	193			1	37				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	65	1	65								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	230	2	193			1	37				
OTHERS, INCLUDING HISPANIC	1	90	1	90								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	626	5	292			2	190	1	144		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	229	2	229								
ETHNICITY 7/												
HISPANIC OR LATINO	6	479	4	289			2	190				
NOT HISPANIC OR LATINO	2	147	1	3					1	144		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	229	2	229								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	147	1	3					1	144		
OTHERS, INCLUDING HISPANIC	6	479	4	289			2	190				

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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	115					1	115				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	938	5	739					2	199		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	107	1	107								
NOT HISPANIC OR LATINO	7	946	4	632			1	115	2	199		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	831	4	632					2	199		
OTHERS, INCLUDING HISPANIC	2	222	1	107			1	115				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	932	7	932								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	252	1	124					1	128		
ETHNICITY 7/												
HISPANIC OR LATINO	2	422	2	422								
NOT HISPANIC OR LATINO	5	510	5	510								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	252	1	124					1	128		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	510	5	510								
OTHERS, INCLUDING HISPANIC	2	422	2	422								

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

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MSA/MD: 49420 - YAKIMA, 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	313							1	313		
ASIAN	3	415	3	415								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	62	14325	48	10380	1	154	6	1969	6	1422	1	400
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	307	2	307								
RACE NOT AVAILABLE 6/	8	1751	5	608			2	515	1	628		
ETHNICITY 7/												
HISPANIC OR LATINO	3	427	3	427								
NOT HISPANIC OR LATINO	58	13219	45	9355	1	154	6	1969	5	1341	1	400
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	1414	5	1248					1	166		
ETHNICITY NOT AVAILABLE 6/	9	2051	5	680			2	515	2	856		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	53	12334	41	8783	1	154	6	1969	4	1028	1	400
OTHERS, INCLUDING HISPANIC	14	2726	12	2247					2	479		
TOTAL 14/	111	21024	85	14810	1	154	12	2826	12	2834	1	400

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

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MSA/MD: 49420 - YAKIMA, 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	7	539	3	250			2	169	1	54	1	66
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	182					2	182				
ETHNICITY 7/												
HISPANIC OR LATINO	5	381	2	146			2	169			1	66
NOT HISPANIC OR LATINO	2	158	1	104					1	54		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	182					2	182				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	158	1	104					1	54		
OTHERS, INCLUDING HISPANIC	5	381	2	146			2	169			1	66
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	15	1541	11	1111			3	283	1	147		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	155	1	155								
ETHNICITY 7/												
HISPANIC OR LATINO	7	635	5	459			2	176				
NOT HISPANIC OR LATINO	8	906	6	652			1	107	1	147		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	155	1	155								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	906	6	652			1	107	1	147		
OTHERS, INCLUDING HISPANIC	7	635	5	459			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: 49420 - YAKIMA, 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	7	978	4	481			2	425	1	72		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	157					1	157				
ETHNICITY 7/												
HISPANIC OR LATINO	4	500	2	183			1	245	1	72		
NOT HISPANIC OR LATINO	3	478	2	298			1	180				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	157					1	157				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	478	2	298			1	180				
OTHERS, INCLUDING HISPANIC	4	500	2	183			1	245	1	72		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	152	2	152								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1161	7	1068							1	93
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	45	1	45								
ETHNICITY 7/												
HISPANIC OR LATINO	1	177	1	177								
NOT HISPANIC OR LATINO	9	1136	8	1043							1	93
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	45	1	45								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	984	6	891							1	93
OTHERS, INCLUDING HISPANIC	3	329	3	329								

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: 49420 - YAKIMA, 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	140	1	140								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	46	8886	33	5642			9	1933	2	516	2	795
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	365	2	365								
RACE NOT AVAILABLE 6/	11	1884	7	1149			1	210	2	458	1	67
ETHNICITY 7/												
HISPANIC OR LATINO	7	915	4	542			3	373				
NOT HISPANIC OR LATINO	39	8026	29	5155			6	1560	2	516	2	795
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	450	3	450								
ETHNICITY NOT AVAILABLE 6/	11	1884	7	1149			1	210	2	458	1	67
MINORITY STATUS 8/												
WHITE NON-HISPANIC	36	7521	26	4650			6	1560	2	516	2	795
OTHERS, INCLUDING HISPANIC	13	1870	10	1497			3	373				
TOTAL 14/	106	16620	73	10758			21	3594	7	1247	5	1021

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: 49420 - YAKIMA, 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	3	24	1	10	2	14						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	17					2	17				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	24	1	10	2	14						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	17					2	17				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	24	1	10	2	14						
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	14	432	6	203	1	12	6	117	1	100		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	7	183	1	124			6	59				
ETHNICITY 7/												
HISPANIC OR LATINO	3	37	1	12			2	25				
NOT HISPANIC OR LATINO	11	395	5	191	1	12	4	92	1	100		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	7	183	1	124			6	59				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	395	5	191	1	12	4	92	1	100		
OTHERS, INCLUDING HISPANIC	3	37	1	12			2	25				

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: 49420 - YAKIMA, 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	11	464	7	416			4	48				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	29					3	29				
ETHNICITY 7/												
HISPANIC OR LATINO	4	39	1	5			3	34				
NOT HISPANIC OR LATINO	7	425	6	411			1	14				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	29					3	29				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	425	6	411			1	14				
OTHERS, INCLUDING HISPANIC	4	39	1	5			3	34				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	325	4	314			2	11				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	18					2	18				
RACE NOT AVAILABLE 6/	1	5					1	5				
ETHNICITY 7/												
HISPANIC OR LATINO	1	100	1	100								
NOT HISPANIC OR LATINO	7	243	3	214			4	29				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5					1	5				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	225	3	214			2	11				
OTHERS, INCLUDING HISPANIC	3	118	1	100			2	18				

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: 49420 - YAKIMA, 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	1	50					1	50				
WHITE	38	1765	23	1006	1	15	12	260	1	144	1	340
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	5	1	5								
RACE NOT AVAILABLE 6/	7	593	1	524			6	69				
ETHNICITY 7/												
HISPANIC OR LATINO	3	39	1	13			2	26				
NOT HISPANIC OR LATINO	33	1716	20	937	1	15	10	280	1	144	1	340
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	65	3	61			1	4				
ETHNICITY NOT AVAILABLE 6/	7	593	1	524			6	69				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	32	1666	20	937	1	15	9	230	1	144	1	340
OTHERS, INCLUDING HISPANIC	8	154	4	74			4	80				
TOTAL 14/	97	3925	45	2617	4	41	45	683	2	244	1	340

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

INSTITUTION: 0000028489 - 3 BANNER BANK

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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/												
	1	137					1	137				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
	1	137					1	137				
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												
	1	86	1	86								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
	1	86	1	86								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
	1	86	1	86								
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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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	257	1	92			1	93	1	72		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	72							1	72		
NOT HISPANIC OR LATINO	2	185	1	92			1	93				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	185	1	92			1	93				
OTHERS, INCLUDING HISPANIC	1	72							1	72		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	152	2	152								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	264	3	264								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	416	5	416								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	264	3	264								
OTHERS, INCLUDING HISPANIC	2	152	2	152								

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 (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	235	2	235								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1143	8	979			1	72	1	92		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	157	1	157								
RACE NOT AVAILABLE 6/	5	552	3	275			1	210			1	67
ETHNICITY 7/												
HISPANIC OR LATINO	1	72					1	72				
NOT HISPANIC OR LATINO	11	1384	10	1292					1	92		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	79	1	79								
ETHNICITY NOT AVAILABLE 6/	5	552	3	275			1	210			1	67
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	992	7	900					1	92		
OTHERS, INCLUDING HISPANIC	5	543	4	471			1	72				
TOTAL 14/	28	2983	21	2240			4	512	2	164	1	67

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	66									1	66
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	8					1	8				
ETHNICITY 7/												
HISPANIC OR LATINO	1	66									1	66
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	8					1	8				
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	66									1	66
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	613	6	500			2	113				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	171	2	171								
NOT HISPANIC OR LATINO	6	442	4	329			2	113				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	442	4	329			2	113				
OTHERS, INCLUDING HISPANIC	2	171	2	171								

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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	1	107	1	107								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	15					2	15				
ETHNICITY 7/												
HISPANIC OR LATINO	1	107	1	107								
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	15					2	15				
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	107	1	107								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	124	1	124								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	124	1	124								
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

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MSA/MD: 49420 - YAKIMA, 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	7	868	7	868								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	83							1	83		
ETHNICITY 7/												
HISPANIC OR LATINO	2	210	2	210								
NOT HISPANIC OR LATINO	3	383	3	383								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	275	2	275								
ETHNICITY NOT AVAILABLE 6/	1	83							1	83		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	383	3	383								
OTHERS, INCLUDING HISPANIC	4	485	4	485								
TOTAL 14/	23	1996	16	1711			5	136	1	83	1	66

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 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												
10-19% MINORITY	4	983	3	712			1	271				
20-49% MINORITY	12	2202	9	1664	1	136	1	112	1	290		
50-79% MINORITY	7	733	4	434			3	299				
80-100% MINORITY	1	115					1	115				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	63					1	63				
MODERATE INCOME	6	642	4	434			2	208				
MIDDLE INCOME	3	488	2	345			1	143				
UPPER INCOME	14	2840	10	2031	1	136	2	383	1	290		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	63					1	63				
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	5	527	4	434			1	93				
80-100% MINORITY	1	115					1	115				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	345	2	345								
50-79% MINORITY	1	143					1	143				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	983	3	712			1	271				
20-49% MINORITY	10	1857	7	1319	1	136	1	112	1	290		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	24	4033	16	2810	1	136	6	797	1	290		

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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	27	7386	18	4243			5	1519	3	1224	1	400
20-49% MINORITY	50	9437	38	6963	1	154	5	1210	6	1110		
50-79% MINORITY	28	3496	24	3027			2	97	2	372		
80-100% MINORITY	6	705	5	577					1	128		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	17	1515	14	1206			1	37	2	272		
MIDDLE INCOME	40	6910	34	5670			3	580	3	660		
UPPER INCOME	54	12599	37	7934	1	154	8	2209	7	1902	1	400
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	13	1055	11	874			1	37	1	144		
80-100% MINORITY	4	460	3	332					1	128		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	582	4	582								
20-49% MINORITY	19	3642	15	2690			2	520	2	432		
50-79% MINORITY	15	2441	13	2153			1	60	1	228		
80-100% MINORITY	2	245	2	245								
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	23	6804	14	3661			5	1519	3	1224	1	400
20-49% MINORITY	31	5795	23	4273	1	154	3	690	4	678		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	111	21024	85	14810	1	154	12	2826	12	2834	1	400

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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	23	4372	15	2688			5	903	2	403	1	378
20-49% MINORITY	47	7200	35	5001			9	1763	2	343	1	93
50-79% MINORITY	28	4032	18	2436			5	612	3	501	2	483
80-100% MINORITY	8	1016	5	633			2	316			1	67
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	24	3188	13	1356			6	847	3	501	2	484
MIDDLE INCOME	37	5702	27	4091			7	1142	2	403	1	66
UPPER INCOME	45	7730	33	5311			8	1605	2	343	2	471
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	17	2260	9	811			4	531	3	501	1	417
80-100% MINORITY	7	928	4	545			2	316			1	67
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	1058	2	475			1	180	2	403		
20-49% MINORITY	20	2784	15	1903			5	881				
50-79% MINORITY	11	1772	9	1625			1	81			1	66
80-100% MINORITY	1	88	1	88								
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	18	3314	13	2213			4	723			1	378
20-49% MINORITY	27	4416	20	3098			4	882	2	343	1	93
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	106	16620	73	10758			21	3594	7	1247	5	1021

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

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	22	919	7	755	1	15	14	149				
20-49% MINORITY	55	2239	29	1341	3	26	21	388	1	144	1	340
50-79% MINORITY	15	722	6	498			8	124	1	100		
80-100% MINORITY	5	45	3	23			2	22				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	15	572	7	358			7	114	1	100		
MIDDLE INCOME	38	2175	13	1594	2	14	22	423	1	144		
UPPER INCOME	44	1178	25	665	2	27	16	146			1	340
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	10	527	4	335			5	92	1	100		
80-100% MINORITY	5	45	3	23			2	22				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	590	3	540			5	50				
20-49% MINORITY	25	1390	8	891	2	14	14	341	1	144		
50-79% MINORITY	5	195	2	163			3	32				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	14	329	4	215	1	15	9	99				
20-49% MINORITY	30	849	21	450	1	12	7	47			1	340
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	97	3925	45	2617	4	41	45	683	2	244	1	340

DISCLOSURE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
	1	16307	1	16307								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME												
	1	16307	1	16307								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
	1	16307	1	16307								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/												
	1	16307	1	16307								

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2015

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	225	2	225								
20-49% MINORITY	14	1654	12	1425			1	137	1	92		
50-79% MINORITY	10	954	6	507			3	375	1	72		
80-100% MINORITY	2	150	1	83							1	67
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	11	1018	6	504			3	375	1	72	1	67
MIDDLE INCOME	12	1248	10	1019			1	137	1	92		
UPPER INCOME	5	717	5	717								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	9	868	5	421			3	375	1	72		
80-100% MINORITY	2	150	1	83							1	67
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	71	1	71								
20-49% MINORITY	10	1091	8	862			1	137	1	92		
50-79% MINORITY	1	86	1	86								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	154	1	154								
20-49% MINORITY	4	563	4	563								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	28	2983	21	2240			4	512	2	164	1	67

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

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	7	708	4	513			2	112	1	83		
20-49% MINORITY	9	603	6	579			3	24				
50-79% MINORITY	5	498	4	432							1	66
80-100% MINORITY	2	187	2	187								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	165	2	165								
MIDDLE INCOME	10	934	7	777			1	8	1	83	1	66
UPPER INCOME	11	897	7	769			4	128				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	85	1	85								
80-100% MINORITY	1	80	1	80								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	195	1	112					1	83		
20-49% MINORITY	3	219	2	211			1	8				
50-79% MINORITY	4	413	3	347							1	66
80-100% MINORITY	1	107	1	107								
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	513	3	401			2	112				
20-49% MINORITY	6	384	4	368			2	16				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	23	1996	16	1711			5	136	1	83	1	66

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	2	25	1	13	5	63													8	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	1	50						1	50										2	100
ETHNICITY 7/																				
HISPANIC OR LATINO					2	100													2	100
NOT HISPANIC OR LATINO	2	33	1	17	3	50													6	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	50						1	50										2	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2	33	1	17	3	50													6	100
OTHERS, INCL. HISPANIC					2	100													2	100
GENDER 19/																				
MALE	1	20			3	60	1	20											5	100
FEMALE																				
JOINT (MALE/FEMALE)	2	40	1	20	2	40													5	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	50			1	25	1	25											4	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN	1	20	1	20	3	60													5	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN					1	100													1	100
INCOME NOT AVAILABLE 6/																				

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22											
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%										
RACE 5/																														
AMERICAN INDIAN/ALASKA NATIVE																														
ASIAN																														
BLACK OR AFRICAN AMERICAN																					1	100	1	100						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																														
WHITE																					1	11	5	56	2	22	1	11	9	100
2 OR MORE MINORITY RACES																														
JOINT (WHITE/MINORITY RACE)																														
RACE NOT AVAILABLE 6/																					1	33	1	33	1	33	3	100		
ETHNICITY 7/																														
HISPANIC OR LATINO																					1	50	1	50	2	100				
NOT HISPANIC OR LATINO																					4	50	2	25	2	25	8	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	57	2	29	1	14	7	100		
OTHERS, INCL. HISPANIC																					1	33	1	33	1	33	3	100		
GENDER 19/																														
MALE																					1	20	2	40	1	20	1	20	5	100
FEMALE																					1	50	1	50	2	100				
JOINT (MALE/FEMALE)																					2	40	2	40	1	20	5	100		
GENDER NOT AVAILABLE 6/																					1	100	1	100	1	100				
INCOME 9/																														
LESS THAN 50% OF MSA/MD MEDIAN																					1	100	1	100						
50-79% OF MSA/MD MEDIAN																					1	50	1	50	2	100				
80-99% OF MSA/MD MEDIAN																					1	100	1	100						
100-119% OF MSA/MD MEDIAN																														
120% OR MORE OF MSA/MD MEDIAN																					1	11	5	56	2	22	1	11	9	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	6	32			6	32	2	11	1	5	2	11					2	11	19	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	3	50			2	33					1	17							6	100
ETHNICITY 7/																				
HISPANIC OR LATINO	3	30			4	40			1	10	1	10					1	10	10	100
NOT HISPANIC OR LATINO	3	33			2	22	2	22			1	11					1	11	9	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	3	50			2	33					1	17							6	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	3	33			2	22	2	22			1	11					1	11	9	100
OTHERS, INCL. HISPANIC	3	30			4	40			1	10	1	10					1	10	10	100
GENDER 19/																				
MALE	1	20			2	40	1	20									1	20	5	100
FEMALE	2	67									1	33							3	100
JOINT (MALE/FEMALE)	3	27			4	36	1	9	1	9	1	9					1	9	11	100
GENDER NOT AVAILABLE 6/	3	50			2	33					1	17							6	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	50			1	25					1	25							4	100
50-79% OF MSA/MD MEDIAN	1	20			2	40			1	20							1	20	5	100
80-99% OF MSA/MD MEDIAN	2	50			2	50													4	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN	3	27			3	27	2	18			2	18					1	9	11	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																					1	50	1	50																	2	100
2 OR MORE MINORITY RACES																																										
JOINT (WHITE/MINORITY RACE)																																										
RACE NOT AVAILABLE 6/																																										
ETHNICITY 7/																																										
HISPANIC OR LATINO																																										
NOT HISPANIC OR LATINO																					1	50	1	50																	2	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																										
ETHNICITY NOT AVAILABLE 6/																																										
MINORITY STATUS 8/																																										
WHITE NON-HISPANIC																					1	50	1	50																	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	25	1	25	1	25											1	25	4	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	1	50									1	50							2	100
ETHNICITY 7/																				
HISPANIC OR LATINO																	1	100	1	100
NOT HISPANIC OR LATINO	1	33	1	33	1	33													3	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	50									1	50							2	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	33	1	33	1	33													3	100
OTHERS, INCL. HISPANIC																	1	100	1	100
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)	1	25	1	25	1	25											1	25	4	100
GENDER NOT AVAILABLE 6/	1	50									1	50							2	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	100																	1	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN	1	33	1	33	1	33													3	100
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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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22						
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%					
RACE 5/																									
AMERICAN INDIAN/ALASKA NATIVE																									
ASIAN																									
BLACK OR AFRICAN AMERICAN																									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																									
WHITE																						1	100	1	100
2 OR MORE MINORITY RACES																									
JOINT (WHITE/MINORITY RACE)																									
RACE NOT AVAILABLE 6/																									
ETHNICITY 7/																									
HISPANIC OR LATINO																									
NOT HISPANIC OR LATINO																						1	100	1	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																									
ETHNICITY NOT AVAILABLE 6/																									
MINORITY STATUS 8/																									
WHITE NON-HISPANIC																						1	100	1	100
OTHERS, INCL. HISPANIC																									
GENDER 19/																									
MALE																						1	100	1	100
FEMALE																									
JOINT (MALE/FEMALE)																									
GENDER NOT AVAILABLE 6/																									
INCOME 9/																									
LESS THAN 50% OF MSA/MD MEDIAN																									
50-79% OF MSA/MD MEDIAN																						1	100	1	100
80-99% OF MSA/MD MEDIAN																									
100-119% OF MSA/MD MEDIAN																									
120% OR MORE OF MSA/MD MEDIAN																									
INCOME NOT AVAILABLE 6/																									

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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	6	2	2					1.60	1.60		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	2										
NOT HISPANIC OR LATINO	3	2	2					1.60	1.60		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3	2	2					1.60	1.60		
OTHERS, INCLUDING HISPANIC	3										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1	1	1					1.58	1.58		
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	2	1	1					1.62	1.62		
120% OR MORE OF MSA/MD MEDIAN	3										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1	1	1					1.58	1.58		
FEMALE	1										
JOINT (MALE/FEMALE)	4	1	1					1.62	1.62		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	1										
20-49% MINORITY	4	1	1					1.62	1.62		
50-79% MINORITY	1	1	1					1.58	1.58		
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1	1	1					1.58	1.58		
MIDDLE INCOME	2										
UPPER INCOME	3	1	1					1.62	1.62		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	1079	217	217						1.61	1.62	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	296										
NOT HISPANIC OR LATINO	609	217	217						1.61	1.62	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	174										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	609	217	217						1.61	1.62	
OTHERS, INCLUDING HISPANIC	470										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	76	74	74						1.58	1.58	
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	338	143	143						1.62	1.62	
120% OR MORE OF MSA/MD MEDIAN	665										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	271	74	74						1.58	1.58	
FEMALE	76										
JOINT (MALE/FEMALE)	732	143	143						1.62	1.62	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	271										
20-49% MINORITY	732	143	143						1.62	1.62	
50-79% MINORITY	76	74	74						1.58	1.58	
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	76	74	74						1.58	1.58	
MIDDLE INCOME	345										
UPPER INCOME	658	143	143						1.62	1.62	

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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	1											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1											
WHITE	2											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2											
OTHERS, INCLUDING HISPANIC	2											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	4											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	3											
FEMALE												
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1											
20-49% MINORITY	3											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
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/							MEAN 30/ MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	189										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	177										
WHITE	400										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	766										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	400										
OTHERS, INCLUDING HISPANIC	366										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	766										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	562										
FEMALE											
JOINT (MALE/FEMALE)	204										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	196										
20-49% MINORITY	570										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME	766										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	40	13	8	4	1				1.94	1.83		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	7	1	1						1.85	1.85		
ETHNICITY 7/												
HISPANIC OR LATINO	8											
NOT HISPANIC OR LATINO	32	11	8	2	1				1.89	1.80		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	1		1					2.00	2.00		
ETHNICITY NOT AVAILABLE 6/	6	2	1	1					2.16	2.16		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	31	11	8	2	1				1.89	1.80		
OTHERS, INCLUDING HISPANIC	13	1		1					2.00	2.00		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4											
50-79% OF MSA/MD MEDIAN	5											
80-99% OF MSA/MD MEDIAN	1	2	2						1.75	1.75		
100-119% OF MSA/MD MEDIAN	2	2	2						1.78	1.78		
120% OR MORE OF MSA/MD MEDIAN	36	10	5	4	1				2.01	1.93		
INCOME NOT AVAILABLE 6/	2											
GENDER 19/												
MALE	9	3	3						1.68	1.72		
FEMALE	3	2	2						1.83	1.83		
JOINT (MALE/FEMALE)	34	8	3	4	1				2.07	2.12		
GENDER NOT AVAILABLE 6/	4	1	1						1.85	1.85		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	9	7	4	2	1				1.91	1.83		
20-49% MINORITY	19	7	5	2					1.97	1.85		
50-79% MINORITY	19											
80-100% MINORITY	3											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	8											
MIDDLE INCOME	23	3	3						1.74	1.72		
UPPER INCOME	19	11	6	4	1				1.99	1.85		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	341										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	7880	3501	2065	1073	363			1.96	1.83		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	150										
RACE NOT AVAILABLE 6/	814	180	180					1.85	1.85		
ETHNICITY 7/											
HISPANIC OR LATINO	1095										
NOT HISPANIC OR LATINO	6419	2977	2065	549	363			1.92	1.80		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1004	305		305				2.00	2.00		
ETHNICITY NOT AVAILABLE 6/	667	399	180	219				2.19	2.47		
MINORITY STATUS 8/											
WHITE NON-HISPANIC	6239	2977	2065	549	363			1.92	1.80		
OTHERS, INCLUDING HISPANIC	2279	305		305				2.00	2.00		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	348										
50-79% OF MSA/MD MEDIAN	515										
80-99% OF MSA/MD MEDIAN	123	417	417					1.71	1.56		
100-119% OF MSA/MD MEDIAN	422	439	439					1.77	1.72		
120% OR MORE OF MSA/MD MEDIAN	7453	2825	1389	1073	363			2.02	2.00		
INCOME NOT AVAILABLE 6/	324										
GENDER 19/											
MALE	1844	756	756					1.71	1.72		
FEMALE	386	403	403					1.81	1.72		
JOINT (MALE/FEMALE)	6587	2342	906	1073	363			2.07	2.00		
GENDER NOT AVAILABLE 6/	368	180	180					1.85	1.85		
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	2152	1908	1000	545	363			1.96	1.83		
20-49% MINORITY	3834	1773	1245	528				1.96	1.80		
50-79% MINORITY	2812										
80-100% MINORITY	387										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	908										
MIDDLE INCOME	4177	647	647					1.72	1.72		
UPPER INCOME	4100	3034	1598	1073	363			2.01	1.85		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	3											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3											
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE	1											
JOINT (MALE/FEMALE)	2											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2											
50-79% MINORITY	2											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2											
MIDDLE INCOME	1											
UPPER INCOME	1											

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

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	385									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	98									
NOT HISPANIC OR LATINO	287									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	287									
OTHERS, INCLUDING HISPANIC	98									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	257									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	128									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	257									
FEMALE										
JOINT (MALE/FEMALE)	128									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	287									
50-79% MINORITY	98									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	98									
MIDDLE INCOME										
UPPER INCOME	287									

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	218									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	218									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	218									
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	218									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	218									
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	218									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	218									
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	1											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	43											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2											
RACE NOT AVAILABLE 6/	7											
ETHNICITY 7/												
HISPANIC OR LATINO	10											
NOT HISPANIC OR LATINO	35											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	7											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	32											
OTHERS, INCLUDING HISPANIC	14											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3											
50-79% OF MSA/MD MEDIAN	5											
80-99% OF MSA/MD MEDIAN	4											
100-119% OF MSA/MD MEDIAN	6											
120% OR MORE OF MSA/MD MEDIAN	34											
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	10											
FEMALE	11											
JOINT (MALE/FEMALE)	26											
GENDER NOT AVAILABLE 6/	6											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	13											
20-49% MINORITY	25											
50-79% MINORITY	11											
80-100% MINORITY	4											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	8											
MIDDLE INCOME	17											
UPPER INCOME	28											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	140									
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	6897									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	365									
RACE NOT AVAILABLE 6/	1145									
ETHNICITY 7/										
HISPANIC OR LATINO	1158									
NOT HISPANIC OR LATINO	6048									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	196									
ETHNICITY NOT AVAILABLE 6/	1145									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	5543									
OTHERS, INCLUDING HISPANIC	1859									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	250									
50-79% OF MSA/MD MEDIAN	582									
80-99% OF MSA/MD MEDIAN	481									
100-119% OF MSA/MD MEDIAN	909									
120% OR MORE OF MSA/MD MEDIAN	6125									
INCOME NOT AVAILABLE 6/	200									
GENDER 19/										
MALE	1452									
FEMALE	1475									
JOINT (MALE/FEMALE)	4703									
GENDER NOT AVAILABLE 6/	917									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	2451									
20-49% MINORITY	3849									
50-79% MINORITY	1694									
80-100% MINORITY	553									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	881									
MIDDLE INCOME	3003									
UPPER INCOME	4663									

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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	10	1	1					1.87	1.87		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1	1	1					1.90	1.90		
ETHNICITY 7/											
HISPANIC OR LATINO	1										
NOT HISPANIC OR LATINO	8	1	1					1.87	1.87		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	1	1	1					1.90	1.90		
MINORITY STATUS 8/											
WHITE NON-HISPANIC	8	1	1					1.87	1.87		
OTHERS, INCLUDING HISPANIC	2										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	2										
80-99% OF MSA/MD MEDIAN	3										
100-119% OF MSA/MD MEDIAN	1	1	1					1.87	1.87		
120% OR MORE OF MSA/MD MEDIAN	5	1	1					1.90	1.90		
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE	3										
JOINT (MALE/FEMALE)	6	1	1					1.87	1.87		
GENDER NOT AVAILABLE 6/	1	1	1					1.90	1.90		
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	1	1	1					1.90	1.90		
20-49% MINORITY	6	1	1					1.87	1.87		
50-79% MINORITY	4										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	3										
MIDDLE INCOME	4	2	2					1.89	1.89		
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 ISLAND										
WHITE	1385	207	207					1.87	1.87	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	124	524	524					1.90	1.90	
ETHNICITY 7/										
HISPANIC OR LATINO	100									
NOT HISPANIC OR LATINO	1235	207	207					1.87	1.87	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	50									
ETHNICITY NOT AVAILABLE 6/	124	524	524					1.90	1.90	
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1235	207	207					1.87	1.87	
OTHERS, INCLUDING HISPANIC	150									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	214									
80-99% OF MSA/MD MEDIAN	382									
100-119% OF MSA/MD MEDIAN	100	207	207					1.87	1.87	
120% OR MORE OF MSA/MD MEDIAN	813	524	524					1.90	1.90	
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	100									
FEMALE	350									
JOINT (MALE/FEMALE)	935	207	207					1.87	1.87	
GENDER NOT AVAILABLE 6/	124	524	524					1.90	1.90	
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	120	524	524					1.90	1.90	
20-49% MINORITY	914	207	207					1.87	1.87	
50-79% MINORITY	475									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	325									
MIDDLE INCOME	790	731	731					1.89	1.90	
UPPER INCOME	394									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	112	1	112								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	463	4	463								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	124	1	124								
ETHNICITY 7/												
HISPANIC OR LATINO	2	237	2	237								
NOT HISPANIC OR LATINO	1	126	1	126								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	212	2	212								
ETHNICITY NOT AVAILABLE 6/	1	124	1	124								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	126	1	126								
OTHERS, INCLUDING HISPANIC	4	449	4	449								
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1	107	1	107								
100-119% OF MSA/MD MEDIAN	1	124	1	124								
120% OR MORE OF MSA/MD MEDIAN	3	356	3	356								
INCOME NOT AVAILABLE 6/	1	112	1	112								
GENDER 19/												
MALE	1	107	1	107								
FEMALE	1	126	1	126								
JOINT (MALE/FEMALE)	4	466	4	466								
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	112	1	112								
20-49% MINORITY	4	480	4	480								
50-79% MINORITY												
80-100% MINORITY	1	107	1	107								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	3	343	3	343								
UPPER INCOME	3	356	3	356								

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1											
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	1	3	2		1						2.19	1.90
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO		2	1		1						2.34	2.34
NOT HISPANIC OR LATINO		1	1								1.90	1.90
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2											
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC		1	1								1.90	1.90
OTHERS, INCLUDING HISPANIC	2	2	1		1						2.34	2.34
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN		1			1						2.97	2.97
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN	1	2	2								1.81	1.81
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE		1			1						2.97	2.97
FEMALE		1	1								1.90	1.90
JOINT (MALE/FEMALE)	3	1	1								1.71	1.71
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1											
20-49% MINORITY	2	2	2								1.81	1.81
50-79% MINORITY												
80-100% MINORITY		1			1						2.97	2.97
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	2	1			1						2.97	2.97
UPPER INCOME	1	2	2								1.81	1.81

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MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN 30/	MEDIAN 31/
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	112											
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	100	363	256		107						2.15	1.90
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	124											
ETHNICITY 7/												
HISPANIC OR LATINO		237	130		107						2.28	1.71
NOT HISPANIC OR LATINO		126	126								1.90	1.90
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	212											
ETHNICITY NOT AVAILABLE 6/	124											
MINORITY STATUS 8/												
WHITE NON-HISPANIC		126	126								1.90	1.90
OTHERS, INCLUDING HISPANIC	212	237	130		107						2.28	1.71
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN		107			107						2.97	2.97
100-119% OF MSA/MD MEDIAN	124											
120% OR MORE OF MSA/MD MEDIAN	100	256	256								1.80	1.71
INCOME NOT AVAILABLE 6/	112											
GENDER 19/												
MALE		107			107						2.97	2.97
FEMALE		126	126								1.90	1.90
JOINT (MALE/FEMALE)	336	130	130								1.71	1.71
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	112											
20-49% MINORITY	224	256	256								1.80	1.71
50-79% MINORITY												
80-100% MINORITY		107			107						2.97	2.97
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	236	107			107						2.97	2.97
UPPER INCOME	100	256	256								1.80	1.71

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MSA/MD: 49420 - YAKIMA, WA

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	101	4	88		17		73
FHA	13		6		1		
VA	4		2				
FSA/RHS	6						
LOANS ORIGINATED							
CONVENTIONAL	75	4	62		13		30
FHA	8		3				
VA	4		1				
FSA/RHS	3						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	1						4
FHA	1						
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	12		17		1		39
FHA	3		2		1		
VA			1				
FSA/RHS	3						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	12		5		2		
FHA	1		1				
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	1		4		1		
FHA							
VA							
FSA/RHS							

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MSA/MD: 49420 - YAKIMA, WA

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	61	4	61		12		
FHA	8		3				
VA	4		1				
FSA/RHS	3						

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MSA/MD: 49420 - YAKIMA, WA

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	6		10		1		5
FHA							
VA	1						
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	6		7		1		1
FHA							
VA	1						
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL			1				4
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							

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MSA/MD: 49420 - YAKIMA, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	3		6		1		
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
TOTAL APPLICATIONS 28/							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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MSA/MD: 49420 - YAKIMA, WA

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/	50	4	53		11		NA
PRICING REPORTED	14				2		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.94				1.89		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.84				1.89		NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	64	4	53		13		NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	3		6		1		NA
PRICING REPORTED	3						NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.19						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.90						NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	6		6		1		NA