

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 14260 - BOISE CITY, ID

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
ID/ADA COUNTY/0001.00														
LOANS ORIGINATED		1	160											
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0002.01														
LOANS ORIGINATED			1	128							1	128		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0002.02														
LOANS ORIGINATED							1	417						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0003.02														
LOANS ORIGINATED			2	354			1	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0003.03														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0003.04														
LOANS ORIGINATED			2	386			3	14						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ID/ADA COUNTY/0004.00														
LOANS ORIGINATED	1	250			2	371								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0005.00														
LOANS ORIGINATED					1	195	1	2						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	83								
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0006.00														
LOANS ORIGINATED			2	465	1	525	1	6		1	142			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	157	1	9						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0007.01														
LOANS ORIGINATED							1	10						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0007.02														
LOANS ORIGINATED			4	1890	1	231	1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	361										
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0008.02														
LOANS ORIGINATED			1	127						1	127			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	134	1	3		1	134			
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					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A	B	C		D		E		F					
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
ID/ADA COUNTY/0008.03														
LOANS ORIGINATED	1	201	2	403	2	453	3	21						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	212	1	8						
APPS WITHDRAWN					1	177								
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0008.04														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0008.05														
LOANS ORIGINATED			1	280										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0009.00														
LOANS ORIGINATED							1	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	9						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0010.00														
LOANS ORIGINATED	1	214												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0011.00														
LOANS ORIGINATED	2	456	1	5										
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					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ID/ADA COUNTY/0012.01														
LOANS ORIGINATED			1	233	1	99	2	20						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0012.02														
LOANS ORIGINATED			1	184			2	12	1	3200				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	57			1	9			1	57		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0014.00														
LOANS ORIGINATED	2	363	1	198							1	198		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0015.00														
LOANS ORIGINATED					2	390	1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0016.00														
LOANS ORIGINATED							1	13						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0017.00														
LOANS ORIGINATED							1	1						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
ID/ADA COUNTY/0018.00														
LOANS ORIGINATED		2	317	1	164									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0019.00														
LOANS ORIGINATED				1	171									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0020.00														
LOANS ORIGINATED							1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0022.21														
LOANS ORIGINATED		9	1072			4	32			6	493			
APPS APPROVED, NOT ACCEPTED		1	83							1	83			
APPS DENIED						4	30							
APPS WITHDRAWN	1	280												
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0022.22														
LOANS ORIGINATED			3	438	3	498	1	14			1	170		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	189								
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0022.23														
LOANS ORIGINATED					2	393	2	14						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	17						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
ID/ADA COUNTY/0022.24														
LOANS ORIGINATED				3	491	2	23						1	80
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0023.02														
LOANS ORIGINATED			2	201			2	201						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	150			2	10						
APPS WITHDRAWN			2	221			1	220						
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0023.10														
LOANS ORIGINATED			1	236	2	278	4	32						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	100										
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0023.12														
LOANS ORIGINATED			2	170										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0023.13														
LOANS ORIGINATED			1	102							1	102		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	102							1	102		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0024.10														
LOANS ORIGINATED	1	206	1	83			2	19			1	83		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	2			3	26						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
ID/ADA COUNTY/0024.11														
LOANS ORIGINATED							2	17						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0024.12														
LOANS ORIGINATED			2	264			3	26					1	132
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	248							1	248		
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0024.13														
LOANS ORIGINATED			4	696			2	19			1	71		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0101.00														
LOANS ORIGINATED			5	1738	2	423								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0102.01														
LOANS ORIGINATED	1	172	7	1261	3	916	2	20			2	270		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	263			2	20			1	263		
APPS WITHDRAWN			1	693	1	263							1	263
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0102.21														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	117								
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
ID/ADA COUNTY/0102.23														
LOANS ORIGINATED		1	241				1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	23						
APPS WITHDRAWN					1	252								
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0102.24														
LOANS ORIGINATED							1	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0102.25														
LOANS ORIGINATED			1	396	1	330	1	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0103.13														
LOANS ORIGINATED	2	543	9	2391	4	766	5	38						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	128	1	222	3	36						
APPS WITHDRAWN			1	233	2	329								
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0103.21														
LOANS ORIGINATED			1	235			3	33						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	170								
ID/ADA COUNTY/0103.22														
LOANS ORIGINATED					1	91								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN	1	243												
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ID/ADA COUNTY/0103.31														
LOANS ORIGINATED	1	430	6	1258	2	556	1	15						
APPS APPROVED, NOT ACCEPTED					1	417								
APPS DENIED	1	191					1	4						
APPS WITHDRAWN			2	220	2	558								
FILES CLOSED FOR INCOMPLETENESS					1	300								
ID/ADA COUNTY/0103.32														
LOANS ORIGINATED			2	164	2	343	2	14			1	97		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED									1	3375				
APPS WITHDRAWN			1	201			1	5						
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0103.33														
LOANS ORIGINATED	1	215	10	1376			2	13			8	1046		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	12						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0103.34														
LOANS ORIGINATED			2	378	2	293					1	117		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	199								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0103.35														
LOANS ORIGINATED	2	474	9	2203	5	934	5	21			1	411		
APPS APPROVED, NOT ACCEPTED							1	11						
APPS DENIED					1	134	3	31			1	134		
APPS WITHDRAWN					2	192								
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0104.01														
LOANS ORIGINATED	2	333	4	632	3	577	4	22			1	124		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	17						
APPS WITHDRAWN	1	206	1	518	2	453								
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
ID/ADA COUNTY/0104.02														
LOANS ORIGINATED		4	685	3	350	1	2			1	119			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS		1	207											
ID/ADA COUNTY/0105.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			2	399										
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0105.03														
LOANS ORIGINATED	1	231	2	630										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/ADA COUNTY/0105.04														
LOANS ORIGINATED					1	113	1	7						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	11						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0201.00														
LOANS ORIGINATED							1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0202.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	25						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
ID/CANYON COUNTY/0203.00														
LOANS ORIGINATED							1	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0204.01														
LOANS ORIGINATED							1	10						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0204.02														
LOANS ORIGINATED			1	85	1	76	1	5			2	161		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	2						
APPS WITHDRAWN					1	74	1	5			1	74		
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0205.01														
LOANS ORIGINATED			1	123			1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							3	34						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0205.03														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	102								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0206.01														
LOANS ORIGINATED							1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	14						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 14260 - BOISE CITY, ID

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										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
ID/CANYON COUNTY/0206.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	157	1	52	1	77	1	10			1	52		
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0207.00														
LOANS ORIGINATED	1	100	4	704			1	224			1	73		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0209.01														
LOANS ORIGINATED	1	155	3	408	2	424	1	6			1	113		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0209.02														
LOANS ORIGINATED	1	140	4	609			3	28						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0210.01														
LOANS ORIGINATED	2	254					2	17						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0210.02														
LOANS ORIGINATED	1	82	1	55			2	7						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 14260 - BOISE CITY, ID

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families			
	FHA, FSA/RHS & VA		Conventional		C		D		E			
	A	B	C	D	E	F	G					
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ID/CANYON COUNTY/0211.00												
LOANS ORIGINATED	2	341	5	537	1	122	1	12				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED			1	212			1	8				
APPS WITHDRAWN			1	186	1	304						
FILES CLOSED FOR INCOMPLETENESS												
ID/CANYON COUNTY/0212.00												
LOANS ORIGINATED			1	70			1	10				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN					1	115						
FILES CLOSED FOR INCOMPLETENESS												
ID/CANYON COUNTY/0216.00												
LOANS ORIGINATED												
APPS APPROVED, NOT ACCEPTED												
APPS DENIED							1	5				
APPS WITHDRAWN	1	227					1	9				
FILES CLOSED FOR INCOMPLETENESS												
ID/CANYON COUNTY/0217.00												
LOANS ORIGINATED			1	70						1	70	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	128	1	2				
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
ID/CANYON COUNTY/0218.00												
LOANS ORIGINATED					1	185	2	22				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
ID/CANYON COUNTY/0219.01												
LOANS ORIGINATED	2	294										
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 14260 - BOISE CITY, ID

CENSUS TRACT OR COUNTY NAME 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
ID/CANYON COUNTY/0219.03														
LOANS ORIGINATED					1	154	3	26						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	16					1	8
APPS WITHDRAWN			1	112	1	136								
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0219.04														
LOANS ORIGINATED			1	100										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0221.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0222.00														
LOANS ORIGINATED	1	260					1	240						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							3	19						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0223.00														
LOANS ORIGINATED			4	1406	1	204								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/CANYON COUNTY/0224.00														
LOANS ORIGINATED	1	276												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	275			1	11						
APPS WITHDRAWN	1	145												
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 14260 - BOISE CITY, ID

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings														
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
ID/BOISE COUNTY/SMALL															
LOANS ORIGINATED	1	160	1	285											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
ID/GEM COUNTY/SMALL															
LOANS ORIGINATED			1	417			2	9							
APPS APPROVED, NOT ACCEPTED							1	9							
APPS DENIED					1	106	1	7			1	106			
APPS WITHDRAWN			1	143											
FILES CLOSED FOR INCOMPLETENESS															
ID/OWYHEE COUNTY/SMALL															
LOANS ORIGINATED	1	165						2	10						
APPS APPROVED, NOT ACCEPTED															
APPS DENIED							1	4							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
MSA/MD(TOTAL)															
LOANS ORIGINATED	32	6315	138	26849	58	11116	101	1807	1	3200	34	4115	2	212	
APPS APPROVED, NOT ACCEPTED			1	83	1	417	2	20			1	83			
APPS DENIED	1	191	8	1189	9	1394	65	545	1	3375	6	796	1	8	
APPS WITHDRAWN	6	1258	17	3687	21	3583	4	239			3	374	1	263	
FILES CLOSED FOR INCOMPLETENESS			1	207	2	470									
INVALID GEOGRAPHIC IDENTIFIERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN	1	117			1	263												
BLACK OR AFRICAN AMERICAN	1	340																
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	48	9277			69	14049					17	4116	2	599			59	8830
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	5	410			3	621												
RACE NOT AVAILABLE 6/	3	490			1	192					1	343						
ETHNICITY 7/																		
HISPANIC OR LATINO											1	196						
NOT HISPANIC OR LATINO	55	10144			72	14653					16	3920	2	599			59	8830
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	280												
ETHNICITY NOT AVAILABLE 6/	3	490			1	192					1	343						
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	48	9277			68	13769					16	3920	2	599			59	8830
OTHERS, INCLUDING HISPANIC	7	867			5	1164					1	196						
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	4	352			2	316											9	927
50-79% OF MSA/MD MEDIAN	10	1189			10	1275					2	378					22	2870
80-99% OF MSA/MD MEDIAN	1	165			7	1172					4	874					13	2198
100-119% OF MSA/MD MEDIAN	6	1215			6	1243					2	537					8	1564
120% OR MORE OF MSA/MD MEDIAN	32	6745			48	10848					7	1846	2	599			6	1123
INCOME NOT AVAILABLE 6/	5	968			1	271					3	824					1	148
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	14	3056			34	7972					5	1509					11	2152
10-19% MINORITY	34	5665			33	6330					9	2049	2	599			31	4512
20-49% MINORITY	10	1913			7	823					4	901					17	2166
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	5	623			7	865					4	916					10	1086
MIDDLE INCOME	32	5702			24	4362					8	1985	1	169			29	4262
UPPER INCOME	21	4309			43	9898					6	1558	1	430			20	3482
TOTAL 14/	58	10634			74	15125					18	4459	2	599			59	8830

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER			
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #		
	NO REPORTED PRICING DATA 15/	58				74						18		2					49	6
REPORTED PRICING DATA																		3	1	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																				
1.50 - 1.99		NA		NA		NA		NA		NA		NA		NA		NA		NA	3	NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																				1
4.50 - 5.49																				
5.50 - 6.49																				
6.50 OR MORE																				
MEAN																		1.55	3.87	
MEDIAN																		1.54	3.87	
HOEPA LOANS 17/																				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER			
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN		
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's		
NO REPORTED PRICING DATA 15/	10634				15125						4459		599					8383	24	
REPORTED PRICING DATA																		418	5	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																				
1.50 - 1.99		NA		NA		NA		NA		NA		NA		NA		NA		NA	418	NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																				5
4.50 - 5.49																				
5.50 - 6.49																				
6.50 OR MORE																				
MEAN 30/																			1.54	3.87
MEDIAN 31/																			1.54	3.87
HOEPA LOANS 17/																				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
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)	39	7764	32	6315			1	191	6	1258		
MALE	15	2904	13	2568			1	191	1	145		
FEMALE	7	1028	6	871					1	157		
JOINT (MALE/FEMALE)	17	3832	13	2876					4	956		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	341	1	196					1	145		
MALE	2	341	1	196					1	145		
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	37	7423	31	6119			1	191	5	1113		
MALE	13	2563	12	2372			1	191				
FEMALE	7	1028	6	871					1	157		
JOINT (MALE/FEMALE)	17	3832	13	2876					4	956		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	37	7423	31	6119			1	191	5	1113		
MALE	13	2563	12	2372			1	191				
FEMALE	7	1028	6	871					1	157		
JOINT (MALE/FEMALE)	17	3832	13	2876					4	956		
OTHERS, INCLUDING HISPANIC (TOTAL)	2	341	1	196					1	145		
MALE	2	341	1	196					1	145		
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	546	2	198			1	191	1	157		
50-79% OF MSA/MD MEDIAN	8	1210	8	1210								
80-99% OF MSA/MD MEDIAN	8	1823	6	1337					2	486		
100-119% OF MSA/MD MEDIAN	5	1043	4	898					1	145		
120% OR MORE OF MSA/MD MEDIAN	12	2664	11	2437					1	227		
INCOME NOT AVAILABLE 6/	2	478	1	235					1	243		
TOTAL 14/	39	7764	32	6315			1	191	6	1258		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	2	701	1	340					1	361		
MALE	2	701	1	340					1	361		
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	152	29906	128	25286			7	1087	16	3326	1	207
MALE	33	6902	29	5958			2	130	2	814		
FEMALE	43	6427	36	5103			2	207	5	1117		
JOINT (MALE/FEMALE)	75	16409	62	14057			3	750	9	1395	1	207
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	9	1114	8	1031	1	83						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	9	1114	8	1031	1	83						
RACE NOT AVAILABLE (TOTAL) 6/	2	294	1	192					1	102		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	371	1	259					1	112		
MALE	1	259	1	259								
FEMALE												
JOINT (MALE/FEMALE)	1	112							1	112		
NOT HISPANIC OR LATINO (TOTAL)	160	31070	135	26118	1	83	7	1087	16	3575	1	207
MALE	34	7344	29	6039			2	130	3	1175		
FEMALE	43	6427	36	5103			2	207	5	1117		
JOINT (MALE/FEMALE)	82	17131	69	14808	1	83	3	750	8	1283	1	207
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	280	1	280								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	280	1	280								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	294	1	192			1	102				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	149	29255	126	24747			7	1087	15	3214	1	207
MALE	32	6643	28	5699			2	130	2	814		
FEMALE	43	6427	36	5103			2	207	5	1117		
JOINT (MALE/FEMALE)	73	16017	61	13777			3	750	8	1283	1	207
OTHERS, INCLUDING HISPANIC (TOTAL)	14	2466	11	1910	1	83			2	473		
MALE	3	960	2	599					1	361		
FEMALE												
JOINT (MALE/FEMALE)	11	1506	9	1311	1	83			1	112		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	14	1583	12	1333			1	150	1	100		
50-79% OF MSA/MD MEDIAN	34	4395	28	3619			1	57	5	719		
80-99% OF MSA/MD MEDIAN	12	1838	9	1381			1	128	2	329		
100-119% OF MSA/MD MEDIAN	13	2568	12	2447					1	121		
120% OR MORE OF MSA/MD MEDIAN	87	20541	73	17191	1	83	4	642	8	2418	1	207
INCOME NOT AVAILABLE 6/	5	1090	4	878			1	212				
TOTAL 14/	165	32015	138	26849	1	83	8	1189	17	3687	1	207

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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	2	380	2	380								
FEMALE	1	117	1	117								
JOINT (MALE/FEMALE)	1	263	1	263								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	85	15767	52	9903	1	417	9	1394	21	3583	2	470
FEMALE	19	3754	14	2832	1	417	2	234	2	271		
JOINT (MALE/FEMALE)	19	2830	10	1509			3	513	6	808		
JOINT (MALE/FEMALE)	47	9183	28	5562			4	647	13	2504	2	470
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	4	833	4	833								
FEMALE												
JOINT (MALE/FEMALE)	2	319	2	319								

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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)	83	15289	54	10283	1	417	7	1103	19	3016	2	470
MALE	20	3871	15	2949	1	417	2	234	2	271		
FEMALE	18	2673	10	1509			2	356	6	808		
JOINT (MALE/FEMALE)	45	8745	29	5825			3	513	11	1937	2	470
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	701					1	134	2	567		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	701					1	134	2	567		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	990	4	833			1	157				
MALE												
FEMALE	1	157					1	157				
JOINT (MALE/FEMALE)	2	319	2	319								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	81	14909	52	9903	1	417	7	1103	19	3016	2	470
MALE	19	3754	14	2832	1	417	2	234	2	271		
FEMALE	18	2673	10	1509			2	356	6	808		
JOINT (MALE/FEMALE)	44	8482	28	5562			3	513	11	1937	2	470
OTHERS, INCLUDING HISPANIC (TOTAL)	5	1081	2	380			1	134	2	567		
MALE	1	117	1	117								
FEMALE												
JOINT (MALE/FEMALE)	4	964	1	263			1	134	2	567		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	10	1034	2	196			2	230	6	608		
50-79% OF MSA/MD MEDIAN	10	1263	8	972			2	291				
80-99% OF MSA/MD MEDIAN	15	2605	10	1691			1	222	4	692		
100-119% OF MSA/MD MEDIAN	9	1614	6	1214			1	106	2	294		
120% OR MORE OF MSA/MD MEDIAN	42	9366	27	5945	1	417	3	545	9	1989	2	470
INCOME NOT AVAILABLE 6/	5	1098	5	1098								
TOTAL 14/	91	16980	58	11116	1	417	9	1394	21	3583	2	470

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	6	1	6								
MALE												
FEMALE	1	6	1	6								
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	228					1	8	1	220		
MALE												
FEMALE	2	228					1	8	1	220		
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	7	1	7								
MALE	1	7	1	7								
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	10					1	10				
MALE												
FEMALE	1	10					1	10				
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	158	2282	99	1794	2	20	54	449	3	19		
MALE	52	377	33	219	1	11	17	138	1	9		
FEMALE	39	483	20	340	1	9	17	129	1	5		
JOINT (MALE/FEMALE)	67	1422	46	1235			20	182	1	5		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	5					1	5				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	5					1	5				
RACE NOT AVAILABLE (TOTAL) 6/	8	73					8	73				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	8	38	3	15			5	23				
MALE	3	14	1	8			2	6				
FEMALE	4	19	2	7			2	12				
JOINT (MALE/FEMALE)	1	5					1	5				
NOT HISPANIC OR LATINO (TOTAL)	154	2486	97	1784	2	20	51	443	4	239		
MALE	50	370	33	218	1	11	15	132	1	9		
FEMALE	39	708	19	339	1	9	17	135	2	225		
JOINT (MALE/FEMALE)	65	1408	45	1227			19	176	1	5		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	8	1	8								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	8	1	8								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	9	79					9	79				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	6					1	6				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	149	2238	95	1771	2	20	49	428	3	19		
MALE	49	363	32	211	1	11	15	132	1	9		
FEMALE	36	472	18	333	1	9	16	125	1	5		
JOINT (MALE/FEMALE)	64	1403	45	1227			18	171	1	5		
OTHERS, INCLUDING HISPANIC (TOTAL)	14	294	6	36			7	38	1	220		
MALE	4	21	2	15			2	6				
FEMALE	7	255	3	13			3	22	1	220		
JOINT (MALE/FEMALE)	3	18	1	8			2	10				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	21	148	8	50			13	98				
50-79% OF MSA/MD MEDIAN	24	552	15	285			7	42	2	225		
80-99% OF MSA/MD MEDIAN	22	194	11	75	1	9	10	110				
100-119% OF MSA/MD MEDIAN	30	223	20	149	1	11	8	54	1	9		
120% OR MORE OF MSA/MD MEDIAN	74	1491	46	1245			27	241	1	5		
INCOME NOT AVAILABLE 6/	1	3	1	3								
TOTAL 14/	172	2611	101	1807	2	20	65	545	4	239		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	6575	1	3200			1	3375				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	6575	1	3200			1	3375				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	2	6575	1	3200			1	3375				
TOTAL 14/	2	6575	1	3200			1	3375				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	117	1	117								
MALE	1	117	1	117								
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)	34	4454	26	3386			5	694	3	374		
MALE	7	674	6	568			1	106				
FEMALE	5	500	3	309			2	191				
JOINT (MALE/FEMALE)	22	3280	17	2509			2	397	3	374		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	7	576	6	493	1	83						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	7	576	6	493	1	83						
RACE NOT AVAILABLE (TOTAL) 6/	2	221	1	119			1	102				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	119	1	119								

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	41	5013	33	3996	1	83	4	560	3	374		
MALE	8	791	7	685			1	106				
FEMALE	5	500	3	309			2	191				
JOINT (MALE/FEMALE)	28	3722	23	3002	1	83	1	263	3	374		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	134					1	134				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	134					1	134				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	221	1	119			1	102				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	119	1	119								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	33	4320	26	3386			4	560	3	374		
MALE	7	674	6	568			1	106				
FEMALE	5	500	3	309			2	191				
JOINT (MALE/FEMALE)	21	3146	17	2509			1	263	3	374		
OTHERS, INCLUDING HISPANIC (TOTAL)	9	827	7	610	1	83	1	134				
MALE	1	117	1	117								
FEMALE												
JOINT (MALE/FEMALE)	8	710	6	493	1	83	1	134				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	7	641	5	450			2	191				
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	2	225	1	119			1	106				
120% OR MORE OF MSA/MD MEDIAN	35	4502	28	3546	1	83	3	499	3	374		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	44	5368	34	4115	1	83	6	796	3	374		

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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)	4	483	2	212			1	8	1	263		
MALE	2	88	1	80			1	8				
FEMALE	1	132	1	132								
JOINT (MALE/FEMALE)	1	263							1	263		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	3	220	2	212			1	8				
MALE	2	88	1	80			1	8				
FEMALE	1	132	1	132								
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	263							1	263		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	263							1	263		
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	3	220	2	212			1	8				
MALE	2	88	1	80			1	8				
FEMALE	1	132	1	132								
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	263							1	263		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	263							1	263		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	212	2	212								
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1	263							1	263		
100-119% OF MSA/MD MEDIAN	1	8					1	8				
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	4	483	2	212			1	8	1	263		

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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	546	2	198			1	191	1	157		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	546	2	198			1	191	1	157		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	546	2	198			1	191	1	157		
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	8	1210	8	1210								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	1210	8	1210								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	1210	8	1210								
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1823	6	1337					2	486		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	196	1	196								
NOT HISPANIC OR LATINO	7	1627	5	1141					2	486		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	1627	5	1141					2	486		
OTHERS, INCLUDING HISPANIC	1	196	1	196								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	1043	4	898					1	145		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	145							1	145		
NOT HISPANIC OR LATINO	4	898	4	898								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	898	4	898								
OTHERS, INCLUDING HISPANIC	1	145							1	145		

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	2664	11	2437					1	227		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	2664	11	2437					1	227		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	2664	11	2437					1	227		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	39	7764	32	6315			1	191	6	1258		

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MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	14	1583	12	1333			1	150	1	100		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	14	1583	12	1333			1	150	1	100		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	1583	12	1333			1	150	1	100		
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	34	4395	28	3619			1	57	5	719		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	34	4395	28	3619			1	57	5	719		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	34	4395	28	3619			1	57	5	719		
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	1838	9	1381			1	128	2	329		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	1838	9	1381			1	128	2	329		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	12	1838	9	1381			1	128	2	329		
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13	2568	12	2447					1	121		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	13	2568	12	2447					1	121		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	13	2568	12	2447					1	121		
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	701	1	340					1	361		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	74	18432	63	15628			3	540	7	2057	1	207
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	9	1114	8	1031	1	83						
RACE NOT AVAILABLE 6/	2	294	1	192			1	102				
ETHNICITY 7/												
HISPANIC OR LATINO	2	371	1	259					1	112		
NOT HISPANIC OR LATINO	82	19596	70	16460	1	83	3	540	7	2306	1	207
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	280	1	280								
ETHNICITY NOT AVAILABLE 6/	2	294	1	192			1	102				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	71	17781	61	15089			3	540	6	1945	1	207
OTHERS, INCLUDING HISPANIC	14	2466	11	1910	1	83			2	473		
TOTAL 14/	165	32015	138	26849	1	83	8	1189	17	3687	1	207

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1034	2	196			2	230	6	608		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1034	2	196			2	230	6	608		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1034	2	196			2	230	6	608		
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	9	1092	7	801			2	291				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	171	1	171								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	935	7	801			1	134				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	328	1	171			1	157				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	935	7	801			1	134				
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	15	2605	10	1691			1	222	4	692		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	14	2342	10	1691			1	222	3	429		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	263							1	263		
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	2342	10	1691			1	222	3	429		
OTHERS, INCLUDING HISPANIC	1	263							1	263		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	1295	4	895			1	106	2	294		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	319	2	319								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	1295	4	895			1	106	2	294		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	319	2	319								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	1295	4	895			1	106	2	294		
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	380	2	380								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	40	8986	25	5565	1	417	3	545	9	1989	2	470
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	40	8928	27	5945	1	417	2	411	8	1685	2	470
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	438					1	134	1	304		
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	38	8548	25	5565	1	417	2	411	8	1685	2	470
OTHERS, INCLUDING HISPANIC	4	818	2	380			1	134	1	304		
TOTAL 14/	91	16980	58	11116	1	417	9	1394	21	3583	2	470

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

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MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	6	1	6								
ASIAN	1	8					1	8				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	10					1	10				
WHITE	17	120	7	44			10	76				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	4					1	4				
ETHNICITY 7/												
HISPANIC OR LATINO	5	22	1	2			4	20				
NOT HISPANIC OR LATINO	15	122	7	48			8	74				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	4					1	4				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	106	6	42			7	64				
OTHERS, INCLUDING HISPANIC	7	38	2	8			5	30				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	220							1	220		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	23	332	15	285			7	42	1	5		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	24	552	15	285			7	42	2	225		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	23	332	15	285			7	42	1	5		
OTHERS, INCLUDING HISPANIC	1	220							1	220		

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

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MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	22	194	11	75	1	9	10	110				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	8	1	8								
NOT HISPANIC OR LATINO	20	178	9	59	1	9	10	110				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	8	1	8								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	178	9	59	1	9	10	110				
OTHERS, INCLUDING HISPANIC	2	16	2	16								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	29	212	20	149	1	11	7	43	1	9		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	11					1	11				
ETHNICITY 7/												
HISPANIC OR LATINO	1	5	1	5								
NOT HISPANIC OR LATINO	27	201	19	144	1	11	6	37	1	9		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	17					2	17				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	27	201	19	144	1	11	6	37	1	9		
OTHERS, INCLUDING HISPANIC	1	5	1	5								

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

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MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	7	1	7								
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	66	1421	45	1238			20	178	1	5		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	5					1	5				
RACE NOT AVAILABLE 6/	6	58					6	58				
ETHNICITY 7/												
HISPANIC OR LATINO	1	3					1	3				
NOT HISPANIC OR LATINO	67	1430	46	1245			20	180	1	5		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	6	58					6	58				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	65	1418	45	1238			19	175	1	5		
OTHERS, INCLUDING HISPANIC	3	15	1	7			2	8				
TOTAL 14/	172	2611	101	1807	2	20	65	545	4	239		

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	641	5	450			2	191				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	641	5	450			2	191				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	641	5	450			2	191				
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE								1		106		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/			1		119							
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO								1		106		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/			1		119							
MINORITY STATUS 8/												
WHITE NON-HISPANIC								1		106		
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	117	1	117								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	26	3707	21	2936			2	397	3	374		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	7	576	6	493	1	83						
RACE NOT AVAILABLE 6/	1	102					1	102				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	33	4266	28	3546	1	83	1	263	3	374		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	134					1	134				
ETHNICITY NOT AVAILABLE 6/	1	102					1	102				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	25	3573	21	2936			1	263	3	374		
OTHERS, INCLUDING HISPANIC	9	827	7	610	1	83	1	134				
TOTAL 14/	44	5368	34	4115	1	83	6	796	3	374		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
	2	212	2	212								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
	2	212	2	212								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
	2	212	2	212								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	263							1	263		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	263							1	263		
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	263							1	263		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	8						1	8			
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	8						1	8			
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	8						1	8			
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	4	483	2	212			1	8	1	263		

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	6	1395	6	1395								
10-19% MINORITY	19	3896	14	2831			1	191	4	874		
20-49% MINORITY	12	2148	10	1764					2	384		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	12	2246	9	1619					3	627		
MIDDLE INCOME	14	2451	12	2100					2	351		
UPPER INCOME	11	2742	9	2271			1	191	1	280		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	1070	4	827					1	243		
20-49% MINORITY	7	1176	5	792					2	384		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	10	1710	8	1359					2	351		
20-49% MINORITY	4	741	4	741								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	1395	6	1395								
10-19% MINORITY	4	1116	2	645			1	191	1	280		
20-49% MINORITY	1	231	1	231								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	2	325	2	325								
ALL OTHER TRACTS 21/												
TOTAL 14/	39	7764	32	6315			1	191	6	1258		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	47	12464	40	10672			3	393	4	1399		
10-19% MINORITY	83	13753	71	11400	1	83	2	377	8	1686	1	207
20-49% MINORITY	32	4953	25	4075			3	419	4	459		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	15	1600	13	1300					2	300		
MIDDLE INCOME	69	12316	54	9576			5	796	9	1737	1	207
UPPER INCOME	78	17254	69	15271	1	83	3	393	5	1507		
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	7	1040	6	792					1	248		
20-49% MINORITY	8	560	7	508					1	52		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	810	3	698					1	112		
10-19% MINORITY	43	7743	35	5941			2	377	5	1218	1	207
20-49% MINORITY	22	3763	16	2937			3	419	3	407		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	43	11654	37	9974			3	393	3	1287		
10-19% MINORITY	33	4970	30	4667	1	83			2	220		
20-49% MINORITY	2	630	2	630								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	3	845	2	702					1	143		
ALL OTHER TRACTS 21/												
TOTAL 14/	165	32015	138	26849	1	83	8	1189	17	3687	1	207

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	30	5991	20	4441			3	513	7	1037		
10-19% MINORITY	51	9681	35	6273	1	417	3	545	10	1976	2	470
20-49% MINORITY	9	1202	3	402			2	230	4	570		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	9	1103	5	709			1	128	3	266		
MIDDLE INCOME	43	7756	29	5247			4	670	9	1669	1	170
UPPER INCOME	38	8015	24	5160	1	417	3	490	9	1648	1	300
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	4	633	4	633								
20-49% MINORITY	5	470	1	76			1	128	3	266		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	1071	3	778			1	157	1	136		
10-19% MINORITY	34	5953	24	4143			2	411	7	1229	1	170
20-49% MINORITY	4	732	2	326			1	102	1	304		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	25	4920	17	3663			2	356	6	901		
10-19% MINORITY	13	3095	7	1497	1	417	1	134	3	747	1	300
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	1	106					1	106				
ALL OTHER TRACTS 21/												
TOTAL 14/	91	16980	58	11116	1	417	9	1394	21	3583	2	470

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	43	768	26	602	1	11	16	155				
10-19% MINORITY	73	799	48	605			24	189	1	5		
20-49% MINORITY	47	980	23	581			21	165	3	234		
50-79% MINORITY	2	25					2	25				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	25					2	25				
MODERATE INCOME	31	230	16	106			13	110	2	14		
MIDDLE INCOME	78	1471	51	1045			25	201	2	225		
UPPER INCOME	54	846	30	637	1	11	23	198				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	2	25					2	25				
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	31	3	26			1	5				
20-49% MINORITY	27	199	13	80			12	105	2	14		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	9	77	6	52			3	25				
10-19% MINORITY	49	613	35	492			13	116	1	5		
20-49% MINORITY	20	781	10	501			9	60	1	220		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	34	691	20	550	1	11	13	130				
10-19% MINORITY	20	155	10	87			10	68				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	7	39	4	19	1	9	2	11				
ALL OTHER TRACTS 21/												
TOTAL 14/	172	2611	101	1807	2	20	65	545	4	239		

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	3375					1	3375				
20-49% MINORITY	1	3200	1	3200								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	2	6575	1	3200			1	3375				
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	3375					1	3375				
20-49% MINORITY	1	3200	1	3200								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2	6575	1	3200			1	3375				

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 14260 - BOISE CITY, ID

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	8	1431	6	1034			2	397				
10-19% MINORITY	29	3417	25	2850	1	83	2	236	1	248		
20-49% MINORITY	6	414	3	231			1	57	2	126		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	7	803	4	429					3	374		
MIDDLE INCOME	11	1117	9	958			2	159				
UPPER INCOME	25	3342	21	2728	1	83	3	531				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	446	1	198					1	248		
20-49% MINORITY	5	357	3	231					2	126		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	142	1	142								
10-19% MINORITY	9	918	8	816			1	102				
20-49% MINORITY	1	57					1	57				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	1289	5	892			2	397				
10-19% MINORITY	18	2053	16	1836	1	83	1	134				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	1	106					1	106				
ALL OTHER TRACTS 21/												
TOTAL 14/	44	5368	34	4115	1	83	6	796	3	374		

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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	2	271					1	8	1	263		
10-19% MINORITY	2	212	2	212								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	132	1	132								
MIDDLE INCOME	2	88	1	80			1	8				
UPPER INCOME	1	263							1	263		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	132	1	132								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	8					1	8				
10-19% MINORITY	1	80	1	80								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	263							1	263		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	4	483	2	212			1	8	1	263		

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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	1	50			1	50													2	100
FEMALE																				
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	50			1	50													2	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22		
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	
RACE 5/																					
AMERICAN INDIAN/ALASKA NATIVE																					
ASIAN																					
BLACK OR AFRICAN AMERICAN																					
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																					
WHITE	3	38			3	38		1	13								1	13		8	100
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)																					
RACE NOT AVAILABLE 6/					1	100														1	100
ETHNICITY 7/																					
HISPANIC OR LATINO																					
NOT HISPANIC OR LATINO	3	38			3	38		1	13								1	13		8	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																					
ETHNICITY NOT AVAILABLE 6/					1	100														1	100
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	3	38			3	38		1	13								1	13		8	100
OTHERS, INCL. HISPANIC																					
GENDER 19/																					
MALE	1	50			1	50														2	100
FEMALE	1	33			1	33											1	33		3	100
JOINT (MALE/FEMALE)	1	33			1	33		1	33											3	100
GENDER NOT AVAILABLE 6/					1	100														1	100
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN	1	50			1	50														2	100
50-79% OF MSA/MD MEDIAN																	1	100		1	100
80-99% OF MSA/MD MEDIAN					1	100														1	100
100-119% OF MSA/MD MEDIAN																					
120% OR MORE OF MSA/MD MEDIAN	2	50			2	50														4	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	4	33			3	25	2	17									3	25	12	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	3	33			2	22	2	22									2	22	9	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	100													1	100
ETHNICITY NOT AVAILABLE 6/	1	50															1	50	2	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	3	33			2	22	2	22									2	22	9	100
OTHERS, INCL. HISPANIC					1	100													1	100
GENDER 19/																				
MALE	1	33			1	33											1	33	3	100
FEMALE	2	40			1	20											2	40	5	100
JOINT (MALE/FEMALE)	1	25			1	25	2	50											4	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	67			1	33													3	100
50-79% OF MSA/MD MEDIAN	2	67															1	33	3	100
80-99% OF MSA/MD MEDIAN					1	50											1	50	2	100
100-119% OF MSA/MD MEDIAN																	1	100	1	100
120% OR MORE OF MSA/MD MEDIAN					1	33	2	67											3	100
INCOME NOT AVAILABLE 6/																				

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

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	15	3	3						1.55	1.54		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	15	3	3						1.55	1.54		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	15	3	3						1.55	1.54		
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2											
50-79% OF MSA/MD MEDIAN	3	3	3						1.55	1.54		
80-99% OF MSA/MD MEDIAN	3											
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN	6											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	6	1	1						1.52	1.52		
FEMALE	5	1	1						1.54	1.54		
JOINT (MALE/FEMALE)	4	1	1						1.58	1.58		
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4											
10-19% MINORITY	7	1	1						1.52	1.52		
20-49% MINORITY	4	2	2						1.56	1.56		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	1	1						1.58	1.58		
MIDDLE INCOME	7	2	2						1.53	1.53		
UPPER INCOME	3											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/	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											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	2584	418	418					1.54	1.54		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2584	418	418					1.54	1.54		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2584	418	418					1.54	1.54		
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	198										
50-79% OF MSA/MD MEDIAN	414	418	418					1.54	1.54		
80-99% OF MSA/MD MEDIAN	631										
100-119% OF MSA/MD MEDIAN	196										
120% OR MORE OF MSA/MD MEDIAN	1145										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1112	155	155					1.52	1.52		
FEMALE	731	140	140					1.54	1.54		
JOINT (MALE/FEMALE)	741	123	123					1.58	1.58		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	777										
10-19% MINORITY	1207	155	155					1.52	1.52		
20-49% MINORITY	600	263	263					1.56	1.54		
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	772	123	123					1.58	1.58		
MIDDLE INCOME	1195	295	295					1.53	1.52		
UPPER INCOME	617										

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	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												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	2888											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	196											
NOT HISPANIC OR LATINO	2692											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2692											
OTHERS, INCLUDING HISPANIC	196											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	378											
80-99% OF MSA/MD MEDIAN	446											
100-119% OF MSA/MD MEDIAN	537											
120% OR MORE OF MSA/MD MEDIAN	1292											
INCOME NOT AVAILABLE 6/	235											
GENDER 19/												
MALE	1301											
FEMALE												
JOINT (MALE/FEMALE)	1587											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	778											
10-19% MINORITY	1469											
20-49% MINORITY	641											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	724											
MIDDLE INCOME	510											
UPPER INCOME	1654											

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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												
WHITE	89	8	3	4	1				2.07	2.03		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2											
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO		1		1					2.45	2.45		
NOT HISPANIC OR LATINO	91	7	3	3	1				2.01	2.01		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	88	7	3	3	1				2.01	2.01		
OTHERS, INCLUDING HISPANIC	4	1		1					2.45	2.45		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	10											
50-79% OF MSA/MD MEDIAN	19	1		1					2.01	2.01		
80-99% OF MSA/MD MEDIAN	8											
100-119% OF MSA/MD MEDIAN	11											
120% OR MORE OF MSA/MD MEDIAN	41	7	3	3	1				2.07	2.04		
INCOME NOT AVAILABLE 6/	4											
GENDER 19/												
MALE	21	2		1	1				2.52	2.52		
FEMALE	28											
JOINT (MALE/FEMALE)	42	6	3	3					1.92	1.97		
GENDER NOT AVAILABLE 6/	2											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	30	4	2	2					1.91	1.97		
10-19% MINORITY	44	2		1	1				2.32	2.32		
20-49% MINORITY	19	2	1	1					2.13	2.13		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	7											
MIDDLE INCOME	42	5	1	3	1				2.18	2.04		
UPPER INCOME	44	3	2	1					1.88	1.92		

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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	340										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	18480	3602	1519	1671	412			2.03	2.01		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	538										
RACE NOT AVAILABLE 6/	192										
ETHNICITY 7/											
HISPANIC OR LATINO		259		259				2.45	2.45		
NOT HISPANIC OR LATINO	19078	3343	1519	1412	412			2.00	2.01		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	280										
ETHNICITY NOT AVAILABLE 6/	192										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	18200	3343	1519	1412	412			2.00	2.01		
OTHERS, INCLUDING HISPANIC	1158	259		259				2.45	2.45		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1197										
50-79% OF MSA/MD MEDIAN	2963	285		285				2.01	2.01		
80-99% OF MSA/MD MEDIAN	1379										
100-119% OF MSA/MD MEDIAN	2442										
120% OR MORE OF MSA/MD MEDIAN	10691	3317	1519	1386	412			2.03	2.14		
INCOME NOT AVAILABLE 6/	878										
GENDER 19/											
MALE	5054	671		259	412			2.54	2.59		
FEMALE	4737										
JOINT (MALE/FEMALE)	9399	2931	1519	1412				1.92	1.92		
GENDER NOT AVAILABLE 6/	360										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	7657	2264	979	1285				1.94	2.01		
10-19% MINORITY	8779	539		127	412			2.46	2.59		
20-49% MINORITY	3114	799	540	259				2.02	1.81		
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	805										
MIDDLE INCOME	8019	1623	540	671	412			2.16	2.01		
UPPER INCOME	10726	1979	979	1000				1.92	2.14		

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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 ISLAND												
WHITE	6	1	1						3.87	3.87		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	1	1						3.87	3.87		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	1	1						3.87	3.87		
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	3	1	1						3.87	3.87		
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE	4	1	1						3.87	3.87		
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1											
10-19% MINORITY	3	1	1						3.87	3.87		
20-49% MINORITY	2											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2											
MIDDLE INCOME	2	1	1						3.87	3.87		
UPPER INCOME	2											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	24	5	5						3.87	3.87		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	24	5	5						3.87	3.87		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	24	5	5						3.87	3.87		
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4											
50-79% OF MSA/MD MEDIAN	13	5	5						3.87	3.87		
80-99% OF MSA/MD MEDIAN	2											
100-119% OF MSA/MD MEDIAN	5											
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	5											
FEMALE	17	5	5						3.87	3.87		
JOINT (MALE/FEMALE)	2											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2											
10-19% MINORITY	15	5	5						3.87	3.87		
20-49% MINORITY	7											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	10											
MIDDLE INCOME	6	5	5						3.87	3.87		
UPPER INCOME	8											

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	414									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/		343								
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	414									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/		343								
MINORITY STATUS 8/										
WHITE NON-HISPANIC	414									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	168									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/		589								
GENDER 19/										
MALE	414									
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/		343								
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	757									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	414									
UPPER INCOME	343									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	46											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	47											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	46											
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	7											
80-99% OF MSA/MD MEDIAN	9											
100-119% OF MSA/MD MEDIAN	5											
120% OR MORE OF MSA/MD MEDIAN	24											
INCOME NOT AVAILABLE 6/	3											
GENDER 19/												
MALE	11											
FEMALE	9											
JOINT (MALE/FEMALE)	28											
GENDER NOT AVAILABLE 6/	1											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	20											
10-19% MINORITY	27											
20-49% MINORITY	2											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4											
MIDDLE INCOME	23											
UPPER INCOME	22											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	263									
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	9066									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	371									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	9329									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	371									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	9066									
OTHERS, INCLUDING HISPANIC	263									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	116									
50-79% OF MSA/MD MEDIAN	875									
80-99% OF MSA/MD MEDIAN	1523									
100-119% OF MSA/MD MEDIAN	1095									
120% OR MORE OF MSA/MD MEDIAN	5582									
INCOME NOT AVAILABLE 6/	509									
GENDER 19/										
MALE	2338									
FEMALE	1412									
JOINT (MALE/FEMALE)	5779									
GENDER NOT AVAILABLE 6/	171									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	4441									
10-19% MINORITY	4933									
20-49% MINORITY	326									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	633									
MIDDLE INCOME	4420									
UPPER INCOME	4647									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	2	2	1	1			1.91	1.91		
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2	2	1	1			1.91	1.91		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	2	2	1	1			1.91	1.91		
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	1									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	1	2	1	1			1.91	1.91		
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	1									
JOINT (MALE/FEMALE)	1	2	1	1			1.91	1.91		
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY		1	1				1.79	1.79		
10-19% MINORITY	1									
20-49% MINORITY	1	1		1			2.03	2.03		
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	2	1		1			2.03	2.03		
UPPER INCOME		1	1				1.79	1.79		

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			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	420	657	417	240				1.88	1.79	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	420	657	417	240				1.88	1.79	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	420	657	417	240				1.88	1.79	
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	196									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	224	657	417	240				1.88	1.79	
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	196									
JOINT (MALE/FEMALE)	224	657	417	240				1.88	1.79	
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY		417	417					1.79	1.79	
10-19% MINORITY	224									
20-49% MINORITY	196	240		240				2.03	2.03	
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	420	240		240				2.03	2.03	
UPPER INCOME		417	417					1.79	1.79	

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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 ISLAND												
WHITE		1	1						3.51	3.51		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO		1	1						3.51	3.51		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC		1	1						3.51	3.51		
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN		1	1						3.51	3.51		
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE		1	1						3.51	3.51		
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY		1	1						3.51	3.51		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME		1	1						3.51	3.51		
MIDDLE INCOME												
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					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			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE		15	15					3.51	3.51	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO		15	15					3.51	3.51	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC		15	15					3.51	3.51	
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN		15	15					3.51	3.51	
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE		15	15					3.51	3.51	
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY		15	15					3.51	3.51	
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME		15	15					3.51	3.51	
MIDDLE INCOME										
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	132	1	132								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	132	1	132								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	132	1	132								
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	132	1	132								
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/												
GENDER 19/												
MALE												
FEMALE	1	132	1	132								
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	132	1	132								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	132	1	132								
MIDDLE INCOME												
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	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	1											
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/												
GENDER 19/												
MALE												
FEMALE	1											
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME												
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN 30/ \$000's	MEDIAN 31/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	132											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	132											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	132											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	132											
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/												
GENDER 19/												
MALE												
FEMALE	132											
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	132											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	132											
MIDDLE INCOME												
UPPER INCOME												

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	156	8	82		5	1	165
FHA	21		1				
VA	15		6				
FSA/RHS	3						
LOANS ORIGINATED							
CONVENTIONAL	130	7	54		4	1	96
FHA	18						
VA	12		3				
FSA/RHS	2						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	1		1				2
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	7	1	9				64
FHA	1						
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	17		16		1		3
FHA	2		1				
VA	3		3				
FSA/RHS	1						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	1		2				
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	113	7	54		2		
FHA	17						
VA	12		3				
FSA/RHS	2						

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

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

MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

LOANS SOLD

CONVENTIONAL				1			
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	2						
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	1						
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	93 8	6 1	49		2 2		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.07	3.87			1.91	3.51	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.03	3.87			1.91	3.51	NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN			49		4	1	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	1		1				NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN			1				NA NA