

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 17660 - COEUR D'ALENE, 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/KOOTENAI COUNTY/0001.00														
LOANS ORIGINATED			2	583	1	147					1	147		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	400			1	20						
APPS WITHDRAWN			1	390										
FILES CLOSED FOR INCOMPLETENESS														
ID/KOOTENAI COUNTY/0002.00														
LOANS ORIGINATED	1	245	3	771			1	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	252								
FILES CLOSED FOR INCOMPLETENESS														
ID/KOOTENAI COUNTY/0003.01														
LOANS ORIGINATED	1	180	2	290										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	254										
FILES CLOSED FOR INCOMPLETENESS														
ID/KOOTENAI COUNTY/0003.02														
LOANS ORIGINATED			1	60	1	190								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/KOOTENAI COUNTY/0004.01														
LOANS ORIGINATED			1	417	2	756					1	325		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	200										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/KOOTENAI COUNTY/0004.02														
LOANS ORIGINATED	1	107			1	60							2	167
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	2						
APPS WITHDRAWN			1	162	1	178								
FILES CLOSED FOR INCOMPLETENESS														

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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/KOOTENAI COUNTY/0005.00														
LOANS ORIGINATED	1	154												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	182	1	137										
FILES CLOSED FOR INCOMPLETENESS			1	207										
ID/KOOTENAI COUNTY/0010.01														
LOANS ORIGINATED			1	146			2	109						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	7						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/KOOTENAI COUNTY/0010.02														
LOANS ORIGINATED					1	86								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	268			1	96				
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/KOOTENAI COUNTY/0011.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	363										
FILES CLOSED FOR INCOMPLETENESS														
ID/KOOTENAI COUNTY/0012.00														
LOANS ORIGINATED			1	166										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/KOOTENAI COUNTY/0017.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	360										
FILES CLOSED FOR INCOMPLETENESS														

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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/KOOTENAI COUNTY/0018.00														
LOANS ORIGINATED	1	196	1	252	2	476								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	300						1	300			
APPS WITHDRAWN			1	300						1	300			
FILES CLOSED FOR INCOMPLETENESS														
ID/KOOTENAI COUNTY/0019.00														
LOANS ORIGINATED			1	238										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ID/KOOTENAI COUNTY/9400.00														
LOANS ORIGINATED					1	110	3	170		1	145	2	255	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	160						1	160	
MSA/MD(TOTAL)														
LOANS ORIGINATED	5	882	13	2923	9	1825	6	285		3	617	4	422	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			3	900	2	268	3	29		2	396			
APPS WITHDRAWN	1	182	7	1966	2	430				1	300			
FILES CLOSED FOR INCOMPLETENESS			1	207	1	160						1	160	
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

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DISPOSITION OF APPLICATIONS	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LOANS ORIGINATED	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														

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>BORROWER CHARACTERISTICS</b>																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN																		
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	11	2380			4	869					1	196	2	331			5	822
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/					1	169					2	611						
ETHNICITY 7/																		
HISPANIC OR LATINO																		
NOT HISPANIC OR LATINO	11	2380			3	715					1	196	2	331			5	822
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	154												
ETHNICITY NOT AVAILABLE 6/					1	169					2	611						
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	11	2380			3	715					1	196	2	331			5	822
OTHERS, INCLUDING HISPANIC					1	154												
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	1	60			1	60												
50-79% OF MSA/MD MEDIAN					1	154							1	107			2	287
80-99% OF MSA/MD MEDIAN	1	166			2	407											2	290
100-119% OF MSA/MD MEDIAN											1	180						
120% OR MORE OF MSA/MD MEDIAN	8	1832			1	417					2	627	1	224			1	245
INCOME NOT AVAILABLE 6/	1	322																
<b>CENSUS TRACT CHARACTERISTICS 10/</b>																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	11	2380			5	1038					3	807	2	331			5	822
10-19% MINORITY																		
20-49% MINORITY																		
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME																		
MIDDLE INCOME	9	1876			5	1038					2	611	1	107			5	822
UPPER INCOME	2	504									1	196	1	224				
TOTAL 14/	11	2380			5	1038					3	807	2	331			5	822

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/	11				5						3		2					5
REPORTED PRICING DATA																			
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	
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA	
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN																			
MEDIAN																			
HOEPA LOANS 17/																			

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's
NO REPORTED PRICING DATA 15/	2380				1038						807		331					822
REPORTED PRICING DATA																		
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
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																		
4.50 - 5.49																		
5.50 - 6.49																		
6.50 OR MORE																		
MEAN 30/																		
MEDIAN 31/																		
HOEPA LOANS 17/																		

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
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)	5	884	4	702					1	182		
MALE	2	352	2	352								
FEMALE												
JOINT (MALE/FEMALE)	3	532	2	350					1	182		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	180	1	180								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	180	1	180								



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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)	4	730	3	548					1	182		
MALE	2	352	2	352								
FEMALE												
JOINT (MALE/FEMALE)	2	378	1	196					1	182		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	154	1	154								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	154	1	154								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	180	1	180								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	180	1	180								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	4	730	3	548					1	182		
MALE	2	352	2	352								
FEMALE												
JOINT (MALE/FEMALE)	2	378	1	196					1	182		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	154	1	154								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	154	1	154								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2	261	2	261								
80-99% OF MSA/MD MEDIAN	1	245	1	245								
100-119% OF MSA/MD MEDIAN	2	362	1	180					1	182		
120% OR MORE OF MSA/MD MEDIAN	1	196	1	196								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	6	1064	5	882					1	182		

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	21	5127	12	2754			1	200	7	1966	1	207
MALE	6	1065	5	765					1	300		
FEMALE	4	1374	2	621					2	753		
JOINT (MALE/FEMALE)	11	2688	5	1368			1	200	4	913	1	207
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	700					2	700				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	700					2	700				
RACE NOT AVAILABLE (TOTAL) 6/	1	169	1	169								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	169	1	169								

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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)	21	5227	12	2754			1	300	7	1966	1	207
MALE	6	1065	5	765					1	300		
FEMALE	4	1374	2	621					2	753		
JOINT (MALE/FEMALE)	11	2788	5	1368			1	300	4	913	1	207
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	600					2	600				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	600					2	600				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	169	1	169								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	169	1	169								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	20	4927	12	2754					7	1966	1	207
MALE	6	1065	5	765					1	300		
FEMALE	4	1374	2	621					2	753		
JOINT (MALE/FEMALE)	10	2488	5	1368					4	913	1	207
OTHERS, INCLUDING HISPANIC (TOTAL)	3	900					3	900				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	900					3	900				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	60	1	60								
50-79% OF MSA/MD MEDIAN	2	287	2	287								
80-99% OF MSA/MD MEDIAN	4	777	4	777								
100-119% OF MSA/MD MEDIAN	3	506							2	299	1	207
120% OR MORE OF MSA/MD MEDIAN	13	4044	5	1477			3	900	5	1667		
INCOME NOT AVAILABLE 6/	1	322	1	322								
TOTAL 14/	24	5996	13	2923			3	900	7	1966	1	207

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	12	2074	8	1394			2	268	1	252	1	160
MALE	3	479	1	147			1	172			1	160
FEMALE	4	705	3	609			1	96				
JOINT (MALE/FEMALE)	5	890	4	638					1	252		
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	609	1	431					1	178		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	609	1	431					1	178		

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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)	11	1914	8	1394			2	268	1	252		
MALE	2	319	1	147			1	172				
FEMALE	4	705	3	609			1	96				
JOINT (MALE/FEMALE)	5	890	4	638					1	252		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	769	1	431					1	178	1	160
MALE	1	160									1	160
FEMALE												
JOINT (MALE/FEMALE)	2	609	1	431					1	178		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	11	1914	8	1394			2	268	1	252		
MALE	2	319	1	147			1	172				
FEMALE	4	705	3	609			1	96				
JOINT (MALE/FEMALE)	5	890	4	638					1	252		
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	60	1	60								
50-79% OF MSA/MD MEDIAN	2	332						1	172		1	160
80-99% OF MSA/MD MEDIAN	2	182	1	86				1	96			
100-119% OF MSA/MD MEDIAN	1	110	1	110								
120% OR MORE OF MSA/MD MEDIAN	8	1999	6	1569					2	430		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	14	2683	9	1825			2	268	2	430	1	160

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	6	147	5	140			1	7				
MALE	2	16	2	16								
FEMALE	1	15	1	15								
JOINT (MALE/FEMALE)	3	116	2	109			1	7				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	3	167	1	145			2	22				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	145	1	145								

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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)	6	147	5	140			1	7				
MALE	2	16	2	16								
FEMALE	1	15	1	15								
JOINT (MALE/FEMALE)	3	116	2	109			1	7				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	167	1	145			2	22				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	145	1	145								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	6	147	5	140			1	7				
MALE	2	16	2	16								
FEMALE	1	15	1	15								
JOINT (MALE/FEMALE)	3	116	2	109			1	7				
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	1	2					1	2				
80-99% OF MSA/MD MEDIAN	2	30	1	10			1	20				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	6	282	5	275			1	7				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	9	314	6	285			3	29				

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	4	868	2	472			1	96	1	300		
MALE	2	447	1	147					1	300		
FEMALE	2	421	1	325			1	96				
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	300					1	300				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	300					1	300				
RACE NOT AVAILABLE (TOTAL) 6/	1	145	1	145								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	145	1	145								



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MSA/MD: 17660 - COEUR D'ALENE, ID

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	5	1168	2	472			2	396	1	300		
MALE	2	447	1	147					1	300		
FEMALE	2	421	1	325			1	96				
JOINT (MALE/FEMALE)	1	300					1	300				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	145	1	145								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	145	1	145								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	4	868	2	472			1	96	1	300		
MALE	2	447	1	147					1	300		
FEMALE	2	421	1	325			1	96				
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	300					1	300				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	300					1	300				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1	96					1	96				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	5	1217	3	617			1	300	1	300		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	6	1313	3	617			2	396	1	300		

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	4	437	3	277							1	160
MALE	2	267	1	107							1	160
FEMALE	1	60	1	60								
JOINT (MALE/FEMALE)	1	110	1	110								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	145	1	145								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	145	1	145								

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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)	3	277	3	277								
MALE	1	107	1	107								
FEMALE	1	60	1	60								
JOINT (MALE/FEMALE)	1	110	1	110								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	305	1	145							1	160
MALE	1	160									1	160
FEMALE												
JOINT (MALE/FEMALE)	1	145	1	145								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	3	277	3	277								
MALE	1	107	1	107								
FEMALE	1	60	1	60								
JOINT (MALE/FEMALE)	1	110	1	110								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	60	1	60								
50-79% OF MSA/MD MEDIAN	2	267	1	107							1	160
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1	110	1	110								
120% OR MORE OF MSA/MD MEDIAN	1	145	1	145								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	5	582	4	422							1	160

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	261	2	261								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	107	1	107								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	154	1	154								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	107	1	107								
OTHERS, INCLUDING HISPANIC	1	154	1	154								

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	245	1	245								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	245	1	245								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	245	1	245								
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	182							1	182		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	180	1	180								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	182							1	182		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	180	1	180								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	182							1	182		
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: 17660 - COEUR D'ALENE, 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	1	196	1	196								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	196	1	196								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	196	1	196								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	6	1064	5	882					1	182		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	60	1	60								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	60	1	60								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	60	1	60								
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	287	2	287								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	287	2	287								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	287	2	287								
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 17660 - COEUR D'ALENE, ID

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	608	3	608								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	169	1	169								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	608	3	608								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	169	1	169								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	608	3	608								
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	3	506						2	299	1	207	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	506						2	299	1	207	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	506						2	299	1	207	
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: 17660 - COEUR D'ALENE, 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	11	3344	5	1477			1	200	5	1667		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	700					2	700				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	3444	5	1477			1	300	5	1667		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	600					2	600				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	3144	5	1477					5	1667		
OTHERS, INCLUDING HISPANIC	3	900					3	900				
TOTAL 14/	24	5996	13	2923			3	900	7	1966	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: 17660 - COEUR D'ALENE, ID

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	60	1	60								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	60	1	60								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	60	1	60								
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	332					1	172			1	160
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	172					1	172				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	160									1	160
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	172					1	172				
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: 17660 - COEUR D'ALENE, 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	182	1	86			1	96				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	182	1	86			1	96				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	182	1	86			1	96				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	110	1	110								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	110	1	110								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	110	1	110								
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: 17660 - COEUR D'ALENE, 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	6	1390	5	1138					1	252		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	609	1	431					1	178		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	1390	5	1138					1	252		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	609	1	431					1	178		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	1390	5	1138					1	252		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	14	2683	9	1825			2	268	2	430	1	160

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, 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												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
	1	2					1	2				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
	1	2					1	2				
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

## 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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, 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	10	1	10								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	20					1	20				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	10	1	10								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	20					1	20				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	10	1	10								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

## 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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, 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	5	137	4	130			1	7				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	145	1	145								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	137	4	130			1	7				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	145	1	145								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	137	4	130			1	7				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	9	314	6	285			3	29				

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: 17660 - COEUR D'ALENE, 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												
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												



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: 17660 - COEUR D'ALENE, 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	96					1	96				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	96					1	96				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	96					1	96				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
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												

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: 17660 - COEUR D'ALENE, 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	3	772	2	472					1	300		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	300					1	300				
RACE NOT AVAILABLE 6/	1	145	1	145								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	1072	2	472			1	300	1	300		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	145	1	145								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	772	2	472					1	300		
OTHERS, INCLUDING HISPANIC	1	300					1	300				
TOTAL 14/	6	1313	3	617			2	396	1	300		

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MSA/MD: 17660 - COEUR D'ALENE, ID

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	60	1	60								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	60	1	60								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	60	1	60								
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	267	1	107						1	160	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	107	1	107								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	160								1	160	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	107	1	107								
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, 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	110	1	110								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	110	1	110								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	110	1	110								
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, 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/												
	1	145	1	145								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
	1	145	1	145								
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
<hr/>												
TOTAL 14/	5	582	4	422							1	160

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, 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	1064	5	882					1	182		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	5	868	4	686					1	182		
UPPER INCOME	1	196	1	196								
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	5	868	4	686					1	182		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	196	1	196								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	6	1064	5	882					1	182		

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MSA/MD: 17660 - COEUR D'ALENE, 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	24	5996	13	2923			3	900	7	1966	1	207
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	19	4421	12	2671			2	600	4	943	1	207
UPPER INCOME	5	1575	1	252			1	300	3	1023		
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	19	4421	12	2671			2	600	4	943	1	207
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	5	1575	1	252			1	300	3	1023		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	24	5996	13	2923			3	900	7	1966	1	207

## DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 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: 17660 - COEUR D'ALENE, 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	12	2413	8	1715			2	268	2	430		
10-19% MINORITY												
20-49% MINORITY	2	270	1	110							1	160
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	12	2207	7	1349			2	268	2	430	1	160
UPPER INCOME	2	476	2	476								
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	1937	6	1239			2	268	2	430		
10-19% MINORITY												
20-49% MINORITY	2	270	1	110							1	160
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	2	476	2	476								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	14	2683	9	1825			2	268	2	430	1	160



INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, 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	144	3	115			3	29				
10-19% MINORITY												
20-49% MINORITY	3	170	3	170								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	9	314	6	285			3	29				
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	6	144	3	115			3	29				
10-19% MINORITY												
20-49% MINORITY	3	170	3	170								
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/	9	314	6	285			3	29				

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: 17660 - COEUR D'ALENE, 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	5	1168	2	472			2	396	1	300		
10-19% MINORITY												
20-49% MINORITY	1	145	1	145								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	4	713	3	617			1	96				
UPPER INCOME	2	600					1	300	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												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	568	2	472			1	96				
10-19% MINORITY												
20-49% MINORITY	1	145	1	145								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	2	600					1	300	1	300		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	6	1313	3	617			2	396	1	300		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, 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	2	167	2	167								
10-19% MINORITY												
20-49% MINORITY	3	415	2	255							1	160
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	5	582	4	422							1	160
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	2	167	2	167								
10-19% MINORITY												
20-49% MINORITY	3	415	2	255							1	160
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/	5	582	4	422							1	160

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, ID

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	%																						
<b>RACE 5/</b>																																										
AMERICAN INDIAN/ALASKA NATIVE																																										
ASIAN																																										
BLACK OR AFRICAN AMERICAN																																										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																										
WHITE																					1	100																			1	100
2 OR MORE MINORITY RACES																																										
JOINT (WHITE/MINORITY RACE)																					2	100																			2	100
RACE NOT AVAILABLE 6/																																										
<b>ETHNICITY 7/</b>																																										
HISPANIC OR LATINO																																										
NOT HISPANIC OR LATINO																					1	100																			1	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																					2	100																			2	100
ETHNICITY NOT AVAILABLE 6/																																										
<b>MINORITY STATUS 8/</b>																																										
WHITE NON-HISPANIC																																										
OTHERS, INCL. HISPANIC																					3	100																			3	100
<b>GENDER 19/</b>																																										
MALE																																										
FEMALE																																										
JOINT (MALE/FEMALE)																					3	100																			3	100
GENDER NOT AVAILABLE 6/																																										
<b>INCOME 9/</b>																																										
LESS THAN 50% OF MSA/MD MEDIAN																																										
50-79% OF MSA/MD MEDIAN																																										
80-99% OF MSA/MD MEDIAN																																										
100-119% OF MSA/MD MEDIAN																																										
120% OR MORE OF MSA/MD MEDIAN																					3	100																			3	100
INCOME NOT AVAILABLE 6/																																										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, ID

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, ID

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)																					1	100																		1	100
RACE NOT AVAILABLE 6/																																									
ETHNICITY 7/																																									
HISPANIC OR LATINO																																									
NOT HISPANIC OR LATINO																					2	67							1	33										3	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																					1	100																		1	100
GENDER 19/																																									
MALE																																									
FEMALE																					1	50							1	50										2	100
JOINT (MALE/FEMALE)																					1	100																		1	100
GENDER NOT AVAILABLE 6/																																									
INCOME 9/																																									
LESS THAN 50% OF MSA/MD MEDIAN																																									
50-79% OF MSA/MD MEDIAN																																									
80-99% OF MSA/MD MEDIAN																					1	50							1	50										2	100
100-119% OF MSA/MD MEDIAN																																									
120% OR MORE OF MSA/MD MEDIAN																					1	100																		1	100
INCOME NOT AVAILABLE 6/																																									

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MSA/MD: 17660 - COEUR D'ALENE, ID

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 17660 - COEUR D'ALENE, ID

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



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MSA/MD: 17660 - COEUR D'ALENE, ID

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

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MSA/MD: 17660 - COEUR D'ALENE, ID

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	245											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	180											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	245											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	180											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	245											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	245											
100-119% OF MSA/MD MEDIAN	180											
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	245											
FEMALE												
JOINT (MALE/FEMALE)	180											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	425											
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	425											
UPPER INCOME												

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	2754											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	169											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2754											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	169											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2754											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	60											
50-79% OF MSA/MD MEDIAN	287											
80-99% OF MSA/MD MEDIAN	777											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1477											
INCOME NOT AVAILABLE 6/	322											
GENDER 19/												
MALE	765											
FEMALE	621											
JOINT (MALE/FEMALE)	1537											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2923											
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	2671											
UPPER INCOME	252											

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	224									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	224									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	224									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	224									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE	224									
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	224									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	224									

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE										
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	431									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	431									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC										
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	431									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	431									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	431									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	431									
UPPER INCOME										



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	3											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	3											
OTHERS, INCLUDING HISPANIC												
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2											
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	3											
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
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/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	528									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	528									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	528									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	86									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	442									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	528									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	528									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	276									
UPPER INCOME	252									

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	103									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	103									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	103									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	103									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	103									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	103									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	103									
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	24		8		1		7
FHA	2		1				
VA	2		2				
FSA/RHS	1						
LOANS ORIGINATED							
CONVENTIONAL	13		5		1		4
FHA	1		1				
VA	2		1				
FSA/RHS	1						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	3		1				3
FHA							
VA			1				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	7		2				
FHA	1						
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							

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MSA/MD: 17660 - COEUR D'ALENE, ID

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	13		5		1		
FHA	1		1				
VA	1		1				
FSA/RHS	1						

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MSA/MD: 17660 - COEUR D'ALENE, ID

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			3		1		
FHA	1						
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL			2		1		
FHA	1						
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			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
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	1						
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	13		3		1		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	13		3		1		NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED			1				NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)			2.46				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)			2.46				NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN			2				NA