

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 21660 - EUGENE, OR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
OR/LANE COUNTY/0001.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0002.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0004.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0004.03														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0004.04														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0005.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
OR/LANE COUNTY/0007.02														
LOANS ORIGINATED			1	204										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	77	2	677							1	77
APPS WITHDRAWN			3	957	2	323							1	128
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0007.05														
LOANS ORIGINATED			1	147										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	210										
OR/LANE COUNTY/0007.06														
LOANS ORIGINATED			2	199	5	1155					1	260		
APPS APPROVED, NOT ACCEPTED							1	189						
APPS DENIED			1	113	1	140							1	140
APPS WITHDRAWN	1	390	4	1100	1	70							1	125
FILES CLOSED FOR INCOMPLETENESS			1	250										
OR/LANE COUNTY/0007.07														
LOANS ORIGINATED			2	358	2	385							1	122
APPS APPROVED, NOT ACCEPTED					1	413								
APPS DENIED					1	211								
APPS WITHDRAWN	1	265	2	252							2	252	1	265
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0007.08														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED					1	85								
APPS DENIED			1	113										
APPS WITHDRAWN			1	155										
FILES CLOSED FOR INCOMPLETENESS					1	75								
OR/LANE COUNTY/0008.00														
LOANS ORIGINATED			1	140	2	1505					2	1505	1	140
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	1580					1	1580		
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
OR/LANE COUNTY/0009.02 LOANS ORIGINATED			1	249									1	249
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0009.03 LOANS ORIGINATED			2	534									1	122
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	252								
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0009.04 LOANS ORIGINATED			1	280										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0010.02 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	80							1	80	1	80
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0011.01 LOANS ORIGINATED			4	555							4	555		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	182	1	4						
APPS WITHDRAWN					1	644								
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0011.02 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	201								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
OR/LANE COUNTY/0012.01														
LOANS ORIGINATED				2	589								1	179
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN				1	405									
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0012.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	204					1	92		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0013.01														
LOANS ORIGINATED			3	589									2	258
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	156					1	156		
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0013.02														
LOANS ORIGINATED			1	130	2	259								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	236			1	76								
APPS WITHDRAWN							1	16						
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0014.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	205										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0015.00														
LOANS ORIGINATED			2	451			1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	53	2	8						
APPS WITHDRAWN					1	104								
FILES CLOSED FOR INCOMPLETENESS					1	66								

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
OR/LANE COUNTY/0016.00														
LOANS ORIGINATED			1	228									1	228
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	292			1	260						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0017.00														
LOANS ORIGINATED					1	171	2	578						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	166							1	166
APPS WITHDRAWN					1	239	1	116					1	116
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0018.01														
LOANS ORIGINATED					1	150								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	260	2	475					1	276		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0018.03														
LOANS ORIGINATED			1	264										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	143	1	186					2	329		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0018.04														
LOANS ORIGINATED			1	182							1	182		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0019.02														
LOANS ORIGINATED			1	180										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	90								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	91								

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
OR/LANE COUNTY/0019.04 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	88										
OR/LANE COUNTY/0020.01 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	85										
OR/LANE COUNTY/0021.02 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	1	88												
OR/LANE COUNTY/0022.01 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	397										
OR/LANE COUNTY/0023.01 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	149										
OR/LANE COUNTY/0023.02 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	200								

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
OR/LANE COUNTY/0024.01 LOANS ORIGINATED					2	403					1	154		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0024.03 LOANS ORIGINATED					1	199					1	199		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0024.04 LOANS ORIGINATED	1	215	1	200			1	310						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0025.01 LOANS ORIGINATED	1	201			1	139					1	139		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0025.03 LOANS ORIGINATED			2	350							1	192	1	158
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0025.04 LOANS ORIGINATED					1	156					1	156		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	73					1	73	1	73
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
OR/LANE COUNTY/0026.00														
LOANS ORIGINATED	1	151					1	126			1	126		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	149												
APPS WITHDRAWN					1	153					1	153		
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0027.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	375	1	78								
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0028.00														
LOANS ORIGINATED	1	201			1	156	1	120			1	156		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	201												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0029.03														
LOANS ORIGINATED			1	192							1	192		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	140										
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0029.04														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	180								
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0030.00														
LOANS ORIGINATED					1	163								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
OR/LANE COUNTY/0031.01														
LOANS ORIGINATED				2	530									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0032.01														
LOANS ORIGINATED		1	112											
APPS APPROVED, NOT ACCEPTED														
APPS DENIED		1	56											
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0033.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS							1	50						
OR/LANE COUNTY/0033.02														
LOANS ORIGINATED		1	174	2	250									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED				1	144									
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0034.00														
LOANS ORIGINATED		1	140	1	82	2	172	1	500	1	60			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0035.00														
LOANS ORIGINATED	1	172												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
OR/LANE COUNTY/0036.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	417										
OR/LANE COUNTY/0040.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	105								
OR/LANE COUNTY/0041.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	184	1	129				1	129			
OR/LANE COUNTY/0042.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	137								
OR/LANE COUNTY/0043.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			3	393						3	393			
OR/LANE COUNTY/0044.01 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS							1	109					1	146

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
OR/LANE COUNTY/0044.03														
LOANS ORIGINATED			1	111										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0044.05														
LOANS ORIGINATED			2	478										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0045.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	129							1	129		
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0046.00														
LOANS ORIGINATED	1	241			1	178								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	176								
APPS WITHDRAWN					1	180								
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0047.00														
LOANS ORIGINATED			1	214							1	214		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0050.00														
LOANS ORIGINATED					2	265					1	77		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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MSA/MD: 21660 - EUGENE, OR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
OR/LANE COUNTY/0052.00														
LOANS ORIGINATED		1	200	2	354						2	354		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0053.00														
LOANS ORIGINATED				1	268	1	9							
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	266												
FILES CLOSED FOR INCOMPLETENESS														
OR/LANE COUNTY/0054.00														
LOANS ORIGINATED			2	349										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	6	1181	48	8682	40	8316	9	1320	1	500	26	5145	12	1872
APPS APPROVED, NOT ACCEPTED					2	498	1	189						
APPS DENIED	4	674	10	1759	21	3928	5	277			6	853	4	456
APPS WITHDRAWN	3	921	17	3565	16	4993	2	132			8	2765	5	714
FILES CLOSED FOR INCOMPLETENESS			2	460	3	232	1	50						
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	
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	
BORROWER CHARACTERISTICS																			
RACE 5/																			
AMERICAN INDIAN/ALASKA NATIVE													1	333					
ASIAN																			
BLACK OR AFRICAN AMERICAN																			
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																			
WHITE	43	6733			18	3831					4	829					9	1453	
2 OR MORE MINORITY RACES																			
JOINT (WHITE/MINORITY RACE)	1	204																	
RACE NOT AVAILABLE 6/	2	472																	
ETHNICITY 7/																			
HISPANIC OR LATINO	1	187																1	201
NOT HISPANIC OR LATINO	42	6628			17	3601					3	628	1	333				8	1252
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	230					1	201							
ETHNICITY NOT AVAILABLE 6/	3	594																	
MINORITY STATUS 8/																			
WHITE NON-HISPANIC	41	6424			17	3601					3	628						8	1252
OTHERS, INCLUDING HISPANIC	2	391			1	230					1	201	1	333				1	201
INCOME 9/																			
LESS THAN 50% OF MSA/MD MEDIAN	3	354			2	222												4	533
50-79% OF MSA/MD MEDIAN	11	1335			2	295					1	215						2	331
80-99% OF MSA/MD MEDIAN	5	911			1	142												2	341
100-119% OF MSA/MD MEDIAN	2	350			1	243					2	373							
120% OR MORE OF MSA/MD MEDIAN	25	4459			10	2399					1	241	1	333				1	248
INCOME NOT AVAILABLE 6/					2	530													
CENSUS TRACT CHARACTERISTICS 10/																			
RACIAL/ETHNIC COMPOSITION 11/																			
LESS THAN 10% MINORITY	10	1612			9	2045							1	333				2	262
10-19% MINORITY	28	4812			8	1704					4	829						6	1080
20-49% MINORITY	8	985			1	82												1	111
50-79% MINORITY																			
80-100% MINORITY																			
INCOME 12/ 13/																			
LOW INCOME	1	137																	
MODERATE INCOME	10	1183			7	1355												2	260
MIDDLE INCOME	23	4007			8	1788					4	829	1	333				6	945
UPPER INCOME	12	2082			3	688												1	248
TOTAL 14/	46	7409			18	3831					4	829	1	333				9	1453

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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/	46				18						4		1					9
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/	7409				3831						829		333					1453
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)	12	2386	6	1181			4	674	2	531		
MALE	5	940	4	739			1	201				
FEMALE	2	354					1	88	1	266		
JOINT (MALE/FEMALE)	5	1092	2	442			2	385	1	265		
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	390							1	390		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	390							1	390		

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	289	1	201			1	88				
MALE	1	201	1	201								
FEMALE	1	88					1	88				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	9	1896	4	779			3	586	2	531		
MALE	4	739	3	538			1	201				
FEMALE	1	266							1	266		
JOINT (MALE/FEMALE)	4	891	1	241			2	385	1	265		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	201	1	201								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	201	1	201								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	390							1	390		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	390							1	390		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	9	1896	4	779			3	586	2	531		
MALE	4	739	3	538			1	201				
FEMALE	1	266							1	266		
JOINT (MALE/FEMALE)	4	891	1	241			2	385	1	265		
OTHERS, INCLUDING HISPANIC (TOTAL)	3	490	2	402			1	88				
MALE	1	201	1	201								
FEMALE	1	88					1	88				
JOINT (MALE/FEMALE)	1	201	1	201								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	300	1	151			1	149				
50-79% OF MSA/MD MEDIAN	1	215	1	215								
80-99% OF MSA/MD MEDIAN	2	467	1	201					1	266		
100-119% OF MSA/MD MEDIAN	3	574	2	373			1	201				
120% OR MORE OF MSA/MD MEDIAN	3	896	1	241					2	655		
INCOME NOT AVAILABLE 6/	2	324							2	324		
TOTAL 14/	13	2776	6	1181			4	674	3	921		

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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)	1	375							1	375		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	375							1	375		
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	69	12648	44	7675			8	1411	15	3102	2	460
MALE	17	3010	10	2001			4	565	3	444		
FEMALE	13	1873	9	1369			2	169	1	125	1	210
JOINT (MALE/FEMALE)	39	7765	25	4305			2	677	11	2533	1	250
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	204	1	204								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	204	1	204								
RACE NOT AVAILABLE (TOTAL) 6/	6	1239	3	803			2	348	1	88		
MALE	1	143					1	143				
FEMALE	1	192	1	192								
JOINT (MALE/FEMALE)	4	904	2	611			1	205	1	88		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	275	1	187					1	88		
MALE	1	187	1	187								
FEMALE												
JOINT (MALE/FEMALE)	1	88							1	88		
NOT HISPANIC OR LATINO (TOTAL)	69	12831	42	7340			9	1554	16	3477	2	460
MALE	17	2966	9	1814			5	708	3	444		
FEMALE	13	1873	9	1369			2	169	1	125	1	210
JOINT (MALE/FEMALE)	39	7992	24	4157			2	677	12	2908	1	250
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	230	1	230								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	230	1	230								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	1130	4	925			1	205				
MALE												
FEMALE	1	192	1	192								
JOINT (MALE/FEMALE)	4	938	3	733			1	205				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	66	12109	41	7136			8	1411	15	3102	2	460
MALE	16	2823	9	1814			4	565	3	444		
FEMALE	13	1873	9	1369			2	169	1	125	1	210
JOINT (MALE/FEMALE)	37	7413	23	3953			2	677	11	2533	1	250
OTHERS, INCLUDING HISPANIC (TOTAL)	5	1084	3	621					2	463		
MALE	1	187	1	187								
FEMALE												
JOINT (MALE/FEMALE)	4	897	2	434					2	463		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	8	943	5	644			2	169	1	130		
50-79% OF MSA/MD MEDIAN	17	2291	9	1239			3	395	5	657		
80-99% OF MSA/MD MEDIAN	6	1159	6	1159								
100-119% OF MSA/MD MEDIAN	3	373					1	83	1	80	1	210
120% OR MORE OF MSA/MD MEDIAN	42	9408	28	5640			3	820	10	2698	1	250
INCOME NOT AVAILABLE 6/	1	292					1	292				
TOTAL 14/	77	14466	48	8682			10	1759	17	3565	2	460

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	66									1	66
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	66									1	66
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)	77	17487	39	8274	2	498	20	3788	14	4761	2	166
MALE	25	6345	10	2897	1	85	5	1209	8	2079	1	75
FEMALE	15	2355	10	1476			3	608	1	180	1	91
JOINT (MALE/FEMALE)	37	8787	19	3901	1	413	12	1971	5	2502		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	232							2	232		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	232							2	232		
RACE NOT AVAILABLE (TOTAL) 6/	2	182	1	42			1	140				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	140					1	140				

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	4	461					3	383	1	78		
MALE	4	461					3	383	1	78		
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	75	17301	39	8274	2	498	16	3382	15	4915	3	232
MALE	21	5884	10	2897	1	85	2	826	7	2001	1	75
FEMALE	15	2355	10	1476			3	608	1	180	1	91
JOINT (MALE/FEMALE)	39	9062	19	3901	1	413	11	1948	7	2734	1	66
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	163					2	163				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	163					2	163				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	42	1	42								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	71	16863	39	8274	2	498	15	3242	13	4683	2	166
MALE	21	5884	10	2897	1	85	2	826	7	2001	1	75
FEMALE	15	2355	10	1476			3	608	1	180	1	91
JOINT (MALE/FEMALE)	35	8624	19	3901	1	413	10	1808	5	2502		
OTHERS, INCLUDING HISPANIC (TOTAL)	9	922					5	546	3	310	1	66
MALE	4	461					3	383	1	78		
FEMALE												
JOINT (MALE/FEMALE)	5	461					2	163	2	232	1	66
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	721	2	261	1	85	3	300			1	75
50-79% OF MSA/MD MEDIAN	16	2128	8	1080			5	627	3	421		
80-99% OF MSA/MD MEDIAN	11	1782	3	413			4	872	3	406	1	91
100-119% OF MSA/MD MEDIAN	11	1972	3	593			5	881	2	432	1	66
120% OR MORE OF MSA/MD MEDIAN	33	10639	21	5397	1	413	4	1248	7	3581		
INCOME NOT AVAILABLE 6/	4	725	3	572					1	153		
TOTAL 14/	82	17967	40	8316	2	498	21	3928	16	4993	3	232

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	333	1	333								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	333	1	333								
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	16	1519	8	987	1	189	5	277	1	16	1	50
MALE	9	974	6	918			2	6			1	50
FEMALE	2	11					2	11				
JOINT (MALE/FEMALE)	5	534	2	69	1	189	1	260	1	16		
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	116							1	116		
MALE												
FEMALE	1	116							1	116		
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	16	1848	9	1320	1	189	4	273	1	16	1	50
MALE	8	970	6	918			1	2			1	50
FEMALE	2	11					2	11				
JOINT (MALE/FEMALE)	6	867	3	402	1	189	1	260	1	16		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	120					1	4	1	116		
MALE	1	4					1	4				
FEMALE	1	116							1	116		
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	15	1515	8	987	1	189	4	273	1	16	1	50
MALE	8	970	6	918			1	2			1	50
FEMALE	2	11					2	11				
JOINT (MALE/FEMALE)	5	534	2	69	1	189	1	260	1	16		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	333	1	333								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	333	1	333								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	248	2	232					1	16		
50-79% OF MSA/MD MEDIAN	6	184	1	5			3	13	1	116	1	50
80-99% OF MSA/MD MEDIAN	2	264					2	264				
100-119% OF MSA/MD MEDIAN	1	189			1	189						
120% OR MORE OF MSA/MD MEDIAN	6	1083	6	1083								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	18	1968	9	1320	1	189	5	277	2	132	1	50

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	500	1	500								
MALE	1	500	1	500								
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	500	1	500								
MALE	1	500	1	500								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	500	1	500								
MALE	1	500	1	500								
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	1	500	1	500								
TOTAL 14/	1	500	1	500								

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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)	37	8386	24	4911			5	710	8	2765		
MALE	15	3799	10	2900			2	175	3	724		
FEMALE	2	259	2	259								
JOINT (MALE/FEMALE)	20	4328	12	1752			3	535	5	2041		
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	377	2	234			1	143				
MALE	1	143					1	143				
FEMALE	1	192	1	192								
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	279	1	187			1	92				
MALE	2	279	1	187			1	92				
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	35	8177	23	4724			4	688	8	2765		
MALE	14	3663	9	2713			2	226	3	724		
FEMALE	2	259	2	259								
JOINT (MALE/FEMALE)	19	4255	12	1752			2	462	5	2041		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	73					1	73				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	73					1	73				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	234	2	234								
MALE												
FEMALE	1	192	1	192								
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	34	8034	23	4724			3	545	8	2765		
MALE	13	3520	9	2713			1	83	3	724		
FEMALE	2	259	2	259								
JOINT (MALE/FEMALE)	19	4255	12	1752			2	462	5	2041		
OTHERS, INCLUDING HISPANIC (TOTAL)	3	352	1	187			2	165				
MALE	2	279	1	187			1	92				
FEMALE												
JOINT (MALE/FEMALE)	1	73					1	73				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2	221	1	129			1	92				
80-99% OF MSA/MD MEDIAN	1	156							1	156		
100-119% OF MSA/MD MEDIAN	4	512					3	432	1	80		
120% OR MORE OF MSA/MD MEDIAN	31	7679	24	4974			2	329	5	2376		
INCOME NOT AVAILABLE 6/	2	195	1	42					1	153		
TOTAL 14/	40	8763	26	5145			6	853	8	2765		

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	18	2658	12	1872			3	316	3	470		
MALE	4	477	3	400			1	77				
FEMALE	3	519	2	394					1	125		
JOINT (MALE/FEMALE)	11	1662	7	1078			2	239	2	345		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	128							1	128		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	128							1	128		
RACE NOT AVAILABLE (TOTAL) 6/	2	256						1	140	1	116	
MALE												
FEMALE	1	116							1	116		
JOINT (MALE/FEMALE)	1	140						1	140			

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	18	2731	11	1750			3	383	4	598		
MALE	4	477	3	400			1	77				
FEMALE	3	519	2	394					1	125		
JOINT (MALE/FEMALE)	11	1735	6	956			2	306	3	473		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	73					1	73				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	73					1	73				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	238	1	122					1	116		
MALE												
FEMALE	1	116							1	116		
JOINT (MALE/FEMALE)	1	122	1	122								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	16	2463	11	1750			2	243	3	470		
MALE	4	477	3	400			1	77				
FEMALE	3	519	2	394					1	125		
JOINT (MALE/FEMALE)	9	1467	6	956			1	166	2	345		
OTHERS, INCLUDING HISPANIC (TOTAL)	2	201					1	73	1	128		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	201					1	73	1	128		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	563	4	563								
50-79% OF MSA/MD MEDIAN	8	1102	3	478			3	383	2	241		
80-99% OF MSA/MD MEDIAN	3	555	3	555								
100-119% OF MSA/MD MEDIAN	2	153					1	73	1	80		
120% OR MORE OF MSA/MD MEDIAN	4	669	2	276					2	393		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	21	3042	12	1872			4	456	5	714		

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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	300	1	151			1	149				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	300	1	151			1	149				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	300	1	151			1	149				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	215	1	215								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	215	1	215								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	215	1	215								
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

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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	2	467	1	201					1	266		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	201	1	201								
NOT HISPANIC OR LATINO	1	266							1	266		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	266							1	266		
OTHERS, INCLUDING HISPANIC	1	201	1	201								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	574	2	373			1	201				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	373	1	172			1	201				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	201	1	201								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	373	1	172			1	201				
OTHERS, INCLUDING HISPANIC	1	201	1	201								

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: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	506	1	241					1	265		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	390							1	390		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	506	1	241					1	265		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	390							1	390		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	506	1	241					1	265		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	13	2776	6	1181			4	674	3	921		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	943	5	644			2	169	1	130		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	821	4	522			2	169	1	130		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	122	1	122								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	821	4	522			2	169	1	130		
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	15	1998	9	1239			2	190	4	569		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	293					1	205	1	88		
ETHNICITY 7/												
HISPANIC OR LATINO	1	88							1	88		
NOT HISPANIC OR LATINO	15	1998	9	1239			2	190	4	569		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	205					1	205				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	15	1998	9	1239			2	190	4	569		
OTHERS, INCLUDING HISPANIC	1	88							1	88		

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MSA/MD: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	955	5	955								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	204	1	204								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	1159	6	1159								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	955	5	955								
OTHERS, INCLUDING HISPANIC	1	204	1	204								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	373					1	83	1	80	1	210
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	373					1	83	1	80	1	210
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	373					1	83	1	80	1	210
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: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	375							1	375		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	37	8087	25	4837			2	677	9	2323	1	250
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4	946	3	803			1	143				
ETHNICITY 7/												
HISPANIC OR LATINO	1	187	1	187								
NOT HISPANIC OR LATINO	37	8188	23	4420			3	820	10	2698	1	250
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	230	1	230								
ETHNICITY NOT AVAILABLE 6/	3	803	3	803								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	35	7670	23	4420			2	677	9	2323	1	250
OTHERS, INCLUDING HISPANIC	3	792	2	417					1	375		
TOTAL 14/	77	14466	48	8682			10	1759	17	3565	2	460

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: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	721	2	261	1	85	3	300			1	75
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	109					1	109				
NOT HISPANIC OR LATINO	6	612	2	261	1	85	2	191			1	75
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	612	2	261	1	85	2	191			1	75
OTHERS, INCLUDING HISPANIC	1	109					1	109				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	14	1884	8	1080			4	487	2	317		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	104							1	104		
RACE NOT AVAILABLE 6/	1	140					1	140				
ETHNICITY 7/												
HISPANIC OR LATINO	2	170					1	92	1	78		
NOT HISPANIC OR LATINO	14	1958	8	1080			4	535	2	343		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	1714	8	1080			3	395	1	239		
OTHERS, INCLUDING HISPANIC	3	274					1	92	2	182		

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: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	1782	3	413			4	872	3	406	1	91
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1782	3	413			4	872	3	406	1	91
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1782	3	413			4	872	3	406	1	91
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	66									1	66
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1906	3	593			5	881	2	432		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	182					1	182				
NOT HISPANIC OR LATINO	8	1627	3	593			2	536	2	432	1	66
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	163					2	163				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	1561	3	593			2	536	2	432		
OTHERS, INCLUDING HISPANIC	4	411					3	345			1	66

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: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	32	10511	21	5397	1	413	4	1248	6	3453		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	128							1	128		
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	33	10639	21	5397	1	413	4	1248	7	3581		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	32	10511	21	5397	1	413	4	1248	6	3453		
OTHERS, INCLUDING HISPANIC	1	128							1	128		
TOTAL 14/	82	17967	40	8316	2	498	21	3928	16	4993	3	232

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: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	248	2	232					1	16		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	248	2	232					1	16		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	248	2	232					1	16		
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	68	1	5			3	13			1	50
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	116							1	116		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	68	1	5			3	13			1	50
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	116							1	116		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	68	1	5			3	13			1	50
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: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	264					2	264				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	260					1	260				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	4					1	4				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	260					1	260				
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	189			1	189						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	189			1	189						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	189			1	189						
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: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	333	1	333								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	750	5	750								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	1083	6	1083								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	750	5	750								
OTHERS, INCLUDING HISPANIC	1	333	1	333								
TOTAL 14/	18	1968	9	1320	1	189	5	277	2	132	1	50

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

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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	221	1	129			1	92				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	92					1	92				
NOT HISPANIC OR LATINO	1	129	1	129								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	129	1	129								
OTHERS, INCLUDING HISPANIC	1	92					1	92				

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: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	156							1	156		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	156							1	156		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	156							1	156		
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	512					3	432	1	80		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	439					2	359	1	80		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	73					1	73				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	439					2	359	1	80		
OTHERS, INCLUDING HISPANIC	1	73					1	73				

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

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MSA/MD: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	29	7344	23	4782			1	186	5	2376		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	335	1	192			1	143				
ETHNICITY 7/												
HISPANIC OR LATINO	1	187	1	187								
NOT HISPANIC OR LATINO	29	7300	22	4595			2	329	5	2376		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	192	1	192								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	28	7157	22	4595			1	186	5	2376		
OTHERS, INCLUDING HISPANIC	1	187	1	187								
TOTAL 14/	40	8763	26	5145			6	853	8	2765		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	563	4	563								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	441	3	441								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	122	1	122								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	441	3	441								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	846	3	478			2	243	1	125		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	256					1	140	1	116		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	986	3	478			3	383	1	125		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	116							1	116		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	846	3	478			2	243	1	125		
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	555	3	555								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	555	3	555								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	555	3	555								
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	153					1	73	1	80		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	80							1	80		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	73					1	73				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	80							1	80		
OTHERS, INCLUDING HISPANIC	1	73					1	73				

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MSA/MD: 21660 - EUGENE, OR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	541	2	276					1	265		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	128							1	128		
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	669	2	276					2	393		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	541	2	276					1	265		
OTHERS, INCLUDING HISPANIC	1	128							1	128		
TOTAL 14/	21	3042	12	1872			4	456	5	714		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	655							2	655		
10-19% MINORITY	10	2033	6	1181			3	586	1	266		
20-49% MINORITY	1	88					1	88				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	88					1	88				
MODERATE INCOME	1	390							1	390		
MIDDLE INCOME	10	2032	6	1181			3	586	1	265		
UPPER INCOME	1	266							1	266		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	88					1	88				
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	390							1	390		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	265							1	265		
20-49% MINORITY	9	1767	6	1181			3	586				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	266							1	266		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	13	2776	6	1181			4	674	3	921		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	29	5768	13	2403			4	508	11	2607	1	250
10-19% MINORITY	38	7386	27	5169			5	1195	5	812	1	210
20-49% MINORITY	10	1312	8	1110			1	56	1	146		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	23	3784	13	1909			3	282	6	1343	1	250
MIDDLE INCOME	43	8469	28	5340			6	1060	8	1859	1	210
UPPER INCOME	11	2213	7	1433			1	417	3	363		
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	1930	2	199			2	226	5	1255	1	250
10-19% MINORITY	4	688	3	600					1	88		
20-49% MINORITY	9	1166	8	1110			1	56				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	18	3695	11	2204			2	282	5	1209		
10-19% MINORITY	24	4628	17	3136			4	778	2	504	1	210
20-49% MINORITY	1	146							1	146		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	143							1	143		
10-19% MINORITY	10	2070	7	1433			1	417	2	220		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	77	14466	48	8682			10	1759	17	3565	2	460

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MSA/MD: 21660 - EUGENE, OR

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	32	9372	13	3604	2	498	8	2160	8	3035	1	75
10-19% MINORITY	40	7463	22	4087			9	1352	8	1958	1	66
20-49% MINORITY	10	1132	5	625			4	416			1	91
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	137	1	137								
MODERATE INCOME	21	2727	10	1694	1	85	5	542	2	174	3	232
MIDDLE INCOME	48	12515	18	4547	1	413	15	2736	14	4819		
UPPER INCOME	12	2588	11	1938			1	650				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	137	1	137								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	11	1742	6	1257	1	85	2	255	1	70	1	75
10-19% MINORITY	4	328	1	105			1	53	1	104	1	66
20-49% MINORITY	6	657	3	332			2	234			1	91
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	18	6694	5	2061	1	413	5	1255	7	2965		
10-19% MINORITY	27	5483	12	2330			8	1299	7	1854		
20-49% MINORITY	3	338	1	156			2	182				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	3	936	2	286			1	650				
10-19% MINORITY	9	1652	9	1652								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	82	17967	40	8316	2	498	21	3928	16	4993	3	232

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MSA/MD: 21660 - EUGENE, OR

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	5	888	2	578	1	189	1	5	1	116		
10-19% MINORITY	10	858	5	570			4	272	1	16		
20-49% MINORITY	3	222	2	172							1	50
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	7	424	3	177	1	189	2	8			1	50
MIDDLE INCOME	9	1530	5	1134			2	264	2	132		
UPPER INCOME	2	14	1	9			1	5				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	1	189			1	189						
10-19% MINORITY	3	13	1	5			2	8				
20-49% MINORITY	3	222	2	172							1	50
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	694	2	578					1	116		
10-19% MINORITY	6	836	3	556			2	264	1	16		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	5					1	5				
10-19% MINORITY	1	9	1	9								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	18	1968	9	1320	1	189	5	277	2	132	1	50

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
	1	500	1	500								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
	1	500	1	500								
MIDDLE INCOME												
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												
	1	500	1	500								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	500	1	500								

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: 21660 - EUGENE, OR

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	9	4270	4	1867					5	2403		
10-19% MINORITY	25	3811	17	2669			5	780	3	362		
20-49% MINORITY	6	682	5	609			1	73				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6	815	6	815								
MIDDLE INCOME	26	6678	13	3140			6	853	7	2685		
UPPER INCOME	8	1270	7	1190					1	80		
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	2	362	2	362								
10-19% MINORITY												
20-49% MINORITY	4	453	4	453								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	7	3908	2	1505					5	2403		
10-19% MINORITY	17	2541	10	1479			5	780	2	282		
20-49% MINORITY	2	229	1	156			1	73				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	1270	7	1190					1	80		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	40	8763	26	5145			6	853	8	2765		

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MSA/MD: 21660 - EUGENE, OR

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	16	2324	9	1307			3	383	4	634		
10-19% MINORITY	4	645	3	565					1	80		
20-49% MINORITY	1	73					1	73				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	265					1	140	1	125		
MIDDLE INCOME	16	2411	10	1586			3	316	3	509		
UPPER INCOME	3	366	2	286					1	80		
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	2	265					1	140	1	125		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	12	1773	7	1021			2	243	3	509		
10-19% MINORITY	3	565	3	565								
20-49% MINORITY	1	73					1	73				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	2	286	2	286								
10-19% MINORITY	1	80							1	80		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	21	3042	12	1872			4	456	5	714		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	4	36	1	9	2	18	1	9	1	9							2	18	11	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	2	67			1	33													3	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	5	42	1	8	2	17	1	8	1	8							2	17	12	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	50			1	50													2	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC	4	36	1	9	2	18	1	9	1	9							2	18	11	100
GENDER 19/																				
MALE																				
MALE	3	43	1	14	1	14			1	14							1	14	7	100
FEMALE																				
FEMALE	2	67					1	33											3	100
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/	1	25			2	50											1	25	4	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
LESS THAN 50% OF MSA/MD MEDIAN	2	67					1	33											3	100
50-79% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN	2	40			2	40											1	20	5	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN	1	50							1	50									2	100
120% OR MORE OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN	1	33			1	33											1	33	3	100
INCOME NOT AVAILABLE 6/																				
			1	100															1	100

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 21660 - EUGENE, OR

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	7	30			8	35	4	17	2	9	1	4					1	4	23	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/															1	100			1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
	2	50			2	50													4	100
NOT HISPANIC OR LATINO																				
	5	28			5	28	4	22	2	11	1	6			1	6			18	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
					1	50											1	50	2	100
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
	5	29			5	29	4	24	2	12	1	6							17	100
OTHERS, INCL. HISPANIC																				
	2	33			3	50											1	17	6	100
GENDER 19/																				
MALE																				
	3	50			2	33					1	17							6	100
FEMALE																				
	1	33					1	33	1	33									3	100
JOINT (MALE/FEMALE)																				
	3	20			6	40	3	20	1	7			1	7	1	7			15	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
	1	25			1	25	1	25	1	25									4	100
50-79% OF MSA/MD MEDIAN																				
	1	20					2	40			1	20			1	20			5	100
80-99% OF MSA/MD MEDIAN																				
	1	25			2	50	1	25											4	100
100-119% OF MSA/MD MEDIAN																				
	2	40			2	40											1	20	5	100
120% OR MORE OF MSA/MD MEDIAN																				
	2	33			3	50			1	17									6	100
INCOME NOT AVAILABLE 6/																				

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

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	4	50			1	13			2	25							1	13	8	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	1	100																	1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
	1	100																	1	100
NOT HISPANIC OR LATINO																				
	4	57			1	14			2	29									7	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																	1	100	1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
	3	50			1	17			2	33									6	100
OTHERS, INCL. HISPANIC																				
	1	50															1	50	2	100
GENDER 19/																				
MALE																				
	3	75							1	25									4	100
FEMALE																				
JOINT (MALE/FEMALE)	2	40			1	20			1	20							1	20	5	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN	1	100																	1	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN	2	50							1	25							1	25	4	100
120% OR MORE OF MSA/MD MEDIAN																				
	2	50			1	25			1	25									4	100
INCOME NOT AVAILABLE 6/																				

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

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	765											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	201											
NOT HISPANIC OR LATINO	564											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	564											
OTHERS, INCLUDING HISPANIC	201											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	151											
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	201											
100-119% OF MSA/MD MEDIAN	172											
120% OR MORE OF MSA/MD MEDIAN	241											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	524											
FEMALE												
JOINT (MALE/FEMALE)	241											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	765											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	765											
UPPER INCOME												

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	416											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	215											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	201											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	215											
OTHERS, INCLUDING HISPANIC	201											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	215											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	201											
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	215											
FEMALE												
JOINT (MALE/FEMALE)	201											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	416											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	416											
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	21	4	1	2	1			2.34	2.25		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/	1	1		1				2.01	2.01		
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	21	4	1	2	1			2.34	2.25		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	1	1		1				2.01	2.01		
MINORITY STATUS 8/											
WHITE NON-HISPANIC	20	4	1	2	1			2.34	2.25		
OTHERS, INCLUDING HISPANIC	2										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2										
50-79% OF MSA/MD MEDIAN	7										
80-99% OF MSA/MD MEDIAN	4										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	10	5	1	3	1			2.27	2.09		
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	3	2		1	1			2.49	2.49		
FEMALE	7										
JOINT (MALE/FEMALE)	13	3	1	2				2.13	2.01		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	5	1		1				2.01	2.01		
10-19% MINORITY	14	3	1	1	1			2.32	2.09		
20-49% MINORITY	4	1		1				2.40	2.40		
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	8	2		1	1			2.64	2.64		
MIDDLE INCOME	10	3	1	2				2.03	2.01		
UPPER INCOME	5										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	3605	1127	264	577	286			2.31	2.09		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	204										
RACE NOT AVAILABLE 6/	280	331		331				2.01	2.01		
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3579	1127	264	577	286			2.31	2.09		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	230										
ETHNICITY NOT AVAILABLE 6/	280	331		331				2.01	2.01		
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3375	1127	264	577	286			2.31	2.09		
OTHERS, INCLUDING HISPANIC	434										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	260										
50-79% OF MSA/MD MEDIAN	881										
80-99% OF MSA/MD MEDIAN	770										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	2178	1458	264	908	286			2.25	2.09		
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	531	683		397	286			2.42	2.09		
FEMALE	959										
JOINT (MALE/FEMALE)	2599	775	264	511				2.09	2.01		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1051	331		331				2.01	2.01		
10-19% MINORITY	2501	947	264	397	286			2.30	2.09		
20-49% MINORITY	537	180		180				2.40	2.40		
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1050	466		180	286			2.69	2.88		
MIDDLE INCOME	2012	992	264	728				2.03	2.01		
UPPER INCOME	1027										

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	4620									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	4620									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	4620									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	82									
50-79% OF MSA/MD MEDIAN	831									
80-99% OF MSA/MD MEDIAN	247									
100-119% OF MSA/MD MEDIAN	593									
120% OR MORE OF MSA/MD MEDIAN	2337									
INCOME NOT AVAILABLE 6/	530									
GENDER 19/										
MALE	510									
FEMALE	1233									
JOINT (MALE/FEMALE)	2877									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1451									
10-19% MINORITY	2700									
20-49% MINORITY	469									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	137									
MODERATE INCOME	1332									
MIDDLE INCOME	2283									
UPPER INCOME	868									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	3	1			1			2.92	2.92	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	3	1			1			2.92	2.92	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3	1			1			2.92	2.92	
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	2									
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	1			1			2.92	2.92	
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	3	1			1			2.92	2.92	
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1									
10-19% MINORITY	1	1			1			2.92	2.92	
20-49% MINORITY	1									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1									
MIDDLE INCOME	2	1			1			2.92	2.92	
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	477	310			310				2.92	2.92	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	477	310			310				2.92	2.92	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	477	310			310				2.92	2.92	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	232										
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	245	310			310				2.92	2.92	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	477	310			310				2.92	2.92	
FEMALE											
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	245										
10-19% MINORITY	120	310			310				2.92	2.92	
20-49% MINORITY	112										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	112										
MIDDLE INCOME	365	310			310				2.92	2.92	
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	11	1609	9	1407			1	77	1	125		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1487	8	1285			1	77	1	125		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	122	1	122								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1487	8	1285			1	77	1	125		
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	384	3	384								
50-79% OF MSA/MD MEDIAN	4	560	2	358			1	77	1	125		
80-99% OF MSA/MD MEDIAN	2	389	2	389								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2	276	2	276								
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	3	357	2	280			1	77				
FEMALE	2	353	1	228					1	125		
JOINT (MALE/FEMALE)	6	899	6	899								
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	9	1223	7	1021			1	77	1	125		
10-19% MINORITY	2	386	2	386								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	125							1	125		
MIDDLE INCOME	10	1484	9	1407			1	77				
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	8	1	1								1.92	1.92
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	1	1								1.92	1.92
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	1	1								1.92	1.92
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3											
50-79% OF MSA/MD MEDIAN	1	1	1								1.92	1.92
80-99% OF MSA/MD MEDIAN	2											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	2											
FEMALE	1											
JOINT (MALE/FEMALE)	5	1	1								1.92	1.92
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	6	1	1								1.92	1.92
10-19% MINORITY	2											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	8	1	1								1.92	1.92
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN 30/	MEDIAN 31/
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	1277	130	130								1.92	1.92
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1155	130	130								1.92	1.92
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	122											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1155	130	130								1.92	1.92
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	384											
50-79% OF MSA/MD MEDIAN	228	130	130								1.92	1.92
80-99% OF MSA/MD MEDIAN	389											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	276											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	280											
FEMALE	228											
JOINT (MALE/FEMALE)	769	130	130								1.92	1.92
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	891	130	130								1.92	1.92
10-19% MINORITY	386											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1277	130	130								1.92	1.92
UPPER INCOME												

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	65		71	1	10		6
FHA	8		2				
VA	4		1		1		
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	39		36	1	6		2
FHA	4						
VA	2				1		
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL			2		1		
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	9		16		1		4
FHA	3		1				
VA	1		1				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	15		15		1		
FHA	1						
VA	1						
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2		2		1		
FHA			1				
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	29		30		4		
FHA	4						
VA	2				1		
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	12		7		1		
FHA							
VA	1						
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	9		3				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1		3				
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	2		1		1		
FHA							
VA	1						
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	6			2			
FHA							
VA							
FSA/RHS							

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

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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/	23		24		3		NA
PRICING REPORTED	5				1		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.27				2.92		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.09				2.92		NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	28		24		4		NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	8		3				NA
PRICING REPORTED	1						NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.92						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.92						NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	9		3				NA