

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0101.00														
LOANS ORIGINATED	1	230					1	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	216								
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0102.01														
LOANS ORIGINATED			4	1238										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	305								
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0102.02														
LOANS ORIGINATED							1	7						
APPS APPROVED, NOT ACCEPTED									1	2350				
APPS DENIED							1	6	1	1700			1	6
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0103.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	195										
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0104.00														
LOANS ORIGINATED	1	103	1	64							1	64		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	76										
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0106.00														
LOANS ORIGINATED			1	175	1	56								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	130							1	130		
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A	B	C	D	E	F	G							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0107.01														
LOANS ORIGINATED	1	186	1	360			1	91					2	277
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	260										
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0107.03														
LOANS ORIGINATED			1	228	1	293	1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0107.05														
LOANS ORIGINATED			3	961	2	1014								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	344			1	6						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS							1	120						
WA/BENTON COUNTY/0107.07														
LOANS ORIGINATED			3	784	2	352					1	294		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0107.08														
LOANS ORIGINATED			5	2237										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.03														
LOANS ORIGINATED					3	529								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	13						
APPS WITHDRAWN					1	217								
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0108.05														
LOANS ORIGINATED			1	356			2	18						
APPS APPROVED, NOT ACCEPTED			1	368										
APPS DENIED														
APPS WITHDRAWN							2	485						
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.07														
LOANS ORIGINATED			1	368										
APPS APPROVED, NOT ACCEPTED			1	352										
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.09														
LOANS ORIGINATED			2	181	1	175							2	181
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.10														
LOANS ORIGINATED	1	285	2	615	1	163	1	192						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.11														
LOANS ORIGINATED	1	302	6	2140	1	407	1	230						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			2	1880	3	803								
FILES CLOSED FOR INCOMPLETENESS	1	275	2	907										
WA/BENTON COUNTY/0108.13														
LOANS ORIGINATED	1	194	4	997	1	155	1	160			1	237		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	225												
APPS WITHDRAWN					1	175								
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0108.14														
LOANS ORIGINATED	2	941	3	906	4	1278								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	326			1	15						
APPS WITHDRAWN			6	3192	1	375				1	375			
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0109.01														
LOANS ORIGINATED			1	182	1	175	1	105			1	182		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	214			1	50								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0109.02														
LOANS ORIGINATED			1	166	1	155					1	166		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0110.01														
LOANS ORIGINATED			1	124										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	118			1	2100				
APPS WITHDRAWN							1	118						
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0110.02														
LOANS ORIGINATED			2	271										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0111.00														
LOANS ORIGINATED			1	167			2	157						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0112.00														
LOANS ORIGINATED	1	160					1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	118			1	6633				
APPS WITHDRAWN	1	147												
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0113.00														
LOANS ORIGINATED	1	147	1	97										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	90								
APPS WITHDRAWN			1	157						1	157			
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0114.01														
LOANS ORIGINATED			1	183										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	7						
APPS WITHDRAWN	1	242												
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0114.02														
LOANS ORIGINATED	2	365	1	230										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0115.01														
LOANS ORIGINATED			2	140									1	90
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	18						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0115.03														
LOANS ORIGINATED	2	840	5	1088	1	249	1	125						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	156			1	3		1	156			
APPS WITHDRAWN			1	399										
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans						
	FHA, FSA/RHS & VA		Conventional		C		D						
	A	B	C		D		E	F					G
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
WA/BENTON COUNTY/0115.04													
LOANS ORIGINATED	1	139	2	575	1	196				1	212		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0116.00													
LOANS ORIGINATED			1	125	1	155	1	15				1	125
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS			1	204									
WA/BENTON COUNTY/0117.00													
LOANS ORIGINATED			6	1604						1	182		
APPS APPROVED, NOT ACCEPTED			1	181									
APPS DENIED	1	180	1	149	2	351				3	500		
APPS WITHDRAWN			3	707	1	165							
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0118.00													
LOANS ORIGINATED	1	182	1	353			3	305				1	182
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	121	2	263	2	51				2	196
APPS WITHDRAWN			1	172	1	114						1	172
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0119.00													
LOANS ORIGINATED	2	339	2	452								1	157
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN	1	130											
FILES CLOSED FOR INCOMPLETENESS													
WA/FRANKLIN COUNTY/0201.00													
LOANS ORIGINATED	6	820	4	541	1	87						2	222
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					2	247				1	140		
APPS WITHDRAWN			1	133	2	210							
FILES CLOSED FOR INCOMPLETENESS					1	80						1	80

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/FRANKLIN COUNTY/0203.00														
LOANS ORIGINATED	2	294	3	339	2	178					1	73		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED									1	1000				
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0204.00														
LOANS ORIGINATED			4	458	1	173					1	173	1	80
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	100								
APPS WITHDRAWN					1	79					1	79		
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0205.01														
LOANS ORIGINATED			1	417	2	406								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	246												
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0205.02														
LOANS ORIGINATED	3	629	7	1444										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	279										
APPS WITHDRAWN			4	523			1	348						
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0206.01														
LOANS ORIGINATED			6	1755	1	149							1	219
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	138	1	204							1	138
APPS WITHDRAWN			1	956	2	371								
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0206.03														
LOANS ORIGINATED	3	548												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	221												
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/FRANKLIN COUNTY/0206.05														
LOANS ORIGINATED	3	702	5	1157	5	719								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	205	1	189								
FILES CLOSED FOR INCOMPLETENESS			1	272										
WA/FRANKLIN COUNTY/0206.06														
LOANS ORIGINATED					3	498								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	60								
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0207.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	291										
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0208.00														
LOANS ORIGINATED	1	120	1	379	1	110					1	110		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			3	846							1	300		
FILES CLOSED FOR INCOMPLETENESS			1	330										
MSA/MD(TOTAL)														
LOANS ORIGINATED	36	7526	97	23857	38	7672	18	1436			9	1583	13	1643
APPS APPROVED, NOT ACCEPTED			3	901					1	2350				
APPS DENIED	3	619	7	1513	12	1541	11	127	4	11433	5	796	4	340
APPS WITHDRAWN	5	986	29	10122	17	3279	4	951			4	741	2	472
FILES CLOSED FOR INCOMPLETENESS	1	275	5	1713	1	80	1	120					1	80
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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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

DISPOSITION OF APPLICATIONS	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LOANS ORIGINATED	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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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>BORROWER CHARACTERISTICS</b>																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE													1	186				
ASIAN											1	157						
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	68	13013			39	8995					25	5489	9	1298			1	228
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	1	175									1	413						
RACE NOT AVAILABLE 6/	2	370			5	1236					2	387					1	179
ETHNICITY 7/																		
HISPANIC OR LATINO	32	4695			8	1321					13	2299	8	1154				
NOT HISPANIC OR LATINO	34	7820			32	7886					14	3760	2	330			1	228
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	447																
ETHNICITY NOT AVAILABLE 6/	3	596			4	1024					2	387					1	179
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	33	7645			32	7886					13	3347	1	144			1	228
OTHERS, INCLUDING HISPANIC	35	5317			8	1321					14	2712	9	1340				
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	6	577			1	90					2	286	2	294				
50-79% OF MSA/MD MEDIAN	15	2016			4	517					6	978	5	740			2	407
80-99% OF MSA/MD MEDIAN	14	2301			4	867					7	1244	2	306				
100-119% OF MSA/MD MEDIAN	10	2089			4	607					5	1072						
120% OR MORE OF MSA/MD MEDIAN	26	6575			30	7996					9	2866	1	144				
INCOME NOT AVAILABLE 6/					1	154												
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY	31	7517			21	5403					11	3274	2	311			1	228
20-49% MINORITY	28	4591			20	4465					11	2137	5	814			1	179
50-79% MINORITY	4	444			1	110					3	437	1	137				
80-100% MINORITY	8	1006			2	253					4	598	2	222				
INCOME 12/ 13/																		
LOW INCOME	3	378			2	253					1	160						
MODERATE INCOME	18	2327			5	797					13	1933	3	359			1	228
MIDDLE INCOME	22	4405			20	4794					6	1321	5	814			1	179
UPPER INCOME	28	6448			17	4387					9	3032	2	311				
TOTAL 14/	71	13558			44	10231					29	6446	10	1484			2	407

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/	67				34						29		10					2
REPORTED PRICING DATA	4				10														
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	4	NA		NA	2	NA		NA		NA		NA		NA		NA		NA	
2.00 - 2.49		NA		NA	5	NA		NA		NA		NA		NA		NA		NA	
2.50 - 2.99		NA		NA	3	NA		NA		NA		NA		NA		NA		NA	
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN	1.59				2.21														
MEDIAN	1.58				2.21														
HOEPA LOANS 17/																			

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	
NO REPORTED PRICING DATA 15/	12783				7873						6446		1484					407	
REPORTED PRICING DATA	775				2358														
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	775	NA	NA	NA	474	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
2.00 - 2.49		NA	NA	NA	1066	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
2.50 - 2.99		NA	NA	NA	818	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
3.00 - 3.49		NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/	1.59				2.25														
MEDIAN 31/	1.56				2.15														
HOEPA LOANS 17/																			

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	186	1	186								
MALE	1	186	1	186								
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	157	1	157								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	157	1	157								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	40	8263	31	6383			3	619	5	986	1	275
MALE	14	2301	13	2154					1	147		
FEMALE	6	1139	3	454			2	439	1	246		
JOINT (MALE/FEMALE)	20	4823	15	3775			1	180	3	593	1	275
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	413	1	413								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	413	1	413								
RACE NOT AVAILABLE (TOTAL) 6/	2	387	2	387								
MALE												
FEMALE	1	157	1	157								
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)	24	4060	21	3453			1	214	2	393		
MALE	12	1958	11	1811					1	147		
FEMALE	5	914	3	454			1	214	1	246		
JOINT (MALE/FEMALE)	7	1188	7	1188								
NOT HISPANIC OR LATINO (TOTAL)	18	4738	13	3686			2	405	2	372	1	275
MALE	3	529	3	529								
FEMALE	1	225					1	225				
JOINT (MALE/FEMALE)	14	3984	10	3157			1	180	2	372	1	275
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	221							1	221		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	221							1	221		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	387	2	387								
MALE												
FEMALE	1	157	1	157								
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	16	4139	11	3087			2	405	2	372	1	275
MALE	2	343	2	343								
FEMALE	1	225					1	225				
JOINT (MALE/FEMALE)	13	3571	9	2744			1	180	2	372	1	275
OTHERS, INCLUDING HISPANIC (TOTAL)	27	4880	23	4052			1	214	3	614		
MALE	13	2144	12	1997					1	147		
FEMALE	5	914	3	454			1	214	1	246		
JOINT (MALE/FEMALE)	9	1822	8	1601					1	221		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	727	4	580					1	147		
50-79% OF MSA/MD MEDIAN	13	2119	11	1718			1	180	1	221		
80-99% OF MSA/MD MEDIAN	12	2289	8	1445			2	439	1	130	1	275
100-119% OF MSA/MD MEDIAN	5	1072	5	1072								
120% OR MORE OF MSA/MD MEDIAN	10	3199	8	2711					2	488		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	45	9406	36	7526			3	619	5	986	1	275

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	1018			1	368					1	650
MALE												
FEMALE	1	368			1	368						
JOINT (MALE/FEMALE)	1	650									1	650
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	119	31756	88	21772	1	181	3	408	23	8332	4	1063
MALE	27	6762	18	4089			1	138	7	2263	1	272
FEMALE	16	2575	12	2056			1	121	3	398		
JOINT (MALE/FEMALE)	75	22051	57	15259	1	181	1	149	13	5671	3	791
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	606	1	294					1	312		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	606	1	294					1	312		
RACE NOT AVAILABLE (TOTAL) 6/	18	4726	8	1791	1	352	4	1105	5	1478		
MALE	3	594					2	482	1	112		
FEMALE	1	212	1	212								
JOINT (MALE/FEMALE)	5	1438	3	691					2	747		

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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)	36	6644	29	4523					7	2121		
MALE	9	1529	8	1113					1	416		
FEMALE	7	1074	5	806					2	268		
JOINT (MALE/FEMALE)	20	4041	16	2604					4	1437		
NOT HISPANIC OR LATINO (TOTAL)	79	24052	57	16382	2	549	2	259	14	5479	4	1383
MALE	17	4973	10	2976			1	138	5	1587	1	272
FEMALE	10	1725	7	1106	1	368	1	121	1	130		
JOINT (MALE/FEMALE)	52	17354	40	12300	1	181			8	3762	3	1111
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	7	2253	3	990			1	149	2	784	1	330
MALE												
FEMALE	1	356	1	356								
JOINT (MALE/FEMALE)	6	1897	2	634			1	149	2	784	1	330
ETHNICITY NOT AVAILABLE (TOTAL) 6/	19	5157	8	1962	1	352	4	1105	6	1738		
MALE	4	854					2	482	2	372		
FEMALE												
JOINT (MALE/FEMALE)	5	1453	3	706					2	747		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	75	22428	56	16088	1	181	2	259	13	5167	3	733
MALE	17	4973	10	2976			1	138	5	1587	1	272
FEMALE	9	1357	7	1106			1	121	1	130		
JOINT (MALE/FEMALE)	49	16098	39	12006	1	181			7	3450	2	461
OTHERS, INCLUDING HISPANIC (TOTAL)	47	10521	33	5807	1	368	1	149	10	3217	2	980
MALE	9	1529	8	1113					1	416		
FEMALE	9	1798	6	1162	1	368			2	268		
JOINT (MALE/FEMALE)	29	7194	19	3532			1	149	7	2533	2	980
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	696	5	431			1	121	1	144		
50-79% OF MSA/MD MEDIAN	19	2758	16	2383					3	375		
80-99% OF MSA/MD MEDIAN	16	3060	14	2608					2	452		
100-119% OF MSA/MD MEDIAN	15	2961	9	1787					5	902	1	272
120% OR MORE OF MSA/MD MEDIAN	84	28631	53	16648	3	901	6	1392	18	8249	4	1441
INCOME NOT AVAILABLE 6/												
TOTAL 14/	141	38106	97	23857	3	901	7	1513	29	10122	5	1713



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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	140					1	140				
MALE	1	140					1	140				
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	59	10699	35	6992			8	943	15	2684	1	80
MALE	14	2302	8	1692			2	168	4	442		
FEMALE	6	795	4	534					2	261		
JOINT (MALE/FEMALE)	39	7602	23	4766			6	775	9	1981	1	80
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	175	1	175								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	175	1	175								
RACE NOT AVAILABLE (TOTAL) 6/	7	1558	2	505			3	458	2	595		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	363	1	256			1	107				

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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)	23	3029	12	1566			3	325	8	1138		
MALE	8	1047	4	547			1	118	3	382		
FEMALE	4	441	2	180					2	261		
JOINT (MALE/FEMALE)	11	1541	6	839			2	207	3	495		
NOT HISPANIC OR LATINO (TOTAL)	38	7881	23	5390			7	865	7	1546	1	80
MALE	7	1395	4	1145			2	190	1	60		
FEMALE	2	354	2	354								
JOINT (MALE/FEMALE)	29	6132	17	3891			5	675	6	1486	1	80
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	7	1662	3	716			2	351	2	595		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	467	2	467								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	36	7566	22	5215			6	725	7	1546	1	80
MALE	6	1255	4	1145			1	50	1	60		
FEMALE	2	354	2	354								
JOINT (MALE/FEMALE)	28	5957	16	3716			5	675	6	1486	1	80
OTHERS, INCLUDING HISPANIC (TOTAL)	25	3344	13	1741			4	465	8	1138		
MALE	9	1187	4	547			2	258	3	382		
FEMALE	4	441	2	180					2	261		
JOINT (MALE/FEMALE)	12	1716	7	1014			2	207	3	495		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	534	2	236			2	208	1	90		
50-79% OF MSA/MD MEDIAN	13	1752	6	757			3	331	3	584	1	80
80-99% OF MSA/MD MEDIAN	9	1345	4	682			1	100	4	563		
100-119% OF MSA/MD MEDIAN	10	1553	5	869			3	370	2	314		
120% OR MORE OF MSA/MD MEDIAN	30	7234	20	4974			3	532	7	1728		
INCOME NOT AVAILABLE 6/	1	154	1	154								
TOTAL 14/	68	12572	38	7672			12	1541	17	3279	1	80

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	120									1	120
MALE	1	120									1	120
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)	28	2348	17	1311			7	86	4	951		
MALE	6	477	3	128			1	6	2	343		
FEMALE	4	54	1	40			3	14				
JOINT (MALE/FEMALE)	18	1817	13	1143			3	66	2	608		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	5	166	1	125			4	41				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	120									1	120
MALE	1	120									1	120
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	26	2217	16	1220			6	46	4	951		
MALE	6	477	3	128			1	6	2	343		
FEMALE	4	54	1	40			3	14				
JOINT (MALE/FEMALE)	16	1686	12	1052			2	26	2	608		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	131	1	91					1	40		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	131	1	91					1	40		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	166	1	125					4	41		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	26	2217	16	1220			6	46	4	951		
MALE	6	477	3	128			1	6	2	343		
FEMALE	4	54	1	40			3	14				
JOINT (MALE/FEMALE)	16	1686	12	1052			2	26	2	608		
OTHERS, INCLUDING HISPANIC (TOTAL)	3	251	1	91							1	120
MALE	1	120									1	120
FEMALE												
JOINT (MALE/FEMALE)	2	131	1	91					1	40		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	9							2	9		
50-79% OF MSA/MD MEDIAN	5	150	1	8					3	24	1	118
80-99% OF MSA/MD MEDIAN	7	356	5	339					2	17		
100-119% OF MSA/MD MEDIAN	3	462	2	237							1	225
120% OR MORE OF MSA/MD MEDIAN	15	1577	9	812					3	37	2	608
INCOME NOT AVAILABLE 6/	2	80	1	40					1	40		
TOTAL 14/	34	2634	18	1436					11	127	4	951
											1	120

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	5	13783			1	2350	4	11433				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	13783			1	2350	4	11433				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	5	13783			1	2350	4	11433				
TOTAL 14/	5	13783			1	2350	4	11433				

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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	1	140					1	140				
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	13	2098	9	1583			1	149	3	366		
FEMALE	5	869	3	633					2	236		
JOINT (MALE/FEMALE)	1	212	1	212								
JOINT (MALE/FEMALE)	7	1017	5	738			1	149	1	130		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	4	882					3	507	1	375		
FEMALE	1	156					1	156				
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)	4	507	3	428					1	79		
MALE	2	252	1	173					1	79		
FEMALE												
JOINT (MALE/FEMALE)	2	255	2	255								
NOT HISPANIC OR LATINO (TOTAL)	9	1582	6	1155			1	140	2	287		
MALE	4	757	2	460			1	140	1	157		
FEMALE	1	212	1	212								
JOINT (MALE/FEMALE)	4	613	3	483					1	130		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	149					1	149				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	149					1	149				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	4	882					3	507	1	375		
MALE	1	156					1	156				
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8	1442	6	1155					2	287		
MALE	3	617	2	460					1	157		
FEMALE	1	212	1	212								
JOINT (MALE/FEMALE)	4	613	3	483					1	130		
OTHERS, INCLUDING HISPANIC (TOTAL)	6	796	3	428			2	289	1	79		
MALE	3	392	1	173			1	140	1	79		
FEMALE												
JOINT (MALE/FEMALE)	3	404	2	255			1	149				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2	345	1	182			1	163				
80-99% OF MSA/MD MEDIAN	2	316	1	237					1	79		
100-119% OF MSA/MD MEDIAN	3	425	2	237			1	188				
120% OR MORE OF MSA/MD MEDIAN	11	2034	5	927			3	445	3	662		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	18	3120	9	1583			5	796	4	741		



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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	186	1	186								
MALE	1	186	1	186								
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	2343	12	1457			3	334	2	472	1	80
MALE	2	240	1	102			1	138				
FEMALE	5	549	4	428			1	121				
JOINT (MALE/FEMALE)	11	1554	7	927			1	75	2	472	1	80
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	6					1	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)	8	1060	8	1060								
MALE	1	102	1	102								
FEMALE	2	247	2	247								
JOINT (MALE/FEMALE)	5	711	5	711								
NOT HISPANIC OR LATINO (TOTAL)	10	1378	4	492			3	334	2	472	1	80
MALE	2	324	1	186			1	138				
FEMALE	3	302	2	181			1	121				
JOINT (MALE/FEMALE)	5	752	1	125			1	75	2	472	1	80
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	91	1	91								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	91	1	91								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	6					1	6				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	9	1192	3	306			3	334	2	472	1	80
MALE	1	138					1	138				
FEMALE	3	302	2	181			1	121				
JOINT (MALE/FEMALE)	5	752	1	125			1	75	2	472	1	80
OTHERS, INCLUDING HISPANIC (TOTAL)	10	1337	10	1337								
MALE	2	288	2	288								
FEMALE	2	247	2	247								
JOINT (MALE/FEMALE)	6	802	6	802								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	374	2	247			2	127				
50-79% OF MSA/MD MEDIAN	5	501	4	421							1	80
80-99% OF MSA/MD MEDIAN	4	616	4	616								
100-119% OF MSA/MD MEDIAN	2	200	1	125			1	75				
120% OR MORE OF MSA/MD MEDIAN	5	844	2	234			1	138	2	472		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	20	2535	13	1643			4	340	2	472	1	80

## 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: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	727	4	580					1	147		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	5	727	4	580					1	147		
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	5	727	4	580					1	147		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	157	1	157								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	1962	10	1561			1	180	1	221		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	11	1718	11	1718								
NOT HISPANIC OR LATINO	1	180					1	180				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	221							1	221		
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	180					1	180				
OTHERS, INCLUDING HISPANIC	12	1939	11	1718					1	221		

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	186	1	186								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1946	6	1102			2	439	1	130	1	275
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	157	1	157								
ETHNICITY 7/												
HISPANIC OR LATINO	4	671	3	457			1	214				
NOT HISPANIC OR LATINO	7	1461	4	831			1	225	1	130	1	275
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	157	1	157								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	1275	3	645			1	225	1	130	1	275
OTHERS, INCLUDING HISPANIC	5	857	4	643			1	214				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	1072	5	1072								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	396	2	396								
NOT HISPANIC OR LATINO	3	676	3	676								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	676	3	676								
OTHERS, INCLUDING HISPANIC	2	396	2	396								

## 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: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	2556	6	2068					2	488		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	413	1	413								
RACE NOT AVAILABLE 6/	1	230	1	230								
ETHNICITY 7/												
HISPANIC OR LATINO	2	548	1	302					1	246		
NOT HISPANIC OR LATINO	7	2421	6	2179					1	242		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	230	1	230								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	2008	5	1766					1	242		
OTHERS, INCLUDING HISPANIC	3	961	2	715					1	246		
TOTAL 14/	45	9406	36	7526			3	619	5	986	1	275

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	696	5	431			1	121	1	144		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	6	575	5	431					1	144		
NOT HISPANIC OR LATINO	1	121					1	121				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	121					1	121				
OTHERS, INCLUDING HISPANIC	6	575	5	431					1	144		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	17	2467	15	2204					2	263		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	291	1	179					1	112		
ETHNICITY 7/												
HISPANIC OR LATINO	11	1534	10	1401					1	133		
NOT HISPANIC OR LATINO	6	933	5	803					1	130		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	291	1	179					1	112		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	933	5	803					1	130		
OTHERS, INCLUDING HISPANIC	11	1534	10	1401					1	133		

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13	2332	12	2208					1	124		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	728	2	400					1	328		
ETHNICITY 7/												
HISPANIC OR LATINO	8	1443	7	1319					1	124		
NOT HISPANIC OR LATINO	6	1101	6	1101								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	516	1	188					1	328		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	1101	6	1101								
OTHERS, INCLUDING HISPANIC	8	1443	7	1319					1	124		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	14	2771	8	1597					5	902	1	272
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	190	1	190								
ETHNICITY 7/												
HISPANIC OR LATINO	3	526	1	178					2	348		
NOT HISPANIC OR LATINO	9	1725	6	1159					2	294	1	272
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	710	2	450					1	260		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1725	6	1159					2	294	1	272
OTHERS, INCLUDING HISPANIC	3	526	1	178					2	348		

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	1018			1	368					1	650
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	68	23490	48	15332	1	181	2	287	14	6899	3	791
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	606	1	294					1	312		
RACE NOT AVAILABLE 6/	12	3517	4	1022	1	352	4	1105	3	1038		
ETHNICITY 7/												
HISPANIC OR LATINO	8	2566	6	1194					2	1372		
NOT HISPANIC OR LATINO	57	20172	40	13319	2	549	1	138	11	5055	3	1111
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	2253	3	990			1	149	2	784	1	330
ETHNICITY NOT AVAILABLE 6/	12	3640	4	1145	1	352	4	1105	3	1038		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	53	18548	39	13025	1	181	1	138	10	4743	2	461
OTHERS, INCLUDING HISPANIC	19	6443	10	2478	1	368	1	149	5	2468	2	980
TOTAL 14/	141	38106	97	23857	3	901	7	1513	29	10122	5	1713



## 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: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	534	2	236			2	208	1	90		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	4	444	2	236			1	118	1	90		
NOT HISPANIC OR LATINO	1	90					1	90				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	90					1	90				
OTHERS, INCLUDING HISPANIC	4	444	2	236			1	118	1	90		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	1589	6	757			2	168	3	584	1	80
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	163					1	163				
ETHNICITY 7/												
HISPANIC OR LATINO	5	690	4	519					1	171		
NOT HISPANIC OR LATINO	7	899	2	238			2	168	2	413	1	80
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	163					1	163				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	899	2	238			2	168	2	413	1	80
OTHERS, INCLUDING HISPANIC	5	690	4	519					1	171		

## 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: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	1345	4	682			1	100	4	563		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	7	887	2	224			1	100	4	563		
NOT HISPANIC OR LATINO	2	458	2	458								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	458	2	458								
OTHERS, INCLUDING HISPANIC	7	887	2	224			1	100	4	563		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1258	5	869			1	75	2	314		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	295					2	295				
ETHNICITY 7/												
HISPANIC OR LATINO	5	744	2	323			1	107	2	314		
NOT HISPANIC OR LATINO	3	410	2	335			1	75				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	399	1	211			1	188				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	410	2	335			1	75				
OTHERS, INCLUDING HISPANIC	5	744	2	323			1	107	2	314		

## 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: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	140					1	140				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	24	5819	17	4294			2	392	5	1133		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	175	1	175								
RACE NOT AVAILABLE 6/	4	1100	2	505					2	595		
ETHNICITY 7/												
HISPANIC OR LATINO	1	110	1	110								
NOT HISPANIC OR LATINO	25	6024	17	4359			3	532	5	1133		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	1100	2	505					2	595		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	23	5709	16	4184			2	392	5	1133		
OTHERS, INCLUDING HISPANIC	3	425	2	285			1	140				
TOTAL 14/	68	12572	38	7672			12	1541	17	3279	1	80

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

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	3					1	3				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	6					1	6				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	3					1	3				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	6					1	6				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	3					1	3				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	137	1	8			2	11	1	118		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	13					1	13				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	137	1	8			2	11	1	118		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	13					1	13				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	137	1	8			2	11	1	118		
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	6	231	4	214			2	17				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	125	1	125								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	140	3	123			2	17				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	91	1	91								
ETHNICITY NOT AVAILABLE 6/	1	125	1	125								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	140	3	123			2	17				
OTHERS, INCLUDING HISPANIC	1	91	1	91								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	462	2	237					1	225		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	462	2	237					1	225		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	462	2	237					1	225		
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: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	120									1	120
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	1435	9	812			1	15	2	608		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	22					2	22				
ETHNICITY 7/												
HISPANIC OR LATINO	1	120									1	120
NOT HISPANIC OR LATINO	12	1435	9	812			1	15	2	608		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	22					2	22				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	1435	9	812			1	15	2	608		
OTHERS, INCLUDING HISPANIC	1	120									1	120
TOTAL 14/	34	2634	18	1436			11	127	4	951	1	120

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	1	182	1	182								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	163					1	163				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	182	1	182								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	163					1	163				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	182	1	182								
OTHERS, INCLUDING HISPANIC												

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

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	316	1	237					1	79		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	79							1	79		
NOT HISPANIC OR LATINO	1	237	1	237								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	237	1	237								
OTHERS, INCLUDING HISPANIC	1	79							1	79		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	237	2	237								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	188						1	188			
ETHNICITY 7/												
HISPANIC OR LATINO	1	173	1	173								
NOT HISPANIC OR LATINO	1	64	1	64								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	188						1	188			
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	64	1	64								
OTHERS, INCLUDING HISPANIC	1	173	1	173								



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: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	140					1	140				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1363	5	927			1	149	2	287		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	531					1	156	1	375		
ETHNICITY 7/												
HISPANIC OR LATINO	2	255	2	255								
NOT HISPANIC OR LATINO	6	1099	3	672			1	140	2	287		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	149					1	149				
ETHNICITY NOT AVAILABLE 6/	2	531					1	156	1	375		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	959	3	672					2	287		
OTHERS, INCLUDING HISPANIC	4	544	2	255			2	289				
TOTAL 14/	18	3120	9	1583			5	796	4	741		

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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	3	368	2	247			1	121				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	6					1	6				
ETHNICITY 7/												
HISPANIC OR LATINO	2	247	2	247								
NOT HISPANIC OR LATINO	1	121					1	121				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	6					1	6				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	121					1	121				
OTHERS, INCLUDING HISPANIC	2	247	2	247								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	501	4	421						1	80	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	364	3	364								
NOT HISPANIC OR LATINO	2	137	1	57						1	80	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	137	1	57						1	80	
OTHERS, INCLUDING HISPANIC	3	364	3	364								

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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	1	186	1	186								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	430	3	430								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	339	2	339								
NOT HISPANIC OR LATINO	1	186	1	186								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	91	1	91								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	4	616	4	616								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	200	1	125			1	75				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	200	1	125			1	75				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	200	1	125			1	75				
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	844	2	234			1	138	2	472		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	110	1	110								
NOT HISPANIC OR LATINO	4	734	1	124			1	138	2	472		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	734	1	124			1	138	2	472		
OTHERS, INCLUDING HISPANIC	1	110	1	110								
TOTAL 14/	20	2535	13	1643			4	340	2	472	1	80

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	16	4331	13	3585			1	225	1	246	1	275
20-49% MINORITY	18	3534	13	2547			2	394	3	593		
50-79% MINORITY	5	721	4	574					1	147		
80-100% MINORITY	6	820	6	820								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	307	1	160					1	147		
MODERATE INCOME	17	2709	14	2032			1	214	2	463		
MIDDLE INCOME	12	2301	10	1991			1	180	1	130		
UPPER INCOME	14	4089	11	3343			1	225	1	246	1	275
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	2	307	1	160					1	147		
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	103	1	103								
20-49% MINORITY	7	1372	4	695			1	214	2	463		
50-79% MINORITY	3	414	3	414								
80-100% MINORITY	6	820	6	820								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	139	1	139								
20-49% MINORITY	11	2162	9	1852			1	180	1	130		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	14	4089	11	3343			1	225	1	246	1	275
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	45	9406	36	7526			3	619	5	986	1	275

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	65	22324	45	13739	2	720	3	826	13	6132	2	907
20-49% MINORITY	59	12756	40	8401	1	181	4	687	12	3011	2	476
50-79% MINORITY	8	1894	4	718					3	846	1	330
80-100% MINORITY	9	1132	8	999					1	133		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	458	4	458								
MODERATE INCOME	27	4626	18	2750					7	1342	2	534
MIDDLE INCOME	56	14197	38	10008	1	181	4	687	12	3049	1	272
UPPER INCOME	54	18825	37	10641	2	720	3	826	10	5731	2	907
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	4	458	4	458								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	673	3	467					2	206		
20-49% MINORITY	9	1385	7	1024					1	157	1	204
50-79% MINORITY	8	1894	4	718					3	846	1	330
80-100% MINORITY	5	674	4	541					1	133		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	3007	7	2812					1	195		
20-49% MINORITY	48	11190	31	7196	1	181	4	687	11	2854	1	272
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	52	18644	35	10460	2	720	3	826	10	5731	2	907
20-49% MINORITY	2	181	2	181								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	141	38106	97	23857	3	901	7	1513	29	10122	5	1713

## DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	28	7189	20	5098					8	2091		
20-49% MINORITY	27	4001	13	2026			8	1076	6	899		
50-79% MINORITY	4	406	3	288			1	118				
80-100% MINORITY	9	976	2	260			3	347	3	289	1	80
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	470	1	173			2	218	1	79		
MODERATE INCOME	16	1886	9	1209			4	387	2	210	1	80
MIDDLE INCOME	22	3397	10	1562			6	936	6	899		
UPPER INCOME	26	6819	18	4728					8	2091		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	118					1	118				
80-100% MINORITY	3	352	1	173			1	100	1	79		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	349	2	349								
20-49% MINORITY	5	625	3	485			2	140				
50-79% MINORITY	3	288	3	288								
80-100% MINORITY	6	624	1	87			2	247	2	210	1	80
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	196	1	196								
20-49% MINORITY	21	3201	9	1366			6	936	6	899		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	25	6644	17	4553					8	2091		
20-49% MINORITY	1	175	1	175								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	68	12572	38	7672			12	1541	17	3279	1	80

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	16	1481	9	839			4	37	2	485	1	120
20-49% MINORITY	17	1145	8	589			7	90	2	466		
50-79% MINORITY	1	8	1	8								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	8	1	8								
MODERATE INCOME	4	135	3	128			1	7				
MIDDLE INCOME	14	1018	6	469			6	83	2	466		
UPPER INCOME	15	1473	8	831			4	37	2	485	1	120
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	8	1	8								
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	8	1	8								
20-49% MINORITY	3	127	2	120			1	7				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	14	1018	6	469			6	83	2	466		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	15	1473	8	831			4	37	2	485	1	120
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	34	2634	18	1436			11	127	4	951	1	120



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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	6150			1	2350	2	3800				
50-79% MINORITY	2	7633					2	7633				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	6633					1	6633				
MODERATE INCOME	1	1000					1	1000				
MIDDLE INCOME	3	6150			1	2350	2	3800				
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	6633					1	6633				
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	1000					1	1000				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	6150			1	2350	2	3800				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	5	13783			1	2350	4	11433				

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: 28420 - KENNEWICK-RICHLAND, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	1468	4	807			1	156	2	505		
20-49% MINORITY	7	1187	3	530			3	500	1	157		
50-79% MINORITY	1	73	1	73								
80-100% MINORITY	3	392	1	173			1	140	1	79		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	252	1	173					1	79		
MODERATE INCOME	7	912	4	485			1	140	2	287		
MIDDLE INCOME	5	894	2	394			3	500				
UPPER INCOME	4	1062	2	531			1	156	1	375		
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	2	252	1	173					1	79		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	194	1	64					1	130		
20-49% MINORITY	3	505	2	348					1	157		
50-79% MINORITY	1	73	1	73								
80-100% MINORITY	1	140					1	140				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	212	1	212								
20-49% MINORITY	4	682	1	182			3	500				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	1062	2	531			1	156	1	375		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	18	3120	9	1583			5	796	4	741		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	277	2	277								
20-49% MINORITY	12	1466	7	954			4	340	1	172		
50-79% MINORITY	2	410	1	110					1	300		
80-100% MINORITY	4	382	3	302							1	80
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	80	1	80								
MODERATE INCOME	6	837	4	457					1	300	1	80
MIDDLE INCOME	9	1160	4	648			4	340	1	172		
UPPER INCOME	4	458	4	458								
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	1	80	1	80								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	125	1	125								
50-79% MINORITY	2	410	1	110					1	300		
80-100% MINORITY	3	302	2	222							1	80
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	9	1160	4	648			4	340	1	172		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	277	2	277								
20-49% MINORITY	2	181	2	181								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	20	2535	13	1643			4	340	2	472	1	80

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

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																					
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																				
RACE 5/																																								
AMERICAN INDIAN/ALASKA NATIVE																																								
ASIAN																																								
BLACK OR AFRICAN AMERICAN																					1	100	1	100																
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																								
WHITE																					3	33	5	56	1	11													9	100
2 OR MORE MINORITY RACES																																								
JOINT (WHITE/MINORITY RACE)																																								
RACE NOT AVAILABLE 6/																					1	20	1	20	1	20	1	20								1	20		5	100
ETHNICITY 7/																																								
HISPANIC OR LATINO																							2	67	1	33													3	100
NOT HISPANIC OR LATINO																					3	38	4	50												1	13		8	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																								
ETHNICITY NOT AVAILABLE 6/																					1	25			1	25	1	25								1	25		4	100
MINORITY STATUS 8/																																								
WHITE NON-HISPANIC																					3	43			4	57													7	100
OTHERS, INCL. HISPANIC																							2	50	1	25										1	25		4	100
GENDER 19/																																								
MALE																									2	67										1	33		3	100
FEMALE																																								
JOINT (MALE/FEMALE)																					3	38	4	50	1	13													8	100
GENDER NOT AVAILABLE 6/																					1	25			1	25	1	25								1	25		4	100
INCOME 9/																																								
LESS THAN 50% OF MSA/MD MEDIAN																					1	33			2	67													3	100
50-79% OF MSA/MD MEDIAN																					1	25			2	50	1	25											4	100
80-99% OF MSA/MD MEDIAN																											1	100											1	100
100-119% OF MSA/MD MEDIAN																									2	50			1	25						1	25		4	100
120% OR MORE OF MSA/MD MEDIAN																					2	67														1	33		3	100
INCOME NOT AVAILABLE 6/																																								

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

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



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

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	157											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	3268											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	157											
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	2590											
NOT HISPANIC OR LATINO	835											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	157											
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	835											
OTHERS, INCLUDING HISPANIC	2590											
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	423											
50-79% OF MSA/MD MEDIAN	1434											
80-99% OF MSA/MD MEDIAN	734											
100-119% OF MSA/MD MEDIAN	787											
120% OR MORE OF MSA/MD MEDIAN	204											
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	1949											
FEMALE	454											
JOINT (MALE/FEMALE)	1179											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY	504											
20-49% MINORITY	1906											
50-79% MINORITY	574											
80-100% MINORITY	598											
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	160											
MODERATE INCOME	1707											
MIDDLE INCOME	1350											
UPPER INCOME	365											

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	2554											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	413											
RACE NOT AVAILABLE 6/	230											
ETHNICITY 7/												
HISPANIC OR LATINO	302											
NOT HISPANIC OR LATINO	2665											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	230											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2252											
OTHERS, INCLUDING HISPANIC	715											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	405											
100-119% OF MSA/MD MEDIAN	285											
120% OR MORE OF MSA/MD MEDIAN	2507											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	103											
FEMALE												
JOINT (MALE/FEMALE)	2864											
GENDER NOT AVAILABLE 6/	230											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	2895											
20-49% MINORITY	302											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	103											
MIDDLE INCOME	302											
UPPER INCOME	2792											

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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	51	23	10	10	3					2.03	2.02	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	4	4	1	2			1			2.39	2.24	
ETHNICITY 7/												
HISPANIC OR LATINO	20	4	3	1						1.77	1.65	
NOT HISPANIC OR LATINO	31	17	4	10	3					2.13	2.09	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	2	2							1.88	1.88	
ETHNICITY NOT AVAILABLE 6/	4	4	2	1			1			2.29	2.10	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	30	17	4	10	3					2.13	2.09	
OTHERS, INCLUDING HISPANIC	22	6	5	1						1.81	1.79	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4											
50-79% OF MSA/MD MEDIAN	12	1		1						2.00	2.00	
80-99% OF MSA/MD MEDIAN	5	7	3	4						1.92	2.02	
100-119% OF MSA/MD MEDIAN	6	1					1			3.12	3.12	
120% OR MORE OF MSA/MD MEDIAN	29	18	8	7	3					2.10	2.05	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	13	3	1	1	1					2.04	2.10	
FEMALE	6	3		3						2.12	2.11	
JOINT (MALE/FEMALE)	34	19	9	8	2					2.04	2.02	
GENDER NOT AVAILABLE 6/	3	2	1				1			2.49	2.49	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	23	18	7	8	2		1			2.11	2.03	
20-49% MINORITY	25	7	3	3	1					2.08	2.10	
50-79% MINORITY	1	2	1	1						1.84	1.84	
80-100% MINORITY	7											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3											
MODERATE INCOME	11	2	1	1						1.84	1.84	
MIDDLE INCOME	24	10	3	6	1					2.10	2.13	
UPPER INCOME	18	15	7	5	2		1			2.10	2.00	

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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	12173	7494	3184	3492	818				2.05	2.04	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	294										
RACE NOT AVAILABLE 6/	943	848	258	400		190			2.36	2.22	
ETHNICITY 7/											
HISPANIC OR LATINO	3111	768	556	212					1.78	1.71	
NOT HISPANIC OR LATINO	8985	5936	1626	3492	818				2.12	2.09	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	356	634	634						1.88	1.89	
ETHNICITY NOT AVAILABLE 6/	958	1004	626	188		190			2.19	1.97	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	8691	5936	1626	3492	818				2.12	2.09	
OTHERS, INCLUDING HISPANIC	3761	1402	1190	212					1.83	1.87	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	341										
50-79% OF MSA/MD MEDIAN	1864	200		200					2.00	2.00	
80-99% OF MSA/MD MEDIAN	841	1311	556	755					1.92	2.02	
100-119% OF MSA/MD MEDIAN	1408	190				190			3.12	3.12	
120% OR MORE OF MSA/MD MEDIAN	8956	6641	2886	2937	818				2.09	2.05	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	2636	993	223	417	353				2.11	2.10	
FEMALE	1223	562		562					2.13	2.11	
JOINT (MALE/FEMALE)	8853	6229	2851	2913	465				2.05	2.04	
GENDER NOT AVAILABLE 6/	698	558	368			190			2.29	1.86	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	7141	5791	2263	2873	465	190			2.09	2.04	
20-49% MINORITY	5209	2047	1054	640	353				2.08	1.99	
50-79% MINORITY	141	504	125	379					1.97	2.09	
80-100% MINORITY	919										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	378										
MODERATE INCOME	1636	504	125	379					1.97	2.09	
MIDDLE INCOME	5774	3531	1054	2124	353				2.12	2.15	
UPPER INCOME	5622	4307	2263	1389	465	190			2.06	1.97	

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



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	144									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	144									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	144									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	144									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	144									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	144									
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	144									
UPPER INCOME										

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	155									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	155									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	155									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	155									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	155									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	155									
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	155									
MIDDLE INCOME										
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	31											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	2											
ETHNICITY 7/												
HISPANIC OR LATINO	10											
NOT HISPANIC OR LATINO	21											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20											
OTHERS, INCLUDING HISPANIC	11											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2											
50-79% OF MSA/MD MEDIAN	6											
80-99% OF MSA/MD MEDIAN	4											
100-119% OF MSA/MD MEDIAN	4											
120% OR MORE OF MSA/MD MEDIAN	17											
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	7											
FEMALE	4											
JOINT (MALE/FEMALE)	22											
GENDER NOT AVAILABLE 6/	1											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	20											
20-49% MINORITY	11											
50-79% MINORITY	2											
80-100% MINORITY	1											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	7											
MIDDLE INCOME	9											
UPPER INCOME	18											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	6410									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	175									
RACE NOT AVAILABLE 6/	505									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO	1283									
NOT HISPANIC OR LATINO	5091									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	716									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	4916									
OTHERS, INCLUDING HISPANIC	1458									
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	236									
50-79% OF MSA/MD MEDIAN	757									
80-99% OF MSA/MD MEDIAN	682									
100-119% OF MSA/MD MEDIAN	696									
120% OR MORE OF MSA/MD MEDIAN	4565									
INCOME NOT AVAILABLE 6/	154									
<b>GENDER 19/</b>										
MALE	1519									
FEMALE	534									
JOINT (MALE/FEMALE)	4788									
GENDER NOT AVAILABLE 6/	249									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY	5098									
20-49% MINORITY	1727									
50-79% MINORITY	178									
80-100% MINORITY	87									
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	944									
MIDDLE INCOME	1418									
UPPER INCOME	4728									

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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 #			
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	4	1	1					1.86	1.86	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	1									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	4	1	1					1.86	1.86	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	1									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	4	1	1					1.86	1.86	
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	1									
100-119% OF MSA/MD MEDIAN	1									
120% OR MORE OF MSA/MD MEDIAN	3	1	1					1.86	1.86	
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	4	1	1					1.86	1.86	
GENDER NOT AVAILABLE 6/	1									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY	4									
20-49% MINORITY	1	1	1					1.86	1.86	
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	1	1	1					1.86	1.86	
UPPER INCOME	4									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						HOEPA LOANS 17/ \$000's	
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's		MEAN 30/ \$000's
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	731	250	250					1.86	1.86	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	125									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	731	250	250					1.86	1.86	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	125									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	731	250	250					1.86	1.86	
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	125									
100-119% OF MSA/MD MEDIAN	230									
120% OR MORE OF MSA/MD MEDIAN	501	250	250					1.86	1.86	
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	731	250	250					1.86	1.86	
GENDER NOT AVAILABLE 6/	125									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY	707									
20-49% MINORITY	149	250	250					1.86	1.86	
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	149	250	250					1.86	1.86	
UPPER INCOME	707									

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



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	40									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	40									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	40									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/	40									
<b>GENDER 19/</b>										
MALE										
FEMALE	40									
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	40									
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	40									
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
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	10	1426	6	695			2	259	2	472		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	3	389	3	389								
NOT HISPANIC OR LATINO	7	1037	3	306			2	259	2	472		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	7	1037	3	306			2	259	2	472		
OTHERS, INCLUDING HISPANIC	3	389	3	389								
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	2	211	1	90			1	121				
50-79% OF MSA/MD MEDIAN	2	137	2	137								
80-99% OF MSA/MD MEDIAN	1	219	1	219								
100-119% OF MSA/MD MEDIAN	1	125	1	125								
120% OR MORE OF MSA/MD MEDIAN	4	734	1	124			1	138	2	472		
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	1	138					1	138				
FEMALE	4	392	3	271			1	121				
JOINT (MALE/FEMALE)	5	896	3	424					2	472		
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	8	1046	5	615			2	259	1	172		
50-79% MINORITY	1	300							1	300		
80-100% MINORITY	1	80	1	80								
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME	1	80	1	80								
MODERATE INCOME	2	425	1	125					1	300		
MIDDLE INCOME	5	740	2	309			2	259	1	172		
UPPER INCOME	2	181	2	181								

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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	3	3	2	1							1.81	1.56
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	2	1	1							1.96	1.96
NOT HISPANIC OR LATINO	2	1	1								1.52	1.52
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	1	1								1.52	1.52
OTHERS, INCLUDING HISPANIC	1	2	1	1							1.96	1.96
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN		2	1	1							1.94	1.94
80-99% OF MSA/MD MEDIAN		1	1								1.56	1.56
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	2	1	1								1.52	1.52
JOINT (MALE/FEMALE)	1	2	1	1							1.96	1.96
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	2	2								1.54	1.54
50-79% MINORITY												
80-100% MINORITY		1		1							2.36	2.36
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME		1		1							2.36	2.36
MODERATE INCOME	1											
MIDDLE INCOME	1	1	1								1.56	1.56
UPPER INCOME	1	1	1								1.52	1.52

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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	339	356	276	80							1.73	1.56
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	90	299	219	80							1.77	1.56
NOT HISPANIC OR LATINO	249	57	57								1.52	1.52
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	249	57	57								1.52	1.52
OTHERS, INCLUDING HISPANIC	90	299	219	80							1.77	1.56
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	90											
50-79% OF MSA/MD MEDIAN		137	57	80							2.01	2.36
80-99% OF MSA/MD MEDIAN		219	219								1.56	1.56
100-119% OF MSA/MD MEDIAN	125											
120% OR MORE OF MSA/MD MEDIAN	124											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	214	57	57								1.52	1.52
JOINT (MALE/FEMALE)	125	299	219	80							1.77	1.56
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	339	276	276								1.55	1.56
50-79% MINORITY												
80-100% MINORITY		80		80							2.36	2.36
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME		80		80							2.36	2.36
MODERATE INCOME	125											
MIDDLE INCOME	90	219	219								1.56	1.56
UPPER INCOME	124	57	57								1.52	1.52

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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	131		61		9	2	19
FHA	27		3		1		
VA	12		1		1		
FSA/RHS	1						
LOANS ORIGINATED							
CONVENTIONAL	91		35		6	1	9
FHA	21		1				
VA	10		1		1		
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	3						
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	5		10			1	9
FHA	2		1				
VA							
FSA/RHS	1						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	27		16		3		
FHA	4		1		1		
VA	1						
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	5						1
FHA							
VA	1						
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
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	70		34		5		
FHA	21		1				
VA	10		1		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	10		3		1		1
FHA	5						
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	6		1		1		
FHA	5						
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	2		1				1
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	2						
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	6			1		1	
FHA	5						
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		4				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1		3				
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/	56		34		5	1	NA
PRICING REPORTED	27				1		NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.08				1.86		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.04				1.86		NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	83		34		6	1	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	3		1		1		NA
PRICING REPORTED	3						NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.81						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.56						NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	6		1		1		NA