

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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								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		
	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	Number	\$000's
WA/SKAGIT COUNTY/9402.00													
LOANS ORIGINATED			1	224									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	10					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SKAGIT COUNTY/9403.00													
LOANS ORIGINATED			2	681	4	1284	1	212					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN					1	228			1	228	1	228	
FILES CLOSED FOR INCOMPLETENESS													
WA/SKAGIT COUNTY/9404.00													
LOANS ORIGINATED	1	380	3	841	4	1154	2	531		1	371	1	146
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN					1	215						1	215
FILES CLOSED FOR INCOMPLETENESS													
WA/SKAGIT COUNTY/9405.00													
LOANS ORIGINATED			2	747	1	200							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SKAGIT COUNTY/9406.00													
LOANS ORIGINATED			1	180			2	535		1	180		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SKAGIT COUNTY/9407.00													
LOANS ORIGINATED					1	299							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN					1	51				1	51		
FILES CLOSED FOR INCOMPLETENESS													

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SKAGIT COUNTY/9408.00														
LOANS ORIGINATED			3	527	2	296								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	417			1	340						
APPS WITHDRAWN			1	398	1	90				1	398			
FILES CLOSED FOR INCOMPLETENESS														
WA/SKAGIT COUNTY/9508.00														
LOANS ORIGINATED					1	361	2	394						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	270									1	270
FILES CLOSED FOR INCOMPLETENESS														
WA/SKAGIT COUNTY/9509.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	276							1	276
FILES CLOSED FOR INCOMPLETENESS														
WA/SKAGIT COUNTY/9510.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	198										
FILES CLOSED FOR INCOMPLETENESS														
WA/SKAGIT COUNTY/9511.00														
LOANS ORIGINATED					1	142							1	142
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	233			1	5					1	5
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SKAGIT COUNTY/9512.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	530								
FILES CLOSED FOR INCOMPLETENESS														

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SKAGIT COUNTY/9513.00														
LOANS ORIGINATED			1	650										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	223									1	223
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SKAGIT COUNTY/9514.00														
LOANS ORIGINATED			1	111							1	111		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SKAGIT COUNTY/9515.00														
LOANS ORIGINATED	2	432			1	204								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	75									1	75
APPS WITHDRAWN			1	166									1	166
FILES CLOSED FOR INCOMPLETENESS														
WA/SKAGIT COUNTY/9516.00														
LOANS ORIGINATED							1	175						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SKAGIT COUNTY/9517.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	98								
FILES CLOSED FOR INCOMPLETENESS														
WA/SKAGIT COUNTY/9518.00														
LOANS ORIGINATED					1	213								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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/SKAGIT COUNTY/9519.00															
LOANS ORIGINATED				3	653			1	332					1	202
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN				1	260										
FILES CLOSED FOR INCOMPLETENESS															
WA/SKAGIT COUNTY/9521.00															
LOANS ORIGINATED				1	138			1	305						
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN				1	135										
FILES CLOSED FOR INCOMPLETENESS															
WA/SKAGIT COUNTY/9522.00															
LOANS ORIGINATED								1	14						
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SKAGIT COUNTY/9523.02															
LOANS ORIGINATED	1	216			2	318									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED									1	10					
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SKAGIT COUNTY/9524.01															
LOANS ORIGINATED					1	154			1	113					
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SKAGIT COUNTY/9524.02															
LOANS ORIGINATED			1	253											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN	1	157													
FILES CLOSED FOR INCOMPLETENESS															

INSTITUTION: 0000028489 - 3 BANNER BANK

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								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					
	Home Purchase Loans				Refinancings		Home Improvement Loans				E	F	G			
	FHA, FSA/RHS & VA		Conventional		C		D						Number	\$000's	Number	\$000's
	A	B	C		D											
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
WA/SKAGIT COUNTY/9525.00																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	126										
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS					1	217										
WA/SKAGIT COUNTY/9526.00																
LOANS ORIGINATED	1	244	1	214	2	678				1	268					
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	280														
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/SKAGIT COUNTY/9527.00																
LOANS ORIGINATED	1	310	1	417	1	340					1	310				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN					1	195										
FILES CLOSED FOR INCOMPLETENESS																
MSA/MD(TOTAL)																
LOANS ORIGINATED	6	1582	17	4845	26	6434	12	2611		4	930	4	800			
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	280	4	948	1	126	4	365				3	303			
APPS WITHDRAWN	1	157	4	1032	10	2078				3	677	5	1155			
FILES CLOSED FOR INCOMPLETENESS					1	217										
INVALID GEOGRAPHIC IDENTIFIERS 2/																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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														

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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																		
ASIAN																		
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	26	6079			16	3879					5	1573	1	310				
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	2	352																
RACE NOT AVAILABLE 6/	3	696			1	299												
ETHNICITY 7/																		
HISPANIC OR LATINO																		
NOT HISPANIC OR LATINO	28	6431			16	3879					5	1573	1	310				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/	3	696			1	299												
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	26	6079			16	3879					5	1573	1	310				
OTHERS, INCLUDING HISPANIC	2	352																
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN																		
50-79% OF MSA/MD MEDIAN	6	1025			2	340					1	219						
80-99% OF MSA/MD MEDIAN	2	417			1	300					1	380						
100-119% OF MSA/MD MEDIAN	2	249			2	595					1	244	1	310				
120% OR MORE OF MSA/MD MEDIAN	21	5436			11	2652					2	730						
INCOME NOT AVAILABLE 6/					1	291												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	7	1805			6	1793					2	894						
10-19% MINORITY	11	2824			9	1942					1	219	1	310				
20-49% MINORITY	13	2498			2	443					2	460						
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	2	456			2	401												
MIDDLE INCOME	23	5009			7	1522					5	1573						
UPPER INCOME	6	1662			8	2255							1	310				
TOTAL 14/	31	7127			17	4178					5	1573	1	310				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER			
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #		
	NO REPORTED PRICING DATA 15/	31				17						5		1						
REPORTED PRICING DATA																				
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																				
1.50 - 1.99		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																				
4.50 - 5.49																				
5.50 - 6.49																				
6.50 OR MORE																				
MEAN																				
MEDIAN																				
HOEPA LOANS 17/																				



INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's
NO REPORTED PRICING DATA 15/	7127				4178						1573		310					
REPORTED PRICING DATA																		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
1.50 - 1.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																		
4.50 - 5.49																		
5.50 - 6.49																		
6.50 OR MORE																		
MEAN 30/																		
MEDIAN 31/																		
HOEPA LOANS 17/																		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	8	2019	6	1582			1	280	1	157		
MALE	2	463	2	463								
FEMALE												
JOINT (MALE/FEMALE)	6	1556	4	1119			1	280	1	157		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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)	8	2019	6	1582			1	280	1	157		
MALE	2	463	2	463								
FEMALE												
JOINT (MALE/FEMALE)	6	1556	4	1119			1	280	1	157		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8	2019	6	1582			1	280	1	157		
MALE	2	463	2	463								
FEMALE												
JOINT (MALE/FEMALE)	6	1556	4	1119			1	280	1	157		
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	219	1	219								
80-99% OF MSA/MD MEDIAN	3	750	2	593					1	157		
100-119% OF MSA/MD MEDIAN	3	834	2	554			1	280				
120% OR MORE OF MSA/MD MEDIAN	1	216	1	216								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	8	2019	6	1582			1	280	1	157		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	18	5079	11	3332			3	715	4	1032		
MALE	5	1241	4	1166			1	75				
FEMALE	3	728	2	330					1	398		
JOINT (MALE/FEMALE)	10	3110	5	1836			2	640	3	634		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	3	692	3	692								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	692	3	692								
RACE NOT AVAILABLE (TOTAL) 6/	4	1054	3	821			1	233				
MALE	1	233					1	233				
FEMALE												
JOINT (MALE/FEMALE)	1	417	1	417								

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	389					1	223	1	166		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	389					1	223	1	166		
NOT HISPANIC OR LATINO (TOTAL)	19	5382	14	4024			2	492	3	866		
MALE	5	1241	4	1166			1	75				
FEMALE	3	728	2	330					1	398		
JOINT (MALE/FEMALE)	11	3413	8	2528			1	417	2	468		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	417	1	417								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	417	1	417								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	637	2	404			1	233				
MALE	1	233					1	233				
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	16	4690	11	3332			2	492	3	866		
MALE	5	1241	4	1166			1	75				
FEMALE	3	728	2	330					1	398		
JOINT (MALE/FEMALE)	8	2721	5	1836			1	417	2	468		
OTHERS, INCLUDING HISPANIC (TOTAL)	6	1498	4	1109			1	223	1	166		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	6	1498	4	1109			1	223	1	166		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	3	518	2	443			1	75				
80-99% OF MSA/MD MEDIAN	3	707	1	251			2	456				
100-119% OF MSA/MD MEDIAN	1	166							1	166		
120% OR MORE OF MSA/MD MEDIAN	18	5434	14	4151			1	417	3	866		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	25	6825	17	4845			4	948	4	1032		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	35	8138	24	5843					10	2078	1	217
MALE	3	890	2	614					1	276		
FEMALE	8	1376	4	875					3	284	1	217
JOINT (MALE/FEMALE)	24	5872	18	4354					6	1518		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	126						1	126			
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	126						1	126			
RACE NOT AVAILABLE (TOTAL) 6/	2	591	2	591								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	292	1	292								

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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)	36	8264	24	5843			1	126	10	2078	1	217	
MALE	3	890	2	614					1	276			
FEMALE	8	1376	4	875					3	284	1	217	
JOINT (MALE/FEMALE)	25	5998	18	4354			1	126	6	1518			
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)													
MALE													
FEMALE													
JOINT (MALE/FEMALE)													
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	591	2	591									
MALE													
FEMALE													
JOINT (MALE/FEMALE)	1	292	1	292									
MINORITY STATUS 8/ 18/ 19/													
WHITE NON-HISPANIC (TOTAL)	35	8138	24	5843					10	2078	1	217	
MALE	3	890	2	614					1	276			
FEMALE	8	1376	4	875					3	284	1	217	
JOINT (MALE/FEMALE)	24	5872	18	4354					6	1518			
OTHERS, INCLUDING HISPANIC (TOTAL)	1	126						1	126				
MALE													
FEMALE													
JOINT (MALE/FEMALE)	1	126						1	126				
INCOME OF APPLICANTS 9/													
LESS THAN 50% OF MSA/MD MEDIAN													
50-79% OF MSA/MD MEDIAN	7	1042	5	809					2	233			
80-99% OF MSA/MD MEDIAN	5	985	3	717					1	51	1	217	
100-119% OF MSA/MD MEDIAN	5	749	2	249					3	500			
120% OR MORE OF MSA/MD MEDIAN	20	5788	15	4368				1	126	4	1294		
INCOME NOT AVAILABLE 6/	1	291	1	291									
TOTAL 14/	38	8855	26	6434				1	126	10	2078	1	217

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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	5					1	5				
MALE												
FEMALE	1	5					1	5				
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)	15	2971	12	2611			3	360				
MALE	4	328	2	308			2	20				
FEMALE	1	305	1	305								
JOINT (MALE/FEMALE)	10	2338	9	1998			1	340				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												



INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	16	2976	12	2611			4	365				
MALE	4	328	2	308			2	20				
FEMALE	2	310	1	305			1	5				
JOINT (MALE/FEMALE)	10	2338	9	1998			1	340				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	15	2971	12	2611			3	360				
MALE	4	328	2	308			2	20				
FEMALE	1	305	1	305								
JOINT (MALE/FEMALE)	10	2338	9	1998			1	340				
OTHERS, INCLUDING HISPANIC (TOTAL)	1	5					1	5				
MALE												
FEMALE	1	5					1	5				
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2	118	1	113			1	5				
80-99% OF MSA/MD MEDIAN	1	10					1	10				
100-119% OF MSA/MD MEDIAN	2	595	2	595								
120% OR MORE OF MSA/MD MEDIAN	11	2253	9	1903			2	350				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	16	2976	12	2611			4	365				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	6	1427	3	750					3	677		
MALE												
FEMALE	3	560	1	111					2	449		
JOINT (MALE/FEMALE)	3	867	2	639					1	228		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	180	1	180								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	6	1427	3	750					3	677		
MALE												
FEMALE	3	560	1	111					2	449		
JOINT (MALE/FEMALE)	3	867	2	639					1	228		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	180	1	180								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	6	1427	3	750					3	677		
MALE												
FEMALE	3	560	1	111					2	449		
JOINT (MALE/FEMALE)	3	867	2	639					1	228		
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	1	51							1	51		
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	6	1556	4	930					2	626		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	7	1607	4	930					3	677		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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	5					1	5				
MALE												
FEMALE	1	5					1	5				
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)	11	2253	4	800			2	298	5	1155		
MALE	2	351					1	75	1	276		
FEMALE	1	146	1	146								
JOINT (MALE/FEMALE)	8	1756	3	654			1	223	4	879		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	389					1	223	1	166		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	389					1	223	1	166		
NOT HISPANIC OR LATINO (TOTAL)	10	1869	4	800			2	80	4	989		
MALE	2	351					1	75	1	276		
FEMALE	2	151	1	146			1	5				
JOINT (MALE/FEMALE)	6	1367	3	654					3	713		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	9	1864	4	800			1	75	4	989		
MALE	2	351					1	75	1	276		
FEMALE	1	146	1	146								
JOINT (MALE/FEMALE)	6	1367	3	654					3	713		
OTHERS, INCLUDING HISPANIC (TOTAL)	3	394					2	228	1	166		
MALE												
FEMALE	1	5					1	5				
JOINT (MALE/FEMALE)	2	389					1	223	1	166		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	4	428	2	348			2	80				
80-99% OF MSA/MD MEDIAN	1	223					1	223				
100-119% OF MSA/MD MEDIAN	3	691	1	310					2	381		
120% OR MORE OF MSA/MD MEDIAN	4	916	1	142					3	774		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	12	2258	4	800			3	303	5	1155		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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												
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	219	1	219								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	219	1	219								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	219	1	219								
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	3	750	2	593					1	157		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	750	2	593					1	157		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	750	2	593					1	157		
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	834	2	554			1	280				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	834	2	554			1	280				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	834	2	554			1	280				
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	1	216	1	216								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	216	1	216								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	216	1	216								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	8	2019	6	1582			1	280	1	157		



INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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							1	75				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	224	1	224								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO							1	75				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	224	1	224								
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	2	294	1	219			1	75				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	294	1	219								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	224	1	224								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	294	1	219			1	75				
ETHNICITY NOT AVAILABLE 6/	1	224	1	224								
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	2	294	1	219			1	75				

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	474	1	251			1	223				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	233					1	233				
ETHNICITY 7/												
HISPANIC OR LATINO	1	223					1	223				
NOT HISPANIC OR LATINO	1	251	1	251								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	233					1	233				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	251	1	251								
OTHERS, INCLUDING HISPANIC	1	223					1	223				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	166							1	166		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	166							1	166		
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	1	166							1	166		

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	13	4145	9	2862			1	417	3	866		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	692	3	692								
RACE NOT AVAILABLE 6/	2	597	2	597								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	16	4837	12	3554			1	417	3	866		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	417	1	417								
ETHNICITY NOT AVAILABLE 6/	1	180	1	180								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	4145	9	2862			1	417	3	866		
OTHERS, INCLUDING HISPANIC	4	1109	4	1109								
TOTAL 14/	25	6825	17	4845			4	948	4	1032		

## 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: 34580 - MOUNT VERNON-ANACORTES, 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												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-3: 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: 34580 - MOUNT VERNON-ANACORTES, 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	5	985	3	717					1	51	1	217
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	985	3	717					1	51	1	217
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	985	3	717					1	51	1	217
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	749	2	249					3	500		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	749	2	249					3	500		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	749	2	249					3	500		
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	17	5071	13	3777					4	1294		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	126					1	126				
RACE NOT AVAILABLE 6/	2	591	2	591								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	18	5197	13	3777			1	126	4	1294		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	591	2	591								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	5071	13	3777					4	1294		
OTHERS, INCLUDING HISPANIC	1	126					1	126				
TOTAL 14/	38	8855	26	6434			1	126	10	2078	1	217

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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							1	5				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	113	1	113								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	118	1	113			1	5				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	113	1	113								
OTHERS, INCLUDING HISPANIC	1	5					1	5				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	113	1	113								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	118	1	113			1	5				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	113	1	113								
OTHERS, INCLUDING HISPANIC	1	5					1	5				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	1	10					1	10				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	10					1	10				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	10					1	10				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	595	2	595								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	595	2	595								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	595	2	595								
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: 34580 - MOUNT VERNON-ANACORTES, 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	11	2253	9	1903			2	350				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	2253	9	1903			2	350				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	2253	9	1903			2	350				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	16	2976	12	2611			4	365				

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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												
	1	51							1	51		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
	1	51							1	51		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
	1	51							1	51		
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	5	1376	3	750					2	626		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	180	1	180								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	1376	3	750					2	626		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	180	1	180								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	1376	3	750					2	626		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	7	1607	4	930					3	677		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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												
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	1	5					1	5				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	423	2	348			1	75				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	428	2	348			2	80				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	423	2	348			1	75				
OTHERS, INCLUDING HISPANIC	1	5					1	5				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	1	223					1	223				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	223					1	223				
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	1	223					1	223				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	691	1	310					2	381		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	166							1	166		
NOT HISPANIC OR LATINO	2	525	1	310					1	215		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	525	1	310					1	215		
OTHERS, INCLUDING HISPANIC	1	166							1	166		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	4	916	1	142					3	774		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	916	1	142					3	774		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	916	1	142					3	774		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	12	2258	4	800				3	303	5	1155	

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	1	380	1	380								
10-19% MINORITY	3	742	3	742								
20-49% MINORITY	4	897	2	460			1	280	1	157		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	7	1709	5	1272			1	280	1	157		
UPPER INCOME	1	310	1	310								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	380	1	380								
10-19% MINORITY	2	432	2	432								
20-49% MINORITY	4	897	2	460			1	280	1	157		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	310	1	310								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	8	2019	6	1582			1	280	1	157		



INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	6	1720	5	1522					1	198		
10-19% MINORITY	12	3296	7	2329			3	531	2	436		
20-49% MINORITY	7	1809	5	994			1	417	1	398		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	413	1	180			1	233				
MIDDLE INCOME	19	5044	13	3567			3	715	3	762		
UPPER INCOME	4	1368	3	1098					1	270		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	413	1	180			1	233				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	1039	3	841					1	198		
20-49% MINORITY	8	2196	5	1732			2	298	1	166		
50-79% MINORITY	7	1809	5	994			1	417	1	398		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	681	2	681								
20-49% MINORITY	2	687	1	417					1	270		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	25	6825	17	4845			4	948	4	1032		

## 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: 34580 - MOUNT VERNON-ANACORTES, 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	11	3411	8	2438					3	973		
10-19% MINORITY	15	3254	10	2337					5	917		
20-49% MINORITY	12	2190	8	1659			1	126	2	188	1	217
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	142	1	142								
MIDDLE INCOME	24	4862	16	3654			1	126	6	865	1	217
UPPER INCOME	13	3851	9	2638					4	1213		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	142	1	142								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	5	1369	4	1154					1	215		
10-19% MINORITY	7	1303	4	841					3	462		
20-49% MINORITY	12	2190	8	1659			1	126	2	188	1	217
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	6	2042	4	1284					2	758		
10-19% MINORITY	7	1809	5	1354					2	455		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	38	8855	26	6434			1	126	10	2078	1	217

## 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: 34580 - MOUNT VERNON-ANACORTES, 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	3	743	3	743								
10-19% MINORITY	8	1581	6	1566			2	15				
20-49% MINORITY	5	652	3	302			2	350				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	554	3	549			1	5				
MIDDLE INCOME	8	1484	5	1124			3	360				
UPPER INCOME	4	938	4	938								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	540	2	535			1	5				
20-49% MINORITY	1	14	1	14								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	531	2	531								
20-49% MINORITY	4	638	2	288			2	350				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	212	1	212								
20-49% MINORITY	3	726	3	726								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	16	2976	12	2611			4	365				

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: 34580 - MOUNT VERNON-ANACORTES, 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	2	599	1	371					1	228		
10-19% MINORITY	3	342	2	291					1	51		
20-49% MINORITY	2	666	1	268					1	398		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	180	1	180								
MIDDLE INCOME	5	1199	3	750					2	449		
UPPER INCOME	1	228							1	228		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	180	1	180								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	371	1	371								
20-49% MINORITY	2	666	1	268					1	51		
50-79% MINORITY	2	666	1	268					1	398		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	228							1	228		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	7	1607	4	930					3	677		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, 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	3	589	1	146					2	443		
10-19% MINORITY	9	1669	3	654			3	303	3	712		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	147	1	142			1	5				
MIDDLE INCOME	6	1101	1	146			2	298	3	657		
UPPER INCOME	4	1010	2	512					2	498		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	147	1	142			1	5				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	361	1	146					1	215		
20-49% MINORITY	4	740					2	298	2	442		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	228							1	228		
20-49% MINORITY	3	782	2	512					1	270		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	12	2258	4	800			3	303	5	1155		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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



INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							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>										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	216									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	216									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	216									
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	216									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	216									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	216									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	216									
UPPER INCOME										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							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>										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	843									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	843									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	843									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	219									
80-99% OF MSA/MD MEDIAN	380									
100-119% OF MSA/MD MEDIAN	244									
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	463									
FEMALE										
JOINT (MALE/FEMALE)	380									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	380									
10-19% MINORITY	219									
20-49% MINORITY	244									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	843									
UPPER INCOME										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	6	3		3						2.14	2.13	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	1		1						2.38	2.38	
RACE NOT AVAILABLE 6/	1	1	1							1.72	1.72	
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	4		4						2.20	2.17	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		1	1							1.72	1.72	
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	3		3						2.14	2.13	
OTHERS, INCLUDING HISPANIC	2	2	1	1						2.05	2.05	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2											
80-99% OF MSA/MD MEDIAN		1		1						2.13	2.13	
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	7	4	1	3						2.10	2.15	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	2	2		2						2.11	2.11	
FEMALE	1											
JOINT (MALE/FEMALE)	5	3	1	2						2.10	2.20	
GENDER NOT AVAILABLE 6/	1											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	2		2						2.26	2.26	
10-19% MINORITY	2	3	1	2						2.00	2.09	
20-49% MINORITY	5											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	8	3		3						2.14	2.13	
UPPER INCOME	1	2	1	1						2.05	2.05	

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$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	1550	1300		1300					2.15	2.17	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	352	340		340					2.38	2.38	
RACE NOT AVAILABLE 6/	224	417	417						1.72	1.72	
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1902	1640		1640					2.20	2.20	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)		417	417						1.72	1.72	
ETHNICITY NOT AVAILABLE 6/	224										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1550	1300		1300					2.15	2.17	
OTHERS, INCLUDING HISPANIC	352	757	417	340					2.02	1.72	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	443										
80-99% OF MSA/MD MEDIAN		251		251					2.13	2.13	
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1683	1806	417	1389					2.10	2.20	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	516	650		650					2.11	2.09	
FEMALE	219										
JOINT (MALE/FEMALE)	1167	1407	417	990					2.10	2.20	
GENDER NOT AVAILABLE 6/	224										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	560	591		591					2.27	2.38	
10-19% MINORITY	572	1466	417	1049					2.03	2.09	
20-49% MINORITY	994										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1785	1300		1300					2.15	2.17	
UPPER INCOME	341	757	417	340					2.02	1.72	



INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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	20										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/		2									
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	20										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/		2									
MINORITY STATUS 8/											
WHITE NON-HISPANIC	20										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	3										
80-99% OF MSA/MD MEDIAN	3										
100-119% OF MSA/MD MEDIAN	2										
120% OR MORE OF MSA/MD MEDIAN	13										
INCOME NOT AVAILABLE 6/		1									
GENDER 19/											
MALE	2										
FEMALE	3										
JOINT (MALE/FEMALE)	16										
GENDER NOT AVAILABLE 6/		1									
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	7										
10-19% MINORITY	8										
20-49% MINORITY	7										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	14										
UPPER INCOME	8										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							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	5085									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	591									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	5085									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	591									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	5085									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	461									
80-99% OF MSA/MD MEDIAN	717									
100-119% OF MSA/MD MEDIAN	249									
120% OR MORE OF MSA/MD MEDIAN	3958									
INCOME NOT AVAILABLE 6/	291									
<b>GENDER 19/</b>										
MALE	614									
FEMALE	729									
JOINT (MALE/FEMALE)	4034									
GENDER NOT AVAILABLE 6/	299									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	2292									
10-19% MINORITY	1993									
20-49% MINORITY	1391									
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	3240									
UPPER INCOME	2436									

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	2597									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2597									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	2597									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	113									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	595									
120% OR MORE OF MSA/MD MEDIAN	1889									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE	308									
FEMALE	305									
JOINT (MALE/FEMALE)	1984									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	743									
10-19% MINORITY	1566									
20-49% MINORITY	288									
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	535									
MIDDLE INCOME	1124									
UPPER INCOME	938									

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MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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 ISLND												
WHITE	4	734					2	298	2	436		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	2	389					1	223	1	166		
NOT HISPANIC OR LATINO	2	345					1	75	1	270		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	2	345					1	75	1	270		
OTHERS, INCLUDING HISPANIC	2	389					1	223	1	166		
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	75					1	75				
80-99% OF MSA/MD MEDIAN	1	223					1	223				
100-119% OF MSA/MD MEDIAN	1	166							1	166		
120% OR MORE OF MSA/MD MEDIAN	1	270							1	270		
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	1	75					1	75				
FEMALE												
JOINT (MALE/FEMALE)	3	659					1	223	2	436		
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	734					2	298	2	436		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	3	464					2	298	1	166		
UPPER INCOME	1	270							1	270		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	21		32		12		3
FHA	2						
VA	3						
FSA/RHS	2						
LOANS ORIGINATED							
CONVENTIONAL	17		23		11		1
FHA	1						
VA	3						
FSA/RHS	1						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	2		1		1		2
FHA	1						
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	2		7				
FHA							
VA							
FSA/RHS	1						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	12		23		11		
FHA	1						
VA	3						
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

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



INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL				3			
FHA							
VA		1					
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 34580 - MOUNT VERNON-ANACORTES, WA

PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	9 5		22		11		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.10						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.13						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN			22		11		NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED			3				NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN			3				NA NA