

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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										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/SPOKANE COUNTY/0003.00														
LOANS ORIGINATED					1	120								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	128								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0004.00														
LOANS ORIGINATED	1	130												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0005.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	149	1	6										
APPS WITHDRAWN			1	152										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0007.00														
LOANS ORIGINATED	1	147	1	103			1	10						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0008.00														
LOANS ORIGINATED	2	339					1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	75	1	3		1	75			
APPS WITHDRAWN			1	360	1	117				1	117			
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0009.00														
LOANS ORIGINATED					1	142	1	120						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
WA/SPOKANE COUNTY/0010.00														
LOANS ORIGINATED					2	274	1	124						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0011.00														
LOANS ORIGINATED					1	186								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0012.00														
LOANS ORIGINATED			1	70	1	115					1	70		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	27						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0013.00														
LOANS ORIGINATED			1	124										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0014.00														
LOANS ORIGINATED							1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0015.00														
LOANS ORIGINATED	3	295	2	9										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0016.00														
LOANS ORIGINATED							1	1						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0018.00														
LOANS ORIGINATED	1	174												
APPS APPROVED, NOT ACCEPTED			1	146										
APPS DENIED							1	3						
APPS WITHDRAWN	1	142			1	71								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0019.00														
LOANS ORIGINATED							1	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	141										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0020.00														
LOANS ORIGINATED									1	1615				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	2						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0023.00														
LOANS ORIGINATED	1	138	4	657										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	1						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0024.00														
LOANS ORIGINATED									1	1980				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0025.00														
LOANS ORIGINATED									1	250				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	196	1	10			2	196		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0026.00														
LOANS ORIGINATED							1	6	1	3689				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0029.00														
LOANS ORIGINATED							2	17						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0030.00														
LOANS ORIGINATED							1	40			1	40		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0031.00														
LOANS ORIGINATED			2	173							2	173		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	116	1	121					1	116		
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0035.00														
LOANS ORIGINATED			1	808					1	3100	1	808		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0036.00														
LOANS ORIGINATED			2	460										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	167					1	1313				
APPS WITHDRAWN					1	290								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0039.00														
LOANS ORIGINATED			2	600										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	1144	1	75	1	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0040.00														
LOANS ORIGINATED					1	225	1	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	143							1	143		
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0041.00														
LOANS ORIGINATED			1	340										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0042.00														
LOANS ORIGINATED							3	234						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0043.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0044.00														
LOANS ORIGINATED			2	454	1	144								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0045.00														
LOANS ORIGINATED	1	201	2	158	1	310								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	404							1	404		
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0046.01														
LOANS ORIGINATED			3	385										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0046.02														
LOANS ORIGINATED			1	110			2	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	130	1	5	1	120								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0047.00														
LOANS ORIGINATED	1	228	3	384	3	335	2	13						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0048.00														
LOANS ORIGINATED	1	234			1	309								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0049.00														
LOANS ORIGINATED			2	522	2	281								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	367										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0050.00														
LOANS ORIGINATED					1	350								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0101.00														
LOANS ORIGINATED	1	222	3	982			1	5					1	222
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	198										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0102.01														
LOANS ORIGINATED	1	215	1	222	1	165	1	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	520	1	163								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	150										
WA/SPOKANE COUNTY/0102.02														
LOANS ORIGINATED			3	761	2	730								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	145									1	145
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	417								
WA/SPOKANE COUNTY/0103.01														
LOANS ORIGINATED			1	276	1	146								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	181										
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0103.03														
LOANS ORIGINATED			3	805										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	130								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.04														
LOANS ORIGINATED			3	914	1	70	1	289						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	435			1	6						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.05														
LOANS ORIGINATED			4	966			1	4						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	400										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0104.01														
LOANS ORIGINATED	1	221	1	276										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	177	1	152								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0104.02														
LOANS ORIGINATED			5	1291	2	625	1	417		2	402			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0105.01														
LOANS ORIGINATED					3	386	1	102						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														



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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0105.03														
LOANS ORIGINATED			3	874			1	416						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	417										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0105.04														
LOANS ORIGINATED			2	466	1	185								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0106.01														
LOANS ORIGINATED			1	276			1	3						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0106.02														
LOANS ORIGINATED			7	1682										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	14						
APPS WITHDRAWN			1	320										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0107.00														
LOANS ORIGINATED	1	323	2	659	2	442								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			3	886										
APPS WITHDRAWN			1	404	1	116								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0109.00														
LOANS ORIGINATED			2	770							1	575		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	12						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0111.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	176			1	84								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0111.02														
LOANS ORIGINATED	1	169	3	211			1	3	1	3281	1	40		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0112.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	184							1	184		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0112.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	200	1	202							1	65
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0113.00														
LOANS ORIGINATED	1	196	7	2074	2	561	5	158						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	264	1	214	1	4						
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0114.00														
LOANS ORIGINATED	1	200	1	104			4	292						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	72	1	4						
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0115.00														
LOANS ORIGINATED			1	132										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	124	1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0116.00														
LOANS ORIGINATED			1	97			1	140			1	140		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0117.01														
LOANS ORIGINATED					1	119								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0117.02														
LOANS ORIGINATED			4	806							2	522		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0118.00														
LOANS ORIGINATED							1	140			1	140		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	150					1	150		
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0119.00														
LOANS ORIGINATED			2	318	1	332	1	112	1	275				
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: 44060 - SPOKANE-SPOKANE VALLEY, 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		E				F	G
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D					E	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0120.00													
LOANS ORIGINATED					1	110		2					164
APPS APPROVED, NOT ACCEPTED													
APPS DENIED								2					12
APPS WITHDRAWN					1	107							
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0121.00													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED								1					13
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0122.00													
LOANS ORIGINATED			1	125	2	218	2	94		1		86	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN							1	144					
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0123.00													
LOANS ORIGINATED	1	110	1	4									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	46	1	2									
APPS WITHDRAWN			1	200	1	48							
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0124.01													
LOANS ORIGINATED			1	334	1	165	1	12					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	302	2	8					
APPS WITHDRAWN					1	182							
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0124.02													
LOANS ORIGINATED			5	1920			2	18		1		414	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	275	1	2					
APPS WITHDRAWN			2	604									
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: 44060 - SPOKANE-SPOKANE VALLEY, 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										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/SPOKANE COUNTY/0125.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
	1	112			2	319					1	176		
APPS WITHDRAWN														
					1	175					1	175		
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0126.00														
LOANS ORIGINATED														
			1	1200	1	170	2	1453			2	2650		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
							2	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0127.01														
LOANS ORIGINATED														
			2	356			1	120	1	610	1	156		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0128.01														
LOANS ORIGINATED														
	1	201	2	341	2	505	1	11						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
							1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0128.02														
LOANS ORIGINATED														
							1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
	1	175												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0129.02														
LOANS ORIGINATED														
							1	10						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
					1	188	2	11						
APPS WITHDRAWN														
					1	188								
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: 44060 - SPOKANE-SPOKANE VALLEY, 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						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/SPOKANE COUNTY/0130.00																		
LOANS ORIGINATED			9	1993	1	71							1	71				
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED																		
APPS WITHDRAWN							1	230										
FILES CLOSED FOR INCOMPLETENESS																		
WA/SPOKANE COUNTY/0131.00																		
LOANS ORIGINATED	1	220	5	754	5	1126	2	13										
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED							2	14										
APPS WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		
WA/SPOKANE COUNTY/0132.01																		
LOANS ORIGINATED			1	115	1	140	2	150										
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED					2	328												
APPS WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		
WA/SPOKANE COUNTY/0132.02																		
LOANS ORIGINATED	1	184	6	2051	4	1247	1	6										
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED			1	336			2	30										
APPS WITHDRAWN			1	495	2	527												
FILES CLOSED FOR INCOMPLETENESS																		
WA/SPOKANE COUNTY/0133.00																		
LOANS ORIGINATED			3	1146	4	901	1	203			1	350	1	125				
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED			1	668														
APPS WITHDRAWN					1	140												
FILES CLOSED FOR INCOMPLETENESS																		
WA/SPOKANE COUNTY/0134.01																		
LOANS ORIGINATED	2	565	2	332			2	231										
APPS APPROVED, NOT ACCEPTED																		
APPS DENIED			1	610	1	366												
APPS WITHDRAWN	1	245	1	304	1	365												
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: 44060 - SPOKANE-SPOKANE VALLEY, 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										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/SPOKANE COUNTY/0135.00														
LOANS ORIGINATED	4	1313	15	4626	4	1549	4	577			1	408		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	206								
APPS WITHDRAWN			4	1361									1	271
FILES CLOSED FOR INCOMPLETENESS					1	93								
WA/SPOKANE COUNTY/0136.00														
LOANS ORIGINATED			2	434			1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	30						
APPS WITHDRAWN			1	160										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0137.00														
LOANS ORIGINATED	2	509	1	204	1	417								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	150										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0140.01														
LOANS ORIGINATED	1	180	1	132	1	113					1	132		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	120					1	120		
APPS WITHDRAWN	1	172	1	7			1	10						
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0140.02														
LOANS ORIGINATED	1	296												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0141.00														
LOANS ORIGINATED	2	461	3	426	1	141	2	18						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	106			1	51	2	13					2	157
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: 44060 - SPOKANE-SPOKANE VALLEY, 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										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/SPOKANE COUNTY/0142.00														
LOANS ORIGINATED			3	855	2	385								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	210			1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	225										
WA/SPOKANE COUNTY/0143.00														
LOANS ORIGINATED					1	352	1	145						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0144.00														
LOANS ORIGINATED	1	118	1	137			1	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	154			1	7						
APPS WITHDRAWN			2	154										
FILES CLOSED FOR INCOMPLETENESS					1	45								
WA/STEVENS COUNTY/9501.00														
LOANS ORIGINATED	2	247	2	254	2	411				1	251	2	126	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	70						1	70	
WA/STEVENS COUNTY/9502.00														
LOANS ORIGINATED			3	819	1	162	1	9						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	331												
APPS WITHDRAWN			1	399										
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9503.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	65										



INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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/STEVENS COUNTY/9505.00														
LOANS ORIGINATED			2	122										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN							1	6						
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9506.00														
LOANS ORIGINATED			1	230	1	100						1	100	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	307								
WA/STEVENS COUNTY/9507.00														
LOANS ORIGINATED			2	212										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9508.00														
LOANS ORIGINATED			3	389	1	296						1	72	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					3	341						2	171	
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9509.00														
LOANS ORIGINATED							1	230			1	230		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9511.00														
LOANS ORIGINATED			1	210	1	184	1	2			1	210		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	158			1	15						
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: 44060 - SPOKANE-SPOKANE VALLEY, 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/STEVENS COUNTY/9513.00														
LOANS ORIGINATED			1	200										
APPS APPROVED, NOT ACCEPTED							1	10			1	10		
APPS DENIED														
APPS WITHDRAWN					2	536								
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9514.00														
LOANS ORIGINATED	1	144			1	114	1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN			1	389										
FILES CLOSED FOR INCOMPLETENESS														
WA/PEND OREILLE COUNTY/SMALL														
LOANS ORIGINATED			2	563	3	476					5	1039	1	42
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	94			1	83	1	1			1	83	1	94
APPS WITHDRAWN			1	193										
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	39	7980	172	40803	77	16121	75	6218	8	14800	29	8836	9	823
APPS APPROVED, NOT ACCEPTED			1	146			1	10			1	10		
APPS DENIED	7	1014	20	5823	25	3751	47	354	1	1313	7	834	6	567
APPS WITHDRAWN	5	864	33	8467	22	3893	4	390			6	1105	1	271
FILES CLOSED FOR INCOMPLETENESS			3	440	5	932							1	70
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: 44060 - SPOKANE-SPOKANE VALLEY, WA

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

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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	3	639																	
BLACK OR AFRICAN AMERICAN																			
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																			
WHITE	92	17754			62	12779					19	4868	9	2034			24	2008	
2 OR MORE MINORITY RACES	1	145																	
JOINT (WHITE/MINORITY RACE)	2	389																	
RACE NOT AVAILABLE 6/	12	2507			15	3732					5	4465	1	147					
ETHNICITY 7/																			
HISPANIC OR LATINO	1	115																1	124
NOT HISPANIC OR LATINO	95	18285			59	12192					19	4868	9	2034			23	1884	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	113			2	447													
ETHNICITY NOT AVAILABLE 6/	13	2921			16	3872					5	4465	1	147					
MINORITY STATUS 8/																			
WHITE NON-HISPANIC	89	17112			59	12192					19	4868	9	2034			23	1884	
OTHERS, INCLUDING HISPANIC	8	1401			2	447											1	124	
INCOME 9/																			
LESS THAN 50% OF MSA/MD MEDIAN	4	422			6	640							1	118			1	95	
50-79% OF MSA/MD MEDIAN	18	2126			4	504					2	255	2	324			13	958	
80-99% OF MSA/MD MEDIAN	10	1664			11	1876					2	518					2	113	
100-119% OF MSA/MD MEDIAN	9	1401			3	531					2	379	3	701			4	346	
120% OR MORE OF MSA/MD MEDIAN	63	14653			51	12554					14	4038	4	1038			4	496	
INCOME NOT AVAILABLE 6/	6	1168			2	406					4	4143							
CENSUS TRACT CHARACTERISTICS 10/																			
RACIAL/ETHNIC COMPOSITION 11/																			
LESS THAN 10% MINORITY	54	11964			34	7858					9	2931	4	1024			6	457	
10-19% MINORITY	54	9060			38	7818					10	5246	5	977			17	1456	
20-49% MINORITY	2	410			5	835					5	1156	1	180			1	95	
50-79% MINORITY																			
80-100% MINORITY																			
INCOME 12/ 13/																			
LOW INCOME					3	547													
MODERATE INCOME	12	2091			10	1319					4	3806	2	298			9	643	
MIDDLE INCOME	44	7039			33	6307					9	2055	2	348			11	896	
UPPER INCOME	54	12304			31	8338					11	3472	6	1535			4	469	
TOTAL 14/	110	21434			77	16511					24	9333	10	2181			24	2008	

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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/	110				74						24		10					6
REPORTED PRICING DATA					3													7	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	2	NA		NA		NA		NA		NA		NA		7	NA
2.00 - 2.49		NA		NA	1	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					2.04													1.61	
MEDIAN					1.88													1.58	
HOEPA LOANS 17/																			

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	
NO REPORTED PRICING DATA 15/	21434				15723						9333		2181					883	71
REPORTED PRICING DATA					788													1054	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	428		NA		NA		NA		NA		NA		NA	1054	NA
2.00 - 2.49		NA		NA	360		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/					2.12													1.60	
MEDIAN 31/					1.88													1.57	
HOEPA LOANS 17/																			

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE	1	130							1	130		
FEMALE												
JOINT (MALE/FEMALE)	1	130							1	130		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	44	8535	35	7207			7	1014	2	314		
FEMALE	8	1242	7	1130			1	112				
JOINT (MALE/FEMALE)	9	1197	6	860			2	195	1	142		
JOINT (MALE/FEMALE)	27	6096	22	5217			4	707	1	172		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE	1	245							1	245		
FEMALE												
JOINT (MALE/FEMALE)	1	245							1	245		
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	5	948	4	773					1	175		
FEMALE	1	147	1	147								
JOINT (MALE/FEMALE)	1	130	1	130								
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	45	8804	35	7207			6	908	4	689		
MALE	9	1372	7	1130			1	112	1	130		
FEMALE	9	1197	6	860			2	195	1	142		
JOINT (MALE/FEMALE)	27	6235	22	5217			3	601	2	417		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	106					1	106				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	106					1	106				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	948	4	773					1	175		
MALE	1	147	1	147								
FEMALE	1	130	1	130								
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	43	8429	35	7207			6	908	2	314		
MALE	8	1242	7	1130			1	112				
FEMALE	9	1197	6	860			2	195	1	142		
JOINT (MALE/FEMALE)	26	5990	22	5217			3	601	1	172		
OTHERS, INCLUDING HISPANIC (TOTAL)	3	481					1	106	2	375		
MALE	1	130							1	130		
FEMALE												
JOINT (MALE/FEMALE)	2	351					1	106	1	245		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	578	2	172			3	264	1	142		
50-79% OF MSA/MD MEDIAN	11	1637	8	1137			2	325	1	175		
80-99% OF MSA/MD MEDIAN	4	799	3	627					1	172		
100-119% OF MSA/MD MEDIAN	7	1338	6	1208					1	130		
120% OR MORE OF MSA/MD MEDIAN	18	4261	16	3836			2	425				
INCOME NOT AVAILABLE 6/	5	1245	4	1000					1	245		
TOTAL 14/	51	9858	39	7980			7	1014	5	864		



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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	4	980	3	796			1	184				
MALE	2	427	1	243			1	184				
FEMALE	1	416	1	416								
JOINT (MALE/FEMALE)	1	137	1	137								
BLACK OR AFRICAN AMERICAN (TOTAL)	1	5							1	5		
MALE	1	5							1	5		
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	200					1	200				
MALE	1	200					1	200				
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	185	42972	141	31469	1	146	14	4093	26	6824	3	440
MALE	35	5813	31	4846			1	198	3	769		
FEMALE	22	2759	17	2424	1	146	2	8	1	116	1	65
JOINT (MALE/FEMALE)	128	34400	93	24199			11	3887	22	5939	2	375
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	240	1	240								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	240	1	240								
RACE NOT AVAILABLE (TOTAL) 6/	37	11282	27	8298			4	1346	6	1638		
MALE	6	1615	3	610			1	411	2	594		
FEMALE	2	385	2	385								
JOINT (MALE/FEMALE)	10	3105	7	1994			1	610	2	501		

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	420	2	239					1	181		
MALE												
FEMALE	1	124	1	124								
JOINT (MALE/FEMALE)	2	296	1	115					1	181		
NOT HISPANIC OR LATINO (TOTAL)	181	40540	138	30720	1	146	14	3083	25	6151	3	440
MALE	38	6031	31	4675			3	582	4	774		
FEMALE	22	3051	17	2716	1	146	2	8	1	116	1	65
JOINT (MALE/FEMALE)	121	31458	90	23329			9	2493	20	5261	2	375
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	6	2540	4	1132			1	1144	1	264		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	6	2540	4	1132			1	1144	1	264		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	39	12179	28	8712			5	1596	6	1871		
MALE	7	2029	4	1024			1	411	2	594		
FEMALE	2	385	2	385								
JOINT (MALE/FEMALE)	11	3588	7	1994			2	860	2	734		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	174	39115	134	29684	1	146	12	2699	24	6146	3	440
MALE	34	5399	30	4432			1	198	3	769		
FEMALE	21	2635	16	2300	1	146	2	8	1	116	1	65
JOINT (MALE/FEMALE)	119	31081	88	22952			9	2493	20	5261	2	375
OTHERS, INCLUDING HISPANIC (TOTAL)	16	4385	10	2407			3	1528	3	450		
MALE	4	632	1	243			2	384	1	5		
FEMALE	2	540	2	540								
JOINT (MALE/FEMALE)	10	3213	7	1624			1	1144	2	445		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9	878	7	811			1	2			1	65
50-79% OF MSA/MD MEDIAN	24	2184	17	1397	1	146	2	166	4	475		
80-99% OF MSA/MD MEDIAN	24	4641	19	3383			5	1258				
100-119% OF MSA/MD MEDIAN	21	3614	14	2457			3	578	4	579		
120% OR MORE OF MSA/MD MEDIAN	141	41086	108	30044			8	3408	23	7259	2	375
INCOME NOT AVAILABLE 6/	10	3276	7	2711			1	411	2	154		
TOTAL 14/	229	55679	172	40803	1	146	20	5823	33	8467	3	440

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	461	1	259					1	202		
MALE	1	202							1	202		
FEMALE												
JOINT (MALE/FEMALE)	1	259	1	259								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	102	18125	61	11799			21	3247	17	2524	3	555
MALE	24	3254	12	1642			6	810	5	709	1	93
FEMALE	22	2611	11	1587			4	344	7	680		
JOINT (MALE/FEMALE)	55	11843	38	8570			11	2093	5	1135	1	45
2 OR MORE MINORITY RACES (TOTAL)	1	145	1	145								
MALE												
FEMALE	1	145	1	145								
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	474	1	149			2	160	1	165		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	474	1	149			2	160	1	165		
RACE NOT AVAILABLE (TOTAL) 6/	20	5492	13	3769			2	344	3	1002	2	377
MALE	2	545					1	174	1	371		
FEMALE												
JOINT (MALE/FEMALE)	8	2461	6	1830					2	631		

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	197					1	197				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	197					1	197				
NOT HISPANIC OR LATINO (TOTAL)	106	18811	63	12239			21	3126	19	2891	3	555
MALE	23	3259	11	1529			5	726	6	911	1	93
FEMALE	23	2756	12	1732			4	344	7	680		
JOINT (MALE/FEMALE)	59	12379	40	8978			12	2056	6	1300	1	45
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	113	1	113								
MALE	1	113	1	113								
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	21	5576	13	3769			3	428	3	1002	2	377
MALE	3	629					2	258	1	371		
FEMALE												
JOINT (MALE/FEMALE)	8	2461	6	1830					2	631		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	99	17731	60	11686			19	2966	17	2524	3	555
MALE	22	3057	11	1529			5	726	5	709	1	93
FEMALE	22	2611	11	1587			4	344	7	680		
JOINT (MALE/FEMALE)	54	11646	38	8570			10	1896	5	1135	1	45
OTHERS, INCLUDING HISPANIC (TOTAL)	9	1390	4	666			3	357	2	367		
MALE	2	315	1	113					1	202		
FEMALE	1	145	1	145								
JOINT (MALE/FEMALE)	6	930	2	408			3	357	1	165		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	11	1034	4	348			3	450	3	191	1	45
50-79% OF MSA/MD MEDIAN	20	2566	11	1412			7	897	2	257		
80-99% OF MSA/MD MEDIAN	13	1654	6	814			1	94	4	583	2	163
100-119% OF MSA/MD MEDIAN	10	1480	4	604			3	497	3	379		
120% OR MORE OF MSA/MD MEDIAN	68	16964	47	12257			10	1616	9	2367	2	724
INCOME NOT AVAILABLE 6/	7	999	5	686			1	197	1	116		
TOTAL 14/	129	24697	77	16121			25	3751	22	3893	5	932

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	13	2	13								
MALE	1	3	1	3								
FEMALE	1	10	1	10								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	7					1	7				
MALE	1	7					1	7				
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	107	4844	69	4322	1	10	35	276	2	236		
MALE	35	503	18	354			16	143	1	6		
FEMALE	26	745	14	459			11	56	1	230		
JOINT (MALE/FEMALE)	46	3596	37	3509	1	10	8	77				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	16	1	8			1	8				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	16	1	8			1	8				
RACE NOT AVAILABLE (TOTAL) 6/	15	2092	3	1875			10	63	2	154		
MALE	2	152	1	142			1	10				
FEMALE												
JOINT (MALE/FEMALE)	1	283	1	283								

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	5	21	1	4			4	17				
MALE	3	17	1	4			2	13				
FEMALE	2	4					2	4				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	102	4701	66	4181	1	10	33	274	2	236		
MALE	34	366	17	213			16	147	1	6		
FEMALE	25	751	15	469			9	52	1	230		
JOINT (MALE/FEMALE)	43	3584	34	3499	1	10	8	75				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	28	4	18			1	10				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	28	4	18			1	10				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	15	2222	4	2015			9	53	2	154		
MALE	2	282	2	282								
FEMALE												
JOINT (MALE/FEMALE)	1	283	1	283								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	97	4665	63	4160	1	10	31	259	2	236		
MALE	32	356	16	210			15	140	1	6		
FEMALE	24	741	14	459			9	52	1	230		
JOINT (MALE/FEMALE)	41	3568	33	3491	1	10	7	67				
OTHERS, INCLUDING HISPANIC (TOTAL)	15	85	8	43			7	42				
MALE	5	27	2	7			3	20				
FEMALE	3	14	1	10			2	4				
JOINT (MALE/FEMALE)	7	44	5	26			2	18				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	15	235	5	164			10	71				
50-79% OF MSA/MD MEDIAN	21	681	13	621			8	60				
80-99% OF MSA/MD MEDIAN	22	300	11	207	1	10	9	77	1	6		
100-119% OF MSA/MD MEDIAN	15	416	7	139			7	47	1	230		
120% OR MORE OF MSA/MD MEDIAN	51	3860	36	3607			13	99	2	154		
INCOME NOT AVAILABLE 6/	3	1480	3	1480								
TOTAL 14/	127	6972	75	6218	1	10	47	354	4	390		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	275	1	275								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	275	1	275								
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/	8	15838	7	14525			1	1313				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	275	1	275								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	275	1	275								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	8	15838	7	14525			1	1313				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	275	1	275								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	275	1	275								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	9	16113	8	14800			1	1313				
TOTAL 14/	9	16113	8	14800			1	1313				



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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE	1	184					1	184				
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	32	6367	21	4828	1	10	5	567	5	962		
FEMALE	4	744	3	594					1	150		
JOINT (MALE/FEMALE)	4	355	2	164			1	75	1	116		
JOINT (MALE/FEMALE)	24	5268	16	4070	1	10	4	492	3	696		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE	1	83					1	83				
FEMALE												
JOINT (MALE/FEMALE)	1	83					1	83				
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	9	4151	8	4008					1	143		
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	32	6080	19	4274	1	10	7	834	5	962		
MALE	3	374	1	40			1	184	1	150		
FEMALE	4	355	2	164			1	75	1	116		
JOINT (MALE/FEMALE)	25	5351	16	4070	1	10	5	575	3	696		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	11	4705	10	4562					1	143		
MALE	2	554	2	554								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	30	5813	19	4274	1	10	5	567	5	962		
MALE	2	190	1	40					1	150		
FEMALE	4	355	2	164			1	75	1	116		
JOINT (MALE/FEMALE)	24	5268	16	4070	1	10	4	492	3	696		
OTHERS, INCLUDING HISPANIC (TOTAL)	2	267					2	267				
MALE	1	184					1	184				
FEMALE												
JOINT (MALE/FEMALE)	1	83					1	83				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	4	486	1	140			2	196	1	150		
80-99% OF MSA/MD MEDIAN	1	10			1	10						
100-119% OF MSA/MD MEDIAN	4	522	1	210			2	195	1	117		
120% OR MORE OF MSA/MD MEDIAN	30	6500	23	5219			3	443	4	838		
INCOME NOT AVAILABLE 6/	4	3267	4	3267								
TOTAL 14/	43	10785	29	8836	1	10	7	834	6	1105		

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	14	1542	8	781			5	490	1	271		
MALE	4	323	4	323								
FEMALE	3	216	1	71			2	145				
JOINT (MALE/FEMALE)	7	1003	3	387			3	345	1	271		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	77					1	77				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	77					1	77				
RACE NOT AVAILABLE (TOTAL) 6/	2	112	1	42							1	70
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	14	1513	8	781			5	461	1	271		
MALE	4	323	4	323								
FEMALE	3	216	1	71			2	145				
JOINT (MALE/FEMALE)	7	974	3	387			3	316	1	271		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	106					1	106				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	106					1	106				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	112	1	42							1	70
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	13	1436	8	781			4	384	1	271		
MALE	4	323	4	323								
FEMALE	3	216	1	71			2	145				
JOINT (MALE/FEMALE)	6	897	3	387			2	239	1	271		
OTHERS, INCLUDING HISPANIC (TOTAL)	2	183					2	183				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	183					2	183				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	228	1	71			2	157				
50-79% OF MSA/MD MEDIAN	4	323	4	323								
80-99% OF MSA/MD MEDIAN	3	229	1	65			1	94			1	70
100-119% OF MSA/MD MEDIAN	2	367	1	222			1	145				
120% OR MORE OF MSA/MD MEDIAN	4	542	1	100			2	171	1	271		
INCOME NOT AVAILABLE 6/	1	42	1	42								
TOTAL 14/	17	1731	9	823			6	567	1	271	1	70

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	578	2	172			3	264	1	142		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	472	2	172			2	158	1	142		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	106					1	106				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	472	2	172			2	158	1	142		
OTHERS, INCLUDING HISPANIC	1	106					1	106				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	1332	7	1007			2	325				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	305	1	130					1	175		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	1332	7	1007			2	325				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	305	1	130					1	175		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1332	7	1007			2	325				
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	799	3	627					1	172		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	799	3	627					1	172		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	799	3	627					1	172		
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	130							1	130		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	1208	6	1208								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	1338	6	1208					1	130		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	1208	6	1208								
OTHERS, INCLUDING HISPANIC	1	130							1	130		

## 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

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	16	3818	14	3393			2	425				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	443	2	443								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	16	3818	14	3393			2	425				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	443	2	443								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	3818	14	3393			2	425				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	51	9858	39	7980			7	1014	5	864		

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	9	878	7	811			1	2			1	65
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	878	7	811			1	2			1	65
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	878	7	811			1	2			1	65
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	137	1	137								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	21	1795	15	1185	1	146	2	166	3	298		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	252	1	75					1	177		
ETHNICITY 7/												
HISPANIC OR LATINO	1	124	1	124								
NOT HISPANIC OR LATINO	21	1808	15	1198	1	146	2	166	3	298		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	252	1	75					1	177		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	1671	14	1061	1	146	2	166	3	298		
OTHERS, INCLUDING HISPANIC	2	261	2	261								



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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	19	3757	15	2666			4	1091				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	884	4	717			1	167				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	18	3547	14	2456			4	1091				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	210	1	210								
ETHNICITY NOT AVAILABLE 6/	5	884	4	717			1	167				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18	3547	14	2456			4	1091				
OTHERS, INCLUDING HISPANIC	1	210	1	210								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	5							1	5		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	16	3010	12	2197			2	420	2	393		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4	599	2	260			1	158	1	181		
ETHNICITY 7/												
HISPANIC OR LATINO	1	181							1	181		
NOT HISPANIC OR LATINO	17	3015	12	2197			2	420	3	398		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	418	2	260			1	158				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	3010	12	2197			2	420	2	393		
OTHERS, INCLUDING HISPANIC	2	186							2	186		

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	3	843	2	659			1	184				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	200					1	200				
WHITE	113	32442	87	23674			5	2414	19	5979	2	375
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	240	1	240								
RACE NOT AVAILABLE 6/	23	7361	18	5471			1	610	4	1280		
ETHNICITY 7/												
HISPANIC OR LATINO	1	115	1	115								
NOT HISPANIC OR LATINO	109	30202	85	23122			5	1404	17	5301	2	375
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	2330	3	922			1	1144	1	264		
ETHNICITY NOT AVAILABLE 6/	26	8439	19	5885			2	860	5	1694		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	104	28919	82	22223			3	1020	17	5301	2	375
OTHERS, INCLUDING HISPANIC	11	3728	7	1936			3	1528	1	264		
TOTAL 14/	229	55679	172	40803	1	146	20	5823	33	8467	3	440

## 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: 44060 - SPOKANE-SPOKANE VALLEY, 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	11	1034	4	348			3	450	3	191	1	45
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1034	4	348			3	450	3	191	1	45
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1034	4	348			3	450	3	191	1	45
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	18	2222	11	1412			5	553	2	257		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	344					2	344				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	18	2222	11	1412			5	553	2	257		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	344					2	344				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18	2222	11	1412			5	553	2	257		
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

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	202							1	202		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1240	5	672			1	94	3	381	1	93
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	212	1	142							1	70
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1442	5	672			1	94	4	583	1	93
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	212	1	142							1	70
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1240	5	672			1	94	3	381	1	93
OTHERS, INCLUDING HISPANIC	1	202							1	202		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	1335	3	459			3	497	3	379		
2 OR MORE MINORITY RACES	1	145	1	145								
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1480	4	604			3	497	3	379		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1335	3	459			3	497	3	379		
OTHERS, INCLUDING HISPANIC	1	145	1	145								

## 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: 44060 - SPOKANE-SPOKANE VALLEY, 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	49	11596	35	8523			8	1456	5	1200	1	417
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	4	474	1	149			2	160	1	165		
RACE NOT AVAILABLE 6/	15	4894	11	3585					3	1002	1	307
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	51	11873	35	8559			9	1532	6	1365	1	417
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	113	1	113								
ETHNICITY NOT AVAILABLE 6/	16	4978	11	3585			1	84	3	1002	1	307
MINORITY STATUS 8/												
WHITE NON-HISPANIC	47	11399	34	8410			7	1372	5	1200	1	417
OTHERS, INCLUDING HISPANIC	5	587	2	262			2	160	1	165		
TOTAL 14/	129	24697	77	16121			25	3751	22	3893	5	932

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	71	4	22			7	49				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4	164	1	142			3	22				
ETHNICITY 7/												
HISPANIC OR LATINO	1	1					1	1				
NOT HISPANIC OR LATINO	10	70	4	22			6	48				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	164	1	142			3	22				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	70	4	22			6	48				
OTHERS, INCLUDING HISPANIC	1	1					1	1				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	21	681	13	621			8	60				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	3					1	3				
NOT HISPANIC OR LATINO	19	538	12	481			7	57				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	140	1	140								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	538	12	481			7	57				
OTHERS, INCLUDING HISPANIC	1	3					1	3				

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

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INCOME, RACE AND ETHNICITY (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	1	10	1	10								
BLACK OR AFRICAN AMERICAN	1	7					1	7				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	19	275	10	197	1	10	7	62	1	6		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	8					1	8				
ETHNICITY 7/												
HISPANIC OR LATINO	1	3					1	3				
NOT HISPANIC OR LATINO	19	283	10	201	1	10	7	66	1	6		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	6	1	6								
ETHNICITY NOT AVAILABLE 6/	1	8					1	8				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	266	9	191	1	10	6	59	1	6		
OTHERS, INCLUDING HISPANIC	4	26	2	16			2	10				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13	408	7	139			5	39	1	230		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	8					2	8				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	13	408	7	139			5	39	1	230		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	8					2	8				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	408	7	139			5	39	1	230		
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

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	3	1	3								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	41	3379	33	3313			8	66				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	16	1	8			1	8				
RACE NOT AVAILABLE 6/	7	462	1	283			4	25	2	154		
ETHNICITY 7/												
HISPANIC OR LATINO	2	14	1	4			1	10				
NOT HISPANIC OR LATINO	39	3372	31	3308			8	64				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	22	3	12			1	10				
ETHNICITY NOT AVAILABLE 6/	6	452	1	283			3	15	2	154		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	36	3353	29	3297			7	56				
OTHERS, INCLUDING HISPANIC	9	55	6	27			3	28				
TOTAL 14/	127	6972	75	6218	1	10	47	354	4	390		



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

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	486	1	140			2	196	1	150		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	346					2	196	1	150		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	140	1	140								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	346					2	196	1	150		
OTHERS, INCLUDING HISPANIC												

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

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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	3	312					2	195	1	117		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	210	1	210								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	312					2	195	1	117		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	210	1	210								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	312					2	195	1	117		
OTHERS, INCLUDING HISPANIC												

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

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	184					1	184				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	24	5559	20	4688			1	176	3	695		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	83					1	83				
RACE NOT AVAILABLE 6/	4	674	3	531					1	143		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	25	5412	19	4274			3	443	3	695		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	1088	4	945					1	143		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	23	5145	19	4274			1	176	3	695		
OTHERS, INCLUDING HISPANIC	2	267					2	267				
TOTAL 14/	43	10785	29	8836	1	10	7	834	6	1105		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	228	1	71			2	157				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	122	1	71			1	51				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	106					1	106				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	122	1	71			1	51				
OTHERS, INCLUDING HISPANIC	1	106					1	106				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	323	4	323								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	323	4	323								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	323	4	323								
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	159	1	65			1	94				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	70									1	70
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	159	1	65			1	94				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	70									1	70
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	159	1	65			1	94				
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	367	1	222			1	145				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	367	1	222			1	145				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	367	1	222			1	145				
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	465	1	100			1	94	1	271		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	77					1	77				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	542	1	100			2	171	1	271		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	465	1	100			1	94	1	271		
OTHERS, INCLUDING HISPANIC	1	77					1	77				
TOTAL 14/	17	1731	9	823			6	567	1	271	1	70

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	13	3077	12	2746			1	331				
10-19% MINORITY	29	5041	20	3760			5	589	4	692		
20-49% MINORITY	8	1646	7	1474					1	172		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	14	2027	10	1425			2	288	2	314		
MIDDLE INCOME	19	3596	14	2834			4	632	1	130		
UPPER INCOME	17	4141	15	3721					2	420		
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	9	1186	6	756			2	288	1	142		
20-49% MINORITY	5	841	4	669					1	172		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	1013	4	682			1	331				
10-19% MINORITY	11	1778	7	1347			3	301	1	130		
20-49% MINORITY	3	805	3	805								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	2064	8	2064								
10-19% MINORITY	9	2077	7	1657					2	420		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	1	94					1	94				
ALL OTHER TRACTS 21/												
TOTAL 14/	51	9858	39	7980			7	1014	5	864		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	116	32133	89	23187			10	3656	14	4850	3	440
10-19% MINORITY	97	20898	72	15611	1	146	10	2167	14	2974		
20-49% MINORITY	13	1892	9	1442					4	450		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	806	4	806								
MODERATE INCOME	37	5272	26	3930	1	146	3	496	6	635	1	65
MIDDLE INCOME	69	13352	51	10247			8	1340	8	1390	2	375
UPPER INCOME	116	35493	89	25257			9	3987	18	6249		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	806	4	806								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	10	1245	8	999					1	181	1	65
20-49% MINORITY	16	2489	10	1693	1	146	3	496	2	154		
50-79% MINORITY	11	1538	8	1238					3	300		
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	34	7536	25	5397			5	1165	2	599	2	375
20-49% MINORITY	33	5462	25	4646			3	175	5	641		
50-79% MINORITY	2	354	1	204					1	150		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	72	23352	56	16791			5	2491	11	4070		
20-49% MINORITY	44	12141	33	8466			4	1496	7	2179		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	3	756	2	563					1	193		
ALL OTHER TRACTS 21/												
TOTAL 14/	229	55679	172	40803	1	146	20	5823	33	8467	3	440



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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	61	13662	38	9244			12	1944	7	1587	4	887
10-19% MINORITY	59	9553	34	5871			11	1604	13	2033	1	45
20-49% MINORITY	5	923	2	530			1	120	2	273		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	23	3244	7	1342			10	1188	5	669	1	45
MIDDLE INCOME	53	9001	35	6077			7	984	9	1563	2	377
UPPER INCOME	49	11893	32	8226			7	1496	8	1661	2	510
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	5	783	2	442			3	341				
10-19% MINORITY	14	1955	4	787			6	727	3	396	1	45
20-49% MINORITY	4	506	1	113			1	120	2	273		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	26	4836	16	2976			5	745	3	738	2	377
10-19% MINORITY	26	3748	18	2684			2	239	6	825		
20-49% MINORITY	1	417	1	417								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	30	8043	20	5826			4	858	4	849	2	510
10-19% MINORITY	19	3850	12	2400			3	638	4	812		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	4	559	3	476			1	83				
ALL OTHER TRACTS 21/												
TOTAL 14/	129	24697	77	16121			25	3751	22	3893	5	932

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	46	3071	29	2906	1	10	15	149	1	6		
10-19% MINORITY	73	3837	43	3265			28	198	2	374		
20-49% MINORITY	7	63	3	47			3	6	1	10		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	41	2	41								
MODERATE INCOME	18	335	7	274			9	45	2	16		
MIDDLE INCOME	59	3810	37	3488	1	10	20	168	1	144		
UPPER INCOME	47	2785	29	2415			17	140	1	230		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	41	2	41								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	6							1	6		
20-49% MINORITY	12	307	6	268			6	39				
50-79% MINORITY	5	22	1	6			3	6	1	10		
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	19	1096	11	1006	1	10	7	80				
20-49% MINORITY	40	2714	26	2482			13	88	1	144		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	26	1969	18	1900			8	69				
20-49% MINORITY	21	816	11	515			9	71	1	230		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	1	1					1	1				
ALL OTHER TRACTS 21/												
TOTAL 14/	127	6972	75	6218	1	10	47	354	4	390		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	8829	5	7516			1	1313				
20-49% MINORITY	3	7284	3	7284								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	1980	1	1980								
MODERATE INCOME	6	12210	6	12210								
MIDDLE INCOME	2	1923	1	610			1	1313				
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	1980	1	1980								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	6906	4	6906								
20-49% MINORITY	2	5304	2	5304								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	1923	1	610			1	1313				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	9	16113	8	14800			1	1313				

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

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	10	2609	8	2195	1	10			1	404		
10-19% MINORITY	21	6473	12	5257			5	631	4	585		
20-49% MINORITY	6	581	4	345			1	120	1	116		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3	562	3	562								
MODERATE INCOME	15	2620	7	1503			5	676	3	441		
MIDDLE INCOME	10	3736	8	3583	1	10			1	143		
UPPER INCOME	9	2745	6	2149			1	75	2	521		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	522	2	522								
20-49% MINORITY	1	40	1	40								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	10	2079	4	1198			4	556	2	325		
20-49% MINORITY	5	541	3	305			1	120	1	116		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	631	3	621	1	10						
20-49% MINORITY	6	3105	5	2962					1	143		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	1978	5	1574					1	404		
20-49% MINORITY	3	767	1	575			1	75	1	117		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	6	1122	5	1039			1	83				
ALL OTHER TRACTS 21/												
TOTAL 14/	43	10785	29	8836	1	10	7	834	6	1105		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	12	1367	7	710			3	316	1	271	1	70
10-19% MINORITY	3	228	1	71			2	157				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3	243	1	72			2	171				
MIDDLE INCOME	7	518	4	291			2	157			1	70
UPPER INCOME	5	834	3	418			1	145	1	271		
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	3	243	1	72			2	171				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	5	361	4	291							1	70
10-19% MINORITY	2	157					2	157				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	4	763	2	347			1	145	1	271		
10-19% MINORITY	1	71	1	71								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	2	136	1	42			1	94				
ALL OTHER TRACTS 21/												
TOTAL 14/	17	1731	9	823			6	567	1	271	1	70

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

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																									
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																								
RACE 5/																																												
AMERICAN INDIAN/ALASKA NATIVE																																												
ASIAN																					1	100																			1	100		
BLACK OR AFRICAN AMERICAN																																												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																							1	100																			1	100
WHITE																					3	20			5	33	4	27	2	13					1	7	15	100						
2 OR MORE MINORITY RACES																																												
JOINT (WHITE/MINORITY RACE)																																												
RACE NOT AVAILABLE 6/																					2	50					1	25					1	25	4	100								
ETHNICITY 7/																																												
HISPANIC OR LATINO																																												
NOT HISPANIC OR LATINO																					4	27			5	33	3	20	2	13			1	7	15	100								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																											1	100												1	100			
ETHNICITY NOT AVAILABLE 6/																					2	40			1	20	1	20					1	20	5	100								
MINORITY STATUS 8/																																												
WHITE NON-HISPANIC																					3	23			4	31	3	23	2	15			1	8	13	100								
OTHERS, INCL. HISPANIC																					1	33			1	33	1	33							3	100								
GENDER 19/																																												
MALE																					2	50			2	50									4	100								
FEMALE																											1	50					1	50	2	100								
JOINT (MALE/FEMALE)																					3	23			4	31	3	23	2	15			1	8	13	100								
GENDER NOT AVAILABLE 6/																					1	50					1	50							2	100								
INCOME 9/																																												
LESS THAN 50% OF MSA/MD MEDIAN																																	1	100	1	100								
50-79% OF MSA/MD MEDIAN																									1	50	1	50							2	100								
80-99% OF MSA/MD MEDIAN																					2	33			1	17	2	33	1	17					6	100								
100-119% OF MSA/MD MEDIAN																					2	67							1	33					3	100								
120% OR MORE OF MSA/MD MEDIAN																					1	13			4	50	2	25					1	13	8	100								
INCOME NOT AVAILABLE 6/																					1	100													1	100								

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	6	27			8	36	6	27	1	5							1	5	22	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	50	1	50											2	100
RACE NOT AVAILABLE 6/	1	50			1	50													2	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	6	27			8	36	6	27	1	5							1	5	22	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	33			2	67													3	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC	6	30			7	35	5	25	1	5							1	5	20	100
GENDER 19/																				
MALE																				
FEMALE	1	14			4	57			1	14							1	14	7	100
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/					2	50	2	50											4	100
	5	36			4	29	5	36											14	100
	1	100																	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN	1	33			1	33	1	33											3	100
80-99% OF MSA/MD MEDIAN	3	38			4	50			1	13									8	100
100-119% OF MSA/MD MEDIAN							1	100											1	100
120% OR MORE OF MSA/MD MEDIAN	1	33			1	33	1	33											3	100
INCOME NOT AVAILABLE 6/	2	20			4	40	3	30									1	10	10	100
							1	100											1	100



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

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

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																						
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																					
RACE 5/																																									
AMERICAN INDIAN/ALASKA NATIVE																																									
ASIAN																																									
BLACK OR AFRICAN AMERICAN																																									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																									
WHITE																					1	20	3	60	1	20													5	100	
2 OR MORE MINORITY RACES																																									
JOINT (WHITE/MINORITY RACE)																					1	100																		1	100
RACE NOT AVAILABLE 6/																																									
ETHNICITY 7/																																									
HISPANIC OR LATINO																																									
NOT HISPANIC OR LATINO																					2	40	2	40	1	20														5	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																							1	100																1	100
ETHNICITY NOT AVAILABLE 6/																																									
MINORITY STATUS 8/																																									
WHITE NON-HISPANIC																					1	25	2	50	1	25														4	100
OTHERS, INCL. HISPANIC																					1	50	1	50																2	100
GENDER 19/																																									
MALE																																									
FEMALE																							2	100																2	100
JOINT (MALE/FEMALE)																					2	50	1	25	1	25														4	100
GENDER NOT AVAILABLE 6/																																									
INCOME 9/																																									
LESS THAN 50% OF MSA/MD MEDIAN																							2	100																2	100
50-79% OF MSA/MD MEDIAN																																									
80-99% OF MSA/MD MEDIAN																							1	100																1	100
100-119% OF MSA/MD MEDIAN																											1	100												1	100
120% OR MORE OF MSA/MD MEDIAN																					2	100																		2	100
INCOME NOT AVAILABLE 6/																																									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	10	7	7							1.59	1.57	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	7	7							1.59	1.57	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	7	7							1.59	1.57	
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2											
50-79% OF MSA/MD MEDIAN	3	2	2							1.63	1.63	
80-99% OF MSA/MD MEDIAN		1	1							1.65	1.65	
100-119% OF MSA/MD MEDIAN	2	2	2							1.57	1.57	
120% OR MORE OF MSA/MD MEDIAN	4	1	1							1.54	1.54	
INCOME NOT AVAILABLE 6/	1	1	1							1.56	1.56	
GENDER 19/												
MALE	2	3	3							1.60	1.58	
FEMALE	6	1	1							1.57	1.57	
JOINT (MALE/FEMALE)	4	3	3							1.58	1.56	
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	1	1							1.57	1.57	
10-19% MINORITY	9	5	5							1.60	1.58	
20-49% MINORITY	2	1	1							1.56	1.56	
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6	3	3							1.59	1.56	
MIDDLE INCOME	2	3	3							1.60	1.58	
UPPER INCOME	4	1	1							1.57	1.57	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	1687	1075	1075						1.58	1.57
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	277									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1687	1075	1075						1.58	1.57
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	277									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1687	1075	1075						1.58	1.57
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	172									
50-79% OF MSA/MD MEDIAN	443	267	267						1.63	1.67
80-99% OF MSA/MD MEDIAN		109	109						1.65	1.65
100-119% OF MSA/MD MEDIAN	375	333	333						1.57	1.57
120% OR MORE OF MSA/MD MEDIAN	753	228	228						1.54	1.54
INCOME NOT AVAILABLE 6/	221	138	138						1.56	1.56
GENDER 19/										
MALE	343	399	399						1.61	1.58
FEMALE	789	201	201						1.57	1.57
JOINT (MALE/FEMALE)	832	475	475						1.57	1.56
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	144	201	201						1.57	1.57
10-19% MINORITY	1469	736	736						1.59	1.58
20-49% MINORITY	351	138	138						1.56	1.56
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	866	379	379						1.59	1.56
MIDDLE INCOME	348	495	495						1.59	1.58
UPPER INCOME	750	201	201						1.57	1.57

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	3921									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	496									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	3921									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	496									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3921									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	125									
80-99% OF MSA/MD MEDIAN	518									
100-119% OF MSA/MD MEDIAN	278									
120% OR MORE OF MSA/MD MEDIAN	2855									
INCOME NOT AVAILABLE 6/	641									
GENDER 19/										
MALE	413									
FEMALE										
JOINT (MALE/FEMALE)	3508									
GENDER NOT AVAILABLE 6/	496									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	2057									
10-19% MINORITY	1555									
20-49% MINORITY	805									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	1869									
UPPER INCOME	2548									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	1		1						2.02	2.02	
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	70	45	27	16	2					1.98	1.89	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	12	9	7	2						1.87	1.88	
ETHNICITY 7/												
HISPANIC OR LATINO	2											
NOT HISPANIC OR LATINO	69	44	26	16	2					1.98	1.90	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	2	1	1						2.00	2.00	
ETHNICITY NOT AVAILABLE 6/	12	9	7	2						1.87	1.88	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	66	43	26	15	2					1.98	1.89	
OTHERS, INCLUDING HISPANIC	7	3	1	2						2.00	2.02	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	1		1						2.00	2.00	
50-79% OF MSA/MD MEDIAN	7	3	2	1						1.93	1.68	
80-99% OF MSA/MD MEDIAN	14	4	2	2						1.96	1.99	
100-119% OF MSA/MD MEDIAN	7	4	4							1.85	1.91	
120% OR MORE OF MSA/MD MEDIAN	47	43	26	15	2					1.98	1.88	
INCOME NOT AVAILABLE 6/	4											
GENDER 19/												
MALE	18	9	6	3						1.94	1.96	
FEMALE	13	3	2	1						1.96	1.94	
JOINT (MALE/FEMALE)	49	39	23	14	2					1.98	1.87	
GENDER NOT AVAILABLE 6/	5	4	3	1						1.88	1.82	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	40	40	24	14	2					1.98	1.89	
10-19% MINORITY	42	13	9	4						1.90	1.88	
20-49% MINORITY	3	2	1	1						2.03	2.03	
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2											
MODERATE INCOME	8	6	3	2	1					2.04	1.99	
MIDDLE INCOME	28	15	7	8						2.08	2.10	
UPPER INCOME	47	34	24	9	1					1.90	1.80	



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						HOEPA LOANS 17/ \$000's	
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's		MEAN 30/ MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	380	416		416					2.02	2.02
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	14800	13013	7685	4751	577				1.99	1.89
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	240									
RACE NOT AVAILABLE 6/	2994	2788	2019	769					1.87	1.88
ETHNICITY 7/										
HISPANIC OR LATINO	239									
NOT HISPANIC OR LATINO	14734	12744	7417	4750	577				1.99	1.89
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	447	685	268	417					2.04	2.21
ETHNICITY NOT AVAILABLE 6/	2994	2788	2019	769					1.87	1.88
MINORITY STATUS 8/										
WHITE NON-HISPANIC	14114	12328	7417	4334	577				1.99	1.89
OTHERS, INCLUDING HISPANIC	1306	1101	268	833					2.03	2.02
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	667	144		144					2.00	2.00
50-79% OF MSA/MD MEDIAN	810	479	275	204					2.00	1.68
80-99% OF MSA/MD MEDIAN	2606	773	415	358					1.95	1.88
100-119% OF MSA/MD MEDIAN	1211	1023	1023						1.83	1.90
120% OR MORE OF MSA/MD MEDIAN	12190	13798	7991	5230	577				1.98	1.88
INCOME NOT AVAILABLE 6/	930									
GENDER 19/										
MALE	3326	1823	1350	473					1.92	1.90
FEMALE	2176	900	484	416					1.97	1.94
JOINT (MALE/FEMALE)	11172	12441	7169	4695	577				1.98	1.87
GENDER NOT AVAILABLE 6/	1740	1053	701	352					1.91	1.88
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	9613	11911	7059	4275	577				1.98	1.88
10-19% MINORITY	8296	3680	2295	1385					1.93	1.88
20-49% MINORITY	505	626	350	276					1.99	1.68
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	284									
MODERATE INCOME	1132	1336	659	401	276				2.07	2.10
MIDDLE INCOME	4608	4181	1731	2450					2.11	2.13
UPPER INCOME	12390	10700	7314	3085	301				1.90	1.82

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
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/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	5											
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	2											
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	4											
FEMALE	3											
JOINT (MALE/FEMALE)	4											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2											
10-19% MINORITY	8											
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5											
MIDDLE INCOME	4											
UPPER INCOME	2											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's				
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	73											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	73											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	73											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	32											
80-99% OF MSA/MD MEDIAN	4											
100-119% OF MSA/MD MEDIAN	13											
120% OR MORE OF MSA/MD MEDIAN	18											
INCOME NOT AVAILABLE 6/	6											
GENDER 19/												
MALE	20											
FEMALE	25											
JOINT (MALE/FEMALE)	28											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	13											
10-19% MINORITY	54											
20-49% MINORITY	6											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	27											
MIDDLE INCOME	28											
UPPER INCOME	18											

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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 ISLND												
WHITE	3											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1											
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	3											
OTHERS, INCLUDING HISPANIC												
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN	3											
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	1											
FEMALE												
JOINT (MALE/FEMALE)	2											
GENDER NOT AVAILABLE 6/	1											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	2											
10-19% MINORITY	2											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1											
UPPER INCOME	3											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	985									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	558									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	985									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	558									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	985									
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	205									
120% OR MORE OF MSA/MD MEDIAN	1338									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	186									
FEMALE										
JOINT (MALE/FEMALE)	799									
GENDER NOT AVAILABLE 6/	558									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1152									
10-19% MINORITY	391									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	186									
UPPER INCOME	1357									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	51											
2 OR MORE MINORITY RACES	1											
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	11											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	53											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	11											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	50											
OTHERS, INCLUDING HISPANIC	4											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3											
50-79% OF MSA/MD MEDIAN	10											
80-99% OF MSA/MD MEDIAN	5											
100-119% OF MSA/MD MEDIAN	3											
120% OR MORE OF MSA/MD MEDIAN	40											
INCOME NOT AVAILABLE 6/	4											
GENDER 19/												
MALE	10											
FEMALE	11											
JOINT (MALE/FEMALE)	39											
GENDER NOT AVAILABLE 6/	5											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	32											
10-19% MINORITY	31											
20-49% MINORITY	2											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	7											
MIDDLE INCOME	31											
UPPER INCOME	27											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	259									
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	9768									
2 OR MORE MINORITY RACES	145									
JOINT (WHITE/MINORITY RACE)	149									
RACE NOT AVAILABLE 6/	3169									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	10208									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	113									
ETHNICITY NOT AVAILABLE 6/	3169									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	9655									
OTHERS, INCLUDING HISPANIC	666									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	277									
50-79% OF MSA/MD MEDIAN	1287									
80-99% OF MSA/MD MEDIAN	749									
100-119% OF MSA/MD MEDIAN	399									
120% OR MORE OF MSA/MD MEDIAN	10134									
INCOME NOT AVAILABLE 6/	644									
GENDER 19/										
MALE	1331									
FEMALE	1661									
JOINT (MALE/FEMALE)	9159									
GENDER NOT AVAILABLE 6/	1339									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	7551									
10-19% MINORITY	5409									
20-49% MINORITY	530									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1342									
MIDDLE INCOME	5475									
UPPER INCOME	6673									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #			
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	15	2	1		1			2.30	2.30	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	2									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	15	2	1		1			2.30	2.30	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	2									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	15	2	1		1			2.30	2.30	
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	1									
50-79% OF MSA/MD MEDIAN	4									
80-99% OF MSA/MD MEDIAN	1									
100-119% OF MSA/MD MEDIAN	1									
120% OR MORE OF MSA/MD MEDIAN	10	2	1		1			2.30	2.30	
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE	2									
FEMALE	3									
JOINT (MALE/FEMALE)	12	2	1		1			2.30	2.30	
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	7	1	1					1.77	1.77	
10-19% MINORITY	10	1			1			2.82	2.82	
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	1									
MIDDLE INCOME	8									
UPPER INCOME	8	2	1		1			2.30	2.30	



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	2578	424	416		8			1.79	1.77	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	425									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2578	424	416		8			1.79	1.77	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	425									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	2578	424	416		8			1.79	1.77	
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	142									
50-79% OF MSA/MD MEDIAN	443									
80-99% OF MSA/MD MEDIAN	120									
100-119% OF MSA/MD MEDIAN	112									
120% OR MORE OF MSA/MD MEDIAN	2186	424	416		8			1.79	1.77	
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE	254									
FEMALE	358									
JOINT (MALE/FEMALE)	2391	424	416		8			1.79	1.77	
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	1609	416	416					1.77	1.77	
10-19% MINORITY	1394	8			8			2.82	2.82	
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	112									
MIDDLE INCOME	1382									
UPPER INCOME	1509	424	416		8			1.79	1.77	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	3	488	1	72			1	145	1	271		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	488	1	72			1	145	1	271		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	488	1	72			1	145	1	271		
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	72	1	72								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1	145					1	145				
120% OR MORE OF MSA/MD MEDIAN	1	271							1	271		
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1	72	1	72								
FEMALE												
JOINT (MALE/FEMALE)	2	416					1	145	1	271		
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	488	1	72			1	145	1	271		
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	72	1	72								
MIDDLE INCOME												
UPPER INCOME	2	416					1	145	1	271		

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's	MEAN 30/	MEDIAN 31/
<b>BORROWER CHARACTERISTICS</b>											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE		72									
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO		72									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC		72									
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN		72									
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE		72									
FEMALE											
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY		72									
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME		72									
MIDDLE INCOME											
UPPER INCOME											

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	209	16	109		27		99
FHA	27		2				
VA	18		8		1		
FSA/RHS	2		1				
LOANS ORIGINATED							
CONVENTIONAL	159	11	68		25		49
FHA	19						
VA	17		4		1		
FSA/RHS	1						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	1						1
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	17	2	17				47
FHA	3		2				
VA	1		2				
FSA/RHS	1		1				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	29	3	20		2		2
FHA	5						
VA			2				
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	3		4				
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	97	10	68		21		
FHA	17						
VA	17		4		1		
FSA/RHS	1						

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	3	1	9				
FHA	2						
VA	2						
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1	1	5				
FHA	2						
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1		3				
FHA							
VA	2						
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	1	1		4			
FHA	2						
VA							
FSA/RHS							



INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	3		5		1		
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	2		5		1		
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	85 55	11	65		17 2		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.96				2.30		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.88				2.30		NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	140	11	65		19		NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	1	1	4				NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	1	1	4				NA NA