

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 49420 - YAKIMA, 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/YAKIMA COUNTY/0002.00														
LOANS ORIGINATED					1	88			1	7000				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	96								
APPS WITHDRAWN			1	80							1	80		
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0003.00														
LOANS ORIGINATED			1	215			1	9						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	3						
APPS WITHDRAWN							1	9						
FILES CLOSED FOR INCOMPLETENESS							1	1			1	1		
WA/YAKIMA COUNTY/0004.00														
LOANS ORIGINATED	2	300	8	2887	2	440	4	48			2	334		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	225			3	31						
APPS WITHDRAWN					1	398								
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0005.00														
LOANS ORIGINATED			1	62			2	12			1	62		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	66	1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0006.00														
LOANS ORIGINATED			2	266	2	117	1	81	1	91	4	383		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	98			1	130								
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0007.00														
LOANS ORIGINATED			4	300	1	103					1	74		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							3	38						
APPS WITHDRAWN					2	218								
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	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/YAKIMA COUNTY/0008.00														
LOANS ORIGINATED	2	308	1	190	3	422	5	185						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	73								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0009.01														
LOANS ORIGINATED	1	255	5	749	2	295	3	26		3	296	2	203	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	120	2	15		1	120	1	5	
APPS WITHDRAWN					1	180								
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0009.02														
LOANS ORIGINATED							3	27						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	108						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0010.00														
LOANS ORIGINATED	1	149					4	26						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	25						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0011.00														
LOANS ORIGINATED			3	539			4	50						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	153	1	5						
APPS WITHDRAWN	1	152	1	357										
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0012.01														
LOANS ORIGINATED	1	74			2	101	1	5		2	101			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	122								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/YAKIMA COUNTY/0012.02														
LOANS ORIGINATED					2	148	1	9			2	148		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	142					1	12						
APPS WITHDRAWN			1	68							1	68		
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0013.00														
LOANS ORIGINATED			1	157										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0014.00														
LOANS ORIGINATED			1	70										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	55	3	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0015.01														
LOANS ORIGINATED					1	53								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	89												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0016.01														
LOANS ORIGINATED	1	178	1	216			1	6					1	178
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	10						
APPS WITHDRAWN			1	400										
FILES CLOSED FOR INCOMPLETENESS			1	150										
WA/YAKIMA COUNTY/0016.02														
LOANS ORIGINATED			4	1087	1	140	7	86	1	24000			1	143
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					3	437	3	39						
APPS WITHDRAWN			1	356	2	450								
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				
	FHA, FSA/RHS & VA		Conventional		C		D		E				
	A	B	C	D	E	F	G						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/YAKIMA COUNTY/0017.01													
LOANS ORIGINATED			1	78	1	97	1	14				1	97
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	30	1	15				2	45
APPS WITHDRAWN			3	866									
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0017.02													
LOANS ORIGINATED	1	207	1	106	3	336	3	218			2	211	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	135	1	108	1	10					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0018.00													
LOANS ORIGINATED			1	136	3	444	1	200					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	140	2	193	1	186	2	15					
APPS WITHDRAWN			2	336									
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0019.01													
LOANS ORIGINATED							1	15					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0019.02													
LOANS ORIGINATED	1	180	1	108	1	123							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS							1	5					
WA/YAKIMA COUNTY/0020.01													
LOANS ORIGINATED	1	79	1	104							1	104	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	120	1	3					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/YAKIMA COUNTY/0020.02														
LOANS ORIGINATED	2	345	7	1115	3	320	2	15			1	82	1	142
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					3	297	1	12			1	95	1	102
APPS WITHDRAWN			2	325	1	59					1	59		
FILES CLOSED FOR INCOMPLETENESS					1	45								
WA/YAKIMA COUNTY/0021.01														
LOANS ORIGINATED	1	133	3	358	1	205	1	280			1	113		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0021.02														
LOANS ORIGINATED			4	789	1	210								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	177			1	162	1	15					2	339
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0022.00														
LOANS ORIGINATED	1	187	2	320	4	675	3	22			1	215	1	135
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	140								
APPS WITHDRAWN			1	281										
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0027.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED			1	100										
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0028.01														
LOANS ORIGINATED	1	418	3	858	1	91							1	91
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	240			2	16					1	240
APPS WITHDRAWN			1	158	1	195								
FILES CLOSED FOR INCOMPLETENESS					1	206								

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	Home Purchase Loans				Refinancings		Home Improvement Loans						
	FHA, FSA/RHS & VA		Conventional		C		D						
	A	B	C		D		E	F					
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/YAKIMA COUNTY/0028.02													
LOANS ORIGINATED			12	2809	4	811	5	52			5	832	
APPS APPROVED, NOT ACCEPTED							1	12					
APPS DENIED					1	235							
APPS WITHDRAWN			3	908							2	264	
FILES CLOSED FOR INCOMPLETENESS					1	235							
WA/YAKIMA COUNTY/0029.00													
LOANS ORIGINATED			3	528	1	360	2	102					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			3	365	1	191	1	11					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0030.01													
LOANS ORIGINATED			2	513	2	392	3	32					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							2	16					
APPS WITHDRAWN			2	323									
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0030.02													
LOANS ORIGINATED			2	282			1	8			1	78	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	128	2	18					1 128
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0031.00													
LOANS ORIGINATED	1	201	3	684	2	555	7	169			2	203	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	170							
APPS WITHDRAWN			2	550									
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0032.00													
LOANS ORIGINATED	2	416	3	545	3	435	2	255			1	195	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	205									
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/YAKIMA COUNTY/0034.00														
LOANS ORIGINATED			3	1017	2	389	2	146			1	141		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	379	1	5					1	125
APPS WITHDRAWN			1	340										
FILES CLOSED FOR INCOMPLETENESS					1	122								
WA/YAKIMA COUNTY/9400.01														
LOANS ORIGINATED					2	220	1	7						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	10						
APPS WITHDRAWN			1	158	3	282								
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/9400.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/9400.03														
LOANS ORIGINATED					1	147								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/9400.04														
LOANS ORIGINATED					1	54								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	160								
FILES CLOSED FOR INCOMPLETENESS			1	175										
MSA/MD(TOTAL)														
LOANS ORIGINATED	19	3430	84	17088	53	7771	72	2105	3	31091	31	3572	8	989
APPS APPROVED, NOT ACCEPTED			1	100			1	12						
APPS DENIED	4	548	8	1158	25	3268	40	465			2	215	9	984
APPS WITHDRAWN	2	250	24	5711	13	2072	1	9			5	471		
FILES CLOSED FOR INCOMPLETENESS			2	325	4	608	2	6			1	1		

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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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

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

LOANS ORIGINATED	165	31490	381	82953	206	38930	121	10478	47	128465	109	21977	100	13601
APPS APPROVED, NOT ACCEPTED			4	561	2	262	1	113	1	4500	1	132	1	113
APPS DENIED	23	4307	57	15773	67	14550	62	1488	93	269005	22	5060	33	4887
APPS WITHDRAWN	25	4785	109	26748	71	14585	14	1109			40	8492	16	1979
FILES CLOSED FOR INCOMPLETENESS			7	1668	10	1621	5	92			2	144	1	62

INVALID MSA/MD NUMBERS 2/
 LOANS ORIGINATED
 APPS APPROVED, NOT ACCEPTED
 APPS DENIED
 APPS WITHDRAWN
 FILES CLOSED FOR INCOMPLETENESS

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MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE					1	123												
ASIAN	1	151			2	496					1	180						
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND					3	352												
WHITE	50	8633			50	8085					9	1816	7	1017			2	115
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/	8	1370			5	937					2	418						
ETHNICITY 7/																		
HISPANIC OR LATINO	14	1946			12	1520					3	464	5	684				
NOT HISPANIC OR LATINO	36	6502			40	6917					4	671	2	333				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	539			4	619					3	847					2	115
ETHNICITY NOT AVAILABLE 6/	7	1167			5	937					2	432						
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	35	6351			34	5946					2	348	2	333				
OTHERS, INCLUDING HISPANIC	17	2636			22	3110					7	1491	5	684			2	115
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	4	364			2	264							1	149				
50-79% OF MSA/MD MEDIAN	7	809			4	321					1	74	1	134				
80-99% OF MSA/MD MEDIAN	7	954			5	598					3	524	2	259			2	115
100-119% OF MSA/MD MEDIAN	6	776			5	908					2	331	1	142				
120% OR MORE OF MSA/MD MEDIAN	33	6879			45	7902					5	1298	2	333				
INCOME NOT AVAILABLE 6/	2	372									1	187						
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY	12	2882			9	1729					3	718						
20-49% MINORITY	33	5402			23	4518					6	1239	4	661				
50-79% MINORITY	13	1766			23	3256					3	457	2	275			2	115
80-100% MINORITY	1	104			6	490							1	81				
INCOME 12/ 13/																		
LOW INCOME					4	383							1	81				
MODERATE INCOME	7	809			9	999					2	254					2	115
MIDDLE INCOME	27	4285			20	3237					4	806	2	275				
UPPER INCOME	25	5060			28	5374					6	1354	4	661				
TOTAL 14/	59	10154			61	9993					12	2414	7	1017			2	115

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MSA/MD: 49420 - YAKIMA, WA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/	58				56						12		7					
REPORTED PRICING DATA	1				5														1
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	1	NA		NA	3	NA		NA		NA		NA		NA		NA		1	NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA			NA
2.50 - 2.99		NA		NA	2	NA		NA		NA		NA		NA		NA			NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA			NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN	1.58				2.19														1.81
MEDIAN	1.58				1.87														1.81
HOEPA LOANS 17/																			

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	
NO REPORTED PRICING DATA 15/	10066				8808						2414		1017					4	
REPORTED PRICING DATA	88				1185													111	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	88	NA	NA	650	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	111	NA	
2.00 - 2.49		NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		NA	
2.50 - 2.99		NA	NA	535	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		NA	
3.00 - 3.49		NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		NA	
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/	1.58				2.20													1.81	
MEDIAN 31/	1.58				1.87													1.81	
HOEPA LOANS 17/																			

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	180	1	180								
MALE	1	180	1	180								
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)	22	3630	16	2832			4	548	2	250		
MALE	11	1444	6	788			3	406	2	250		
FEMALE												
JOINT (MALE/FEMALE)	11	2186	10	2044			1	142				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	418	2	418								
MALE	1	143	1	143								
FEMALE												
JOINT (MALE/FEMALE)	1	275	1	275								

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	13	1792	8	1146			4	548	1	98		
MALE	8	994	4	490			3	406	1	98		
FEMALE												
JOINT (MALE/FEMALE)	5	798	4	656			1	142				
NOT HISPANIC OR LATINO (TOTAL)	7	1157	6	1005					1	152		
MALE	4	616	3	464					1	152		
FEMALE												
JOINT (MALE/FEMALE)	3	541	3	541								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	847	3	847								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	847	3	847								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	432	2	432								
MALE	1	157	1	157								
FEMALE												
JOINT (MALE/FEMALE)	1	275	1	275								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5	834	4	682					1	152		
MALE	2	293	1	141					1	152		
FEMALE												
JOINT (MALE/FEMALE)	3	541	3	541								
OTHERS, INCLUDING HISPANIC (TOTAL)	17	2819	12	2173			4	548	1	98		
MALE	9	1174	5	670			3	406	1	98		
FEMALE												
JOINT (MALE/FEMALE)	8	1645	7	1503			1	142				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	238	1	149			1	89				
50-79% OF MSA/MD MEDIAN	5	569	3	287			2	282				
80-99% OF MSA/MD MEDIAN	6	952	4	702					2	250		
100-119% OF MSA/MD MEDIAN	4	650	3	473			1	177				
120% OR MORE OF MSA/MD MEDIAN	7	1632	7	1632								
INCOME NOT AVAILABLE 6/	1	187	1	187								
TOTAL 14/	25	4228	19	3430			4	548	2	250		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	2	273	1	123							1	150
MALE	2	273	1	123							1	150
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	3	647	3	647								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	647	3	647								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	2	184	2	184								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	184	2	184								
WHITE (TOTAL)	96	19688	70	14267	1	100	8	1158	16	3988	1	175
MALE	18	2288	13	1711			1	125	4	452		
FEMALE	18	3345	11	2060	1	100	3	465	2	545	1	175
JOINT (MALE/FEMALE)	60	14055	46	10496			4	568	10	2991		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	223							1	223		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	223							1	223		
RACE NOT AVAILABLE (TOTAL) 6/	15	3367	8	1867					7	1500		
MALE												
FEMALE	1	203	1	203								
JOINT (MALE/FEMALE)	2	215	2	215								

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	20	3419	12	2048	1	100	1	125	5	971	1	175
MALE	4	487	2	282			1	125	1	80		
FEMALE	7	1165	5	890	1	100					1	175
JOINT (MALE/FEMALE)	9	1767	5	876					4	891		
NOT HISPANIC OR LATINO (TOTAL)	75	16126	57	11896			5	840	12	3240	1	150
MALE	16	2074	12	1552					3	372	1	150
FEMALE	12	2383	7	1373			3	465	2	545		
JOINT (MALE/FEMALE)	47	11669	38	8971			2	375	7	2323		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	10	1393	8	1200			2	193				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	10	1393	8	1200			2	193				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	14	3444	7	1944					7	1500		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	495	2	495								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	67	14799	51	10942			5	840	11	3017		
MALE	14	1801	11	1429					3	372		
FEMALE	12	2383	7	1373			3	465	2	545		
JOINT (MALE/FEMALE)	41	10615	33	8140			2	375	6	2100		
OTHERS, INCLUDING HISPANIC (TOTAL)	38	6139	26	4202	1	100	3	318	6	1194	2	325
MALE	6	760	3	405			1	125	1	80	1	150
FEMALE	7	1165	5	890	1	100					1	175
JOINT (MALE/FEMALE)	25	4214	18	2907			2	193	5	1114		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	10	1129	4	437	1	100	3	328	2	264		
50-79% OF MSA/MD MEDIAN	8	843	5	478			3	365				
80-99% OF MSA/MD MEDIAN	10	1387	9	1162					1	225		
100-119% OF MSA/MD MEDIAN	8	1020	6	820					2	200		
120% OR MORE OF MSA/MD MEDIAN	80	19456	58	13819			2	465	19	5022	1	150
INCOME NOT AVAILABLE 6/	3	547	2	372							1	175
TOTAL 14/	119	24382	84	17088	1	100	8	1158	24	5711	2	325

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	120					1	120				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	120					1	120				
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	168	1	168								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	168	1	168								
WHITE (TOTAL)	77	11261	44	6633			20	2555	10	1671	3	402
MALE	25	3369	12	1908			9	1071	4	390		
FEMALE	10	1009	4	361			4	338	2	310		
JOINT (MALE/FEMALE)	42	6883	28	4364			7	1146	4	971	3	402
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	219					1	100	1	119		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	219					1	100	1	119		
RACE NOT AVAILABLE (TOTAL) 6/	14	1951	8	970			3	493	2	282	1	206
MALE	1	125					1	125				
FEMALE	1	122							1	122		
JOINT (MALE/FEMALE)	3	494					1	128	1	160	1	206

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	31	3432	16	1757			11	1319	3	311	1	45
MALE	10	1092	4	443			5	590	1	59		
FEMALE	6	603	2	109			2	242	2	252		
JOINT (MALE/FEMALE)	15	1737	10	1205			4	487			1	45
NOT HISPANIC OR LATINO (TOTAL)	48	7903	28	4834			12	1636	8	1433		
MALE	14	2161	8	1465			4	533	2	163		
FEMALE	5	528	2	252			2	96	1	180		
JOINT (MALE/FEMALE)	29	5214	18	3117			6	1007	5	1090		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	4	735	1	210					1	168	2	357
MALE	1	168							1	168		
FEMALE												
JOINT (MALE/FEMALE)	3	567	1	210							2	357
ETHNICITY NOT AVAILABLE (TOTAL) 6/	12	1649	8	970			2	313	1	160	1	206
MALE	1	73					1	73				
FEMALE												
JOINT (MALE/FEMALE)	2	366							1	160	1	206
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	43	7268	27	4666			9	1288	7	1314		
MALE	14	2161	8	1465			4	533	2	163		
FEMALE	5	528	2	252			2	96	1	180		
JOINT (MALE/FEMALE)	24	4579	17	2949			3	659	4	971		
OTHERS, INCLUDING HISPANIC (TOTAL)	39	4674	18	2135			13	1539	5	598	3	402
MALE	11	1260	4	443			5	590	2	227		
FEMALE	6	603	2	109			2	242	2	252		
JOINT (MALE/FEMALE)	22	2811	12	1583			6	707	1	119	3	402
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9	826	2	191			5	460	1	130	1	45
50-79% OF MSA/MD MEDIAN	14	1493	6	652			5	526	3	315		
80-99% OF MSA/MD MEDIAN	9	1085	5	505			3	556	1	24		
100-119% OF MSA/MD MEDIAN	9	1441	5	864			3	455	1	122		
120% OR MORE OF MSA/MD MEDIAN	53	8732	34	5417			9	1271	7	1481	3	563
INCOME NOT AVAILABLE 6/	1	142	1	142								
TOTAL 14/	95	13719	53	7771			25	3268	13	2072	4	608

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	2	16	1	15							1	1
MALE	1	15	1	15								
FEMALE	1	1									1	1
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	99	2067	69	1712	1	12	28	334	1	9		
MALE	27	528	15	434			12	94				
FEMALE	28	555	16	371	1	12	11	172				
JOINT (MALE/FEMALE)	43	975	38	907			5	68				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	10					1	10				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	10					1	10				
RACE NOT AVAILABLE (TOTAL) 6/	14	504	2	378			11	121			1	5
MALE	3	39					3	39				
FEMALE	1	3					1	3				
JOINT (MALE/FEMALE)	2	26					2	26				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	14	218	7	156			7	62				
MALE	4	47	1	11			3	36				
FEMALE	6	46	3	31			3	15				
JOINT (MALE/FEMALE)	4	125	3	114			1	11				
NOT HISPANIC OR LATINO (TOTAL)	85	1863	61	1554	1	12	23	297				
MALE	25	517	15	438			10	79				
FEMALE	23	512	13	340	1	12	9	160				
JOINT (MALE/FEMALE)	37	834	33	776			4	58				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	4	42	2	17			2	25				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	42	2	17			2	25				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	13	474	2	378			8	81	1	9	2	6
MALE	2	18					2	18				
FEMALE	1	1									1	1
JOINT (MALE/FEMALE)	1	10					1	10				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	83	1836	60	1539	1	12	22	285				
MALE	23	490	14	423			9	67				
FEMALE	23	512	13	340	1	12	9	160				
JOINT (MALE/FEMALE)	37	834	33	776			4	58				
OTHERS, INCLUDING HISPANIC (TOTAL)	20	276	10	188			9	87			1	1
MALE	5	62	2	26			3	36				
FEMALE	7	47	3	31			3	15			1	1
JOINT (MALE/FEMALE)	8	167	5	131			3	36				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	26					6	26				
50-79% OF MSA/MD MEDIAN	10	88	2	13			8	75				
80-99% OF MSA/MD MEDIAN	16	290	8	129			8	161				
100-119% OF MSA/MD MEDIAN	14	143	8	80	1	12	4	46			1	5
120% OR MORE OF MSA/MD MEDIAN	68	2039	53	1873			14	157	1	9		
INCOME NOT AVAILABLE 6/	2	11	1	10							1	1
TOTAL 14/	116	2597	72	2105	1	12	40	465	1	9	2	6

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	91	1	91								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	91	1	91								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	31000	2	31000								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	91	1	91								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	91	1	91								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	31000	2	31000								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	91	1	91								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	91	1	91								
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/	3	31091	3	31091								
TOTAL 14/	3	31091	3	31091								

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	120					1	120				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	120					1	120				
BLACK OR AFRICAN AMERICAN (TOTAL)	1	1									1	1
MALE												
FEMALE	1	1									1	1
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	2	184	2	184								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	184	2	184								
WHITE (TOTAL)	27	3233	23	2867			1	95	3	271		
MALE	17	1893	13	1527			1	95	3	271		
FEMALE	1	324	1	324								
JOINT (MALE/FEMALE)	9	1016	9	1016								
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	721	6	521					2	200		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	78	1	78								

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	8	1116	5	882			1	95	2	139		
MALE	5	507	2	273			1	95	2	139		
FEMALE	1	324	1	324								
JOINT (MALE/FEMALE)	2	285	2	285								
NOT HISPANIC OR LATINO (TOTAL)	21	2331	19	2079			1	120	1	132		
MALE	12	1386	11	1254					1	132		
FEMALE												
JOINT (MALE/FEMALE)	9	945	8	825			1	120				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	90	1	90								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	90	1	90								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	9	722	6	521					2	200	1	1
MALE												
FEMALE	1	1									1	1
JOINT (MALE/FEMALE)	1	78	1	78								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	18	2027	17	1895					1	132		
MALE	12	1386	11	1254					1	132		
FEMALE												
JOINT (MALE/FEMALE)	6	641	6	641								
OTHERS, INCLUDING HISPANIC (TOTAL)	13	1511	8	1156			2	215	2	139	1	1
MALE	5	507	2	273			1	95	2	139		
FEMALE	2	325	1	324							1	1
JOINT (MALE/FEMALE)	6	679	5	559			1	120				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	528	2	264					2	264		
50-79% OF MSA/MD MEDIAN	3	352	2	293					1	59		
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	2	157	1	62			1	95				
120% OR MORE OF MSA/MD MEDIAN	28	3079	25	2811			1	120	2	148		
INCOME NOT AVAILABLE 6/	2	143	1	142							1	1
TOTAL 14/	39	4259	31	3572			2	215	5	471	1	1

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	123	1	123								
MALE	1	123	1	123								
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)	13	1582	7	866			6	716				
MALE	3	474	1	135			2	339				
FEMALE	3	115	1	80			2	35				
JOINT (MALE/FEMALE)	7	993	5	651			2	342				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	3	268					3	268				
MALE	2	140					2	140				
FEMALE												
JOINT (MALE/FEMALE)	1	128					1	128				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	8	1074	4	508			4	566				
MALE	3	464					3	464				
FEMALE												
JOINT (MALE/FEMALE)	5	610	4	508			1	102				
NOT HISPANIC OR LATINO (TOTAL)	8	884	4	481			4	403				
MALE	2	258	2	258								
FEMALE	3	115	1	80			2	35				
JOINT (MALE/FEMALE)	3	511	1	143			2	368				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	15					1	15				
MALE	1	15					1	15				
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	6	633	3	358			3	275				
MALE	1	135	1	135								
FEMALE	3	115	1	80			2	35				
JOINT (MALE/FEMALE)	2	383	1	143			1	240				
OTHERS, INCLUDING HISPANIC (TOTAL)	9	1197	5	631			4	566				
MALE	4	587	1	123			3	464				
FEMALE												
JOINT (MALE/FEMALE)	5	610	4	508			1	102				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	35					2	35				
50-79% OF MSA/MD MEDIAN	3	223	1	80			2	143				
80-99% OF MSA/MD MEDIAN	4	560	3	398			1	162				
100-119% OF MSA/MD MEDIAN	4	579	2	277			2	302				
120% OR MORE OF MSA/MD MEDIAN	4	576	2	234			2	342				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	17	1973	8	989			9	984				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	238	1	149			1	89				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	238	1	149			1	89				
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	2	238	1	149			1	89				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	569	3	287			2	282				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	5	569	3	287			2	282				
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	5	569	3	287			2	282				

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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	1	180	1	180								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	772	3	522					2	250		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	479	2	381					1	98		
NOT HISPANIC OR LATINO	3	473	2	321					1	152		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	293	1	141					1	152		
OTHERS, INCLUDING HISPANIC	4	659	3	561					1	98		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	650	3	473			1	177				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	319	1	142			1	177				
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	174	1	174								
ETHNICITY NOT AVAILABLE 6/	1	157	1	157								
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	3	493	2	316			1	177				

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	1214	5	1214								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	418	2	418								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	684	4	684								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	673	2	673								
ETHNICITY NOT AVAILABLE 6/	1	275	1	275								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	541	3	541								
OTHERS, INCLUDING HISPANIC	2	673	2	673								
TOTAL 14/	25	4228	19	3430			4	548	2	250		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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	997	4	437	1	100	3	328	1	132		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	132							1	132		
ETHNICITY 7/												
HISPANIC OR LATINO	3	273	2	173	1	100						
NOT HISPANIC OR LATINO	4	531	2	264			1	135	1	132		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	193					2	193				
ETHNICITY NOT AVAILABLE 6/	1	132							1	132		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	531	2	264			1	135	1	132		
OTHERS, INCLUDING HISPANIC	5	466	2	173	1	100	2	193				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	843	5	478			3	365				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	212	1	87			1	125				
NOT HISPANIC OR LATINO	6	631	4	391			2	240				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	631	4	391			2	240				
OTHERS, INCLUDING HISPANIC	2	212	1	87			1	125				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	123	1	123								
ASIAN	1	151	1	151								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	910	6	685					1	225		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	203	1	203								
ETHNICITY 7/												
HISPANIC OR LATINO	3	536	2	311					1	225		
NOT HISPANIC OR LATINO	5	736	5	736								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	115	2	115								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	462	3	462								
OTHERS, INCLUDING HISPANIC	7	925	6	700					1	225		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1020	6	820					2	200		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	268	2	268								
NOT HISPANIC OR LATINO	6	752	4	552					2	200		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	752	4	552					2	200		
OTHERS, INCLUDING HISPANIC	2	268	2	268								

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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	1	150									1	150
ASIAN	2	496	2	496								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	184	2	184								
WHITE	62	15528	48	11632			2	465	12	3431		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	223							1	223		
RACE NOT AVAILABLE 6/	12	2875	6	1507					6	1368		
ETHNICITY 7/												
HISPANIC OR LATINO	9	1955	5	1209					4	746		
NOT HISPANIC OR LATINO	53	13261	41	9738			2	465	9	2908	1	150
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	6	1085	6	1085								
ETHNICITY NOT AVAILABLE 6/	12	3155	6	1787					6	1368		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	47	12208	37	9058			2	465	8	2685		
OTHERS, INCLUDING HISPANIC	21	4093	15	2974					5	969	1	150
TOTAL 14/	119	24382	84	17088	1	100	8	1158	24	5711	2	325

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: 49420 - YAKIMA, 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	8	742	1	107			5	460	1	130	1	45
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	84	1	84								
ETHNICITY 7/												
HISPANIC OR LATINO	5	532					3	357	1	130	1	45
NOT HISPANIC OR LATINO	2	137	1	107			1	30				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	157	1	84			1	73				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	137	1	107			1	30				
OTHERS, INCLUDING HISPANIC	5	532					3	357	1	130	1	45
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	1205	6	652			4	398	2	155		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	288					1	128	1	160		
ETHNICITY 7/												
HISPANIC OR LATINO	8	789	5	488			2	242	1	59		
NOT HISPANIC OR LATINO	5	544	1	164			3	284	1	96		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	160							1	160		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	416	1	164			2	156	1	96		
OTHERS, INCLUDING HISPANIC	8	789	5	488			2	242	1	59		

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: 49420 - YAKIMA, 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	8	973	4	393			3	556	1	24		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	112	1	112								
ETHNICITY 7/												
HISPANIC OR LATINO	5	592	3	290			2	302				
NOT HISPANIC OR LATINO	3	381	1	103			1	254	1	24		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	112	1	112								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	381	1	103			1	254	1	24		
OTHERS, INCLUDING HISPANIC	5	592	3	290			2	302				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	1194	5	864			2	330				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	247					1	125	1	122		
ETHNICITY 7/												
HISPANIC OR LATINO	4	472	1	130			2	220	1	122		
NOT HISPANIC OR LATINO	4	759	3	524			1	235				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	210	1	210								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	759	3	524			1	235				
OTHERS, INCLUDING HISPANIC	5	682	2	340			2	220	1	122		

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: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	120					1	120				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1	168	1	168								
WHITE	42	7147	28	4617			6	811	6	1362	2	357
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	219					1	100	1	119		
RACE NOT AVAILABLE 6/	7	1078	5	632			1	240			1	206
ETHNICITY 7/												
HISPANIC OR LATINO	9	1047	7	849			2	198				
NOT HISPANIC OR LATINO	34	6082	22	3936			6	833	6	1313		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	525							1	168	2	357
ETHNICITY NOT AVAILABLE 6/	7	1078	5	632			1	240			1	206
MINORITY STATUS 8/												
WHITE NON-HISPANIC	30	5575	21	3768			4	613	5	1194		
OTHERS, INCLUDING HISPANIC	16	2079	8	1017			4	418	2	287	2	357
TOTAL 14/	95	13719	53	7771			25	3268	13	2072	4	608

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	23					5	23				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	3					1	3				
ETHNICITY 7/												
HISPANIC OR LATINO	2	12					2	12				
NOT HISPANIC OR LATINO	4	14					4	14				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	14					4	14				
OTHERS, INCLUDING HISPANIC	2	12					2	12				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	43	2	13			4	30				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	10					1	10				
RACE NOT AVAILABLE 6/	3	35					3	35				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	43	2	13			4	30				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	10					1	10				
ETHNICITY NOT AVAILABLE 6/	3	35					3	35				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	43	2	13			4	30				
OTHERS, INCLUDING HISPANIC	1	10					1	10				

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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	14	270	8	129			6	141				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	20					2	20				
ETHNICITY 7/												
HISPANIC OR LATINO	4	114	2	87			2	27				
NOT HISPANIC OR LATINO	10	165	6	42			4	123				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	11					2	11				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	165	6	42			4	123				
OTHERS, INCLUDING HISPANIC	4	114	2	87			2	27				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13	138	8	80	1	12	4	46				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	5								1	5	
ETHNICITY 7/												
HISPANIC OR LATINO	2	24	1	15			1	9				
NOT HISPANIC OR LATINO	11	114	7	65	1	12	3	37				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5								1	5	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	114	7	65	1	12	3	37				
OTHERS, INCLUDING HISPANIC	2	24	1	15			1	9				

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	15	1	15								
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	60	1583	50	1480			9	94	1	9		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	7	441	2	378			5	63				
ETHNICITY 7/												
HISPANIC OR LATINO	6	68	4	54			2	14				
NOT HISPANIC OR LATINO	53	1517	45	1424			8	93				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	32	2	17			1	15				
ETHNICITY NOT AVAILABLE 6/	6	422	2	378			3	35	1	9		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	51	1490	44	1409			7	81				
OTHERS, INCLUDING HISPANIC	10	115	7	86			3	29				
TOTAL 14/	116	2597	72	2105	1	12	40	465	1	9	2	6

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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	3	396	2	264					1	132		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	132							1	132		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	396	2	264					1	132		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	132							1	132		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	396	2	264					1	132		
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	3	352	2	293					1	59		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	352	2	293					1	59		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	3	352	2	293					1	59		

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	157	1	62			1	95				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	95					1	95				
NOT HISPANIC OR LATINO	1	62	1	62								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	62	1	62								
OTHERS, INCLUDING HISPANIC	1	95					1	95				

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	120					1	120				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	2	184	2	184								
WHITE	19	2328	18	2248					1	80		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	6	447	5	379					1	68		
ETHNICITY 7/												
HISPANIC OR LATINO	4	669	3	589						1	80	
NOT HISPANIC OR LATINO	17	1873	16	1753			1	120				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	90	1	90								
ETHNICITY NOT AVAILABLE 6/	6	447	5	379					1	68		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	1569	14	1569								
OTHERS, INCLUDING HISPANIC	8	1063	6	863			1	120	1	80		
TOTAL 14/	39	4259	31	3572			2	215	5	471	1	1

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	35					2	35				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	35					2	35				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	35					2	35				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	80	1	80								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	143					2	143				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	208	1	80			1	128				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	15					1	15				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	80	1	80								
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	123	1	123								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	437	2	275			1	162				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	437	2	275			1	162				
NOT HISPANIC OR LATINO	1	123	1	123								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	4	560	3	398			1	162				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	454	2	277			1	177				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	125					1	125				
ETHNICITY 7/												
HISPANIC OR LATINO	3	444	1	142			2	302				
NOT HISPANIC OR LATINO	1	135	1	135								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	135	1	135								
OTHERS, INCLUDING HISPANIC	3	444	1	142			2	302				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	576	2	234			2	342				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	193	1	91			1	102				
NOT HISPANIC OR LATINO	2	383	1	143			1	240				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	383	1	143			1	240				
OTHERS, INCLUDING HISPANIC	2	193	1	91			1	102				
TOTAL 14/	17	1973	8	989			9	984				

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	919	4	919								
20-49% MINORITY	10	1852	9	1700					1	152		
50-79% MINORITY	8	1191	5	732			3	459				
80-100% MINORITY	3	266	1	79			1	89	1	98		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	98							1	98		
MODERATE INCOME	6	741	3	333			3	408				
MIDDLE INCOME	8	1373	6	1081			1	140	1	152		
UPPER INCOME	10	2016	10	2016								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	98							1	98		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	4	573	2	254			2	319				
80-100% MINORITY	2	168	1	79			1	89				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	4	755	3	603					1	152		
50-79% MINORITY	4	618	3	478			1	140				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	919	4	919								
20-49% MINORITY	6	1097	6	1097								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	25	4228	19	3430			4	548	2	250		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	29	8077	21	6241			2	465	6	1371		
20-49% MINORITY	55	11624	39	7601			4	500	11	3373	1	150
50-79% MINORITY	30	4036	21	2876			2	193	7	967		
80-100% MINORITY	5	645	3	370	1	100					1	175
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	266	2	266								
MODERATE INCOME	14	1694	11	1371					2	148	1	175
MIDDLE INCOME	45	7413	29	4770	1	100	5	558	10	1985		
UPPER INCOME	58	15009	42	10681			3	600	12	3578	1	150
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	2	266	2	266								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	12	1415	10	1267					2	148		
80-100% MINORITY	2	279	1	104							1	175
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	1118	4	795					2	323		
20-49% MINORITY	20	3574	14	2366			3	365	3	843		
50-79% MINORITY	18	2621	11	1609			2	193	5	819		
80-100% MINORITY	1	100			1	100						
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	23	6959	17	5446			2	465	4	1048		
20-49% MINORITY	35	8050	25	5235			1	135	8	2530	1	150
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	119	24382	84	17088	1	100	8	1158	24	5711	2	325

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	17	3465	9	1867			4	677	2	593	2	328
20-49% MINORITY	38	5989	22	3571			12	1553	3	630	1	235
50-79% MINORITY	33	3631	18	2109			8	918	6	559	1	45
80-100% MINORITY	7	634	4	224			1	120	2	290		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3	247	2	117					1	130		
MODERATE INCOME	18	1813	10	880			5	555	3	378		
MIDDLE INCOME	34	4745	20	3198			9	1161	4	341	1	45
UPPER INCOME	40	6914	21	3576			11	1552	5	1223	3	563
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	3	247	2	117					1	130		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	14	1426	8	773			4	435	2	218		
80-100% MINORITY	4	387	2	107			1	120	1	160		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	520	2	392			1	128				
20-49% MINORITY	12	2020	8	1470			4	550				
50-79% MINORITY	19	2205	10	1336			4	483	4	341	1	45
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	14	2945	7	1475			3	549	2	593	2	328
20-49% MINORITY	26	3969	14	2101			8	1003	3	630	1	235
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	95	13719	53	7771			25	3268	13	2072	4	608

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	27	489	17	403			10	86				
20-49% MINORITY	65	1356	46	1090	1	12	16	244	1	9	1	1
50-79% MINORITY	21	653	7	516			13	132			1	5
80-100% MINORITY	3	99	2	96			1	3				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	81	1	81								
MODERATE INCOME	14	132	3	29			10	98			1	5
MIDDLE INCOME	42	1230	26	1019			14	201	1	9	1	1
UPPER INCOME	59	1154	42	976	1	12	16	166				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	81	1	81								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	12	114	2	14			9	95			1	5
80-100% MINORITY	2	18	1	15			1	3				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	74	4	40			4	34				
20-49% MINORITY	25	617	17	477			6	130	1	9	1	1
50-79% MINORITY	9	539	5	502			4	37				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	19	415	13	363			6	52				
20-49% MINORITY	40	739	29	613	1	12	10	114				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	116	2597	72	2105	1	12	40	465	1	9	2	6

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	24000	1	24000								
50-79% MINORITY	1	7000	1	7000								
80-100% MINORITY	1	91	1	91								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	91	1	91								
MODERATE INCOME	1	7000	1	7000								
MIDDLE INCOME												
UPPER INCOME	1	24000	1	24000								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	91	1	91								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	7000	1	7000								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	24000	1	24000								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	31091	3	31091								

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	756	6	756								
20-49% MINORITY	17	2196	13	1811			1	120	2	264	1	1
50-79% MINORITY	11	820	7	518			1	95	3	207		
80-100% MINORITY	5	487	5	487								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	383	4	383								
MODERATE INCOME	8	575	6	427					2	148		
MIDDLE INCOME	9	900	6	745			1	95	1	59	1	1
UPPER INCOME	18	2401	15	2017			1	120	2	264		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	4	383	4	383								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	7	471	5	323					2	148		
80-100% MINORITY	1	104	1	104								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	78	1	78								
20-49% MINORITY	4	473	3	472							1	1
50-79% MINORITY	4	349	2	195			1	95	1	59		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	678	5	678								
20-49% MINORITY	13	1723	10	1339			1	120	2	264		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	39	4259	31	3572			2	215	5	471	1	1

DISCLOSURE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	584	1	91			3	493				
20-49% MINORITY	9	806	6	756			3	50				
50-79% MINORITY	4	583	1	142			3	441				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	339					2	339				
MIDDLE INCOME	4	507	2	277			2	230				
UPPER INCOME	11	1127	6	712			5	415				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	2	339					2	339				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	128					1	128				
20-49% MINORITY	1	135	1	135								
50-79% MINORITY	2	244	1	142			1	102				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	456	1	91			2	365				
20-49% MINORITY	8	671	5	621			3	50				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	17	1973	8	989			9	984				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	3	43	1	14	2	29			1	14									7	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
HISPANIC OR LATINO	3	43	1	14	2	29			1	14									7	100
NOT HISPANIC OR LATINO																				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC	3	43	1	14	2	29			1	14									7	100
GENDER 19/																				
MALE																				
MALE	2	50	1	25	1	25													4	100
FEMALE																				
JOINT (MALE/FEMALE)	1	33			1	33			1	33									3	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
LESS THAN 50% OF MSA/MD MEDIAN	1	50			1	50													2	100
50-79% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN	2	50			1	25			1	25									4	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN			1	100															1	100
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	6	60			2	20	1	10			1	10							10	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	4	80					1	20											5	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	50			2	50													4	100
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	4	80					1	20											5	100
OTHERS, INCL. HISPANIC	2	40			2	40					1	20							5	100
GENDER 19/																				
MALE											1	100							1	100
FEMALE	3	100																	3	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	3	60			2	40													5	100
50-79% OF MSA/MD MEDIAN	2	67									1	33							3	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/																				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN	1	100																	1	100
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	10	37			13	48	4	15											27	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	100													1	100
RACE NOT AVAILABLE 6/	2	40			3	60													5	100
ETHNICITY 7/																				
HISPANIC OR LATINO	8	42			9	47	2	11											19	100
NOT HISPANIC OR LATINO	5	38			6	46	2	15											13	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/					2	100													2	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	3	33			4	44	2	22											9	100
OTHERS, INCL. HISPANIC	9	43			10	48	2	10											21	100
GENDER 19/																				
MALE	5	36			6	43	3	21											14	100
FEMALE	1	20			3	60	1	20											5	100
JOINT (MALE/FEMALE)	7	50			7	50													14	100
GENDER NOT AVAILABLE 6/					1	100													1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	3	38			4	50	1	13											8	100
50-79% OF MSA/MD MEDIAN	2	25			4	50	2	25											8	100
80-99% OF MSA/MD MEDIAN	2	40			3	60													5	100
100-119% OF MSA/MD MEDIAN	3	60			2	40													5	100
120% OR MORE OF MSA/MD MEDIAN	3	38			4	50	1	13											8	100
INCOME NOT AVAILABLE 6/																				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	1296										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	623										
NOT HISPANIC OR LATINO	342										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	174										
ETHNICITY NOT AVAILABLE 6/	157										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	342										
OTHERS, INCLUDING HISPANIC	797										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	149										
50-79% OF MSA/MD MEDIAN	287										
80-99% OF MSA/MD MEDIAN	141										
100-119% OF MSA/MD MEDIAN	331										
120% OR MORE OF MSA/MD MEDIAN	201										
INCOME NOT AVAILABLE 6/	187										
GENDER 19/											
MALE	585										
FEMALE											
JOINT (MALE/FEMALE)	711										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	358										
20-49% MINORITY	785										
50-79% MINORITY	74										
80-100% MINORITY	79										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	153										
MIDDLE INCOME	328										
UPPER INCOME	815										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	880										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	418										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	350										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	673										
ETHNICITY NOT AVAILABLE 6/	275										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	207										
OTHERS, INCLUDING HISPANIC	673										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1298										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	143										
FEMALE											
JOINT (MALE/FEMALE)	1155										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	561										
20-49% MINORITY	737										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	275										
UPPER INCOME	1023										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	37	15	6	5	3		1		2.22	2.05		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	4	1	1		1	1		2.53	2.46		
ETHNICITY 7/												
HISPANIC OR LATINO	9	1				1			2.85	2.85		
NOT HISPANIC OR LATINO	29	11	4	4	2		1		2.25	2.11		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	3	2	1					1.97	1.87		
ETHNICITY NOT AVAILABLE 6/	2	4	1	1	1		1		2.49	2.37		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26	11	4	4	2		1		2.25	2.11		
OTHERS, INCLUDING HISPANIC	15	4	2	1	1				2.19	2.05		
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2											
50-79% OF MSA/MD MEDIAN	4											
80-99% OF MSA/MD MEDIAN	6	1	1						1.81	1.81		
100-119% OF MSA/MD MEDIAN	5											
120% OR MORE OF MSA/MD MEDIAN	24	18	6	6	4		2		2.31	2.13		
INCOME NOT AVAILABLE 6/	2											
GENDER 19/												
MALE	2	1				1			2.94	2.94		
FEMALE	10											
JOINT (MALE/FEMALE)	29	15	6	6	2		1		2.17	2.05		
GENDER NOT AVAILABLE 6/	2	3	1			1	1		2.63	2.69		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	9	9	2	3	2		2		2.44	2.14		
20-49% MINORITY	20	7	2	3	2				2.26	2.23		
50-79% MINORITY	14	3	3						1.89	1.87		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	3	3						1.89	1.87		
MIDDLE INCOME	19	5	3	2					2.08	1.97		
UPPER INCOME	19	11	1	4	4		2		2.49	2.51		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE ASIAN	647										
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	7497	4503	1315	2030	817	341		2.24	2.11		
2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	689	1100	220	137	412	331		2.65	2.69		
ETHNICITY 7/											
HISPANIC OR LATINO	1260	269			269			2.85	2.85		
NOT HISPANIC OR LATINO	6399	3536	1034	1613	548	341		2.25	2.14		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	688	418	281	137				1.97	1.87		
ETHNICITY NOT AVAILABLE 6/	486	1380	220	417	412	331		2.51	2.69		
MINORITY STATUS 8/											
WHITE NON-HISPANIC	5752	3536	1034	1613	548	341		2.25	2.14		
OTHERS, INCLUDING HISPANIC	2595	687	281	137	269			2.32	2.23		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	173										
50-79% OF MSA/MD MEDIAN	398										
80-99% OF MSA/MD MEDIAN	924	111	111					1.81	1.81		
100-119% OF MSA/MD MEDIAN	758										
120% OR MORE OF MSA/MD MEDIAN	6208	5492	1424	2167	1229	672		2.33	2.14		
INCOME NOT AVAILABLE 6/	372										
GENDER 19/											
MALE	162	264			264			2.94	2.94		
FEMALE	1859										
JOINT (MALE/FEMALE)	6326	4376	1315	2167	553	341		2.20	2.11		
GENDER NOT AVAILABLE 6/	486	963	220		412	331		2.71	2.69		
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	2556	3292	513	1426	681	672		2.42	2.14		
20-49% MINORITY	4139	1846	557	741	548			2.25	2.23		
50-79% MINORITY	2138	465	465					1.90	1.87		
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	724	465	465					1.90	1.87		
MIDDLE INCOME	3054	1186	733	453				2.07	1.97		
UPPER INCOME	5055	3952	337	1714	1229	672		2.45	2.14		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	1											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME												
UPPER INCOME												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1										
WHITE	34	1	1					1.58	1.58		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	3										
ETHNICITY 7/											
HISPANIC OR LATINO	10	1	1					1.58	1.58		
NOT HISPANIC OR LATINO	24										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	3										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	23										
OTHERS, INCLUDING HISPANIC	12	1	1					1.58	1.58		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2										
50-79% OF MSA/MD MEDIAN	3	1	1					1.58	1.58		
80-99% OF MSA/MD MEDIAN	4										
100-119% OF MSA/MD MEDIAN	4										
120% OR MORE OF MSA/MD MEDIAN	25										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	8	1	1					1.58	1.58		
FEMALE	4										
JOINT (MALE/FEMALE)	23										
GENDER NOT AVAILABLE 6/	3										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	7										
20-49% MINORITY	16										
50-79% MINORITY	13	1	1					1.58	1.58		
80-100% MINORITY	2										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	5	1	1					1.58	1.58		
MIDDLE INCOME	18										
UPPER INCOME	15										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	168										
WHITE	5649	88	88					1.58	1.58		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	527										
ETHNICITY 7/											
HISPANIC OR LATINO	1118	88	88					1.58	1.58		
NOT HISPANIC OR LATINO	4489										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	210										
ETHNICITY NOT AVAILABLE 6/	527										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	4321										
OTHERS, INCLUDING HISPANIC	1496	88	88					1.58	1.58		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	191										
50-79% OF MSA/MD MEDIAN	271	88	88					1.58	1.58		
80-99% OF MSA/MD MEDIAN	408										
100-119% OF MSA/MD MEDIAN	729										
120% OR MORE OF MSA/MD MEDIAN	4745										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1556	88	88					1.58	1.58		
FEMALE	361										
JOINT (MALE/FEMALE)	3900										
GENDER NOT AVAILABLE 6/	527										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	1667										
20-49% MINORITY	2798										
50-79% MINORITY	1772	88	88					1.58	1.58		
80-100% MINORITY	107										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	543	88	88					1.58	1.58		
MIDDLE INCOME	2848										
UPPER INCOME	2953										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	594									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/		378								
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	594									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/		378								
MINORITY STATUS 8/										
WHITE NON-HISPANIC	594									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	972									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	240									
JOINT (MALE/FEMALE)	354									
GENDER NOT AVAILABLE 6/		378								
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	492									
50-79% MINORITY	480									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	818									
UPPER INCOME	154									

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	123	1	123								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	463	2	223			1	240				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	586	3	346			1	240				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	463	2	223			1	240				
OTHERS, INCLUDING HISPANIC	1	123	1	123								
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	80	1	80								
80-99% OF MSA/MD MEDIAN	1	123	1	123								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2	383	1	143			1	240				
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1	123	1	123								
FEMALE	1	80	1	80								
JOINT (MALE/FEMALE)	2	383	1	143			1	240				
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	240					1	240				
20-49% MINORITY	3	346	3	346								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	4	586	3	346			1	240				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE		1			1						2.95	2.95
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	1	1								1.71	1.71
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	2	1		1						2.33	2.33
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	1	1								1.71	1.71
OTHERS, INCLUDING HISPANIC		1			1						2.95	2.95
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN		1			1						2.95	2.95
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN		1	1								1.71	1.71
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE		1			1						2.95	2.95
FEMALE	1											
JOINT (MALE/FEMALE)		1	1								1.71	1.71
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	2	1		1						2.33	2.33
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1	2	1		1						2.33	2.33

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN 30/	MEDIAN 31/
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE		123			123						2.95	2.95
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	80	143	143								1.71	1.71
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	80	266	143		123						2.28	1.71
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	80	143	143								1.71	1.71
OTHERS, INCLUDING HISPANIC		123			123						2.95	2.95
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	80											
80-99% OF MSA/MD MEDIAN		123			123						2.95	2.95
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN		143	143								1.71	1.71
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE		123			123						2.95	2.95
FEMALE	80											
JOINT (MALE/FEMALE)		143	143								1.71	1.71
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	80	266	143		123						2.28	1.71
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	80	266	143		123						2.28	1.71

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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	113	2	85		8		104
FHA	13		2		2		
VA	5						
FSA/RHS	4						
LOANS ORIGINATED							
CONVENTIONAL	80	1	50		7		63
FHA	9				2		
VA	5						
FSA/RHS	3						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	1						1
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	6	1	18		1		37
FHA	2		2				
VA							
FSA/RHS	1						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	24		13				1
FHA	2						
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2		4				2
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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	61	1	48		6		
FHA	7				2		
VA	5						
FSA/RHS	3						

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	4		8				2
FHA	3						
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	3		3				
FHA	2						
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1		5				2
FHA	1						
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	3			3			
FHA	2						
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL			3				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, 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/	43	1	38		5		NA
PRICING REPORTED	19		1				NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.29		1.58				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.11		1.58				NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	62	1	39		5		NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	1		3				NA
PRICING REPORTED	2						NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.33						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.33						NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	3		3				NA