

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANNER BANK

ASSESSMENT AREA - 0001

WHATCOM COUNTY (073), WA

MSA: 13380

Low Income

0006.00

Moderate Income

0002.00 0003.00 0005.01 0005.02* 0007.00 0012.01* 0101.00*

Middle Income

0001.00 0004.00 0008.06 0009.01 0010.00* 0012.02 0102.00 0103.01 0103.02 0103.03 0104.01

0104.03* 0104.04 0105.02 0106.00 0107.01 0107.02 0109.00* 0110.00 9400.00

Upper Income

0008.03 0008.04 0008.05 0009.02 0011.00 0105.01

ASSESSMENT AREA - 0002

ADA COUNTY (001), ID

MSA: 14260

Moderate Income

0001.00 0004.00* 0009.00* 0010.00* 0011.00 0014.00 0017.00* 0019.00 0020.00 0023.12 0024.12

0103.22

Middle Income

0003.02* 0003.04 0005.00 0006.00* 0008.03* 0008.04 0012.01* 0012.02 0015.00 0016.00* 0018.00

0022.24 0023.02 0023.10 0023.13* 0024.11* 0024.13 0102.23 0103.21 0103.32 0103.34* 0104.01

0104.02 0105.01*

Upper Income

0002.01 0002.02 0003.03 0007.01 0007.02 0008.02* 0008.05 0021.00 0022.21 0022.22 0022.23

0024.10 0101.00* 0102.01 0102.21 0102.24* 0102.25 0103.13 0103.31 0103.33 0103.35 0105.03*

0105.04

CANYON COUNTY (027), ID

MSA: 14260

Low Income

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Institution: BANNER BANK

0202.00* 0213.00*

Moderate Income

0201.00 0203.00 0204.01 0204.02 0205.01* 0205.04* 0206.02* 0210.01* 0210.02 0212.00 0215.00*
0216.00* 0217.00* 0219.04 0221.00*

Middle Income

0205.03* 0206.01* 0207.00* 0209.01 0209.02 0211.00 0218.00* 0219.01 0219.03* 0222.00 0223.00
0224.00*

ASSESSMENT AREA - 0003

BENTON COUNTY (005), WA

MSA: 28420

Low Income

0112.00*

Moderate Income

0104.00* 0106.00* 0107.03 0109.01 0109.02 0110.02 0113.00 0114.01* 0116.00

Middle Income

0102.02 0103.00 0105.00 0107.08 0110.01* 0111.00 0115.01* 0115.04* 0117.00 0118.00 0119.00

Upper Income

0101.00* 0102.01 0107.01* 0107.05 0107.07* 0108.03 0108.05 0108.07* 0108.09 0108.10* 0108.11
0108.13 0108.14 0114.02 0115.03

Income Not Known

0120.00*

FRANKLIN COUNTY (021), WA

MSA: 28420

Low Income

0202.00* 0204.00

Moderate Income

0201.00 0203.00 0206.03* 0208.00

Middle Income

0205.02 0206.01 0206.05 0206.06 0207.00*

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Institution: BANNER BANK

Upper Income

0205.01*

Income Not Known

9801.00*

ASSESSMENT AREA - 0004

NEZ PERCE COUNTY (069), ID

MSA: 30300

Moderate Income

9603.00

Middle Income

9400.00 9602.00 9604.00 9605.00 9606.00 9607.00 9608.00 9609.00

Upper Income

9610.00

ASOTIN COUNTY (003), WA

MSA: 30300

Moderate Income

9603.00 9604.00 9605.00*

Middle Income

9601.00 9602.00 9606.00

ASSESSMENT AREA - 0005

SKAGIT COUNTY (057), WA

MSA: 34580

Moderate Income

9406.00* 9511.00* 9522.00* 9523.01*

Middle Income

9402.00* 9404.00* 9405.00* 9407.00* 9408.00* 9501.00* 9509.00* 9510.00* 9513.00 9514.00* 9515.00*

9516.00* 9517.00* 9518.00* 9521.00* 9523.02* 9524.01* 9524.02 9525.00* 9526.00

Upper Income

9403.00 9508.00* 9512.00* 9519.00 9527.00*

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Agency: FDIC - 3

Institution: BANNER BANK

Income Not Known

9901.00*

ASSESSMENT AREA - 0006

CLACKAMAS COUNTY (005), OR

MSA: 38900

Low Income

0222.01*

Moderate Income

0208.00 0209.00* 0216.01* 0219.00* 0221.07* 0221.08* 0229.04* 0229.07* 0239.02*

Middle Income

0204.01 0205.05* 0210.00* 0211.00* 0212.00* 0213.00* 0214.00* 0215.00 0216.02* 0217.00* 0218.01*

0218.02* 0220.00* 0221.01 0221.03* 0221.05* 0223.01* 0223.02* 0224.00* 0225.00* 0226.02 0226.03*

0226.05* 0226.06* 0227.08* 0227.10* 0229.06* 0230.02 0233.00 0234.01* 0234.03* 0234.04 0235.00*

0236.00 0237.00* 0238.00* 0239.01* 0240.00* 0241.00* 0242.00* 0243.03* 0243.04* 0244.00

Upper Income

0201.00 0202.00 0203.02 0203.03* 0203.04 0204.03 0204.04 0205.01* 0205.03* 0205.04 0206.00*

0207.00* 0222.05* 0222.06* 0222.07 0222.08 0227.02 0227.07 0228.00* 0229.01 0229.05* 0230.01*

0231.00* 0232.01* 0232.02* 0243.02*

Income Not Known

9800.00*

MULTNOMAH COUNTY (051), OR

MSA: 38900

Median Family Income 20-30%

0106.00

Median Family Income 40-50%

0033.01* 0034.01* 0083.01* 0084.00* 0093.01* 0096.06*

Median Family Income 50-60%

0009.02* 0029.03* 0040.01* 0048.00* 0073.00 0096.04 0097.01* 0098.01* 0100.01*

Median Family Income 60-70%

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Agency: FDIC - 3

Institution: BANNER BANK

0006.01* 0006.02* 0034.02 0041.01* 0074.00* 0076.00* 0077.00* 0079.00* 0081.00* 0082.02* 0083.02*
0085.00* 0086.00* 0088.00* 0090.00* 0091.01* 0092.01* 0092.02* 0093.02* 0098.03* 0101.00* 0103.04*
0104.10*

Median Family Income 70-80%

0004.02* 0005.01* 0005.02* 0007.01* 0007.02* 0011.01 0012.01* 0016.02* 0017.02* 0038.02* 0039.01*
0041.02* 0042.00 0056.00* 0072.01* 0075.00 0080.01* 0080.02* 0082.01* 0087.00* 0096.05* 0097.02*
0098.04* 0104.05* 0104.08* 0104.11*

Median Family Income 80-90%

0008.02* 0010.00 0018.01 0020.00* 0023.03* 0032.00* 0036.01* 0036.02* 0037.01* 0078.00* 0089.02*
0091.02* 0094.00* 0095.01* 0095.02 0096.03* 0099.04 0103.03

Median Family Income 90-100%

0008.01* 0009.01* 0013.01* 0017.01* 0021.00 0022.03 0029.01* 0029.02* 0033.02* 0037.02* 0038.01
0038.03* 0039.02* 0052.00* 0072.02 0100.02* 0102.00* 0103.05* 0104.07*

Median Family Income 100-110%

0001.00 0003.01* 0011.02* 0014.00* 0016.01* 0035.01* 0036.03* 0040.02* 0055.00 0065.02* 0066.02*
0089.01* 0099.05* 0099.07* 0103.06* 0104.09* 0105.00

Median Family Income 110-120%

0002.00* 0004.01* 0025.02* 0028.01* 0028.02* 0030.00 0045.00 0051.00* 0059.00 0067.01* 0067.02*

Median Family Income >= 120%

0003.02* 0012.02* 0013.02* 0015.00* 0018.02* 0019.00* 0024.01* 0024.02* 0025.01* 0026.00* 0027.01*
0027.02* 0031.00* 0035.02 0043.00 0046.01* 0046.02* 0047.00* 0049.00* 0050.00 0057.00* 0058.00*
0060.01* 0060.02* 0061.00* 0062.00* 0063.00 0064.02* 0064.03 0064.04 0065.01 0066.01* 0068.01*
0068.02* 0069.00* 0070.00 0071.00* 0099.03* 0099.06* 0104.02*

Median Family Income Not Known

9800.00

WASHINGTON COUNTY (067), OR

MSA: 38900

Median Family Income 40-50%

0320.03 0332.00*

Median Family Income 50-60%

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0312.00* 0320.05 0324.09* 0325.01*

Median Family Income 60-70%

0307.00 0310.05* 0313.00 0317.05* 0331.01*

Median Family Income 70-80%

0309.00 0310.06* 0314.02* 0317.06* 0326.06* 0329.01* 0329.02* 0331.02*

Median Family Income 80-90%

0311.00* 0316.06* 0316.09 0316.13* 0316.15* 0326.04*

Median Family Income 90-100%

0304.01 0314.03* 0316.10 0316.14* 0316.16* 0317.03 0318.12* 0319.07* 0324.04

Median Family Income 100-110%

0308.01* 0308.03* 0310.04 0314.04 0316.17 0317.04* 0323.00* 0324.06* 0324.07* 0325.02* 0325.03*
0328.00 0333.01*

Median Family Income 110-120%

0305.01* 0305.02* 0308.05 0308.06 0310.03* 0315.06* 0315.09* 0316.12* 0318.04* 0319.12* 0320.01
0320.04* 0321.07* 0324.10 0326.10* 0330.00* 0335.00*

Median Family Income >= 120%

0301.01* 0301.02 0302.00 0303.00 0304.02 0306.00* 0315.04* 0315.07* 0315.08 0315.11* 0315.12*
0315.13* 0315.14* 0316.11 0318.05* 0318.06* 0318.07* 0318.13 0318.14 0318.15* 0319.04* 0319.08*
0319.09* 0319.10 0319.11* 0321.03* 0321.04* 0321.08* 0321.09* 0321.10 0322.00* 0324.08* 0326.03*
0326.07 0326.08* 0326.09* 0327.00 0333.02* 0334.00* 0336.00*

ASSESSMENT AREA - 0007

CLARK COUNTY (011), WA

MSA: 38900

Low Income

0411.11* 0416.00* 0417.00* 0427.00*

Moderate Income

0404.07* 0404.11* 0405.07 0405.09* 0407.06* 0407.07* 0410.05* 0410.07* 0411.04* 0411.08* 0413.12*
0413.13* 0413.17* 0413.18 0413.22* 0413.23 0413.31* 0413.32* 0415.00 0418.00* 0419.00* 0425.00*
0426.00* 0430.00*

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Middle Income

0401.01* 0401.02* 0402.01* 0402.02* 0402.03* 0404.08* 0404.12* 0404.13 0404.14 0404.15 0405.04*
0405.08* 0406.04* 0406.05* 0407.03 0407.09* 0407.10* 0407.11* 0407.12* 0408.03* 0408.05 0408.06
0408.08* 0408.09* 0408.10 0409.04* 0409.05* 0409.09* 0409.10* 0410.03* 0410.08* 0410.09* 0410.10
0410.11 0411.05* 0411.07* 0411.10* 0411.12* 0412.01* 0412.03* 0412.05 0412.06 0413.09* 0413.10
0413.19* 0413.20* 0413.21* 0413.26 0413.28* 0413.30* 0413.33* 0414.00 0420.00* 0421.00* 0423.00*
0424.00* 0428.00* 0431.00

Upper Income

0403.01* 0403.02* 0404.03* 0404.09* 0404.16* 0405.05* 0405.10* 0405.11* 0406.03 0406.08* 0406.09*
0406.10* 0409.07* 0409.08* 0413.25* 0413.27 0413.29* 0429.00*

ASSESSMENT AREA - 0008

KING COUNTY (033), WA

MSA: 42644

Median Family Income 10-20%

0085.00* 0092.00

Median Family Income 20-30%

0091.00*

Median Family Income 30-40%

0043.02 0053.01* 0086.00* 0090.00 0107.01* 0110.01

Median Family Income 40-50%

0073.00 0264.00* 0280.00* 0282.00 0284.02* 0288.02* 0290.04* 0292.03* 0292.06 0295.03* 0307.00*

Median Family Income 50-60%

0012.00 0074.01* 0109.00 0111.01* 0112.00 0118.00* 0258.03* 0260.02 0262.00 0268.01* 0268.02*
0273.00* 0289.02* 0294.07* 0295.04 0297.00 0300.04* 0303.13 0303.14 0305.01 0305.04* 0308.01*
0308.02*

Median Family Income 60-70%

0013.00 0017.02* 0094.00* 0100.01* 0107.02* 0110.02* 0114.02* 0254.00* 0261.00* 0263.00 0265.00*
0266.00* 0271.00* 0274.00* 0276.00* 0281.00* 0284.03* 0285.00* 0294.08* 0300.05* 0300.06 0305.03*
0306.00* 0309.01 0309.02*

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Median Family Income 70-80%

0001.00 0019.00* 0047.00 0052.00 0074.02* 0084.00 0100.02* 0111.02* 0117.00* 0232.02 0257.01
0270.00* 0275.00* 0288.01 0290.03* 0292.04* 0292.05 0302.01* 0302.02 0303.09* 0303.11* 0311.00*
0319.08*

Median Family Income 80-90%

0002.00* 0004.01* 0004.02* 0007.00* 0014.00* 0049.00* 0076.00 0077.00* 0087.00 0093.00 0101.00
0103.00 0113.00* 0114.01* 0119.00* 0203.00 0204.01* 0205.00* 0207.00* 0219.03 0219.04 0231.00*
0234.01 0236.04* 0251.01* 0253.02 0255.00* 0256.01 0258.04* 0258.05* 0267.00* 0272.00 0279.00
0289.01 0291.01* 0291.02* 0293.03* 0293.05 0293.06* 0294.03* 0296.01* 0299.01* 0300.03 0303.05*
0303.08* 0303.12* 0312.05* 0313.02* 0314.00* 0320.05* 0321.03 0326.01 0327.03*

Median Family Income 90-100%

0003.00* 0008.00* 0010.00* 0017.01* 0018.00* 0032.00* 0033.00* 0070.00* 0075.00 0082.00 0088.00*
0089.00 0099.00 0104.01* 0104.02 0108.00 0115.00* 0206.00* 0210.00* 0211.00 0217.00* 0218.03
0218.04 0219.05 0232.01 0233.00* 0236.03 0238.01 0248.00 0252.00 0258.06 0260.01* 0283.00*
0287.00* 0294.06* 0304.01* 0312.06* 0313.01 0315.01* 0315.02* 0319.03 0320.02 0323.19

Median Family Income 100-110%

0006.00* 0028.00 0036.00 0058.01 0058.02 0072.00 0079.00* 0102.00* 0120.00* 0204.02* 0213.00*
0220.03* 0220.05* 0220.06* 0226.05 0228.01 0238.03 0251.02* 0253.01 0256.02 0278.00* 0290.01*
0295.02* 0298.01 0298.02* 0299.02* 0303.04 0303.06* 0303.10* 0304.03* 0304.04* 0312.04* 0317.03
0317.04* 0317.06* 0321.04* 0323.13 0323.25 0325.00*

Median Family Income 110-120%

0020.00* 0021.00* 0027.00* 0030.00* 0044.00 0048.00 0050.00* 0059.00* 0061.00 0095.00 0105.00*
0202.00* 0218.02 0222.01* 0222.02* 0226.03 0228.03 0236.01 0238.04 0250.01* 0257.02 0277.01
0277.02* 0286.00 0293.07* 0294.05 0296.02* 0301.00 0310.00* 0312.02* 0316.03 0316.04* 0317.05*
0318.00* 0319.07 0320.06* 0320.07* 0320.08* 0320.10* 0323.24 0327.04 0328.00*

Median Family Income >= 120%

0005.00* 0009.00* 0011.00* 0015.00* 0016.00 0022.00* 0024.00* 0025.00* 0026.00* 0029.00* 0031.00*
0034.00* 0035.00* 0038.00* 0039.00 0040.00* 0041.00 0042.00 0043.01* 0045.00* 0046.00* 0051.00
0054.00 0056.00* 0057.00 0060.00* 0062.00* 0063.00* 0064.00 0065.00* 0066.00 0067.00 0068.00*
0069.00* 0071.00 0078.00* 0080.01 0080.02* 0081.00 0083.00* 0096.00* 0097.01 0097.02 0098.00

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0106.00* 0116.00* 0121.00 0201.00 0208.00* 0209.00* 0214.00* 0215.00* 0216.00 0219.06 0220.01*
 0221.01* 0221.02 0222.03 0223.00* 0224.00 0225.00 0226.04 0226.06* 0227.01 0227.02 0227.03
 0228.02* 0229.01 0229.02 0230.00 0234.03* 0234.04* 0235.00* 0237.00 0239.00* 0240.00 0241.00
 0242.00 0243.00 0244.00 0245.00 0246.01* 0246.02* 0247.01 0247.02 0249.01 0249.02* 0249.03*
 0250.03 0250.05 0250.06 0293.04* 0316.01* 0316.05 0319.04* 0319.06* 0319.09* 0320.03 0320.11*
 0321.02 0322.03 0322.07 0322.08* 0322.10 0322.11 0322.12 0322.13* 0322.14* 0322.15 0323.07*
 0323.09 0323.11 0323.15 0323.16 0323.17* 0323.18 0323.20 0323.21 0323.22 0323.23 0323.26
 0323.27 0323.28* 0323.29 0324.01 0324.02 0326.02* 0327.02*

Median Family Income Not Known

0053.02* 9901.00*

SNOHOMISH COUNTY (061), WA

MSA: 42644

Median Family Income 30-40%

0402.00*

Median Family Income 40-50%

0419.03* 0514.00 0518.03 0529.05*

Median Family Income 50-60%

0403.00* 0418.06* 0418.10 0418.12* 0419.04

Median Family Income 60-70%

0404.00* 0405.00* 0407.00 0408.00 0412.02* 0414.00 0417.01 0418.08 0418.09* 0419.05* 0512.00*
 0517.01 0522.08 0529.03 0535.04 0535.09* 0537.00*

Median Family Income 70-80%

0410.00 0411.00 0412.01* 0415.00* 0418.05 0418.11* 0419.01 0420.04* 0511.00* 0513.00* 0516.01*
 0519.28 0522.09 0524.02 0526.04 0528.03 0529.04 0531.01* 0538.03* 9400.02

Median Family Income 80-90%

0413.03* 0416.06 0420.06 0508.00* 0509.00* 0510.00* 0515.00 0517.02 0518.02 0518.04* 0526.03
 0527.06* 0528.06* 0529.06* 0533.01 0536.02 0536.04* 0538.01* 0538.02* 9400.01*

Median Family Income 90-100%

0416.01* 0416.05* 0417.03 0501.02* 0507.00 0516.02 0519.05 0519.15* 0521.04* 0522.04 0524.01

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0525.02* 0525.03* 0525.04* 0526.05 0526.06* 0528.04 0528.05* 0531.02* 0532.01* 0532.02 0535.05*
0535.06 0535.07* 0535.08* 0536.03*

Median Family Income 100-110%

0401.00 0501.01* 0504.01 0505.00 0519.16 0519.23 0521.05* 0522.06* 0522.07 0527.01 0527.07*
0527.09* 0533.02* 0534.00*

Median Family Income 110-120%

0409.00 0416.08* 0519.14* 0519.17* 0519.21* 0519.24 0519.25 0520.05* 0520.07* 0523.01* 0523.02
0526.07 0527.05* 0527.08*

Median Family Income >= 120%

0413.01 0413.04 0416.07* 0417.04 0420.01 0420.03* 0420.05* 0502.00* 0503.00* 0504.02 0506.00*
0519.12 0519.13 0519.18 0519.22* 0519.26 0519.27 0520.03* 0520.04* 0520.06* 0521.07* 0521.08
0521.12* 0521.13 0521.14 0521.15* 0521.18* 0522.03*

Median Family Income Not Known

9900.02* 9901.00*

ASSESSMENT AREA - 0009

SPOKANE COUNTY (063), WA

MSA: 44060

Low Income

0016.00 0024.00 0030.00* 0117.02 0145.00

Moderate Income

0002.00* 0003.00* 0004.00 0013.00 0014.00 0015.00* 0018.00* 0020.00 0021.00* 0023.00 0025.00
0026.00 0031.00* 0032.00 0035.00 0103.01 0104.01 0108.00* 0111.01* 0111.02 0112.01 0118.00
0119.00 0125.00 0138.00* 0140.01 0144.00

Middle Income

0005.00 0006.00* 0007.00* 0009.00* 0010.00 0011.00* 0012.00* 0019.00* 0029.00* 0036.00 0038.00
0039.00* 0040.00 0044.00* 0046.01* 0046.02* 0047.00 0102.01 0103.03* 0103.04* 0110.00 0112.02
0114.00 0115.00* 0116.00 0117.01 0120.00 0121.00 0122.00 0123.00 0126.00 0127.01 0127.02
0128.01* 0128.02 0129.01 0129.02 0130.00 0131.00 0132.01* 0136.00 0137.00 0140.02 0141.00
0142.00 0143.00

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Upper Income

0008.00 0041.00* 0042.00 0043.00 0045.00 0048.00 0049.00 0050.00 0101.00 0102.02 0103.05
0104.02 0105.01 0105.03 0105.04* 0106.01 0106.02 0107.00 0109.00 0113.00 0124.01 0124.02
0132.02 0133.00 0134.01 0135.00 0139.00*

ASSESSMENT AREA - 0010

CHELAN COUNTY (007), WA

MSA: 48300

Middle Income

9601.00* 9602.00 9603.00 9604.00 9605.00 9606.00* 9608.02 9610.00 9611.00 9612.00 9613.02

Upper Income

9607.00 9608.01 9613.01

DOUGLAS COUNTY (017), WA

MSA: 48300

Moderate Income

9501.00* 9507.00

Middle Income

9502.00 9503.00 9505.00 9508.00

Upper Income

9504.00 9506.00

ASSESSMENT AREA - 0011

YAKIMA COUNTY (077), WA

MSA: 49420

Low Income

0001.00 0006.00

Moderate Income

0002.00 0007.00 0012.01* 0012.02 0014.00 0015.01 0015.02 0019.01 0019.02* 0020.01 0021.02
9400.02 9400.04 9400.05 9400.06

Middle Income

0003.00 0005.00 0009.02 0011.00 0013.00 0018.00 0020.02 0021.01 0022.00 0027.01 0029.00

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANNER BANK

0030.01 0030.02 0032.00 9400.01 9400.03

Upper Income

0004.00 0008.00 0009.01 0010.00 0016.01 0016.02 0017.01* 0017.02 0028.01 0028.02 0031.00
0034.00

ASSESSMENT AREA - 0012

ISLAND COUNTY (029), WA

MSA: NA

Low Income

9702.00*

Moderate Income

9709.00*

Middle Income

9701.00* 9704.00* 9706.01* 9706.02* 9707.00* 9708.00

Upper Income

9703.00* 9705.00* 9710.00 9711.00* 9713.00* 9714.00* 9715.00* 9716.00* 9717.00* 9718.00* 9719.00*
9720.00* 9721.00

Income Not Known

9922.01*

ASSESSMENT AREA - 0013

TWIN FALLS COUNTY (083), ID

MSA: NA

Moderate Income

0011.00 0012.00*

Middle Income

0002.00 0003.00 0004.00* 0005.00 0006.00 0007.00 0008.00 0010.00 0013.00* 0014.00* 0015.00

Upper Income

0009.00

ASSESSMENT AREA - 0014

BAKER COUNTY (001), OR

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANNER BANK

MSA: NA

Moderate Income

9503.00 9506.00

Middle Income

9502.00 9504.00 9505.00

Upper Income

9501.00

MORROW COUNTY (049), OR

MSA: NA

Middle Income

9701.00 9702.00

UMATILLA COUNTY (059), OR

MSA: NA

Middle Income

9400.00 9501.00 9502.00 9503.00 9505.00 9506.00 9507.00 9508.00 9509.00 9510.00 9511.00

9512.00 9513.00 9514.00

Upper Income

9504.00

UNION COUNTY (061), OR

MSA: NA

Moderate Income

9707.00

Middle Income

9701.00 9702.00 9703.00 9705.00 9708.00

Upper Income

9704.00 9706.00

ASSESSMENT AREA - 0015

COLUMBIA COUNTY (013), WA

MSA: NA

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: BANNER BANK

Middle Income

9602.00

WALLA WALLA COUNTY (071), WA

MSA: NA

Moderate Income

9205.00 9206.00

Middle Income

9200.00 9202.00 9203.00 9207.01 9207.02 9208.01 9208.02

Upper Income

9201.00 9209.00

Income Not Known

9204.00*

OUTSIDE ASSESSMENT AREA

SHELBY COUNTY (117), AL

MSA: 13820

Upper Income

0303.30

ANCHORAGE MUNICIPALITY (020), AK

MSA: 11260

Middle Income

0011.00

SITKA CITY AND BOROUGH (220), AK

MSA: NA

Middle Income

0002.00

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 110-120%

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

2176.00

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income 50-60%

0045.04

BUTTE COUNTY (007), CA

MSA: 17020

Middle Income

0009.03

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 100-110%

3592.02

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 70-80%

2733.00

Median Family Income >= 120%

6501.02

DOUGLAS COUNTY (035), CO

MSA: 19740

Upper Income

0144.06

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 110-120%

0206.00

Median Family Income 30-40%

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

0078.03

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 60-70%

0006.00

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0082.02

COBB COUNTY (067), GA

MSA: 12060

Median Family Income 50-60%

0311.01

DEKALB COUNTY (089), GA

MSA: 12060

Median Family Income 50-60%

0233.10

HART COUNTY (147), GA

MSA: NA

Middle Income

9604.00

OCONEE COUNTY (219), GA

MSA: 12020

Upper Income

0304.00

HAWAII COUNTY (001), HI

MSA: NA

Middle Income

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

0216.04

Upper Income

0217.04

ADAMS COUNTY (003), ID

MSA: NA

Middle Income

9502.00

BENEWAH COUNTY (009), ID

MSA: NA

Middle Income

9400.00

BLAINE COUNTY (013), ID

MSA: NA

Upper Income

9601.00 9602.00

BOISE COUNTY (015), ID

MSA: 14260

Middle Income

9502.00

BONNEVILLE COUNTY (019), ID

MSA: 26820

Middle Income

9704.02 9713.01

BOUNDARY COUNTY (021), ID

MSA: NA

Middle Income

9702.00

CAMAS COUNTY (025), ID

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

MSA: NA

Middle Income

9701.00

CASSIA COUNTY (031), ID

MSA: NA

Moderate Income

9504.00

Middle Income

9502.00

CLEARWATER COUNTY (035), ID

MSA: NA

Middle Income

9400.00 9701.00

ELMORE COUNTY (039), ID

MSA: NA

Middle Income

9604.00

GEM COUNTY (045), ID

MSA: 14260

Middle Income

9601.00 9602.00

GOODING COUNTY (047), ID

MSA: NA

Middle Income

9602.00

IDAHO COUNTY (049), ID

MSA: NA

Moderate Income

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

9604.00

Middle Income

9602.00

JEFFERSON COUNTY (051), ID

MSA: 26820

Middle Income

9604.00

JEROME COUNTY (053), ID

MSA: NA

Middle Income

9701.00 9702.00 9705.00

KOOTENAI COUNTY (055), ID

MSA: 17660

Low Income

0009.00

Moderate Income

0013.00 0014.00

Middle Income

0002.00 0004.01 0005.00 0007.00 0019.00 9400.00

Upper Income

0006.01 0018.00

LATAH COUNTY (057), ID

MSA: NA

Middle Income

0052.00 0053.00 0055.00 0057.00

LEWIS COUNTY (061), ID

MSA: NA

Middle Income

9400.02

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

LINCOLN COUNTY (063), ID

MSA: NA

Middle Income

9501.00

MADISON COUNTY (065), ID

MSA: NA

Middle Income

9504.00

OWYHEE COUNTY (073), ID

MSA: 14260

Moderate Income

9501.01 9502.00

PAYETTE COUNTY (075), ID

MSA: NA

Middle Income

9604.00

WASHINGTON COUNTY (087), ID

MSA: NA

Middle Income

9701.00

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 100-110%

3103.10

KALAMAZOO COUNTY (077), MI

MSA: 28020

Moderate Income

0029.03

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANNER BANK

Respondent ID: 0000028489

Agency: FDIC - 3

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income >= 120%

5583.00

DOUGLAS COUNTY (055), NE

MSA: 36540

Median Family Income 110-120%

0069.03

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 70-80%

0060.01

Median Family Income >= 120%

0033.16

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 100-110%

1596.02

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 70-80%

1195.01

WARREN COUNTY (165), OH

MSA: 17140

Middle Income

0320.07

DESCHUTES COUNTY (017), OR

MSA: 13460

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

Moderate Income

0002.00

GILLIAM COUNTY (021), OR

MSA: NA

Middle Income

9601.00

GRANT COUNTY (023), OR

MSA: NA

Moderate Income

9601.00

HARNEY COUNTY (025), OR

MSA: NA

Middle Income

9602.00

JEFFERSON COUNTY (031), OR

MSA: NA

Middle Income

9602.01

LANE COUNTY (039), OR

MSA: 21660

Middle Income

0001.00

MALHEUR COUNTY (045), OR

MSA: NA

Middle Income

9703.00 9709.00

MARION COUNTY (047), OR

MSA: 41420

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

Upper Income

0102.01

SHERMAN COUNTY (055), OR

MSA: NA

Middle Income

9501.00

WALLOWA COUNTY (063), OR

MSA: NA

Middle Income

9601.00 9602.00 9603.00

WASCO COUNTY (065), OR

MSA: NA

Upper Income

9707.00

WHEELER COUNTY (069), OR

MSA: NA

Middle Income

9601.00

YAMHILL COUNTY (071), OR

MSA: 38900

Moderate Income

0302.02

Middle Income

0301.01 0304.00

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 60-70%

1803.00

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

Median Family Income 70-80%

1216.01

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income 60-70%

6749.00

VICTORIA COUNTY (469), TX

MSA: 47020

Moderate Income

0006.02

SANPETE COUNTY (039), UT

MSA: NA

Middle Income

9721.00

NORFOLK CITY (710), VA

MSA: 47260

Upper Income

0037.00

ADAMS COUNTY (001), WA

MSA: NA

Moderate Income

9503.00 9505.00

Middle Income

9501.00

COWLITZ COUNTY (015), WA

MSA: 31020

Middle Income

0015.02

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

FERRY COUNTY (019), WA

MSA: NA

Moderate Income

9702.00

GARFIELD COUNTY (023), WA

MSA: NA

Middle Income

9703.00

GRANT COUNTY (025), WA

MSA: NA

Moderate Income

0114.02

Middle Income

0105.00 0113.00 0114.01

Upper Income

0110.00

JEFFERSON COUNTY (031), WA

MSA: NA

Middle Income

9505.00

KITSAP COUNTY (035), WA

MSA: 14740

Middle Income

0901.01 9401.00

Upper Income

0909.00 0910.00

KLICKITAT COUNTY (039), WA

MSA: NA

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

Moderate Income

9501.00

Middle Income

9502.00 9503.00

LINCOLN COUNTY (043), WA

MSA: NA

Middle Income

9601.00 9604.00

MASON COUNTY (045), WA

MSA: NA

Middle Income

9606.00

OKANOGAN COUNTY (047), WA

MSA: NA

Middle Income

9706.00 9707.00 9710.00

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income 40-50%

0616.01

Median Family Income 50-60%

0718.05

Median Family Income 60-70%

0712.07

Median Family Income 70-80%

9400.10

Median Family Income 80-90%

0733.01

Median Family Income 90-100%

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Assessment Area(s) by Tract

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Agency: FDIC - 3

Institution: BANNER BANK

0712.08 9400.03

Median Family Income 100-110%

0714.06

Median Family Income 110-120%

0731.24

Median Family Income >= 120%

0606.00 0703.07 0725.04 0735.00

SAN JUAN COUNTY (055), WA

MSA: NA

Middle Income

9604.00

Upper Income

9603.00

SKAMANIA COUNTY (059), WA

MSA: 38900

Middle Income

9502.00

STEVENS COUNTY (065), WA

MSA: NA

Moderate Income

9503.00 9505.00

Middle Income

9502.00 9508.00 9511.00

THURSTON COUNTY (067), WA

MSA: 36500

Middle Income

0116.21

WHITMAN COUNTY (075), WA

MSA: NA

2013 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028489

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Agency: FDIC - 3

Institution: BANNER BANK

Middle Income

0008.00 0009.00 0010.00

Upper Income

0002.00 0003.00 0004.00