

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 13380 - BELLINGHAM, 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			D				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	
WA/WHATCOM COUNTY/0001.00														
LOANS ORIGINATED			2	459	2	556	1	20			2	459		
APPS APPROVED, NOT ACCEPTED							1	20						
APPS DENIED			1	384										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0002.00														
LOANS ORIGINATED			7	2117	3	920	1	2						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	252			1	15						
APPS WITHDRAWN			1	417										
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0003.00														
LOANS ORIGINATED			5	934	3	393	2	54			1	179		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	186					1	42						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0004.00														
LOANS ORIGINATED	2	474	2	388	1	217	4	79						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	247	2	17			1	247		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0005.01														
LOANS ORIGINATED			4	499	4	665	4	440			2	323		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0005.02														
LOANS ORIGINATED			1	185	2	379	2	40						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	35						
APPS WITHDRAWN														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					
	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/WHATCOM COUNTY/0006.00														
LOANS ORIGINATED							1	20						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0007.00														
LOANS ORIGINATED			5	816	5	914					5	764		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0008.03														
LOANS ORIGINATED			4	761	1	250	1	50			1	90		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0008.04														
LOANS ORIGINATED	1	228	7	2050	4	845					1	200		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	243			1	243	1	2						
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0008.05														
LOANS ORIGINATED			3	995	1	304	2	27			1	200		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0008.06														
LOANS ORIGINATED			2	287	2	451	1	6			1	301		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
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			D			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
WA/WHATCOM COUNTY/0009.01													
LOANS ORIGINATED			1	100	2	468	3	247		1	100		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	332									
FILES CLOSED FOR INCOMPLETENESS													
WA/WHATCOM COUNTY/0009.02													
LOANS ORIGINATED			2	766	7	2021	1	5					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	200									
APPS WITHDRAWN					1	208							
FILES CLOSED FOR INCOMPLETENESS													
WA/WHATCOM COUNTY/0010.00													
LOANS ORIGINATED			2	283	2	234	1	20		2	269		
APPS APPROVED, NOT ACCEPTED							1	42					
APPS DENIED							1	25					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/WHATCOM COUNTY/0011.00													
LOANS ORIGINATED			3	983	6	1076	3	73		1	305		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	208									
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/WHATCOM COUNTY/0012.01													
LOANS ORIGINATED			4	945	4	866				2	370		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/WHATCOM COUNTY/0012.02													
LOANS ORIGINATED			1	160	1	266	1	19					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							2	29		1	20		
APPS WITHDRAWN			1	417						1	417	1	417
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			D				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
WA/WHATCOM COUNTY/0101.00													
LOANS ORIGINATED	1	78	2	414	3	633			1	128	1	80	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	350	1	7					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/WHATCOM COUNTY/0102.00													
LOANS ORIGINATED			4	829							1	124	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	187	3	726	1	232	1	226			
FILES CLOSED FOR INCOMPLETENESS													
WA/WHATCOM COUNTY/0103.01													
LOANS ORIGINATED			5	1182	4	1180	2	30	1	146	1	146	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	385	2	16					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/WHATCOM COUNTY/0103.02													
LOANS ORIGINATED			5	1777	5	914			1	141			
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							2	30					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/WHATCOM COUNTY/0103.03													
LOANS ORIGINATED	1	284	7	1427	2	246	1	15	1	90			
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	15					
APPS WITHDRAWN					2	593							
FILES CLOSED FOR INCOMPLETENESS													
WA/WHATCOM COUNTY/0104.01													
LOANS ORIGINATED			4	1187	4	460	3	22	2	527	1	88	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			2	280	2	365	2	30	1	140	1	225	
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					
	A	B	C	D	E	F	G							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/WHATCOM COUNTY/0104.03														
LOANS ORIGINATED			2	428	6	1486					1	128	1	68
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	416						
APPS WITHDRAWN			1	240							1	240		
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0104.04														
LOANS ORIGINATED			3	500	3	414	4	130			1	100	3	355
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	120			1	120		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0105.01														
LOANS ORIGINATED	2	559	4	969	11	2348					4	895		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	240						
APPS WITHDRAWN			2	621	1	294					1	294		
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0105.02														
LOANS ORIGINATED	1	229	4	700	5	533					5	504		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0106.00														
LOANS ORIGINATED			2	647	4	1169	3	238						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5					1	5
APPS WITHDRAWN			2	408	2	603								
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0107.01														
LOANS ORIGINATED	1	196	4	1199	4	1043	2	130					3	777
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	100								
APPS WITHDRAWN					1	377								
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/WHATCOM COUNTY/0107.02														
LOANS ORIGINATED			4	1253	3	970								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	160	1	360										
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0109.00														
LOANS ORIGINATED					1	398	1	260						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	260						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0110.00														
LOANS ORIGINATED			3	699	6	723	1	100		5	880	1	60	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	147			3	584	1	550		1	150	2	495	
APPS WITHDRAWN			1	104										
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/9400.00														
LOANS ORIGINATED			2	420	1	61	1	5		1	236	1	61	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	69								1	69	
FILES CLOSED FOR INCOMPLETENESS			1	270										
MSA/MD(TOTAL)														
LOANS ORIGINATED	9	2048	110	26359	112	23403	46	2032		43	7335	13	1759	
APPS APPROVED, NOT ACCEPTED							2	62						
APPS DENIED	2	333	7	2524	10	2274	29	1918		6	697	4	725	
APPS WITHDRAWN	2	403	13	3373	12	3077	1	232		4	1177	2	486	
FILES CLOSED FOR INCOMPLETENESS			1	270			1	520						
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

DISPOSITION OF APPLICATIONS	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LOANS ORIGINATED	54	10516	260	56140	345	65705	113	7837	3	2253	140	26506	63	6628
APPS APPROVED, NOT ACCEPTED			1	100	4	810	3	73			2	373	2	245
APPS DENIED	16	2257	37	5987	55	11301	66	691			18	3936	23	1633
APPS WITHDRAWN	7	1300	50	12307	55	11065	3	398			29	6417	6	658
FILES CLOSED FOR INCOMPLETENESS	1	139	6	1950	10	1326					1	74	2	232
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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CENSUS TRACT OR COUNTY NAME 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 & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

MSA/MD (TOTAL)

INVALID GEOGRAPHIC IDENTIFIERS 2/

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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 MSA/MD NUMBERS 2/			4	13										

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MSA/MD: 13380 - BELLINGHAM, 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																		
ASIAN																		
BLACK OR AFRICAN AMERICAN					1	156												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	47	10589			122	27117					8	1619	5	1026			6	2412
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	1	91			4	1081							1	232				
RACE NOT AVAILABLE 6/	4	976			3	979												
ETHNICITY 7/																		
HISPANIC OR LATINO	1	124			1	200												
NOT HISPANIC OR LATINO	47	10556			125	28071				7	1334	6	1258				6	2412
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	221				1	285							
ETHNICITY NOT AVAILABLE 6/	4	976			3	841												
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	46	10465			119	26456					7	1334	5	1026			6	2412
OTHERS, INCLUDING HISPANIC	2	215			7	1658					1	285	1	232				
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	4	336			4	715					2	182						
50-79% OF MSA/MD MEDIAN	15	2825			21	3425					3	695	1	147			2	187
80-99% OF MSA/MD MEDIAN	6	1195			14	2945					1	229	1	288				
100-119% OF MSA/MD MEDIAN	5	1218			19	4177					1	228	1	271				
120% OR MORE OF MSA/MD MEDIAN	22	6082			72	18071					1	285	3	552			4	2225
INCOME NOT AVAILABLE 6/																		
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	2	658			15	2820							2	474			1	540
10-19% MINORITY	35	7585			87	20710					5	1046	4	784			5	1872
20-49% MINORITY	14	3352			28	5803					3	573						
50-79% MINORITY	1	61																
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	16	3411			30	6190					2	344	1	78			2	187
MIDDLE INCOME	29	6296			59	13738					5	1047	3	621			2	1115
UPPER INCOME	7	1949			41	9405					1	228	2	559			2	1110
TOTAL 14/	52	11656			130	29333					8	1619	6	1258			6	2412

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MSA/MD: 13380 - BELLINGHAM, 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/	52				127						8		6					5
REPORTED PRICING DATA					3														
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	3		NA		NA		NA		NA		NA		NA		NA
2.00 - 2.49		NA		NA			NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN					1.58														
MEDIAN					1.56														
HOEPA LOANS 17/																			

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MSA/MD: 13380 - BELLINGHAM, 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/	11656				28411						1619		1258					2402	10
REPORTED PRICING DATA					922														
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	922		NA		NA		NA		NA		NA		NA		NA
2.00 - 2.49		NA		NA			NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/					1.57														
MEDIAN 31/					1.56														
HOEPA LOANS 17/																			

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	12	2552	8	1816			2	333	2	403		
MALE	3	584	2	424					1	160		
FEMALE												
JOINT (MALE/FEMALE)	9	1968	6	1392			2	333	1	243		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	232	1	232								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	232	1	232								
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	13	2784	9	2048			2	333	2	403		
MALE	3	584	2	424					1	160		
FEMALE												
JOINT (MALE/FEMALE)	10	2200	7	1624			2	333	1	243		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	12	2552	8	1816			2	333	2	403		
MALE	3	584	2	424					1	160		
FEMALE												
JOINT (MALE/FEMALE)	9	1968	6	1392			2	333	1	243		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	232	1	232								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	232	1	232								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	3	640	2	480					1	160		
80-99% OF MSA/MD MEDIAN	4	850	2	517			2	333				
100-119% OF MSA/MD MEDIAN	3	742	2	499					1	243		
120% OR MORE OF MSA/MD MEDIAN	3	552	3	552								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	13	2784	9	2048			2	333	2	403		

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	121	29648	103	24431			6	2324	11	2623	1	270
MALE	23	4629	16	3416			4	872	3	341		
FEMALE	22	3928	22	3928								
JOINT (MALE/FEMALE)	76	21091	65	17087			2	1452	8	2282	1	270
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	3	749	3	749								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	749	3	749								
RACE NOT AVAILABLE (TOTAL) 6/	7	2129	4	1179			1	200	2	750		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	767	2	567			1	200				

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	324	2	324								
MALE	1	124	1	124								
FEMALE												
JOINT (MALE/FEMALE)	1	200	1	200								
NOT HISPANIC OR LATINO (TOTAL)	120	29770	103	24810			7	2524	10	2436		
MALE	22	4505	15	3292			4	872	3	341		
FEMALE	22	3928	22	3928								
JOINT (MALE/FEMALE)	75	20959	65	17212			3	1652	7	2095		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	641	1	184					1	187	1	270
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	641	1	184					1	187	1	270
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	1791	4	1041					2	750		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	807	3	807								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	116	28627	100	23867			6	2324	10	2436		
MALE	22	4505	15	3292			4	872	3	341		
FEMALE	22	3928	22	3928								
JOINT (MALE/FEMALE)	72	20194	63	16647			2	1452	7	2095		
OTHERS, INCLUDING HISPANIC (TOTAL)	7	1530	5	1073					1	187	1	270
MALE	1	124	1	124								
FEMALE												
JOINT (MALE/FEMALE)	6	1406	4	949					1	187	1	270
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9	1312	5	776			2	280	2	256		
50-79% OF MSA/MD MEDIAN	24	4283	22	3863			1	252	1	168		
80-99% OF MSA/MD MEDIAN	14	2848	13	2630					1	218		
100-119% OF MSA/MD MEDIAN	13	3737	12	3353			1	384				
120% OR MORE OF MSA/MD MEDIAN	70	20146	58	15737			2	1408	9	2731	1	270
INCOME NOT AVAILABLE 6/	1	200					1	200				
TOTAL 14/	131	32526	110	26359			7	2524	13	3373	1	270

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	156	1	156								
MALE	1	156	1	156								
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	126	27181	104	21830			10	2274	12	3077		
MALE	24	4223	16	2337			5	1149	3	737		
FEMALE	23	4255	21	3979					2	276		
JOINT (MALE/FEMALE)	79	18703	67	15514			5	1125	7	2064		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	4	667	4	667								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	667	4	667								
RACE NOT AVAILABLE (TOTAL) 6/	3	750	3	750								
MALE	1	213	1	213								
FEMALE												
JOINT (MALE/FEMALE)	1	210	1	210								

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	129	27498	107	22147			10	2274	12	3077		
MALE	25	4379	17	2493			5	1149	3	737		
FEMALE	23	4255	21	3979					2	276		
JOINT (MALE/FEMALE)	81	18864	69	15675			5	1125	7	2064		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	506	2	506								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	506	2	506								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	750	3	750								
MALE	1	213	1	213								
FEMALE												
JOINT (MALE/FEMALE)	1	210	1	210								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	124	26675	102	21324			10	2274	12	3077		
MALE	24	4223	16	2337			5	1149	3	737		
FEMALE	23	4255	21	3979					2	276		
JOINT (MALE/FEMALE)	77	18197	65	15008			5	1125	7	2064		
OTHERS, INCLUDING HISPANIC (TOTAL)	7	1329	7	1329								
MALE	1	156	1	156								
FEMALE												
JOINT (MALE/FEMALE)	6	1173	6	1173								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	8	758	7	617					1	141		
50-79% OF MSA/MD MEDIAN	25	4162	20	3194			4	833	1	135		
80-99% OF MSA/MD MEDIAN	14	2657	11	2085			1	86	2	486		
100-119% OF MSA/MD MEDIAN	20	3695	16	2776			2	375	2	544		
120% OR MORE OF MSA/MD MEDIAN	67	17482	58	14731			3	980	6	1771		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	134	28754	112	23403			10	2274	12	3077		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE	2	565	1	15			1	550				
FEMALE	1	550					1	550				
JOINT (MALE/FEMALE)	1	15	1	15								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	68	3200	43	1745	2	62	21	641	1	232	1	520
FEMALE	16	598	9	307	1	20	5	39	1	232		
JOINT (MALE/FEMALE)	11	329	6	245			5	84				
JOINT (MALE/FEMALE)	41	2273	28	1193	1	42	11	518			1	520
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE	3	26	1	12			2	14				
FEMALE												
JOINT (MALE/FEMALE)	3	26	1	12			2	14				
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	6	973	1	260			5	713				
FEMALE												
JOINT (MALE/FEMALE)	2	520	1	260			1	260				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	17	2	17								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	17	2	17								
NOT HISPANIC OR LATINO (TOTAL)	71	3774	43	1755	2	62	24	1205	1	232	1	520
MALE	17	1148	9	307	1	20	6	589	1	232		
FEMALE	11	329	6	245			5	84				
JOINT (MALE/FEMALE)	43	2297	28	1203	1	42	13	532			1	520
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	973	1	260			5	713				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	520	1	260			1	260				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	66	3183	41	1728	2	62	21	641	1	232	1	520
MALE	16	598	9	307	1	20	5	39	1	232		
FEMALE	11	329	6	245			5	84				
JOINT (MALE/FEMALE)	39	2256	26	1176	1	42	11	518			1	520
OTHERS, INCLUDING HISPANIC (TOTAL)	7	608	4	44			3	564				
MALE	1	550					1	550				
FEMALE												
JOINT (MALE/FEMALE)	6	58	4	44			2	14				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	5					1	5				
50-79% OF MSA/MD MEDIAN	12	688	5	362	1	42	6	284				
80-99% OF MSA/MD MEDIAN	6	96	6	96								
100-119% OF MSA/MD MEDIAN	15	1067	8	483			6	352	1	232		
120% OR MORE OF MSA/MD MEDIAN	44	2900	26	1083	1	20	16	1277			1	520
INCOME NOT AVAILABLE 6/	1	8	1	8								
TOTAL 14/	79	4764	46	2032	2	62	29	1918	1	232	1	520

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	51	8798	42	6944			5	677	4	1177		
MALE	10	1841	8	1407			1	140	1	294		
FEMALE	6	1055	6	1055								
JOINT (MALE/FEMALE)	35	5902	28	4482			4	537	3	883		
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	411	1	391			1	20				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	391	1	391								

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	51	8798	42	6944			5	677	4	1177		
MALE	10	1841	8	1407			1	140	1	294		
FEMALE	6	1055	6	1055								
JOINT (MALE/FEMALE)	35	5902	28	4482			4	537	3	883		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	411	1	391			1	20				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	391	1	391								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	51	8798	42	6944			5	677	4	1177		
MALE	10	1841	8	1407			1	140	1	294		
FEMALE	6	1055	6	1055								
JOINT (MALE/FEMALE)	35	5902	28	4482			4	537	3	883		
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	487	2	487								
50-79% OF MSA/MD MEDIAN	3	488	2	348			1	140				
80-99% OF MSA/MD MEDIAN	4	575	4	575								
100-119% OF MSA/MD MEDIAN	3	536	2	386			1	150				
120% OR MORE OF MSA/MD MEDIAN	41	7123	33	5539			4	407	4	1177		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	53	9209	43	7335			6	697	4	1177		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	17	2905	12	1699			3	720	2	486		
MALE	8	1190	5	548			2	573	1	69		
FEMALE	2	394	2	394								
JOINT (MALE/FEMALE)	7	1321	5	757			1	147	1	417		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	65	1	60			1	5				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	65	1	60			1	5				
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	124	1	124								
MALE	1	124	1	124								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	18	2846	12	1635			4	725	2	486		
MALE	7	1066	4	424			2	573	1	69		
FEMALE	2	394	2	394								
JOINT (MALE/FEMALE)	9	1386	6	817			2	152	1	417		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	16	2781	11	1575			3	720	2	486		
MALE	7	1066	4	424			2	573	1	69		
FEMALE	2	394	2	394								
JOINT (MALE/FEMALE)	7	1321	5	757			1	147	1	417		
OTHERS, INCLUDING HISPANIC (TOTAL)	3	189	2	184			1	5				
MALE	1	124	1	124								
FEMALE												
JOINT (MALE/FEMALE)	2	65	1	60			1	5				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	248	2	179					1	69		
50-79% OF MSA/MD MEDIAN	3	285	3	285								
80-99% OF MSA/MD MEDIAN	2	207	1	60			1	147				
100-119% OF MSA/MD MEDIAN	5	831	3	601			2	230				
120% OR MORE OF MSA/MD MEDIAN	6	1399	4	634			1	348	1	417		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	19	2970	13	1759			4	725	2	486		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	640	2	480					1	160		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	640	2	480					1	160		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	640	2	480					1	160		
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	850	2	517			2	333				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	850	2	517			2	333				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	4	850	2	517			2	333				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	742	2	499					1	243		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	742	2	499					1	243		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	3	742	2	499					1	243		
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	320	2	320								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	232	1	232								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	552	3	552								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	320	2	320								
OTHERS, INCLUDING HISPANIC	1	232	1	232								
TOTAL 14/	13	2784	9	2048			2	333	2	403		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1112	5	776			1	80	2	256		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	200					1	200				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	1125	5	776			2	280	1	69		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	187							1	187		
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	925	5	776			1	80	1	69		
OTHERS, INCLUDING HISPANIC	1	187							1	187		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	22	3873	20	3453			1	252	1	168		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	410	2	410								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	22	3873	20	3453			1	252	1	168		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	410	2	410								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	22	3873	20	3453			1	252	1	168		
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13	2580	12	2362					1	218		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	268	1	268								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	14	2848	13	2630					1	218		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	2580	12	2362					1	218		
OTHERS, INCLUDING HISPANIC	1	268	1	268								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13	3737	12	3353			1	384				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	3497	11	3113			1	384				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	240	1	240								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	3497	11	3113			1	384				
OTHERS, INCLUDING HISPANIC												

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, 2013

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	64	18146	54	14487			2	1408	7	1981	1	270
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	481	2	481								
RACE NOT AVAILABLE 6/	4	1519	2	769					2	750		
ETHNICITY 7/												
HISPANIC OR LATINO	2	324	2	324								
NOT HISPANIC OR LATINO	63	18227	54	14838			2	1408	7	1981		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	454	1	184							1	270
ETHNICITY NOT AVAILABLE 6/	3	1141	1	391					2	750		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	61	17552	52	14163			2	1408	7	1981		
OTHERS, INCLUDING HISPANIC	5	1075	4	805							1	270
TOTAL 14/	131	32526	110	26359			7	2524	13	3373	1	270

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, 2013

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	758	7	617					1	141		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	758	7	617					1	141		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	758	7	617					1	141		
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	156	1	156								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	24	4006	19	3038			4	833	1	135		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	25	4162	20	3194			4	833	1	135		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	24	4006	19	3038			4	833	1	135		
OTHERS, INCLUDING HISPANIC	1	156	1	156								

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, 2013

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1967	7	1395			1	86	2	486		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	3	363	3	363								
RACE NOT AVAILABLE 6/	1	327	1	327								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	2109	9	1537			1	86	2	486		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	221	1	221								
ETHNICITY NOT AVAILABLE 6/	1	327	1	327								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1746	6	1174			1	86	2	486		
OTHERS, INCLUDING HISPANIC	4	584	4	584								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	19	3482	15	2563			2	375	2	544		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	213	1	213								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	19	3482	15	2563			2	375	2	544		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	213	1	213								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	3482	15	2563			2	375	2	544		
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

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MSA/MD: 13380 - BELLINGHAM, 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	65	16968	56	14217			3	980	6	1771		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	304	1	304								
RACE NOT AVAILABLE 6/	1	210	1	210								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	65	16987	56	14236			3	980	6	1771		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	285	1	285								
ETHNICITY NOT AVAILABLE 6/	1	210	1	210								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	64	16683	55	13932			3	980	6	1771		
OTHERS, INCLUDING HISPANIC	2	589	2	589								
TOTAL 14/	134	28754	112	23403			10	2274	12	3077		

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, 2013

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MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	5					1	5				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	5					1	5				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	5					1	5				
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	11	679	5	362	1	42	5	275				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	9					1	9				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	17	2	17								
NOT HISPANIC OR LATINO	10	671	3	345	1	42	6	284				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	662	3	345	1	42	5	275				
OTHERS, INCLUDING HISPANIC	3	26	2	17			1	9				

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	84	5	84								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	12	1	12								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	96	6	96								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	84	5	84								
OTHERS, INCLUDING HISPANIC	1	12	1	12								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	542	7	223			4	87	1	232		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	5					1	5				
RACE NOT AVAILABLE 6/	2	520	1	260			1	260				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	13	547	7	223			5	92	1	232		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	520	1	260			1	260				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	542	7	223			4	87	1	232		
OTHERS, INCLUDING HISPANIC	1	5					1	5				

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, 2013

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	565	1	15			1	550				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	38	1882	25	1068	1	20	11	274			1	520
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4	453					4	453				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	40	2447	26	1083	1	20	12	824			1	520
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	453					4	453				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	38	1882	25	1068	1	20	11	274			1	520
OTHERS, INCLUDING HISPANIC	2	565	1	15			1	550				
TOTAL 14/	79	4764	46	2032	2	62	29	1918	1	232	1	520

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, 2013

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, 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	487	2	487								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	487	2	487								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	487	2	487								
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	488	2	348			1	140				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	488	2	348			1	140				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	488	2	348			1	140				
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, 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	4	575	4	575								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	575	4	575								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	4	575	4	575								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	536	2	386			1	150				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	536	2	386			1	150				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	3	536	2	386			1	150				
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, 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	39	6712	32	5148			3	387	4	1177		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	411	1	391			1	20				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	39	6712	32	5148			3	387	4	1177		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	411	1	391			1	20				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	39	6712	32	5148			3	387	4	1177		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	53	9209	43	7335			6	697	4	1177		

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MSA/MD: 13380 - BELLINGHAM, 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	248	2	179					1	69		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	248	2	179					1	69		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	248	2	179					1	69		
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	285	3	285								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	285	3	285								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	285	3	285								
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	147					1	147				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	60	1	60								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	207	1	60			1	147				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	147					1	147				
OTHERS, INCLUDING HISPANIC	1	60	1	60								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	826	3	601			1	225				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	5					1	5				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	831	3	601			2	230				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	826	3	601			1	225				
OTHERS, INCLUDING HISPANIC	1	5					1	5				

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MSA/MD: 13380 - BELLINGHAM, 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	6	1399	4	634			1	348	1	417		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	124	1	124								
NOT HISPANIC OR LATINO	5	1275	3	510			1	348	1	417		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	1275	3	510			1	348	1	417		
OTHERS, INCLUDING HISPANIC	1	124	1	124								
TOTAL 14/	19	2970	13	1759			4	725	2	486		

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, 2013

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	621	2	474			1	147				
10-19% MINORITY	7	1588	6	1345					1	243		
20-49% MINORITY	3	575	1	229			1	186	1	160		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	264	1	78			1	186				
MIDDLE INCOME	7	1490	5	1183			1	147	1	160		
UPPER INCOME	4	1030	3	787					1	243		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	78	1	78								
20-49% MINORITY	1	186					1	186				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	621	2	474			1	147				
10-19% MINORITY	2	480	2	480								
20-49% MINORITY	2	389	1	229					1	160		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	1030	3	787					1	243		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	13	2784	9	2048			2	333	2	403		

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MSA/MD: 13380 - BELLINGHAM, 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	12	2959	9	2230			1	208	2	521		
10-19% MINORITY	84	21116	72	17430			4	1680	8	2006		
20-49% MINORITY	31	7692	27	6279			2	636	2	777		
50-79% MINORITY	4	759	2	420					1	69	1	270
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	30	6579	28	5910			1	252	1	417		
MIDDLE INCOME	73	18176	59	13925			4	1864	9	2117	1	270
UPPER INCOME	28	7771	23	6524			2	408	3	839		
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	11	2043	11	2043								
20-49% MINORITY	19	4536	17	3867			1	252	1	417		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	1768	6	1247					2	521		
20-49% MINORITY	49	12493	41	9846			3	1480	5	1167		
50-79% MINORITY	12	3156	10	2412			1	384	1	360		
80-100% MINORITY	4	759	2	420					1	69	1	270
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	1191	3	983			1	208				
20-49% MINORITY	24	6580	20	5541			1	200	3	839		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	131	32526	110	26359			7	2524	13	3373	1	270

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MSA/MD: 13380 - BELLINGHAM, 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	19	3511	15	2680			4	831				
10-19% MINORITY	92	20755	75	16376			6	1443	11	2936		
20-49% MINORITY	22	4427	21	4286					1	141		
50-79% MINORITY	1	61	1	61								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	141							1	141		
MODERATE INCOME	25	5120	24	4770			1	350				
MIDDLE INCOME	74	15769	58	11789			8	1681	8	2299		
UPPER INCOME	34	7724	30	6844			1	243	3	637		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	141							1	141		
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	14	2893	13	2543			1	350				
20-49% MINORITY	11	2227	11	2227								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	13	2435	9	1604			4	831				
10-19% MINORITY	50	11214	38	8065			4	850	8	2299		
20-49% MINORITY	10	2059	10	2059								
50-79% MINORITY	1	61	1	61								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	1076	6	1076								
10-19% MINORITY	28	6648	24	5768			1	243	3	637		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	134	28754	112	23403			10	2274	12	3077		

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2013

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, 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	16	1387	10	531			6	856				
10-19% MINORITY	52	3171	30	1400	1	42	19	977	1	232	1	520
20-49% MINORITY	10	201	5	96	1	20	4	85				
50-79% MINORITY	1	5	1	5								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	40	1	20			1	20				
MODERATE INCOME	13	635	9	536			4	99				
MIDDLE INCOME	52	3152	29	1321	2	62	20	1537	1	232		
UPPER INCOME	12	937	7	155			4	262			1	520
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	40	1	20			1	20				
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	522	6	480			2	42				
20-49% MINORITY	5	113	3	56			2	57				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	13	1314	7	458			6	856				
10-19% MINORITY	35	1785	20	838	1	42	13	673	1	232		
20-49% MINORITY	3	48	1	20	1	20	1	8				
50-79% MINORITY	1	5	1	5								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	73	3	73								
10-19% MINORITY	9	864	4	82			4	262			1	520
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	79	4764	46	2032	2	62	29	1918	1	232	1	520

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, 2013

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, 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	2019	6	1185			3	417	1	417		
10-19% MINORITY	28	5028	23	4008			2	260	3	760		
20-49% MINORITY	14	1926	13	1906			1	20				
50-79% MINORITY	1	236	1	236								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	20					1	20				
MODERATE INCOME	11	1764	11	1764								
MIDDLE INCOME	32	5441	24	3881			5	677	3	883		
UPPER INCOME	9	1984	8	1690					1	294		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	20					1	20				
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	821	5	821								
20-49% MINORITY	6	943	6	943								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	9	1714	5	880			3	417	1	417		
10-19% MINORITY	15	2528	11	1802			2	260	2	466		
20-49% MINORITY	7	963	7	963								
50-79% MINORITY	1	236	1	236								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	305	1	305								
10-19% MINORITY	8	1679	7	1385					1	294		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	53	9209	43	7335			6	697	4	1177		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4	972	1	60			2	495	1	417		
10-19% MINORITY	13	1868	11	1638			2	230				
20-49% MINORITY												
50-79% MINORITY	2	130	1	61					1	69		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	80	1	80								
MIDDLE INCOME	18	2890	12	1679			4	725	2	486		
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	80	1	80								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	4	972	1	60			2	495	1	417		
10-19% MINORITY	12	1788	10	1558			2	230				
20-49% MINORITY												
50-79% MINORITY	2	130	1	61					1	69		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	19	2970	13	1759			4	725	2	486		

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MSA/MD: 13380 - BELLINGHAM, 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 OR MORE #		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	5									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	5									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	5									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	1									
80-99% OF MSA/MD MEDIAN	1									
100-119% OF MSA/MD MEDIAN	1									
120% OR MORE OF MSA/MD MEDIAN	2									
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	1									
10-19% MINORITY	4									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1									
MIDDLE INCOME	2									
UPPER INCOME	2									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	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 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	1075										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1075										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1075										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	196										
80-99% OF MSA/MD MEDIAN	288										
100-119% OF MSA/MD MEDIAN	271										
120% OR MORE OF MSA/MD MEDIAN	320										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	196										
FEMALE											
JOINT (MALE/FEMALE)	879										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	242										
10-19% MINORITY	833										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	78										
MIDDLE INCOME	438										
UPPER INCOME	559										

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	741									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	232									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	973									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	741									
OTHERS, INCLUDING HISPANIC	232									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	284									
80-99% OF MSA/MD MEDIAN	229									
100-119% OF MSA/MD MEDIAN	228									
120% OR MORE OF MSA/MD MEDIAN	232									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	228									
FEMALE										
JOINT (MALE/FEMALE)	745									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	232									
10-19% MINORITY	512									
20-49% MINORITY	229									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	745									
UPPER INCOME	228									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	72	5	5						1.61	1.57	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	2	1	1						1.54	1.54	
RACE NOT AVAILABLE 6/	3										
ETHNICITY 7/											
HISPANIC OR LATINO	1										
NOT HISPANIC OR LATINO	72	6	6						1.60	1.57	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	3										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	70	5	5						1.61	1.57	
OTHERS, INCLUDING HISPANIC	3	1	1						1.54	1.54	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2										
50-79% OF MSA/MD MEDIAN	20										
80-99% OF MSA/MD MEDIAN	10	1	1						1.64	1.64	
100-119% OF MSA/MD MEDIAN	9										
120% OR MORE OF MSA/MD MEDIAN	36	5	5						1.59	1.56	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	9										
FEMALE	16										
JOINT (MALE/FEMALE)	50	6	6						1.60	1.57	
GENDER NOT AVAILABLE 6/	2										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	5										
10-19% MINORITY	51	4	4						1.57	1.56	
20-49% MINORITY	20	2	2						1.65	1.65	
50-79% MINORITY	1										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	22	1	1						1.72	1.72	
MIDDLE INCOME	37	4	4						1.58	1.57	
UPPER INCOME	18	1	1						1.55	1.55	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	18209	1724	1724						1.60	1.57
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	452	297	297						1.54	1.54
RACE NOT AVAILABLE 6/	788									
ETHNICITY 7/										
HISPANIC OR LATINO	200									
NOT HISPANIC OR LATINO	18415	2021	2021						1.60	1.56
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	184									
ETHNICITY NOT AVAILABLE 6/	650									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	17769	1724	1724						1.60	1.57
OTHERS, INCLUDING HISPANIC	652	297	297						1.54	1.54
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	171									
50-79% OF MSA/MD MEDIAN	3785									
80-99% OF MSA/MD MEDIAN	2273	131	131						1.64	1.64
100-119% OF MSA/MD MEDIAN	2535									
120% OR MORE OF MSA/MD MEDIAN	10685	1890	1890						1.59	1.56
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	2166									
FEMALE	2917									
JOINT (MALE/FEMALE)	13754	2021	2021						1.60	1.56
GENDER NOT AVAILABLE 6/	612									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1226									
10-19% MINORITY	13501	1205	1205						1.56	1.55
20-49% MINORITY	4538	816	816						1.65	1.72
50-79% MINORITY	184									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	4792	417	417						1.72	1.72
MIDDLE INCOME	9374	1205	1205						1.57	1.56
UPPER INCOME	5283	399	399						1.55	1.55

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
			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	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	1										
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	1										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME											
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$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/
			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	10										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	10										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	10										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	10										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	10										
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	10										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	10										
MIDDLE INCOME											
UPPER INCOME											

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

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MSA/MD: 13380 - BELLINGHAM, 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 ISLND										
WHITE	285									
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)	285									
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC										
OTHERS, INCLUDING HISPANIC	285									
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	285									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	285									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	285									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	285									
MIDDLE INCOME										
UPPER INCOME										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, 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	1										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	77										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	3										
RACE NOT AVAILABLE 6/	3										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	80										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	3										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	76										
OTHERS, INCLUDING HISPANIC	5										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	6										
50-79% OF MSA/MD MEDIAN	16										
80-99% OF MSA/MD MEDIAN	8										
100-119% OF MSA/MD MEDIAN	13										
120% OR MORE OF MSA/MD MEDIAN	41										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	12										
FEMALE	18										
JOINT (MALE/FEMALE)	53										
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	13										
10-19% MINORITY	59										
20-49% MINORITY	12										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	15										
MIDDLE INCOME	43										
UPPER INCOME	26										

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MSA/MD: 13380 - BELLINGHAM, 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	156									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	17784									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	607									
RACE NOT AVAILABLE 6/	750									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	18326									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	221									
ETHNICITY NOT AVAILABLE 6/	750									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	17563									
OTHERS, INCLUDING HISPANIC	984									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	556									
50-79% OF MSA/MD MEDIAN	2629									
80-99% OF MSA/MD MEDIAN	1676									
100-119% OF MSA/MD MEDIAN	2555									
120% OR MORE OF MSA/MD MEDIAN	11881									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	2095									
FEMALE	3531									
JOINT (MALE/FEMALE)	13344									
GENDER NOT AVAILABLE 6/	327									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	2539									
10-19% MINORITY	13738									
20-49% MINORITY	3020									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	3332									
MIDDLE INCOME	9969									
UPPER INCOME	5996									

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MSA/MD: 13380 - BELLINGHAM, 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				1			5.38	5.38		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO		1				1			5.38	5.38		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC		1				1			5.38	5.38		
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		1				1			5.38	5.38		
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE		1				1			5.38	5.38		
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY		1				1			5.38	5.38		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME		1				1			5.38	5.38		
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE		52				52			5.38	5.38
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO		52				52			5.38	5.38
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC		52				52			5.38	5.38
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		52				52			5.38	5.38
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE		52				52			5.38	5.38
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY		52				52			5.38	5.38
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME		52				52			5.38	5.38
UPPER INCOME										

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	988									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	260									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	988									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	260									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	988									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	295									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	440									
120% OR MORE OF MSA/MD MEDIAN	513									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	215									
FEMALE	180									
JOINT (MALE/FEMALE)	853									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	260									
10-19% MINORITY	988									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	416									
MIDDLE INCOME	782									
UPPER INCOME	50									

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	140									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	140									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	140									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	50									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	90									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	140									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	48									
10-19% MINORITY	50									
20-49% MINORITY	42									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	42									
MIDDLE INCOME	50									
UPPER INCOME	48									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	892	5	823					1	69		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	124	1	124								
NOT HISPANIC OR LATINO	5	768	4	699					1	69		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	768	4	699					1	69		
OTHERS, INCLUDING HISPANIC	1	124	1	124								
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	187	1	118					1	69		
50-79% OF MSA/MD MEDIAN	1	68	1	68								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	2	513	2	513								
120% OR MORE OF MSA/MD MEDIAN	1	124	1	124								
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	2	193	1	124					1	69		
FEMALE	2	394	2	394								
JOINT (MALE/FEMALE)	2	305	2	305								
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	823	5	823								
20-49% MINORITY												
50-79% MINORITY	1	69							1	69		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	6	892	5	823					1	69		
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	5											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	4											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4											
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE	2											
JOINT (MALE/FEMALE)	2											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	5											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	5											
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								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												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	823											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	124											
NOT HISPANIC OR LATINO	699											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	699											
OTHERS, INCLUDING HISPANIC	124											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	118											
50-79% OF MSA/MD MEDIAN	68											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	513											
120% OR MORE OF MSA/MD MEDIAN	124											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	124											
FEMALE	394											
JOINT (MALE/FEMALE)	305											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	823											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	823											
UPPER INCOME												

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	122	1	123	1	15	8	54
FHA	7		1				
VA	5		1				
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	103	1	104	1	8	3	34
FHA	5						
VA	4		1				
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL						1	1
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	7		8		5	4	19
FHA	1						
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	11		11		1		
FHA	1		1				
VA	1						
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	1				1		
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	79	1	98		5		
FHA	5						
VA	4		1				
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	8		8		1		1
FHA	1						
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	6		6		1		
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL			2				1
FHA	1						
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	2						
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	5			4			
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	77 6	1	84			7 3	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.60			5.38			NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.57			5.38			NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	84	1		7 3	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	5		6				NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	6				NA NA