

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0101.00														
LOANS ORIGINATED			1	273										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0102.01														
LOANS ORIGINATED			1	258	1	271								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0102.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	7						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0103.00														
LOANS ORIGINATED			1	109	2	225	1	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	9						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0104.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	122										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0106.00														
LOANS ORIGINATED							1	4						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	110										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans		E			F	G	
	FHA, FSA/RHS & VA		Conventional			C	D					Number	\$000's
	A	B	C	D	E		F	G					
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/BENTON COUNTY/0107.01													
LOANS ORIGINATED			1	306	1	137	1	15					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	197			1	7					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0107.05													
LOANS ORIGINATED			2	531			3	19					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	6					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0107.07													
LOANS ORIGINATED	1	191			4	659	2	284			1	158	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	100						1	100		
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0107.08													
LOANS ORIGINATED			2	923	1	156	3	388					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0108.03													
LOANS ORIGINATED					4	543	2	294		1	80		
APPS APPROVED, NOT ACCEPTED					1	158	1	10					
APPS DENIED							1	7					
APPS WITHDRAWN					1	189							
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0108.05													
LOANS ORIGINATED			1	141	1	178							
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				
	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/BENTON COUNTY/0108.07													
LOANS ORIGINATED							1	10					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0108.09													
LOANS ORIGINATED	1	205	2	292	1	138	2	9					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	4					
APPS WITHDRAWN			1	247									
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0108.10													
LOANS ORIGINATED			2	204			1	9		1	54		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0108.11													
LOANS ORIGINATED			3	862	1	197	1	8					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0108.13													
LOANS ORIGINATED			3	750	3	345	2	16					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN					1	252							
FILES CLOSED FOR INCOMPLETENESS													
WA/BENTON COUNTY/0108.14													
LOANS ORIGINATED			2	636	1	252	2	12					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	115						1	115
APPS WITHDRAWN			1	255									
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/BENTON COUNTY/0109.01														
LOANS ORIGINATED				1	154						1	154		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0109.02														
LOANS ORIGINATED							2	16						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	205								
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0110.01														
LOANS ORIGINATED							1	3						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0110.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED							1	8						
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0111.00														
LOANS ORIGINATED	1	226					1	14	1	232				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	10						
APPS WITHDRAWN					1	136								
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0112.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	107								
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans				E	F	G			
	FHA, FSA/RHS & VA		Conventional		C		D						Number	\$000's	Number	\$000's
	A	B	C		D											
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
WA/BENTON COUNTY/0113.00																
LOANS ORIGINATED					1	126										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							2	11								
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/BENTON COUNTY/0114.01																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							4	30								
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/BENTON COUNTY/0114.02																
LOANS ORIGINATED	1	115	1	13	1	90										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	121										
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/BENTON COUNTY/0115.01																
LOANS ORIGINATED	1	177	1	1	1	143	2	14			2	178				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1	180			1	5								
APPS WITHDRAWN					1	181										
FILES CLOSED FOR INCOMPLETENESS																
WA/BENTON COUNTY/0115.03																
LOANS ORIGINATED	1	136	2	417												
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							2	15								
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/BENTON COUNTY/0115.04																
LOANS ORIGINATED					3	512	2	14								
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							1	7								
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												
	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/BENTON COUNTY/0117.00															
LOANS ORIGINATED	1	232	1	100	1	287	3	285			1	165			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					1	344									
APPS WITHDRAWN					1	267									
FILES CLOSED FOR INCOMPLETENESS															
WA/BENTON COUNTY/0118.00															
LOANS ORIGINATED			2	354	5	880	1	114			1	108	1	84	
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	84									1	84	
APPS WITHDRAWN			2	408	2	252	1	200					1	87	
FILES CLOSED FOR INCOMPLETENESS															
WA/BENTON COUNTY/0119.00															
LOANS ORIGINATED			1	28			1	9					1	28	
APPS APPROVED, NOT ACCEPTED			1	21									1	21	
APPS DENIED							1	15							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/FRANKLIN COUNTY/0201.00															
LOANS ORIGINATED					3	240	1	5					1	69	
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/FRANKLIN COUNTY/0202.00															
LOANS ORIGINATED	1	112							1	179					
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/FRANKLIN COUNTY/0203.00															
LOANS ORIGINATED			1	164											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

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	Home Purchase Loans				Refinancings	Home Improvement Loans		E			F	G	
	FHA, FSA/RHS & VA		Conventional			C	D					Number	\$000's
	A	B											
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/FRANKLIN COUNTY/0204.00													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	15					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/FRANKLIN COUNTY/0205.01													
LOANS ORIGINATED					1	65	2	173					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/FRANKLIN COUNTY/0205.02													
LOANS ORIGINATED			1	365	1	266	1	5					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/FRANKLIN COUNTY/0206.01													
LOANS ORIGINATED			4	947	2	664	1	15		1	228	1	164
APPS APPROVED, NOT ACCEPTED							2	20					
APPS DENIED			1	230									
APPS WITHDRAWN					1	397							
FILES CLOSED FOR INCOMPLETENESS													
WA/FRANKLIN COUNTY/0206.03													
LOANS ORIGINATED					1	165							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	116						1	116		
FILES CLOSED FOR INCOMPLETENESS													
WA/FRANKLIN COUNTY/0206.05													
LOANS ORIGINATED			1	169	1	172	3	144		1	172		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	41	3	18					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	Number
WA/FRANKLIN COUNTY/0206.06														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	123										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	8	1394	36	7843	42	6865	43	1885	2	411	7	961	7	681
APPS APPROVED, NOT ACCEPTED			1	21	1	158	4	38						
APPS DENIED			8	1046	4	621	22	166						
APPS WITHDRAWN			6	1126	10	1986	1	200			2	216	1	87
FILES CLOSED FOR INCOMPLETENESS														
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES														
LOANS ORIGINATED	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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	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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SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

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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: 28420 - KENNEWICK-PASCO-RICHLAND, 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																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND																		
WHITE																		
	25	4283			44	8422					4	775	2	300			2	128
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/																		
	2	328			4	758											2	178
ETHNICITY 7/																		
HISPANIC OR LATINO																		
	4	494			8	1333												
NOT HISPANIC OR LATINO																		
	21	3789			33	6454					5	911	2	300			2	128
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/																		
	2	328			5	1037											2	178
MINORITY STATUS 8/																		
WHITE NON-HISPANIC																		
	21	3789			33	6454					4	775	2	300			2	128
OTHERS, INCLUDING HISPANIC																		
	4	494			10	1689					1	136						
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN																		
					1	98											2	128
50-79% OF MSA/MD MEDIAN																		
	6	740			7	761					2	248					2	178
80-99% OF MSA/MD MEDIAN																		
	3	474			2	307					1	232						
100-119% OF MSA/MD MEDIAN																		
	1	164			10	1664							1	191				
120% OR MORE OF MSA/MD MEDIAN																		
	17	3233			28	6350					2	431	1	109				
INCOME NOT AVAILABLE 6/																		
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY																		
	16	2583			27	5617					1	136	2	300			2	128
20-49% MINORITY																		
	10	1959			18	3228					3	663					2	178
50-79% MINORITY																		
					1	164												
80-100% MINORITY																		
	1	69			2	171					1	112						
INCOME 12/ 13/																		
LOW INCOME																		
											1	112						
MODERATE INCOME																		
	2	234			5	615												
MIDDLE INCOME																		
	12	2325			19	3463					2	458					2	178
UPPER INCOME																		
	13	2052			24	5102					2	341	2	300			2	128
TOTAL 14/																		
	27	4611			48	9180					5	911	2	300			4	306

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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/	27				45						5		2					2
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	2	NA		NA		NA		NA		NA		NA		NA	NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
2.50 - 2.99		NA		NA	1	NA		NA		NA		NA		NA		NA		NA	NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN					1.98														
MEDIAN					1.55														
HOEPA LOANS 17/																			

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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	
	\$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/	4611				8450						911		300					292	14
REPORTED PRICING DATA					730														
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	566	NA		NA		NA		NA		NA		NA		NA	NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
2.50 - 2.99		NA		NA	164	NA		NA		NA		NA		NA		NA		NA	NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/					1.83														
MEDIAN 31/					1.55														
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)	1	136	1	136								
MALE												
FEMALE	1	136	1	136								
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	6	1081	6	1081								
MALE												
FEMALE	2	227	2	227								
JOINT (MALE/FEMALE)	4	854	4	854								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	177	1	177								
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)	7	1217	7	1217								
MALE												
FEMALE	3	363	3	363								
JOINT (MALE/FEMALE)	4	854	4	854								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	177	1	177								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	6	1081	6	1081								
MALE												
FEMALE	2	227	2	227								
JOINT (MALE/FEMALE)	4	854	4	854								
OTHERS, INCLUDING HISPANIC (TOTAL)	1	136	1	136								
MALE												
FEMALE	1	136	1	136								
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	115	1	115								
50-79% OF MSA/MD MEDIAN	3	425	3	425								
80-99% OF MSA/MD MEDIAN	1	232	1	232								
100-119% OF MSA/MD MEDIAN	1	191	1	191								
120% OR MORE OF MSA/MD MEDIAN	2	431	2	431								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	8	1394	8	1394								

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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)	46	9279	33	7514	1	21	8	1046	4	698		
MALE	10	1804	6	1475			4	329				
FEMALE	5	1016	4	836			1	180				
JOINT (MALE/FEMALE)	30	6289	22	5033	1	21	3	537	4	698		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	173							1	173		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	173							1	173		
RACE NOT AVAILABLE (TOTAL) 6/	4	584	3	329					1	255		
MALE	1	255							1	255		
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)	7	1088	5	881			2	207				
MALE	4	432	2	225			2	207				
FEMALE	1	378	1	378								
JOINT (MALE/FEMALE)	2	278	2	278								
NOT HISPANIC OR LATINO (TOTAL)	39	8191	28	6633	1	21	6	839	4	698		
MALE	6	1372	4	1250			2	122				
FEMALE	4	638	3	458			1	180				
JOINT (MALE/FEMALE)	28	6011	20	4755	1	21	3	537	4	698		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	173							1	173		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	173							1	173		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	4	584	3	329					1	255		
MALE	1	255							1	255		
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	39	8191	28	6633	1	21	6	839	4	698		
MALE	6	1372	4	1250			2	122				
FEMALE	4	638	3	458			1	180				
JOINT (MALE/FEMALE)	28	6011	20	4755	1	21	3	537	4	698		
OTHERS, INCLUDING HISPANIC (TOTAL)	8	1261	5	881			2	207	1	173		
MALE	4	432	2	225			2	207				
FEMALE	1	378	1	378								
JOINT (MALE/FEMALE)	3	451	2	278					1	173		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	384	3	139			3	245				
50-79% OF MSA/MD MEDIAN	5	411	3	280	1	21	1	110				
80-99% OF MSA/MD MEDIAN	6	977	2	305			2	264	2	408		
100-119% OF MSA/MD MEDIAN	7	1436	5	1009			2	427				
120% OR MORE OF MSA/MD MEDIAN	27	6828	23	6110					4	718		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	51	10036	36	7843	1	21	8	1046	6	1126		

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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)	1	121					1	121				
MALE												
FEMALE	1	121					1	121				
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)	50	8381	38	6107	1	158	3	500	8	1616		
MALE	8	1473	5	984			1	41	2	448		
FEMALE	3	345	2	238					1	107		
JOINT (MALE/FEMALE)	38	6284	30	4606	1	158	2	459	5	1061		
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/	6	1128	4	758					2	370		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	337	1	172					1	165		

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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)	7	938	6	831					1	107		
MALE	1	341	1	341								
FEMALE	1	107							1	107		
JOINT (MALE/FEMALE)	5	490	5	490								
NOT HISPANIC OR LATINO (TOTAL)	41	6929	29	4641	1	158	4	621	7	1509		
MALE	7	1132	4	643			1	41	2	448		
FEMALE	3	359	2	238			1	121				
JOINT (MALE/FEMALE)	31	5438	23	3760	1	158	2	459	5	1061		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	356	2	356								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	356	2	356								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	7	1407	5	1037					2	370		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	337	1	172					1	165		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	40	6808	29	4641	1	158	3	500	7	1509		
MALE	7	1132	4	643			1	41	2	448		
FEMALE	2	238	2	238								
JOINT (MALE/FEMALE)	31	5438	23	3760	1	158	2	459	5	1061		
OTHERS, INCLUDING HISPANIC (TOTAL)	10	1415	8	1187			1	121	1	107		
MALE	1	341	1	341								
FEMALE	2	228					1	121	1	107		
JOINT (MALE/FEMALE)	7	846	7	846								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	509	1	100			1	121	2	288		
50-79% OF MSA/MD MEDIAN	11	1148	10	1107			1	41				
80-99% OF MSA/MD MEDIAN	5	942	2	308			1	115	2	519		
100-119% OF MSA/MD MEDIAN	6	1084	6	1084								
120% OR MORE OF MSA/MD MEDIAN	31	5947	23	4266	1	158	1	344	6	1179		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	57	9630	42	6865	1	158	4	621	10	1986		

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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)	1	8	1	8								
MALE												
FEMALE	1	8	1	8								
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)	59	2197	39	1850	3	28	16	119	1	200		
MALE	12	432	6	200			5	32	1	200		
FEMALE	18	242	12	186	1	8	5	48				
JOINT (MALE/FEMALE)	29	1523	21	1464	2	20	6	39				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	20	2	20								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	20	2	20								
RACE NOT AVAILABLE (TOTAL) 6/	8	64	1	7	1	10	6	47				
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)	6	140	4	128	1	5	1	7				
MALE	1	7					1	7				
FEMALE	2	7	2	7								
JOINT (MALE/FEMALE)	3	126	2	121	1	5						
NOT HISPANIC OR LATINO (TOTAL)	55	2082	38	1750	2	23	14	109	1	200		
MALE	11	425	6	200			4	25	1	200		
FEMALE	17	243	11	187	1	8	5	48				
JOINT (MALE/FEMALE)	27	1414	21	1363	1	15	5	36				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	3					1	3				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	3					1	3				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	8	64	1	7	1	10	6	47				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	52	2054	35	1722	2	23	14	109	1	200		
MALE	11	425	6	200			4	25	1	200		
FEMALE	16	235	10	179	1	8	5	48				
JOINT (MALE/FEMALE)	25	1394	19	1343	1	15	5	36				
OTHERS, INCLUDING HISPANIC (TOTAL)	10	171	7	156	1	5	2	10				
MALE	1	7					1	7				
FEMALE	3	15	3	15								
JOINT (MALE/FEMALE)	6	149	4	141	1	5	1	3				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	32	1	4			3	28				
50-79% OF MSA/MD MEDIAN	13	194	7	151			6	43				
80-99% OF MSA/MD MEDIAN	13	251	8	207	1	8	4	36				
100-119% OF MSA/MD MEDIAN	10	534	5	313			4	21	1	200		
120% OR MORE OF MSA/MD MEDIAN	27	1268	21	1209	3	30	3	29				
INCOME NOT AVAILABLE 6/	3	10	1	1			2	9				
TOTAL 14/	70	2289	43	1885	4	38	22	166	1	200		

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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)	2	411	2	411								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	411	2	411								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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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)	2	411	2	411								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	411	2	411								
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)	2	411	2	411								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	411	2	411								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	2	411	2	411								
TOTAL 14/	2	411	2	411								

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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)	8	1005	6	789					2	216		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	8	1005	6	789					2	216		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	172	1	172								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	172	1	172								

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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	108	1	108								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	108	1	108								
NOT HISPANIC OR LATINO (TOTAL)	7	897	5	681					2	216		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	7	897	5	681					2	216		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	172	1	172								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	172	1	172								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	7	897	5	681					2	216		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	7	897	5	681					2	216		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	108	1	108								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	108	1	108								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	108	1	108								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1	154	1	154								
120% OR MORE OF MSA/MD MEDIAN	7	915	5	699					2	216		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	9	1177	7	961					2	216		

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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)	8	646	4	339	1	21	2	199	1	87		
MALE	3	326	2	242			1	84				
FEMALE	1	28	1	28								
JOINT (MALE/FEMALE)	4	292	1	69	1	21	1	115	1	87		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	3	342	3	342								
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)	3	237	2	153			1	84				
MALE	2	168	1	84			1	84				
FEMALE												
JOINT (MALE/FEMALE)	1	69	1	69								
NOT HISPANIC OR LATINO (TOTAL)	5	409	2	186	1	21	1	115	1	87		
MALE	1	158	1	158								
FEMALE	1	28	1	28								
JOINT (MALE/FEMALE)	3	223			1	21	1	115	1	87		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	342	3	342								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5	409	2	186	1	21	1	115	1	87		
MALE	1	158	1	158								
FEMALE	1	28	1	28								
JOINT (MALE/FEMALE)	3	223			1	21	1	115	1	87		
OTHERS, INCLUDING HISPANIC (TOTAL)	3	237	2	153			1	84				
MALE	2	168	1	84			1	84				
FEMALE												
JOINT (MALE/FEMALE)	1	69	1	69								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	28	1	28								
50-79% OF MSA/MD MEDIAN	5	426	4	405	1	21						
80-99% OF MSA/MD MEDIAN	3	363	1	164			2	199				
100-119% OF MSA/MD MEDIAN	1	84	1	84								
120% OR MORE OF MSA/MD MEDIAN	1	87							1	87		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	11	988	7	681	1	21	2	199	1	87		

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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	1	115	1	115								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	115	1	115								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	115	1	115								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	136	1	136								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	112	1	112								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	177	1	177								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	248	2	248								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	177	1	177								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	112	1	112								
OTHERS, INCLUDING HISPANIC	1	136	1	136								

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MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, 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	232	1	232								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	232	1	232								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	232	1	232								
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	1	191	1	191								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	191	1	191								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	191	1	191								
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	431	2	431								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	431	2	431								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	431	2	431								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	8	1394	8	1394								

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	384	3	139			3	245				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	123					1	123				
NOT HISPANIC OR LATINO	5	261	3	139			2	122				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	261	3	139			2	122				
OTHERS, INCLUDING HISPANIC	1	123					1	123				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	410	2	279	1	21	1	110				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	1	1	1								
ETHNICITY 7/												
HISPANIC OR LATINO	1	109	1	109								
NOT HISPANIC OR LATINO	3	301	1	170	1	21	1	110				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	1	1	1								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	301	1	170	1	21	1	110				
OTHERS, INCLUDING HISPANIC	1	109	1	109								

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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	640	1	141			2	264	1	235		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	173							1	173		
RACE NOT AVAILABLE 6/	1	164	1	164								
ETHNICITY 7/												
HISPANIC OR LATINO	2	225	1	141			1	84				
NOT HISPANIC OR LATINO	2	415					1	180	1	235		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	173							1	173		
ETHNICITY NOT AVAILABLE 6/	1	164	1	164								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	415					1	180	1	235		
OTHERS, INCLUDING HISPANIC	3	398	1	141			1	84	1	173		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	1436	5	1009			2	427				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	84	1	84								
NOT HISPANIC OR LATINO	6	1352	4	925			2	427				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	1352	4	925			2	427				
OTHERS, INCLUDING HISPANIC	1	84	1	84								

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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	25	6409	22	5946					3	463		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	419	1	164					1	255		
ETHNICITY 7/												
HISPANIC OR LATINO	2	547	2	547								
NOT HISPANIC OR LATINO	23	5862	20	5399					3	463		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	419	1	164					1	255		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	23	5862	20	5399					3	463		
OTHERS, INCLUDING HISPANIC	2	547	2	547								
TOTAL 14/	51	10036	36	7843	1	21	8	1046	6	1126		

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: 28420 - KENNEWICK-PASCO-RICHLAND, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	121					1	121				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	388	1	100					2	288		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	107							1	107		
NOT HISPANIC OR LATINO	3	402	1	100			1	121	1	181		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	281	1	100					1	181		
OTHERS, INCLUDING HISPANIC	2	228					1	121	1	107		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	1148	10	1107			1	41				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	4	375	4	375								
NOT HISPANIC OR LATINO	6	683	5	642			1	41				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	90	1	90								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	683	5	642			1	41				
OTHERS, INCLUDING HISPANIC	5	465	5	465								

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	942	2	308			1	115	2	519		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	942	2	308			1	115	2	519		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	942	2	308			1	115	2	519		
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	925	5	925								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	159	1	159								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	925	5	925								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	159	1	159								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	925	5	925								
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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, 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	26	4978	20	3667	1	158	1	344	4	809		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	969	3	599					2	370		
ETHNICITY 7/												
HISPANIC OR LATINO	2	456	2	456								
NOT HISPANIC OR LATINO	22	3977	16	2666	1	158	1	344	4	809		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	266	1	266								
ETHNICITY NOT AVAILABLE 6/	6	1248	4	878					2	370		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	22	3977	16	2666	1	158	1	344	4	809		
OTHERS, INCLUDING HISPANIC	3	722	3	722								
TOTAL 14/	57	9630	42	6865	1	158	4	621	10	1986		

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MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, 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	26	1	4			2	22				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	6					1	6				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	26	1	4			2	22				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	6					1	6				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	26	1	4			2	22				
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	10	173	7	151			3	22				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	21					3	21				
ETHNICITY 7/												
HISPANIC OR LATINO	1	115	1	115								
NOT HISPANIC OR LATINO	9	58	6	36			3	22				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	21					3	21				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	58	6	36			3	22				
OTHERS, INCLUDING HISPANIC	1	115	1	115								

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MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, 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	12	246	7	202	1	8	4	36				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	5	1	5								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	13	1	6			1	7				
NOT HISPANIC OR LATINO	11	238	7	201	1	8	3	29				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	233	6	196	1	8	3	29				
OTHERS, INCLUDING HISPANIC	3	18	2	11			1	7				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	529	5	313			3	16	1	200		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	5					1	5				
ETHNICITY 7/												
HISPANIC OR LATINO	1	6	1	6								
NOT HISPANIC OR LATINO	8	523	4	307			3	16	1	200		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5					1	5				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	523	4	307			3	16	1	200		
OTHERS, INCLUDING HISPANIC	1	6	1	6								

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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	1	8	1	8								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	22	1213	18	1179	2	20	2	14				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	15	1	15								
RACE NOT AVAILABLE 6/	3	32	1	7	1	10	1	15				
ETHNICITY 7/												
HISPANIC OR LATINO	1	5			1	5						
NOT HISPANIC OR LATINO	23	1231	20	1202	1	15	2	14				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	32	1	7	1	10	1	15				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	1208	18	1179	1	15	2	14				
OTHERS, INCLUDING HISPANIC	3	28	2	23	1	5						
TOTAL 14/	70	2289	43	1885	4	38	22	166	1	200		

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

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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	1	108	1	108								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	108	1	108								
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	108	1	108								

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: 28420 - KENNEWICK-PASCO-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	154	1	154								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	154	1	154								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	154	1	154								
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

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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	6	743	4	527					2	216		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	172	1	172								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	743	4	527					2	216		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	172	1	172								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	743	4	527					2	216		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	9	1177	7	961					2	216		

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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	1	28	1	28								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	28	1	28								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	28	1	28								
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	248	2	227	1	21						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	178	2	178								
ETHNICITY 7/												
HISPANIC OR LATINO	1	69	1	69								
NOT HISPANIC OR LATINO	2	179	1	158	1	21						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	178	2	178								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	179	1	158	1	21						
OTHERS, INCLUDING HISPANIC	1	69	1	69								

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	199					2	199				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	164	1	164								
ETHNICITY 7/												
HISPANIC OR LATINO	1	84					1	84				
NOT HISPANIC OR LATINO	1	115					1	115				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	164	1	164								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	115					1	115				
OTHERS, INCLUDING HISPANIC	1	84					1	84				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	84	1	84								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	84	1	84								
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	84	1	84								

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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	1	87							1	87		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	87							1	87		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	87							1	87		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	11	988	7	681	1	21	2	199	1	87		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	442	3	442								
20-49% MINORITY	4	840	4	840								
50-79% MINORITY												
80-100% MINORITY	1	112	1	112								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	112	1	112								
MODERATE INCOME												
MIDDLE INCOME	3	635	3	635								
UPPER INCOME	4	647	4	647								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	112	1	112								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	635	3	635								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	442	3	442								
20-49% MINORITY	1	205	1	205								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	8	1394	8	1394								

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	28	6207	22	5423			4	429	2	355		
20-49% MINORITY	22	3665	13	2256	1	21	4	617	4	771		
50-79% MINORITY	1	164	1	164								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	512	1	164			3	232	1	116		
MIDDLE INCOME	21	4042	14	2996	1	21	4	617	2	408		
UPPER INCOME	25	5482	21	4683			1	197	3	602		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	232					3	232				
20-49% MINORITY	1	116							1	116		
50-79% MINORITY	1	164	1	164								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	1032	3	1032								
20-49% MINORITY	18	3010	11	1964	1	21	4	617	2	408		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	22	4943	19	4391			1	197	2	355		
20-49% MINORITY	3	539	2	292					1	247		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	51	10036	36	7843	1	21	8	1046	6	1126		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	29	4465	24	3630	1	158	2	236	2	441		
20-49% MINORITY	24	4818	15	2995			2	385	7	1438		
50-79% MINORITY	1	107							1	107		
80-100% MINORITY	3	240	3	240								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	107							1	107		
MODERATE INCOME	7	890	6	685					1	205		
MIDDLE INCOME	25	4923	17	3305			2	385	6	1233		
UPPER INCOME	24	3710	19	2875	1	158	2	236	2	441		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	107							1	107		
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	4	650	3	445					1	205		
50-79% MINORITY												
80-100% MINORITY	3	240	3	240								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	893	6	893								
20-49% MINORITY	19	4030	11	2412			2	385	6	1233		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	23	3572	18	2737	1	158	2	236	2	441		
20-49% MINORITY	1	138	1	138								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	57	9630	42	6865	1	158	4	621	10	1986		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	32	1313	24	1252	1	10	7	51				
20-49% MINORITY	36	956	18	628	3	28	14	100	1	200		
50-79% MINORITY												
80-100% MINORITY	2	20	1	5			1	15				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	15					1	15				
MODERATE INCOME	11	74	4	25	1	8	6	41				
MIDDLE INCOME	32	1302	20	1011	2	20	9	71	1	200		
UPPER INCOME	26	898	19	849	1	10	6	39				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	15					1	15				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	4	1	4								
20-49% MINORITY	9	65	2	16	1	8	6	41				
50-79% MINORITY												
80-100% MINORITY	1	5	1	5								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	424	6	408			2	16				
20-49% MINORITY	24	878	14	603	2	20	7	55	1	200		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	23	885	17	840	1	10	5	35				
20-49% MINORITY	3	13	2	9			1	4				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	70	2289	43	1885	4	38	22	166	1	200		

DISCLOSURE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2013

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	232	1	232								
50-79% MINORITY												
80-100% MINORITY	1	179	1	179								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	232	1	232								
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	1	179	1	179								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	232	1	232								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2	411	2	411								

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: 28420 - KENNEWICK-PASCO-RICHLAND, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	234	2	134					1	100		
20-49% MINORITY	6	943	5	827					1	116		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	270	1	154					1	116		
MIDDLE INCOME	4	673	4	673								
UPPER INCOME	3	234	2	134					1	100		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	270	1	154					1	116		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	4	673	4	673								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	234	2	134					1	100		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	9	1177	7	961					2	216		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	273	1	158			1	115				
20-49% MINORITY	8	646	5	454	1	21	1	84	1	87		
50-79% MINORITY												
80-100% MINORITY	1	69	1	69								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	69	1	69								
MIDDLE INCOME	8	646	5	454	1	21	1	84	1	87		
UPPER INCOME	2	273	1	158			1	115				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	69	1	69								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	8	646	5	454	1	21	1	84	1	87		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	273	1	158			1	115				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	11	988	7	681	1	21	2	199	1	87		

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MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, 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	1										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	3										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	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	1										
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
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	3										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME	4										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, 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/						
			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	136								
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND									
WHITE	511								
2 OR MORE MINORITY RACES									
JOINT (WHITE/MINORITY RACE)									
RACE NOT AVAILABLE 6/									
ETHNICITY 7/									
HISPANIC OR LATINO									
NOT HISPANIC OR LATINO	647								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)									
ETHNICITY NOT AVAILABLE 6/									
MINORITY STATUS 8/									
WHITE NON-HISPANIC	511								
OTHERS, INCLUDING HISPANIC	136								
INCOME 9/									
LESS THAN 50% OF MSA/MD MEDIAN	115								
50-79% OF MSA/MD MEDIAN	136								
80-99% OF MSA/MD MEDIAN									
100-119% OF MSA/MD MEDIAN	191								
120% OR MORE OF MSA/MD MEDIAN	205								
INCOME NOT AVAILABLE 6/									
GENDER 19/									
MALE									
FEMALE	251								
JOINT (MALE/FEMALE)	396								
GENDER NOT AVAILABLE 6/									
CENSUS TRACT CHARACTERISTICS 10/									
RACIAL/ETHNIC COMPOSITION 11/									
LESS THAN 10% MINORITY									
10-19% MINORITY	442								
20-49% MINORITY	205								
50-79% MINORITY									
80-100% MINORITY									
INCOME CHARACTERISTICS 12/ 13/									
LOW INCOME									
MODERATE INCOME									
MIDDLE INCOME									
UPPER INCOME	647								

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, 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	2										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2										
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	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	1										
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	1										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	1										
MODERATE INCOME											
MIDDLE INCOME	1										
UPPER INCOME											

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MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, 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/							
			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	338									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	338									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	338									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	112									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	226									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	112									
JOINT (MALE/FEMALE)	226									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	226									
50-79% MINORITY										
80-100% MINORITY	112									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	112									
MODERATE INCOME										
MIDDLE INCOME	226									
UPPER INCOME										

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MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, 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	25	3	3							1.53	1.54
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1										
ETHNICITY 7/											
HISPANIC OR LATINO	4										
NOT HISPANIC OR LATINO	21	3	3							1.53	1.54
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	1										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	21	3	3							1.53	1.54
OTHERS, INCLUDING HISPANIC	4										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	2										
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN	3	1	1							1.55	1.55
120% OR MORE OF MSA/MD MEDIAN	19	2	2							1.52	1.52
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	5										
FEMALE	2										
JOINT (MALE/FEMALE)	17	3	3							1.53	1.54
GENDER NOT AVAILABLE 6/	2										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	17	3	3							1.53	1.54
20-49% MINORITY	8										
50-79% MINORITY	1										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	9										
UPPER INCOME	16	3	3							1.53	1.54

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MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/	MEDIAN 31/
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	6235	872	872						1.53	1.54
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	164									
ETHNICITY 7/										
HISPANIC OR LATINO	797									
NOT HISPANIC OR LATINO	5438	872	872						1.53	1.54
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	164									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	5438	872	872						1.53	1.54
OTHERS, INCLUDING HISPANIC	797									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	98									
50-79% OF MSA/MD MEDIAN	279									
80-99% OF MSA/MD MEDIAN	141									
100-119% OF MSA/MD MEDIAN	673	252	252						1.55	1.55
120% OR MORE OF MSA/MD MEDIAN	5208	620	620						1.52	1.50
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	1391									
FEMALE	795									
JOINT (MALE/FEMALE)	3879	872	872						1.53	1.54
GENDER NOT AVAILABLE 6/	334									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	4484	872	872						1.53	1.54
20-49% MINORITY	1751									
50-79% MINORITY	164									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	164									
MIDDLE INCOME	2491									
UPPER INCOME	3744	872	872						1.53	1.54

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MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, 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
			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	1										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
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											
MIDDLE INCOME											
UPPER INCOME	1										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, WA

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

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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 ISLND												
WHITE	33											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3											
ETHNICITY 7/												
HISPANIC OR LATINO	4											
NOT HISPANIC OR LATINO	26											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2											
ETHNICITY NOT AVAILABLE 6/	4											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26											
OTHERS, INCLUDING HISPANIC	6											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	7											
80-99% OF MSA/MD MEDIAN	2											
100-119% OF MSA/MD MEDIAN	5											
120% OR MORE OF MSA/MD MEDIAN	21											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	4											
FEMALE	2											
JOINT (MALE/FEMALE)	26											
GENDER NOT AVAILABLE 6/	4											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	22											
20-49% MINORITY	12											
50-79% MINORITY												
80-100% MINORITY	2											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4											
MIDDLE INCOME	15											
UPPER INCOME	17											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	5538									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	586									
ETHNICITY 7/										
HISPANIC OR LATINO	654									
NOT HISPANIC OR LATINO	4249									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	356									
ETHNICITY NOT AVAILABLE 6/	865									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	4249									
OTHERS, INCLUDING HISPANIC	1010									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	100									
50-79% OF MSA/MD MEDIAN	772									
80-99% OF MSA/MD MEDIAN	308									
100-119% OF MSA/MD MEDIAN	930									
120% OR MORE OF MSA/MD MEDIAN	4014									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	826									
FEMALE	238									
JOINT (MALE/FEMALE)	4195									
GENDER NOT AVAILABLE 6/	865									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	3392									
20-49% MINORITY	2561									
50-79% MINORITY										
80-100% MINORITY	171									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	462									
MIDDLE INCOME	3025									
UPPER INCOME	2637									

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	1465									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	115									
NOT HISPANIC OR LATINO	1350									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1350									
OTHERS, INCLUDING HISPANIC	115									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	115									
80-99% OF MSA/MD MEDIAN	168									
100-119% OF MSA/MD MEDIAN	294									
120% OR MORE OF MSA/MD MEDIAN	888									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	168									
FEMALE	130									
JOINT (MALE/FEMALE)	1167									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	1106									
20-49% MINORITY	359									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	739									
UPPER INCOME	726									

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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	1											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/												
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												
MIDDLE INCOME												
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	15									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	15									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	15									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	15									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	15									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	15									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	15									

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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	4	217	2	112	1	21	1	84				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	164	1	164								
ETHNICITY 7/												
HISPANIC OR LATINO	2	168	1	84			1	84				
NOT HISPANIC OR LATINO	2	49	1	28	1	21						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	164	1	164								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	49	1	28	1	21						
OTHERS, INCLUDING HISPANIC	2	168	1	84			1	84				
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	28	1	28								
50-79% OF MSA/MD MEDIAN	1	21			1	21						
80-99% OF MSA/MD MEDIAN	2	248	1	164			1	84				
100-119% OF MSA/MD MEDIAN	1	84	1	84								
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	2	168	1	84			1	84				
FEMALE	1	28	1	28								
JOINT (MALE/FEMALE)	1	21			1	21						
GENDER NOT AVAILABLE 6/	1	164	1	164								
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	5	381	3	276	1	21	1	84				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	5	381	3	276	1	21	1	84				
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	1	1								1	8.03	8.03
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/		1			1						2.88	2.88
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO		1								1	8.03	8.03
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/		1			1						2.88	2.88
MINORITY STATUS 8/												
WHITE NON-HISPANIC		1								1	8.03	8.03
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN		1								1	8.03	8.03
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN		1			1						2.88	2.88
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE		1								1	8.03	8.03
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/		1			1						2.88	2.88
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	2			1					1	5.46	5.46
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	2			1					1	5.46	5.46
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	84	28							28	8.03	8.03
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/		164			164					2.88	2.88
ETHNICITY 7/											
HISPANIC OR LATINO	84										
NOT HISPANIC OR LATINO		28							28	8.03	8.03
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/		164			164					2.88	2.88
MINORITY STATUS 8/											
WHITE NON-HISPANIC		28							28	8.03	8.03
OTHERS, INCLUDING HISPANIC	84										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN		28							28	8.03	8.03
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN		164			164					2.88	2.88
100-119% OF MSA/MD MEDIAN	84										
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	84										
FEMALE		28							28	8.03	8.03
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/		164			164					2.88	2.88
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY	84	192			164				28	3.63	2.88
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	84	192			164				28	3.63	2.88
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	43	2	52		10	1	59
FHA	4		1				
VA	2						
FSA/RHS	1						
LOANS ORIGINATED							
CONVENTIONAL	31	1	40		9	1	33
FHA	4						
VA	2						
FSA/RHS	1						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL			1				4
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	6	1	2				22
FHA			1				
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	6		9		1		
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	24	1	39		9		
FHA	4						
VA	2						
FSA/RHS	1						

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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	5	1	4				
FHA	1						
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	3	1	2				
FHA	1						
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1		1				
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			1				
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	2	1		2			
FHA	1						
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
TOTAL APPLICATIONS 28/							
CONVENTIONAL	1		1				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1		1				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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MSA/MD: 28420 - KENNEWICK-PASCO-RICHLAND, WA

PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	26 3	1	36		8	1	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.53						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.54						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA		36	8	1	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	1 2	1	2				NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	5.46						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	5.46						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA		2			NA NA