

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE, 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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
WA/SPOKANE COUNTY/0002.00														
LOANS ORIGINATED		3	214											
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0003.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED						1	89	1	5					
APPS WITHDRAWN										1	89			
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0004.00														
LOANS ORIGINATED					1	76								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0005.00														
LOANS ORIGINATED							1	100						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0007.00														
LOANS ORIGINATED		1	113				1	3						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0009.00														
LOANS ORIGINATED					1	64	1	3						
APPS APPROVED, NOT ACCEPTED							1	3						
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
WA/SPOKANE COUNTY/0010.00														
LOANS ORIGINATED				2	156	1	3				1	116		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	6						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0012.00														
LOANS ORIGINATED				2	181						1	62		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	44			1	13			1	44		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0013.00														
LOANS ORIGINATED				2	202	1	52							
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	14						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0014.00														
LOANS ORIGINATED				1	94	2	7							
APPS APPROVED, NOT ACCEPTED							1	63			1	63		
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0015.00														
LOANS ORIGINATED	2	188												
APPS APPROVED, NOT ACCEPTED				1	40									
APPS DENIED			1	14	2	230	2	9			1	70		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS				1	65					1	65			
WA/SPOKANE COUNTY/0016.00														
LOANS ORIGINATED	1	71												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0018.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0019.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0020.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0023.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0024.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0025.00														
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 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/SPOKANE COUNTY/0026.00														
LOANS ORIGINATED			1	84	1	138	1	3			1	138		
APPS APPROVED, NOT ACCEPTED					1	54								
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0029.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	132										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0031.00														
LOANS ORIGINATED	1	132	1	52	2	202	1	4			1	76		
APPS APPROVED, NOT ACCEPTED					1	56								
APPS DENIED							1	130						
APPS WITHDRAWN			1	90							1	90		
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0036.00														
LOANS ORIGINATED			3	963	2	376			1	211	1	128		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0038.00														
LOANS ORIGINATED			1	168										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0039.00														
LOANS ORIGINATED			1	417	1	565								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	6					1	6
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/SPOKANE COUNTY/0040.00														
LOANS ORIGINATED		1	130											
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN		1	152											
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0041.00														
LOANS ORIGINATED		2	366											
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0042.00														
LOANS ORIGINATED		1	275	2	372					1	176			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0043.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN		1	150											
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0044.00														
LOANS ORIGINATED		2	322	1	253									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN				1	55					1	55			
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0045.00														
LOANS ORIGINATED		1	318	1	210	1	5							
APPS APPROVED, NOT ACCEPTED														
APPS DENIED						1	15							
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
WA/SPOKANE COUNTY/0046.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0046.02														
LOANS ORIGINATED					1	202					1	202		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0047.00														
LOANS ORIGINATED			2	351							1	175		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	80	1	3			1	80		
APPS WITHDRAWN					1	103								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0048.00														
LOANS ORIGINATED			1	407					1	12900				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0049.00														
LOANS ORIGINATED			2	579										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	169										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0050.00														
LOANS ORIGINATED			1	307	1	267								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	2						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0101.00														
LOANS ORIGINATED			3	653	2	621	2	11			1	65		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	470								
APPS WITHDRAWN			1	302										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0102.01														
LOANS ORIGINATED	1	137			2	169	1	15					2	206
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	111			1	136	1	2						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0102.02														
LOANS ORIGINATED			2	640			1	7						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	162								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.03														
LOANS ORIGINATED					2	405	1	125					1	157
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.04														
LOANS ORIGINATED					1	150	1	169					1	150
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.05														
LOANS ORIGINATED			3	825	1	205	1	2						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	305						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	173								

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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/SPOKANE COUNTY/0104.01														
LOANS ORIGINATED			1	108										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0104.02														
LOANS ORIGINATED	1	137	2	555			2	11					2	139
APPS APPROVED, NOT ACCEPTED							1	7					1	7
APPS DENIED					2	245							1	90
APPS WITHDRAWN					1	305								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0105.01														
LOANS ORIGINATED			2	335	1	208	1	5			1	182		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0105.03														
LOANS ORIGINATED			2	577	2	226	1	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	20						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0105.04														
LOANS ORIGINATED					1	60							1	60
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	299										
WA/SPOKANE COUNTY/0106.01														
LOANS ORIGINATED			2	303	1	204	1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0106.02														
LOANS ORIGINATED			1	161	2	360								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	173								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0107.00														
LOANS ORIGINATED	1	169	3	857										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN					1	135								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0110.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	140												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0111.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0111.02														
LOANS ORIGINATED			2	401						1	195			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	106								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0112.02														
LOANS ORIGINATED	1	137	2	407	1	172	1	5		1	66	1	66	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	378				1	188			
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		F			G	
	FHA, FSA/RHS & VA		Conventional			D	E	E	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/SPOKANE COUNTY/0113.00														
LOANS ORIGINATED			1	271	2	498	3	32						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	402	1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0114.00														
LOANS ORIGINATED					1	111								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0115.00														
LOANS ORIGINATED							1	10						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN							1	98						
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0116.00														
LOANS ORIGINATED			1	47	1	122	2	134			1	47		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0117.01														
LOANS ORIGINATED			1	188										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0117.02														
LOANS ORIGINATED					1	51	1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0119.00														
LOANS ORIGINATED			1	157			1	3						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	360								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0120.00														
LOANS ORIGINATED					2	156								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	83								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0121.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	209	1	100						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0122.00														
LOANS ORIGINATED					2	184								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	68	3	124						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0123.00														
LOANS ORIGINATED			3	264			2	4						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	13						
APPS WITHDRAWN					1	105								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0124.01														
LOANS ORIGINATED			2	552	2	509	1	8						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	280	2	30						
APPS WITHDRAWN					1	358								
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE, 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/SPOKANE COUNTY/0124.02														
LOANS ORIGINATED			2	820	2	402								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	378	1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0125.00														
LOANS ORIGINATED					2	202					1	47		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	153					1	65		
APPS WITHDRAWN					1	100								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0126.00														
LOANS ORIGINATED					2	246								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0127.01														
LOANS ORIGINATED					1	125					1	125		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0127.02														
LOANS ORIGINATED			1	125	1	84								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	155								
WA/SPOKANE COUNTY/0128.01														
LOANS ORIGINATED	1	186					1	2						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	76	1	15						
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D					E	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0128.02													
LOANS ORIGINATED							3	92					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	15					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0129.01													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							2	6					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0129.02													
LOANS ORIGINATED			1	333	1	175	2	17					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					2	269	3	24					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0130.00													
LOANS ORIGINATED			3	882	2	542	2	175					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	352	1	6					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0131.00													
LOANS ORIGINATED	2	356	1	305	5	1249	1	5				1	83
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	81			1	5				1	81
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0132.01													
LOANS ORIGINATED					2	298				2	298		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE, 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/SPOKANE COUNTY/0132.02														
LOANS ORIGINATED			3	1036	2	384	1	260						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			3	969	1	264								
FILES CLOSED FOR INCOMPLETENESS			1	274										
WA/SPOKANE COUNTY/0133.00														
LOANS ORIGINATED			2	704	1	417	1	3						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	164	1	5						
APPS WITHDRAWN			2	473										
FILES CLOSED FOR INCOMPLETENESS					1	163								
WA/SPOKANE COUNTY/0134.01														
LOANS ORIGINATED			1	314	5	1185								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0135.00														
LOANS ORIGINATED			6	2018	9	1781	1	15			1	160	1	126
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					2	1047								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0136.00														
LOANS ORIGINATED			1	225	1	128	1	110			1	128		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	95									1	95
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0139.00														
LOANS ORIGINATED			1	54			2	13						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE, 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/SPOKANE COUNTY/0140.01														
LOANS ORIGINATED			1	86	1	90					2	176		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0140.02														
LOANS ORIGINATED									1	952				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0141.00														
LOANS ORIGINATED			1	220										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	561							1	156
APPS WITHDRAWN			1	135										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0142.00														
LOANS ORIGINATED			2	539	3	440							2	140
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0143.00														
LOANS ORIGINATED	1	117	1	100	1	300	1	4					1	100
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS							1	320						
WA/SPOKANE COUNTY/0144.00														
LOANS ORIGINATED			1	119			1	4						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	12						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE, 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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	Number
MSA/MD(TOTAL)														
LOANS ORIGINATED	12	1630	89	20529	93	16490	54	1469	4	14387	25	3235	13	1227
APPS APPROVED, NOT ACCEPTED					3	150	3	73			1	63	1	7
APPS DENIED	2	251	7	449	30	5175	44	964			6	530	5	428
APPS WITHDRAWN			11	2440	13	2799	2	113			3	234		
FILES CLOSED FOR INCOMPLETENESS			2	573	4	556	1	320			1	65		
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														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE, WA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

MSA/MD (TOTAL)

INVALID GEOGRAPHIC IDENTIFIERS 2/

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE, WA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/			4	13										

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE					1	103												
ASIAN	2	248			1	268												
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	63	11248			44	8999					11	1767	5	485			2	142
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	2	432			1	405					1	212						
RACE NOT AVAILABLE 6/	9	1083			9	1891							1	137			2	94
ETHNICITY 7/																		
HISPANIC OR LATINO	1	84																
NOT HISPANIC OR LATINO	63	11173			46	9611					9	1308	5	485			2	142
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	629			1	164												
ETHNICITY NOT AVAILABLE 6/	9	1125			9	1891					3	671	1	137			2	94
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	60	10619			43	8835					9	1308	5	485			2	142
OTHERS, INCLUDING HISPANIC	8	1393			4	940					1	212						
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	9	799			2	184					2	183	2	160			2	94
50-79% OF MSA/MD MEDIAN	12	1342			7	835					2	280	2	188			2	142
80-99% OF MSA/MD MEDIAN	8	931			2	434					2	312	1	137				
100-119% OF MSA/MD MEDIAN	10	1635			9	1392					3	514	1	137				
120% OR MORE OF MSA/MD MEDIAN	37	8304			36	8821					3	690						
INCOME NOT AVAILABLE 6/																		
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	33	6666			24	6014					2	397	4	474				
10-19% MINORITY	36	5729			28	5269					9	1450	1	77			4	236
20-49% MINORITY	7	616			4	383					1	132	1	71				
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME											1	51	1	71				
MODERATE INCOME	13	1570			9	954					4	528	1	77			2	94
MIDDLE INCOME	34	5320			22	4512					5	1019	3	337			2	142
UPPER INCOME	29	6121			25	6200					2	381	1	137				
TOTAL 14/	76	13011			56	11666					12	1979	6	622			4	236

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/	76				56						12		4					2
REPORTED PRICING DATA													2						
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA		NA		NA		NA		NA	1	NA		NA		NA	NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA	1	NA		NA		NA	NA
2.50 - 2.99		NA		NA		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														1.93					
MEDIAN														1.93					
HOEPA LOANS 17/																			

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
	\$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/	13011				11666						1979		402					229	7
REPORTED PRICING DATA													220						
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA		NA		NA		NA		NA	137	NA		NA		NA	NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA	83	NA		NA		NA	NA
2.50 - 2.99		NA		NA		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/														1.87					
MEDIAN 31/														1.70					
HOEPA LOANS 17/																			

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	13	1744	11	1493			2	251				
MALE	3	323	1	72			2	251				
FEMALE	2	154	2	154								
JOINT (MALE/FEMALE)	8	1267	8	1267								
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	137	1	137								
MALE	1	137	1	137								
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	11	1285	9	1034			2	251				
MALE	3	323	1	72			2	251				
FEMALE	2	154	2	154								
JOINT (MALE/FEMALE)	6	808	6	808								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	596	3	596								
MALE	1	137	1	137								
FEMALE												
JOINT (MALE/FEMALE)	2	459	2	459								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	11	1285	9	1034			2	251				
MALE	3	323	1	72			2	251				
FEMALE	2	154	2	154								
JOINT (MALE/FEMALE)	6	808	6	808								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	427	3	287			1	140				
50-79% OF MSA/MD MEDIAN	3	299	2	188			1	111				
80-99% OF MSA/MD MEDIAN	2	274	2	274								
100-119% OF MSA/MD MEDIAN	3	439	3	439								
120% OR MORE OF MSA/MD MEDIAN	2	442	2	442								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	14	1881	12	1630			2	251				

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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)	3	628	1	103					2	525		
MALE												
FEMALE	2	525							2	525		
JOINT (MALE/FEMALE)	1	103	1	103								
ASIAN (TOTAL)	3	807	3	807								
MALE	1	268	1	268								
FEMALE	1	417	1	417								
JOINT (MALE/FEMALE)	1	122	1	122								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	305	1	305								
MALE	1	305	1	305								
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	84	17935	69	15863			7	449	6	1050	2	573
MALE	20	3792	14	2897			2	97	2	225	2	573
FEMALE	14	1815	10	1507			4	308				
JOINT (MALE/FEMALE)	50	12328	45	11459			1	44	4	825		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	821	2	821								
MALE	1	416	1	416								
FEMALE												
JOINT (MALE/FEMALE)	1	405	1	405								
RACE NOT AVAILABLE (TOTAL) 6/	16	3495	13	2630					3	865		
MALE	4	939	4	939								
FEMALE												
JOINT (MALE/FEMALE)	4	1102	4	1102								

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	90	19821	73	17224			7	449	8	1575	2	573
MALE	22	4476	16	3581			2	97	2	225	2	573
FEMALE	17	2757	11	1924			4	308	2	525		
JOINT (MALE/FEMALE)	51	12588	46	11719			1	44	4	825		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	370	2	370								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	370	2	370								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	17	3800	14	2935					3	865		
MALE	5	1244	5	1244								
FEMALE												
JOINT (MALE/FEMALE)	4	1102	4	1102								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	82	17565	67	15493			7	449	6	1050	2	573
MALE	20	3792	14	2897			2	97	2	225	2	573
FEMALE	14	1815	10	1507			4	308				
JOINT (MALE/FEMALE)	48	11958	43	11089			1	44	4	825		
OTHERS, INCLUDING HISPANIC (TOTAL)	11	2931	9	2406					2	525		
MALE	3	989	3	989								
FEMALE	3	942	1	417					2	525		
JOINT (MALE/FEMALE)	5	1000	5	1000								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	10	674	6	447			4	227				
50-79% OF MSA/MD MEDIAN	16	1791	12	1359			1	95	3	337		
80-99% OF MSA/MD MEDIAN	10	1546	9	1396					1	150		
100-119% OF MSA/MD MEDIAN	12	2475	9	1958			1	44	2	473		
120% OR MORE OF MSA/MD MEDIAN	61	17505	53	15369			1	83	5	1480	2	573
INCOME NOT AVAILABLE 6/												
TOTAL 14/	109	23991	89	20529			7	449	11	2440	2	573

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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	3	320	1	126	1	40	1	154				
FEMALE	1	40			1	40						
JOINT (MALE/FEMALE)	1	126	1	126								
	1	154					1	154				
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	115	20273	76	12928	2	110	24	4561	10	2183	3	491
FEMALE	19	2565	12	1528			6	902	1	135		
JOINT (MALE/FEMALE)	21	2676	17	2314	1	54	2	232	1	76		
	74	14654	47	9086	1	56	15	3049	8	1972	3	491
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE	3	644	3	644								
FEMALE												
JOINT (MALE/FEMALE)	3	644	3	644								
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	22	3933	13	2792			5	460	3	616	1	65
FEMALE	5	1199	4	1037					1	162		
JOINT (MALE/FEMALE)	4	694	3	558			1	136				
	6	1073	3	806			1	106	1	96	1	65

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	317	2	153			1	164				
MALE	1	164					1	164				
FEMALE	1	69	1	69								
JOINT (MALE/FEMALE)	1	84	1	84								
NOT HISPANIC OR LATINO (TOTAL)	113	19609	74	12514	3	150	23	4271	10	2183	3	491
MALE	19	2441	12	1528	1	40	5	738	1	135		
FEMALE	20	2607	16	2245	1	54	2	232	1	76		
JOINT (MALE/FEMALE)	73	14183	46	8741	1	56	15	2923	8	1972	3	491
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	529	2	423			1	106				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	529	2	423			1	106				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	24	4715	15	3400			5	634	3	616	1	65
MALE	5	1199	4	1037					1	162		
FEMALE	5	820	4	684			1	136				
JOINT (MALE/FEMALE)	7	1729	4	1288			1	280	1	96	1	65
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	109	18983	72	12082	2	110	22	4117	10	2183	3	491
MALE	18	2401	12	1528			5	738	1	135		
FEMALE	20	2607	16	2245	1	54	2	232	1	76		
JOINT (MALE/FEMALE)	70	13597	44	8309	1	56	14	2769	8	1972	3	491
OTHERS, INCLUDING HISPANIC (TOTAL)	12	1810	8	1346	1	40	3	424				
MALE	2	204			1	40	1	164				
FEMALE	2	195	2	195								
JOINT (MALE/FEMALE)	8	1411	6	1151			2	260				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	19	1688	12	894	1	54	6	740				
50-79% OF MSA/MD MEDIAN	18	1855	9	960	2	96	5	568	1	76	1	155
80-99% OF MSA/MD MEDIAN	9	1291	5	780			2	253	2	258		
100-119% OF MSA/MD MEDIAN	25	3595	16	2375			5	577	2	405	2	238
120% OR MORE OF MSA/MD MEDIAN	70	16506	50	11381			12	3037	7	1925	1	163
INCOME NOT AVAILABLE 6/	2	235	1	100					1	135		
TOTAL 14/	143	25170	93	16490	3	150	30	5175	13	2799	4	556

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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)	2	9	1	4			1	5				
MALE	1	5					1	5				
FEMALE	1	4	1	4								
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	8	1	5			1	3				
MALE	1	3					1	3				
FEMALE	1	5	1	5								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	13					1	13				
MALE												
FEMALE	1	13					1	13				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	5	1	5								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	5	1	5								
WHITE (TOTAL)	87	2668	50	1403	2	66	33	781	1	98	1	320
MALE	32	1179	18	379			13	480			1	320
FEMALE	21	456	10	163	1	3	9	192	1	98		
JOINT (MALE/FEMALE)	34	1033	22	861	1	63	11	109				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	15					1	15				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	15					1	15				
RACE NOT AVAILABLE (TOTAL) 6/	10	221	1	52	1	7	7	147	1	15		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	56	1	52			1	4				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	13	1	5			2	8				
MALE	3	13	1	5			2	8				
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	90	2695	51	1402	2	66	35	809	1	98	1	320
MALE	31	1174	17	374			13	480			1	320
FEMALE	24	478	12	172	1	3	10	205	1	98		
JOINT (MALE/FEMALE)	35	1043	22	856	1	63	12	124				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	10	1	10								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	10	1	10								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	10	221	1	52	1	7	7	147	1	15		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	56	1	52			1	4				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	83	2645	48	1388	2	66	31	773	1	98	1	320
MALE	29	1166	17	374			11	472			1	320
FEMALE	21	456	10	163	1	3	9	192	1	98		
JOINT (MALE/FEMALE)	33	1023	21	851	1	63	11	109				
OTHERS, INCLUDING HISPANIC (TOTAL)	11	73	5	29			6	44				
MALE	5	21	1	5			4	16				
FEMALE	3	22	2	9			1	13				
JOINT (MALE/FEMALE)	3	30	2	15			1	15				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	12	163	6	113			6	50				
50-79% OF MSA/MD MEDIAN	25	951	10	312	1	3	13	538	1	98		
80-99% OF MSA/MD MEDIAN	16	213	10	172			6	41				
100-119% OF MSA/MD MEDIAN	13	457	11	435	1	7	1	15				
120% OR MORE OF MSA/MD MEDIAN	35	1133	15	420	1	63	17	315	1	15	1	320
INCOME NOT AVAILABLE 6/	3	22	2	17			1	5				
TOTAL 14/	104	2939	54	1469	3	73	44	964	2	113	1	320

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
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/	4	14387	4	14387								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	4	14387	4	14387								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
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/	4	14387	4	14387								
TOTAL 14/	4	14387	4	14387								

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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)	29	3137	20	2380	1	63	5	460	3	234		
MALE	3	239	1	66			1	83	1	90		
FEMALE	4	338	4	338								
JOINT (MALE/FEMALE)	22	2560	15	1976	1	63	4	377	2	144		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	160	1	160								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	160	1	160								
RACE NOT AVAILABLE (TOTAL) 6/	6	830	4	695			1	70			1	65
MALE												
FEMALE	2	298	2	298								
JOINT (MALE/FEMALE)	1	65									1	65

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	29	3221	20	2464	1	63	5	460	3	234		
MALE	3	239	1	66			1	83	1	90		
FEMALE	4	338	4	338								
JOINT (MALE/FEMALE)	22	2644	15	2060	1	63	4	377	2	144		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	76	1	76								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	76	1	76								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	830	4	695			1	70			1	65
MALE												
FEMALE	2	298	2	298								
JOINT (MALE/FEMALE)	1	65									1	65
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	28	3061	19	2304	1	63	5	460	3	234		
MALE	3	239	1	66			1	83	1	90		
FEMALE	4	338	4	338								
JOINT (MALE/FEMALE)	21	2484	14	1900	1	63	4	377	2	144		
OTHERS, INCLUDING HISPANIC (TOTAL)	2	236	2	236								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	236	2	236								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	66	1	66								
50-79% OF MSA/MD MEDIAN	5	481	3	223			2	258				
80-99% OF MSA/MD MEDIAN	4	425	3	345			1	80				
100-119% OF MSA/MD MEDIAN	3	285	1	176			1	44			1	65
120% OR MORE OF MSA/MD MEDIAN	23	2870	17	2425	1	63	2	148	3	234		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	36	4127	25	3235	1	63	6	530	3	234	1	65

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	16	1361	11	933			5	428				
MALE	3	252	3	252								
FEMALE	8	476	5	294			3	182				
JOINT (MALE/FEMALE)	5	633	3	387			2	246				
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	301	2	294	1	7						
MALE	1	137	1	137								
FEMALE												
JOINT (MALE/FEMALE)	1	157	1	157								

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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	69	1	69								
MALE												
FEMALE	1	69	1	69								
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	15	1292	10	864			5	428				
MALE	3	252	3	252								
FEMALE	7	407	4	225			3	182				
JOINT (MALE/FEMALE)	5	633	3	387			2	246				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	301	2	294	1	7						
MALE	1	137	1	137								
FEMALE												
JOINT (MALE/FEMALE)	1	157	1	157								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	15	1292	10	864			5	428				
MALE	3	252	3	252								
FEMALE	7	407	4	225			3	182				
JOINT (MALE/FEMALE)	5	633	3	387			2	246				
OTHERS, INCLUDING HISPANIC (TOTAL)	1	69	1	69								
MALE												
FEMALE	1	69	1	69								
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	499	6	418			1	81				
50-79% OF MSA/MD MEDIAN	5	319	2	128			3	191				
80-99% OF MSA/MD MEDIAN	1	137	1	137								
100-119% OF MSA/MD MEDIAN	3	301	2	294	1	7						
120% OR MORE OF MSA/MD MEDIAN	3	406	2	250			1	156				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	19	1662	13	1227	1	7	5	428				

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

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INCOME, RACE AND ETHNICITY	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	4	427	3	287			1	140				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	427	3	287			1	140				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	427	3	287			1	140				
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	299	2	188			1	111				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	299	2	188			1	111				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	299	2	188			1	111				
OTHERS, INCLUDING HISPANIC												

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

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	137	1	137								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	137	1	137								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	137	1	137								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	137	1	137								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	137	1	137								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	439	3	439								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	253	2	253								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	186	1	186								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	253	2	253								
OTHERS, INCLUDING HISPANIC												

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

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	442	2	442								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	169	1	169								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	273	1	273								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	169	1	169								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	14	1881	12	1630			2	251				

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	580	4	353			4	227				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	94	2	94								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	580	4	353			4	227				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	94	2	94								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	580	4	353			4	227				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	122	1	122								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	1196	8	916			1	95	2	185		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4	473	3	321					1	152		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	1318	9	1038			1	95	2	185		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	473	3	321					1	152		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1196	8	916			1	95	2	185		
OTHERS, INCLUDING HISPANIC	1	122	1	122								

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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	1	150							1	150		
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	1396	9	1396								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1546	9	1396					1	150		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1396	9	1396								
OTHERS, INCLUDING HISPANIC	1	150							1	150		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	2137	8	1620			1	44	2	473		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	338	1	338								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	2137	8	1620			1	44	2	473		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	338	1	338								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	2137	8	1620			1	44	2	473		
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2013

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	478	1	103					1	375		
ASIAN	2	685	2	685								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	305	1	305								
WHITE	45	12626	40	11578			1	83	2	392	2	573
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	821	2	821								
RACE NOT AVAILABLE 6/	9	2590	7	1877					2	713		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	49	14240	43	12817			1	83	3	767	2	573
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	370	2	370								
ETHNICITY NOT AVAILABLE 6/	10	2895	8	2182					2	713		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	43	12256	38	11208			1	83	2	392	2	573
OTHERS, INCLUDING HISPANIC	9	2659	8	2284					1	375		
TOTAL 14/	109	23991	89	20529			7	449	11	2440	2	573

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

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	154					1	154				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13	1061	9	640	1	54	3	367				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	473	3	254			2	219				
ETHNICITY 7/												
HISPANIC OR LATINO	3	317	2	153			1	164				
NOT HISPANIC OR LATINO	12	982	8	571	1	54	3	357				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	389	2	170			2	219				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	828	8	571	1	54	2	203				
OTHERS, INCLUDING HISPANIC	4	471	2	153			2	318				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	166	1	126	1	40						
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	14	1554	8	834	1	56	3	433	1	76	1	155
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	135					2	135				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	15	1594	8	834	2	96	3	433	1	76	1	155
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	261	1	126			2	135				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	1554	8	834	1	56	3	433	1	76	1	155
OTHERS, INCLUDING HISPANIC	2	166	1	126	1	40						

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: 44060 - SPOKANE, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	475	2	222			2	253				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	816	3	558					2	258		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	475	2	222			2	253				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	816	3	558					2	258		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	475	2	222			2	253				
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	21	3055	14	2006			4	471	2	405	1	173
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	212	1	212								
RACE NOT AVAILABLE 6/	3	328	1	157			1	106			1	65
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	20	2701	13	1652			4	471	2	405	1	173
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	106					1	106				
ETHNICITY NOT AVAILABLE 6/	4	788	3	723							1	65
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	2701	13	1652			4	471	2	405	1	173
OTHERS, INCLUDING HISPANIC	2	318	1	212			1	106				

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: 44060 - SPOKANE, 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	61	13893	42	9126			12	3037	6	1567	1	163
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	432	2	432								
RACE NOT AVAILABLE 6/	7	2181	6	1823					1	358		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	60	13622	42	9135			11	2757	6	1567	1	163
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	423	2	423								
ETHNICITY NOT AVAILABLE 6/	8	2461	6	1823			1	280	1	358		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	58	13190	40	8703			11	2757	6	1567	1	163
OTHERS, INCLUDING HISPANIC	4	855	4	855								
TOTAL 14/	143	25170	93	16490	3	150	30	5175	13	2799	4	556

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

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MSA/MD: 44060 - SPOKANE, 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	1	13					1	13				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	145	6	113			4	32				
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	10	152	6	113			4	39				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5					1	5				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	139	6	113			3	26				
OTHERS, INCLUDING HISPANIC	2	19					2	19				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	5					1	5				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	5	1	5								
WHITE	21	916	9	307	1	3	10	508	1	98		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	25					2	25				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	23	926	10	312	1	3	11	513	1	98		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	25					2	25				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	916	9	307	1	3	10	508	1	98		
OTHERS, INCLUDING HISPANIC	2	10	1	5			1	5				

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	5	1	5								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	13	201	9	167			4	34				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	7					2	7				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	14	206	10	172			4	34				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	7					2	7				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	201	9	167			4	34				
OTHERS, INCLUDING HISPANIC	1	5	1	5								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	4	1	4								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	446	10	431			1	15				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	7					1	7				
ETHNICITY 7/												
HISPANIC OR LATINO	1	5	1	5								
NOT HISPANIC OR LATINO	11	445	10	430			1	15				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	7					1	7				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	441	9	426			1	15				
OTHERS, INCLUDING HISPANIC	2	9	2	9								

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	3					1	3				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	29	938	14	368	1	63	13	187			1	320
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	15					1	15				
RACE NOT AVAILABLE 6/	4	177	1	52			2	110	1	15		
ETHNICITY 7/												
HISPANIC OR LATINO	1	2					1	2				
NOT HISPANIC OR LATINO	29	944	13	358	1	63	14	203			1	320
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	10	1	10								
ETHNICITY NOT AVAILABLE 6/	4	177	1	52			2	110	1	15		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	27	926	13	358	1	63	12	185			1	320
OTHERS, INCLUDING HISPANIC	4	30	1	10			3	20				
TOTAL 14/	104	2939	54	1469	3	73	44	964	2	113	1	320

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: 44060 - SPOKANE, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	66	1	66								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	66	1	66								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	66	1	66								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	411	3	223			1	188				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	70					1	70				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	411	3	223			1	188				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	70					1	70				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	411	3	223			1	188				
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, 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	127	1	47			1	80				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	298	2	298								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	127	1	47			1	80				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	298	2	298								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	127	1	47			1	80				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	220	1	176			1	44				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	65									1	65
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	220	1	176			1	44				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	65									1	65
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	220	1	176			1	44				
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, 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	20	2313	14	1868	1	63	2	148	3	234		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	160	1	160								
RACE NOT AVAILABLE 6/	2	397	2	397								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	20	2397	14	1952	1	63	2	148	3	234		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	76	1	76								
ETHNICITY NOT AVAILABLE 6/	2	397	2	397								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	2237	13	1792	1	63	2	148	3	234		
OTHERS, INCLUDING HISPANIC	2	236	2	236								
TOTAL 14/	36	4127	25	3235	1	63	6	530	3	234	1	65

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, 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	7	499	6	418			1	81				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	69	1	69								
NOT HISPANIC OR LATINO	6	430	5	349			1	81				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	430	5	349			1	81				
OTHERS, INCLUDING HISPANIC	1	69	1	69								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	319	2	128			3	191				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	319	2	128			3	191				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	319	2	128			3	191				
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, 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/	1	137	1	137								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	137	1	137								
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	137	1	137								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	164	1	157	1	7						
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	137	1	137								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	164	1	157	1	7						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	137	1	137								
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, 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	3	406	2	250			1	156				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	406	2	250			1	156				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	406	2	250			1	156				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	19	1662	13	1227	1	7	5	428				

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, 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	7	995	6	884			1	111				
10-19% MINORITY	5	683	4	543			1	140				
20-49% MINORITY	2	203	2	203								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	71	1	71								
MODERATE INCOME	3	320	3	320								
MIDDLE INCOME	8	1184	6	933			2	251				
UPPER INCOME	2	306	2	306								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	71	1	71								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	188	2	188								
20-49% MINORITY	1	132	1	132								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	6	858	5	747			1	111				
10-19% MINORITY	2	326	1	186			1	140				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	137	1	137								
10-19% MINORITY	1	169	1	169								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	14	1881	12	1630			2	251				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, 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	52	14130	42	11582			1	81	7	1894	2	573
10-19% MINORITY	49	9195	41	8454			5	285	3	456		
20-49% MINORITY	8	666	6	493			1	83	1	90		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	83					1	83				
MODERATE INCOME	15	1488	13	1384			1	14	1	90		
MIDDLE INCOME	37	6857	30	6218			5	352	2	287		
UPPER INCOME	56	15563	46	12927					8	2063	2	573
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	83					1	83				
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	905	7	891			1	14				
20-49% MINORITY	7	583	6	493					1	90		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	10	2021	9	1940			1	81				
10-19% MINORITY	27	4836	21	4278			4	271	2	287		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	42	12109	33	9642					7	1894	2	573
10-19% MINORITY	14	3454	13	3285					1	169		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	109	23991	89	20529			7	449	11	2440	2	573

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 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: 44060 - SPOKANE, 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	65	14023	46	9345			10	2051	6	2136	3	491
10-19% MINORITY	70	10453	42	6639	1	40	19	3046	7	663	1	65
20-49% MINORITY	8	694	5	506	2	110	1	78				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	51	1	51								
MODERATE INCOME	27	3008	14	1677	3	150	7	927	2	189	1	65
MIDDLE INCOME	59	9483	41	6853			13	2136	4	339	1	155
UPPER INCOME	56	12628	37	7909			10	2112	7	2271	2	336
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	51	1	51								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	19	2314	9	1171	1	40	6	849	2	189	1	65
20-49% MINORITY	8	694	5	506	2	110	1	78				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	24	4623	20	3954			3	514			1	155
10-19% MINORITY	35	4860	21	2899			10	1622	4	339		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	41	9400	26	5391			7	1537	6	2136	2	336
10-19% MINORITY	15	3228	11	2518			3	575	1	135		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	143	25170	93	16490	3	150	30	5175	13	2799	4	556

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, 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	38	1635	22	809	1	7	13	401	1	98	1	320
10-19% MINORITY	62	1163	29	649	2	66	30	433	1	15		
20-49% MINORITY	4	141	3	11			1	130				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	5	1	5								
MODERATE INCOME	21	360	9	81	1	63	11	216				
MIDDLE INCOME	50	1775	25	991	1	3	21	348	2	113	1	320
UPPER INCOME	32	799	19	392	1	7	12	400				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	5	1	5								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	17	219	6	70	1	63	10	86				
20-49% MINORITY	4	141	3	11			1	130				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	15	908	9	467			4	23	1	98	1	320
10-19% MINORITY	35	867	16	524	1	3	17	325	1	15		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	23	727	13	342	1	7	9	378				
10-19% MINORITY	9	72	6	50			3	22				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	104	2939	54	1469	3	73	44	964	2	113	1	320

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MSA/MD: 44060 - SPOKANE, 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	13111	2	13111								
20-49% MINORITY	2	1276	2	1276								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	324	1	324								
MIDDLE INCOME	2	1163	2	1163								
UPPER INCOME	1	12900	1	12900								
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	1	324	1	324								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	211	1	211								
20-49% MINORITY	1	952	1	952								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	12900	1	12900								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	4	14387	4	14387								

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

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MSA/MD: 44060 - SPOKANE, 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	8	1000	7	812			1	188				
10-19% MINORITY	22	2564	14	2033	1	63	4	259	2	144	1	65
20-49% MINORITY	6	563	4	390			1	83	1	90		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	83					1	83				
MODERATE INCOME	16	1747	10	1305	1	63	2	135	2	179	1	65
MIDDLE INCOME	15	1714	11	1347			3	312	1	55		
UPPER INCOME	4	583	4	583								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	83					1	83				
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	11	1267	6	915	1	63	2	135	1	89	1	65
20-49% MINORITY	5	480	4	390					1	90		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	599	4	411			1	188				
10-19% MINORITY	10	1115	7	936			2	124	1	55		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	401	3	401								
10-19% MINORITY	1	182	1	182								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	36	4127	25	3235	1	63	6	530	3	234	1	65

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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	17	1411	13	1227	1	7	3	177				
10-19% MINORITY	2	251					2	251				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	13	1240	9	902			4	338				
UPPER INCOME	6	422	4	325	1	7	1	90				
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												
MIDDLE INCOME												
LESS THAN 10% MINORITY	11	989	9	902			2	87				
10-19% MINORITY	2	251					2	251				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	6	422	4	325	1	7	1	90				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	19	1662	13	1227	1	7	5	428				

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							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	377										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	377										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	377										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	71										
80-99% OF MSA/MD MEDIAN	137										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	169										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	71										
JOINT (MALE/FEMALE)	306										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	137										
10-19% MINORITY	169										
20-49% MINORITY	71										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	71										
MODERATE INCOME											
MIDDLE INCOME	137										
UPPER INCOME	169										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	6										
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/	2										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	4										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2										
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	2										
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)	5										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2										
10-19% MINORITY	3										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	3										
MIDDLE INCOME	3										
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 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	896									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	437									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	459									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	437									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	204									
50-79% OF MSA/MD MEDIAN	117									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	302									
120% OR MORE OF MSA/MD MEDIAN	273									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	72									
FEMALE										
JOINT (MALE/FEMALE)	824									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	390									
10-19% MINORITY	374									
20-49% MINORITY	132									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	320									
MIDDLE INCOME	576									
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 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE	1										
ASIAN	3										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1										
WHITE	55	6	6						1.60	1.57	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1	1	1						1.52	1.52	
RACE NOT AVAILABLE 6/	10	1	1						1.69	1.69	
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	58	7	7						1.59	1.53	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2										
ETHNICITY NOT AVAILABLE 6/	11	1	1						1.69	1.69	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	53	6	6						1.60	1.57	
OTHERS, INCLUDING HISPANIC	8	1	1						1.52	1.52	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	4										
50-79% OF MSA/MD MEDIAN	10										
80-99% OF MSA/MD MEDIAN	7	1	1						1.51	1.51	
100-119% OF MSA/MD MEDIAN	8	1	1						1.68	1.68	
120% OR MORE OF MSA/MD MEDIAN	42	6	6						1.61	1.57	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	17	2	2						1.53	1.53	
FEMALE	8	1	1						1.61	1.61	
JOINT (MALE/FEMALE)	43	5	5						1.63	1.68	
GENDER NOT AVAILABLE 6/	3										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	32	6	6						1.60	1.57	
10-19% MINORITY	34	2	2						1.61	1.61	
20-49% MINORITY	5										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	10										
MIDDLE INCOME	24	1	1						1.51	1.51	
UPPER INCOME	37	7	7						1.62	1.61	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	103									
ASIAN	807									
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	305									
WHITE	13350	1788	1788						1.60	1.53
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	405	416	416						1.52	1.52
RACE NOT AVAILABLE 6/	2101	331	331						1.69	1.69
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	14295	2204	2204						1.59	1.53
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	370									
ETHNICITY NOT AVAILABLE 6/	2406	331	331						1.69	1.69
MINORITY STATUS 8/										
WHITE NON-HISPANIC	12980	1788	1788						1.60	1.53
OTHERS, INCLUDING HISPANIC	1990	416	416						1.52	1.52
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	378									
50-79% OF MSA/MD MEDIAN	1269									
80-99% OF MSA/MD MEDIAN	1149	200	200						1.51	1.51
100-119% OF MSA/MD MEDIAN	1793	165	165						1.68	1.68
120% OR MORE OF MSA/MD MEDIAN	12482	2170	2170						1.60	1.53
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	3959	796	796						1.52	1.52
FEMALE	1358	337	337						1.61	1.61
JOINT (MALE/FEMALE)	11363	1402	1402						1.64	1.68
GENDER NOT AVAILABLE 6/	391									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	9516	1788	1788						1.60	1.53
10-19% MINORITY	7148	747	747						1.60	1.52
20-49% MINORITY	407									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1100									
MIDDLE INCOME	5485	341	341						1.51	1.51
UPPER INCOME	10486	2194	2194						1.61	1.61

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	1										
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	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	2										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	1										
UPPER INCOME											

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MSA/MD: 44060 - SPOKANE, 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	4										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	3										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	4										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	3										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	4										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	3										
50-79% OF MSA/MD MEDIAN	4										
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	4										
FEMALE											
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/	3										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	7										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	3										
MIDDLE INCOME	4										
UPPER INCOME											

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	253									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	253									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	253									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	128									
50-79% OF MSA/MD MEDIAN	125									
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	125									
FEMALE	128									
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	253									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	51									
MODERATE INCOME	202									
MIDDLE INCOME										
UPPER INCOME										

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MSA/MD: 44060 - SPOKANE, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	155									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	212									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	155									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	212									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	155									
OTHERS, INCLUDING HISPANIC	212									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	155									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	212									
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	367									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	367									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	155									
MIDDLE INCOME										
UPPER INCOME	212									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	1										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	50	1			1			2.73	2.73		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/	9										
ETHNICITY 7/											
HISPANIC OR LATINO	1										
NOT HISPANIC OR LATINO	49	1			1			2.73	2.73		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/	10										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	48	1			1			2.73	2.73		
OTHERS, INCLUDING HISPANIC	4										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	6										
50-79% OF MSA/MD MEDIAN	4										
80-99% OF MSA/MD MEDIAN	3										
100-119% OF MSA/MD MEDIAN	12	1			1			2.73	2.73		
120% OR MORE OF MSA/MD MEDIAN	36										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	12	1			1			2.73	2.73		
FEMALE	12										
JOINT (MALE/FEMALE)	35										
GENDER NOT AVAILABLE 6/	2										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	33	1			1			2.73	2.73		
10-19% MINORITY	26										
20-49% MINORITY	2										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	3										
MIDDLE INCOME	27										
UPPER INCOME	31	1			1			2.73	2.73		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			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			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	126									
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	10031	85			85			2.73	2.73	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	272									
RACE NOT AVAILABLE 6/	2135									
ETHNICITY 7/										
HISPANIC OR LATINO	84									
NOT HISPANIC OR LATINO	9602	85			85			2.73	2.73	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	347									
ETHNICITY NOT AVAILABLE 6/	2531									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	9330	85			85			2.73	2.73	
OTHERS, INCLUDING HISPANIC	829									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	497									
50-79% OF MSA/MD MEDIAN	417									
80-99% OF MSA/MD MEDIAN	482									
100-119% OF MSA/MD MEDIAN	1745	85			85			2.73	2.73	
120% OR MORE OF MSA/MD MEDIAN	9423									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	2169	85			85			2.73	2.73	
FEMALE	2254									
JOINT (MALE/FEMALE)	7952									
GENDER NOT AVAILABLE 6/	189									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	7824	85			85			2.73	2.73	
10-19% MINORITY	4538									
20-49% MINORITY	202									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	296									
MIDDLE INCOME	5178									
UPPER INCOME	7090	85			85			2.73	2.73	

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

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MSA/MD: 44060 - SPOKANE, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			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	100									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	100									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	100									
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										
INCOME NOT AVAILABLE 6/	100									
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	100									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	100									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	100									
UPPER INCOME										

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	1143									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	52									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1143									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	52									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1143									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	85									
50-79% OF MSA/MD MEDIAN	280									
80-99% OF MSA/MD MEDIAN	124									
100-119% OF MSA/MD MEDIAN	394									
120% OR MORE OF MSA/MD MEDIAN	312									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	279									
FEMALE	124									
JOINT (MALE/FEMALE)	792									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	678									
10-19% MINORITY	517									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	52									
MIDDLE INCOME	883									
UPPER INCOME	260									

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	276	1	100			2	176				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	276	1	100			2	176				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	276	1	100			2	176				
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	81					1	81				
50-79% OF MSA/MD MEDIAN	1	95					1	95				
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	100	1	100								
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	2	176					2	176				
JOINT (MALE/FEMALE)	1	100	1	100								
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	181	1	100			1	81				
10-19% MINORITY	1	95					1	95				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	3	276	1	100			2	176				
UPPER INCOME												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	102	3	124	1	17	1	83
FHA	5		6				
VA	6		3				
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	85	2	80	1	9		44
FHA	3		3				
VA	6		2				
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL			3		1		1
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	4	1	25		5	1	37
FHA	2		3				
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	11		12		1		1
FHA							
VA			1				
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2		4		1		
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, 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	56	2	70		8		
FHA	2		3				
VA	5		2				
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	4		7	1			3
FHA	3		1				
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	2		6	1			1
FHA	3						
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							1
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	2		1				1
FHA			1				
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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MSA/MD: 44060 - SPOKANE, WA

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

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MSA/MD: 44060 - SPOKANE, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	2		2				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	2		2				
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: 44060 - SPOKANE, 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	71 8	2	61 1	1	9		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.60		2.73				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.57		2.73				NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	62	1	9		NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	1		5 1	1			NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)			3.35				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)			3.35				NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	6	1			NA NA