

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 49420 - YAKIMA, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/YAKIMA COUNTY/0002.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	98								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0004.00														
LOANS ORIGINATED			2	347	3	530	1	4						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	445										
APPS WITHDRAWN			2	411	2	527								
FILES CLOSED FOR INCOMPLETENESS					1	93								
WA/YAKIMA COUNTY/0005.00														
LOANS ORIGINATED	2	265			2	170	1	3			1	95		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	145								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0006.00														
LOANS ORIGINATED					3	172								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					3	281					3	281		
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0007.00														
LOANS ORIGINATED	1	123			1	48								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	88								
APPS WITHDRAWN					1	119								
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0008.00														
LOANS ORIGINATED			3	434	1	197	2	18						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional			D			F		G		
	A		B		C		D		E		F		G
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/YAKIMA COUNTY/0009.01													
LOANS ORIGINATED			2	226	8	964	1	8		4	596		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	150			2	15					
APPS WITHDRAWN			3	386	1	85			1	78			
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0009.02													
LOANS ORIGINATED			2	321	3	369			2	204	1	133	
APPS APPROVED, NOT ACCEPTED					1	84			1	84			
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0010.00													
LOANS ORIGINATED					3	278	1	7		1	42		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					4	621	1	15					
APPS WITHDRAWN			1	58									
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0011.00													
LOANS ORIGINATED	1	142	1	144	3	427			2	311			
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	168							1	168	
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0012.01													
LOANS ORIGINATED					2	172			2	172			
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0012.02													
LOANS ORIGINATED					2	183			2	183			
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	79			1	79			
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/YAKIMA COUNTY/0013.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	80	1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0014.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	76								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0015.01														
LOANS ORIGINATED					2	164								
APPS APPROVED, NOT ACCEPTED					1	22								
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0015.02														
LOANS ORIGINATED					1	48				1	48			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0016.01														
LOANS ORIGINATED					2	185	2	150				1	100	
APPS APPROVED, NOT ACCEPTED							1	10						
APPS DENIED					1	165								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					2	327				2	327			
WA/YAKIMA COUNTY/0016.02														
LOANS ORIGINATED			3	668	9	1420	5	179		1	182	5	305	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	390	1	7						
APPS WITHDRAWN					1	31								
FILES CLOSED FOR INCOMPLETENESS					1	109								

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/YAKIMA COUNTY/0017.01														
LOANS ORIGINATED				2	395							1	250	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED						2	565							
APPS WITHDRAWN						1	100							
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0017.02														
LOANS ORIGINATED						2	333	4	131			1	3	
APPS APPROVED, NOT ACCEPTED								1	5					
APPS DENIED						2	284	1	15					
APPS WITHDRAWN						2	299							
FILES CLOSED FOR INCOMPLETENESS						1	120							
WA/YAKIMA COUNTY/0018.00														
LOANS ORIGINATED	1	162			6	763	4	486		3	231	1	66	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					4	549	1	137						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0019.01														
LOANS ORIGINATED			1	124										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0019.02														
LOANS ORIGINATED					4	359				1	81			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	241								
APPS WITHDRAWN					1	132				1	132			
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0020.01														
LOANS ORIGINATED	1	294			5	292	2	167		2	109			
APPS APPROVED, NOT ACCEPTED								1	25					
APPS DENIED					3	313	1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D					E	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/YAKIMA COUNTY/0020.02													
LOANS ORIGINATED			2	207	6	766	1	90		3	352		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	59	4	466							
APPS WITHDRAWN					1	146							
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0021.01													
LOANS ORIGINATED	1	122	1	179	1	93	1	188				1	93
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	15					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0021.02													
LOANS ORIGINATED					3	347				1	82		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	320							
APPS WITHDRAWN					1	155							
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0022.00													
LOANS ORIGINATED			1	187	2	287	2	15				1	167
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	39	1	7				1	39
APPS WITHDRAWN					1	295							
FILES CLOSED FOR INCOMPLETENESS			1	104	1	276							
WA/YAKIMA COUNTY/0027.01													
LOANS ORIGINATED					1	232							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	45							
APPS WITHDRAWN					1	100							
FILES CLOSED FOR INCOMPLETENESS													
WA/YAKIMA COUNTY/0028.01													
LOANS ORIGINATED			1	359	2	1184	2	170					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	67							
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	FHA, FSA/RHS & VA		Conventional			D			F		G			
	A		B		C		D		E		F		G	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/YAKIMA COUNTY/0028.02														
LOANS ORIGINATED			1	296	3	410	1	139		1	139			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	20						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	165								
WA/YAKIMA COUNTY/0029.00														
LOANS ORIGINATED			1	200	5	1098	1	6				1	145	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	7						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0030.01														
LOANS ORIGINATED			3	699	2	430	1	10		2	613			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	11						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0030.02														
LOANS ORIGINATED			1	73	2	549	1	190		1	73			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	343				1	122	1	122	
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/YAKIMA COUNTY/0031.00														
LOANS ORIGINATED					4	821								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	346			1	7						
APPS WITHDRAWN			1	70	4	690								
FILES CLOSED FOR INCOMPLETENESS					1	54								
WA/YAKIMA COUNTY/0032.00														
LOANS ORIGINATED			3	498			2	298		1	66			
APPS APPROVED, NOT ACCEPTED							1	3						
APPS DENIED					2	457	1	6						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families							
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
WA/YAKIMA COUNTY/0034.00																
LOANS ORIGINATED					3	419		1	5			1	267			
APPS APPROVED, NOT ACCEPTED																
APPS DENIED								2	8							
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS					1	192										
WA/YAKIMA COUNTY/9400.01																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	116										
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/9400.02																
LOANS ORIGINATED			1	109								1	109			
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN					1	285										
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/9400.03																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN					1	84										
FILES CLOSED FOR INCOMPLETENESS																
WA/YAKIMA COUNTY/9400.04																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED								1	9							
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MSA/MD(TOTAL)																
LOANS ORIGINATED	7	1108	29	5071	98	14105	36	2264			33	3955	13	1262		
APPS APPROVED, NOT ACCEPTED					2	106	4	43			1	84				
APPS DENIED			4	1000	39	5547	19	300			2	201	2	161		
APPS WITHDRAWN			8	1093	22	3329					5	491	1	168		
FILES CLOSED FOR INCOMPLETENESS			1	104	9	1336					2	327				

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID GEOGRAPHIC IDENTIFIERS 2/ LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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

LOANS ORIGINATED	54	10516	260	56140	345	65705	113	7837	3	2253	140	26506	63	6628
APPS APPROVED, NOT ACCEPTED			1	100	4	810	3	73			2	373	2	245
APPS DENIED	16	2257	37	5987	55	11301	66	691			18	3936	23	1633
APPS WITHDRAWN	7	1300	50	12307	55	11065	3	398			29	6417	6	658
FILES CLOSED FOR INCOMPLETENESS	1	139	6	1950	10	1326					1	74	2	232
INVALID MSA/MD NUMBERS 2/ LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B												
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

MSA/MD (TOTAL)

INVALID GEOGRAPHIC IDENTIFIERS 2/

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/			4	13										

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MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN																		
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	60	8414			51	6947					8	1141	2	425				
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/					3	541												
ETHNICITY 7/																		
HISPANIC OR LATINO	9	754			3	314												
NOT HISPANIC OR LATINO	49	7417			47	6585					8	1141	2	425				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	110																
ETHNICITY NOT AVAILABLE 6/	1	133			4	589												
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	49	7417			47	6585					8	1141	2	425				
OTHERS, INCLUDING HISPANIC	10	864			3	314												
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN					1	48												
50-79% OF MSA/MD MEDIAN	7	629			6	575					2	245						
80-99% OF MSA/MD MEDIAN	7	751			5	553					2	285						
100-119% OF MSA/MD MEDIAN	6	715			7	917					2	310						
120% OR MORE OF MSA/MD MEDIAN	40	6319			35	5395					1	126	2	425				
INCOME NOT AVAILABLE 6/											1	175						
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY	7	1252			10	1877							1	247				
20-49% MINORITY	26	4020			28	4076					5	708	1	178				
50-79% MINORITY	19	2306			15	1479					3	433						
80-100% MINORITY	8	836			1	56												
INCOME 12/ 13/																		
LOW INCOME	1	79			1	56												
MODERATE INCOME	13	1237			6	506					1	123						
MIDDLE INCOME	24	3571			25	3750					5	717						
UPPER INCOME	22	3527			22	3176					2	301	2	425				
TOTAL 14/	60	8414			54	7488					8	1141	2	425				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/	60				54						8		2					
REPORTED PRICING DATA																			
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		NA		NA		NA	
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA	
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN																			
MEDIAN																			
HOEPA LOANS 17/																			

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's
NO REPORTED PRICING DATA 15/	8414				7488						1141		425					
REPORTED PRICING DATA																		
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		NA		NA		NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																		
4.50 - 5.49																		
5.50 - 6.49																		
6.50 OR MORE																		
MEAN 30/																		
MEDIAN 31/																		
HOEPA LOANS 17/																		

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	7	1108	7	1108								
MALE	1	103	1	103								
FEMALE	1	123	1	123								
JOINT (MALE/FEMALE)	5	882	5	882								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	162	1	162								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	162	1	162								
NOT HISPANIC OR LATINO (TOTAL)	6	946	6	946								
MALE	1	103	1	103								
FEMALE	1	123	1	123								
JOINT (MALE/FEMALE)	4	720	4	720								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	6	946	6	946								
MALE	1	103	1	103								
FEMALE	1	123	1	123								
JOINT (MALE/FEMALE)	4	720	4	720								
OTHERS, INCLUDING HISPANIC (TOTAL)	1	162	1	162								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	162	1	162								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2	245	2	245								
80-99% OF MSA/MD MEDIAN	3	447	3	447								
100-119% OF MSA/MD MEDIAN	1	122	1	122								
120% OR MORE OF MSA/MD MEDIAN	1	294	1	294								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	7	1108	7	1108								

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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)	37	6278	27	4643			3	654	6	877	1	104
MALE	10	1340	8	1002					2	338		
FEMALE	4	735	2	365					1	266	1	104
JOINT (MALE/FEMALE)	23	4203	17	3276			3	654	3	273		
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/	5	990	2	428			1	346	2	216		
MALE												
FEMALE	1	138							1	138		
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	183	1	124			1	59				
MALE	1	124	1	124								
FEMALE												
JOINT (MALE/FEMALE)	1	59					1	59				
NOT HISPANIC OR LATINO (TOTAL)	34	5962	25	4386			2	595	6	877	1	104
MALE	8	1083	6	745					2	338		
FEMALE	4	735	2	365					1	266	1	104
JOINT (MALE/FEMALE)	22	4144	17	3276			2	595	3	273		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	1123	3	561			1	346	2	216		
MALE	1	133	1	133								
FEMALE	1	138							1	138		
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	34	5962	25	4386			2	595	6	877	1	104
MALE	8	1083	6	745					2	338		
FEMALE	4	735	2	365					1	266	1	104
JOINT (MALE/FEMALE)	22	4144	17	3276			2	595	3	273		
OTHERS, INCLUDING HISPANIC (TOTAL)	2	183	1	124			1	59				
MALE	1	124	1	124								
FEMALE												
JOINT (MALE/FEMALE)	1	59					1	59				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	6	618	1	98			1	150	3	266	1	104
80-99% OF MSA/MD MEDIAN	2	272	2	272								
100-119% OF MSA/MD MEDIAN	4	734	4	734								
120% OR MORE OF MSA/MD MEDIAN	30	5644	22	3967			3	850	5	827		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	42	7268	29	5071			4	1000	8	1093	1	104

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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)	1	90					1	90				
MALE												
FEMALE	1	90					1	90				
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	2	241	1	165			1	76				
MALE												
FEMALE	2	241	1	165			1	76				
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	156	22170	94	13399	1	22	35	5101	20	2804	6	844
MALE	35	4853	17	2211	1	22	9	1240	6	1134	2	246
FEMALE	18	1597	10	813			4	323	4	461		
JOINT (MALE/FEMALE)	103	15720	67	10375			22	3538	10	1209	4	598
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	327									2	327
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	327									2	327
RACE NOT AVAILABLE (TOTAL) 6/	9	1595	3	541	1	84	2	280	2	525	1	165
MALE	1	165									1	165
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)	32	3447	13	1039			18	2123	1	285		
MALE	7	1063	1	79			5	699	1	285		
FEMALE	8	730	4	412			4	318				
JOINT (MALE/FEMALE)	17	1654	8	548			9	1106				
NOT HISPANIC OR LATINO (TOTAL)	127	19223	80	12367	1	22	19	3144	19	2519	8	1171
MALE	28	3790	16	2132	1	22	4	541	5	849	2	246
FEMALE	13	1198	7	566			2	171	4	461		
JOINT (MALE/FEMALE)	86	14235	57	9669			13	2432	10	1209	6	925
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	110	1	110								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	110	1	110								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	10	1643	4	589	1	84	2	280	2	525	1	165
MALE	1	165									1	165
FEMALE												
JOINT (MALE/FEMALE)	1	48	1	48								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	124	18806	80	12367	1	22	18	3054	19	2519	6	844
MALE	28	3790	16	2132	1	22	4	541	5	849	2	246
FEMALE	12	1108	7	566			1	81	4	461		
JOINT (MALE/FEMALE)	84	13908	57	9669			13	2432	10	1209	4	598
OTHERS, INCLUDING HISPANIC (TOTAL)	36	3974	14	1149			19	2213	1	285	2	327
MALE	7	1063	1	79			5	699	1	285		
FEMALE	9	820	4	412			5	408				
JOINT (MALE/FEMALE)	20	2091	9	658			9	1106			2	327
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	11	890	2	128			8	661	1	101		
50-79% OF MSA/MD MEDIAN	17	1565	11	947			6	618				
80-99% OF MSA/MD MEDIAN	21	2370	9	870	1	22	8	1076	2	282	1	120
100-119% OF MSA/MD MEDIAN	11	1212	9	893			2	319				
120% OR MORE OF MSA/MD MEDIAN	106	17842	65	11008	1	84	14	2697	19	2946	7	1107
INCOME NOT AVAILABLE 6/	4	544	2	259			1	176			1	109
TOTAL 14/	170	24423	98	14105	2	106	39	5547	22	3329	9	1336

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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)	58	2598	36	2264	4	43	18	291				
MALE	15	640	8	450	2	28	5	162				
FEMALE	8	228	4	174			4	54				
JOINT (MALE/FEMALE)	35	1730	24	1640	2	15	9	75				
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	9					1	9				
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)	5	65	1	3	1	25	3	37				
MALE	1	25			1	25						
FEMALE	2	18	1	3			1	15				
JOINT (MALE/FEMALE)	2	22					2	22				
NOT HISPANIC OR LATINO (TOTAL)	51	2516	33	2244	3	18	15	254				
MALE	14	615	8	450	1	3	5	162				
FEMALE	6	210	3	171			3	39				
JOINT (MALE/FEMALE)	31	1691	22	1623	2	15	7	53				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	17	2	17								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	17	2	17								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	9					1	9				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	51	2516	33	2244	3	18	15	254				
MALE	14	615	8	450	1	3	5	162				
FEMALE	6	210	3	171			3	39				
JOINT (MALE/FEMALE)	31	1691	22	1623	2	15	7	53				
OTHERS, INCLUDING HISPANIC (TOTAL)	7	82	3	20	1	25	3	37				
MALE	1	25			1	25						
FEMALE	2	18	1	3			1	15				
JOINT (MALE/FEMALE)	4	39	2	17			2	22				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	29					2	29				
50-79% OF MSA/MD MEDIAN	5	225	2	196			3	29				
80-99% OF MSA/MD MEDIAN	6	77	2	30	1	25	3	22				
100-119% OF MSA/MD MEDIAN	11	686	7	530			4	156				
120% OR MORE OF MSA/MD MEDIAN	34	1579	25	1508	3	18	6	53				
INCOME NOT AVAILABLE 6/	1	11					1	11				
TOTAL 14/	59	2607	36	2264	4	43	19	300				

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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)	39	4569	33	3955			2	201	4	413		
MALE	7	584	7	584								
FEMALE	3	219	3	219								
JOINT (MALE/FEMALE)	29	3766	23	3152			2	201	4	413		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	327									2	327
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	327									2	327
RACE NOT AVAILABLE (TOTAL) 6/	2	162			1	84			1	78		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	48	1	48								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	48	1	48								
NOT HISPANIC OR LATINO (TOTAL)	40	4848	32	3907			2	201	4	413	2	327
MALE	7	584	7	584								
FEMALE	3	219	3	219								
JOINT (MALE/FEMALE)	30	4045	22	3104			2	201	4	413	2	327
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	162			1	84			1	78		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	38	4521	32	3907			2	201	4	413		
MALE	7	584	7	584								
FEMALE	3	219	3	219								
JOINT (MALE/FEMALE)	28	3718	22	3104			2	201	4	413		
OTHERS, INCLUDING HISPANIC (TOTAL)	3	375	1	48							2	327
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	375	1	48							2	327
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	42	1	42								
80-99% OF MSA/MD MEDIAN	1	92	1	92								
100-119% OF MSA/MD MEDIAN	3	238	3	238								
120% OR MORE OF MSA/MD MEDIAN	38	4686	28	3583	1	84	2	201	5	491	2	327
INCOME NOT AVAILABLE 6/												
TOTAL 14/	43	5058	33	3955	1	84	2	201	5	491	2	327

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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)	15	1404	12	1075			2	161	1	168		
MALE	4	343	2	136			1	39	1	168		
FEMALE	1	66	1	66								
JOINT (MALE/FEMALE)	10	995	9	873			1	122				
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	187	1	187								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	14	1271	11	942			2	161	1	168		
MALE	3	210	1	3			1	39	1	168		
FEMALE	1	66	1	66								
JOINT (MALE/FEMALE)	10	995	9	873			1	122				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	320	2	320								
MALE	1	133	1	133								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	14	1271	11	942			2	161	1	168		
MALE	3	210	1	3			1	39	1	168		
FEMALE	1	66	1	66								
JOINT (MALE/FEMALE)	10	995	9	873			1	122				
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	39					1	39				
50-79% OF MSA/MD MEDIAN	3	290	3	290								
80-99% OF MSA/MD MEDIAN	2	30	2	30								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	10	1232	8	942			1	122	1	168		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	16	1591	13	1262			2	161	1	168		

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

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	3	447	3	447								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	162	1	162								
NOT HISPANIC OR LATINO	2	285	2	285								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	285	2	285								
OTHERS, INCLUDING HISPANIC	1	162	1	162								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	122	1	122								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	122	1	122								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	122	1	122								
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	294	1	294								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	294	1	294								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	294	1	294								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	7	1108	7	1108								

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												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	480	1	98			1	150	2	128	1	104
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	138							1	138		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	480	1	98			1	150	2	128	1	104
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	138							1	138		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	480	1	98			1	150	2	128	1	104
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	272	2	272								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	124	1	124								
NOT HISPANIC OR LATINO	1	148	1	148								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	148	1	148								
OTHERS, INCLUDING HISPANIC	1	124	1	124								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	734	4	734								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	734	4	734								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	734	4	734								
OTHERS, INCLUDING HISPANIC												

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

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	26	4792	20	3539			2	504	4	749		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4	852	2	428			1	346	1	78		
ETHNICITY 7/												
HISPANIC OR LATINO	1	59					1	59				
NOT HISPANIC OR LATINO	24	4600	19	3406			1	445	4	749		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	985	3	561			1	346	1	78		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	24	4600	19	3406			1	445	4	749		
OTHERS, INCLUDING HISPANIC	1	59					1	59				
TOTAL 14/	42	7268	29	5071			4	1000	8	1093	1	104

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	90					1	90				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	720	2	128			6	491	1	101		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	80					1	80				
ETHNICITY 7/												
HISPANIC OR LATINO	4	336					4	336				
NOT HISPANIC OR LATINO	5	426	1	80			3	245	1	101		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	128	1	48			1	80				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	336	1	80			2	155	1	101		
OTHERS, INCLUDING HISPANIC	5	426					5	426				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	76					1	76				
WHITE	16	1489	11	947			5	542				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	11	984	6	447			5	537				
NOT HISPANIC OR LATINO	6	581	5	500			1	81				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	581	5	500			1	81				
OTHERS, INCLUDING HISPANIC	11	984	6	447			5	537				

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

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	20	2230	9	870	1	22	8	1076	1	142	1	120
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	140							1	140		
ETHNICITY 7/												
HISPANIC OR LATINO	6	565	1	48			5	517				
NOT HISPANIC OR LATINO	14	1665	8	822	1	22	3	559	1	142	1	120
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	140							1	140		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	1665	8	822	1	22	3	559	1	142	1	120
OTHERS, INCLUDING HISPANIC	6	565	1	48			5	517				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	1212	9	893			2	319				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	230	2	132			1	98				
NOT HISPANIC OR LATINO	8	982	7	761			1	221				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	982	7	761			1	221				
OTHERS, INCLUDING HISPANIC	3	230	2	132			1	98				

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

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	165	1	165								
WHITE	96	15975	61	10302			13	2497	18	2561	4	615
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	327									2	327
RACE NOT AVAILABLE 6/	7	1375	3	541	1	84	1	200	1	385	1	165
ETHNICITY 7/												
HISPANIC OR LATINO	8	1332	4	412			3	635	1	285		
NOT HISPANIC OR LATINO	90	15025	57	9945			10	1862	17	2276	6	942
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	110	1	110								
ETHNICITY NOT AVAILABLE 6/	7	1375	3	541	1	84	1	200	1	385	1	165
MINORITY STATUS 8/												
WHITE NON-HISPANIC	88	14698	57	9945			10	1862	17	2276	4	615
OTHERS, INCLUDING HISPANIC	11	1769	5	522			3	635	1	285	2	327
TOTAL 14/	170	24423	98	14105	2	106	39	5547	22	3329	9	1336

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	20					1	20				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	9					1	9				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	20					1	20				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	9					1	9				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	20					1	20				
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	5	225	2	196			3	29				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	225	2	196			3	29				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	225	2	196			3	29				
OTHERS, INCLUDING HISPANIC												

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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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	6	77	2	30	1	25	3	22				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	40			1	25	1	15				
NOT HISPANIC OR LATINO	4	37	2	30			2	7				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	37	2	30			2	7				
OTHERS, INCLUDING HISPANIC	2	40			1	25	1	15				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	686	7	530			4	156				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	3	1	3								
NOT HISPANIC OR LATINO	9	676	5	520			4	156				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	7	1	7								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	676	5	520			4	156				
OTHERS, INCLUDING HISPANIC	2	10	2	10								

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	34	1579	25	1508	3	18	6	53				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	22					2	22				
NOT HISPANIC OR LATINO	31	1547	24	1498	3	18	4	31				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	10	1	10								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	31	1547	24	1498	3	18	4	31				
OTHERS, INCLUDING HISPANIC	3	32	1	10			2	22				
TOTAL 14/	59	2607	36	2264	4	43	19	300				

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: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
	1	42	1	42								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
	1	42	1	42								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
	1	42	1	42								
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: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	92	1	92								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	92	1	92								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	92	1	92								
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	238	3	238								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	48	1	48								
NOT HISPANIC OR LATINO	2	190	2	190								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	190	2	190								
OTHERS, INCLUDING HISPANIC	1	48	1	48								

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: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	34	4197	28	3583			2	201	4	413		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	327									2	327
RACE NOT AVAILABLE 6/	2	162			1	84			1	78		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	36	4524	28	3583			2	201	4	413	2	327
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	162			1	84			1	78		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	34	4197	28	3583			2	201	4	413		
OTHERS, INCLUDING HISPANIC	2	327									2	327
TOTAL 14/	43	5058	33	3955	1	84	2	201	5	491	2	327

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MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	39					1	39				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	39					1	39				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	39					1	39				
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	290	3	290								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	290	3	290								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	290	3	290								
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	30	2	30								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	30	2	30								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	30	2	30								
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 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 49420 - YAKIMA, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	1045	7	755			1	122	1	168		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	187	1	187								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	912	6	622			1	122	1	168		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	320	2	320								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	912	6	622			1	122	1	168		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	16	1591	13	1262			2	161	1	168		

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: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	407	3	407								
50-79% MINORITY	3	407	3	407								
80-100% MINORITY	1	294	1	294								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	5	691	5	691								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	123	1	123								
80-100% MINORITY	1	294	1	294								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	407	3	407								
50-79% MINORITY	2	284	2	284								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	7	1108	7	1108								

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MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	12	2750	7	1478			2	791	3	481		
20-49% MINORITY	24	3840	17	2974			1	150	5	612	1	104
50-79% MINORITY	5	554	4	495			1	59				
80-100% MINORITY	1	124	1	124								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	233	2	233								
MIDDLE INCOME	18	2839	15	2508			1	59	1	168	1	104
UPPER INCOME	22	4196	12	2330			3	941	7	925		
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	1	109	1	109								
80-100% MINORITY	1	124	1	124								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	772	4	772								
20-49% MINORITY	10	1622	8	1350					1	168	1	104
50-79% MINORITY	4	445	3	386			1	59				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	1978	3	706			2	791	3	481		
20-49% MINORITY	14	2218	9	1624			1	150	4	444		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	42	7268	29	5071			4	1000	8	1093	1	104

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MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	28	5899	16	3933			3	410	6	1217	3	339
20-49% MINORITY	74	11170	45	6533	1	84	16	2746	6	810	6	997
50-79% MINORITY	47	5685	25	2731			16	2033	6	921		
80-100% MINORITY	21	1669	12	908	1	22	4	358	4	381		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	6	453	3	172					3	281		
MODERATE INCOME	35	3541	20	1613	1	22	10	1215	4	691		
MIDDLE INCOME	56	8409	33	5184	1	84	17	2240	4	625	1	276
UPPER INCOME	73	12020	42	7136			12	2092	11	1732	8	1060
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	6	453	3	172					3	281		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	23	2702	12	1109			7	902	4	691		
80-100% MINORITY	12	839	8	504	1	22	3	313				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	1322	4	979			2	343				
20-49% MINORITY	23	3727	15	2351	1	84	5	721	1	295	1	276
50-79% MINORITY	24	2983	13	1622			9	1131	2	230		
80-100% MINORITY	3	377	1	232			1	45	1	100		
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	22	4577	12	2954			1	67	6	1217	3	339
20-49% MINORITY	51	7443	30	4182			11	2025	5	515	5	721
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	170	24423	98	14105	2	106	39	5547	22	3329	9	1336

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: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	10	405	6	379			4	26				
20-49% MINORITY	36	1070	22	954	3	18	11	98				
50-79% MINORITY	8	916	6	764			2	152				
80-100% MINORITY	5	216	2	167	1	25	2	24				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	216	2	167	1	25	2	24				
MIDDLE INCOME	22	1475	14	1286	1	3	7	186				
UPPER INCOME	32	916	20	811	2	15	10	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	5	216	2	167	1	25	2	24				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	211	2	200			1	11				
20-49% MINORITY	11	348	6	322	1	3	4	23				
50-79% MINORITY	8	916	6	764			2	152				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	194	4	179			3	15				
20-49% MINORITY	25	722	16	632	2	15	7	75				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	59	2607	36	2264	4	43	19	300				

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2013

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	1075	4	953			1	122				
20-49% MINORITY	17	2124	13	1635	1	84			1	78	2	327
50-79% MINORITY	15	1421	13	1210			1	79	1	132		
80-100% MINORITY	6	438	3	157					3	281		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3	281							3	281		
MODERATE INCOME	12	995	10	784			1	79	1	132		
MIDDLE INCOME	17	2151	15	1945	1	84	1	122				
UPPER INCOME	11	1631	8	1226					1	78	2	327
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	3	281							3	281		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	9	838	7	627			1	79	1	132		
80-100% MINORITY	3	157	3	157								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	808	3	686			1	122				
20-49% MINORITY	7	760	6	676	1	84						
50-79% MINORITY	6	583	6	583								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	267	1	267								
20-49% MINORITY	10	1364	7	959					1	78	2	327
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	43	5058	33	3955	1	84	2	201	5	491	2	327

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	122					1	122				
20-49% MINORITY	13	1310	11	1103			1	39	1	168		
50-79% MINORITY	2	159	2	159								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	8	933	5	604			2	161	1	168		
UPPER INCOME	8	658	8	658								
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												
10-19% MINORITY	1	122					1	122				
20-49% MINORITY	5	652	3	445			1	39	1	168		
50-79% MINORITY	2	159	2	159								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	8	658	8	658								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	16	1591	13	1262			2	161	1	168		

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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	2										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	1										
JOINT (MALE/FEMALE)	2										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY	2										
50-79% MINORITY	1										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	2										
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	427									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	427									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	427									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	142									
80-99% OF MSA/MD MEDIAN	285									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	123									
JOINT (MALE/FEMALE)	304									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	304									
50-79% MINORITY	123									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	123									
MIDDLE INCOME	304									
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											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	2										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)	1										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY	1										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	1										
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/	MEDIAN 31/
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	397										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	397										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	397										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	103										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	294										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	103										
FEMALE											
JOINT (MALE/FEMALE)	294										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY	103										
50-79% MINORITY											
80-100% MINORITY	294										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	294										
MIDDLE INCOME	103										
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 #		
BORROWER CHARACTERISTICS									
RACE 5/									
AMERICAN INDIAN/ALASKA NATIVE									
ASIAN									
BLACK OR AFRICAN AMERICAN									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND									
WHITE	18	1	1					1.65	1.65
2 OR MORE MINORITY RACES									
JOINT (WHITE/MINORITY RACE)									
RACE NOT AVAILABLE 6/	2								
ETHNICITY 7/									
HISPANIC OR LATINO	1								
NOT HISPANIC OR LATINO	17	1	1					1.65	1.65
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)									
ETHNICITY NOT AVAILABLE 6/	2								
MINORITY STATUS 8/									
WHITE NON-HISPANIC	17	1	1					1.65	1.65
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	2								
100-119% OF MSA/MD MEDIAN	4								
120% OR MORE OF MSA/MD MEDIAN	13	1	1					1.65	1.65
INCOME NOT AVAILABLE 6/									
GENDER 19/									
MALE	6								
FEMALE	1	1	1					1.65	1.65
JOINT (MALE/FEMALE)	11								
GENDER NOT AVAILABLE 6/	2								
CENSUS TRACT CHARACTERISTICS 10/									
RACIAL/ETHNIC COMPOSITION 11/									
LESS THAN 10% MINORITY									
10-19% MINORITY	5								
20-49% MINORITY	13								
50-79% MINORITY	1	1	1					1.65	1.65
80-100% MINORITY	1								
INCOME CHARACTERISTICS 12/ 13/									
LOW INCOME									
MODERATE INCOME	1								
MIDDLE INCOME	8	1	1					1.65	1.65
UPPER INCOME	11								

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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	3402	179	179							1.65	1.65
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	428										
ETHNICITY 7/											
HISPANIC OR LATINO	124										
NOT HISPANIC OR LATINO	3278	179	179							1.65	1.65
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	428										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3278	179	179							1.65	1.65
OTHERS, INCLUDING HISPANIC	124										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	98										
80-99% OF MSA/MD MEDIAN	272										
100-119% OF MSA/MD MEDIAN	734										
120% OR MORE OF MSA/MD MEDIAN	2726	179	179							1.65	1.65
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	791										
FEMALE	186	179	179							1.65	1.65
JOINT (MALE/FEMALE)	2425										
GENDER NOT AVAILABLE 6/	428										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	1055										
20-49% MINORITY	2553										
50-79% MINORITY	98	179	179							1.65	1.65
80-100% MINORITY	124										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	124										
MIDDLE INCOME	1454	179	179							1.65	1.65
UPPER INCOME	2252										

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							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	425									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	425									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	425									
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	425									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	247									
FEMALE										
JOINT (MALE/FEMALE)	178									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	247									
20-49% MINORITY	178									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	425									

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			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	175									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	175									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	175									
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/	175									
GENDER 19/										
MALE	175									
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY	175									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	175									

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 49420 - YAKIMA, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1											
WHITE	57											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2											
ETHNICITY 7/												
HISPANIC OR LATINO	11											
NOT HISPANIC OR LATINO	45											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	3											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	45											
OTHERS, INCLUDING HISPANIC	12											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2											
50-79% OF MSA/MD MEDIAN	8											
80-99% OF MSA/MD MEDIAN	8											
100-119% OF MSA/MD MEDIAN	5											
120% OR MORE OF MSA/MD MEDIAN	36											
INCOME NOT AVAILABLE 6/	1											
GENDER 19/												
MALE	9											
FEMALE	8											
JOINT (MALE/FEMALE)	41											
GENDER NOT AVAILABLE 6/	2											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	13											
20-49% MINORITY	27											
50-79% MINORITY	13											
80-100% MINORITY	7											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3											
MODERATE INCOME	9											
MIDDLE INCOME	20											
UPPER INCOME	28											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	165									
WHITE	8856									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	354									
ETHNICITY 7/										
HISPANIC OR LATINO	936									
NOT HISPANIC OR LATINO	7927									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	110									
ETHNICITY NOT AVAILABLE 6/	402									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	7927									
OTHERS, INCLUDING HISPANIC	1046									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	128									
50-79% OF MSA/MD MEDIAN	681									
80-99% OF MSA/MD MEDIAN	778									
100-119% OF MSA/MD MEDIAN	543									
120% OR MORE OF MSA/MD MEDIAN	7161									
INCOME NOT AVAILABLE 6/	84									
GENDER 19/										
MALE	1283									
FEMALE	759									
JOINT (MALE/FEMALE)	6979									
GENDER NOT AVAILABLE 6/	354									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	3156									
20-49% MINORITY	3989									
50-79% MINORITY	1646									
80-100% MINORITY	584									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	172									
MODERATE INCOME	771									
MIDDLE INCOME	3576									
UPPER INCOME	4856									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1											
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	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2											
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												
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY	1											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME												
UPPER INCOME	1											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	

BORROWER CHARACTERISTICS

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE	
ASIAN	
BLACK OR AFRICAN AMERICAN	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	
WHITE	110
2 OR MORE MINORITY RACES	
JOINT (WHITE/MINORITY RACE)	
RACE NOT AVAILABLE 6/	

ETHNICITY 7/

HISPANIC OR LATINO	55
NOT HISPANIC OR LATINO	55
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	
ETHNICITY NOT AVAILABLE 6/	

MINORITY STATUS 8/

WHITE NON-HISPANIC	55
OTHERS, INCLUDING HISPANIC	55

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	110
INCOME NOT AVAILABLE 6/	

GENDER 19/

MALE	
FEMALE	
JOINT (MALE/FEMALE)	110
GENDER NOT AVAILABLE 6/	

CENSUS TRACT CHARACTERISTICS 10/

RACIAL/ETHNIC COMPOSITION 11/

LESS THAN 10% MINORITY	
10-19% MINORITY	
20-49% MINORITY	55
50-79% MINORITY	
80-100% MINORITY	55

INCOME CHARACTERISTICS 12/ 13/

LOW INCOME	
MODERATE INCOME	55
MIDDLE INCOME	
UPPER INCOME	55

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

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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	1866									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1866									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1866									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	130									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	514									
120% OR MORE OF MSA/MD MEDIAN	1222									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	414									
FEMALE	100									
JOINT (MALE/FEMALE)	1352									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	345									
20-49% MINORITY	663									
50-79% MINORITY	698									
80-100% MINORITY	160									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	160									
MIDDLE INCOME	1176									
UPPER INCOME	530									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	301	1	133					1	168		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	168							1	168		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	133	1	133								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	168							1	168		
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	2	301	1	133					1	168		
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	2	301	1	133					1	168		
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	301	1	133					1	168		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	2	301	1	133					1	168		
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	1											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
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	1											
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1											
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 30/	MEDIAN 31/
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	133											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	133											
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
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	133											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	133											
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	133											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	133											
UPPER INCOME												

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	40		148	2	15		39
FHA	3		6				
VA	2		3				
FSA/RHS	2		2				
LOANS ORIGINATED							
CONVENTIONAL	28		85	2	13		18
FHA	3		2				
VA	2		1				
FSA/RHS	2		1				
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL			2		1		3
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	4		34		1		18
FHA			1				
VA			1				
FSA/RHS			1				
APPLICATIONS WITHDRAWN							
CONVENTIONAL	7		19				
FHA			3				
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	1		8				
FHA							
VA			1				
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
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	21		73		13		
FHA	3		2				
VA	1		1				
FSA/RHS	2						

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	2		9		2		3
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1		7		2		3
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL			2				
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	1		6		1		
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	20 1		60	2	12		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.65						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.65						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	60	2	12		NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	1		7		2		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	7		2		NA NA