

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 13380 - BELLINGHAM, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/WHATCOM COUNTY/0001.00														
LOANS ORIGINATED			3	785	2	490								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	216										
APPS WITHDRAWN			1	358										
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0002.00														
LOANS ORIGINATED	2	396	3	747	4	875					1	59		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	175	1	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0003.00														
LOANS ORIGINATED			5	530	1	231								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	149										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0004.00														
LOANS ORIGINATED			1	185			1	295						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	153										
APPS WITHDRAWN	1	294	3	309										
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0005.01														
LOANS ORIGINATED			4	589	1	87								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0005.02														
LOANS ORIGINATED			1	250	1	145					1	250		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	153										
APPS WITHDRAWN														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/WHATCOM COUNTY/0007.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	160										
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0008.03														
LOANS ORIGINATED			2	357	2	409			1	184				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	259								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0008.04														
LOANS ORIGINATED	2	549	1	417	2	326			1	180				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0008.05														
LOANS ORIGINATED	1	230	7	2712	1	204			1	337				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	304					1	304				
APPS WITHDRAWN			1	196	1	200								
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0008.06														
LOANS ORIGINATED			3	599					1	232				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0009.01														
LOANS ORIGINATED			4	764	1	258								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	300								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/WHATCOM COUNTY/0009.02														
LOANS ORIGINATED			4	1395	1	203	2	16			1	319		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	323										
APPS WITHDRAWN	1	304	2	704										
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0010.00														
LOANS ORIGINATED			4	852							4	852		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	212							1	212		
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0011.00														
LOANS ORIGINATED			2	560	3	520	1	4			3	725		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	142					1	142		
APPS WITHDRAWN			2	528	1	417								
FILES CLOSED FOR INCOMPLETENESS					1	400								
WA/WHATCOM COUNTY/0012.01														
LOANS ORIGINATED			4	784							1	394		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0012.02														
LOANS ORIGINATED			1	178	1	358	1	8					1	178
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0101.00														
LOANS ORIGINATED			2	314	2	223							1	78
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	226	1	530	1	15						
APPS WITHDRAWN			2	418	1	191					1	90		
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	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/WHATCOM COUNTY/0102.00														
LOANS ORIGINATED	1	244	5	1332	1	117	1	15					2	364
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	122						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	164								
WA/WHATCOM COUNTY/0103.01														
LOANS ORIGINATED			1	242			4	347						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN					2	405								
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0103.02														
LOANS ORIGINATED	3	604	3	925	1	390	2	150						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	175								
WA/WHATCOM COUNTY/0103.03														
LOANS ORIGINATED			5	1267	4	1147	1	15			2	415		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN					1	210								
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0104.01														
LOANS ORIGINATED	1	265	5	1021	2	314	2	13			1	91	1	223
APPS APPROVED, NOT ACCEPTED							1	4						
APPS DENIED					2	468	1	10						
APPS WITHDRAWN					1	217								
FILES CLOSED FOR INCOMPLETENESS			1	160									1	160
WA/WHATCOM COUNTY/0104.03														
LOANS ORIGINATED			3	740	1	90	2	130			1	109		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	100										
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/WHATCOM COUNTY/0104.04														
LOANS ORIGINATED			5	942	1	195	1	5			1	131		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	228										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	314	1	230					1	314		
WA/WHATCOM COUNTY/0105.01														
LOANS ORIGINATED	1	305	4	1062	1	170	1	265					1	276
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	698	1	417					1	500		
APPS WITHDRAWN			1	100	1	236								
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0105.02														
LOANS ORIGINATED					1	255	1	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	73							1	73		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0106.00														
LOANS ORIGINATED	1	218			3	359	1	8			1	63		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	417								
APPS WITHDRAWN					1	180								
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/0107.01														
LOANS ORIGINATED			3	1125	1	417								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	126									1	126
APPS WITHDRAWN			1	305										
FILES CLOSED FOR INCOMPLETENESS			1	300										
WA/WHATCOM COUNTY/0107.02														
LOANS ORIGINATED			2	487	1	296	2	354					1	207
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN			1	342										
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/WHATCOM COUNTY/0110.00														
LOANS ORIGINATED			1	320	1	99	1	170			1	320		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	198							2	198
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/WHATCOM COUNTY/9400.00														
LOANS ORIGINATED			3	720	1	412							1	147
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	113										
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	12	2811	91	22201	41	8590	24	1810			22	4661	8	1473
APPS APPROVED, NOT ACCEPTED							1	4						
APPS DENIED			13	2749	11	2906	8	191			4	1019	3	324
APPS WITHDRAWN	2	598	17	3745	9	2056					2	302		
FILES CLOSED FOR INCOMPLETENESS			3	774	4	969					1	314	1	160
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	81	14791	292	65467	120	22035	82	2315	3	5466	103	19237	49	5791
APPS APPROVED, NOT ACCEPTED			2	343			4	40					1	93
APPS DENIED	11	1640	50	11277	51	10826	48	476			23	6045	22	2278
APPS WITHDRAWN	9	1278	46	10985	26	4979	2	30			16	3145	6	883
FILES CLOSED FOR INCOMPLETENESS			7	1473	4	736	1	90			3	565	1	172

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MSA/MD: 13380 - BELLINGHAM, WA

DISPOSITION OF APPLICATIONS	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase 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				Refinancings		Home Improvement Loans							
	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/ LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/WHATCOM COUNTY/0003.00			1	280										
WA/WHATCOM COUNTY/0005.01			1	124	1	200					1	124		
WA/WHATCOM COUNTY/0007.00			1	150							1	150		
WA/WHATCOM COUNTY/0009.02			1	258										
WA/WHATCOM COUNTY/0012.01			1	183							1	183		
WA/WHATCOM COUNTY/0101.00			2	254							1	190		
WA/WHATCOM COUNTY/0104.01					1	115								
MSA/MD (TOTAL)			7	1249	2	315					4	647		
INVALID GEOGRAPHIC IDENTIFIERS 2/														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/			6	14	8	796	1	40						

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN	1	208			1	289					1	216						
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	36	7225			71	17585					4	889	7	1678			7	555
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	1	90			1	358					1	225						
RACE NOT AVAILABLE 6/	1	115			1	258												
ETHNICITY 7/																		
HISPANIC OR LATINO	1	87																
NOT HISPANIC OR LATINO	37	7436			73	18232					6	1330	7	1678			7	555
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/	1	115			1	258												
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	35	7138			71	17585					4	889	7	1678			7	555
OTHERS, INCLUDING HISPANIC	3	385			2	647					2	441						
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	1	87			1	99											3	166
50-79% OF MSA/MD MEDIAN	11	1568			10	2130					2	409					4	389
80-99% OF MSA/MD MEDIAN	5	1012			12	2653					2	431	4	829				
100-119% OF MSA/MD MEDIAN	6	1274			12	2693							1	245				
120% OR MORE OF MSA/MD MEDIAN	14	3447			39	10915					2	490	2	604				
INCOME NOT AVAILABLE 6/	2	250																
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	2	488			9	1902												
10-19% MINORITY	28	5289			52	13284					5	1114	5	1282			5	473
20-49% MINORITY	8	1714			11	2642					1	216	2	396			2	82
50-79% MINORITY	1	147			2	662												
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	6	854			16	3508							2	396			6	413
MIDDLE INCOME	26	5193			39	9903					5	1105	1	198			1	142
UPPER INCOME	7	1591			19	5079					1	225	4	1084				
TOTAL 14/	39	7638			74	18490					6	1330	7	1678			7	555

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/	38				74						6		7					4
REPORTED PRICING DATA	1																		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2.00 - 2.49		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2.50 - 2.99		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3.00 - 3.49		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN	1.52																		
MEDIAN	1.52																		
HOEPA LOANS 17/																			

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MSA/MD: 13380 - BELLINGHAM, WA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	
NO REPORTED PRICING DATA 15/	7391				18490						1330		1678					527	28
REPORTED PRICING DATA	247																		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	247	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2.00 - 2.49		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2.50 - 2.99		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3.00 - 3.49		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/	1.52																		
MEDIAN 31/	1.52																		
HOEPA LOANS 17/																			

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	294							1	294		
MALE												
FEMALE	1	294							1	294		
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	13	3115	12	2811					1	304		
MALE	3	666	3	666								
FEMALE	2	534	1	230					1	304		
JOINT (MALE/FEMALE)	7	1722	7	1722								
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)												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	598							2	598		
MALE												
FEMALE	2	598							2	598		
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	12	2811	12	2811								
MALE	3	666	3	666								
FEMALE	1	230	1	230								
JOINT (MALE/FEMALE)	7	1722	7	1722								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	12	2811	12	2811								
MALE	3	666	3	666								
FEMALE	1	230	1	230								
JOINT (MALE/FEMALE)	7	1722	7	1722								
OTHERS, INCLUDING HISPANIC (TOTAL)	2	598							2	598		
MALE												
FEMALE	2	598							2	598		
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	193	1	193								
80-99% OF MSA/MD MEDIAN	7	1504	7	1504								
100-119% OF MSA/MD MEDIAN	2	539	1	245					1	294		
120% OR MORE OF MSA/MD MEDIAN	4	1173	3	869					1	304		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	14	3409	12	2811					2	598		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	228					1	228				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	228					1	228				
ASIAN (TOTAL)	6	1305	2	505			3	442	1	358		
MALE	1	73					1	73				
FEMALE	1	153					1	153				
JOINT (MALE/FEMALE)	4	1079	2	505			1	216	1	358		
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	110	26538	87	21229			6	1627	15	3222	2	460
MALE	32	7593	23	5094			2	649	6	1550	1	300
FEMALE	20	3248	16	2640			1	304	3	304		
JOINT (MALE/FEMALE)	58	15697	48	13495			3	674	6	1368	1	160
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	523	1	358					1	165		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	523	1	358					1	165		
RACE NOT AVAILABLE (TOTAL) 6/	5	875	1	109			3	452			1	314
MALE	1	100					1	100				
FEMALE												
JOINT (MALE/FEMALE)	2	335	1	109			1	226				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	216					1	216				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	216					1	216				
NOT HISPANIC OR LATINO (TOTAL)	115	27946	90	22092			9	2081	14	3313	2	460
MALE	33	7666	23	5094			3	722	6	1550	1	300
FEMALE	21	3401	16	2640			2	457	3	304		
JOINT (MALE/FEMALE)	61	16879	51	14358			4	902	5	1459	1	160
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	432							3	432		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	432							3	432		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	875	1	109			3	452			1	314
MALE	1	100					1	100				
FEMALE												
JOINT (MALE/FEMALE)	2	335	1	109			1	226				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	108	26271	87	21229			6	1627	13	2955	2	460
MALE	32	7593	23	5094			2	649	6	1550	1	300
FEMALE	20	3248	16	2640			1	304	3	304		
JOINT (MALE/FEMALE)	56	15430	48	13495			3	674	4	1101	1	160
OTHERS, INCLUDING HISPANIC (TOTAL)	11	2323	3	863			4	670	4	790		
MALE	1	73					1	73				
FEMALE	1	153					1	153				
JOINT (MALE/FEMALE)	9	2097	3	863			2	444	4	790		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	410	3	166					3	244		
50-79% OF MSA/MD MEDIAN	29	4880	21	3516			5	879	2	325	1	160
80-99% OF MSA/MD MEDIAN	13	2779	9	1798					4	981		
100-119% OF MSA/MD MEDIAN	16	3472	13	2719			3	753				
120% OR MORE OF MSA/MD MEDIAN	60	17928	45	14002			5	1117	8	2195	2	614
INCOME NOT AVAILABLE 6/												
TOTAL 14/	124	29469	91	22201			13	2749	17	3745	3	774

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE	2	473	1	208			1	265				
FEMALE	1	265					1	265				
JOINT (MALE/FEMALE)	1	208	1	208								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	59	13275	37	7809			10	2641	8	1856	4	969
FEMALE	11	2404	5	769			4	1145	1	315	1	175
JOINT (MALE/FEMALE)	9	1736	6	953			2	592	1	191		
JOINT (MALE/FEMALE)	38	8925	26	6087			4	904	5	1140	3	794
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE	2	315	2	315								
FEMALE												
JOINT (MALE/FEMALE)	2	315	2	315								
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	2	458	1	258					1	200		
FEMALE	1	200							1	200		
JOINT (MALE/FEMALE)	1	258	1	258								

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	87	1	87								
MALE												
FEMALE	1	87	1	87								
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	62	13976	39	8245			11	2906	8	1856	4	969
MALE	12	2669	5	769			5	1410	1	315	1	175
FEMALE	8	1649	5	866			2	592	1	191		
JOINT (MALE/FEMALE)	41	9448	29	6610			4	904	5	1140	3	794
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	458	1	258					1	200		
MALE	1	200							1	200		
FEMALE	1	258	1	258								
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	58	13188	36	7722			10	2641	8	1856	4	969
MALE	11	2404	5	769			4	1145	1	315	1	175
FEMALE	8	1649	5	866			2	592	1	191		
JOINT (MALE/FEMALE)	38	8925	26	6087			4	904	5	1140	3	794
OTHERS, INCLUDING HISPANIC (TOTAL)	5	875	4	610			1	265				
MALE	1	265					1	265				
FEMALE	1	87	1	87								
JOINT (MALE/FEMALE)	3	523	3	523								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	377	2	186					1	191		
50-79% OF MSA/MD MEDIAN	7	1292	4	672			2	440	1	180		
80-99% OF MSA/MD MEDIAN	10	1899	7	1494			2	230			1	175
100-119% OF MSA/MD MEDIAN	8	1716	5	1157			1	259	2	300		
120% OR MORE OF MSA/MD MEDIAN	35	8987	21	4831			6	1977	5	1385	3	794
INCOME NOT AVAILABLE 6/	2	250	2	250								
TOTAL 14/	65	14521	41	8590			11	2906	9	2056	4	969

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	4					1	4				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	4					1	4				
ASIAN (TOTAL)	1	4	1	4								
MALE	1	4	1	4								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	10					1	10				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	10					1	10				
WHITE (TOTAL)	29	1872	22	1691	1	4	6	177				
MALE	3	24	3	24								
FEMALE	6	499	3	373	1	4	2	122				
JOINT (MALE/FEMALE)	20	1349	16	1294			4	55				
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	115	1	115								
MALE	1	115	1	115								
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	10					1	10				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	10					1	10				
NOT HISPANIC OR LATINO (TOTAL)	30	1865	23	1695	1	4	6	166				
MALE	4	28	4	28								
FEMALE	6	499	3	373	1	4	2	122				
JOINT (MALE/FEMALE)	20	1338	16	1294			4	44				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	15					1	15				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	15					1	15				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	115	1	115								
MALE	1	115	1	115								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	28	1857	22	1691	1	4	5	162				
MALE	3	24	3	24								
FEMALE	6	499	3	373	1	4	2	122				
JOINT (MALE/FEMALE)	19	1334	16	1294			3	40				
OTHERS, INCLUDING HISPANIC (TOTAL)	4	33	1	4			3	29				
MALE	1	4	1	4								
FEMALE												
JOINT (MALE/FEMALE)	3	29					3	29				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	122					2	122				
50-79% OF MSA/MD MEDIAN	8	176	5	147	1	4	2	25				
80-99% OF MSA/MD MEDIAN	3	592	3	592								
100-119% OF MSA/MD MEDIAN	8	559	5	519			3	40				
120% OR MORE OF MSA/MD MEDIAN	12	556	11	552			1	4				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	33	2005	24	1810	1	4	8	191				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE	1	73					1	73				
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE	26	5800	21	4552			3	946	2	302		
FEMALE	7	1734	6	1234			1	500				
JOINT (MALE/FEMALE)	3	863	2	559			1	304				
JOINT (MALE/FEMALE)	16	3203	13	2759			1	142	2	302		
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	2	423	1	109							1	314
FEMALE												
JOINT (MALE/FEMALE)	1	109	1	109								

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	26	5783	21	4552			4	1019	1	212		
MALE	8	1807	6	1234			2	573				
FEMALE	3	863	2	559			1	304				
JOINT (MALE/FEMALE)	15	3113	13	2759			1	142	1	212		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	90							1	90		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	90							1	90		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	423	1	109							1	314
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	109	1	109								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	25	5710	21	4552			3	946	1	212		
MALE	7	1734	6	1234			1	500				
FEMALE	3	863	2	559			1	304				
JOINT (MALE/FEMALE)	15	3113	13	2759			1	142	1	212		
OTHERS, INCLUDING HISPANIC (TOTAL)	2	163					1	73	1	90		
MALE	1	73					1	73				
FEMALE												
JOINT (MALE/FEMALE)	1	90							1	90		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	3	703	3	703								
80-99% OF MSA/MD MEDIAN	2	354					1	142	1	212		
100-119% OF MSA/MD MEDIAN	7	1426	6	1122			1	304				
120% OR MORE OF MSA/MD MEDIAN	17	3813	13	2836			2	573	1	90	1	314
INCOME NOT AVAILABLE 6/												
TOTAL 14/	29	6296	22	4661			4	1019	2	302	1	314

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	11	1831	8	1473			2	198			1	160
MALE	3	405	1	207			2	198				
FEMALE	1	117	1	117								
JOINT (MALE/FEMALE)	7	1309	6	1149							1	160
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	126					1	126				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	11	1831	8	1473			2	198			1	160
MALE	3	405	1	207			2	198				
FEMALE	1	117	1	117								
JOINT (MALE/FEMALE)	7	1309	6	1149							1	160
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	126					1	126				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	11	1831	8	1473			2	198			1	160
MALE	3	405	1	207			2	198				
FEMALE	1	117	1	117								
JOINT (MALE/FEMALE)	7	1309	6	1149							1	160
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2	307	1	147							1	160
80-99% OF MSA/MD MEDIAN	4	659	3	571			1	88				
100-119% OF MSA/MD MEDIAN	3	580	2	454			1	126				
120% OR MORE OF MSA/MD MEDIAN	3	411	2	301			1	110				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	12	1957	8	1473			3	324			1	160

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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 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	193	1	193								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	193	1	193								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	193	1	193								
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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	1504	7	1504								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	1504	7	1504								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	1504	7	1504								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	294							1	294		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	245	1	245								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	294							1	294		
NOT HISPANIC OR LATINO	1	245	1	245								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	245	1	245								
OTHERS, INCLUDING HISPANIC	1	294							1	294		

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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	1173	3	869					1	304		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	304							1	304		
NOT HISPANIC OR LATINO	3	869	3	869								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	869	3	869								
OTHERS, INCLUDING HISPANIC	1	304							1	304		
TOTAL 14/	14	3409	12	2811					2	598		

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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
LESS THAN 50% OF MSA/MD MEDIAN													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE													
ASIAN													
BLACK OR AFRICAN AMERICAN													
NATIVE HAWAIIAN/OTHER PACIFIC ISLND													
WHITE	6	410	3	166					3	244			
2 OR MORE MINORITY RACES													
JOINT (WHITE/MINORITY RACE)													
RACE NOT AVAILABLE 6/													
ETHNICITY 7/													
HISPANIC OR LATINO													
NOT HISPANIC OR LATINO	6	410	3	166					3	244			
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)													
ETHNICITY NOT AVAILABLE 6/													
MINORITY STATUS 8/													
WHITE NON-HISPANIC	6	410	3	166					3	244			
OTHERS, INCLUDING HISPANIC													
50-79% OF MSA/MD MEDIAN													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE													
ASIAN	2	369	1	216				1	153				
BLACK OR AFRICAN AMERICAN													
NATIVE HAWAIIAN/OTHER PACIFIC ISLND													
WHITE	25	4120	20	3300				3	500	1	160	1	160
2 OR MORE MINORITY RACES													
JOINT (WHITE/MINORITY RACE)	1	165								1	165		
RACE NOT AVAILABLE 6/	1	226						1	226				
ETHNICITY 7/													
HISPANIC OR LATINO													
NOT HISPANIC OR LATINO	27	4489	21	3516				4	653	1	160	1	160
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	165								1	165		
ETHNICITY NOT AVAILABLE 6/	1	226						1	226				
MINORITY STATUS 8/													
WHITE NON-HISPANIC	25	4120	20	3300				3	500	1	160	1	160
OTHERS, INCLUDING HISPANIC	3	534	1	216				1	153	1	165		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	289	1	289								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	2490	8	1509					4	981		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	13	2779	9	1798					4	981		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	2490	8	1509					4	981		
OTHERS, INCLUDING HISPANIC	1	289	1	289								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	15	3346	13	2719			2	627				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	126					1	126				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	15	3346	13	2719			2	627				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	126					1	126				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	15	3346	13	2719			2	627				
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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	228					1	228				
ASIAN	3	647					2	289	1	358		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	52	16172	43	13535			1	500	7	1837	1	300
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	358	1	358								
RACE NOT AVAILABLE 6/	3	523	1	109			1	100			1	314
ETHNICITY 7/												
HISPANIC OR LATINO	1	216					1	216				
NOT HISPANIC OR LATINO	54	16922	44	13893			3	801	6	1928	1	300
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	267							2	267		
ETHNICITY NOT AVAILABLE 6/	3	523	1	109			1	100			1	314
MINORITY STATUS 8/												
WHITE NON-HISPANIC	50	15905	43	13535			1	500	5	1570	1	300
OTHERS, INCLUDING HISPANIC	7	1500	1	358			3	517	3	625		
TOTAL 14/	124	29469	91	22201			13	2749	17	3745	3	774

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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	377	2	186					1	191		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	87	1	87								
NOT HISPANIC OR LATINO	2	290	1	99					1	191		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	290	1	99					1	191		
OTHERS, INCLUDING HISPANIC	1	87	1	87								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	473	1	208			1	265				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	819	3	464			1	175	1	180		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	1292	4	672			2	440	1	180		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	819	3	464			1	175	1	180		
OTHERS, INCLUDING HISPANIC	2	473	1	208			1	265				

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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1899	7	1494			2	230			1	175
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1899	7	1494			2	230			1	175
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	10	1899	7	1494			2	230			1	175
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	7	1458	4	899			1	259	2	300		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	258	1	258								
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	1458	4	899			1	259	2	300		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	258	1	258								
MINORITY STATUS 8/ WHITE NON-HISPANIC	7	1458	4	899			1	259	2	300		
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	33	8562	20	4606			6	1977	4	1185	3	794
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	225	1	225								
RACE NOT AVAILABLE 6/	1	200							1	200		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	34	8787	21	4831			6	1977	4	1185	3	794
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	200							1	200		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	33	8562	20	4606			6	1977	4	1185	3	794
OTHERS, INCLUDING HISPANIC	1	225	1	225								
TOTAL 14/	65	14521	41	8590			11	2906	9	2056	4	969

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	122					2	122				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	122					2	122				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	122					2	122				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	4	1	4								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	10					1	10				
WHITE	5	47	3	28	1	4	1	15				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	115	1	115								
ETHNICITY 7/												
HISPANIC OR LATINO	1	10					1	10				
NOT HISPANIC OR LATINO	6	51	4	32	1	4	1	15				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	115	1	115								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	47	3	28	1	4	1	15				
OTHERS, INCLUDING HISPANIC	2	14	1	4			1	10				

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	592	3	592								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	592	3	592								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	592	3	592								
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	8	559	5	519			3	40				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	544	5	519			2	25				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	15					1	15				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	544	5	519			2	25				
OTHERS, INCLUDING HISPANIC	1	15					1	15				

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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	4					1	4				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	552	11	552								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	556	11	552			1	4				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	552	11	552								
OTHERS, INCLUDING HISPANIC	1	4					1	4				
TOTAL 14/	33	2005	24	1810	1	4	8	191				

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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
	3	703	3	703								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
	3	703	3	703								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
	3	703	3	703								
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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	354					1	142	1	212		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	354					1	142	1	212		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	2	354					1	142	1	212		
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	7	1426	6	1122			1	304				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	1426	6	1122			1	304				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	7	1426	6	1122			1	304				
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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	73					1	73				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	14	3317	12	2727			1	500	1	90		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	423	1	109							1	314
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	14	3300	12	2727			2	573				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	90							1	90		
ETHNICITY NOT AVAILABLE 6/	2	423	1	109							1	314
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	3227	12	2727			1	500				
OTHERS, INCLUDING HISPANIC	2	163					1	73	1	90		
TOTAL 14/	29	6296	22	4661			4	1019	2	302	1	314

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 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	307	1	147						1	160	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	307	1	147						1	160	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	307	1	147						1	160	
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	659	3	571			1	88				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	659	3	571			1	88				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	659	3	571			1	88				
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	454	2	454								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	126					1	126				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	454	2	454								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	126					1	126				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	454	2	454								
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	411	2	301			1	110				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	411	2	301			1	110				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	411	2	301			1	110				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	12	1957	8	1473			3	324			1	160

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	294							1	294		
10-19% MINORITY	11	2719	10	2415					1	304		
20-49% MINORITY	2	396	2	396								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	396	2	396								
MIDDLE INCOME	7	1625	6	1331					1	294		
UPPER INCOME	5	1388	4	1084					1	304		
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												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	14	3409	12	2811					2	598		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	11	2233	5	1243			1	153	5	837		
10-19% MINORITY	90	22556	70	17689			9	2158	8	1935	3	774
20-49% MINORITY	19	3847	13	2549			3	438	3	860		
50-79% MINORITY	4	833	3	720					1	113		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	25	4320	19	3214			3	528	3	578		
MIDDLE INCOME	69	15793	52	12484			6	896	8	1639	3	774
UPPER INCOME	30	9356	20	6503			4	1325	6	1528		
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	15	2734	11	1937			2	379	2	418		
20-49% MINORITY	10	1586	8	1277			1	149	1	160		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	1145	3	683			1	153	3	309		
10-19% MINORITY	49	11554	41	9809			3	454	2	517	3	774
20-49% MINORITY	9	2261	5	1272			2	289	2	700		
50-79% MINORITY	4	833	3	720					1	113		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	1088	2	560					2	528		
10-19% MINORITY	26	8268	18	5943			4	1325	4	1000		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	124	29469	91	22201			13	2749	17	3745	3	774

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	10	2134	5	977			3	340	1	417	1	400
10-19% MINORITY	44	9653	26	5054			7	2391	8	1639	3	569
20-49% MINORITY	10	2322	9	2147			1	175				
50-79% MINORITY	1	412	1	412								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	12	2457	9	1561			2	705	1	191		
MIDDLE INCOME	36	8161	22	5197			6	1383	5	1012	3	569
UPPER INCOME	17	3903	10	1832			3	818	3	853	1	400
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	6	1176	4	455			1	530	1	191		
20-49% MINORITY	6	1281	5	1106			1	175				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	4	655	2	457			2	198				
10-19% MINORITY	27	6053	15	3287			4	1185	5	1012	3	569
20-49% MINORITY	4	1041	4	1041								
50-79% MINORITY	1	412	1	412								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	6	1479	3	520			1	142	1	417	1	400
10-19% MINORITY	11	2424	7	1312			2	676	2	436		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	65	14521	41	8590			11	2906	9	2056	4	969

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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4	477	4	477								
10-19% MINORITY	24	1145	17	964	1	4	6	177				
20-49% MINORITY	5	383	3	369			2	14				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	25					2	25				
MIDDLE INCOME	27	1695	20	1525	1	4	6	166				
UPPER INCOME	4	285	4	285								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	15					1	15				
20-49% MINORITY	1	10					1	10				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	473	3	473								
20-49% MINORITY	20	849	14	683	1	4	5	162				
50-79% MINORITY	4	373	3	369			1	4				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	4	1	4								
20-49% MINORITY	3	281	3	281								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	33	2005	24	1810	1	4	8	191				

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, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	5	1187	4	1045			1	142				
10-19% MINORITY	22	4977	17	3557			2	804	2	302	1	314
20-49% MINORITY	2	132	1	59			1	73				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	793	3	703					1	90		
MIDDLE INCOME	15	2812	12	2213			1	73	1	212	1	314
UPPER INCOME	10	2691	7	1745			3	946				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	734	2	644					1	90		
20-49% MINORITY	1	59	1	59								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	320	1	320								
10-19% MINORITY	13	2419	11	1893					1	212	1	314
20-49% MINORITY	1	73					1	73				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	4	867	3	725			1	142				
10-19% MINORITY	6	1824	4	1020			2	804				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	29	6296	22	4661			4	1019	2	302	1	314

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	376	1	178			2	198				
10-19% MINORITY	7	1227	5	941			1	126			1	160
20-49% MINORITY	1	207	1	207								
50-79% MINORITY	1	147	1	147								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	78	1	78								
MIDDLE INCOME	10	1603	6	1119			3	324			1	160
UPPER INCOME	1	276	1	276								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	78	1	78								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	376	1	178			2	198				
10-19% MINORITY	5	873	3	587			1	126			1	160
20-49% MINORITY	1	207	1	207								
50-79% MINORITY	1	147	1	147								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	276	1	276								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	12	1957	8	1473			3	324			1	160

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1336											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1336											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1336											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	193											
80-99% OF MSA/MD MEDIAN	579											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	564											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	416											
FEMALE	230											
JOINT (MALE/FEMALE)	497											
GENDER NOT AVAILABLE 6/	193											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1185											
20-49% MINORITY	151											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	151											
MIDDLE INCOME	656											
UPPER INCOME	529											

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1475											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1475											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1475											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	925											
100-119% OF MSA/MD MEDIAN	245											
120% OR MORE OF MSA/MD MEDIAN	305											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	250											
FEMALE												
JOINT (MALE/FEMALE)	1225											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1230											
20-49% MINORITY	245											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	245											
MIDDLE INCOME	675											
UPPER INCOME	555											

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	61	4	4							1.55	1.53	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	64	4	4							1.55	1.53	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	61	4	4							1.55	1.53	
OTHERS, INCLUDING HISPANIC	3											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	17											
80-99% OF MSA/MD MEDIAN	7											
100-119% OF MSA/MD MEDIAN	6											
120% OR MORE OF MSA/MD MEDIAN	33	4	4							1.55	1.53	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	18											
FEMALE	13											
JOINT (MALE/FEMALE)	33	4	4							1.55	1.53	
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1											
10-19% MINORITY	51	3	3							1.56	1.55	
20-49% MINORITY	11											
50-79% MINORITY	1	1	1							1.50	1.50	
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	14											
MIDDLE INCOME	36	3	3							1.52	1.50	
UPPER INCOME	14	1	1							1.64	1.64	

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	505										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	14569	1957	1957					1.57	1.55		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	358										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	15432	1957	1957					1.57	1.55		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	14569	1957	1957					1.57	1.55		
OTHERS, INCLUDING HISPANIC	863										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	148										
50-79% OF MSA/MD MEDIAN	2715										
80-99% OF MSA/MD MEDIAN	1344										
100-119% OF MSA/MD MEDIAN	1327										
120% OR MORE OF MSA/MD MEDIAN	9898	1957	1957					1.57	1.55		
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	3896										
FEMALE	2228										
JOINT (MALE/FEMALE)	9308	1957	1957					1.57	1.55		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	185										
10-19% MINORITY	12663	1634	1634					1.58	1.55		
20-49% MINORITY	2334										
50-79% MINORITY	250	323	323					1.50	1.50		
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2542										
MIDDLE INCOME	8619	1217	1217					1.53	1.55		
UPPER INCOME	4271	740	740					1.64	1.64		

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	3											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2											
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	2											
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	2											
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3											
MIDDLE INCOME												
UPPER INCOME												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	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				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	28											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	28											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	28											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	18											
50-79% OF MSA/MD MEDIAN	10											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	18											
JOINT (MALE/FEMALE)	10											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	20											
20-49% MINORITY	8											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	28											
MIDDLE INCOME												
UPPER INCOME												

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	27											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2											
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	29											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26											
OTHERS, INCLUDING HISPANIC	4											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2											
50-79% OF MSA/MD MEDIAN	3											
80-99% OF MSA/MD MEDIAN	6											
100-119% OF MSA/MD MEDIAN	4											
120% OR MORE OF MSA/MD MEDIAN	14											
INCOME NOT AVAILABLE 6/	2											
GENDER 19/												
MALE	3											
FEMALE	5											
JOINT (MALE/FEMALE)	23											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4											
10-19% MINORITY	18											
20-49% MINORITY	8											
50-79% MINORITY	1											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	7											
MIDDLE INCOME	17											
UPPER INCOME	7											

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	208									
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	6459									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	315									
RACE NOT AVAILABLE 6/	258									
ETHNICITY 7/										
HISPANIC OR LATINO	87									
NOT HISPANIC OR LATINO	6895									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	258									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	6372									
OTHERS, INCLUDING HISPANIC	610									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	186									
50-79% OF MSA/MD MEDIAN	613									
80-99% OF MSA/MD MEDIAN	1377									
100-119% OF MSA/MD MEDIAN	973									
120% OR MORE OF MSA/MD MEDIAN	3841									
INCOME NOT AVAILABLE 6/	250									
GENDER 19/										
MALE	526									
FEMALE	929									
JOINT (MALE/FEMALE)	5785									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	812									
10-19% MINORITY	3928									
20-49% MINORITY	2088									
50-79% MINORITY	412									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1424									
MIDDLE INCOME	4513									
UPPER INCOME	1303									

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	1537									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/		115								
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1537									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/		115								
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1537									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	115									
80-99% OF MSA/MD MEDIAN	577									
100-119% OF MSA/MD MEDIAN	495									
120% OR MORE OF MSA/MD MEDIAN	465									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	115									
FEMALE	350									
JOINT (MALE/FEMALE)	1187									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	465									
10-19% MINORITY	837									
20-49% MINORITY	350									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	1387									
UPPER INCOME	265									

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	6	1215	5	1055							1	160
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	126					1	126				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	1215	5	1055							1	160
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	126					1	126				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	1215	5	1055							1	160
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2	307	1	147							1	160
80-99% OF MSA/MD MEDIAN	2	454	2	454								
100-119% OF MSA/MD MEDIAN	3	580	2	454			1	126				
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1	207	1	207								
FEMALE												
JOINT (MALE/FEMALE)	5	1008	4	848							1	160
GENDER NOT AVAILABLE 6/	1	126					1	126				
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	178	1	178								
10-19% MINORITY	4	809	2	523			1	126			1	160
20-49% MINORITY	1	207	1	207								
50-79% MINORITY	1	147	1	147								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	6	1065	4	779			1	126			1	160
UPPER INCOME	1	276	1	276								

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
			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	4	1	1								1.52	1.52
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	1	1								1.52	1.52
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	1	1								1.52	1.52
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	1	1	1								1.52	1.52
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE												
JOINT (MALE/FEMALE)	3	1	1								1.52	1.52
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1											
10-19% MINORITY	1	1	1								1.52	1.52
20-49% MINORITY	1											
50-79% MINORITY	1											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	3	1	1								1.52	1.52
UPPER INCOME	1											

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN 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 ISLAND												
WHITE	808	247	247								1.52	1.52
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	808	247	247								1.52	1.52
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	808	247	247								1.52	1.52
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	147											
80-99% OF MSA/MD MEDIAN	454											
100-119% OF MSA/MD MEDIAN	207	247	247								1.52	1.52
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	207											
FEMALE												
JOINT (MALE/FEMALE)	601	247	247								1.52	1.52
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	178											
10-19% MINORITY	276	247	247								1.52	1.52
20-49% MINORITY	207											
50-79% MINORITY	147											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	532	247	247								1.52	1.52
UPPER INCOME	276											

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	113	4	57		8		25
FHA	8		1				
VA	6		2				
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	83	3	38		7		17
FHA	6						
VA	6						
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							1
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	12		7		1		7
FHA							
VA			2				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	16	1	8				
FHA	2		1				
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2		4				
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	68	3	37		6		
FHA	6						
VA	5						
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	7		5				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	5		3				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1		2				
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	5			3			
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 13380 - BELLINGHAM, WA

PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	64 4	3	31		7		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.55						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.53						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	68	3	31		7		NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	4 1		3				NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.52						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.52						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	5		3				NA NA