

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0101.00														
LOANS ORIGINATED			1	149										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0102.01														
LOANS ORIGINATED			1	321										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0102.02														
LOANS ORIGINATED					2	268				1	116			
APPS APPROVED, NOT ACCEPTED							1	6						
APPS DENIED							1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0103.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	149										
APPS WITHDRAWN			1	149										
FILES CLOSED FOR INCOMPLETENESS	1	145												
WA/BENTON COUNTY/0104.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	36			1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0105.00														
LOANS ORIGINATED			1	130						1	130			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	2						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families						
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/BENTON COUNTY/0107.01														
LOANS ORIGINATED					1	83							1	83
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0107.03														
LOANS ORIGINATED	1	289												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0107.05														
LOANS ORIGINATED	1	136	2	313										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	100										
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0107.07														
LOANS ORIGINATED			1	120							1	120		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0107.08														
LOANS ORIGINATED			4	993	1	214								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	695								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.03														
LOANS ORIGINATED			3	681			2	19						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0108.05														
LOANS ORIGINATED			2	245										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.07														
LOANS ORIGINATED			1	374	1	86							1	86
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.09														
LOANS ORIGINATED	1	178												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	165			1	5			1	165		
APPS WITHDRAWN			1	140										
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.10														
LOANS ORIGINATED			1	341			2	28			1	341		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	13						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.11														
LOANS ORIGINATED			4	896	1	482								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0108.13														
LOANS ORIGINATED	1	268	4	973			2	11						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	487	1	220	1	5			1	133		
APPS WITHDRAWN			1	212	1	250								
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0108.14														
LOANS ORIGINATED			6	1648										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0109.01														
LOANS ORIGINATED							2	20						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0109.02														
LOANS ORIGINATED			1	203	1	137					2	340		
APPS APPROVED, NOT ACCEPTED							1	8						
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0110.01														
LOANS ORIGINATED			2	182			1	7			1	92		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0110.02														
LOANS ORIGINATED							1	135						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	76			1	9						
APPS WITHDRAWN					1	96								
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0111.00														
LOANS ORIGINATED	1	122	2	198	1	109	2	16			2	157		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	48			1	8						
APPS WITHDRAWN	1	85	1	48										
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A	B	C	D	E	F	G							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0113.00														
LOANS ORIGINATED							1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	80	1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0114.01														
LOANS ORIGINATED	1	113	1	13										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0114.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN			1	320										
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0115.01														
LOANS ORIGINATED			1	255			3	31						
APPS APPROVED, NOT ACCEPTED					2	115								
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	173								
WA/BENTON COUNTY/0115.03														
LOANS ORIGINATED			6	1362			2	12						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	157	1	417										
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0115.04														
LOANS ORIGINATED	1	150					1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
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/BENTON COUNTY/0117.00														
LOANS ORIGINATED			4	650	3	385					3	345		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/BENTON COUNTY/0118.00														
LOANS ORIGINATED			5	1024	1	268								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	417										
APPS WITHDRAWN			1	80										
FILES CLOSED FOR INCOMPLETENESS			1	159										
WA/BENTON COUNTY/0119.00														
LOANS ORIGINATED	1	120	1	194									1	120
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0201.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0202.00														
LOANS ORIGINATED							1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0203.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	1						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E				F	
	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/FRANKLIN COUNTY/0204.00														
LOANS ORIGINATED							1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							4	24						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0205.01														
LOANS ORIGINATED			1	127										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0205.02														
LOANS ORIGINATED			3	582			1	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							4	31						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0206.01														
LOANS ORIGINATED	1	128	2	445			1	7						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	6						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0206.03														
LOANS ORIGINATED			2	252	1	74					3	326		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0206.05														
LOANS ORIGINATED	1	204	2	342			1	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	179			2	10						
APPS WITHDRAWN			1	152										
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families						
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E				F	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/FRANKLIN COUNTY/0206.06														
LOANS ORIGINATED	1	193			1	104								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0207.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/FRANKLIN COUNTY/0208.00														
LOANS ORIGINATED	1	259												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	12	2160	64	13013	14	2210	24	327			15	1967	3	289
APPS APPROVED, NOT ACCEPTED					2	115	2	14						
APPS DENIED			9	1557	3	995	33	207			2	298		
APPS WITHDRAWN	2	242	9	1618	2	346								
FILES CLOSED FOR INCOMPLETENESS	1	145	1	159	1	173								
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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



INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

DISPOSITION OF APPLICATIONS	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LOANS ORIGINATED	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
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												
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/BENTON COUNTY/0104.00			1	100	1	100								
WA/BENTON COUNTY/0108.13			1	218										
WA/BENTON COUNTY/0109.01			1	262										
WA/BENTON COUNTY/0110.01					1	121								
WA/BENTON COUNTY/0114.01	1	174	1	161										
WA/BENTON COUNTY/0119.00			1	100										
MSA/MD (TOTAL)	1	174	5	841	2	221								
INVALID GEOGRAPHIC IDENTIFIERS 2/														

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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						

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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
<b>BORROWER CHARACTERISTICS</b>																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN	1	154			1	133												
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	31	5576			29	6178					8	1563	4	719			2	126
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	1	244																
RACE NOT AVAILABLE 6/					3	232					1	289						
ETHNICITY 7/																		
HISPANIC OR LATINO	3	415			2	291					1	135	1	204				
NOT HISPANIC OR LATINO	28	5213			27	5800					7	1428	3	515			2	126
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	346																
ETHNICITY NOT AVAILABLE 6/					4	452					1	289						
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	26	4815			26	5667					7	1428	3	515			2	126
OTHERS, INCLUDING HISPANIC	7	1159			3	424					1	135	1	204				
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	2	190			1	120												
50-79% OF MSA/MD MEDIAN	6	853			3	273					3	406	3	460			2	126
80-99% OF MSA/MD MEDIAN	1	171			3	531					1	150						
100-119% OF MSA/MD MEDIAN	2	337			3	418					1	135						
120% OR MORE OF MSA/MD MEDIAN	22	4423			23	5201					4	1161	1	259				
INCOME NOT AVAILABLE 6/																		
<b>CENSUS TRACT CHARACTERISTICS 10/</b>																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY	16	3100			19	4243					4	1189	1	136				
20-49% MINORITY	17	2874			14	2300					5	663	2	324			2	126
50-79% MINORITY													1	259				
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	3	459			2	207					2	424	1	259			2	126
MIDDLE INCOME	15	2707			16	2878					4	500	2	324				
UPPER INCOME	15	2808			15	3458					3	928	1	136				
TOTAL 14/	33	5974			33	6543					9	1852	4	719			2	126

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/	33				28						9		4					1
REPORTED PRICING DATA					5														
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	4	NA		NA		NA		NA		NA		NA		NA	NA
2.00 - 2.49		NA		NA	1	NA		NA		NA		NA		NA		NA		NA	NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN					1.78														
MEDIAN					1.70														
HOEPA LOANS 17/																			

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	
NO REPORTED PRICING DATA 15/	5974				5176						1852		719					113	13
REPORTED PRICING DATA					1367														
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	1079		NA		NA		NA		NA		NA		NA		NA
2.00 - 2.49		NA		NA	288		NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA			NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/					1.79														
MEDIAN 31/					1.70														
HOEPA LOANS 17/																			

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	14	2258	11	1871					2	242	1	145
MALE	3	411	2	326					1	85		
FEMALE	7	1248	5	946					1	157	1	145
JOINT (MALE/FEMALE)	4	599	4	599								
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	289	1	289								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	289	1	204					1	85		
MALE	2	289	1	204					1	85		
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	12	1969	10	1667					1	157	1	145
MALE	1	122	1	122								
FEMALE	7	1248	5	946					1	157	1	145
JOINT (MALE/FEMALE)	4	599	4	599								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	289	1	289								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	12	1969	10	1667					1	157	1	145
MALE	1	122	1	122								
FEMALE	7	1248	5	946					1	157	1	145
JOINT (MALE/FEMALE)	4	599	4	599								
OTHERS, INCLUDING HISPANIC (TOTAL)	2	289	1	204					1	85		
MALE	2	289	1	204					1	85		
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	85							1	85		
50-79% OF MSA/MD MEDIAN	8	1181	6	879					1	157	1	145
80-99% OF MSA/MD MEDIAN	2	343	2	343								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	4	938	4	938								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	15	2547	12	2160					2	242	1	145



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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE	1	133	1	133								
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	79	15821	60	12487			9	1557	9	1618	1	159
FEMALE	18	2973	11	2177			2	197	4	440	1	159
JOINT (MALE/FEMALE)	10	1078	6	588			2	201	2	289		
JOINT (MALE/FEMALE)	51	11770	43	9722			5	1159	3	889		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE	1	244	1	244								
FEMALE												
JOINT (MALE/FEMALE)	1	244	1	244								
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	2	149	2	149								
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	6	1205	4	867			1	179			1	159
MALE	4	652	3	493							1	159
FEMALE												
JOINT (MALE/FEMALE)	2	553	1	374			1	179				
NOT HISPANIC OR LATINO (TOTAL)	72	14427	55	11431			8	1378	9	1618		
MALE	15	2454	9	1817			2	197	4	440		
FEMALE	10	1078	6	588			2	201	2	289		
JOINT (MALE/FEMALE)	47	10895	40	9026			4	980	3	889		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	346	2	346								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	346	2	346								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	369	3	369								
MALE	2	149	2	149								
FEMALE												
JOINT (MALE/FEMALE)	1	220	1	220								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	70	14050	53	11054			8	1378	9	1618		
MALE	14	2321	8	1684			2	197	4	440		
FEMALE	10	1078	6	588			2	201	2	289		
JOINT (MALE/FEMALE)	46	10651	39	8782			4	980	3	889		
OTHERS, INCLUDING HISPANIC (TOTAL)	10	1928	8	1590			1	179			1	159
MALE	5	785	4	626							1	159
FEMALE												
JOINT (MALE/FEMALE)	5	1143	4	964			1	179				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	354	2	194			3	160				
50-79% OF MSA/MD MEDIAN	13	1699	9	1056			2	344	1	140	1	159
80-99% OF MSA/MD MEDIAN	8	1407	6	1122			1	133	1	152		
100-119% OF MSA/MD MEDIAN	5	755	5	755								
120% OR MORE OF MSA/MD MEDIAN	52	12132	42	9886			3	920	7	1326		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	83	16347	64	13013			9	1557	9	1618	1	159

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	154	1	154								
MALE												
FEMALE	1	154	1	154								
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)	18	3294	12	1973	1	57	3	995	1	96	1	173
MALE	3	964					1	695	1	96	1	173
FEMALE	5	606	4	526			1	80				
JOINT (MALE/FEMALE)	10	1724	8	1447	1	57	1	220				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	308			1	58			1	250		
MALE	1	250							1	250		
FEMALE												
JOINT (MALE/FEMALE)	1	58			1	58						
RACE NOT AVAILABLE (TOTAL) 6/	1	83	1	83								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	309	2	213					1	96		
MALE	1	96							1	96		
FEMALE												
JOINT (MALE/FEMALE)	2	213	2	213								
NOT HISPANIC OR LATINO (TOTAL)	18	3447	11	1914	2	115	3	995	1	250	1	173
MALE	3	1118					1	695	1	250	1	173
FEMALE	6	760	5	680			1	80				
JOINT (MALE/FEMALE)	9	1569	6	1234	2	115	1	220				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	83	1	83								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	15	2985	10	1760	1	57	3	995			1	173
MALE	2	868					1	695			1	173
FEMALE	5	606	4	526			1	80				
JOINT (MALE/FEMALE)	8	1511	6	1234	1	57	1	220				
OTHERS, INCLUDING HISPANIC (TOTAL)	6	771	3	367	1	58			2	346		
MALE	2	346							2	346		
FEMALE	1	154	1	154								
JOINT (MALE/FEMALE)	3	271	2	213	1	58						
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	196	1	116			1	80				
50-79% OF MSA/MD MEDIAN	4	369	3	273					1	96		
80-99% OF MSA/MD MEDIAN	2	115			2	115						
100-119% OF MSA/MD MEDIAN	1	173									1	173
120% OR MORE OF MSA/MD MEDIAN	13	2986	10	1821			2	915	1	250		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	22	3839	14	2210	2	115	3	995	2	346	1	173

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	50	495	23	322	2	14	25	159				
MALE	14	231	8	189			6	42				
FEMALE	11	72	3	33	1	6	7	33				
JOINT (MALE/FEMALE)	25	192	12	100	1	8	12	84				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	5	1	5								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	5	1	5								
RACE NOT AVAILABLE (TOTAL) 6/	8	48					8	48				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	10					2	10				

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	18	254	4	154			14	100				
MALE	8	186	2	144			6	42				
FEMALE	3	18					3	18				
JOINT (MALE/FEMALE)	7	50	2	10			5	40				
NOT HISPANIC OR LATINO (TOTAL)	32	236	19	167	2	14	11	55				
MALE	6	45	6	45								
FEMALE	8	54	3	33	1	6	4	15				
JOINT (MALE/FEMALE)	18	137	10	89	1	8	7	40				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	20	1	6			2	14				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	20	1	6			2	14				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	38					6	38				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	31	232	19	167	2	14	10	51				
MALE	6	45	6	45								
FEMALE	8	54	3	33	1	6	4	15				
JOINT (MALE/FEMALE)	17	133	10	89	1	8	6	36				
OTHERS, INCLUDING HISPANIC (TOTAL)	21	274	5	160			16	114				
MALE	8	186	2	144			6	42				
FEMALE	3	18					3	18				
JOINT (MALE/FEMALE)	10	70	3	16			7	54				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	8	46			1	6	7	40				
50-79% OF MSA/MD MEDIAN	15	107	5	31			10	76				
80-99% OF MSA/MD MEDIAN	6	49	3	33			3	16				
100-119% OF MSA/MD MEDIAN	9	192	5	177			4	15				
120% OR MORE OF MSA/MD MEDIAN	20	149	11	86	1	8	8	55				
INCOME NOT AVAILABLE 6/	1	5					1	5				
TOTAL 14/	59	548	24	327	2	14	33	207				

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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE	1	133	1	133								
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	15	2084	13	1786			2	298				
FEMALE	2	249	2	249								
JOINT (MALE/FEMALE)	2	239	1	74			1	165				
JOINT (MALE/FEMALE)	11	1596	10	1463			1	133				
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	1	48	1	48								
FEMALE												
JOINT (MALE/FEMALE)	1	48	1	48								

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	109	1	109								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	109	1	109								
NOT HISPANIC OR LATINO (TOTAL)	15	2108	13	1810			2	298				
MALE	3	382	3	382								
FEMALE	2	239	1	74			1	165				
JOINT (MALE/FEMALE)	10	1487	9	1354			1	133				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	48	1	48								
MALE	1	48	1	48								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	14	1975	12	1677			2	298				
MALE	2	249	2	249								
FEMALE	2	239	1	74			1	165				
JOINT (MALE/FEMALE)	10	1487	9	1354			1	133				
OTHERS, INCLUDING HISPANIC (TOTAL)	2	242	2	242								
MALE	1	133	1	133								
FEMALE												
JOINT (MALE/FEMALE)	1	109	1	109								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	116	1	116								
50-79% OF MSA/MD MEDIAN	1	165					1	165				
80-99% OF MSA/MD MEDIAN	2	181	1	48			1	133				
100-119% OF MSA/MD MEDIAN	1	130	1	130								
120% OR MORE OF MSA/MD MEDIAN	12	1673	12	1673								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	17	2265	15	1967			2	298				



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RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2	206	2	206								
MALE												
FEMALE	1	86	1	86								
JOINT (MALE/FEMALE)	1	120	1	120								
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	83	1	83								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	2	206	2	206								
MALE												
FEMALE	1	86	1	86								
JOINT (MALE/FEMALE)	1	120	1	120								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	83	1	83								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	206	2	206								
MALE												
FEMALE	1	86	1	86								
JOINT (MALE/FEMALE)	1	120	1	120								
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	3	289	3	289								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	3	289	3	289								

## 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

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	85							1	85		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	85							1	85		
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	85							1	85		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1181	6	879					1	157	1	145
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	204	1	204								
NOT HISPANIC OR LATINO	7	977	5	675					1	157	1	145
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	977	5	675					1	157	1	145
OTHERS, INCLUDING HISPANIC	1	204	1	204								

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
	2	343	2	343								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
	2	343	2	343								
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
	2	343	2	343								
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2014

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	649	3	649								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	289	1	289								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	649	3	649								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	289	1	289								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	649	3	649								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	15	2547	12	2160					2	242	1	145

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	354	2	194			3	160				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	354	2	194			3	160				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	354	2	194			3	160				
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	13	1699	9	1056			2	344	1	140	1	159
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	517	1	179			1	179			1	159
NOT HISPANIC OR LATINO	10	1182	8	877			1	165	1	140		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1182	8	877			1	165	1	140		
OTHERS, INCLUDING HISPANIC	3	517	1	179			1	179			1	159

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	1359	5	1074			1	133	1	152		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	48	1	48								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	1359	5	1074			1	133	1	152		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	48	1	48								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	1359	5	1074			1	133	1	152		
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	4	654	4	654								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	101	1	101								
ETHNICITY 7/												
HISPANIC OR LATINO	1	187	1	187								
NOT HISPANIC OR LATINO	2	342	2	342								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	125	1	125								
ETHNICITY NOT AVAILABLE 6/	1	101	1	101								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	342	2	342								
OTHERS, INCLUDING HISPANIC	2	312	2	312								

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	133	1	133								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	50	11755	40	9509			3	920	7	1326		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	244	1	244								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	501	2	501								
NOT HISPANIC OR LATINO	48	11190	38	8944			3	920	7	1326		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	221	1	221								
ETHNICITY NOT AVAILABLE 6/	1	220	1	220								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	46	10813	36	8567			3	920	7	1326		
OTHERS, INCLUDING HISPANIC	5	1099	5	1099								
TOTAL 14/	83	16347	64	13013			9	1557	9	1618	1	159



## 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

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	196	1	116			1	80				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	196	1	116			1	80				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	196	1	116			1	80				
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	286	2	190					1	96		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	83	1	83								
ETHNICITY 7/												
HISPANIC OR LATINO	2	200	1	104					1	96		
NOT HISPANIC OR LATINO	1	86	1	86								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	83	1	83								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	86	1	86								
OTHERS, INCLUDING HISPANIC	2	200	1	104					1	96		

## 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

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	57			1	57						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	58			1	58						
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	115			2	115						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	57			1	57						
OTHERS, INCLUDING HISPANIC	1	58			1	58						
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	173								1	173	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	173									1	173
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	173									1	173
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

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	154	1	154								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	2582	9	1667			2	915				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	250							1	250		
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	109	1	109								
NOT HISPANIC OR LATINO	12	2877	9	1712			2	915	1	250		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	2473	8	1558			2	915				
OTHERS, INCLUDING HISPANIC	3	513	2	263					1	250		
TOTAL 14/	22	3839	14	2210	2	115	3	995	2	346	1	173

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	46			1	6	7	40				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	5	32					5	32				
NOT HISPANIC OR LATINO	3	14			1	6	2	8				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	14			1	6	2	8				
OTHERS, INCLUDING HISPANIC	5	32					5	32				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	14	97	5	31			9	66				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	10					1	10				
ETHNICITY 7/												
HISPANIC OR LATINO	6	54	1	9			5	45				
NOT HISPANIC OR LATINO	7	34	4	22			3	12				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	9					1	9				
ETHNICITY NOT AVAILABLE 6/	1	10					1	10				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	34	4	22			3	12				
OTHERS, INCLUDING HISPANIC	7	63	1	9			6	54				

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	38	3	33			1	5				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	11					2	11				
ETHNICITY 7/												
HISPANIC OR LATINO	2	11					2	11				
NOT HISPANIC OR LATINO	3	33	3	33								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5					1	5				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	33	3	33								
OTHERS, INCLUDING HISPANIC	2	11					2	11				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	185	5	177			2	8				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	7					2	7				
ETHNICITY 7/												
HISPANIC OR LATINO	1	135	1	135								
NOT HISPANIC OR LATINO	7	54	4	42			3	12				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	3					1	3				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	50	4	42			2	8				
OTHERS, INCLUDING HISPANIC	1	135	1	135								

## 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: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	16	124	10	81	1	8	5	35				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	5	1	5								
RACE NOT AVAILABLE 6/	3	20					3	20				
ETHNICITY 7/												
HISPANIC OR LATINO	4	22	2	10			2	12				
NOT HISPANIC OR LATINO	12	101	8	70	1	8	3	23				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	6	1	6								
ETHNICITY NOT AVAILABLE 6/	3	20					3	20				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	101	8	70	1	8	3	23				
OTHERS, INCLUDING HISPANIC	5	28	3	16			2	12				
TOTAL 14/	59	548	24	327	2	14	33	207				

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: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	116	1	116								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	116	1	116								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	116	1	116								
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	165					1	165				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	165					1	165				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	165					1	165				
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: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	133					1	133				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	48	1	48								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	133					1	133				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	48	1	48								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	133					1	133				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	130	1	130								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	130	1	130								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	130	1	130								
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: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	133	1	133								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	1540	11	1540								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	109	1	109								
NOT HISPANIC OR LATINO	11	1564	11	1564								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1431	10	1431								
OTHERS, INCLUDING HISPANIC	2	242	2	242								
TOTAL 14/	17	2265	15	1967			2	298				

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

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

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

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

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
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												
TOTAL 14/	3	289	3	289								

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MSA/MD: 28420 - KENNEWICK-RICHLAND, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	1145	4	843					1	157	1	145
20-49% MINORITY	8	1143	7	1058					1	85		
50-79% MINORITY	1	259	1	259								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3	661	3	661								
MIDDLE INCOME	8	1147	6	917					1	85	1	145
UPPER INCOME	4	739	3	582					1	157		
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	289	1	289								
20-49% MINORITY	1	113	1	113								
50-79% MINORITY	1	259	1	259								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	295	1	150							1	145
20-49% MINORITY	6	852	5	767					1	85		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	561	2	404					1	157		
20-49% MINORITY	1	178	1	178								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	15	2547	12	2160					2	242	1	145

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	47	10543	38	8673			4	672	5	1198		
20-49% MINORITY	36	5804	26	4340			5	885	4	420	1	159
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6	580	4	468			2	112				
MIDDLE INCOME	36	6376	27	4995			4	793	4	429	1	159
UPPER INCOME	41	9391	33	7550			3	652	5	1189		
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	36					1	36				
20-49% MINORITY	5	544	4	468			1	76				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	1421	5	1123			1	149	1	149		
20-49% MINORITY	29	4955	22	3872			3	644	3	280	1	159
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	39	9086	33	7550			2	487	4	1049		
20-49% MINORITY	2	305					1	165	1	140		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	83	16347	64	13013			9	1557	9	1618	1	159

## DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2014

INSTITUTION: 0000028489 - 3 BANNER BANK

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	2030	4	865			2	915	1	250		
20-49% MINORITY	15	1809	10	1345	2	115	1	80	1	96	1	173
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	387	2	211			1	80	1	96		
MIDDLE INCOME	13	2331	9	1348	2	115	1	695			1	173
UPPER INCOME	5	1121	3	651			1	220	1	250		
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	4	387	2	211			1	80	1	96		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	909	1	214			1	695				
20-49% MINORITY	11	1422	8	1134	2	115					1	173
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	1121	3	651			1	220	1	250		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	22	3839	14	2210	2	115	3	995	2	346	1	173

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	18	135	9	75			9	60				
20-49% MINORITY	33	363	13	242	2	14	18	107				
50-79% MINORITY	1	1					1	1				
80-100% MINORITY	7	49	2	10			5	39				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	6	34	2	10			4	24				
MODERATE INCOME	13	222	4	160	1	8	8	54				
MIDDLE INCOME	26	177	10	87	1	6	15	84				
UPPER INCOME	14	115	8	70			6	45				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	6	34	2	10			4	24				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	13					2	13				
20-49% MINORITY	9	193	4	160	1	8	4	25				
50-79% MINORITY	1	1					1	1				
80-100% MINORITY	1	15					1	15				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	12	1	5			2	7				
20-49% MINORITY	23	165	9	82	1	6	13	77				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	13	110	8	70			5	40				
20-49% MINORITY	1	5					1	5				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	59	548	24	327	2	14	33	207				



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

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	724	3	591			1	133				
20-49% MINORITY	13	1541	12	1376			1	165				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	666	5	666								
MIDDLE INCOME	8	840	8	840								
UPPER INCOME	4	759	2	461			2	298				
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	5	666	5	666								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	130	1	130								
20-49% MINORITY	7	710	7	710								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	594	2	461			1	133				
20-49% MINORITY	1	165					1	165				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	17	2265	15	1967			2	298				

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	169	2	169								
20-49% MINORITY	1	120	1	120								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	120	1	120								
UPPER INCOME	2	169	2	169								
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	1	120	1	120								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	169	2	169								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	289	3	289								

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	6	1	1							1.61	1.61	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	1	1							1.61	1.61	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	1	1							1.61	1.61	
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	3											
80-99% OF MSA/MD MEDIAN		1	1							1.61	1.61	
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	3											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE	4											
JOINT (MALE/FEMALE)	1	1	1							1.61	1.61	
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	2											
20-49% MINORITY	3	1	1							1.61	1.61	
50-79% MINORITY	1											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2											
MIDDLE INCOME	1	1	1							1.61	1.61	
UPPER INCOME	3											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						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 ISLAND											
WHITE	1076	193	193						1.61	1.61	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1076	193	193						1.61	1.61	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1076	193	193						1.61	1.61	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	427										
80-99% OF MSA/MD MEDIAN		193	193						1.61	1.61	
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	649										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	122										
FEMALE	818										
JOINT (MALE/FEMALE)	136	193	193						1.61	1.61	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	404										
20-49% MINORITY	413	193	193						1.61	1.61	
50-79% MINORITY	259										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	372										
MIDDLE INCOME	122	193	193						1.61	1.61	
UPPER INCOME	582										

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	278									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	289									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	278									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	289									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	278									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	128									
80-99% OF MSA/MD MEDIAN	150									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	289									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	128									
JOINT (MALE/FEMALE)	150									
GENDER NOT AVAILABLE 6/	289									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	439									
20-49% MINORITY	128									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	289									
MIDDLE INCOME	278									
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	45	7	6	1					1.76	1.70		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	1											
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	4											
NOT HISPANIC OR LATINO	39	7	6	1					1.76	1.70		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2											
ETHNICITY NOT AVAILABLE 6/	2											
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	38	7	6	1					1.76	1.70		
OTHERS, INCLUDING HISPANIC	7											
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	2											
50-79% OF MSA/MD MEDIAN	8											
80-99% OF MSA/MD MEDIAN	3	2	2						1.75	1.75		
100-119% OF MSA/MD MEDIAN	4											
120% OR MORE OF MSA/MD MEDIAN	30	5	4	1					1.76	1.64		
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	10											
FEMALE	5											
JOINT (MALE/FEMALE)	32	7	6	1					1.76	1.70		
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY	31	4	3	1					1.83	1.77		
20-49% MINORITY	16	3	3						1.67	1.70		
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	20	3	3						1.67	1.70		
UPPER INCOME	27	4	3	1					1.83	1.77		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	9458	1897	1609	288				1.75	1.70		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	244										
RACE NOT AVAILABLE 6/	101										
ETHNICITY 7/											
HISPANIC OR LATINO	867										
NOT HISPANIC OR LATINO	8269	1897	1609	288				1.75	1.70		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	346										
ETHNICITY NOT AVAILABLE 6/	321										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	8025	1897	1609	288				1.75	1.70		
OTHERS, INCLUDING HISPANIC	1457										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	194										
50-79% OF MSA/MD MEDIAN	1043										
80-99% OF MSA/MD MEDIAN	610	464	464					1.74	1.70		
100-119% OF MSA/MD MEDIAN	625										
120% OR MORE OF MSA/MD MEDIAN	7331	1433	1145	288				1.76	1.64		
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	2029										
FEMALE	575										
JOINT (MALE/FEMALE)	7199	1897	1609	288				1.75	1.70		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	6934	1148	860	288				1.82	1.64		
20-49% MINORITY	2869	749	749					1.65	1.70		
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	3862	749	749					1.65	1.70		
UPPER INCOME	5941	1148	860	288				1.82	1.64		



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

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

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	482									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	482									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	482									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	482									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	482									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY	482									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	482									

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	154									
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	738									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	104									
NOT HISPANIC OR LATINO	788									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	634									
OTHERS, INCLUDING HISPANIC	258									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	104									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	788									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	520									
JOINT (MALE/FEMALE)	372									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	214									
20-49% MINORITY	678									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	892									
UPPER INCOME										

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

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



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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	82	1	19			1	57
FHA	10				1		
VA	3		1				
FSA/RHS	1						
LOANS ORIGINATED							
CONVENTIONAL	63	1	11			1	22
FHA	7				1		
VA	3		1				
FSA/RHS	1						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL			2				2
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	9		3				33
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	9		2				
FHA	2						
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	1		1				
FHA	1						
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
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	54	1	11				
FHA	6				1		
VA	3		1				
FSA/RHS	1						

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

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

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	47 7	1	5			1	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.76						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.70						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	54	1	5			1	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED			2				NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN			2				NA NA