

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		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/SPOKANE COUNTY/0002.00														
LOANS ORIGINATED	1	108	1	4			1	3						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0003.00														
LOANS ORIGINATED							2	9						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							3	25						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0004.00														
LOANS ORIGINATED			1	188	1	95					1	188		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	8						
APPS WITHDRAWN	1	51												
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0005.00														
LOANS ORIGINATED							2	21						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0006.00														
LOANS ORIGINATED	1	157			1	78	1	3			1	78		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0007.00														
LOANS ORIGINATED	1	126	1	118	1	50	1	7			1	50		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	100												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0008.00														
LOANS ORIGINATED			1	98			1	7						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0009.00														
LOANS ORIGINATED	1	119	3	177							1	71		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	7						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	125								
WA/SPOKANE COUNTY/0010.00														
LOANS ORIGINATED	2	295					1	2						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	88										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0011.00														
LOANS ORIGINATED					2	222	3	19			1	100		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0014.00														
LOANS ORIGINATED	1	85	1	52	1	81	1	7			1	81		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0015.00														
LOANS ORIGINATED					1	132	1	6						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	23						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D					E	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0016.00													
LOANS ORIGINATED						1	2						
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0019.00													
LOANS ORIGINATED			1	103			1	5					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	5					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0020.00													
LOANS ORIGINATED			2	95	2	183	2	113					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0023.00													
LOANS ORIGINATED			1	79						1	79		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	5					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0025.00													
LOANS ORIGINATED			1	208	1	112				2	320		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0026.00													
LOANS ORIGINATED							1	10					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A	B	C		D		E		F				G	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/SPOKANE COUNTY/0029.00														
LOANS ORIGINATED					1	56					1	56		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0030.00														
LOANS ORIGINATED					1	93					1	93		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0031.00														
LOANS ORIGINATED			1	129			1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	173					1	15						
APPS WITHDRAWN	1	176	1	6										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0032.00														
LOANS ORIGINATED			1	98										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	77										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0036.00														
LOANS ORIGINATED	1	400			1	283								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0038.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	288										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D					E		F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/SPOKANE COUNTY/0039.00														
LOANS ORIGINATED			1	417										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0040.00														
LOANS ORIGINATED							2	181						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	126				1	126			
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0041.00														
LOANS ORIGINATED			1	337										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0042.00														
LOANS ORIGINATED			3	611						1	255			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	208	1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0044.00														
LOANS ORIGINATED			1	118						1	118			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0045.00														
LOANS ORIGINATED			2	670	1	315	1	2						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/SPOKANE COUNTY/0046.01															
LOANS ORIGINATED			1	380											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0046.02															
LOANS ORIGINATED			1	209											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	113							1	113			
APPS WITHDRAWN			1	113							1	113			
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0047.00															
LOANS ORIGINATED			2	260							1	65			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED							1	20							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0048.00															
LOANS ORIGINATED			1	248											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0049.00															
LOANS ORIGINATED			1	256			1	5							
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0050.00															
LOANS ORIGINATED					1	526									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	417											
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0101.00														
LOANS ORIGINATED	1	424	1	600			2	84						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			3	632	1	417								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0102.02														
LOANS ORIGINATED			5	929	1	120	2	410			2	344	1	120
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	208			1	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.01														
LOANS ORIGINATED			3	305					1	96				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.03														
LOANS ORIGINATED							1	166						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	250										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.04														
LOANS ORIGINATED			2	613			1	12					1	233
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	172									1	172
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0103.05														
LOANS ORIGINATED			3	1015	1	145	1	12					1	145
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	763										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D					E		F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WA/SPOKANE COUNTY/0104.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0104.02														
LOANS ORIGINATED			1	328	1	153	3	26			1	153		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	240										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0105.01														
LOANS ORIGINATED			1	157					2	11				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0105.03														
LOANS ORIGINATED			3	546										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	270	2	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0106.01														
LOANS ORIGINATED			1	62					1	62				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	22						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0106.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	320								
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/SPOKANE COUNTY/0107.00														
LOANS ORIGINATED			2	564			1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0109.00														
LOANS ORIGINATED							1	13						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN					1	263								
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0110.00														
LOANS ORIGINATED			1	255			1	3			1	255		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0111.01														
LOANS ORIGINATED			1	120										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0111.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	160												
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0112.01														
LOANS ORIGINATED					1	199								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	142	2	24						
APPS WITHDRAWN					1	201								
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
WA/SPOKANE COUNTY/0112.02														
LOANS ORIGINATED		2	561			1	3							
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0113.00														
LOANS ORIGINATED	1	92	2	424	2	526	3	32			1	120	1	92
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	17						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0114.00														
LOANS ORIGINATED					1	125	2	10			1	125		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0115.00														
LOANS ORIGINATED							2	12						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN	1	162												
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0117.01														
LOANS ORIGINATED							2	12						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							3	7						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0117.02														
LOANS ORIGINATED							1	7						
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		F			G		
	FHA, FSA/RHS & VA		Conventional			D	E	F	G						
	A	B	C	D	E					F			G		
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
WA/SPOKANE COUNTY/0119.00															
LOANS ORIGINATED					1	107	2	9			1	107			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0120.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0122.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0123.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0124.01															
LOANS ORIGINATED			3	481	1	173	2	11				1	62		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0124.02															
LOANS ORIGINATED			2	633			1	15							
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN			2	384	1	183									
FILES CLOSED FOR INCOMPLETENESS															

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0126.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	139										
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0127.01														
LOANS ORIGINATED	1	163					1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	85								
WA/SPOKANE COUNTY/0127.02														
LOANS ORIGINATED							1	4						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	118							1	118		
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0128.01														
LOANS ORIGINATED			1	363	1	100	1	3			1	100		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0128.02														
LOANS ORIGINATED			2	267										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/SPOKANE COUNTY/0129.01														
LOANS ORIGINATED	1	183					1	14						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	FHA, FSA/RHS & VA		Conventional			D	D						
	A	B	C	D	E			F				G	
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
WA/SPOKANE COUNTY/0129.02													
LOANS ORIGINATED				1	258								
APPS APPROVED, NOT ACCEPTED						1	10						
APPS DENIED			1	100		2	16						
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0130.00													
LOANS ORIGINATED	1	137	5	1494	1	221	1	30			1	137	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	167	1	3					
APPS WITHDRAWN			1	200									
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0131.00													
LOANS ORIGINATED			3	613	3	639	5	23		1	205		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							2	6					
APPS WITHDRAWN	1	144			1	120				1	120	1	144
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0132.01													
LOANS ORIGINATED			1	408			1	185					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0132.02													
LOANS ORIGINATED			8	2315			2	12					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	240	1	3					
APPS WITHDRAWN			1	300									
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0133.00													
LOANS ORIGINATED			3	981	3	879	2	23					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	417									
APPS WITHDRAWN			2	843									
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	FHA, FSA/RHS & VA		Conventional										
	A	B	C	D	E	F	G						
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
WA/SPOKANE COUNTY/0134.01													
LOANS ORIGINATED			6	3234	1	204	2	15		1	325		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	5					
APPS WITHDRAWN			1	170									
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0135.00													
LOANS ORIGINATED			5	1805	1	210	1	10					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			2	1025			1	15					
APPS WITHDRAWN			1	270	1	312							
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0136.00													
LOANS ORIGINATED							2	22					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN							1	15					
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0137.00													
LOANS ORIGINATED			1	140							1	140	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0139.00													
LOANS ORIGINATED			1	146									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	6					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
WA/SPOKANE COUNTY/0140.02													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	197									
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families						
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D		E				F		G
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
WA/SPOKANE COUNTY/0141.00															
LOANS ORIGINATED					2	250					1	99			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED							3	22							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0142.00															
LOANS ORIGINATED			1	249											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED							2	41							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0143.00															
LOANS ORIGINATED			1	288											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	285	1	88	2	18			1	88			
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/SPOKANE COUNTY/0144.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED							1	4							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/STEVENS COUNTY/9503.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	45							1	45			
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WA/STEVENS COUNTY/9506.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	339											
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families		G				
	FHA, FSA/RHS & VA		Conventional			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/STEVENS COUNTY/9511.00														
LOANS ORIGINATED			1	76									1	76
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WA/STEVENS COUNTY/9514.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	15						
APPS WITHDRAWN			1	340										
FILES CLOSED FOR INCOMPLETENESS														
WA/PEND OREILLE COUNTY/SMALL														
LOANS ORIGINATED			1	71			2	19						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	13	2289	102	24898	37	6535	82	1657	1	96	25	3296	9	1158
APPS APPROVED, NOT ACCEPTED							1	10						
APPS DENIED	2	273	17	4775	8	1424	62	501			3	284	1	88
APPS WITHDRAWN	5	693	18	3764	8	2105	1	15			3	351	2	316
FILES CLOSED FOR INCOMPLETENESS					2	210								
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: 44060 - SPOKANE-SPOKANE VALLEY, 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														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
WA/SPOKANE COUNTY/0005.00					1	76								
WA/SPOKANE COUNTY/0007.00	1	98												
WA/SPOKANE COUNTY/0015.00					1	77								
WA/SPOKANE COUNTY/0020.00			1	68						1	68			
WA/SPOKANE COUNTY/0026.00	1	112	1	87										
WA/SPOKANE COUNTY/0030.00					1	71								
WA/SPOKANE COUNTY/0042.00			1	196										
WA/SPOKANE COUNTY/0103.01			1	230										
WA/SPOKANE COUNTY/0111.01			1	108										
WA/SPOKANE COUNTY/0119.00	1	147	2	216										
WA/SPOKANE COUNTY/0120.00			1	122										
WA/SPOKANE COUNTY/0140.02	1	141												
WA/SPOKANE COUNTY/0141.00			1	85										
WA/SPOKANE COUNTY/0144.00			1	62										
MSA/MD (TOTAL)	4	498	10	1174	3	224				1	68			
INVALID GEOGRAPHIC IDENTIFIERS 2/														

INSTITUTION: 0000028489 - 3 BANNER BANK

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

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
			6	14	8	796	1	40						

INVALID MSA/MD NUMBERS 2/

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																	2	112
ASIAN	1	52			2	304												
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	32	5767			43	9122					7	1433	4	505			5	317
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)					1	209												
RACE NOT AVAILABLE 6/	7	1105			12	2748					3	747	1	183			2	106
ETHNICITY 7/																		
HISPANIC OR LATINO																		
NOT HISPANIC OR LATINO	31	5403			46	9635					6	1160	4	505			7	429
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	416																
ETHNICITY NOT AVAILABLE 6/	7	1105			12	2748					4	1020	1	183			2	106
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	30	5351			43	9122					6	1160	4	505			5	317
OTHERS, INCLUDING HISPANIC	3	468			3	513											2	112
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	6	443			2	178							2	211			3	180
50-79% OF MSA/MD MEDIAN	4	418			7	940					2	295	1	137			6	355
80-99% OF MSA/MD MEDIAN	5	691			7	1186					3	440						
100-119% OF MSA/MD MEDIAN	4	742			2	428							1	183				
120% OR MORE OF MSA/MD MEDIAN	21	4630			39	9305					4	1172	1	157				
INCOME NOT AVAILABLE 6/					1	346					1	273						
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	13	2781			33	7719					4	1012					2	137
10-19% MINORITY	22	3576			21	4214					6	1168	5	688			5	303
20-49% MINORITY	5	567			4	450											2	95
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME	1	93																
MODERATE INCOME	10	1106			7	823											7	429
MIDDLE INCOME	15	2619			16	3102					7	1442	3	459			2	106
UPPER INCOME	14	3106			35	8458					3	738	2	229				
TOTAL 14/	40	6924			58	12383					10	2180	5	688			9	535

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/	40				56						10		4					4
REPORTED PRICING DATA					2								1					1	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	2		NA		NA		NA		1		NA		NA	1	NA
2.00 - 2.49		NA		NA			NA		NA		NA				NA		NA		NA
2.50 - 2.99		NA		NA			NA		NA		NA				NA		NA		NA
3.00 - 3.49		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					1.66								1.75					1.70	
MEDIAN					1.66								1.75					1.70	
HOEPA LOANS 17/																			

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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/	6924				11895							2180		531				395	32	
REPORTED PRICING DATA					488									157				108		
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																				
1.50 - 1.99		NA		NA	488		NA		NA		NA		NA	157		NA		NA	108	NA
2.00 - 2.49		NA		NA			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 30/					1.63									1.75					1.70	
MEDIAN 31/					1.54									1.75					1.70	
HOEPA LOANS 17/																				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	108	1	108								
MALE												
FEMALE	1	108	1	108								
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	15	2257	9	1435			2	273	4	549		
MALE	8	1472	4	863			2	273	2	336		
FEMALE	6	628	4	415					2	213		
JOINT (MALE/FEMALE)	1	157	1	157								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	4	890	3	746					1	144		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	346	2	346								

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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)	15	2203	10	1543			2	273	3	387		
MALE	8	1472	4	863			2	273	2	336		
FEMALE	6	574	5	523					1	51		
JOINT (MALE/FEMALE)	1	157	1	157								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	1052	3	746					2	306		
MALE												
FEMALE	1	162							1	162		
JOINT (MALE/FEMALE)	2	346	2	346								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	14	2095	9	1435			2	273	3	387		
MALE	8	1472	4	863			2	273	2	336		
FEMALE	5	466	4	415					1	51		
JOINT (MALE/FEMALE)	1	157	1	157								
OTHERS, INCLUDING HISPANIC (TOTAL)	1	108	1	108								
MALE												
FEMALE	1	108	1	108								
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	447	3	296				1	100	1	51	
50-79% OF MSA/MD MEDIAN	5	684	4	540						1	144	
80-99% OF MSA/MD MEDIAN	2	286	1	126						1	160	
100-119% OF MSA/MD MEDIAN	2	345	1	183						1	162	
120% OR MORE OF MSA/MD MEDIAN	6	1493	4	1144				1	173	1	176	
INCOME NOT AVAILABLE 6/												
TOTAL 14/	20	3255	13	2289			2	273	5	693		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	4	1	4								
MALE												
FEMALE	1	4	1	4								
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	5	1023	4	773			1	250				
MALE	2	304	2	304								
FEMALE	2	469	2	469								
JOINT (MALE/FEMALE)	1	250					1	250				
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	1	180	1	180								
MALE	1	180	1	180								
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	98	24844	71	17824			12	3563	15	3457		
MALE	34	8290	22	4933			6	1962	6	1395		
FEMALE	10	2128	5	596			2	725	3	807		
JOINT (MALE/FEMALE)	54	14426	44	12295			4	876	6	1255		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	286	1	209					1	77		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	286	1	209					1	77		
RACE NOT AVAILABLE (TOTAL) 6/	30	7100	24	5908			4	962	2	230		
MALE	6	1519	5	1402					1	117		
FEMALE	2	106	2	106								
JOINT (MALE/FEMALE)	12	3469	10	2665			2	804				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	105	25925	77	18696			13	3813	15	3416		
MALE	37	8774	25	5417			6	1962	6	1395		
FEMALE	13	2601	8	1069			2	725	3	807		
JOINT (MALE/FEMALE)	55	14550	44	12210			5	1126	6	1214		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	294	1	294								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	294	1	294								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	31	7218	24	5908			4	962	3	348		
MALE	6	1519	5	1402					1	117		
FEMALE	2	106	2	106								
JOINT (MALE/FEMALE)	13	3587	10	2665			2	804	1	118		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	96	24432	70	17530			12	3563	14	3339		
MALE	34	8290	22	4933			6	1962	6	1395		
FEMALE	10	2128	5	596			2	725	3	807		
JOINT (MALE/FEMALE)	52	14014	43	12001			4	876	5	1137		
OTHERS, INCLUDING HISPANIC (TOTAL)	10	1787	8	1460			1	250	1	77		
MALE	3	484	3	484								
FEMALE	3	473	3	473								
JOINT (MALE/FEMALE)	4	830	2	503			1	250	1	77		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	362	5	285					1	77		
50-79% OF MSA/MD MEDIAN	16	1661	12	1173			1	100	3	388		
80-99% OF MSA/MD MEDIAN	14	2199	9	1487			2	242	3	470		
100-119% OF MSA/MD MEDIAN	8	1670	5	1095			3	575				
120% OR MORE OF MSA/MD MEDIAN	91	27272	69	20585			11	3858	11	2829		
INCOME NOT AVAILABLE 6/	2	273	2	273								
TOTAL 14/	137	33437	102	24898			17	4775	18	3764		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	44	8108	31	5524			7	1154	5	1305	1	125
MALE	16	3070	10	1856			3	422	3	792		
FEMALE	5	539	4	299			1	240				
JOINT (MALE/FEMALE)	22	4226	16	3096			3	492	2	513	1	125
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	270					1	270				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	270					1	270				
RACE NOT AVAILABLE (TOTAL) 6/	10	1896	6	1011					3	800	1	85
MALE	2	279	2	279								
FEMALE												
JOINT (MALE/FEMALE)	3	792	1	112					2	680		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	41	7290	28	4603			7	1257	5	1305	1	125
MALE	16	3070	10	1856			3	422	3	792		
FEMALE	5	539	4	299			1	240				
JOINT (MALE/FEMALE)	20	3681	14	2448			3	595	2	513	1	125
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	815	2	648			1	167				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	815	2	648			1	167				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	11	2169	7	1284					3	800	1	85
MALE	2	279	2	279								
FEMALE												
JOINT (MALE/FEMALE)	3	792	1	112					2	680		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	40	7020	28	4603			6	987	5	1305	1	125
MALE	16	3070	10	1856			3	422	3	792		
FEMALE	5	539	4	299			1	240				
JOINT (MALE/FEMALE)	19	3411	14	2448			2	325	2	513	1	125
OTHERS, INCLUDING HISPANIC (TOTAL)	4	1085	2	648			2	437				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	1085	2	648			2	437				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	8	950	5	414				3	536			
50-79% OF MSA/MD MEDIAN	6	656	5	530				1	126			
80-99% OF MSA/MD MEDIAN	6	846	5	704				1	142			
100-119% OF MSA/MD MEDIAN	7	1182	4	702				1	270		2	210
120% OR MORE OF MSA/MD MEDIAN	24	5837	15	3516				2	350	7	1971	
INCOME NOT AVAILABLE 6/	4	803	3	669					1	134		
TOTAL 14/	55	10274	37	6535			8	1424	8	2105	2	210

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	5					1	5				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	5					1	5				
ASIAN (TOTAL)	1	14	1	14								
MALE	1	14	1	14								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	5	1	5								
MALE	1	5	1	5								
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	125	1370	76	954	1	10	48	406				
MALE	43	493	24	335	1	10	18	148				
FEMALE	32	295	15	155			17	140				
JOINT (MALE/FEMALE)	50	582	37	464			13	118				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	27					1	12	1	15		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	27					1	12	1	15		
RACE NOT AVAILABLE (TOTAL) 6/	16	762	4	684			12	78				
MALE	2	11	1	8			1	3				
FEMALE												
JOINT (MALE/FEMALE)	2	510	2	510								

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	4	38	1	15			3	23				
MALE	1	15					1	15				
FEMALE	2	8					2	8				
JOINT (MALE/FEMALE)	1	15	1	15								
NOT HISPANIC OR LATINO (TOTAL)	126	1385	77	960	1	10	47	400	1	15		
MALE	46	508	27	362	1	10	18	136				
FEMALE	30	287	15	155			15	132				
JOINT (MALE/FEMALE)	50	590	35	443			14	132	1	15		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	9	1	6			1	3				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	9	1	6			1	3				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	14	751	3	676			11	75				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	510	2	510								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	119	1323	74	933	1	10	44	380				
MALE	42	478	24	335	1	10	17	133				
FEMALE	30	287	15	155			15	132				
JOINT (MALE/FEMALE)	47	558	35	443			12	115				
OTHERS, INCLUDING HISPANIC (TOTAL)	11	98	4	40			6	43	1	15		
MALE	3	34	2	19			1	15				
FEMALE	2	8					2	8				
JOINT (MALE/FEMALE)	6	56	2	21			3	20	1	15		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	14	172	2	87			12	85				
50-79% OF MSA/MD MEDIAN	35	225	10	56			24	154	1	15		
80-99% OF MSA/MD MEDIAN	31	391	25	331	1	10	5	50				
100-119% OF MSA/MD MEDIAN	22	192	14	102			8	90				
120% OR MORE OF MSA/MD MEDIAN	41	1181	28	1059			13	122				
INCOME NOT AVAILABLE 6/	3	22	3	22								
TOTAL 14/	146	2183	82	1657	1	10	62	501	1	15		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	96	1	96								
MALE	1	96	1	96								
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
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)	1	96	1	96								
MALE	1	96	1	96								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	96	1	96								
MALE	1	96	1	96								
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	1	96	1	96								
TOTAL 14/	1	96	1	96								

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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	100	1	100								
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	20	2477	18	2233			1	126	1	118		
FEMALE	6	678	5	552			1	126				
JOINT (MALE/FEMALE)	3	215	3	215								
JOINT (MALE/FEMALE)	11	1584	10	1466					1	118		
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	10	1354	6	963			2	158	2	233		
FEMALE												
JOINT (MALE/FEMALE)	3	485	3	485								

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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)	20	2459	19	2333			1	126				
MALE	7	778	6	652			1	126				
FEMALE	3	215	3	215								
JOINT (MALE/FEMALE)	10	1466	10	1466								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	11	1472	6	963			2	158	3	351		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	603	3	485					1	118		
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	19	2359	18	2233			1	126				
MALE	6	678	5	552			1	126				
FEMALE	3	215	3	215								
JOINT (MALE/FEMALE)	10	1466	10	1466								
OTHERS, INCLUDING HISPANIC (TOTAL)	1	100	1	100								
MALE	1	100	1	100								
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	414	5	414								
50-79% OF MSA/MD MEDIAN	2	205	1	79				1	126			
80-99% OF MSA/MD MEDIAN	3	263	1	100				1	45	1	118	
100-119% OF MSA/MD MEDIAN	3	449	3	449								
120% OR MORE OF MSA/MD MEDIAN	15	2277	12	1931				1	113	2	233	
INCOME NOT AVAILABLE 6/	3	323	3	323								
TOTAL 14/	31	3931	25	3296			3	284	3	351		

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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)	11	1418	9	1158			1	88	1	172		
MALE	4	440	3	352			1	88				
FEMALE	3	340	2	168					1	172		
JOINT (MALE/FEMALE)	4	638	4	638								
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	144							1	144		
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)	11	1418	9	1158			1	88	1	172		
MALE	4	440	3	352			1	88				
FEMALE	3	340	2	168					1	172		
JOINT (MALE/FEMALE)	4	638	4	638								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	144							1	144		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	11	1418	9	1158			1	88	1	172		
MALE	4	440	3	352			1	88				
FEMALE	3	340	2	168					1	172		
JOINT (MALE/FEMALE)	4	638	4	638								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	318	3	230			1	88				
50-79% OF MSA/MD MEDIAN	3	401	2	257					1	144		
80-99% OF MSA/MD MEDIAN	3	470	2	298					1	172		
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2	373	2	373								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	12	1562	9	1158			1	88	2	316		

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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	447	3	296			1	100	1	51		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	447	3	296			1	100	1	51		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	447	3	296			1	100	1	51		
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	108	1	108								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	432	3	432								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	144							1	144		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	540	4	540								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	144							1	144		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	432	3	432								
OTHERS, INCLUDING HISPANIC	1	108	1	108								

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
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	286	1	126					1	160		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	286	1	126					1	160		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	286	1	126					1	160		
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	162							1	162		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	183	1	183								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	345	1	183					1	162		
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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	930	2	581			1	173	1	176		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	563	2	563								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	930	2	581			1	173	1	176		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	563	2	563								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	930	2	581			1	173	1	176		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	20	3255	13	2289			2	273	5	693		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	52	1	52								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	233	4	233								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	77							1	77		
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	362	5	285					1	77		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	233	4	233								
OTHERS, INCLUDING HISPANIC	2	129	1	52					1	77		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	4	1	4								
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1112	7	741			1	100	2	271		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	545	4	428					1	117		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1116	8	745			1	100	2	271		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	545	4	428					1	117		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1112	7	741			1	100	2	271		
OTHERS, INCLUDING HISPANIC	1	4	1	4								

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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	1	204	1	204								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	1950	8	1283			1	197	3	470		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	45					1	45				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	2036	9	1487			1	197	2	352		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	163					1	45	1	118		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1832	8	1283			1	197	2	352		
OTHERS, INCLUDING HISPANIC	1	204	1	204								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	180	1	180								
WHITE	6	1281	3	706			3	575				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	209	1	209								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	1670	5	1095			3	575				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	1281	3	706			3	575				
OTHERS, INCLUDING HISPANIC	2	389	2	389								

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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	3	767	2	517			1	250				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	66	20268	49	14861			7	2691	10	2716		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	22	6237	18	5207			3	917	1	113		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	68	20741	50	15084			8	2941	10	2716		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	294	1	294								
ETHNICITY NOT AVAILABLE 6/	22	6237	18	5207			3	917	1	113		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	65	19974	48	14567			7	2691	10	2716		
OTHERS, INCLUDING HISPANIC	4	1061	3	811			1	250				
TOTAL 14/	137	33437	102	24898			17	4775	18	3764		

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	8	950	5	414			3	536				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	950	5	414			3	536				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	950	5	414			3	536				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	429	3	303			1	126				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	227	2	227								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	429	3	303			1	126				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	227	2	227								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	429	3	303			1	126				
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	662	4	520			1	142				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	184	1	184								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	540	3	398			1	142				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	122	1	122								
ETHNICITY NOT AVAILABLE 6/	1	184	1	184								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	540	3	398			1	142				
OTHERS, INCLUDING HISPANIC	1	122	1	122								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	715	3	590							1	125
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	270					1	270				
RACE NOT AVAILABLE 6/	2	197	1	112							1	85
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	985	3	590			1	270			1	125
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	197	1	112							1	85
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	715	3	590							1	125
OTHERS, INCLUDING HISPANIC	1	270					1	270				

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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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	19	4549	13	3028			2	350	4	1171		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	1288	2	488					3	800		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	17	3856	12	2502			1	183	4	1171		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	693	1	526			1	167				
ETHNICITY NOT AVAILABLE 6/	5	1288	2	488					3	800		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	3856	12	2502			1	183	4	1171		
OTHERS, INCLUDING HISPANIC	2	693	1	526			1	167				
TOTAL 14/	55	10274	37	6535			8	1424	8	2105	2	210

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: 44060 - SPOKANE-SPOKANE VALLEY, 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	10	144	2	87			8	57				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4	28					4	28				
ETHNICITY 7/												
HISPANIC OR LATINO	1	3					1	3				
NOT HISPANIC OR LATINO	9	141	2	87			7	54				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4	28					4	28				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	141	2	87			7	54				
OTHERS, INCLUDING HISPANIC	1	3					1	3				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	5					1	5				
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	28	171	10	56			18	115				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	15							1	15		
RACE NOT AVAILABLE 6/	5	34					5	34				
ETHNICITY 7/												
HISPANIC OR LATINO	1	5					1	5				
NOT HISPANIC OR LATINO	29	186	10	56			18	115	1	15		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	5	34					5	34				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	27	166	10	56			17	110				
OTHERS, INCLUDING HISPANIC	3	25					2	10	1	15		

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

INSTITUTION: 0000028489 - 3 BANNER BANK

MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	1	5	1	5								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	27	200	22	152	1	10	4	38				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	12					1	12				
RACE NOT AVAILABLE 6/	2	174	2	174								
ETHNICITY 7/												
HISPANIC OR LATINO	1	15					1	15				
NOT HISPANIC OR LATINO	29	210	24	165	1	10	4	35				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	166	1	166								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26	185	22	152	1	10	3	23				
OTHERS, INCLUDING HISPANIC	3	32	1	5			2	27				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	14	1	14								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	20	175	13	88			7	87				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	3					1	3				
ETHNICITY 7/												
HISPANIC OR LATINO	1	15	1	15								
NOT HISPANIC OR LATINO	21	177	13	87			8	90				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	160	12	73			7	87				
OTHERS, INCLUDING HISPANIC	2	29	2	29								

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, 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	37	658	26	549			11	109				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4	523	2	510			2	13				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	36	655	26	549			10	106				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	3					1	3				
ETHNICITY NOT AVAILABLE 6/	4	523	2	510			2	13				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	36	655	26	549			10	106				
OTHERS, INCLUDING HISPANIC	1	3					1	3				
TOTAL 14/	146	2183	82	1657	1	10	62	501	1	15		

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

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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	414	5	414								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	414	5	414								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	414	5	414								
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	205	1	79			1	126				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	205	1	79			1	126				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	205	1	79			1	126				
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: 44060 - SPOKANE-SPOKANE VALLEY, 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	218	1	100					1	118		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	45					1	45				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	100	1	100								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	163					1	45	1	118		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	100	1	100								
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	337	2	337								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	112	1	112								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	337	2	337								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	112	1	112								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	337	2	337								
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: 44060 - SPOKANE-SPOKANE VALLEY, 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	100	1	100								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	1253	8	1253								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	6	924	3	578			1	113	2	233		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	1353	9	1353								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	6	924	3	578			1	113	2	233		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	1253	8	1253								
OTHERS, INCLUDING HISPANIC	1	100	1	100								
TOTAL 14/	31	3931	25	3296			3	284	3	351		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	318	3	230			1	88				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	318	3	230			1	88				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	318	3	230			1	88				
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	257	2	257								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	144							1	144		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	257	2	257								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	144							1	144		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	257	2	257								
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	470	2	298					1	172		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	470	2	298					1	172		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	470	2	298					1	172		
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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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	373	2	373								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	373	2	373								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	373	2	373								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	12	1562	9	1158			1	88	2	316		

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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	3	730	1	424					2	306		
10-19% MINORITY	14	2125	12	1865			1	100	1	160		
20-49% MINORITY	3	400					1	173	2	227		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6	753	2	193			1	173	3	387		
MIDDLE INCOME	11	1849	8	1443			1	100	2	306		
UPPER INCOME	3	653	3	653								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	353	2	193					1	160		
20-49% MINORITY	3	400					1	173	2	227		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	306							2	306		
20-49% MINORITY	9	1543	8	1443			1	100				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	424	1	424								
20-49% MINORITY	2	229	2	229								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	20	3255	13	2289			2	273	5	693		

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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	78	21398	55	14767			11	3572	12	3059		
10-19% MINORITY	50	11134	40	9429			5	1006	5	699		
20-49% MINORITY	8	834	6	631			1	197	1	6		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	17	1482	14	1354			1	45	2	83		
MIDDLE INCOME	35	7057	23	4855			8	1660	4	542		
UPPER INCOME	84	24827	64	18618			8	3070	12	3139		
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	4	350	3	305			1	45				
10-19% MINORITY	7	635	6	558					1	77		
20-49% MINORITY	6	497	5	491					1	6		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	15	3896	10	2732			3	874	2	290		
10-19% MINORITY	18	2824	12	1983			4	589	2	252		
20-49% MINORITY	2	337	1	140			1	197				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	59	17152	42	11730			7	2653	10	2769		
10-19% MINORITY	25	7675	22	6888			1	417	2	370		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	1	71	1	71								
ALL OTHER TRACTS 21/												
TOTAL 14/	137	33437	102	24898			17	4775	18	3764		

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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	21	4810	12	2634			5	989	4	1187		
10-19% MINORITY	30	5093	21	3530			3	435	4	918	2	210
20-49% MINORITY	4	371	4	371								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	93	1	93								
MODERATE INCOME	10	1252	8	909			1	142	1	201		
MIDDLE INCOME	20	2739	14	2061			2	214	2	254	2	210
UPPER INCOME	24	6190	14	3472			5	1068	5	1650		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	93	1	93								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	974	5	631			1	142	1	201		
20-49% MINORITY	3	278	3	278								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	847	3	639			1	88	1	120		
10-19% MINORITY	15	1892	11	1422			1	126	1	134	2	210
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	16	3963	9	1995			4	901	3	1067		
10-19% MINORITY	8	2227	5	1477			1	167	2	583		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	55	10274	37	6535			8	1424	8	2105	2	210

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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	46	1173	29	1010			17	163				
10-19% MINORITY	86	824	46	498	1	10	38	301	1	15		
20-49% MINORITY	12	167	5	130			7	37				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	13	2	9			2	4				
MODERATE INCOME	27	304	11	162			16	142				
MIDDLE INCOME	64	955	36	722	1	10	27	223				
UPPER INCOME	49	892	31	745			17	132	1	15		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	7	1	7								
20-49% MINORITY	3	6	1	2			2	4				
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	18	143	7	34			11	109				
20-49% MINORITY	9	161	4	128			5	33				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	19	485	12	405			7	80				
20-49% MINORITY	45	470	24	317	1	10	20	143				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	27	688	17	605			10	83				
20-49% MINORITY	22	204	14	140			7	49	1	15		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	2	19	2	19								
ALL OTHER TRACTS 21/												
TOTAL 14/	146	2183	82	1657	1	10	62	501	1	15		

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	96	1	96								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	96	1	96								
MIDDLE INCOME												
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	1	96	1	96								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	96	1	96								

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

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	8	1149	5	866			1	45	2	238		
10-19% MINORITY	20	2422	17	2070			2	239	1	113		
20-49% MINORITY	3	360	3	360								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	93	1	93								
MODERATE INCOME	7	820	6	775			1	45				
MIDDLE INCOME	17	1912	12	1322			2	239	3	351		
UPPER INCOME	6	1106	6	1106								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	93	1	93								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	45					1	45				
10-19% MINORITY	4	508	4	508								
20-49% MINORITY	2	267	2	267								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	443	1	205					2	238		
10-19% MINORITY	14	1469	11	1117			2	239	1	113		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	661	4	661								
10-19% MINORITY	2	445	2	445								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	31	3931	25	3296			3	284	3	351		

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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	8	1117	5	713			1	88	2	316		
10-19% MINORITY	3	305	3	305								
20-49% MINORITY	1	140	1	140								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	76	1	76								
MIDDLE INCOME	5	777	2	373			1	88	2	316		
UPPER INCOME	6	709	6	709								
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	76	1	76								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	4	637	1	233			1	88	2	316		
10-19% MINORITY												
20-49% MINORITY	1	140	1	140								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	4	480	4	480								
10-19% MINORITY	2	229	2	229								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	12	1562	9	1158			1	88	2	316		

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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	1							1.70	1.70	
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	4	1	1							1.75	1.75	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	2	2							1.73	1.73	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	1	1							1.75	1.75	
OTHERS, INCLUDING HISPANIC		1	1							1.70	1.70	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2											
50-79% OF MSA/MD MEDIAN	2	1	1							1.70	1.70	
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN	1	1	1							1.75	1.75	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE	3	1	1							1.70	1.70	
JOINT (MALE/FEMALE)	2	1	1							1.75	1.75	
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	2	2							1.73	1.73	
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	1	1							1.70	1.70	
MIDDLE INCOME	5	1	1							1.75	1.75	
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		MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE ASIAN		108	108							1.70	1.70
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	499	157	157							1.75	1.75
2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	346										
ETHNICITY 7/											
HISPANIC OR LATINO NOT HISPANIC OR LATINO	499	265	265							1.73	1.75
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	346										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	499	157	157							1.75	1.75
OTHERS, INCLUDING HISPANIC		108	108							1.70	1.70
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	204										
50-79% OF MSA/MD MEDIAN	295	108	108							1.70	1.70
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	183										
120% OR MORE OF MSA/MD MEDIAN	163	157	157							1.75	1.75
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	176										
FEMALE	323	108	108							1.70	1.70
JOINT (MALE/FEMALE)	346	157	157							1.75	1.75
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	845	265	265							1.73	1.75
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	85	108	108							1.70	1.70
MIDDLE INCOME	760	157	157							1.75	1.75
UPPER INCOME											

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$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	550											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	400											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	550											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	400											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	550											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	126											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	824											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	550											
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/	400											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	424											
10-19% MINORITY	526											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	526											
UPPER INCOME	424											

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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	3											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND		1	1							1.52	1.52	
WHITE	55	2	2							1.80	1.80	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/	14	5	5							1.73	1.71	
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	58	3	3							1.70	1.75	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/	14	5	5							1.73	1.71	
MINORITY STATUS 8/												
WHITE NON-HISPANIC	54	2	2							1.80	1.80	
OTHERS, INCLUDING HISPANIC	5	1	1							1.52	1.52	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2											
50-79% OF MSA/MD MEDIAN	8											
80-99% OF MSA/MD MEDIAN	9											
100-119% OF MSA/MD MEDIAN	3	1	1							1.52	1.52	
120% OR MORE OF MSA/MD MEDIAN	51	7	7							1.75	1.75	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	22	2	2							1.76	1.76	
FEMALE	7											
JOINT (MALE/FEMALE)	41	4	4							1.73	1.76	
GENDER NOT AVAILABLE 6/	3	2	2							1.68	1.68	
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	43	5	5							1.68	1.65	
10-19% MINORITY	28	3	3							1.79	1.77	
20-49% MINORITY	2											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	7											
MIDDLE INCOME	16	1	1							1.65	1.65	
UPPER INCOME	50	7	7							1.73	1.75	

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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	673										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND		180	180					1.52	1.52		
WHITE	15259	686	686					1.80	1.84		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	209										
RACE NOT AVAILABLE 6/	3559	1699	1699					1.74	1.71		
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	15847	866	866					1.75	1.75		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	294										
ETHNICITY NOT AVAILABLE 6/	3559	1699	1699					1.74	1.71		
MINORITY STATUS 8/											
WHITE NON-HISPANIC	14965	686	686					1.80	1.84		
OTHERS, INCLUDING HISPANIC	1176	180	180					1.52	1.52		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	132										
50-79% OF MSA/MD MEDIAN	1077										
80-99% OF MSA/MD MEDIAN	1487										
100-119% OF MSA/MD MEDIAN	671	180	180					1.52	1.52		
120% OR MORE OF MSA/MD MEDIAN	16333	2385	2385					1.76	1.75		
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	5790	584	584					1.85	1.99		
FEMALE	1091										
JOINT (MALE/FEMALE)	12164	1174	1174					1.73	1.77		
GENDER NOT AVAILABLE 6/	655	807	807					1.68	1.65		
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	12111	1691	1691					1.71	1.65		
10-19% MINORITY	7380	874	874					1.80	1.77		
20-49% MINORITY	209										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	775										
MIDDLE INCOME	3632	408	408					1.65	1.65		
UPPER INCOME	15293	2157	2157					1.76	1.75		

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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	1											
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	3											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2											
OTHERS, INCLUDING HISPANIC	1											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	3											
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	2											
FEMALE	2											
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1											
10-19% MINORITY	2											
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3											
MIDDLE INCOME	1											
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	4											
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	24											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	4											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	28											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	4											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	24											
OTHERS, INCLUDING HISPANIC	4											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	15											
50-79% OF MSA/MD MEDIAN	17											
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	24											
FEMALE	8											
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	9											
10-19% MINORITY	8											
20-49% MINORITY	15											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	28											
MIDDLE INCOME	4											
UPPER INCOME												

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	273									
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/	273									
MINORITY STATUS 8/										
WHITE NON-HISPANIC										
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/	273									
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/	273									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	273									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	273									
UPPER INCOME										

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							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										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	3944									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	694									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	3296									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	648									
ETHNICITY NOT AVAILABLE 6/	694									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3296									
OTHERS, INCLUDING HISPANIC	648									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	410									
80-99% OF MSA/MD MEDIAN	306									
100-119% OF MSA/MD MEDIAN	497									
120% OR MORE OF MSA/MD MEDIAN	3079									
INCOME NOT AVAILABLE 6/	346									
GENDER 19/										
MALE	1689									
FEMALE	84									
JOINT (MALE/FEMALE)	2450									
GENDER NOT AVAILABLE 6/	415									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1738									
10-19% MINORITY	2622									
20-49% MINORITY	278									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	609									
MIDDLE INCOME	975									
UPPER INCOME	3054									

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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 #			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	3	1	1				1.91	1.91		
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	2	1	1				1.63	1.63		
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	3	1	1				1.91	1.91		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	2	1	1				1.63	1.63		
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3	1	1				1.91	1.91		
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1									
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	1	1	1				1.91	1.91		
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	3	1	1				1.63	1.63		
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	1	1	1				1.91	1.91		
FEMALE	1									
JOINT (MALE/FEMALE)	2	1	1				1.63	1.63		
GENDER NOT AVAILABLE 6/	1									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	3	1	1				1.63	1.63		
10-19% MINORITY	1	1	1				1.91	1.91		
20-49% MINORITY	1									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1	1	1				1.91	1.91		
MIDDLE INCOME	3									
UPPER INCOME	1	1	1				1.63	1.63		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	431	5	5					1.91	1.91	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	276	400	400					1.63	1.63	
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	431	5	5					1.91	1.91	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	276	400	400					1.63	1.63	
MINORITY STATUS 8/										
WHITE NON-HISPANIC	431	5	5					1.91	1.91	
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	79									
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	166	5	5					1.91	1.91	
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	462	400	400					1.63	1.63	
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	185	5	5					1.91	1.91	
FEMALE	79									
JOINT (MALE/FEMALE)	277	400	400					1.63	1.63	
GENDER NOT AVAILABLE 6/	166									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	430	400	400					1.63	1.63	
10-19% MINORITY	167	5	5					1.91	1.91	
20-49% MINORITY	110									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	110	5	5					1.91	1.91	
MIDDLE INCOME	518									
UPPER INCOME	79	400	400					1.63	1.63	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE		1		1					4.28	4.28		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO		1		1					4.28	4.28		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC		1		1					4.28	4.28		
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN		1		1					4.28	4.28		
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)		1		1					4.28	4.28		
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY		1		1					4.28	4.28		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME		1		1					4.28	4.28		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			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/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE		30		30					4.28	4.28
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO		30		30					4.28	4.28
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC		30		30					4.28	4.28
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN		30		30					4.28	4.28
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)		30		30					4.28	4.28
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY		30		30					4.28	4.28
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME		30		30					4.28	4.28

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	683	4	511					1	172		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	683	4	511					1	172		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	683	4	511					1	172		
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	138	2	138								
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1	172							1	172		
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2	373	2	373								
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1	62	1	62								
FEMALE	2	248	1	76					1	172		
JOINT (MALE/FEMALE)	2	373	2	373								
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	467	2	295					1	172		
10-19% MINORITY	1	76	1	76								
20-49% MINORITY	1	140	1	140								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	76	1	76								
MIDDLE INCOME	3	545	2	373					1	172		
UPPER INCOME	1	62	1	62								

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								MEAN	MEDIAN
	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	3	1	1								1.50	1.50
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	1	1								1.50	1.50
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	1	1								1.50	1.50
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	1	1								1.50	1.50
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE		1	1								1.50	1.50
FEMALE	1											
JOINT (MALE/FEMALE)	2											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	1	1								1.50	1.50
10-19% MINORITY	1											
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME	2											
UPPER INCOME		1	1								1.50	1.50

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
	\$000's	\$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5.00 - 5.99 \$000's	6 OR MORE \$000's	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	449	62	62							1.50	1.50
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	449	62	62							1.50	1.50
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	449	62	62							1.50	1.50
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	76	62	62							1.50	1.50
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	373										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE		62	62							1.50	1.50
FEMALE	76										
JOINT (MALE/FEMALE)	373										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	233	62	62							1.50	1.50
10-19% MINORITY	76										
20-49% MINORITY	140										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	76										
MIDDLE INCOME	373										
UPPER INCOME		62	62							1.50	1.50

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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	127	5	46	1	8	1	137
FHA	14		1				
VA	3		3				
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	94	4	33		7	1	74
FHA	8						
VA	3		1				
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							1
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	17		4	1	1		61
FHA	2		1				
VA			1				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	16	1	7				1
FHA	4						
VA			1				
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			2				
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	64	4	30		4		
FHA	8						
VA	3		1				
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	5		4				
FHA	1						
VA	2						
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	4		3				
FHA							
VA	2						
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	1						
FHA	1						
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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MSA/MD: 44060 - SPOKANE-SPOKANE VALLEY, WA

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	3			3			
FHA							
VA	2						
FSA/RHS							

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

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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	73 8	4	21		5 2	1	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.72				1.77	4.28	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.73				1.77	4.28	NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	81	4	21		7	1	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	3 1		3				NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.50						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.50						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	4		3				NA NA