

CRA COMPOSITE BORROWER/TRACT INCOME, 2008

Sterling Savings Bank
Name of Reporting Institution

Spokane WA 99205
City, State, ZIP

0000032158
Reporter's ID Number

3
Agency

Loan Category	Totals		Income Geographies									
	Aggregate All Income Geographies		Low Income		Moderate Income		Middle Income		Upper Income		Income Not Available	
<u>Small Business</u>												
Less than 30% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
30-49% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
50-79% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
80-99% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
100-119% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
120% or More of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
Borrower Income Not Available	2,970	\$554,662	59	\$10,823	699	\$140,232	1,573	\$270,612	639	\$132,995	0	\$0
<u>Small Farm</u>												
Less than 30% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
30-49% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
50-79% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
80-99% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
100-119% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
120% or More of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
Borrower Income Not Available	213	\$32,138	0	\$0	31	\$4,996	174	\$25,804	8	\$1,338	0	\$0
<u>Other Secured Small Business</u>												
Less than 30% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
30-49% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
50-79% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
80-99% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
100-119% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
120% or More of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
Borrower Income Not Available	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<u>Consumer Home Equity</u>												
Less than 30% of MSA/MD Median	32	\$1,870	0	\$0	1	\$26	28	\$1,584	3	\$260	0	\$0
30-49% of MSA/MD Median	20	\$924	0	\$0	4	\$101	16	\$823	0	\$0	0	\$0
50-79% of MSA/MD Median	69	\$2,996	0	\$0	10	\$447	51	\$2,004	8	\$545	0	\$0
80-99% of MSA/MD Median	56	\$3,593	0	\$0	4	\$293	47	\$3,039	5	\$261	0	\$0
100-119% of MSA/MD Median	62	\$3,910	0	\$0	12	\$547	34	\$2,169	16	\$1,194	0	\$0
120% or More of MSA/MD Median	228	\$18,990	1	\$46	31	\$2,373	138	\$11,843	58	\$4,728	0	\$0
Borrower Income Not Available	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<u>Consumer Motor Vehicle</u>												
Less than 30% of MSA/MD Median	140	\$1,650	1	\$20	24	\$314	95	\$1,102	20	\$214	0	\$0
30-49% of MSA/MD Median	781	\$11,356	7	\$114	175	\$2,665	468	\$6,643	131	\$1,934	0	\$0
50-79% of MSA/MD Median	1,571	\$25,809	5	\$72	288	\$4,816	1,010	\$16,383	268	\$4,538	0	\$0
80-99% of MSA/MD Median	1,000	\$17,944	2	\$48	148	\$2,533	658	\$11,790	192	\$3,573	0	\$0

30-49% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
50-79% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
80-99% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
100-119% of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
120% or More of MSA/MD Median	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
Borrower Income Not Available	17	\$17,990	0	\$0	8	\$13,554	9	\$4,436	0	\$0	0	\$0



Filtered Recordset
 Report Criteria: (Geocodes = TRUE)

3/23/2009 #####