

**CRA COMPOSITE BORROWER/TRACT INCOME, 2009**

Sterling Savings Bank  
Name of Reporting Institution

Spokane WA 99201  
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	
<b><u>Small Business</u></b>												
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	2,478	\$469,470	42	\$8,446	581	\$115,575	1,322	\$232,851	533	\$112,598	0	\$0
<b><u>Small Farm</u></b>												
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	237	\$33,424	0	\$0	26	\$4,138	190	\$26,659	21	\$2,627	0	\$0
<b><u>Other Secured Small Business</u></b>												
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
<b><u>Consumer Home Equity</u></b>												
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	2	\$60	0	\$0	1	\$10	1	\$50	0	\$0	0	\$0
50-79% of MSA/MD Median	8	\$318	0	\$0	1	\$6	7	\$312	0	\$0	0	\$0
80-99% of MSA/MD Median	8	\$371	0	\$0	1	\$32	7	\$339	0	\$0	0	\$0
100-119% of MSA/MD Median	5	\$333	0	\$0	0	\$0	3	\$175	2	\$158	0	\$0
120% or More of MSA/MD Median	34	\$3,450	0	\$0	3	\$500	21	\$2,102	10	\$848	0	\$0
Borrower Income Not Available	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<b><u>Consumer Motor Vehicle</u></b>												
Less than 30% of MSA/MD Median	107	\$1,050	0	\$0	21	\$195	73	\$729	13	\$126	0	\$0
30-49% of MSA/MD Median	700	\$9,223	4	\$51	139	\$1,911	460	\$5,898	97	\$1,363	0	\$0
50-79% of MSA/MD Median	1,407	\$21,937	8	\$97	191	\$3,006	1,022	\$15,788	186	\$3,046	0	\$0
80-99% of MSA/MD Median	867	\$14,427	3	\$58	110	\$1,727	600	\$9,933	154	\$2,709	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	24	\$15,988	2	\$140	7	\$2,036	12	\$1,987	3	\$11,825	0	\$0



Report Criteria: (Geocodes = TRUE)

3/24/2010 3:01:23 PM