

CRA COMPOSITE BORROWER/TRACT INCOME, 2010

Sterling Savings Bank
 Name of Reporting Institution
 Official Service Area: Total

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 | |
| <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 | 1,608 | \$258,793 | 30 | \$6,201 | 355 | \$59,979 | 855 | \$126,396 | 368 | \$66,217 | 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 | 201 | \$27,382 | 0 | \$0 | 20 | \$3,840 | 163 | \$20,814 | 18 | \$2,728 | 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 | 2 | \$175 | 0 | \$0 | 0 | \$0 | 1 | \$45 | 1 | \$130 | 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 | 1 | \$113 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 1 | \$113 | 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 | 1 | \$18 | 0 | \$0 | 0 | \$0 | 1 | \$18 | 0 | \$0 | 0 | \$0 |
| 120% or More of MSA/MD Median | 6 | \$407 | 0 | \$0 | 0 | \$0 | 5 | \$204 | 1 | \$203 | 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 | 38 | \$396 | 1 | \$20 | 7 | \$61 | 19 | \$211 | 11 | \$104 | 0 | \$0 |
| 30-49% of MSA/MD Median | 217 | \$2,785 | 4 | \$66 | 31 | \$393 | 155 | \$1,952 | 27 | \$374 | 0 | \$0 |
| 50-79% of MSA/MD Median | 376 | \$5,469 | 0 | \$0 | 53 | \$738 | 267 | \$3,993 | 56 | \$738 | 0 | \$0 |
| 80-99% of MSA/MD Median | 225 | \$3,389 | 1 | \$7 | 34 | \$534 | 154 | \$2,364 | 36 | \$484 | 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 | 19 | \$16,008 | 2 | \$750 | 7 | \$9,720 | 10 | \$5,538 | 0 | \$0 | 0 | \$0 |

User Filter

CRA / 2010 / Sterling Savings Bank



Filtered Recordset
 Report Criteria: (Geocodes = TRUE)

3/23/2011 4:29:27 PM