

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 12420 - AUSTIN-ROUND ROCK, TX

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		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
TX/CALDWELL COUNTY/9602.00														
LOANS ORIGINATED							1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/CALDWELL COUNTY/9603.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED							1	1						
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/CALDWELL COUNTY/9605.00														
LOANS ORIGINATED			1	84							1	84		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/HAYS COUNTY/0109.02														
LOANS ORIGINATED	1	193	3	463							1	130		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/HAYS COUNTY/0109.05														
LOANS ORIGINATED	2	490	4	874										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	160										
FILES CLOSED FOR INCOMPLETENESS														
TX/HAYS COUNTY/0109.09														
LOANS ORIGINATED	2	451	4	959										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	191												
APPS WITHDRAWN														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
TX/TRAVIS COUNTY/0009.02 LOANS ORIGINATED			1	330										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/TRAVIS COUNTY/0013.04 LOANS ORIGINATED					1	417								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/TRAVIS COUNTY/0015.05 LOANS ORIGINATED					1	300								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	378						1	378			
FILES CLOSED FOR INCOMPLETENESS														
TX/TRAVIS COUNTY/0017.29 LOANS ORIGINATED					1	194								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/TRAVIS COUNTY/0017.38 LOANS ORIGINATED					1	314								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/TRAVIS COUNTY/0017.46 LOANS ORIGINATED			1	166										
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
TX/TRAVIS COUNTY/0017.47														
LOANS ORIGINATED			1	170										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/TRAVIS COUNTY/0017.66														
LOANS ORIGINATED					1	196								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/TRAVIS COUNTY/0017.72														
LOANS ORIGINATED					1	243								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/TRAVIS COUNTY/0018.12														
LOANS ORIGINATED					1	200					1	200		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/TRAVIS COUNTY/0018.18														
LOANS ORIGINATED			1	332										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/TRAVIS COUNTY/0018.20														
LOANS ORIGINATED			1	116							1	116		
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												
	A		B		C		D		E		F		G		
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
TX/TRAVIS COUNTY/0018.28															
LOANS ORIGINATED			1	234	1	236									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
TX/TRAVIS COUNTY/0018.46															
LOANS ORIGINATED	1	262													
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
TX/TRAVIS COUNTY/0018.55															
LOANS ORIGINATED					1	101									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
TX/TRAVIS COUNTY/0019.13															
LOANS ORIGINATED			1	321							1	321			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
TX/TRAVIS COUNTY/0021.09															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN					1	240					1	240			
FILES CLOSED FOR INCOMPLETENESS															
TX/TRAVIS COUNTY/0021.12															
LOANS ORIGINATED					1	206					1	206			
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	
TX/TRAVIS COUNTY/0022.07															
LOANS ORIGINATED				1	127						1	127			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
TX/TRAVIS COUNTY/0022.12															
LOANS ORIGINATED					1	100						1	100		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
TX/TRAVIS COUNTY/0023.12															
LOANS ORIGINATED						1	184						1	184	
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
TX/TRAVIS COUNTY/0023.17															
LOANS ORIGINATED						1	152								
APPS APPROVED, NOT ACCEPTED															
APPS DENIED				1	348							1	348		
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
TX/TRAVIS COUNTY/0024.25															
LOANS ORIGINATED				1	185										
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
TX/TRAVIS COUNTY/0024.27															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN	1	135			1	63					1	63	1	63	
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
TX/TRAVIS COUNTY/0024.32														
LOANS ORIGINATED			2	611										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/TRAVIS COUNTY/0025.00														
LOANS ORIGINATED			1	256							1	256		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/WILLIAMSON COUNTY/0203.13														
LOANS ORIGINATED					1	265								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	221							1	221		
FILES CLOSED FOR INCOMPLETENESS														
TX/WILLIAMSON COUNTY/0203.15														
LOANS ORIGINATED			1	224							1	224		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/WILLIAMSON COUNTY/0203.20														
LOANS ORIGINATED			1	257										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/WILLIAMSON COUNTY/0203.23														
LOANS ORIGINATED			1	203										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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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
TX/WILLIAMSON COUNTY/0203.24														
LOANS ORIGINATED			1	176							1	176		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/WILLIAMSON COUNTY/0205.07														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	110								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/WILLIAMSON COUNTY/0207.03														
LOANS ORIGINATED			1	165							1	165		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
TX/WILLIAMSON COUNTY/0215.02														
LOANS ORIGINATED			4	540							4	540		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	6	1396	32	6666	15	3235	1	5			17	2829		
APPS APPROVED, NOT ACCEPTED							1	1						
APPS DENIED	1	191	1	348	1	110					1	348		
APPS WITHDRAWN	1	135	3	759	2	303					4	902	1	63
FILES CLOSED FOR INCOMPLETENESS														
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: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12420 - AUSTIN-ROUND ROCK, TX

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	74	9177	204	26223	138	18597	119	3291	10	95247	173	18802	26	624
APPS APPROVED, NOT ACCEPTED	1	102	10	561	3	1186	1	169			11	604	7	271
APPS DENIED	25	2315	63	5059	61	7624	95	1311	2	20407	30	1757	39	684
APPS WITHDRAWN	13	2006	51	4818	30	5073	10	1966	5	1823	29	3446	10	332
FILES CLOSED FOR INCOMPLETENESS														
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
BORROWER CHARACTERISTICS																			
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																			
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/																			
CENSUS TRACT CHARACTERISTICS 10/																			
RACIAL/ETHNIC COMPOSITION 11/																			
LESS THAN 10% MINORITY																			
10-19% MINORITY																			
20-49% MINORITY																			
50-79% MINORITY																			
80-100% MINORITY																			
INCOME 12/ 13/																			
LOW INCOME																			
MODERATE INCOME																			
MIDDLE INCOME																			
UPPER INCOME																			
TOTAL 14/																			

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER			
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #		
	NO REPORTED PRICING DATA 15/											27		11						
REPORTED PRICING DATA																				
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																				
1.50 - 1.99		NA		NA		NA		NA		NA		NA		NA		NA		NA		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																				
MEDIAN																				
HOEPA LOANS 17/																				

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
	\$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/											5983		2442						
REPORTED PRICING DATA																			
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA		NA		NA		NA		NA		NA		NA		NA	
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA	
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/																			
MEDIAN 31/																			
HOEPA LOANS 17/																			

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MSA/MD: 12420 - AUSTIN-ROUND ROCK, TX

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	269	1	269								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	269	1	269								
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	7	1453	5	1127			1	191	1	135		
MALE												
FEMALE	1	179	1	179								
JOINT (MALE/FEMALE)	6	1274	4	948			1	191	1	135		
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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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	674	2	483			1	191				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	674	2	483			1	191				
NOT HISPANIC OR LATINO (TOTAL)	5	1048	4	913					1	135		
MALE												
FEMALE	1	179	1	179								
JOINT (MALE/FEMALE)	4	869	3	734					1	135		
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)	4	779	3	644					1	135		
MALE												
FEMALE	1	179	1	179								
JOINT (MALE/FEMALE)	3	600	2	465					1	135		
OTHERS, INCLUDING HISPANIC (TOTAL)	4	943	3	752			1	191				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	943	3	752			1	191				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2	370	1	179			1	191				
80-99% OF MSA/MD MEDIAN	1	221	1	221								
100-119% OF MSA/MD MEDIAN	1	135							1	135		
120% OR MORE OF MSA/MD MEDIAN	4	996	4	996								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	8	1722	6	1396			1	191	1	135		

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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)	3	602	2	442					1	160		
MALE	1	185	1	185								
FEMALE												
JOINT (MALE/FEMALE)	2	417	1	257					1	160		
BLACK OR AFRICAN AMERICAN (TOTAL)	1	202	1	202								
MALE												
FEMALE	1	202	1	202								
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	27	5550	26	5329					1	221		
MALE	7	1438	6	1217					1	221		
FEMALE	4	757	4	757								
JOINT (MALE/FEMALE)	16	3355	16	3355								
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/	5	1419	3	693				1	348	1	378	
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	498	3	498								
MALE												
FEMALE	2	333	2	333								
JOINT (MALE/FEMALE)	1	165	1	165								
NOT HISPANIC OR LATINO (TOTAL)	23	5023	21	4642					2	381		
MALE	8	1623	7	1402					1	221		
FEMALE	3	626	3	626								
JOINT (MALE/FEMALE)	12	2774	11	2614					1	160		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	5	833	5	833								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	5	833	5	833								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	1419	3	693				1	348	1	378	
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	20	4476	19	4255					1	221		
MALE	7	1438	6	1217					1	221		
FEMALE	2	424	2	424								
JOINT (MALE/FEMALE)	11	2614	11	2614								
OTHERS, INCLUDING HISPANIC (TOTAL)	11	1878	10	1718					1	160		
MALE	1	185	1	185								
FEMALE	3	535	3	535								
JOINT (MALE/FEMALE)	7	1158	6	998					1	160		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	4	640	4	640								
80-99% OF MSA/MD MEDIAN	2	469	2	469								
100-119% OF MSA/MD MEDIAN	3	652	3	652								
120% OR MORE OF MSA/MD MEDIAN	23	4971	20	4212					3	759		
INCOME NOT AVAILABLE 6/	4	1041	3	693				1	348			
TOTAL 14/	36	7773	32	6666				1	348	3	759	

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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)	2	682	2	682								
MALE	2	682	2	682								
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)	9	1846	8	1736			1	110				
MALE	5	1287	5	1287								
FEMALE												
JOINT (MALE/FEMALE)	4	559	3	449			1	110				
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/	7	1120	5	817					2	303		
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)	1	243	1	243								
MALE	1	243	1	243								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	10	2285	9	2175			1	110				
MALE	6	1726	6	1726								
FEMALE												
JOINT (MALE/FEMALE)	4	559	3	449			1	110				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	7	1120	5	817					2	303		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8	1603	7	1493			1	110				
MALE	4	1044	4	1044								
FEMALE												
JOINT (MALE/FEMALE)	4	559	3	449			1	110				
OTHERS, INCLUDING HISPANIC (TOTAL)	3	925	3	925								
MALE	3	925	3	925								
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	2	437	2	437								
100-119% OF MSA/MD MEDIAN	1	236	1	236								
120% OR MORE OF MSA/MD MEDIAN	7	1659	6	1549			1	110				
INCOME NOT AVAILABLE 6/	8	1316	6	1013					2	303		
TOTAL 14/	18	3648	15	3235			1	110	2	303		

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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)	1	5	1	5								
MALE	1	5	1	5								
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/	1	1			1	1						
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)	1	5	1	5								
MALE	1	5	1	5								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	1			1	1						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	5	1	5								
MALE	1	5	1	5								
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	6	1	5	1	1						
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/												
TOTAL 14/	2	6	1	5	1	1						

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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)	10	1540	9	1319					1	221		
MALE	3	527	2	306					1	221		
FEMALE	1	224	1	224								
JOINT (MALE/FEMALE)	6	789	6	789								
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/	12	2539	8	1510				1	348	3	681	
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)	1	165	1	165								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	165	1	165								
NOT HISPANIC OR LATINO (TOTAL)	6	965	5	744					1	221		
MALE	3	527	2	306					1	221		
FEMALE	1	224	1	224								
JOINT (MALE/FEMALE)	2	214	2	214								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	410	3	410								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	410	3	410								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	12	2539	8	1510			1	348	3	681		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	6	965	5	744					1	221		
MALE	3	527	2	306					1	221		
FEMALE	1	224	1	224								
JOINT (MALE/FEMALE)	2	214	2	214								
OTHERS, INCLUDING HISPANIC (TOTAL)	4	575	4	575								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	575	4	575								
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	11	1918	9	1319					2	599		
INCOME NOT AVAILABLE 6/	11	2161	8	1510			1	348	2	303		
TOTAL 14/	22	4079	17	2829			1	348	4	902		

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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)												
MALE												
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/	1	63							1	63		
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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	63							1	63		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
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	63							1	63		
TOTAL 14/	1	63							1	63		

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, 2015

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	370	1	179			1	191				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	191					1	191				
NOT HISPANIC OR LATINO	1	179	1	179								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	179	1	179								
OTHERS, INCLUDING HISPANIC	1	191					1	191				

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, 2015

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	221	1	221								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	221	1	221								
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	221	1	221								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	135							1	135		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	135							1	135		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	135							1	135		
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, 2015

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12420 - AUSTIN-ROUND ROCK, TX

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	269	1	269								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	727	3	727								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	262	1	262								
NOT HISPANIC OR LATINO	3	734	3	734								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	465	2	465								
OTHERS, INCLUDING HISPANIC	2	531	2	531								
TOTAL 14/	8	1722	6	1396			1	191	1	135		

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MSA/MD: 12420 - AUSTIN-ROUND ROCK, TX

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	640	4	640								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	100	1	100								
NOT HISPANIC OR LATINO	3	540	3	540								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	540	3	540								
OTHERS, INCLUDING HISPANIC	1	100	1	100								

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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	469	2	469								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	469	2	469								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	469	2	469								
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	3	652	3	652								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	233	1	233								
NOT HISPANIC OR LATINO	2	419	2	419								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	419	2	419								
OTHERS, INCLUDING HISPANIC	1	233	1	233								

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

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MSA/MD: 12420 - AUSTIN-ROUND ROCK, TX

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	602	2	442					1	160		
BLACK OR AFRICAN AMERICAN	1	202	1	202								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	18	3789	17	3568					1	221		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	378							1	378		
ETHNICITY 7/												
HISPANIC OR LATINO	1	165	1	165								
NOT HISPANIC OR LATINO	16	3595	14	3214					2	381		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	833	5	833								
ETHNICITY NOT AVAILABLE 6/	1	378							1	378		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	3048	12	2827					1	221		
OTHERS, INCLUDING HISPANIC	9	1545	8	1385					1	160		
TOTAL 14/	36	7773	32	6666			1	348	3	759		

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, 2015

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12420 - AUSTIN-ROUND ROCK, TX

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

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, 2015

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 12420 - AUSTIN-ROUND ROCK, TX

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	437	2	437								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	243	1	243								
NOT HISPANIC OR LATINO	1	194	1	194								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	194	1	194								
OTHERS, INCLUDING HISPANIC	1	243	1	243								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	236	1	236								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	236	1	236								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	236	1	236								
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, 2015

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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	2	682	2	682								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	977	4	867			1	110				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	1659	6	1549			1	110				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	977	4	867			1	110				
OTHERS, INCLUDING HISPANIC	2	682	2	682								
TOTAL 14/	18	3648	15	3235			1	110	2	303		

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

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, 2015

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MSA/MD: 12420 - AUSTIN-ROUND ROCK, TX

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

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, 2015

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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 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	2	6	1	5	1	1						

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, 2015

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

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, 2015

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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 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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, 2015

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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	10	1540	9	1319					1	221		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	378							1	378		
ETHNICITY 7/												
HISPANIC OR LATINO	1	165	1	165								
NOT HISPANIC OR LATINO	6	965	5	744					1	221		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	410	3	410								
ETHNICITY NOT AVAILABLE 6/	1	378							1	378		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	965	5	744					1	221		
OTHERS, INCLUDING HISPANIC	4	575	4	575								
TOTAL 14/	22	4079	17	2829			1	348	4	902		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	7	1587	6	1396			1	191				
50-79% MINORITY												
80-100% MINORITY	1	135							1	135		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	135							1	135		
MIDDLE INCOME	5	1132	4	941			1	191				
UPPER INCOME	2	455	2	455								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
80-100% MINORITY	1	135							1	135		
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/	8	1722	6	1396			1	191	1	135		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	321	1	321								
20-49% MINORITY	21	4571	18	3812					3	759		
50-79% MINORITY	12	2435	11	2087			1	348				
80-100% MINORITY	2	446	2	446								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	446	2	446								
MODERATE INCOME	9	1915	8	1567			1	348				
MIDDLE INCOME	16	3535	13	2776					3	759		
UPPER INCOME	9	1877	9	1877								
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	2	446	2	446								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	9	1915	8	1567			1	348				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	13	3015	10	2256					3	759		
50-79% MINORITY	3	520	3	520								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	321	1	321								
20-49% MINORITY	8	1556	8	1556								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	36	7773	32	6666			1	348	3	759		

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2015

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	196	1	196								
20-49% MINORITY	7	1836	6	1726			1	110				
50-79% MINORITY	5	802	5	802								
80-100% MINORITY	5	814	3	511					2	303		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3	590	3	590								
MODERATE INCOME	4	582	2	279					2	303		
MIDDLE INCOME	7	1715	7	1715								
UPPER INCOME	4	761	3	651			1	110				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	206	1	206								
80-100% MINORITY	2	384	2	384								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	152	1	152								
80-100% MINORITY	3	430	1	127					2	303		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	196	1	196								
20-49% MINORITY	4	1176	4	1176								
50-79% MINORITY	2	343	2	343								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	660	2	550			1	110				
50-79% MINORITY	1	101	1	101								
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	18	3648	15	3235			1	110	2	303		

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2015

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
	1	1			1	1						
50-79% MINORITY												
	1	5	1	5								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
	1	5	1	5								
MIDDLE INCOME												
	1	1			1	1						
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												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
	1	5	1	5								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
	1	1			1	1						
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/	2	6	1	5	1	1						

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, 2015

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	321	1	321								
20-49% MINORITY	6	1385	4	786					2	599		
50-79% MINORITY	9	1443	8	1095			1	348				
80-100% MINORITY	6	930	4	627					2	303		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	4	706	4	706								
MODERATE INCOME	9	1402	6	751			1	348	2	303		
MIDDLE INCOME	4	864	2	265					2	599		
UPPER INCOME	5	1107	5	1107								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	206	1	206								
80-100% MINORITY	3	500	3	500								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	6	972	5	624			1	348				
80-100% MINORITY	3	430	1	127					2	303		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	599							2	599		
50-79% MINORITY	2	265	2	265								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	321	1	321								
20-49% MINORITY	4	786	4	786								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	22	4079	17	2829			1	348	4	902		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1	63							1	63		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	63							1	63		
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												
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	63							1	63		

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	1	50	1	50															2	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO	1	50	1	50															2	100
NOT HISPANIC OR LATINO																				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC	1	50	1	50															2	100
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)	1	50	1	50															2	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN	1	50	1	50															2	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
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/																				
								1	100										1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO																				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
								1	100										1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE																				
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																				
								1	100										1	100
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	100										1	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																							
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																						
RACE 5/																																										
AMERICAN INDIAN/ALASKA NATIVE																																										
ASIAN																																										
BLACK OR AFRICAN AMERICAN																																										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																										
WHITE																					1	100																			1	100
2 OR MORE MINORITY RACES																																										
JOINT (WHITE/MINORITY RACE)																																										
RACE NOT AVAILABLE 6/																																										
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/																																										
MINORITY STATUS 8/																																										
WHITE NON-HISPANIC																					1	100																			1	100
OTHERS, INCL. HISPANIC																																										
GENDER 19/																																										
MALE																																										
FEMALE																																										
JOINT (MALE/FEMALE)																					1	100																			1	100
GENDER NOT AVAILABLE 6/																																										
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	100																			1	100
INCOME NOT AVAILABLE 6/																																										

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																				
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																			
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/																					1	100																1	100
ETHNICITY 7/																																							
HISPANIC OR LATINO																																							
NOT HISPANIC OR LATINO																																							
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																							
ETHNICITY NOT AVAILABLE 6/																					1	100																	
MINORITY STATUS 8/																																							
WHITE NON-HISPANIC																																							
OTHERS, INCL. HISPANIC																																							
GENDER 19/																																							
MALE																																							
FEMALE																																							
JOINT (MALE/FEMALE)																																							
GENDER NOT AVAILABLE 6/																					1	100																	
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	100																	

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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/												
ETHNICITY 7/												
HISPANIC OR LATINO	2											
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	2											
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	1											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1											
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	483											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	483											
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	483											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	221											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	262											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	483											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	483											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	221											
UPPER INCOME	262											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	2											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2											
OTHERS, INCLUDING HISPANIC	1											
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	3											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3											
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	269											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	465											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	734											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	465											
OTHERS, INCLUDING HISPANIC	269											
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	734											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	734											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	734											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	541											
UPPER INCOME	193											

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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	2											
BLACK OR AFRICAN AMERICAN	1											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	15	2	2							1.93	1.93	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	1	1							1.91	1.91	
NOT HISPANIC OR LATINO	15	1	1							1.94	1.94	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	1	1							1.94	1.94	
OTHERS, INCLUDING HISPANIC	5	1	1							1.91	1.91	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2	2	2							1.93	1.93	
80-99% OF MSA/MD MEDIAN	2											
100-119% OF MSA/MD MEDIAN	3											
120% OR MORE OF MSA/MD MEDIAN	11											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	5											
FEMALE	3	1	1							1.91	1.91	
JOINT (MALE/FEMALE)	10	1	1							1.94	1.94	
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	13	1	1							1.91	1.91	
50-79% MINORITY	4	1	1							1.94	1.94	
80-100% MINORITY	1											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	3											
MIDDLE INCOME	11	1	1							1.94	1.94	
UPPER INCOME	3	1	1							1.91	1.91	

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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	442										
BLACK OR AFRICAN AMERICAN	202										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	3740	270	270					1.93	1.94		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	233	100	100					1.91	1.91		
NOT HISPANIC OR LATINO	3728	170	170					1.94	1.94		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	423										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3341	170	170					1.94	1.94		
OTHERS, INCLUDING HISPANIC	1043	100	100					1.91	1.91		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	370	270	270					1.93	1.94		
80-99% OF MSA/MD MEDIAN	469										
100-119% OF MSA/MD MEDIAN	652										
120% OR MORE OF MSA/MD MEDIAN	2893										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1096										
FEMALE	635	100	100					1.91	1.91		
JOINT (MALE/FEMALE)	2653	170	170					1.94	1.94		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY	2926	100	100					1.91	1.91		
50-79% MINORITY	1128	170	170					1.94	1.94		
80-100% MINORITY	330										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	330										
MODERATE INCOME	943										
MIDDLE INCOME	2441	170	170					1.94	1.94		
UPPER INCOME	670	100	100					1.91	1.91		

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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	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	1										
NOT HISPANIC OR LATINO											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC											
OTHERS, INCLUDING HISPANIC	1										
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											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY	1										
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/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	243									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	243									
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	243									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	243									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	243									
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY	243									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	243									
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	2										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	7										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	9										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	7										
OTHERS, INCLUDING HISPANIC	2										
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	1										
120% OR MORE OF MSA/MD MEDIAN	6										
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	6										
FEMALE											
JOINT (MALE/FEMALE)	3										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	1										
20-49% MINORITY	6										
50-79% MINORITY	2										
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	5										
UPPER INCOME	3										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							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	682									
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	1493									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2175									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1493									
OTHERS, INCLUDING HISPANIC	682									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	194									
100-119% OF MSA/MD MEDIAN	236									
120% OR MORE OF MSA/MD MEDIAN	1549									
INCOME NOT AVAILABLE 6/	196									
GENDER 19/										
MALE	1726									
FEMALE										
JOINT (MALE/FEMALE)	449									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	196									
20-49% MINORITY	1726									
50-79% MINORITY	253									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	152									
MIDDLE INCOME	1372									
UPPER INCOME	651									

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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	36		16				2
FHA	3						
VA	3		1				
FSA/RHS	2						
LOANS ORIGINATED							
CONVENTIONAL	32		14				1
FHA	2						
VA	3		1				
FSA/RHS	1						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							1
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1		1				
FHA							
VA							
FSA/RHS	1						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	3		1				
FHA	1						
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	23			9			
FHA	1						
VA	3			1			
FSA/RHS	1						

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

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN

MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA

LOANS SOLD

CONVENTIONAL							
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	18 2		9				NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.93						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.93						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN			9				NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED							NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN							NA NA