

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| CENSUS TRACT OR COUNTY NAME AND<br>DISPOSITION OF APPLICATION 1/<br>(STATE/COUNTY/TRACT NUMBER) | Loans on 1- to 4-Family and Manufactured Home Dwellings |     |              |     |              |     |                           |        |   |        |   |        |  |  |
|---|---|-----|--------------|-----|--------------|-----|---------------------------|--------|---|--------|---|--------|--|--|
|   | Home Purchase Loans                                     |     |              |     | Refinancings |     | Home Improvement<br>Loans |        | Loans on Dwellings<br>For 5 or More<br>Families |        | Nonoccupant<br>Loans From<br>Columns A, B, C<br>and D |        | Loans On<br>Manufactured Home<br>Dwellings From<br>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  |  |
| TX/BRAZORIA COUNTY/6604.00  |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| LOANS ORIGINATED  |   |     |              |     |              |     | 1                         | 3      |   |        |   |        |  |  |
| APPS APPROVED, NOT ACCEPTED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS DENIED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS WITHDRAWN  |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| FILES CLOSED FOR INCOMPLETENESS   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| TX/FORT BEND COUNTY/6731.02   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| LOANS ORIGINATED  |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS APPROVED, NOT ACCEPTED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS DENIED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS WITHDRAWN  |   |     | 1            | 380 |              |     |                           |        |   |        |   |        |  |  |
| FILES CLOSED FOR INCOMPLETENESS   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| TX/FORT BEND COUNTY/6751.00   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| LOANS ORIGINATED  |   |     |              |     | 1            | 113 |                           |        |   |        |   |        |  |  |
| APPS APPROVED, NOT ACCEPTED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS DENIED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS WITHDRAWN  |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| FILES CLOSED FOR INCOMPLETENESS   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| TX/HARRIS COUNTY/2515.03  |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| LOANS ORIGINATED  |   |     | 1            | 166 |              |     |                           |        |   |        |   |        |  |  |
| APPS APPROVED, NOT ACCEPTED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS DENIED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS WITHDRAWN  |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| FILES CLOSED FOR INCOMPLETENESS   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| TX/HARRIS COUNTY/2517.00  |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| LOANS ORIGINATED  | 1   | 332 |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS APPROVED, NOT ACCEPTED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS DENIED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS WITHDRAWN  |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| FILES CLOSED FOR INCOMPLETENESS   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| TX/HARRIS COUNTY/2523.02  |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| LOANS ORIGINATED  |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS APPROVED, NOT ACCEPTED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS DENIED   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |
| APPS WITHDRAWN  |   |     | 1            | 111 |              |     |                           |        |   |        |   |        |  |  |
| FILES CLOSED FOR INCOMPLETENESS   |   |     |              |     |              |     |                           |        |   |        |   |        |  |  |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| CENSUS TRACT OR COUNTY NAME AND<br>DISPOSITION OF APPLICATION 1/<br>(STATE/COUNTY/TRACT NUMBER) | Loans on 1- to 4-Family and Manufactured Home Dwellings |         |              |         |              |         |                           |         |   |         | Nonoccupant<br>Loans From<br>Columns A, B, C<br>and D |         | Loans On<br>Manufactured Home<br>Dwellings From<br>Columns A, B, C & D |         |
|---|---|---------|--------------|---------|--------------|---------|---------------------------|---------|---|---------|---|---------|--|---------|
|   | Home Purchase Loans                                     |         |              |         | Refinancings |         | Home Improvement<br>Loans |         | Loans on Dwellings<br>For 5 or More<br>Families |         |   |         |  |         |
|   | 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 |
| TX/HARRIS COUNTY/3110.00  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| LOANS ORIGINATED  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS APPROVED, NOT ACCEPTED   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS DENIED   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS WITHDRAWN  |   |         |              |         |              |         | 1                         | 65      |   |         |   |         |  |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| TX/HARRIS COUNTY/3117.00  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| LOANS ORIGINATED  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS APPROVED, NOT ACCEPTED   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS DENIED   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS WITHDRAWN  |   |         |              |         |              | 1       | 60                        |         |   |         |   |         |  |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| TX/HARRIS COUNTY/3319.00  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| LOANS ORIGINATED  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS APPROVED, NOT ACCEPTED   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS DENIED   |   |         |              |         |              |         |                           |         | 1   | 40      |   |         |  |         |
| APPS WITHDRAWN  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| TX/HARRIS COUNTY/3433.01  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| LOANS ORIGINATED  |   |         | 1            | 74      |              |         |                           |         |   |         |   |         |  |         |
| APPS APPROVED, NOT ACCEPTED   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS DENIED   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS WITHDRAWN  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| TX/HARRIS COUNTY/4223.02  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| LOANS ORIGINATED  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS APPROVED, NOT ACCEPTED   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS DENIED   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS WITHDRAWN  |   |         |              |         |              | 1       | 67                        |         |   |         | 1   | 67      |  |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| TX/HARRIS COUNTY/4315.01  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| LOANS ORIGINATED  |   |         | 1            | 168     |              |         |                           |         |   |         |   |         |  |         |
| APPS APPROVED, NOT ACCEPTED   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS DENIED   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| APPS WITHDRAWN  |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| CENSUS TRACT OR COUNTY NAME AND<br>DISPOSITION OF APPLICATION 1/<br>(STATE/COUNTY/TRACT NUMBER) | Loans on 1- to 4-Family and Manufactured Home Dwellings |        |              |        |              |                           |         |        | Loans on Dwellings<br>For 5 or More<br>Families | Nonoccupant<br>Loans From<br>Columns A, B, C<br>and D | Loans On<br>Manufactured Home<br>Dwellings From<br>Columns A, B, C & D |        |         |
|---|---|--------|--------------|--------|--------------|---------------------------|---------|--------|---|---|--|--------|---------|
|   | Home Purchase Loans                                     |        |              |        | Refinancings | Home Improvement<br>Loans |         |        |   |   |  |        |         |
|   | FHA, FSA/RHS & VA                                       |        | Conventional |        |              |                           |         |        |   |   |  |        |         |
|   | A   |        | B            |        | C            |                           | D       |        |   |   |  | E      |         |
| Number  | \$000's   | Number | \$000's      | Number | \$000's      | Number                    | \$000's | Number | \$000's   | Number  | \$000's  | Number | \$000's |
| TX/HARRIS COUNTY/4317.00<br>LOANS ORIGINATED  |   |        |              |        | 1            | 170                       |         |        |   |   |  |        |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS DENIED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS WITHDRAWN  |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| TX/HARRIS COUNTY/4323.00<br>LOANS ORIGINATED  |   |        | 1            | 347    |              |                           |         |        |   |   |  |        |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS DENIED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS WITHDRAWN  |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| TX/HARRIS COUNTY/4505.00<br>LOANS ORIGINATED  |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS DENIED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS WITHDRAWN  |   |        |              |        | 1            | 270                       |         |        |   |   |  |        |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| TX/HARRIS COUNTY/4513.00<br>LOANS ORIGINATED  |   |        | 1            | 276    |              |                           |         |        |   |   |  |        |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS DENIED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS WITHDRAWN  |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| TX/HARRIS COUNTY/4553.00<br>LOANS ORIGINATED  |   |        |              |        |              |                           |         |        | 1   | 35380   |  |        |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS DENIED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS WITHDRAWN  |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| TX/HARRIS COUNTY/5321.00<br>LOANS ORIGINATED  |   |        | 1            | 21     |              |                           |         |        |   |   | 1  | 21     |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS DENIED   |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| APPS WITHDRAWN  |   |        |              |        |              |                           |         |        |   |   |  |        |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |                           |         |        |   |   |  |        |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| CENSUS TRACT OR COUNTY NAME AND<br>DISPOSITION OF APPLICATION 1/<br>(STATE/COUNTY/TRACT NUMBER) | Loans on 1- to 4-Family and Manufactured Home Dwellings |        |              |        |              |        |                           |        |   |        | Nonoccupant<br>Loans From<br>Columns A, B, C<br>and D | Loans On<br>Manufactured Home<br>Dwellings From<br>Columns A, B, C & D |         |
|---|---|--------|--------------|--------|--------------|--------|---------------------------|--------|---|--------|---|--|---------|
|   | Home Purchase Loans                                     |        |              |        | Refinancings |        | Home Improvement<br>Loans |        | Loans on Dwellings<br>For 5 or More<br>Families |        |   |  |         |
|   | FHA, FSA/RHS & VA                                       |        | Conventional |        | C            |        | D                         |        | E   |        |   |  |         |
|   | A   | B      | C            |        | D            |        | E                         |        | F   |        |   |  | G       |
| Number  | \$000's   | Number | \$000's      | Number | \$000's      | Number | \$000's                   | Number | \$000's   | Number | \$000's   | Number   | \$000's |
| TX/HARRIS COUNTY/5409.02  |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| LOANS ORIGINATED  |   |        |              |        | 1            | 149    |                           |        |   |        |   |  |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| APPS DENIED   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| APPS WITHDRAWN  |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| TX/HARRIS COUNTY/5428.00  |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| LOANS ORIGINATED  | 1   | 289    |              |        |              |        |                           |        |   |        |   |  |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| APPS DENIED   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| APPS WITHDRAWN  |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| TX/HARRIS COUNTY/5430.03  |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| LOANS ORIGINATED  | 1   | 186    |              |        |              |        |                           |        |   |        |   |  |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| APPS DENIED   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| APPS WITHDRAWN  |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| TX/MONTGOMERY COUNTY/6926.02  |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| LOANS ORIGINATED  | 1   | 183    |              |        |              |        |                           |        |   |        |   |  |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| APPS DENIED   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| APPS WITHDRAWN  |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| TX/MONTGOMERY COUNTY/6937.00  |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| LOANS ORIGINATED  |   |        | 1            | 108    |              |        |                           |        |   |        | 1   | 108  |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| APPS DENIED   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| APPS WITHDRAWN  |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| MSA/MD(TOTAL)   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| LOANS ORIGINATED  | 4   | 990    | 7            | 1160   | 3            | 432    | 1                         | 3      | 1   | 35380  | 2   | 129  |         |
| APPS APPROVED, NOT ACCEPTED   |   |        |              |        |              |        |                           |        |   |        |   |  |         |
| APPS DENIED   |   |        |              |        |              |        | 1                         | 40     |   |        |   |  |         |
| APPS WITHDRAWN  |   |        | 2            | 491    | 3            | 397    | 1                         | 65     |   |        | 1   | 67   |         |
| FILES CLOSED FOR INCOMPLETENESS   |   |        |              |        |              |        |                           |        |   |        |   |  |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| CENSUS TRACT OR COUNTY NAME AND<br>DISPOSITION OF APPLICATION 1/<br>(STATE/COUNTY/TRACT NUMBER)  | Loans on 1- to 4-Family and Manufactured Home Dwellings |         |              |         |              |         |                           |         |   |         |   |         |  |         |
|--|---|---------|--------------|---------|--------------|---------|---------------------------|---------|---|---------|---|---------|--|---------|
|  | Home Purchase Loans                                     |         |              |         | Refinancings |         | Home Improvement<br>Loans |         | Loans on Dwellings<br>For 5 or More<br>Families |         | Nonoccupant<br>Loans From<br>Columns A, B, C<br>and D |         | Loans On<br>Manufactured Home<br>Dwellings From<br>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 |
| INVALID GEOGRAPHIC IDENTIFIERS 2/<br>LOANS ORIGINATED<br>APPS APPROVED, NOT ACCEPTED<br>APPS DENIED<br>APPS WITHDRAWN<br>FILES CLOSED FOR INCOMPLETENESS |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES   |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |
| 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/<br>LOANS ORIGINATED<br>APPS APPROVED, NOT ACCEPTED<br>APPS DENIED<br>APPS WITHDRAWN<br>FILES CLOSED FOR INCOMPLETENESS         |   |         |              |         |              |         |                           |         |   |         |   |         |  |         |

INSTITUTION: 000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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 |
| <b>BORROWER CHARACTERISTICS</b>                    |            |         |            |         |             |         |            |         |                        |         |  |         |  |         |                       |         |                 |         |
| 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/                            |            |         |            |         |             |         |            |         |                        |         |  |         |  |         |                       |         |                 |         |
| <b>CENSUS TRACT CHARACTERISTICS 10/</b>            |            |         |            |         |             |         |            |         |                        |         |  |         |  |         |                       |         |                 |         |
| 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/  |            |         |            |         |             |         |            |         |                        |         |  |         |  |         |                       |         |                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| PRICING INFORMATION  | FANNIE MAE                         |                  | GINNIE MAE      |                  | FREDDIE MAC     |                  | FARMER MAC      |                  | PRIVATE<br>SECURITI-<br>ZATION |                  | COMMERCIAL<br>BANK, SAVINGS<br>BANK, OR SAVING<br>ASSOC |                  | INSURANCE CO,<br>CREDIT UNION,<br>MORTGAGE BK, OR<br>FINANCE CO |                  | AFFILIATE<br>INSTITUTION |                  | OTHER<br>PURCHASER |                  |  |    |
|--|------------------------------------|------------------|-----------------|------------------|-----------------|------------------|-----------------|------------------|--------------------------------|------------------|---|------------------|---|------------------|--------------------------|------------------|--------------------|------------------|--|----|
|  | FIRST<br>LIEN #                    | JUNIOR<br>LIEN # | FIRST<br>LIEN # | JUNIOR<br>LIEN # | FIRST<br>LIEN # | JUNIOR<br>LIEN # | FIRST<br>LIEN # | JUNIOR<br>LIEN # | FIRST<br>LIEN #                | JUNIOR<br>LIEN # | FIRST<br>LIEN #   | JUNIOR<br>LIEN # | FIRST<br>LIEN #   | JUNIOR<br>LIEN # | FIRST<br>LIEN #          | JUNIOR<br>LIEN # | FIRST<br>LIEN #    | JUNIOR<br>LIEN # |  |    |
|  | NO REPORTED<br>PRICING DATA<br>15/ |                  |                 |                  |                 |                  |                 |                  |                                |                  |   | 6                |   | 5                |                          |                  |                    |                  |  |    |
| REPORTED<br>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<br>LOANS 17/   |                                    |                  |                 |                  |                 |                  |                 |                  |                                |                  |   |                  |   |                  |                          |                  |                    |                  |  |    |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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<br>15/  |            |             |            |             |             |             |            |             |                         |             | 1161   |             | 1218   |             |                       |             |                 |             |  |
| 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/  |            |             |            |             |             |             |            |             |                         |             |  |             |  |             |                       |             |                 |             |  |



INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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)                               |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 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)                               | 3                         | 804     | 3                | 804     |                                 |         |                     |         |                        |         |                                 |         |
| MALE  | 1                         | 183     | 1                | 183     |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         | 2                         | 621     | 2                | 621     |                                 |         |                     |         |                        |         |                                 |         |
| 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                         | 186     | 1                | 186     |                                 |         |                     |         |                        |         |                                 |         |
| MALE  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                         | 183     | 1                | 183     |                                 |         |                     |         |                        |         |                                 |         |
| MALE   | 1                         | 183     | 1                | 183     |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO (TOTAL)                             | 2                         | 621     | 2                | 621     |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 2                         | 621     | 2                | 621     |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/                         | 1                         | 186     | 1                | 186     |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/ 18/ 19/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC (TOTAL)                                 | 2                         | 621     | 2                | 621     |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 2                         | 621     | 2                | 621     |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC (TOTAL)                         | 1                         | 183     | 1                | 183     |                                 |         |                     |         |                        |         |                                 |         |
| MALE   | 1                         | 183     | 1                | 183     |                                 |         |                     |         |                        |         |                                 |         |
| 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                         | 369     | 2                | 369     |                                 |         |                     |         |                        |         |                                 |         |
| 100-119% OF MSA/MD MEDIAN                                  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 120% OR MORE OF MSA/MD MEDIAN                              | 2                         | 621     | 2                | 621     |                                 |         |                     |         |                        |         |                                 |         |
| INCOME NOT AVAILABLE 6/                                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/  | 4                         | 990     | 4                | 990     |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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)                               |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE  | 2                         | 727     | 1                | 347     |                                 |         |                     |         | 1                      | 380     |                                 |         |
| FEMALE                                      | 1                         | 380     |                  |         |                                 |         |                     |         | 1                      | 380     |                                 |         |
| JOINT (MALE/FEMALE)                         | 1                         | 347     | 1                | 347     |                                 |         |                     |         |                        |         |                                 |         |
| BLACK OR AFRICAN AMERICAN (TOTAL)           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE (TOTAL)                               |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE  | 6                         | 816     | 5                | 705     |                                 |         |                     |         | 1                      | 111     |                                 |         |
| FEMALE                                      | 2                         | 387     | 1                | 276     |                                 |         |                     |         | 1                      | 111     |                                 |         |
| JOINT (MALE/FEMALE)                         | 1                         | 168     | 1                | 168     |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         | 3                         | 261     | 3                | 261     |                                 |         |                     |         |                        |         |                                 |         |
| 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  | 1                         | 108     | 1                | 108     |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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)                                 | 2                         | 132     | 1                | 21      |                                 |         |                     |         | 1                      | 111     |                                 |         |
| MALE   | 1                         | 111     |                  |         |                                 |         |                     |         | 1                      | 111     |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO (TOTAL)                             | 6                         | 1411    | 5                | 1031    |                                 |         |                     |         | 1                      | 380     |                                 |         |
| MALE   | 2                         | 656     | 1                | 276     |                                 |         |                     |         | 1                      | 380     |                                 |         |
| FEMALE   | 2                         | 515     | 2                | 515     |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 2                         | 240     | 2                | 240     |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/                         | 1                         | 108     | 1                | 108     |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/ 18/ 19/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC (TOTAL)                                 | 4                         | 684     | 4                | 684     |                                 |         |                     |         |                        |         |                                 |         |
| MALE   | 1                         | 276     | 1                | 276     |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   | 1                         | 168     | 1                | 168     |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 2                         | 240     | 2                | 240     |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC (TOTAL)                         | 4                         | 859     | 2                | 368     |                                 |         |                     |         | 2                      | 491     |                                 |         |
| MALE   | 2                         | 491     |                  |         |                                 |         |                     |         | 2                      | 491     |                                 |         |
| FEMALE   | 1                         | 347     | 1                | 347     |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| INCOME OF APPLICANTS 9/                                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LESS THAN 50% OF MSA/MD MEDIAN                             |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% OF MSA/MD MEDIAN                                    | 1                         | 111     |                  |         |                                 |         |                     |         | 1                      | 111     |                                 |         |
| 80-99% OF MSA/MD MEDIAN                                    | 2                         | 444     | 2                | 444     |                                 |         |                     |         |                        |         |                                 |         |
| 100-119% OF MSA/MD MEDIAN                                  | 1                         | 166     | 1                | 166     |                                 |         |                     |         |                        |         |                                 |         |
| 120% OR MORE OF MSA/MD MEDIAN                              | 4                         | 822     | 3                | 442     |                                 |         |                     |         | 1                      | 380     |                                 |         |
| INCOME NOT AVAILABLE 6/                                    | 1                         | 108     | 1                | 108     |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/  | 9                         | 1651    | 7                | 1160    |                                 |         |                     |         | 2                      | 491     |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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                         | 270     |                  |         |                                 |         |                     |         | 1                      | 270     |                                 |         |
| MALE  | 1                         | 270     |                  |         |                                 |         |                     |         | 1                      | 270     |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| BLACK OR AFRICAN AMERICAN (TOTAL)           | 1                         | 113     | 1                | 113     |                                 |         |                     |         |                        |         |                                 |         |
| MALE  | 1                         | 113     | 1                | 113     |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE (TOTAL)                               | 4                         | 446     | 2                | 319     |                                 |         |                     |         | 2                      | 127     |                                 |         |
| MALE  | 2                         | 127     |                  |         |                                 |         |                     |         | 2                      | 127     |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         | 2                         | 319     | 2                | 319     |                                 |         |                     |         |                        |         |                                 |         |
| 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)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                         | 60      |                  |         |                                 |         |                     |         | 1                      | 60      |                                 |         |
| MALE   | 1                         | 60      |                  |         |                                 |         |                     |         | 1                      | 60      |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO (TOTAL)                             | 4                         | 599     | 2                | 262     |                                 |         |                     |         | 2                      | 337     |                                 |         |
| MALE   | 3                         | 450     | 1                | 113     |                                 |         |                     |         | 2                      | 337     |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 1                         | 149     | 1                | 149     |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | 1                         | 170     | 1                | 170     |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 1                         | 170     | 1                | 170     |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/ 18/ 19/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC (TOTAL)                                 | 2                         | 216     | 1                | 149     |                                 |         |                     |         | 1                      | 67      |                                 |         |
| MALE   | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 1                         | 149     | 1                | 149     |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC (TOTAL)                         | 4                         | 613     | 2                | 283     |                                 |         |                     |         | 2                      | 330     |                                 |         |
| MALE   | 3                         | 443     | 1                | 113     |                                 |         |                     |         | 2                      | 330     |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 1                         | 170     | 1                | 170     |                                 |         |                     |         |                        |         |                                 |         |
| INCOME OF APPLICANTS 9/                                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LESS THAN 50% OF MSA/MD MEDIAN                             |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% OF MSA/MD MEDIAN                                    | 2                         | 330     |                  |         |                                 |         |                     |         | 2                      | 330     |                                 |         |
| 80-99% OF MSA/MD MEDIAN                                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 100-119% OF MSA/MD MEDIAN                                  | 1                         | 113     | 1                | 113     |                                 |         |                     |         |                        |         |                                 |         |
| 120% OR MORE OF MSA/MD MEDIAN                              | 3                         | 386     | 2                | 319     |                                 |         |                     |         | 1                      | 67      |                                 |         |
| INCOME NOT AVAILABLE 6/                                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/  | 6                         | 829     | 3                | 432     |                                 |         |                     |         | 3                      | 397     |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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)                               |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| BLACK OR AFRICAN AMERICAN (TOTAL)           | 1                         | 40      |                  |         |                                 |         | 1                   | 40      |                        |         |                                 |         |
| MALE  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      | 1                         | 40      |                  |         |                                 |         | 1                   | 40      |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE (TOTAL)                               | 1                         | 3       | 1                | 3       |                                 |         |                     |         |                        |         |                                 |         |
| MALE  | 1                         | 3       | 1                | 3       |                                 |         |                     |         |                        |         |                                 |         |
| 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                         | 65      |                  |         |                                 |         |                     |         | 1                      | 65      |                                 |         |
| MALE  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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)                             | 2                         | 43      | 1                | 3       |                                 |         | 1                   | 40      |                        |         |                                 |         |
| MALE   | 1                         | 3       | 1                | 3       |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   | 1                         | 40      |                  |         |                                 |         | 1                   | 40      |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/                         | 1                         | 65      |                  |         |                                 |         |                     |         | 1                      | 65      |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/ 18/ 19/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC (TOTAL)                                 | 1                         | 3       | 1                | 3       |                                 |         |                     |         |                        |         |                                 |         |
| MALE   | 1                         | 3       | 1                | 3       |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC (TOTAL)                         | 1                         | 40      |                  |         |                                 |         | 1                   | 40      |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   | 1                         | 40      |                  |         |                                 |         | 1                   | 40      |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| INCOME OF APPLICANTS 9/                                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LESS THAN 50% OF MSA/MD MEDIAN                             |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% OF MSA/MD MEDIAN                                    | 2                         | 68      | 1                | 3       |                                 |         |                     |         | 1                      | 65      |                                 |         |
| 80-99% OF MSA/MD MEDIAN                                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 100-119% OF MSA/MD MEDIAN                                  | 1                         | 40      |                  |         |                                 |         | 1                   | 40      |                        |         |                                 |         |
| 120% OR MORE OF MSA/MD MEDIAN                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| INCOME NOT AVAILABLE 6/                                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/  | 3                         | 108     | 1                | 3       |                                 |         | 1                   | 40      | 1                      | 65      |                                 |         |



INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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)                               |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 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                         | 35380   | 1                | 35380   |                                 |         |                     |         |                        |         |                                 |         |
| MALE  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                         | 35380   | 1                | 35380   |                                 |         |                     |         |                        |         |                                 |         |
| 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                         | 35380   | 1                | 35380   |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/  | 1                         | 35380   | 1                | 35380   |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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)                               |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 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)                               | 2                         | 88      | 1                | 21      |                                 |         |                     |         | 1                      | 67      |                                 |         |
| MALE  | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| 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                         | 108     | 1                | 108     |                                 |         |                     |         |                        |         |                                 |         |
| MALE  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE                                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO (TOTAL)                             | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| MALE   | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/                         | 1                         | 108     | 1                | 108     |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/ 18/ 19/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC (TOTAL)                                 | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| MALE   | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC (TOTAL)                         | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| MALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| FEMALE   |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (MALE/FEMALE)  | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| 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                              | 2                         | 88      | 1                | 21      |                                 |         |                     |         | 1                      | 67      |                                 |         |
| INCOME NOT AVAILABLE 6/                                    | 1                         | 108     | 1                | 108     |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/  | 3                         | 196     | 2                | 129     |                                 |         |                     |         | 1                      | 67      |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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  | 1                         | 183     | 1                | 183     |                                 |         |                     |         |                        |         |                                 |         |
| 2 OR MORE MINORITY RACES                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (WHITE/MINORITY RACE)                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE NOT AVAILABLE 6/                              | 1                         | 186     | 1                | 186     |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY 7/                                       |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| HISPANIC OR LATINO                                 | 1                         | 183     | 1                | 183     |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO                             |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         | 1                         | 186     | 1                | 186     |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC                         | 1                         | 183     | 1                | 183     |                                 |         |                     |         |                        |         |                                 |         |
| 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                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| BLACK OR AFRICAN AMERICAN                          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND                |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE  | 2                         | 621     | 2                | 621     |                                 |         |                     |         |                        |         |                                 |         |
| 2 OR MORE MINORITY RACES                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (WHITE/MINORITY RACE)                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE NOT AVAILABLE 6/                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY 7/                                       |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| HISPANIC OR LATINO                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO                             | 2                         | 621     | 2                | 621     |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 | 2                         | 621     | 2                | 621     |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/  | 4                         | 990     | 4                | 990     |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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  |                           |         |                  |         |                                 |         |                     |         | 1                      | 111     |                                 |         |
| 2 OR MORE MINORITY RACES                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (WHITE/MINORITY RACE)                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE NOT AVAILABLE 6/                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY 7/                                       |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| HISPANIC OR LATINO                                 |                           |         |                  |         |                                 |         |                     |         | 1                      | 111     |                                 |         |
| 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                      | 111     |                                 |         |



INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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                         | 444     | 2                | 444     |                                 |         |                     |         |                        |         |                                 |         |
| 2 OR MORE MINORITY RACES                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (WHITE/MINORITY RACE)                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE NOT AVAILABLE 6/                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY 7/                                       |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| HISPANIC OR LATINO                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO                             | 2                         | 444     | 2                | 444     |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 | 2                         | 444     | 2                | 444     |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 100-119% OF MSA/MD MEDIAN                          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE 5/  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| AMERICAN INDIAN/ALASKA NATIVE                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ASIAN  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| BLACK OR AFRICAN AMERICAN                          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND                |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE  | 1                         | 166     | 1                | 166     |                                 |         |                     |         |                        |         |                                 |         |
| 2 OR MORE MINORITY RACES                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (WHITE/MINORITY RACE)                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE NOT AVAILABLE 6/                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY 7/                                       |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| HISPANIC OR LATINO                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO                             | 1                         | 166     | 1                | 166     |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 | 1                         | 166     | 1                | 166     |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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  | 2                         | 727     | 1                | 347     |                                 |         |                     |         | 1                      | 380     |                                 |         |
| BLACK OR AFRICAN AMERICAN                          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND                |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE  | 2                         | 95      | 2                | 95      |                                 |         |                     |         |                        |         |                                 |         |
| 2 OR MORE MINORITY RACES                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (WHITE/MINORITY RACE)                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE NOT AVAILABLE 6/                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY 7/                                       |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| HISPANIC OR LATINO                                 | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO                             | 3                         | 801     | 2                | 421     |                                 |         |                     |         | 1                      | 380     |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 | 1                         | 74      | 1                | 74      |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC                         | 3                         | 748     | 2                | 368     |                                 |         |                     |         | 1                      | 380     |                                 |         |
| TOTAL 14/  | 9                         | 1651    | 7                | 1160    |                                 |         |                     |         | 2                      | 491     |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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  |                           |         |                  |         |                                 |         |                     |         | 1                      | 270     |                                 |         |
| BLACK OR AFRICAN AMERICAN                          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND                |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE  |                           |         |                  |         |                                 |         |                     |         | 1                      | 60      |                                 |         |
| 2 OR MORE MINORITY RACES                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (WHITE/MINORITY RACE)                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE NOT AVAILABLE 6/                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY 7/                                       |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| HISPANIC OR LATINO                                 |                           |         |                  |         |                                 |         |                     |         |                        | 1       | 60                              |         |
| NOT HISPANIC OR LATINO                             |                           |         |                  |         |                                 |         |                     |         | 1                      | 270     |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC                         |                           |         |                  |         |                                 |         |                     |         | 2                      | 330     |                                 |         |
| 50-79% OF MSA/MD MEDIAN                            |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE 5/  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| AMERICAN INDIAN/ALASKA NATIVE                      |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ASIAN  |                           |         |                  |         |                                 |         |                     |         | 1                      | 270     |                                 |         |
| BLACK OR AFRICAN AMERICAN                          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND                |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE  |                           |         |                  |         |                                 |         |                     |         | 1                      | 60      |                                 |         |
| 2 OR MORE MINORITY RACES                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (WHITE/MINORITY RACE)                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE NOT AVAILABLE 6/                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY 7/                                       |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| HISPANIC OR LATINO                                 |                           |         |                  |         |                                 |         |                     |         |                        | 1       | 60                              |         |
| NOT HISPANIC OR LATINO                             |                           |         |                  |         |                                 |         |                     |         | 1                      | 270     |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC                         |                           |         |                  |         |                                 |         |                     |         | 2                      | 330     |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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                          | 1                         | 113     | 1                | 113     |                                 |         |                     |         |                        |         |                                 |         |
| 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                             | 1                         | 113     | 1                | 113     |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC                         | 1                         | 113     | 1                | 113     |                                 |         |                     |         |                        |         |                                 |         |

## 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: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| BLACK OR AFRICAN AMERICAN                          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND                |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE  | 3                         | 386     | 2                | 319     |                                 |         |                     |         | 1                      | 67      |                                 |         |
| 2 OR MORE MINORITY RACES                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (WHITE/MINORITY RACE)                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE NOT AVAILABLE 6/                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY 7/                                       |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| HISPANIC OR LATINO                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO                             | 2                         | 216     | 1                | 149     |                                 |         |                     |         | 1                      | 67      |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | 1                         | 170     | 1                | 170     |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 | 2                         | 216     | 1                | 149     |                                 |         |                     |         | 1                      | 67      |                                 |         |
| OTHERS, INCLUDING HISPANIC                         | 1                         | 170     | 1                | 170     |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/  | 6                         | 829     | 3                | 432     |                                 |         |                     |         | 3                      | 397     |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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  | 1                         | 3       | 1                | 3       |                                 |         |                     |         |                        |         |                                 |         |
| 2 OR MORE MINORITY RACES                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (WHITE/MINORITY RACE)                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE NOT AVAILABLE 6/                              | 1                         | 65      |                  |         |                                 |         |                     |         | 1                      | 65      |                                 |         |
| ETHNICITY 7/                                       |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| HISPANIC OR LATINO                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO                             | 1                         | 3       | 1                | 3       |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         | 1                         | 65      |                  |         |                                 |         |                     |         | 1                      | 65      |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 | 1                         | 3       | 1                | 3       |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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                          |                           |         |                  |         |                                 |         | 1                   | 40      |                        |         | 1                               | 40      |
| 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                             |                           |         |                  |         |                                 |         | 1                   | 40      |                        |         | 1                               | 40      |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC                         |                           |         |                  |         |                                 |         | 1                   | 40      |                        |         | 1                               | 40      |
| 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                             |                           |         |                  |         |                                 |         | 1                   | 40      |                        |         | 1                               | 40      |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| OTHERS, INCLUDING HISPANIC                         |                           |         |                  |         |                                 |         | 1                   | 40      |                        |         | 1                               | 40      |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 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/  | 3                         | 108     | 1                | 3       |                                 |         | 1                   | 40      | 1                      | 65      |                                 |         |



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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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 5-6: 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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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 5-6: 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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, 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  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| BLACK OR AFRICAN AMERICAN                          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND                |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE  | 2                         | 88      | 1                | 21      |                                 |         |                     |         | 1                      | 67      |                                 |         |
| 2 OR MORE MINORITY RACES                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| JOINT (WHITE/MINORITY RACE)                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| RACE NOT AVAILABLE 6/                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY 7/                                       |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| HISPANIC OR LATINO                                 | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| NOT HISPANIC OR LATINO                             | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ETHNICITY NOT AVAILABLE 6/                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MINORITY STATUS 8/                                 |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| WHITE NON-HISPANIC                                 | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| OTHERS, INCLUDING HISPANIC                         | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/  | 3                         | 196     | 2                | 129     |                                 |         |                     |         | 1                      | 67      |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                         | 332     | 1                | 332     |                                 |         |                     |         |                        |         |                                 |         |
| 20-49% MINORITY                         | 2                         | 472     | 2                | 472     |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% MINORITY                         | 1                         | 186     | 1                | 186     |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| INCOME CHARACTERISTICS 12/ 13/          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LOW INCOME                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MODERATE INCOME                         | 1                         | 183     | 1                | 183     |                                 |         |                     |         |                        |         |                                 |         |
| MIDDLE INCOME                           | 3                         | 807     | 3                | 807     |                                 |         |                     |         |                        |         |                                 |         |
| 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                         | 1                         | 183     | 1                | 183     |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MIDDLE INCOME                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LESS THAN 10% MINORITY                  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 10-19% MINORITY                         | 1                         | 332     | 1                | 332     |                                 |         |                     |         |                        |         |                                 |         |
| 20-49% MINORITY                         | 1                         | 289     | 1                | 289     |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% MINORITY                         | 1                         | 186     | 1                | 186     |                                 |         |                     |         |                        |         |                                 |         |
| 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/                               | 4                         | 990     | 4                | 990     |                                 |         |                     |         |                        |         |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                         | 166     | 1                | 166     |                                 |         |                     |         |                        |         |                                 |         |
| 20-49% MINORITY                         | 5                         | 1006    | 4                | 626     |                                 |         |                     |         | 1                      | 380     |                                 |         |
| 50-79% MINORITY                         | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        | 2                         | 458     | 1                | 347     |                                 |         |                     |         | 1                      | 111     |                                 |         |
| INCOME CHARACTERISTICS 12/ 13/          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LOW INCOME                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MODERATE INCOME                         | 2                         | 368     | 2                | 368     |                                 |         |                     |         |                        |         |                                 |         |
| MIDDLE INCOME                           | 2                         | 185     | 1                | 74      |                                 |         |                     |         | 1                      | 111     |                                 |         |
| UPPER INCOME                            | 5                         | 1098    | 4                | 718     |                                 |         |                     |         | 1                      | 380     |                                 |         |
| 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                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        | 1                         | 347     | 1                | 347     |                                 |         |                     |         |                        |         |                                 |         |
| MIDDLE INCOME                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LESS THAN 10% MINORITY                  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 10-19% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 20-49% MINORITY                         | 1                         | 74      | 1                | 74      |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        | 1                         | 111     |                  |         |                                 |         |                     |         | 1                      | 111     |                                 |         |
| UPPER INCOME                            |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LESS THAN 10% MINORITY                  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 10-19% MINORITY                         | 1                         | 166     | 1                | 166     |                                 |         |                     |         |                        |         |                                 |         |
| 20-49% MINORITY                         | 4                         | 932     | 3                | 552     |                                 |         |                     |         | 1                      | 380     |                                 |         |
| 50-79% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| SMALL COUNTY                            |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ALL OTHER TRACTS 21/                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/                               | 9                         | 1651    | 7                | 1160    |                                 |         |                     |         | 2                      | 491     |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                         | 170     | 1                | 170     |                                 |         |                     |         |                        |         |                                 |         |
| 20-49% MINORITY                         | 1                         | 270     |                  |         |                                 |         |                     |         | 1                      | 270     |                                 |         |
| 50-79% MINORITY                         | 2                         | 262     | 2                | 262     |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        | 2                         | 127     |                  |         |                                 |         |                     |         | 2                      | 127     |                                 |         |
| INCOME CHARACTERISTICS 12/ 13/          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LOW INCOME                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MODERATE INCOME                         | 1                         | 60      |                  |         |                                 |         |                     |         | 1                      | 60      |                                 |         |
| MIDDLE INCOME                           | 2                         | 180     | 1                | 113     |                                 |         |                     |         | 1                      | 67      |                                 |         |
| UPPER INCOME                            | 3                         | 589     | 2                | 319     |                                 |         |                     |         | 1                      | 270     |                                 |         |
| 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                        | 1                         | 60      |                  |         |                                 |         |                     |         | 1                      | 60      |                                 |         |
| MIDDLE INCOME                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LESS THAN 10% MINORITY                  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 10-19% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 20-49% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% MINORITY                         | 1                         | 113     | 1                | 113     |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| UPPER INCOME                            |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LESS THAN 10% MINORITY                  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 10-19% MINORITY                         | 1                         | 170     | 1                | 170     |                                 |         |                     |         |                        |         |                                 |         |
| 20-49% MINORITY                         | 1                         | 270     |                  |         |                                 |         |                     |         | 1                      | 270     |                                 |         |
| 50-79% MINORITY                         | 1                         | 149     | 1                | 149     |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| SMALL COUNTY                            |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ALL OTHER TRACTS 21/                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/                               | 6                         | 829     | 3                | 432     |                                 |         |                     |         | 3                      | 397     |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                         | 3       | 1                | 3       |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        | 2                         | 105     |                  |         |                                 |         | 1                   | 40      | 1                      | 65      |                                 |         |
| INCOME CHARACTERISTICS 12/ 13/          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LOW INCOME                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MODERATE INCOME                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MIDDLE INCOME                           | 1                         | 65      |                  |         |                                 |         |                     |         | 1                      | 65      |                                 |         |
| UPPER INCOME                            | 1                         | 40      |                  |         |                                 |         | 1                   | 40      |                        |         |                                 |         |
| 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                        | 1                         | 65      |                  |         |                                 |         |                     |         | 1                      | 65      |                                 |         |
| MODERATE INCOME                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LESS THAN 10% MINORITY                  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 10-19% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 20-49% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        | 1                         | 40      |                  |         |                                 |         | 1                   | 40      |                        |         |                                 |         |
| 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                         | 1                         | 3       | 1                | 3       |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| SMALL COUNTY                            |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ALL OTHER TRACTS 21/                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/                               | 3                         | 108     | 1                | 3       |                                 |         | 1                   | 40      | 1                      | 65      |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                         | 1                         | 35380   | 1                | 35380   |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| INCOME CHARACTERISTICS 12/ 13/          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LOW INCOME                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MODERATE INCOME                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MIDDLE INCOME                           | 1                         | 35380   | 1                | 35380   |                                 |         |                     |         |                        |         |                                 |         |
| 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                         | 1                         | 35380   | 1                | 35380   |                                 |         |                     |         |                        |         |                                 |         |
| 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                         | 35380   | 1                | 35380   |                                 |         |                     |         |                        |         |                                 |         |



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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                         | 108     | 1                | 108     |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% MINORITY                         | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| INCOME CHARACTERISTICS 12/ 13/          |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LOW INCOME                              |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MODERATE INCOME                         | 1                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| MIDDLE INCOME                           | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| UPPER INCOME                            | 1                         | 108     | 1                | 108     |                                 |         |                     |         |                        |         |                                 |         |
| 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                         | 21      | 1                | 21      |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| MIDDLE INCOME                           |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LESS THAN 10% MINORITY                  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 10-19% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 20-49% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        | 1                         | 67      |                  |         |                                 |         |                     |         | 1                      | 67      |                                 |         |
| UPPER INCOME                            |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| LESS THAN 10% MINORITY                  |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 10-19% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 20-49% MINORITY                         | 1                         | 108     | 1                | 108     |                                 |         |                     |         |                        |         |                                 |         |
| 50-79% MINORITY                         |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| 80-100% MINORITY                        |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| SMALL COUNTY                            |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| ALL OTHER TRACTS 21/                    |                           |         |                  |         |                                 |         |                     |         |                        |         |                                 |         |
| TOTAL 14/                               | 3                         | 196     | 2                | 129     |                                 |         |                     |         | 1                      | 67      |                                 |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                          |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   | 1 | 100 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 1 | 100 |
| 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                             |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   | 1 | 100 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 1 | 100 |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   |   |     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |     |
| ETHNICITY NOT AVAILABLE 6/                         |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   |   |     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |     |
| MINORITY STATUS 8/                                 |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   |   |     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |     |
| WHITE NON-HISPANIC                                 |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   |   |     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |     |
| OTHERS, INCL. HISPANIC                             |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   | 1 | 100 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 1 | 100 |
| GENDER 19/   |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   |   |     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |     |
| MALE   |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   |   |     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |     |
| FEMALE   |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   | 1 | 100 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 1 | 100 |
| JOINT (MALE/FEMALE)                                |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   |   |     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |     |
| 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                          |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   | 1 | 100 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 1 | 100 |
| 120% OR MORE OF MSA/MD MEDIAN                      |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   |   |     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |     |
| INCOME NOT AVAILABLE 6/                            |                       |   |                    |   |                |   |            |   |                   |   |                          |   |                        |   |                           |   |        |   |           |   |   |     |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |     |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| BORROWER OR CENSUS TRACT CHARACTERISTICS           | 15/<br>NO REPORTED PRICING DATA<br># | REPORTED PRICING DATA<br># | PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ |                  |                  |                  |                  |                |  | MEAN | MEDIAN | HOEPA LOANS 17/<br># |
|--|--------------------------------------|----------------------------|--|------------------|------------------|------------------|------------------|----------------|--|------|--------|----------------------|
|  |                                      |                            | 1.50 - 1.99<br>#   | 2.00 - 2.49<br># | 2.50 - 2.99<br># | 3.00 - 3.99<br># | 4.00 - 4.99<br># | 5 OR MORE<br># |  |      |        |                      |
| <b>BORROWER CHARACTERISTICS</b>                    |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>RACE 5/</b>                                     |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 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/                              | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>ETHNICITY 7/</b>                                |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| HISPANIC OR LATINO                                 |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| NOT HISPANIC OR LATINO                             | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| ETHNICITY NOT AVAILABLE 6/                         | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>MINORITY STATUS 8/</b>                          |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| WHITE NON-HISPANIC                                 | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| OTHERS, INCLUDING HISPANIC                         |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>INCOME 9/</b>                                   |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 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/                            |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>GENDER 19/</b>                                  |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| MALE   |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| FEMALE   |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| JOINT (MALE/FEMALE)                                | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| GENDER NOT AVAILABLE 6/                            | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>CENSUS TRACT CHARACTERISTICS 10/</b>            |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>RACIAL/ETHNIC COMPOSITION 11/</b>               |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| LESS THAN 10% MINORITY                             |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 10-19% MINORITY                                    | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 20-49% MINORITY                                    |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 50-79% MINORITY                                    | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 80-100% MINORITY                                   |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>INCOME CHARACTERISTICS 12/ 13/</b>              |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| LOW INCOME   |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| MODERATE INCOME                                    |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| MIDDLE INCOME                                      | 2                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| UPPER INCOME                                       |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| BORROWER OR CENSUS TRACT CHARACTERISTICS           | 15/<br>NO REPORTED PRICING DATA<br>\$000's | REPORTED PRICING DATA<br>\$000's | PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ |                        |                        |                        |                        |                      |  | MEAN 30/<br>\$000's | MEDIAN 31/<br>\$000's | HOEPA LOANS 17/<br>\$000's |
|--|--|----------------------------------|--|------------------------|------------------------|------------------------|------------------------|----------------------|--|---------------------|-----------------------|----------------------------|
|  |  |                                  | 1.50 - 1.99<br>\$000's   | 2.00 - 2.49<br>\$000's | 2.50 - 2.99<br>\$000's | 3.00 - 3.99<br>\$000's | 4.00 - 4.99<br>\$000's | 5 OR MORE<br>\$000's |  |                     |                       |                            |
| BORROWER CHARACTERISTICS                           |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| RACE 5/  |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| AMERICAN INDIAN/ALASKA NATIVE                      |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| ASIAN  |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| BLACK OR AFRICAN AMERICAN                          |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLAND               |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| WHITE  | 332  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 2 OR MORE MINORITY RACES                           |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| JOINT (WHITE/MINORITY RACE)                        |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| RACE NOT AVAILABLE 6/                              | 186  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| ETHNICITY 7/                                       |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| HISPANIC OR LATINO                                 |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| NOT HISPANIC OR LATINO                             | 332  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| ETHNICITY NOT AVAILABLE 6/                         | 186  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MINORITY STATUS 8/                                 |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| WHITE NON-HISPANIC                                 | 332  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| OTHERS, INCLUDING HISPANIC                         |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| INCOME 9/  |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| LESS THAN 50% OF MSA/MD MEDIAN                     |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 50-79% OF MSA/MD MEDIAN                            |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 80-99% OF MSA/MD MEDIAN                            | 186  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 100-119% OF MSA/MD MEDIAN                          |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 120% OR MORE OF MSA/MD MEDIAN                      | 332  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| INCOME NOT AVAILABLE 6/                            |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| GENDER 19/   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MALE   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| FEMALE   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| JOINT (MALE/FEMALE)                                | 332  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| GENDER NOT AVAILABLE 6/                            | 186  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| CENSUS TRACT CHARACTERISTICS 10/                   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| RACIAL/ETHNIC COMPOSITION 11/                      |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| LESS THAN 10% MINORITY                             |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 10-19% MINORITY                                    | 332  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 20-49% MINORITY                                    |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 50-79% MINORITY                                    | 186  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 80-100% MINORITY                                   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| INCOME CHARACTERISTICS 12/ 13/                     |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| LOW INCOME   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MODERATE INCOME                                    |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MIDDLE INCOME                                      | 518  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| UPPER INCOME                                       |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| BORROWER OR CENSUS TRACT CHARACTERISTICS           | 15/<br>NO REPORTED PRICING DATA<br># | REPORTED PRICING DATA<br># | PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ |                  |                  |                  |                  |                |  | MEAN | MEDIAN | HOEPA LOANS 17/<br># |
|--|--------------------------------------|----------------------------|--|------------------|------------------|------------------|------------------|----------------|--|------|--------|----------------------|
|  |                                      |                            | 1.50 - 1.99<br>#   | 2.00 - 2.49<br># | 2.50 - 2.99<br># | 3.00 - 3.99<br># | 4.00 - 4.99<br># | 5 OR MORE<br># |  |      |        |                      |
| <b>BORROWER CHARACTERISTICS</b>                    |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>RACE 5/</b>                                     |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 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/                              |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>ETHNICITY 7/</b>                                |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| HISPANIC OR LATINO                                 | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| NOT HISPANIC OR LATINO                             | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| ETHNICITY NOT AVAILABLE 6/                         |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>MINORITY STATUS 8/</b>                          |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| WHITE NON-HISPANIC                                 | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| OTHERS, INCLUDING HISPANIC                         | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>INCOME 9/</b>                                   |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 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/                            |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>GENDER 19/</b>                                  |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| MALE   | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| FEMALE   |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| JOINT (MALE/FEMALE)                                | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| GENDER NOT AVAILABLE 6/                            |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>CENSUS TRACT CHARACTERISTICS 10/</b>            |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>RACIAL/ETHNIC COMPOSITION 11/</b>               |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| LESS THAN 10% MINORITY                             |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 10-19% MINORITY                                    |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 20-49% MINORITY                                    | 2                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 50-79% MINORITY                                    |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| 80-100% MINORITY                                   |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| <b>INCOME CHARACTERISTICS 12/ 13/</b>              |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| LOW INCOME   |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| MODERATE INCOME                                    | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| MIDDLE INCOME                                      | 1                                    |                            |  |                  |                  |                  |                  |                |  |      |        |                      |
| UPPER INCOME                                       |                                      |                            |  |                  |                  |                  |                  |                |  |      |        |                      |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| BORROWER OR CENSUS TRACT CHARACTERISTICS           | 15/<br>NO REPORTED PRICING DATA<br>\$000's | REPORTED PRICING DATA<br>\$000's | PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ |                        |                        |                        |                        |                      |  | MEAN 30/<br>\$000's | MEDIAN 31/<br>\$000's | HOEPA LOANS 17/<br>\$000's |
|--|--|----------------------------------|--|------------------------|------------------------|------------------------|------------------------|----------------------|--|---------------------|-----------------------|----------------------------|
|  |  |                                  | 1.50 - 1.99<br>\$000's   | 2.00 - 2.49<br>\$000's | 2.50 - 2.99<br>\$000's | 3.00 - 3.99<br>\$000's | 4.00 - 4.99<br>\$000's | 5 OR MORE<br>\$000's |  |                     |                       |                            |
| <b>BORROWER CHARACTERISTICS</b>                    |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| RACE 5/  |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| AMERICAN INDIAN/ALASKA NATIVE                      |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| ASIAN  |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| BLACK OR AFRICAN AMERICAN                          |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLAND               |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| WHITE  | 472  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 2 OR MORE MINORITY RACES                           |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| JOINT (WHITE/MINORITY RACE)                        |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| RACE NOT AVAILABLE 6/                              |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| ETHNICITY 7/                                       |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| HISPANIC OR LATINO                                 | 183  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| NOT HISPANIC OR LATINO                             | 289  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| ETHNICITY NOT AVAILABLE 6/                         |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MINORITY STATUS 8/                                 |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| WHITE NON-HISPANIC                                 | 289  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| OTHERS, INCLUDING HISPANIC                         | 183  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| INCOME 9/  |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| LESS THAN 50% OF MSA/MD MEDIAN                     |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 50-79% OF MSA/MD MEDIAN                            |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 80-99% OF MSA/MD MEDIAN                            | 183  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 100-119% OF MSA/MD MEDIAN                          |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 120% OR MORE OF MSA/MD MEDIAN                      | 289  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| INCOME NOT AVAILABLE 6/                            |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| GENDER 19/   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MALE   | 183  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| FEMALE   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| JOINT (MALE/FEMALE)                                | 289  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| GENDER NOT AVAILABLE 6/                            |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| <b>CENSUS TRACT CHARACTERISTICS 10/</b>            |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| RACIAL/ETHNIC COMPOSITION 11/                      |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| LESS THAN 10% MINORITY                             |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 10-19% MINORITY                                    |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 20-49% MINORITY                                    | 472  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 50-79% MINORITY                                    |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 80-100% MINORITY                                   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| INCOME CHARACTERISTICS 12/ 13/                     |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| LOW INCOME   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MODERATE INCOME                                    | 183  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MIDDLE INCOME                                      | 289  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| UPPER INCOME                                       |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| BORROWER OR CENSUS TRACT CHARACTERISTICS           | 15/<br>NO REPORTED PRICING DATA<br>\$000's | REPORTED PRICING DATA<br>\$000's | PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ |                        |                        |                        |                        |                      |  | MEAN 30/<br>\$000's | MEDIAN 31/<br>\$000's | HOEPA LOANS 17/<br>\$000's |
|--|--|----------------------------------|--|------------------------|------------------------|------------------------|------------------------|----------------------|--|---------------------|-----------------------|----------------------------|
|  |  |                                  | 1.50 - 1.99<br>\$000's   | 2.00 - 2.49<br>\$000's | 2.50 - 2.99<br>\$000's | 3.00 - 3.99<br>\$000's | 4.00 - 4.99<br>\$000's | 5 OR MORE<br>\$000's |  |                     |                       |                            |
| BORROWER CHARACTERISTICS                           |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| RACE 5/  |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| AMERICAN INDIAN/ALASKA NATIVE                      |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| ASIAN  | 347  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| BLACK OR AFRICAN AMERICAN                          |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLAND               |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| WHITE  | 684  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 2 OR MORE MINORITY RACES                           |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| JOINT (WHITE/MINORITY RACE)                        |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| RACE NOT AVAILABLE 6/                              |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| ETHNICITY 7/                                       |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| HISPANIC OR LATINO                                 |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| NOT HISPANIC OR LATINO                             | 1031                                       |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| ETHNICITY NOT AVAILABLE 6/                         |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MINORITY STATUS 8/                                 |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| WHITE NON-HISPANIC                                 | 684  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| OTHERS, INCLUDING HISPANIC                         | 347  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| INCOME 9/  |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| LESS THAN 50% OF MSA/MD MEDIAN                     |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 50-79% OF MSA/MD MEDIAN                            |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 80-99% OF MSA/MD MEDIAN                            | 444  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 100-119% OF MSA/MD MEDIAN                          | 166  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 120% OR MORE OF MSA/MD MEDIAN                      | 421  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| INCOME NOT AVAILABLE 6/                            |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| GENDER 19/   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MALE   | 276  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| FEMALE   | 515  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| JOINT (MALE/FEMALE)                                | 240  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| GENDER NOT AVAILABLE 6/                            |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| CENSUS TRACT CHARACTERISTICS 10/                   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| RACIAL/ETHNIC COMPOSITION 11/                      |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| LESS THAN 10% MINORITY                             |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 10-19% MINORITY                                    | 166  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 20-49% MINORITY                                    | 518  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 50-79% MINORITY                                    |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| 80-100% MINORITY                                   | 347  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| INCOME CHARACTERISTICS 12/ 13/                     |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| LOW INCOME   |  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MODERATE INCOME                                    | 347  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| MIDDLE INCOME                                      | 74   |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |
| UPPER INCOME                                       | 610  |                                  |  |                        |                        |                        |                        |                      |  |                     |                       |                            |



INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| BORROWER OR CENSUS TRACT CHARACTERISTICS           | 15/<br>NO REPORTED PRICING DATA<br>\$000's | REPORTED PRICING DATA<br>\$000's | PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ |                        |                        |                        |                        |                      |                        | HOEPA LOANS 17/<br>\$000's |
|--|--|----------------------------------|--|------------------------|------------------------|------------------------|------------------------|----------------------|------------------------|----------------------------|
|  |  |                                  | 1.50 - 1.99<br>\$000's   | 2.00 - 2.49<br>\$000's | 2.50 - 2.99<br>\$000's | 3.00 - 3.99<br>\$000's | 4.00 - 4.99<br>\$000's | 5 OR MORE<br>\$000's | MEAN 30/<br>MEDIAN 31/ |                            |
| BORROWER CHARACTERISTICS                           |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| RACE 5/  |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| AMERICAN INDIAN/ALASKA NATIVE                      |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| ASIAN  |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| BLACK OR AFRICAN AMERICAN                          | 113  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLAND               |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| WHITE  | 319  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| 2 OR MORE MINORITY RACES                           |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| JOINT (WHITE/MINORITY RACE)                        |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| RACE NOT AVAILABLE 6/                              |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| ETHNICITY 7/                                       |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| HISPANIC OR LATINO                                 |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| NOT HISPANIC OR LATINO                             | 262  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | 170  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| ETHNICITY NOT AVAILABLE 6/                         |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| MINORITY STATUS 8/                                 |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| WHITE NON-HISPANIC                                 | 149  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| OTHERS, INCLUDING HISPANIC                         | 283  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| 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                          | 113  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| 120% OR MORE OF MSA/MD MEDIAN                      | 319  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| INCOME NOT AVAILABLE 6/                            |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| GENDER 19/   |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| MALE   | 113  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| FEMALE   |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| JOINT (MALE/FEMALE)                                | 319  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| GENDER NOT AVAILABLE 6/                            |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| CENSUS TRACT CHARACTERISTICS 10/                   |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| RACIAL/ETHNIC COMPOSITION 11/                      |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| LESS THAN 10% MINORITY                             |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| 10-19% MINORITY                                    | 170  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| 20-49% MINORITY                                    |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| 50-79% MINORITY                                    | 262  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| 80-100% MINORITY                                   |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| INCOME CHARACTERISTICS 12/ 13/                     |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| LOW INCOME   |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| MODERATE INCOME                                    |  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| MIDDLE INCOME                                      | 113  |                                  |  |                        |                        |                        |                        |                      |                        |                            |
| UPPER INCOME                                       | 319  |                                  |  |                        |                        |                        |                        |                      |                        |                            |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                           | 9             |             | 6          |             | 1                |             | 1       |
| FHA                                    | 2             |             |            |             | 1                |             |         |
| VA                                     | 2             |             |            |             |                  |             |         |
| FSA/RHS                                |               |             |            |             |                  |             |         |
| LOANS ORIGINATED                       |               |             |            |             |                  |             |         |
| CONVENTIONAL                           | 7             |             | 3          |             |                  |             | 1       |
| FHA                                    | 2             |             |            |             |                  |             |         |
| VA                                     | 2             |             |            |             |                  |             |         |
| FSA/RHS                                |               |             |            |             |                  |             |         |
| APPLICATIONS APPROVED BUT NOT ACCEPTED |               |             |            |             |                  |             |         |
| CONVENTIONAL                           |               |             |            |             |                  |             |         |
| FHA                                    |               |             |            |             |                  |             |         |
| VA                                     |               |             |            |             |                  |             |         |
| FSA/RHS                                |               |             |            |             |                  |             |         |
| APPLICATIONS DENIED                    |               |             |            |             |                  |             |         |
| CONVENTIONAL                           |               |             |            |             | 1                |             |         |
| FHA                                    |               |             |            |             |                  |             |         |
| VA                                     |               |             |            |             |                  |             |         |
| FSA/RHS                                |               |             |            |             |                  |             |         |
| APPLICATIONS WITHDRAWN                 |               |             |            |             |                  |             |         |
| CONVENTIONAL                           | 2             |             | 3          |             |                  |             |         |
| FHA                                    |               |             |            |             | 1                |             |         |
| VA                                     |               |             |            |             |                  |             |         |
| FSA/RHS                                |               |             |            |             |                  |             |         |
| FILES CLOSED FOR INCOMPLETENESS        |               |             |            |             |                  |             |         |
| CONVENTIONAL                           |               |             |            |             |                  |             |         |
| FHA                                    |               |             |            |             |                  |             |         |
| VA                                     |               |             |            |             |                  |             |         |
| FSA/RHS                                |               |             |            |             |                  |             |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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                           | 4             |             |            | 3           |                  |             |         |
| FHA                                    | 2             |             |            |             |                  |             |         |
| VA                                     | 2             |             |            |             |                  |             |         |
| FSA/RHS                                |               |             |            |             |                  |             |         |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26420 - HOUSTON-THE WOODLANDS-SUGAR LAND, TX

| 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/<br>PRICING REPORTED  | 5             |             | 3          |             |                  |             | NA      |
| MEAN (POINTS ABOVE AVERAGE PRIME OFFER<br>RATE: ONLY INCLUDES LOANS WITH APR ABOVE<br>THE THRESHOLD 16/)   |               |             |            |             |                  |             | NA      |
| MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER<br>RATE: ONLY INCLUDES LOANS WITH APR ABOVE<br>THE THRESHOLD 16/) |               |             |            |             |                  |             | NA      |
| HOEPA STATUS   |               |             |            |             |                  |             |         |
| HOEPA LOAN 17/<br>NOT HOEPA LOAN   | 5             |             | 3          |             |                  |             | NA      |
| MANUFACTURED HOME OWNER OCCUPIED DWELLINGS   |               |             |            |             |                  |             |         |
| INCIDENCE OF PRICING   |               |             |            |             |                  |             |         |
| NO PRICING REPORTED 15/<br>PRICING REPORTED  |               |             |            |             |                  |             | NA      |
| MEAN (POINTS ABOVE AVERAGE PRIME OFFER<br>RATE: ONLY INCLUDES LOANS WITH APR ABOVE<br>THE THRESHOLD 16/)   |               |             |            |             |                  |             | NA      |
| MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER<br>RATE: ONLY INCLUDES LOANS WITH APR ABOVE<br>THE THRESHOLD 16/) |               |             |            |             |                  |             | NA      |
| HOEPA STATUS   |               |             |            |             |                  |             |         |
| HOEPA LOAN 17/<br>NOT HOEPA LOAN   |               |             |            |             |                  |             | NA      |