

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D					E		F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
AR/FAULKNER COUNTY/0301.01														
LOANS ORIGINATED			2	280							1	96		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN							1	21						
FILES CLOSED FOR INCOMPLETENESS														
AR/FAULKNER COUNTY/0301.02														
LOANS ORIGINATED	4	583	6	1078										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/FAULKNER COUNTY/0301.03														
LOANS ORIGINATED			4	874										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/FAULKNER COUNTY/0301.04														
LOANS ORIGINATED	2	304	4	622	1	168					2	316		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/FAULKNER COUNTY/0302.00														
LOANS ORIGINATED	1	137	2	132	1	202					2	239		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/FAULKNER COUNTY/0303.01														
LOANS ORIGINATED	3	412	2	329			2	138			3	217		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					2	1843					2	1843		
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AR/FAULKNER COUNTY/0303.02														
LOANS ORIGINATED			4	655	1	168					1	86		
APPS APPROVED, NOT ACCEPTED			1	67							1	67		
APPS DENIED							1	60						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/FAULKNER COUNTY/0303.03														
LOANS ORIGINATED	1	168			2	371	1	8			1	8		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	75										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/FAULKNER COUNTY/0304.01														
LOANS ORIGINATED	2	347	1	90							1	90		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/FAULKNER COUNTY/0304.02														
LOANS ORIGINATED	7	861	3	535	2	228					2	129		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/FAULKNER COUNTY/0304.03														
LOANS ORIGINATED	3	383	1	91							1	91		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/FAULKNER COUNTY/0304.04														
LOANS ORIGINATED			2	161	2	278					2	193		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	FHA, FSA/RHS & VA		Conventional			D	D						
	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		
AR/FAULKNER COUNTY/0305.01													
LOANS ORIGINATED	1	254	16	3545			2	42		3	449		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
AR/FAULKNER COUNTY/0305.02													
LOANS ORIGINATED	1	81	2	319						1	221		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
AR/FAULKNER COUNTY/0306.00													
LOANS ORIGINATED			6	1007	1	98				4	458		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	95						1	95		
FILES CLOSED FOR INCOMPLETENESS													
AR/FAULKNER COUNTY/0307.02													
LOANS ORIGINATED			2	194	1	69				3	263		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	79	2	1968				3	2047		
FILES CLOSED FOR INCOMPLETENESS													
AR/FAULKNER COUNTY/0308.00													
LOANS ORIGINATED			1	80									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
AR/FAULKNER COUNTY/0309.00													
LOANS ORIGINATED			1	50						1	50		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN					3	1474				3	1474		
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families			
	FHA, FSA/RHS & VA		Conventional		C		D		E			
	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
AR/FAULKNER COUNTY/0310.01												
LOANS ORIGINATED	1	149	2	334								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
AR/FAULKNER COUNTY/0310.05												
LOANS ORIGINATED			3	535						2	202	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	118						
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
AR/FAULKNER COUNTY/0310.06												
LOANS ORIGINATED	1	134	6	701						3	284	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
AR/FAULKNER COUNTY/0311.01												
LOANS ORIGINATED			1	264	1	140	1	5		1	5	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
AR/FAULKNER COUNTY/0311.02												
LOANS ORIGINATED			5	878	1	143				1	104	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
AR/LONOKE COUNTY/0201.01												
LOANS ORIGINATED	3	407	5	835	4	790	1	11		1	276	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

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	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	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	
AR/LONOKE COUNTY/0201.02														
LOANS ORIGINATED	4	504	12	480	1	75					12	408	10	210
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	133												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/LONOKE COUNTY/0201.03														
LOANS ORIGINATED	1	227	4	440	1	195					3	254		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	80	1	75	1	2			1	80	1	2
APPS WITHDRAWN	1	116	1	240	1	68					1	68		
FILES CLOSED FOR INCOMPLETENESS														
AR/LONOKE COUNTY/0201.04														
LOANS ORIGINATED	3	423	8	1674	1	229								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	148										
FILES CLOSED FOR INCOMPLETENESS														
AR/LONOKE COUNTY/0202.01														
LOANS ORIGINATED	3	595												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	126										
FILES CLOSED FOR INCOMPLETENESS														
AR/LONOKE COUNTY/0202.02														
LOANS ORIGINATED	1	147	1	34							1	34		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/LONOKE COUNTY/0202.04														
LOANS ORIGINATED	1	165	4	521							1	90		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans				E	F	G			
	FHA, FSA/RHS & VA		Conventional		C		D						Number	\$000's	Number	\$000's
	A		B		C		D									
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
AR/LONOKE COUNTY/0202.05																
LOANS ORIGINATED					1	220										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED	1	188														
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AR/LONOKE COUNTY/0202.06																
LOANS ORIGINATED			2	226	1	112										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN			1	129												
FILES CLOSED FOR INCOMPLETENESS																
AR/LONOKE COUNTY/0203.01																
LOANS ORIGINATED					2	162	2	16		2	162	1	6			
APPS APPROVED, NOT ACCEPTED																
APPS DENIED					1	64	1	15				1	15			
APPS WITHDRAWN			1	183												
FILES CLOSED FOR INCOMPLETENESS																
AR/LONOKE COUNTY/0203.02																
LOANS ORIGINATED			1	87	1	41						1	41			
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN			2	46						2	46					
FILES CLOSED FOR INCOMPLETENESS																
AR/LONOKE COUNTY/0204.00																
LOANS ORIGINATED	1	179														
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AR/LONOKE COUNTY/0205.00																
LOANS ORIGINATED	2	215	3	221			1	18		3	221					
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AR/PULASKI COUNTY/0002.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	17								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0011.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	92										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0013.00														
LOANS ORIGINATED			2	139										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0015.01														
LOANS ORIGINATED	1	129	3	605	1	212					3	519		
APPS APPROVED, NOT ACCEPTED	1	163												
APPS DENIED			1	148										
APPS WITHDRAWN			1	156	2	414					2	298		
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0015.02														
LOANS ORIGINATED			3	631							1	185		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	242			2	817								
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0016.00														
LOANS ORIGINATED			6	1801	2	410	1	18			1	300		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			2	618	2	715								
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans				E		F		G	
	FHA, FSA/RHS & VA		Conventional		C		D									
	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		
AR/PULASKI COUNTY/0018.00																
LOANS ORIGINATED			1	51												
APPS APPROVED, NOT ACCEPTED			1	98							1	98				
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0019.00																
LOANS ORIGINATED			2	152												
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1	108												
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0020.01																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED				30							1	30				
APPS WITHDRAWN			1	44							1	44				
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0020.02																
LOANS ORIGINATED					1	14					1	14				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							1	5								
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0021.02																
LOANS ORIGINATED			2	98	1	57	1	45			4	200				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN			1	74												
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0021.03																
LOANS ORIGINATED			1	61							1	61				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN			1	114												
FILES CLOSED FOR INCOMPLETENESS																



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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AR/PULASKI COUNTY/0021.04														
LOANS ORIGINATED			2	354	1	151								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	209								
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0022.03														
LOANS ORIGINATED			3	430	2	619					2	290		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	174										
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0022.04														
LOANS ORIGINATED			2	290	2	222								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	70										
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0022.06														
LOANS ORIGINATED			4	387							1	94		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0022.08														
LOANS ORIGINATED			1	118			1	148			1	148		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN					1	105								
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0022.09														
LOANS ORIGINATED			2	307										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AR/PULASKI COUNTY/0024.03														
LOANS ORIGINATED	1	81	1	148							1	148		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0024.05														
LOANS ORIGINATED			2	214										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	150							1	150		
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0024.06														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	6	2	168					1	6		
APPS WITHDRAWN			1	58										
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0024.07														
LOANS ORIGINATED	1	128			1	127								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0024.08														
LOANS ORIGINATED			2	165	1	83								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	100								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0025.00														
LOANS ORIGINATED							1	100			1	100		
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AR/PULASKI COUNTY/0027.00														
LOANS ORIGINATED			1	96										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0029.00														
LOANS ORIGINATED			2	130							1	58		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	67								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0030.01														
LOANS ORIGINATED									1	92				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0032.02														
LOANS ORIGINATED			2	166										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN									1	63				
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0032.07														
LOANS ORIGINATED			1	111										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	118										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0033.03														
LOANS ORIGINATED			1	105	2	468					1	105		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	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
AR/PULASKI COUNTY/0033.04														
LOANS ORIGINATED	2	262	3	487	2	215					2	315		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	79										
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0033.05														
LOANS ORIGINATED	1	56	2	138			1	2			2	138		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0033.06														
LOANS ORIGINATED							1	10						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	76							1	76		
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0034.02														
LOANS ORIGINATED	2	302	2	269										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	132												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0036.04														
LOANS ORIGINATED			2	125	2	275					1	59		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0036.05														
LOANS ORIGINATED	1	112	3	550							1	189		
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families							
	FHA, FSA/RHS & VA		Conventional													
	A		B		C		D		E		F		G			
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's		
AR/PULASKI COUNTY/0036.07																
LOANS ORIGINATED			1		40						1		40			
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0036.08																
LOANS ORIGINATED			1		27		2		172				1		27	
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0036.09																
LOANS ORIGINATED	2		373		1		132									
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0037.03																
LOANS ORIGINATED	2		420		4		874		1		261		1		325	
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN			1		182											
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0037.04																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN					1		104				1		104			
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0037.06																
LOANS ORIGINATED			1		58											
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans					
	FHA, FSA/RHS & VA		Conventional		C		D					
	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
AR/PULASKI COUNTY/0037.07												
LOANS ORIGINATED			1	163	1	107						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED			1	150					1	150		
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
AR/PULASKI COUNTY/0037.10												
LOANS ORIGINATED	2	318	1	116	1	246			1	116		
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
AR/PULASKI COUNTY/0037.11												
LOANS ORIGINATED	4	767			2	175						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN			1	242								
FILES CLOSED FOR INCOMPLETENESS												
AR/PULASKI COUNTY/0037.12												
LOANS ORIGINATED	1	220	4	574					2	315		
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN			1	122					1	122		
FILES CLOSED FOR INCOMPLETENESS												
AR/PULASKI COUNTY/0037.13												
LOANS ORIGINATED	1	280	4	638	3	202			2	123		
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
AR/PULASKI COUNTY/0038.00												
LOANS ORIGINATED			1	82			1	1				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

INSTITUTION: 000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AR/PULASKI COUNTY/0040.01														
LOANS ORIGINATED	1	114												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0040.06														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	79										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0040.07														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4			1	4		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0041.03														
LOANS ORIGINATED			2	129							1	36		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	157			1	38					1	38		
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0041.04														
LOANS ORIGINATED			1	161										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0041.05														
LOANS ORIGINATED			2	232	1	80					1	80		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	85										
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D				
	Home Purchase Loans				Refinancings		Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional		C		D									
	A		B		C		D									
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's		
AR/PULASKI COUNTY/0041.06																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1		24						1		24			
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0041.08																
LOANS ORIGINATED					1		66									
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN							1		63							
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0042.01																
LOANS ORIGINATED			2		707											
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN			1		300											
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0042.02																
LOANS ORIGINATED			3		939		2		395							
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1		314		1		400							
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0042.05																
LOANS ORIGINATED	1		285		2		440		2		250					
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1		375											
APPS WITHDRAWN			1		500		1		417							
FILES CLOSED FOR INCOMPLETENESS																
AR/PULASKI COUNTY/0042.07																
LOANS ORIGINATED	3		755		5		1195		2		493		1		235	
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							1		214							
APPS WITHDRAWN							1		277							
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AR/PULASKI COUNTY/0042.12														
LOANS ORIGINATED	1	208	6	1310	2	420					1	212		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			3	782										
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0042.13														
LOANS ORIGINATED			6	1827	2	598								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	399	1	417								
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0042.14														
LOANS ORIGINATED			1	323	1	204								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			2	546										
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0042.15														
LOANS ORIGINATED			4	950	3	494								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	270										
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0042.16														
LOANS ORIGINATED			1	155	1	151								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0042.18														
LOANS ORIGINATED	2	199												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	25						
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans						
	FHA, FSA/RHS & VA		Conventional		C		D						
	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
AR/PULASKI COUNTY/0042.19													
LOANS ORIGINATED			4	917	2	247							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
AR/PULASKI COUNTY/0042.20													
LOANS ORIGINATED			4	509						1	98		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	176											
APPS WITHDRAWN			1	70									
FILES CLOSED FOR INCOMPLETENESS													
AR/PULASKI COUNTY/0042.21													
LOANS ORIGINATED			2	256									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
AR/PULASKI COUNTY/0043.02													
LOANS ORIGINATED	1	163	1	122									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	125									
FILES CLOSED FOR INCOMPLETENESS													
AR/PULASKI COUNTY/0043.03													
LOANS ORIGINATED	1	79	5	1277	4	539							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	270	1	50							
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
AR/PULASKI COUNTY/0043.05													
LOANS ORIGINATED	2	480	6	1248	3	631				2	241		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	390							
APPS WITHDRAWN			1	125						1	125		
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AR/PULASKI COUNTY/0043.06														
LOANS ORIGINATED	1	206	1	101	1	57					1	101		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	109										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0044.00														
LOANS ORIGINATED			2	339			1	15	1	97				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	178										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0045.00														
LOANS ORIGINATED			1	93										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	180										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0046.00														
LOANS ORIGINATED			5	128							4	76		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0047.00														
LOANS ORIGINATED					1	240								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/PULASKI COUNTY/0048.00														
LOANS ORIGINATED	2	323	1	186	1	138								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	322										
APPS WITHDRAWN			1	145										
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	FHA, FSA/RHS & VA		Conventional			D	D						
	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		
AR/PULASKI COUNTY/0049.00													
LOANS ORIGINATED	2	313	5	1091	3	911	1	255		2	530		
APPS APPROVED, NOT ACCEPTED	1	130											
APPS DENIED					1	271							
APPS WITHDRAWN	1	130	1	422	1	337			1	422			
FILES CLOSED FOR INCOMPLETENESS													
AR/SALINE COUNTY/0101.01													
LOANS ORIGINATED			2	104						1	14		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	116									
APPS WITHDRAWN			1	92	1	57			2	149			
FILES CLOSED FOR INCOMPLETENESS													
AR/SALINE COUNTY/0101.02													
LOANS ORIGINATED	7	993	7	664	7	471				4	336		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	223	2	25					
APPS WITHDRAWN			2	148					1	67			
FILES CLOSED FOR INCOMPLETENESS													
AR/SALINE COUNTY/0101.03													
LOANS ORIGINATED	4	496	2	214	2	991	1	5		2	905		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					2	196	2	10		1	5		
APPS WITHDRAWN	1	112	2	252					1	108			
FILES CLOSED FOR INCOMPLETENESS													
AR/SALINE COUNTY/0103.01													
LOANS ORIGINATED			4	408	2	224	1	5					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	177			2	343							
APPS WITHDRAWN			1	241	1	82							
FILES CLOSED FOR INCOMPLETENESS													
AR/SALINE COUNTY/0103.02													
LOANS ORIGINATED	3	579	4	641	1	256				1	78		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	197									
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		E				F	G
	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
AR/SALINE COUNTY/0103.03													
LOANS ORIGINATED	1	70	3	545	1	198	1	4		1	198		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	228							
APPS WITHDRAWN			1	57	2	230				1	57		
FILES CLOSED FOR INCOMPLETENESS													
AR/SALINE COUNTY/0104.04													
LOANS ORIGINATED	4	500	1	82	1	109				1	82		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	150							
APPS WITHDRAWN			1	105						1	105		
FILES CLOSED FOR INCOMPLETENESS													
AR/SALINE COUNTY/0104.06													
LOANS ORIGINATED			1	49	1	148							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	5	1	112	1	4				2	9
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
AR/SALINE COUNTY/0104.07													
LOANS ORIGINATED					2	225							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
AR/SALINE COUNTY/0104.08													
LOANS ORIGINATED	1	118	1	112	1	91							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	103							
APPS WITHDRAWN					1	113							
FILES CLOSED FOR INCOMPLETENESS													
AR/SALINE COUNTY/0104.09													
LOANS ORIGINATED			1	34						1	34		
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional		C		D							
	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
AR/SALINE COUNTY/0105.03														
LOANS ORIGINATED	1	140	6	684	2	337					1	153		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	87	2	197	1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/SALINE COUNTY/0105.06														
LOANS ORIGINATED	2	317	21	3622	4	662	1	14			11	2061		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	114	1	416	1	10					1	10
APPS WITHDRAWN			2	378										
FILES CLOSED FOR INCOMPLETENESS														
AR/SALINE COUNTY/0105.07														
LOANS ORIGINATED			3	653	1	225					1	80		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	81								
APPS WITHDRAWN					1	108								
FILES CLOSED FOR INCOMPLETENESS														
AR/SALINE COUNTY/0105.08														
LOANS ORIGINATED	1	131	8	2539	1	158								
APPS APPROVED, NOT ACCEPTED			1	380										
APPS DENIED														
APPS WITHDRAWN			2	605	2	447								
FILES CLOSED FOR INCOMPLETENESS														
AR/SALINE COUNTY/0105.09														
LOANS ORIGINATED			5	1061			1	118						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	414										
FILES CLOSED FOR INCOMPLETENESS														
AR/SALINE COUNTY/0105.10														
LOANS ORIGINATED	1	150	6	1364	2	746								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	469	1	65								
APPS WITHDRAWN			2	390	1	86					1	176		
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	Home Purchase Loans				Refinancings	Home Improvement 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	
AR/SALINE COUNTY/0105.11														
LOANS ORIGINATED			2	448	1	256	2	111						
APPS APPROVED, NOT ACCEPTED	1	122												
APPS DENIED			3	569	1	136	2	5		1	3			
APPS WITHDRAWN					2	990								
FILES CLOSED FOR INCOMPLETENESS														
AR/SALINE COUNTY/0105.12														
LOANS ORIGINATED	1	137	1	176			1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	2	459												
APPS WITHDRAWN			1	176										
FILES CLOSED FOR INCOMPLETENESS														
AR/SALINE COUNTY/0106.00														
LOANS ORIGINATED	1	72	4	303	1	326	1	65		3	209			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	325	2	10					1	5
APPS WITHDRAWN			1	62										
FILES CLOSED FOR INCOMPLETENESS														
AR/GRANT COUNTY/SMALL														
LOANS ORIGINATED	2	400	2	235	5	152	1	6		5	152			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	6						
APPS WITHDRAWN	1	112	1	28	1	28	1	2		2	56	1	2	
FILES CLOSED FOR INCOMPLETENESS														
AR/PERRY COUNTY/SMALL														
LOANS ORIGINATED	2	272	3	737						1	120			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	151												
APPS WITHDRAWN	1	118												
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	115	17623	352	57414	120	19194	29	1165	2	189	138	14846	12	257
APPS APPROVED, NOT ACCEPTED	3	415	3	545							2	165		
APPS DENIED	8	1416	29	4103	29	4509	19	189			8	302	6	41
APPS WITHDRAWN	7	987	57	10034	34	11344	3	86	1	63	31	7670	1	2
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
INVALID GEOGRAPHIC IDENTIFIERS 2/ LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

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



INSTITUTION: 000000110 - 3 BANK OF THE OZARKS

MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	
	NO REPORTED PRICING DATA 15/											286		136					
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																			
MEDIAN																			
HOEPA LOANS 17/																			

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	
	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	
NO REPORTED PRICING DATA 15/											50905		23227						
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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)	1	102	1	102								
MALE	1	102	1	102								
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	137	1	137								
MALE												
FEMALE	1	137	1	137								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	3	501	3	501								
MALE	1	116	1	116								
FEMALE	1	144	1	144								
JOINT (MALE/FEMALE)	1	241	1	241								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	126	19347	109	16771	3	415	8	1416	6	745		
MALE	43	6147	39	5668	1	122	1	133	2	224		
FEMALE	36	5050	31	4393	2	293			3	364		
JOINT (MALE/FEMALE)	47	8150	39	6710			7	1283	1	157		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	354	1	112					1	242		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	354	1	112					1	242		
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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)	128	19694	113	17380	3	415	5	912	7	987		
MALE	45	6365	41	5886	1	122	1	133	2	224		
FEMALE	38	5331	33	4674	2	293			3	364		
JOINT (MALE/FEMALE)	45	7998	39	6820			4	779	2	399		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	4	570	2	243			2	327				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	570	2	243			2	327				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	177					1	177				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	177					1	177				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	122	18712	108	16640	3	415	5	912	6	745		
MALE	43	6147	39	5668	1	122	1	133	2	224		
FEMALE	36	5050	31	4393	2	293			3	364		
JOINT (MALE/FEMALE)	43	7515	38	6579			4	779	1	157		
OTHERS, INCLUDING HISPANIC (TOTAL)	10	1552	7	983			2	327	1	242		
MALE	2	218	2	218								
FEMALE	2	281	2	281								
JOINT (MALE/FEMALE)	6	1053	3	484			2	327	1	242		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	515	6	515								
50-79% OF MSA/MD MEDIAN	45	5772	41	5287	1	122	1	133	2	230		
80-99% OF MSA/MD MEDIAN	30	4464	28	4236					2	228		
100-119% OF MSA/MD MEDIAN	21	3427	15	2545	2	293	3	459	1	130		
120% OR MORE OF MSA/MD MEDIAN	31	6263	25	5040			4	824	2	399		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	133	20441	115	17623	3	415	8	1416	7	987		

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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)	4	718	4	718								
MALE	3	474	3	474								
FEMALE	1	244	1	244								
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	36	3926	26	2907			7	737	3	282		
MALE	5	719	4	583			1	136				
FEMALE	26	2632	18	1929			5	421	3	282		
JOINT (MALE/FEMALE)	5	575	4	395			1	180				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	338	60183	271	48767	2	447	22	3366	43	7603		
MALE	70	9499	56	7965			4	495	10	1039		
FEMALE	78	10767	60	8616			7	911	11	1240		
JOINT (MALE/FEMALE)	190	39917	155	32186	2	447	11	1960	22	5324		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	190							1	190		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	190							1	190		
RACE NOT AVAILABLE (TOTAL) 6/	62	7079	51	5022	1	98			10	1959		
MALE												
FEMALE	1	360	1	360								
JOINT (MALE/FEMALE)	1	161	1	161								

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	512	2	242			1	270				
MALE	1	148	1	148								
FEMALE	2	364	1	94			1	270				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	371	63284	298	52028	2	447	28	3833	43	6976		
MALE	77	10544	62	8874			5	631	10	1039		
FEMALE	103	13279	78	10695			11	1062	14	1522		
JOINT (MALE/FEMALE)	191	39461	158	32459	2	447	12	2140	19	4415		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	6	1382	2	283					4	1099		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	6	1382	2	283					4	1099		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	61	6918	50	4861	1	98			10	1959		
MALE												
FEMALE	1	360	1	360								
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	330	58450	268	48403	2	447	21	3096	39	6504		
MALE	69	9351	55	7817			4	495	10	1039		
FEMALE	76	10403	59	8522			6	641	11	1240		
JOINT (MALE/FEMALE)	185	38696	154	32064	2	447	11	1960	18	4225		
OTHERS, INCLUDING HISPANIC (TOTAL)	50	6728	34	4150			8	1007	8	1571		
MALE	9	1341	8	1205			1	136				
FEMALE	29	3240	20	2267			6	691	3	282		
JOINT (MALE/FEMALE)	12	2147	6	678			1	180	5	1289		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	39	3252	26	2261			7	625	6	366		
50-79% OF MSA/MD MEDIAN	68	8228	56	6756			5	486	7	986		
80-99% OF MSA/MD MEDIAN	46	6197	38	5084	1	67	5	652	2	394		
100-119% OF MSA/MD MEDIAN	36	5091	27	4148			3	226	6	717		
120% OR MORE OF MSA/MD MEDIAN	183	41114	148	33026	1	380	7	1792	27	5916		
INCOME NOT AVAILABLE 6/	69	8214	57	6139	1	98	2	322	9	1655		
TOTAL 14/	441	72096	352	57414	3	545	29	4103	57	10034		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	694							2	694		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	694							2	694		
BLACK OR AFRICAN AMERICAN (TOTAL)	7	798	3	484			3	276	1	38		
MALE	3	171	1	66			1	67	1	38		
FEMALE	3	292	1	83			2	209				
JOINT (MALE/FEMALE)	1	335	1	335								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	142	24359	101	15972			20	3334	21	5053		
MALE	43	6298	29	4076			9	1279	5	943		
FEMALE	30	4574	21	2762			4	740	5	1072		
JOINT (MALE/FEMALE)	69	13487	51	9134			7	1315	11	3038		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	117	1	117								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	117	1	117								
RACE NOT AVAILABLE (TOTAL) 6/	31	9079	15	2621			6	899	10	5559		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												



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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	100					1	100				
MALE	1	100					1	100				
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	151	25868	105	16573			22	3510	24	5785		
MALE	45	6369	30	4142			9	1246	6	981		
FEMALE	33	4866	22	2845			6	949	5	1072		
JOINT (MALE/FEMALE)	73	14633	53	9586			7	1315	13	3732		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	31	9079	15	2621			6	899	10	5559		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	141	24259	101	15972			19	3234	21	5053		
MALE	42	6198	29	4076			8	1179	5	943		
FEMALE	30	4574	21	2762			4	740	5	1072		
JOINT (MALE/FEMALE)	69	13487	51	9134			7	1315	11	3038		
OTHERS, INCLUDING HISPANIC (TOTAL)	11	1709	4	601			4	376	3	732		
MALE	4	271	1	66			2	167	1	38		
FEMALE	3	292	1	83			2	209				
JOINT (MALE/FEMALE)	4	1146	2	452					2	694		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	11	782	6	425			3	232	2	125		
50-79% OF MSA/MD MEDIAN	28	2902	14	1296			11	1209	3	397		
80-99% OF MSA/MD MEDIAN	19	2512	14	1782			3	363	2	367		
100-119% OF MSA/MD MEDIAN	11	1610	7	935			2	298	2	377		
120% OR MORE OF MSA/MD MEDIAN	80	17309	59	11431			7	1776	14	4102		
INCOME NOT AVAILABLE 6/	34	9932	20	3325			3	631	11	5976		
TOTAL 14/	183	35047	120	19194			29	4509	34	11344		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	3	8	1	1			2	7				
MALE												
FEMALE	2	6	1	1			1	5				
JOINT (MALE/FEMALE)	1	2					1	2				
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	4	127	1	45			2	19	1	63		
MALE	1	63							1	63		
FEMALE	2	19					2	19				
JOINT (MALE/FEMALE)	1	45	1	45								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	43	1300	26	1114			15	163	2	23		
MALE	16	427	8	366			7	40	1	21		
FEMALE	12	364	8	321			4	43				
JOINT (MALE/FEMALE)	15	509	10	427			4	80	1	2		
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	5	1	5								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	35					3	35				
MALE												
FEMALE	3	35					3	35				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	46	1340	28	1160			15	94	3	86		
MALE	17	490	8	366			7	40	2	84		
FEMALE	13	354	9	322			4	32				
JOINT (MALE/FEMALE)	16	496	11	472			4	22	1	2		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	60					1	60				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	60					1	60				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	5	1	5								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	40	1210	26	1114			12	73	2	23		
MALE	16	427	8	366			7	40	1	21		
FEMALE	10	334	8	321			2	13				
JOINT (MALE/FEMALE)	14	449	10	427			3	20	1	2		
OTHERS, INCLUDING HISPANIC (TOTAL)	10	225	2	46			7	116	1	63		
MALE	1	63							1	63		
FEMALE	6	55	1	1			5	54				
JOINT (MALE/FEMALE)	3	107	1	45			2	62				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	11	149	5	38			4	27	2	84		
50-79% OF MSA/MD MEDIAN	12	59	4	16			8	43				
80-99% OF MSA/MD MEDIAN	4	104	1	65			3	39				
100-119% OF MSA/MD MEDIAN	5	257	2	190			2	65	1	2		
120% OR MORE OF MSA/MD MEDIAN	18	856	16	841			2	15				
INCOME NOT AVAILABLE 6/	1	15	1	15								
TOTAL 14/	51	1440	29	1165			19	189	3	86		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	97	1	97								
MALE	1	97	1	97								
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/	2	155	1	92					1	63		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	97	1	97								
MALE	1	97	1	97								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	155	1	92					1	63		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	97	1	97								
MALE	1	97	1	97								
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/	3	252	2	189					1	63		
TOTAL 14/	3	252	2	189					1	63		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	79	1	79								
MALE	1	79	1	79								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	6	526	3	460			2	28	1	38		
MALE	2	363	1	325					1	38		
FEMALE	2	28					2	28				
JOINT (MALE/FEMALE)	2	135	2	135								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	91	8725	72	7552	1	67	6	274	12	832		
MALE	30	2625	22	2144			3	233	5	248		
FEMALE	11	883	6	499					5	384		
JOINT (MALE/FEMALE)	50	5217	44	4909	1	67	3	41	2	200		
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/	81	13653	62	6755	1	98			18	6800		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	148	1	148								
MALE	1	148	1	148								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	97	9182	75	7943	1	67	8	302	13	870		
MALE	32	2919	23	2400			3	233	6	286		
FEMALE	13	911	6	499			2	28	5	384		
JOINT (MALE/FEMALE)	52	5352	46	5044	1	67	3	41	2	200		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	81	13653	62	6755	1	98			18	6800		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	90	8577	71	7404	1	67	6	274	12	832		
MALE	29	2477	21	1996			3	233	5	248		
FEMALE	11	883	6	499					5	384		
JOINT (MALE/FEMALE)	50	5217	44	4909	1	67	3	41	2	200		
OTHERS, INCLUDING HISPANIC (TOTAL)	8	753	5	687			2	28	1	38		
MALE	4	590	3	552					1	38		
FEMALE	2	28					2	28				
JOINT (MALE/FEMALE)	2	135	2	135								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	244	3	93				3	3	148		
50-79% OF MSA/MD MEDIAN	11	1012	8	889				6	2	117		
80-99% OF MSA/MD MEDIAN	12	1033	9	938	1	67	2	28				
100-119% OF MSA/MD MEDIAN	10	738	6	500			2	110	2	128		
120% OR MORE OF MSA/MD MEDIAN	56	6033	49	5551			1	5	6	477		
INCOME NOT AVAILABLE 6/	83	13923	63	6875	1	98	1	150	18	6800		
TOTAL 14/	179	22983	138	14846	2	165	8	302	31	7670		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
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)	9	90	2	47			6	41	1	2		
MALE	4	62	1	41			3	21				
FEMALE	4	26	1	6			3	20				
JOINT (MALE/FEMALE)	1	2							1	2		
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/	10	210	10	210								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												



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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	5					1	5				
MALE												
FEMALE	1	5					1	5				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	8	85	2	47			5	36	1	2		
MALE	4	62	1	41			3	21				
FEMALE	3	21	1	6			2	15				
JOINT (MALE/FEMALE)	1	2							1	2		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	10	210	10	210								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8	85	2	47			5	36	1	2		
MALE	4	62	1	41			3	21				
FEMALE	3	21	1	6			2	15				
JOINT (MALE/FEMALE)	1	2							1	2		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	5					1	5				
MALE												
FEMALE	1	5					1	5				
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	71	2	47			3	24				
50-79% OF MSA/MD MEDIAN	2	7					2	7				
80-99% OF MSA/MD MEDIAN	1	10					1	10				
100-119% OF MSA/MD MEDIAN	1	2							1	2		
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	10	210	10	210								
TOTAL 14/	19	300	12	257			6	41	1	2		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	116	1	116								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	399	5	399								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	515	6	515								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	399	5	399								
OTHERS, INCLUDING HISPANIC	1	116	1	116								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	102	1	102								
ASIAN												
BLACK OR AFRICAN AMERICAN	1	144	1	144								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	43	5526	39	5041	1	122	1	133	2	230		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	45	5772	41	5287	1	122	1	133	2	230		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	43	5526	39	5041	1	122	1	133	2	230		
OTHERS, INCLUDING HISPANIC	2	246	2	246								

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	1	137	1	137								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	29	4327	27	4099					2	228		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	29	4333	27	4105					2	228		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	131	1	131								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	28	4196	26	3968					2	228		
OTHERS, INCLUDING HISPANIC	2	268	2	268								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	21	3427	15	2545	2	293	3	459	1	130		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	19	3100	15	2545	2	293	1	132	1	130		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	327					2	327				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	3100	15	2545	2	293	1	132	1	130		
OTHERS, INCLUDING HISPANIC	2	327					2	327				

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	1	241	1	241								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	28	5668	23	4687			4	824	1	157		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2	354	1	112					1	242		
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	29	5974	24	4928			3	647	2	399		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	112	1	112								
ETHNICITY NOT AVAILABLE 6/	1	177					1	177				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	27	5491	23	4687			3	647	1	157		
OTHERS, INCLUDING HISPANIC	3	595	2	353					1	242		
TOTAL 14/	133	20441	115	17623	3	415	8	1416	7	987		

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	12	1095	7	617			3	346	2	132		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	27	2157	19	1644			4	279	4	234		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	38	3158	25	2167			7	625	6	366		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	26	2063	18	1550			4	279	4	234		
OTHERS, INCLUDING HISPANIC	13	1189	8	711			3	346	2	132		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	18	1969	16	1782			2	187				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	50	6259	40	4974			3	299	7	986		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	65	7775	54	6486			5	486	6	803		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	305	1	122					1	183		
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	47	5806	38	4704			3	299	6	803		
OTHERS, INCLUDING HISPANIC	21	2422	18	2052			2	187	1	183		

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	3	297	1	93			2	204				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	42	5650	37	4991	1	67	3	448	1	144		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	250							1	250		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	45	5947	38	5084	1	67	5	652	1	144		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	250							1	250		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	42	5650	37	4991	1	67	3	448	1	144		
OTHERS, INCLUDING HISPANIC	3	297	1	93			2	204				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	155	1	155								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	34	4750	25	3807			3	226	6	717		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	186	1	186								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	34	4779	26	3962			3	226	5	591		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	126							1	126		
ETHNICITY NOT AVAILABLE 6/	1	186	1	186								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	33	4624	25	3807			3	226	5	591		
OTHERS, INCLUDING HISPANIC	2	281	1	155					1	126		

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	563	3	563								
BLACK OR AFRICAN AMERICAN	3	565	2	415					1	150		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	173	38807	141	31527	1	380	7	1792	24	5108		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	190							1	190		
RACE NOT AVAILABLE 6/	3	989	2	521					1	468		
ETHNICITY 7/												
HISPANIC OR LATINO	1	270					1	270				
NOT HISPANIC OR LATINO	177	39065	146	32505	1	380	6	1522	24	4658		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	951	1	161					2	790		
ETHNICITY NOT AVAILABLE 6/	2	828	1	360					1	468		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	170	37747	141	31527	1	380	6	1522	22	4318		
OTHERS, INCLUDING HISPANIC	11	2539	6	1139			1	270	4	1130		
TOTAL 14/	441	72096	352	57414	3	545	29	4103	57	10034		

## 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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	1	66	1	66								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	651	5	359			2	167	2	125		
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	10	717	6	425			2	167	2	125		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	65					1	65				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	651	5	359			2	167	2	125		
OTHERS, INCLUDING HISPANIC	1	66	1	66								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	277							1	277		
BLACK OR AFRICAN AMERICAN	4	279	1	83			2	158	1	38		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	20	2071	12	1096			7	893	1	82		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	117	1	117								
RACE NOT AVAILABLE 6/	2	158					2	158				
ETHNICITY 7/												
HISPANIC OR LATINO	1	100					1	100				
NOT HISPANIC OR LATINO	25	2644	14	1296			8	951	3	397		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	158					2	158				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	1971	12	1096			6	793	1	82		
OTHERS, INCLUDING HISPANIC	7	773	2	200			3	258	2	315		



## 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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	118					1	118				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	17	2244	14	1782			1	95	2	367		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	150					1	150				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	18	2362	14	1782			2	213	2	367		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	150					1	150				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	2244	14	1782			1	95	2	367		
OTHERS, INCLUDING HISPANIC	1	118					1	118				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	1610	7	935			2	298	2	377		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1610	7	935			2	298	2	377		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1610	7	935			2	298	2	377		
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	417							1	417		
BLACK OR AFRICAN AMERICAN	1	335	1	335								
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	75	15850	57	10915			5	1250	13	3685		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	707	1	181			2	526				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	77	16602	58	11250			5	1250	14	4102		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	707	1	181			2	526				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	75	15850	57	10915			5	1250	13	3685		
OTHERS, INCLUDING HISPANIC	2	752	1	335					1	417		
TOTAL 14/	183	35047	120	19194			29	4509	34	11344		

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	1	1	1	1								
ASIAN												
BLACK OR AFRICAN AMERICAN	1	63							1	63		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	85	4	37			4	27	1	21		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	149	5	38			4	27	2	84		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	85	4	37			4	27	1	21		
OTHERS, INCLUDING HISPANIC	2	64	1	1					1	63		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	7					2	7				
ASIAN												
BLACK OR AFRICAN AMERICAN	1	15					1	15				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	37	4	16			5	21				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	10					2	10				
NOT HISPANIC OR LATINO	10	49	4	16			6	33				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	32	4	16			4	16				
OTHERS, INCLUDING HISPANIC	4	27					4	27				

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	4					1	4				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	100	1	65			2	35				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	25					1	25				
NOT HISPANIC OR LATINO	3	79	1	65			2	14				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	75	1	65			1	10				
OTHERS, INCLUDING HISPANIC	2	29					2	29				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	257	2	190			2	65	1	2		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	197	2	190			1	5	1	2		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	60					1	60				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	197	2	190			1	5	1	2		
OTHERS, INCLUDING HISPANIC	1	60					1	60				

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	1	45	1	45								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	16	806	14	791			2	15				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	5	1	5								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	17	851	15	836			2	15				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5	1	5								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	806	14	791			2	15				
OTHERS, INCLUDING HISPANIC	1	45	1	45								
TOTAL 14/	51	1440	29	1165			19	189	3	86		

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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	7	244	3	93			1	3	3	148		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	244	3	93			1	3	3	148		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	244	3	93			1	3	3	148		
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	38							1	38		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	974	8	889			1	6	1	79		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	148	1	148								
NOT HISPANIC OR LATINO	10	864	7	741			1	6	2	117		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	826	7	741			1	6	1	79		
OTHERS, INCLUDING HISPANIC	2	186	1	148					1	38		

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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	2	28					2	28				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1005	9	938	1	67						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	1033	9	938	1	67	2	28				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1005	9	938	1	67						
OTHERS, INCLUDING HISPANIC	2	28					2	28				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	738	6	500			2	110	2	128		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	738	6	500			2	110	2	128		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	738	6	500			2	110	2	128		
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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	79	1	79								
BLACK OR AFRICAN AMERICAN	3	460	3	460								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	52	5494	45	5012			1	5	6	477		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	56	6033	49	5551			1	5	6	477		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	52	5494	45	5012			1	5	6	477		
OTHERS, INCLUDING HISPANIC	4	539	4	539								
TOTAL 14/	179	22983	138	14846	2	165	8	302	31	7670		



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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	5	71	2	47			3	24				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	71	2	47			3	24				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	71	2	47			3	24				
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	7					2	7				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	5					1	5				
NOT HISPANIC OR LATINO	1	2					1	2				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	2					1	2				
OTHERS, INCLUDING HISPANIC	1	5					1	5				

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	10					1	10				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	10					1	10				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	10					1	10				
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	2							1	2		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	2							1	2		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	2							1	2		
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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/	19	300	12	257			6	41	1	2		

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	45	6748	39	5730	1	122	4	780	1	116		
10-19% MINORITY	46	7151	39	6065	2	293	2	309	3	484		
20-49% MINORITY	31	4961	31	4961								
50-79% MINORITY	2	333					1	176	1	157		
80-100% MINORITY	2	195	2	195								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	13	1623	11	1333			1	133	1	157		
MIDDLE INCOME	75	10723	69	9832	1	122	3	541	2	228		
UPPER INCOME	38	7042	31	5786	2	293	3	591	2	372		
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	5	637	4	504			1	133				
10-19% MINORITY	2	251	2	251								
20-49% MINORITY	3	383	3	383								
50-79% MINORITY	1	157							1	157		
80-100% MINORITY	2	195	2	195								
MIDDLE INCOME												
LESS THAN 10% MINORITY	30	4443	27	4017	1	122	1	188	1	116		
10-19% MINORITY	24	3280	22	2991			1	177	1	112		
20-49% MINORITY	20	2824	20	2824								
50-79% MINORITY	1	176					1	176				
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	10	1668	8	1209			2	459				
10-19% MINORITY	20	3620	15	2823	2	293	1	132	2	372		
20-49% MINORITY	8	1754	8	1754								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	7	1053	4	672			1	151	2	230		
ALL OTHER TRACTS 21/												
TOTAL 14/	133	20441	115	17623	3	415	8	1416	7	987		

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	141	24243	115	19736	2	447	9	1244	15	2816		
10-19% MINORITY	153	28882	121	22755			4	733	28	5394		
20-49% MINORITY	91	13898	75	11011			9	1601	7	1286		
50-79% MINORITY	36	2766	27	2112			3	144	6	510		
80-100% MINORITY	14	1307	9	828	1	98	4	381				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	8	451	7	271			1	180				
MODERATE INCOME	55	4372	43	3508	1	98	7	523	4	243		
MIDDLE INCOME	218	32441	173	26021	2	447	13	1565	30	4408		
UPPER INCOME	154	33832	124	26642			8	1835	22	5355		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	50	1	50								
50-79% MINORITY	5	128	5	128								
80-100% MINORITY	2	273	1	93			1	180				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	12	480	12	480								
20-49% MINORITY	6	629	5	567					1	62		
50-79% MINORITY	7	881	5	624			1	178	1	79		
80-100% MINORITY	18	1348	13	1102			3	144	2	102		
10-19% MINORITY	12	1034	8	735	1	98	3	201				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	107	19120	86	15700	2	447	8	930	11	2043		
20-49% MINORITY	48	5746	36	4310			1	116	11	1320		
50-79% MINORITY	50	6285	42	5129			4	519	4	637		
80-100% MINORITY	13	1290	9	882					4	408		
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	22	4643	17	3556			1	314	4	773		
20-49% MINORITY	99	22507	80	17878			3	617	16	4012		
50-79% MINORITY	33	6682	27	5208			4	904	2	570		
80-100% MINORITY												
SMALL COUNTY	6	1000	5	972					1	28		
ALL OTHER TRACTS 21/												
TOTAL 14/	441	72096	352	57414	3	545	29	4103	57	10034		

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	50	9147	33	5659			9	1645	8	1843		
10-19% MINORITY	69	15493	44	8489			11	2027	14	4977		
20-49% MINORITY	46	9297	32	4354			4	485	10	4458		
50-79% MINORITY	7	587	2	297			4	252	1	38		
80-100% MINORITY	5	343	4	243			1	100				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	6	1571	2	80			1	17	3	1474		
MODERATE INCOME	14	3439	6	773			5	660	3	2006		
MIDDLE INCOME	87	15045	59	9032			15	2096	13	3917		
UPPER INCOME	70	14812	48	9157			8	1736	14	3919		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	3	1474							3	1474		
50-79% MINORITY	1	17					1	17				
80-100% MINORITY	2	80	2	80								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	75	1	75								
10-19% MINORITY	3	791	2	466			1	325				
20-49% MINORITY	3	2037	1	69					2	1968		
50-79% MINORITY	4	273					3	235	1	38		
80-100% MINORITY	3	263	2	163			1	100				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
LESS THAN 10% MINORITY	38	6831	25	4201			7	1017	6	1613		
10-19% MINORITY	28	5228	17	2270			7	976	4	1982		
20-49% MINORITY	19	2689	15	2264			1	103	3	322		
50-79% MINORITY	2	297	2	297								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
LESS THAN 10% MINORITY	11	2241	7	1383			2	628	2	230		
10-19% MINORITY	38	9474	25	5753			3	726	10	2995		
20-49% MINORITY	21	3097	16	2021			3	382	2	694		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	6	180	5	152					1	28		
ALL OTHER TRACTS 21/												
TOTAL 14/	183	35047	120	19194			29	4509	34	11344		

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	15	355	8	271			7	84				
10-19% MINORITY	20	630	12	549			7	60	1	21		
20-49% MINORITY	7	223	5	193			2	30				
50-79% MINORITY	4	150	3	146			1	4				
80-100% MINORITY	2	68					1	5	1	63		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	68					1	5	1	63		
MODERATE INCOME	8	200	5	186			3	14				
MIDDLE INCOME	30	705	15	520			14	164	1	21		
UPPER INCOME	8	453	8	453								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	2	68					1	5	1	63		
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	80	2	70			2	10				
20-49% MINORITY	1	15	1	15								
50-79% MINORITY	3	105	2	101			1	4				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	11	217	4	133			7	84				
20-49% MINORITY	12	235	6	164			5	50	1	21		
50-79% MINORITY	6	208	4	178			2	30				
80-100% MINORITY	1	45	1	45								
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	138	4	138								
20-49% MINORITY	4	315	4	315								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	3	14	1	6			1	6	1	2		
ALL OTHER TRACTS 21/												
TOTAL 14/	51	1440	29	1165			19	189	3	86		

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	97	1	97								
50-79% MINORITY	2	155	1	92					1	63		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	160	1	97					1	63		
MIDDLE INCOME												
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	92	1	92								
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	97	1	97								
50-79% MINORITY	1	63							1	63		
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	252	2	189					1	63		



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: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	47	4641	40	4320	1	67	2	83	4	171		
10-19% MINORITY	59	9709	44	6194			1	5	14	3510		
20-49% MINORITY	40	7000	31	3149			1	150	8	3701		
50-79% MINORITY	20	941	14	669			3	40	3	232		
80-100% MINORITY	5	364	3	242	1	98	1	24				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	9	1614	6	140					3	1474		
MODERATE INCOME	36	3729	26	1438	1	98	4	64	5	2129		
MIDDLE INCOME	92	11556	74	8590	1	67	3	88	14	2811		
UPPER INCOME	34	5756	26	4406			1	150	7	1200		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	4	1524	1	50					3	1474		
50-79% MINORITY	4	76	4	76								
80-100% MINORITY	1	14	1	14								
MODERATE INCOME												
LESS THAN 10% MINORITY	12	408	12	408								
10-19% MINORITY	4	214	4	214								
20-49% MINORITY	7	2401	4	354					3	2047		
50-79% MINORITY	9	356	4	234			3	40	2	82		
80-100% MINORITY	4	350	2	228	1	98	1	24				
MIDDLE INCOME												
LESS THAN 10% MINORITY	32	3702	26	3438	1	67	2	83	3	114		
10-19% MINORITY	31	5081	22	2709			1	5	8	2367		
20-49% MINORITY	22	2264	20	2084					2	180		
50-79% MINORITY	7	509	6	359					1	150		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	3	531	2	474					1	57		
10-19% MINORITY	24	4414	18	3271					6	1143		
20-49% MINORITY	7	811	6	661			1	150				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	8	328	6	272					2	56		
ALL OTHER TRACTS 21/												
TOTAL 14/	179	22983	138	14846	2	165	8	302	31	7670		

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	15	272	11	251			4	21				
10-19% MINORITY	3	26	1	6			2	20				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	11	215	10	210			1	5				
MIDDLE INCOME	7	83	2	47			5	36				
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	210	10	210								
10-19% MINORITY	1	5					1	5				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	5	62	1	41			4	21				
10-19% MINORITY	2	21	1	6			1	15				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	1	2							1	2		
ALL OTHER TRACTS 21/												
TOTAL 14/	19	300	12	257			6	41	1	2		

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	1	11			7	78					1	11							9	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO					4	80					1	20							5	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	33			2	67													3	100
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC	1	33			2	67					1	20							3	100
GENDER 19/																				
MALE																				
FEMALE											1	100							1	100
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/	1	13			7	88													8	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN											1	100							1	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN	1	25			3	75													4	100
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

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	2	22	1	11	4	44			1	11							1	11	9	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	9	35	1	4	8	31	5	19			2	8	1	4					26	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO													1	100					1	100
NOT HISPANIC OR LATINO	11	32	2	6	12	35	5	15	1	3	2	6					1	3	34	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	9	36	1	4	8	32	5	20			2	8							25	100
OTHERS, INCL. HISPANIC	2	20	1	10	4	40			1	10			1	10			1	10	10	100
GENDER 19/																				
MALE	1	17	1	17	2	33	2	33											6	100
FEMALE	5	31	1	6	5	31	2	13	1	6			1	6			1	6	16	100
JOINT (MALE/FEMALE)	5	38			5	38	1	8			2	15							13	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	4	36	1	9	3	27	1	9	1	9	1	9							11	100
50-79% OF MSA/MD MEDIAN	2	33			3	50	1	17											6	100
80-99% OF MSA/MD MEDIAN	2	40			1	20	1	20									1	20	5	100
100-119% OF MSA/MD MEDIAN					2	67	1	33											3	100
120% OR MORE OF MSA/MD MEDIAN	2	25	1	13	2	25	1	13			1	13	1	13					8	100
INCOME NOT AVAILABLE 6/	1	50			1	50													2	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN	1	33											2	67					3	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	6	24	3	12	8	32	3	12			3	12	2	8					25	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/					6	100													6	100
ETHNICITY 7/																				
HISPANIC OR LATINO													1	100					1	100
NOT HISPANIC OR LATINO	7	26	3	11	8	30	3	11			3	11	3	11					27	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/					6	100													6	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	6	25	3	13	8	33	3	13			3	13	1	4					24	100
OTHERS, INCL. HISPANIC	1	25											3	75					4	100
GENDER 19/																				
MALE	1	7	3	21	4	29	1	7			3	21	2	14					14	100
FEMALE	3	43			2	29	1	14					1	14					7	100
JOINT (MALE/FEMALE)	3	43			2	29	1	14					1	14					7	100
GENDER NOT AVAILABLE 6/					6	100													6	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	25			2	50	1	25											4	100
50-79% OF MSA/MD MEDIAN	3	23	1	8	5	38	1	8			1	8	2	15					13	100
80-99% OF MSA/MD MEDIAN			1	25	1	25					1	25	1	25					4	100
100-119% OF MSA/MD MEDIAN	1	33	1	33							1	33							3	100
120% OR MORE OF MSA/MD MEDIAN	1	14			4	57	1	14					1	14					7	100
INCOME NOT AVAILABLE 6/	1	33			2	67													3	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE					2	100													2	100
ASIAN																				
BLACK OR AFRICAN AMERICAN	1	33			2	67													3	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	5	28			10	56	1	6				2	11						18	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO					1	33	1	33				1	33						3	100
NOT HISPANIC OR LATINO	5	28			12	67						1	6						18	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	50			1	50													2	100
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	4	29			9	64						1	7						14	100
OTHERS, INCL. HISPANIC	2	22			5	56	1	11				1	11						9	100
GENDER 19/																				
MALE	3	38			4	50						1	13						8	100
FEMALE	1	13			5	63	1	13				1	13						8	100
JOINT (MALE/FEMALE)	2	29			5	71													7	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN					3	75						1	25						4	100
50-79% OF MSA/MD MEDIAN	3	33			5	56	1	11											9	100
80-99% OF MSA/MD MEDIAN	1	25			2	50						1	25						4	100
100-119% OF MSA/MD MEDIAN	1	33			2	67													3	100
120% OR MORE OF MSA/MD MEDIAN	1	33			2	67													3	100
INCOME NOT AVAILABLE 6/																				

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN	1	33			1	33											1	33	3	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE					5	83	1	17											6	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	11			6	67	1	11									1	11	9	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC	1	33			1	33											1	33	3	100
GENDER 19/																				
MALE																				
FEMALE	1	33			1	33											1	33	3	100
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN					1	100													1	100
80-99% OF MSA/MD MEDIAN	1	33			1	33											1	33	3	100
100-119% OF MSA/MD MEDIAN					1	50	1	50											2	100
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	2	25			5	63	1	13											8	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO							1	100											1	100
NOT HISPANIC OR LATINO	2	29			5	71													7	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2	29			5	71													7	100
OTHERS, INCL. HISPANIC							1	100											1	100
GENDER 19/																				
MALE	1	25			3	75													4	100
FEMALE	1	25			2	50	1	25											4	100
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	25			3	75													4	100
50-79% OF MSA/MD MEDIAN	1	33			1	33	1	33											3	100
80-99% OF MSA/MD MEDIAN					1	100													1	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE	1											
ASIAN	1											
BLACK OR AFRICAN AMERICAN	3											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	51											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/												
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	56											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/												
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	51											
OTHERS, INCLUDING HISPANIC	6											
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	4											
50-79% OF MSA/MD MEDIAN	22											
80-99% OF MSA/MD MEDIAN	10											
100-119% OF MSA/MD MEDIAN	9											
120% OR MORE OF MSA/MD MEDIAN	12											
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	21											
FEMALE	21											
JOINT (MALE/FEMALE)	15											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	12											
10-19% MINORITY	25											
20-49% MINORITY	19											
50-79% MINORITY												
80-100% MINORITY	1											
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	7											
MIDDLE INCOME	37											
UPPER INCOME	13											

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	102											
ASIAN	137											
BLACK OR AFRICAN AMERICAN	501											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	7022											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	112											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7762											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	112											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7022											
OTHERS, INCLUDING HISPANIC	852											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	319											
50-79% OF MSA/MD MEDIAN	2643											
80-99% OF MSA/MD MEDIAN	1501											
100-119% OF MSA/MD MEDIAN	1467											
120% OR MORE OF MSA/MD MEDIAN	1944											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	2861											
FEMALE	2875											
JOINT (MALE/FEMALE)	2138											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1693											
10-19% MINORITY	3501											
20-49% MINORITY	2599											
50-79% MINORITY												
80-100% MINORITY	81											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	801											
MIDDLE INCOME	4905											
UPPER INCOME	2168											

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MSA/MD: 30780 - LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	33											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	33											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	33											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	7											
80-99% OF MSA/MD MEDIAN	9											
100-119% OF MSA/MD MEDIAN	4											
120% OR MORE OF MSA/MD MEDIAN	13											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	11											
FEMALE	2											
JOINT (MALE/FEMALE)	20											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	16											
10-19% MINORITY	7											
20-49% MINORITY	10											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2											
MIDDLE INCOME	20											
UPPER INCOME	11											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ MEDIAN 31/	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
<b>BORROWER CHARACTERISTICS</b>											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	6448										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	6448										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	6448										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1122										
80-99% OF MSA/MD MEDIAN	1473										
100-119% OF MSA/MD MEDIAN	757										
120% OR MORE OF MSA/MD MEDIAN	3096										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1914										
FEMALE	439										
JOINT (MALE/FEMALE)	4095										
GENDER NOT AVAILABLE 6/											
<b>CENSUS TRACT CHARACTERISTICS 10/</b>											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2792										
10-19% MINORITY	1491										
20-49% MINORITY	2165										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	316										
MIDDLE INCOME	3435										
UPPER INCOME	2697										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3											
BLACK OR AFRICAN AMERICAN	24											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	221	1		1						2.02	2.02	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	1		1						2.11	2.11	
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	246	1		1						2.02	2.02	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	1		1						2.11	2.11	
ETHNICITY NOT AVAILABLE 6/	2											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	219	1		1						2.02	2.02	
OTHERS, INCLUDING HISPANIC	29	1		1						2.11	2.11	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	25											
50-79% OF MSA/MD MEDIAN	48											
80-99% OF MSA/MD MEDIAN	30											
100-119% OF MSA/MD MEDIAN	22											
120% OR MORE OF MSA/MD MEDIAN	117	2		2						2.07	2.07	
INCOME NOT AVAILABLE 6/	8											
GENDER 19/												
MALE	48											
FEMALE	74	1		1						2.02	2.02	
JOINT (MALE/FEMALE)	127	1		1						2.11	2.11	
GENDER NOT AVAILABLE 6/	1											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	87											
10-19% MINORITY	90	1		1						2.02	2.02	
20-49% MINORITY	49	1		1						2.11	2.11	
50-79% MINORITY	16											
80-100% MINORITY	8											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2											
MODERATE INCOME	23											
MIDDLE INCOME	121	1		1						2.11	2.11	
UPPER INCOME	104	1		1						2.02	2.02	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	639										
BLACK OR AFRICAN AMERICAN	2492										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	42956	139		139					2.02	2.02	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	546	161		161					2.11	2.11	
ETHNICITY 7/											
HISPANIC OR LATINO	94										
NOT HISPANIC OR LATINO	45871	139		139					2.02	2.02	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	122	161		161					2.11	2.11	
ETHNICITY NOT AVAILABLE 6/	546										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	42740	139		139					2.02	2.02	
OTHERS, INCLUDING HISPANIC	3347	161		161					2.11	2.11	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2181										
50-79% OF MSA/MD MEDIAN	5867										
80-99% OF MSA/MD MEDIAN	4211										
100-119% OF MSA/MD MEDIAN	3720										
120% OR MORE OF MSA/MD MEDIAN	28950	300		300					2.07	2.11	
INCOME NOT AVAILABLE 6/	1704										
GENDER 19/											
MALE	7366										
FEMALE	10516	139		139					2.02	2.02	
JOINT (MALE/FEMALE)	28565	161		161					2.11	2.11	
GENDER NOT AVAILABLE 6/	186										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	17548										
10-19% MINORITY	18358	139		139					2.02	2.02	
20-49% MINORITY	8402	161		161					2.11	2.11	
50-79% MINORITY	1645										
80-100% MINORITY	680										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	145										
MODERATE INCOME	2464										
MIDDLE INCOME	20744	161		161					2.11	2.11	
UPPER INCOME	23280	139		139					2.02	2.02	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	6											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	6											
OTHERS, INCLUDING HISPANIC												
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2											
80-99% OF MSA/MD MEDIAN	2											
100-119% OF MSA/MD MEDIAN	1											
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE	4											
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	3											
10-19% MINORITY	1											
20-49% MINORITY	2											
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME	4											
UPPER INCOME	1											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	912									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	912									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	912									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	288									
80-99% OF MSA/MD MEDIAN	372									
100-119% OF MSA/MD MEDIAN	112									
120% OR MORE OF MSA/MD MEDIAN	140									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE	635									
FEMALE										
JOINT (MALE/FEMALE)	277									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	478									
10-19% MINORITY	140									
20-49% MINORITY	294									
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME	140									
MIDDLE INCOME	621									
UPPER INCOME	151									



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	3											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	77											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	81											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	77											
OTHERS, INCLUDING HISPANIC	4											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5											
50-79% OF MSA/MD MEDIAN	11											
80-99% OF MSA/MD MEDIAN	12											
100-119% OF MSA/MD MEDIAN	6											
120% OR MORE OF MSA/MD MEDIAN	41											
INCOME NOT AVAILABLE 6/	6											
GENDER 19/												
MALE	18											
FEMALE	22											
JOINT (MALE/FEMALE)	41											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	22											
10-19% MINORITY	31											
20-49% MINORITY	25											
50-79% MINORITY	1											
80-100% MINORITY	2											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1											
MODERATE INCOME	2											
MIDDLE INCOME	40											
UPPER INCOME	38											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	484									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	13503									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	117									
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	14104									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	13503									
OTHERS, INCLUDING HISPANIC	601									
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	384									
50-79% OF MSA/MD MEDIAN	978									
80-99% OF MSA/MD MEDIAN	1410									
100-119% OF MSA/MD MEDIAN	823									
120% OR MORE OF MSA/MD MEDIAN	9624									
INCOME NOT AVAILABLE 6/	885									
<b>GENDER 19/</b>										
MALE	2864									
FEMALE	2845									
JOINT (MALE/FEMALE)	8395									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	3868									
10-19% MINORITY	6340									
20-49% MINORITY	3507									
50-79% MINORITY	240									
80-100% MINORITY	149									
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME	66									
MODERATE INCOME	409									
MIDDLE INCOME	6062									
UPPER INCOME	7567									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE												
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/	1											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	3											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1											
UPPER INCOME	2											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	105									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	181									
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	105									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	181									
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	105									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	30									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	256									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE	30									
FEMALE										
JOINT (MALE/FEMALE)	75									
GENDER NOT AVAILABLE 6/	181									
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY										
10-19% MINORITY	286									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	30									
UPPER INCOME	256									

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	373									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	373									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	373									
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										
100-119% OF MSA/MD MEDIAN	118									
120% OR MORE OF MSA/MD MEDIAN	255									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE	255									
JOINT (MALE/FEMALE)	118									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	118									
10-19% MINORITY	255									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	373									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #				
<b>BORROWER CHARACTERISTICS</b>												
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	3											
OTHERS, INCLUDING HISPANIC												
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2											
INCOME NOT AVAILABLE 6/												
<b>GENDER 19/</b>												
MALE												
FEMALE	1											
JOINT (MALE/FEMALE)	2											
GENDER NOT AVAILABLE 6/												
<b>CENSUS TRACT CHARACTERISTICS 10/</b>												
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	1											
10-19% MINORITY	1											
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	2											
UPPER INCOME	1											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	
<b>BORROWER CHARACTERISTICS</b>										
<b>RACE 5/</b>										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	157									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
<b>ETHNICITY 7/</b>										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	157									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
<b>MINORITY STATUS 8/</b>										
WHITE NON-HISPANIC	157									
OTHERS, INCLUDING HISPANIC										
<b>INCOME 9/</b>										
LESS THAN 50% OF MSA/MD MEDIAN	18									
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	139									
INCOME NOT AVAILABLE 6/										
<b>GENDER 19/</b>										
MALE										
FEMALE	18									
JOINT (MALE/FEMALE)	139									
GENDER NOT AVAILABLE 6/										
<b>CENSUS TRACT CHARACTERISTICS 10/</b>										
<b>RACIAL/ETHNIC COMPOSITION 11/</b>										
LESS THAN 10% MINORITY	108									
10-19% MINORITY	31									
20-49% MINORITY	18									
50-79% MINORITY										
80-100% MINORITY										
<b>INCOME CHARACTERISTICS 12/ 13/</b>										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	126									
UPPER INCOME	31									



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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	430		168	4	13	4	27
FHA	66		2				
VA	37		8				
FSA/RHS	30						
LOANS ORIGINATED							
CONVENTIONAL	342		110	3	8	3	17
FHA	57						
VA	33		6				
FSA/RHS	25						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	3						
FHA	2						
VA							
FSA/RHS	1						
APPLICATIONS DENIED							
CONVENTIONAL	28		26	1	3	1	10
FHA	2		1				
VA	4		1				
FSA/RHS	2						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	57		32		2		
FHA	5		1				
VA			1				
FSA/RHS	2						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	221		82		3		
FHA	55						
VA	30		6				
FSA/RHS	25						

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	10	1	1		1		6
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	10		1				1
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL		1			1		4
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							1
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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

MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

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

LOANS SOLD

CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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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	2		1				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1		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	1						
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							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	250 2		81	3	2	3	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.07						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.07						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN			81	3	2	3	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED				1			NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)			3.67				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)			3.67				NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN				1			NA NA