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

MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ

		Loans	on 1- to 4-F	amily and N	/lanufactured	Home Dwe	ellings				Nones	aupont		0	
CENSUS TRACT OR COUNTY NAME AND	Ho	me Purchas	se Loans		- Refinan	cings	Home Imp	rovement	Loans on I For 5 o		Nonoce Loans Columns	From	Loans Manufactur Dwelling	ed Home	
DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	FHA, FSA/	RHS & VA	Conve	ntional		9-	Loa		Fami		and		Columns A,		
<u> </u>	Δ	١		3	C			)	E			F	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
NJ/MONMOUTH COUNTY/8104.01															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					1	404									
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
NY/BRONX COUNTY/0338.00									<u> </u>						
LOANS ORIGINATED									1	877	•				
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
NY/NEW YORK COUNTY/0165.00															
LOANS ORIGINATED									1	67000	)				
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
NY/NEW YORK COUNTY/0173.00															
LOANS ORIGINATED									1	1250	)				
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
MSA/MD(TOTAL)															
LOANS ORIGINATED									3	69127	•				
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					1	404	1								
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
INVALID GEOGRAPHIC IDENTIFIERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

# MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ

		Loans	on 1- to 4-Fa	mily and Ma	anufactured	Home Dwe	ellings				Nonco	our ont			
DISPOSITION OF APPLICATIONS	Но	me Purchas	se Loans		Refinar	cinas	Home Imp	rovement	Loans on For 5 o		Nonoco Loans Columns	From	Loans	ed Home	
	FHA, FSA/	RHS & VA	Conver	ntional	Reiliai	oniga	Loa		Fam		and		Dwellings Columns A,		
_	Д	<u> </u>	B	<u> </u>	C			)	E	<u> </u>	l	F	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
LOANS ORIGINATED	74	9177	204	26223	138	18597	119	3291	10	95247	173	18802	26	624	
APPS APPROVED, NOT ACCEPTED	1	102	10	561	3	1186	1	169			11	604	. 7	271	
APPS DENIED	25	2315	63	5059	61	7624	95	1311	2	20407	30	1757	39	684	
APPS WITHDRAWN	13	2006	51	4818	30	5073	10	1966	5	1823	29	3446	10	332	
FILES CLOSED FOR INCOMPLETENESS															
INVALID MSA/MD NUMBERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

MALE FEMALE

MALE FEMALE

JOINT (MALE/FEMALE)

RACE NOT AVAILABLE (TOTAL) 6/

JOINT (MALE/FEMALE)

### INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ Applications Loans Apps. Approved But Applications Applications Files Closed For Received 20/ Originated Not Accepted Denied Withdrawn Incompleteness RACE AND GENDER 5/ 18/ 19/ Number \$000's Number \$000's Number \$000's Number \$000's Number \$000's Number \$000's AMERICAN INDIAN/ALASKA NATIVE (TOTAL) MALE FEMALE JOINT (MALE/FEMALE) ASIAN (TOTAL) MALE FEMALE JOINT (MALE/FEMALE) BLACK OR AFRICAN AMERICAN (TOTAL) 1 404 404 MALE **FEMALE** JOINT (MALE/FEMALE) 404 404 NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) MALE **FEMALE** JOINT (MALE/FEMALE) WHITE (TOTAL) MALE FEMALE JOINT (MALE/FEMALE) 2 OR MORE MINORITY RACES (TOTAL) MALE **FEMALE** JOINT (MALE/FEMALE) JOINT (WHITE/MINORITY RACE) (TOTAL)

# MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ

INCTITOTION. GOOGGOTTO GENERAL OF THE GENERAL									V TOTAL OLIV			0,
ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receiv		Loa Origii	ans nated	Apps. App Not Ac		Applica Den		Applica Withdr			osed For leteness
	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	404					1	404				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	404					1	404				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	404					1	404				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	404					1	404				
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	1	404					1	404				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	1	404					1	404				

# MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ

RACE AND GENDER 5/ 18/ 19/	Applic Receiv			ans nated	Apps. App Not Acc		Applica Den		Applica Withdr	tions awn		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	3	69127	3	69127								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

# MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applic Receiv			ans nated	Apps. App Not Ac		Applica Den		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	69127	3	69127								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	3	69127	3	69127								
TOTAL 14/	3	69127	3	69127								

ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

### MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ

NSTITUTION: 0000000110 - 3 BANK OF THE OZARKS							IVISA	/IVID: 35614	- NEW YOR	(-JERSEY (	JII Y-VVHIIE	PLAINS, N
NCOME, RACE AND ETHNICITY	Applio Recei	cations ved 20/	Loa Origir		Apps. App Not Acc	roved But cepted	Applica Deni		Applic Witho		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR												
LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
<u>`</u>												
0-79% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR												

# MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ

NCOME, RACE AND ETHNICITY (CONTINUED)		cations ved 20/	Loa Origii		Apps. App Not Acc		Applica Deni		Applic Witho		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
30-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												

MINORITY STATUS 8/

LATINO)

WHITE NON-HISPANIC

NOT HISPANIC OR LATINO

JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR

OTHERS, INCLUDING HISPANIC

ETHNICITY NOT AVAILABLE 6/

# MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ

NCOME, RACE AND ETHNICITY (CONTINUED)		cations red 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	404					1	404				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	404					1	404				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	404					1	404				
TOTAL 14/	1	404					1	404				

TOTAL 14/

TYPE OF CENSUS TRACT 10/		lications eived 20/	Loar Origina			proved But ccepted	Applica Deni		Applicat Withdra		Files Clos Incomplet	
	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	404					1	404				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1	404					1	404				
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												
00-100 /6 WIINOTATT												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	404					1	404				
50-79% MINORITY	·	104						134				
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												

404

MCA/MD, SEC44 NEW YORK IEDOEN	CITY MULTE DI AINO NIVALI
MSA/MD: 35614 - NEW YORK-JERSEY	Y CHY-WHITE PLAINS, NY-NJ

TYPE OF CENSUS TRACT 10/	App Rece	lications eived 20/	Loar Origina		Apps. Ap	proved But	Applica Den	ations ied	Applica Withdr	tions awn	Files Clos	
THE OF CENSOS HADOT TO	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	67000	1	67000								
20-49% MINORITY	1	1250	1	1250								
50-79% MINORITY												
80-100% MINORITY	1	877	1	877								
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME	1	877	1	877								
MIDDLE INCOME												
UPPER INCOME	2	68250	2	68250								
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												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY		077		077								
80-100% MINORITY	1	877	1	877								
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	1	67000	1	67000								
20-49% MINORITY	1	1250	1	1250								
50-79% MINORITY	ı	1230	Į.	1230								
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	69127	3	69127								

# MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ

APPLICANT CHARACTERISTICS	Debt-to- In Ratio		Employ Histo		Credit H	listory	Collateral		Insufficie Cash		Unverifia Informa		Credit App. Incomplete	Mort Insur Der	ance	Oth	er	Total /2	22
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number %	Numbe	er %	Number	%	Number	%
RACE 5/																			
AMERICAN INDIAN/ALASKA NATIVE																			
ASIAN																			
BLACK OR AFRICAN AMERICAN							1 1	00										1	1 100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																			
WHITE																			
2 OR MORE MINORITY RACES																			
JOINT (WHITE/MINORITY RACE)																			
RACE NOT AVAILABLE 6/																			
ETHNICITY 7/																			
HISPANIC OR LATINO																			
NOT HISPANIC OR LATINO							1 10	00										1	1 100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																			
ETHNICITY NOT AVAILABLE 6/																			
MINORITY STATUS 8/																			
WHITE NON-HISPANIC																			
OTHERS, INCL. HISPANIC							1 1	00										1	1 100
GENDER 19/																			
MALE																			
FEMALE																			
JOINT (MALE/FEMALE)							1 1	00										1	1 100
GENDER NOT AVAILABLE 6/																			
INCOME 9/																			
LESS THAN 50% OF MSA/MD MEDIAN																			
50-79% OF MSA/MD MEDIAN																			
80-99% OF MSA/MD MEDIAN																			
100-119% OF MSA/MD MEDIAN																			
120% OR MORE OF MSA/MD MEDIAN							1 1	00										1	1 100
INCOME NOT AVAILABLE 6/																			

FSA/RHS

LOAN TYPE	HOME PURCHASE		REFINANCE		H	HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE	
		TOTAL A	PPLICATIONS 28/					
CONVENTIONAL			1					
FHA								
VA								
FSA/RHS								
		LOAN	IS ORIGINATED					
CONVENTIONAL								
FHA								
VA								
FSA/RHS								
		APPLICATIONS APP	ROVED BUT NOT ACC	EPTED				
CONVENTIONAL								
FHA								
VA								
FSA/RHS								
		APPLIC	CATIONS DENIED					
CONVENTIONAL			1					
FHA								
VA								
FSA/RHS								
		APPLICAT	TIONS WITHDRAWN					
CONVENTIONAL								
FHA								
VA								
FSA/RHS								
		FILES CLOSED	FOR INCOMPLETENE	SS				
CONVENTIONAL								
FHA								
VA								

ISTITUTION: 0000000110 - 3 BANK OF THE OZARKS				MSA/MD: 35614 - NEW YORK-J	SA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ			
	HOME PURCHASE		REFINANCE		H	HOME IMPROVEMENT		
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN	
		MEMO ITEM: SUB	SET OF LOANS ORIGIN	IATED				
		PREAPPROVALS F	RESULTING IN ORIGINA	TIONS				
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	
		L	OANS SOLD					
CONVENTIONAL								
FHA								
VA								
FSA/RHS								

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ HOME PURCHASE REFINANCE HOME IMPROVEMENT LOAN TYPE FIRST LIEN JUNIOR LIEN FIRST LIEN JUNIOR LIEN FIRST LIEN JUNIOR LIEN NO LIEN TOTAL APPLICATIONS 28/ CONVENTIONAL FHA VA FSA/RHS LOANS ORIGINATED CONVENTIONAL FHA VA FSA/RHS APPLICATIONS APPROVED BUT NOT ACCEPTED CONVENTIONAL FHA VA FSA/RHS APPLICATIONS DENIED CONVENTIONAL FHA VA FSA/RHS APPLICATIONS WITHDRAWN CONVENTIONAL 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