

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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	Number	\$000's	Number	\$000's	Number	\$000's
NC/CABARRUS COUNTY/0407.01														
LOANS ORIGINATED					1	23					1	23		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/CABARRUS COUNTY/0409.00														
LOANS ORIGINATED					1	50					1	50		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/CABARRUS COUNTY/0412.00														
LOANS ORIGINATED					1	50					1	50		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/CABARRUS COUNTY/0413.03														
LOANS ORIGINATED					1	144								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/CABARRUS COUNTY/0415.02														
LOANS ORIGINATED			1	266										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/CABARRUS COUNTY/0416.01														
LOANS ORIGINATED			1	165										
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APPS WITHDRAWN														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					
NC/CABARRUS COUNTY/0419.02																
LOANS ORIGINATED					1	549										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
NC/CABARRUS COUNTY/0422.00																
LOANS ORIGINATED					1	115										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
NC/CABARRUS COUNTY/0423.00																
LOANS ORIGINATED					1	36				1	36					
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
NC/CABARRUS COUNTY/0425.01																
LOANS ORIGINATED					7	316				7	316	4	166			
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
NC/CABARRUS COUNTY/0425.03																
LOANS ORIGINATED					1	110										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
NC/CABARRUS COUNTY/0426.04																
LOANS ORIGINATED			1	95	1	54										
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
NC/GASTON COUNTY/0301.02														
LOANS ORIGINATED			1	138										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0303.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	10						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0304.01														
LOANS ORIGINATED			1	47							1	47		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0304.02														
LOANS ORIGINATED			1	129										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0305.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	98					1	15					1	15
APPS WITHDRAWN							1	40					1	40
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0306.02														
LOANS ORIGINATED			1	122										
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		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
NC/GASTON COUNTY/0307.00														
LOANS ORIGINATED			2	76							2	76		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	8						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0308.01														
LOANS ORIGINATED			1	160										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0308.02														
LOANS ORIGINATED	3	261			1	90	1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	100										
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0309.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	201												
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0310.01														
LOANS ORIGINATED			1	75							1	75		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0312.01														
LOANS ORIGINATED			1	50	1	56					2	106		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	140												
FILES CLOSED FOR INCOMPLETENESS														

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	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
NC/GASTON COUNTY/0313.02														
LOANS ORIGINATED					2	244					1	15		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0314.01														
LOANS ORIGINATED			1	98	1	12					1	12		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0314.02														
LOANS ORIGINATED			1	123										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0315.00														
LOANS ORIGINATED					2	27					2	27		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0317.01														
LOANS ORIGINATED	1	193			2	446								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	15					2	15
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0318.00														
LOANS ORIGINATED					1	12					1	12		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	75										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	FHA, FSA/RHS & VA		Conventional		C		D		E					
	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	
NC/GASTON COUNTY/0319.00														
LOANS ORIGINATED					3	42					3	42		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0320.00														
LOANS ORIGINATED					1	15					1	15		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	3			1	3		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0322.00														
LOANS ORIGINATED	1	170												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0323.01														
LOANS ORIGINATED					1	88					1	88		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0323.02														
LOANS ORIGINATED					1	94					1	94		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0324.01														
LOANS ORIGINATED			1	285										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	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
NC/GASTON COUNTY/0324.02														
LOANS ORIGINATED				1	232									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0325.06														
LOANS ORIGINATED				1	90									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0326.00														
LOANS ORIGINATED	1	137												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0327.03														
LOANS ORIGINATED					1	60					1	60		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0328.00														
LOANS ORIGINATED	1	113			1	15					1	15		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	94												
APPS WITHDRAWN			1	79										
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0329.00														
LOANS ORIGINATED			1	164										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	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
NC/GASTON COUNTY/0331.00														
LOANS ORIGINATED				2	27						2	27		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0332.03														
LOANS ORIGINATED				3	45						3	45		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0332.04														
LOANS ORIGINATED				1	12						1	12		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0333.05														
LOANS ORIGINATED	1	133												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0334.00														
LOANS ORIGINATED				3	45						3	45		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/GASTON COUNTY/0335.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	20							1	20		
FILES CLOSED FOR INCOMPLETENESS														

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	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
NC/IREDELL COUNTY/0614.06														
LOANS ORIGINATED					1	305					1	305		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	402										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/LINCOLN COUNTY/0701.00														
LOANS ORIGINATED			3	383										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	2	218			1	104								
FILES CLOSED FOR INCOMPLETENESS														
NC/LINCOLN COUNTY/0702.01														
LOANS ORIGINATED	1	113	1	143	2	293					1	179		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	43							1	20	1	20
APPS WITHDRAWN			1	92							1	92		
FILES CLOSED FOR INCOMPLETENESS														
NC/LINCOLN COUNTY/0702.02														
LOANS ORIGINATED			1	133	1	213								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	130										
FILES CLOSED FOR INCOMPLETENESS														
NC/LINCOLN COUNTY/0703.00														
LOANS ORIGINATED			1	144										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	126	1	372							1	372		
FILES CLOSED FOR INCOMPLETENESS														
NC/LINCOLN COUNTY/0704.00														
LOANS ORIGINATED			2	198	1	85					1	24		
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		C		D							
	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
NC/LINCOLN COUNTY/0705.00														
LOANS ORIGINATED	1	97			1	215								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/LINCOLN COUNTY/0707.00														
LOANS ORIGINATED	2	235	1	86	1	94								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/LINCOLN COUNTY/0708.00														
LOANS ORIGINATED	1	100	1	74						1	74			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/LINCOLN COUNTY/0709.01														
LOANS ORIGINATED	1	144												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/LINCOLN COUNTY/0710.01														
LOANS ORIGINATED	1	134												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/LINCOLN COUNTY/0712.03														
LOANS ORIGINATED	1	130												
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		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
NC/MECKLENBURG COUNTY/0001.00 LOANS ORIGINATED			1	356										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0005.00 LOANS ORIGINATED			1	112										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0014.00 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN									1	4900				
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0017.02 LOANS ORIGINATED			1	469							1	469		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0022.00 LOANS ORIGINATED			1	150										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0027.01 LOANS ORIGINATED			1	450							1	450		
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: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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
NC/MECKLENBURG COUNTY/0027.02 LOANS ORIGINATED			1	1660							1	1660		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0029.03 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	1220										
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0029.04 LOANS ORIGINATED			1	354							1	354		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0030.07 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	406										
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0030.16 LOANS ORIGINATED			1	135							1	135		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0031.06 LOANS ORIGINATED					1	173								
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: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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
NC/MECKLENBURG COUNTY/0032.03 LOANS ORIGINATED					1	96								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0035.00 LOANS ORIGINATED			1	205										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0056.19 LOANS ORIGINATED	1	122												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0058.30 LOANS ORIGINATED	1	98												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0058.42 LOANS ORIGINATED			1	229	1	348					1	229		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0059.06 LOANS ORIGINATED	1	206												
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: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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
NC/MECKLENBURG COUNTY/0059.09 LOANS ORIGINATED			1	288										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0059.12 LOANS ORIGINATED	1	142												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0059.14 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	80								
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0062.13 LOANS ORIGINATED			1	177							1	177		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0063.03 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	375										
FILES CLOSED FOR INCOMPLETENESS														
NC/MECKLENBURG COUNTY/0063.04 LOANS ORIGINATED			1	404										
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: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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
NC/MECKLENBURG COUNTY/0064.06 LOANS ORIGINATED			1	255										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	140								
FILES CLOSED FOR INCOMPLETENESS														
NC/ROWAN COUNTY/0503.00 LOANS ORIGINATED			1	38							1	38		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/ROWAN COUNTY/0508.00 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	65							1	65		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/ROWAN COUNTY/0510.02 LOANS ORIGINATED	1	171												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/ROWAN COUNTY/0512.02 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	158								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/ROWAN COUNTY/0514.00 LOANS ORIGINATED							1	57			1	57		
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: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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
NC/ROWAN COUNTY/0515.01														
LOANS ORIGINATED					1	55								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	40									1	40
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/ROWAN COUNTY/0516.00														
LOANS ORIGINATED					1	153								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/UNION COUNTY/0203.14														
LOANS ORIGINATED			1	235										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NC/UNION COUNTY/0210.10														
LOANS ORIGINATED			1	299										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
SC/LANCASTER COUNTY/0112.01														
LOANS ORIGINATED					1	283								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
SC/YORK COUNTY/0611.03														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	289										
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: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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
SC/YORK COUNTY/0617.05														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	21	2699	43	8970	58	5412	2	62			52	5439	4	166
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	2	192	6	625	2	393	6	51			3	88	5	90
APPS WITHDRAWN	5	685	10	3083	3	324	1	40	1	4900	3	484	1	40
FILES CLOSED FOR INCOMPLETENESS														
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES														
LOANS ORIGINATED	70	9303	222	29896	111	14433	88	3397	7	14355	150	18026	20	435
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	13	1613	81	10609	70	9196	100	2053			43	3752	52	1994
APPS WITHDRAWN	13	1741	44	8908	24	12232	12	401	1	645	36	6455	8	909
FILES CLOSED FOR INCOMPLETENESS														
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
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: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

CENSUS TRACT OR COUNTY NAME 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 & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D		
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G		
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
NC/GASTON COUNTY/0308.01	1	265													
NC/GASTON COUNTY/0317.03	1	144													
NC/MECKLENBURG COUNTY/0016.06			1	93											
NC/MECKLENBURG COUNTY/0041.00			1	255											
NC/MECKLENBURG COUNTY/0050.00			1	260											
NC/MECKLENBURG COUNTY/0054.03	1	165													
NC/MECKLENBURG COUNTY/0055.10	1	164													
NC/MECKLENBURG COUNTY/0056.10			1	125											
NC/MECKLENBURG COUNTY/0056.14	1	148	1	80											
NC/MECKLENBURG COUNTY/0056.19	1	152													
NC/MECKLENBURG COUNTY/0057.16			1	117											
NC/MECKLENBURG COUNTY/0058.15			1	147											
NC/MECKLENBURG COUNTY/0059.07			1	269											
MSA/MD (TOTAL)	6	1038	8	1346											
INVALID GEOGRAPHIC IDENTIFIERS 2/															

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

CENSUS TRACT OR COUNTY NAME 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 & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/	4	323												

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITIZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN																		
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE																		
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/																		
ETHNICITY 7/																		
HISPANIC OR LATINO																		
NOT HISPANIC OR LATINO																		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/																		
MINORITY STATUS 8/																		
WHITE NON-HISPANIC																		
OTHERS, INCLUDING HISPANIC																		
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN																		
50-79% OF MSA/MD MEDIAN																		
80-99% OF MSA/MD MEDIAN																		
100-119% OF MSA/MD MEDIAN																		
120% OR MORE OF MSA/MD MEDIAN																		
INCOME NOT AVAILABLE 6/																		
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY																		
20-49% MINORITY																		
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME																		
MIDDLE INCOME																		
UPPER INCOME																		
TOTAL 14/																		

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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/											41			29				
REPORTED PRICING DATA											1								
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	1	NA		NA		NA		NA	NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN												1.50							
MEDIAN												1.50							
HOEPA LOANS 17/																			

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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/											6100		4771					142	
REPORTED PRICING DATA											285								
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	285	NA		NA		NA		NA	NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA	NA
3.50 - 4.49																			
4.50 - 5.49																			
5.50 - 6.49																			
6.50 OR MORE																			
MEAN 30/											1.50								
MEDIAN 31/											1.50								
HOEPA LOANS 17/																			

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	28	3576	21	2699			2	192	5	685		
MALE	13	1466	10	1150			1	98	2	218		
FEMALE	3	353	2	259			1	94				
JOINT (MALE/FEMALE)	12	1757	9	1290					3	467		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	28	3576	21	2699			2	192	5	685		
MALE	13	1466	10	1150			1	98	2	218		
FEMALE	3	353	2	259			1	94				
JOINT (MALE/FEMALE)	12	1757	9	1290					3	467		
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)	28	3576	21	2699			2	192	5	685		
MALE	13	1466	10	1150			1	98	2	218		
FEMALE	3	353	2	259			1	94				
JOINT (MALE/FEMALE)	12	1757	9	1290					3	467		
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	423	3	307					1	116		
50-79% OF MSA/MD MEDIAN	11	1263	9	1067			1	94	1	102		
80-99% OF MSA/MD MEDIAN	5	582	4	484			1	98				
100-119% OF MSA/MD MEDIAN	3	400	1	134					2	266		
120% OR MORE OF MSA/MD MEDIAN	5	908	4	707					1	201		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	28	3576	21	2699			2	192	5	685		

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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	150	1	75			1	75				
MALE	1	75	1	75								
FEMALE	1	75					1	75				
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	164	1	164								
MALE	1	164	1	164								
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	43	8320	32	5577			4	530	7	2213		
MALE	16	3268	13	1963			1	65	2	1240		
FEMALE	10	1558	8	1435			1	23	1	100		
JOINT (MALE/FEMALE)	17	3494	11	2179			2	442	4	873		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	406							1	406		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	406							1	406		
RACE NOT AVAILABLE (TOTAL) 6/	12	3638	9	3154			1	20	2	464		
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	356	1	356								
MALE												
FEMALE	1	356	1	356								
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	46	8684	33	5460			5	605	8	2619		
MALE	18	3507	15	2202			1	65	2	1240		
FEMALE	10	1277	7	1079			2	98	1	100		
JOINT (MALE/FEMALE)	18	3900	11	2179			2	442	5	1279		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	12	3638	9	3154			1	20	2	464		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	42	7964	31	5221			4	530	7	2213		
MALE	16	3268	13	1963			1	65	2	1240		
FEMALE	9	1202	7	1079			1	23	1	100		
JOINT (MALE/FEMALE)	17	3494	11	2179			2	442	4	873		
OTHERS, INCLUDING HISPANIC (TOTAL)	5	1076	3	595			1	75	1	406		
MALE	2	239	2	239								
FEMALE	2	431	1	356			1	75				
JOINT (MALE/FEMALE)	1	406							1	406		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	207	1	84			1	23	1	100		
50-79% OF MSA/MD MEDIAN	11	1417	9	1222			1	65	1	130		
80-99% OF MSA/MD MEDIAN	6	713	4	559			1	75	1	79		
100-119% OF MSA/MD MEDIAN	3	433	2	393			1	40				
120% OR MORE OF MSA/MD MEDIAN	23	6250	18	3558			1	402	4	2290		
INCOME NOT AVAILABLE 6/	13	3658	9	3154			1	20	3	484		
TOTAL 14/	59	12678	43	8970			6	625	10	3083		

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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)	1	90	1	90								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	90	1	90								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	49	4946	44	4229			2	393	3	324		
MALE	27	2020	27	2020								
FEMALE	9	990	7	806					2	184		
JOINT (MALE/FEMALE)	13	1936	10	1403			2	393	1	140		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	114	1	114								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	114	1	114								
RACE NOT AVAILABLE (TOTAL) 6/	12	979	12	979								
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	80							1	80		
MALE												
FEMALE	1	80							1	80		
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	50	5358	46	4721			2	393	2	244		
MALE	27	2020	27	2020								
FEMALE	8	910	7	806					1	104		
JOINT (MALE/FEMALE)	14	2080	11	1547			2	393	1	140		
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/	11	631	11	631								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	47	4806	43	4169			2	393	2	244		
MALE	27	2020	27	2020								
FEMALE	8	910	7	806					1	104		
JOINT (MALE/FEMALE)	12	1876	9	1343			2	393	1	140		
OTHERS, INCLUDING HISPANIC (TOTAL)	4	344	3	264					1	80		
MALE												
FEMALE	1	80							1	80		
JOINT (MALE/FEMALE)	3	264	3	264								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	19	267	19	267								
50-79% OF MSA/MD MEDIAN	9	842	8	762					1	80		
80-99% OF MSA/MD MEDIAN	6	664	5	560					1	104		
100-119% OF MSA/MD MEDIAN	2	447	1	307					1	140		
120% OR MORE OF MSA/MD MEDIAN	13	2859	12	2701			1	158				
INCOME NOT AVAILABLE 6/	14	1050	13	815			1	235				
TOTAL 14/	63	6129	58	5412			2	393	3	324		

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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)	8	150	2	62			5	48	1	40		
MALE	5	114	2	62			2	12	1	40		
FEMALE	1	10					1	10				
JOINT (MALE/FEMALE)	2	26					2	26				
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	3					1	3				
MALE												
FEMALE	1	3					1	3				
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)	8	150	2	62			5	48	1	40		
MALE	5	114	2	62			2	12	1	40		
FEMALE	1	10					1	10				
JOINT (MALE/FEMALE)	2	26					2	26				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	3					1	3				
MALE												
FEMALE	1	3					1	3				
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8	150	2	62			5	48	1	40		
MALE	5	114	2	62			2	12	1	40		
FEMALE	1	10					1	10				
JOINT (MALE/FEMALE)	2	26					2	26				
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	65					4	25	1	40		
50-79% OF MSA/MD MEDIAN	1	15					1	15				
80-99% OF MSA/MD MEDIAN	2	16	1	5			1	11				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	57	1	57								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	9	153	2	62			6	51	1	40		

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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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	4900							1	4900		
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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	4900							1	4900		
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	1	4900							1	4900		
TOTAL 14/	1	4900							1	4900		

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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	1	75	1	75								
FEMALE	1	75	1	75								
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	33	1664	31	1579			1	65	1	20		
FEMALE	25	782	23	697			1	65	1	20		
JOINT (MALE/FEMALE)	2	191	2	191								
JOINT (MALE/FEMALE)	6	691	6	691								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE	24	4272	20	3785			2	23	2	464		
FEMALE	1	3					1	3				
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)	33	1679	31	1594			1	65	1	20		
MALE	26	857	24	772			1	65	1	20		
FEMALE	2	191	2	191								
JOINT (MALE/FEMALE)	5	631	5	631								
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/	24	4272	20	3785			2	23	2	464		
MALE												
FEMALE	1	3					1	3				
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	32	1604	30	1519			1	65	1	20		
MALE	25	782	23	697			1	65	1	20		
FEMALE	2	191	2	191								
JOINT (MALE/FEMALE)	5	631	5	631								
OTHERS, INCLUDING HISPANIC (TOTAL)	2	135	2	135								
MALE	1	75	1	75								
FEMALE												
JOINT (MALE/FEMALE)	1	60	1	60								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	20	270	19	267			1	3				
50-79% OF MSA/MD MEDIAN	2	200	1	135			1	65				
80-99% OF MSA/MD MEDIAN	2	79	2	79								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	10	1173	10	1173								
INCOME NOT AVAILABLE 6/	24	4289	20	3785			1	20	3	484		
TOTAL 14/	58	6011	52	5439			3	88	3	484		

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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)	5	110					4	70	1	40		
MALE	2	44					1	4	1	40		
FEMALE												
JOINT (MALE/FEMALE)	3	66					3	66				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	5	186	4	166			1	20				
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)	5	110					4	70	1	40		
MALE	2	44					1	4	1	40		
FEMALE												
JOINT (MALE/FEMALE)	3	66					3	66				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	5	186	4	166			1	20				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5	110					4	70	1	40		
MALE	2	44					1	4	1	40		
FEMALE												
JOINT (MALE/FEMALE)	3	66					3	66				
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	44					1	4	1	40		
50-79% OF MSA/MD MEDIAN	1	15					1	15				
80-99% OF MSA/MD MEDIAN	1	11					1	11				
100-119% OF MSA/MD MEDIAN	1	40					1	40				
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	5	186	4	166			1	20				
TOTAL 14/	10	296	4	166			5	90	1	40		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	423	3	307					1	116		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	423	3	307					1	116		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	423	3	307					1	116		
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	11	1263	9	1067			1	94	1	102		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1263	9	1067			1	94	1	102		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1263	9	1067			1	94	1	102		
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	582	4	484			1	98				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	582	4	484			1	98				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	582	4	484			1	98				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	400	1	134					2	266		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	400	1	134					2	266		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	400	1	134					2	266		
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	908	4	707					1	201		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	908	4	707					1	201		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	908	4	707					1	201		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	28	3576	21	2699			2	192	5	685		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	207	1	84			1	23	1	100		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	207	1	84			1	23	1	100		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	207	1	84			1	23	1	100		
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	11	1417	9	1222			1	65	1	130		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1417	9	1222			1	65	1	130		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1417	9	1222			1	65	1	130		
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	75					1	75				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	638	4	559					1	79		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	713	4	559			1	75	1	79		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	638	4	559					1	79		
OTHERS, INCLUDING HISPANIC	1	75					1	75				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	433	2	393			1	40				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	433	2	393			1	40				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	433	2	393			1	40				
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	75	1	75								
BLACK OR AFRICAN AMERICAN	1	164	1	164								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	20	5605	16	3319			1	402	3	1884		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	406							1	406		
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	356	1	356								
NOT HISPANIC OR LATINO	22	5894	17	3202			1	402	4	2290		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	5249	15	2963			1	402	3	1884		
OTHERS, INCLUDING HISPANIC	4	1001	3	595					1	406		
TOTAL 14/	59	12678	43	8970			6	625	10	3083		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	19	267	19	267								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	19	267	19	267								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	267	19	267								
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	8	728	7	648					1	80		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	114	1	114								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	80							1	80		
NOT HISPANIC OR LATINO	8	762	8	762								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	648	7	648								
OTHERS, INCLUDING HISPANIC	2	194	1	114					1	80		

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	664	5	560					1	104		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	664	5	560					1	104		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	6	664	5	560					1	104		
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	447	1	307					1	140		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	447	1	307					1	140		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	2	447	1	307					1	140		
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, 2016

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	2511	11	2353			1	158				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	348	1	348								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	2799	11	2641			1	158				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	60	1	60								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	2451	10	2293			1	158				
OTHERS, INCLUDING HISPANIC	1	60	1	60								
TOTAL 14/	63	6129	58	5412			2	393	3	324		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	62					3	22	1	40		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	3					1	3				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	62					3	22	1	40		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	3					1	3				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	62					3	22	1	40		
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	15					1	15				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	15					1	15				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	15					1	15				
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	16	1	5			1	11				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	16	1	5			1	11				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	16	1	5			1	11				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	57	1	57								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	57	1	57								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	57	1	57								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	9	153	2	62			6	51	1	40		

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, 2016

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	19	267	19	267								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	3					1	3				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	19	267	19	267								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	3					1	3				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	267	19	267								
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	200	1	135			1	65				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	200	1	135			1	65				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	200	1	135			1	65				
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, 2016

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	79	2	79								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	79	2	79								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	79	2	79								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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	75	1	75								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	1098	9	1098								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	1113	9	1113								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	60	1	60								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	1038	8	1038								
OTHERS, INCLUDING HISPANIC	2	135	2	135								
TOTAL 14/	58	6011	52	5439			3	88	3	484		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	44					1	4	1	40		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	44					1	4	1	40		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	44					1	4	1	40		
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	15					1	15				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	15					1	15				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	15					1	15				
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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	11					1	11				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	11					1	11				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	1	11					1	11				
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	40					1	40				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	40					1	40				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	1	40					1	40				
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	10	296	4	166			5	90	1	40		

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MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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	6	704	5	606			1	98				
10-19% MINORITY	9	1195	7	929					2	266		
20-49% MINORITY	11	1413	7	900			1	94	3	419		
50-79% MINORITY	2	264	2	264								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	13	1576	8	937			1	94	4	545		
MIDDLE INCOME	14	1870	12	1632			1	98	1	140		
UPPER INCOME	1	130	1	130								
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	1	144	1	144								
10-19% MINORITY	4	387	3	261					1	126		
20-49% MINORITY	8	1045	4	532			1	94	3	419		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	4	430	3	332			1	98				
10-19% MINORITY	5	808	4	668					1	140		
20-49% MINORITY	3	368	3	368								
50-79% MINORITY	2	264	2	264								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	130	1	130								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	28	3576	21	2699			2	192	5	685		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	8	3421	6	2613			1	402	1	406		
10-19% MINORITY	23	4745	17	2614					6	2131		
20-49% MINORITY	23	3577	17	2948			3	83	3	546		
50-79% MINORITY	5	935	3	795			2	140				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	544	1	469			1	75				
MODERATE INCOME	20	2104	12	1313			4	148	4	643		
MIDDLE INCOME	15	1638	13	1488					2	150		
UPPER INCOME	22	8392	17	5700			1	402	4	2290		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	2	544	1	469			1	75				
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	1049	5	577					2	472		
20-49% MINORITY	11	952	6	698			3	83	2	171		
50-79% MINORITY	2	103	1	38			1	65				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	298	3	298								
10-19% MINORITY	9	783	7	633					2	150		
20-49% MINORITY	3	557	3	557								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
LESS THAN 10% MINORITY	5	3123	3	2315			1	402	1	406		
10-19% MINORITY	7	2913	5	1404					2	1509		
20-49% MINORITY	9	2068	8	1693					1	375		
50-79% MINORITY	1	288	1	288								
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	59	12678	43	8970			6	625	10	3083		

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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	3	614	3	614								
10-19% MINORITY	20	2303	19	2068			1	235				
20-49% MINORITY	28	2367	25	1965			1	158	2	244		
50-79% MINORITY	12	845	11	765					1	80		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	9	126	9	126								
MODERATE INCOME	23	1944	22	1840					1	104		
MIDDLE INCOME	17	2435	13	1822			2	393	2	220		
UPPER INCOME	14	1624	14	1624								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	9	126	9	126								
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	175	2	175								
20-49% MINORITY	19	1130	18	1026					1	104		
50-79% MINORITY	2	639	2	639								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	309	2	309								
10-19% MINORITY	9	1465	8	1230			1	235				
20-49% MINORITY	5	581	3	283			1	158	1	140		
50-79% MINORITY	1	80							1	80		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	305	1	305								
10-19% MINORITY	9	663	9	663								
20-49% MINORITY	4	656	4	656								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	63	6129	58	5412			2	393	3	324		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	65					2	25	1	40		
10-19% MINORITY	5	85	2	62			3	23				
20-49% MINORITY												
50-79% MINORITY	1	3					1	3				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	3					1	3				
MODERATE INCOME	2	62	2	62								
MIDDLE INCOME	6	88					5	48	1	40		
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	3					1	3				
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	62	2	62								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	65					2	25	1	40		
10-19% MINORITY	3	23					3	23				
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/	9	153	2	62			6	51	1	40		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	4900							1	4900		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	4900							1	4900		
MIDDLE INCOME												
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	4900							1	4900		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	4900							1	4900		

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, 2016

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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	4	2462	4	2462								
10-19% MINORITY	19	1278	17	886					2	392		
20-49% MINORITY	22	1570	20	1458			1	20	1	92		
50-79% MINORITY	13	701	11	633			2	68				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	11	598	10	595			1	3				
MODERATE INCOME	22	1196	18	647			2	85	2	464		
MIDDLE INCOME	11	591	10	571					1	20		
UPPER INCOME	14	3626	14	3626								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	11	598	10	595			1	3				
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	528	3	156					1	372		
20-49% MINORITY	16	565	14	453			1	20	1	92		
50-79% MINORITY	2	103	1	38			1	65				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	47	1	47								
10-19% MINORITY	8	434	7	414					1	20		
20-49% MINORITY	2	110	2	110								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	2415	3	2415								
10-19% MINORITY	7	316	7	316								
20-49% MINORITY	4	895	4	895								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	58	6011	52	5439			3	88	3	484		

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MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

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	2	55					1	15	1	40		
10-19% MINORITY	6	181	4	166			2	15				
20-49% MINORITY	2	60					2	60				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	60					2	60				
MIDDLE INCOME	4	70					3	30	1	40		
UPPER INCOME	4	166	4	166								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	10	296	4	166			5	90	1	40		

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MSA/MD: 16740 - CHARLOTTE-CONCORD-GASTONIA, NC-SC

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22																								
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%																							
RACE 5/																																											
AMERICAN INDIAN/ALASKA NATIVE																																											
ASIAN																																											
BLACK OR AFRICAN AMERICAN																																											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																											
WHITE																					1	50	1	50																	2	100	
2 OR MORE MINORITY RACES																																											
JOINT (WHITE/MINORITY RACE)																																											
RACE NOT AVAILABLE 6/																																											
ETHNICITY 7/																																											
HISPANIC OR LATINO																																											
NOT HISPANIC OR LATINO																					1	50	1	50																	2	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																											
ETHNICITY NOT AVAILABLE 6/																																											
MINORITY STATUS 8/																																											
WHITE NON-HISPANIC																					1	50	1	50																	2	100	
OTHERS, INCL. HISPANIC																																											
GENDER 19/																																											
MALE																							1	100																	1	100	
FEMALE																					1	100																				1	100
JOINT (MALE/FEMALE)																																											
GENDER NOT AVAILABLE 6/																																											
INCOME 9/																																											
LESS THAN 50% OF MSA/MD MEDIAN																																											
50-79% OF MSA/MD MEDIAN																					1	100																				1	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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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																					1	100																			1	100				
BLACK OR AFRICAN AMERICAN																																														
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																														
WHITE																					1	25			2	50					1		25					4	100							
2 OR MORE MINORITY RACES																																														
JOINT (WHITE/MINORITY RACE)																																														
RACE NOT AVAILABLE 6/																																			1	100	1	100								
ETHNICITY 7/																																														
HISPANIC OR LATINO																																														
NOT HISPANIC OR LATINO																					1	20			3	60					1		20					5	100							
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																														
ETHNICITY NOT AVAILABLE 6/																																			1	100	1	100								
MINORITY STATUS 8/																																														
WHITE NON-HISPANIC																					1	25			2	50					1		25					4	100							
OTHERS, INCL. HISPANIC																									1	100																			1	100
GENDER 19/																																														
MALE																																	1		100					1	100					
FEMALE																									2	100																			2	100
JOINT (MALE/FEMALE)																					1	50			1	50																			2	100
GENDER NOT AVAILABLE 6/																																					1	100	1	100						
INCOME 9/																																														
LESS THAN 50% OF MSA/MD MEDIAN																									1	100																			1	100
50-79% OF MSA/MD MEDIAN																																	1		100					1	100					
80-99% OF MSA/MD MEDIAN																									1	100																			1	100
100-119% OF MSA/MD MEDIAN																									1	100																			1	100
120% OR MORE OF MSA/MD MEDIAN																					1	100																				1	100			
INCOME NOT AVAILABLE 6/																																					1	100	1	100						

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

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

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

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	1	17			4	67	1	17											6	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																	1	100	1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	17			4	67	1	17											6	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																	1	100	1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC	1	17			4	67	1	17											6	100
GENDER 19/																				
MALE																				
FEMALE	1	50			1	50													2	100
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/					3	75	1	25									1	100	1	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN	1	50			1	50													2	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN					1	100	1	50											2	100
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																	1	100	1	100

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	1153											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1153											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1153											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	362											
80-99% OF MSA/MD MEDIAN	84											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	707											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	122											
FEMALE	142											
JOINT (MALE/FEMALE)	889											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	448											
20-49% MINORITY	441											
50-79% MINORITY	264											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	290											
MIDDLE INCOME	863											
UPPER INCOME												

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	113											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	113											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	113											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	113											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	113											
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	113											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	113											
MIDDLE INCOME												
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	26	1	1						1.50	1.50		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	26	1	1						1.50	1.50		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	25	1	1						1.50	1.50		
OTHERS, INCLUDING HISPANIC	2											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1											
50-79% OF MSA/MD MEDIAN	8											
80-99% OF MSA/MD MEDIAN	4											
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	12	1	1						1.50	1.50		
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	12											
FEMALE	7											
JOINT (MALE/FEMALE)	8	1	1						1.50	1.50		
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3											
10-19% MINORITY	11	1	1						1.50	1.50		
20-49% MINORITY	12											
50-79% MINORITY	1											
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	8											
MIDDLE INCOME	9											
UPPER INCOME	10	1	1						1.50	1.50		

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	164									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	4663	285	285						1.50	1.50
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	356									
NOT HISPANIC OR LATINO	4471	285	285						1.50	1.50
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	4307	285	285						1.50	1.50
OTHERS, INCLUDING HISPANIC	520									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	84									
50-79% OF MSA/MD MEDIAN	1087									
80-99% OF MSA/MD MEDIAN	559									
100-119% OF MSA/MD MEDIAN	393									
120% OR MORE OF MSA/MD MEDIAN	2704	285	285						1.50	1.50
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	1848									
FEMALE	1300									
JOINT (MALE/FEMALE)	1679	285	285						1.50	1.50
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	456									
10-19% MINORITY	2104	285	285						1.50	1.50
20-49% MINORITY	1979									
50-79% MINORITY	288									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1102									
MIDDLE INCOME	1315									
UPPER INCOME	2410	285	285						1.50	1.50

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	536									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	536									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	536									
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	307									
120% OR MORE OF MSA/MD MEDIAN	229									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	229									
FEMALE										
JOINT (MALE/FEMALE)	307									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	307									
20-49% MINORITY	229									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	229									
MIDDLE INCOME	307									
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					MEAN	MEDIAN	HOEPA LOANS 17/ #
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	1									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	16	1	1				1.87	1.87		
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1									
RACE NOT AVAILABLE 6/	1									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	19	1	1				1.87	1.87		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	16	1	1				1.87	1.87		
OTHERS, INCLUDING HISPANIC	2									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	8									
80-99% OF MSA/MD MEDIAN	3									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	6	1	1				1.87	1.87		
INCOME NOT AVAILABLE 6/	2									
GENDER 19/										
MALE	5	1	1				1.87	1.87		
FEMALE	6									
JOINT (MALE/FEMALE)	7									
GENDER NOT AVAILABLE 6/	1									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	2									
10-19% MINORITY	7									
20-49% MINORITY	9									
50-79% MINORITY	1	1	1				1.87	1.87		
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	7	1	1				1.87	1.87		
MIDDLE INCOME	6									
UPPER INCOME	6									

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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			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	90									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	2251	549	549				1.87	1.87		
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	114									
RACE NOT AVAILABLE 6/	348									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	2803	549	549				1.87	1.87		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	2251	549	549				1.87	1.87		
OTHERS, INCLUDING HISPANIC	204									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	762									
80-99% OF MSA/MD MEDIAN	481									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	1376	549	549				1.87	1.87		
INCOME NOT AVAILABLE 6/	184									
GENDER 19/										
MALE	881	549	549				1.87	1.87		
FEMALE	750									
JOINT (MALE/FEMALE)	824									
GENDER NOT AVAILABLE 6/	348									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	309									
10-19% MINORITY	1157									
20-49% MINORITY	1247									
50-79% MINORITY	90	549	549				1.87	1.87		
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	683	549	549				1.87	1.87		
MIDDLE INCOME	1117									
UPPER INCOME	1003									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	40					1	40				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	40					1	40				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	40					1	40				
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	1	40					1	40				
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	40					1	40				
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	40					1	40				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	40					1	40				
MIDDLE INCOME												
UPPER INCOME												

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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	57		57		2		3
FHA	12						
VA	2		2				
FSA/RHS	14						
LOANS ORIGINATED							
CONVENTIONAL	43		52		1		1
FHA	8						
VA	1		2				
FSA/RHS	12						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	4		2		1		2
FHA	2						
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	10		3				
FHA	2						
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	29			20			
FHA	8						
VA	1			2			
FSA/RHS	12						

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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		4		2		2
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL			4				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	2				1		2
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	1						
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
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/	27		19				NA
PRICING REPORTED	1		1				NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.50		1.87				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.50		1.87				NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	28		20				NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN							NA