

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 22900 - FORT SMITH, AR-OK

| CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) | Loans on 1- to 4-Family and Manufactured Home Dwellings | | | | | | | | | | | | | |
|---|---|---------|--------------|---------|--------------|---------|---------------------------|---------|---|---------|---|---------|--|---------|
| | Home Purchase Loans | | | | Refinancings | | Home Improvement Loans | | Loans on Dwellings For 5 or More Families | | Nonoccupant Loans From Columns A, B, C and D | | Loans On Manufactured Home Dwellings From Columns A, B, C & D | |
| | FHA, FSA/RHS & VA | | Conventional | | C | | D | | E | | F | | G | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AR/CRAWFORD COUNTY/0201.00 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | 1 | 118 | | 1 | 14 | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | 5 | 396 | 1 | 13 | | 1 | 5 | | 2 | 175 | 1 | 5 |
| APPS WITHDRAWN | | | | | 1 | 86 | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/CRAWFORD COUNTY/0202.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 91 | 2 | 139 | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | 2 | 89 | | | | | | | 1 | 10 | 1 | 79 |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/CRAWFORD COUNTY/0202.03 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 3 | 480 | | | | | 1 | 4563 | 2 | 164 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/CRAWFORD COUNTY/0202.04 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 206 | 1 | 130 | 1 | 99 | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | 1 | 60 | | | | | 1 | 60 | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/CRAWFORD COUNTY/0203.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 70 | | | | | | | 1 | 70 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | 1 | 160 | | | | | | | | |
| APPS WITHDRAWN | | | | | 1 | 60 | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/CRAWFORD COUNTY/0204.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 268 | 1 | 117 | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | 1 | 229 | | | | | | | | | | |
| 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 |
| AR/CRAWFORD COUNTY/0204.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 5 | 489 | 3 | 280 | 1 | 3 | 1 | 111 | 4 | 188 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | 2 | 100 | 1 | 102 | 2 | 6 | | | 1 | 3 | 1 | 60 |
| APPS WITHDRAWN | | | 1 | 45 | 1 | 137 | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/CRAWFORD COUNTY/0205.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 170 | | | | | | | 1 | 170 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/CRAWFORD COUNTY/0205.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | 1 | 100 | | | | | 1 | 100 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | 1 | 6 | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/CRAWFORD COUNTY/0206.00 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 7 | 683 | 2 | 190 | 2 | 170 | | | 7 | 700 | | |
| APPS APPROVED, NOT ACCEPTED | | | 1 | 224 | | | | | | | | | | |
| APPS DENIED | | | 4 | 398 | 4 | 463 | | | | | 1 | 36 | 2 | 53 |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0001.00 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 2 | 76 | 1 | 51 | | | | | 2 | 76 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0002.00 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 2 | 337 | | | | | | | 2 | 337 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
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|---|---|---------|--------------|---------|--------------|---------|---------------------------|---------|---|---------|---|---------|--|---------|
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| | FHA, FSA/RHS & VA | | Conventional | | | | | | | | | | | |
| | A | | B | | C | | D | | E | | F | | G | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AR/SEBASTIAN COUNTY/0003.00 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | | | | | 1 | 560 | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0005.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 5 | 183 | | | | | | | 5 | 183 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | 1 | 153 | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0005.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 128 | | | | | | | 1 | 128 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | 1 | 50 | | | | | | | 1 | 50 | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0007.00 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 191 | | | | | | | 1 | 191 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0010.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 76 | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0010.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 109 | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |

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| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AR/SEBASTIAN COUNTY/0011.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 2 | 159 | | | | | | | 2 | 159 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0011.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | | | | | 2 | 730 | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0012.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 40 | | | | | | | 1 | 40 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0012.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 2 | 106 | 1 | 68 | | | 1 | 1275 | 2 | 106 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0013.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 151 | 1 | 318 | 1 | 326 | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | 1 | 336 | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0013.03 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 115 | 1 | 48 | | | | | | | 1 | 48 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | 1 | 55 | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |

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| | A | B | C | D | E | F | G | Number | \$000's | Number | \$000's | Number | \$000's | |
| AR/SEBASTIAN COUNTY/0013.04 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 88 | 1 | 84 | | | | | | | 1 | 84 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | 1 | 35 | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0013.05 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | | | 2 | 10 | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0101.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | 1 | 250 | | | | | | | | | | |
| APPS WITHDRAWN | | | 1 | 60 | | | | | | | 1 | 60 | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0101.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 102 | | | | | | | 1 | 102 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0102.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 170 | 1 | 250 | | | | | 1 | 250 | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0102.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 89 | | | 1 | 14 | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
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| | A | | B | | C | | D | | E | | | | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AR/SEBASTIAN COUNTY/0103.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 167 | 1 | 131 | | | 1 | 101 | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| AR/SEBASTIAN COUNTY/0103.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 205 | | | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | 1 | 55 | | | | | | | | | 1 | 55 |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| OK/LE FLORE COUNTY/0401.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | | | 1 | 49 | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | 1 | 98 | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| OK/LE FLORE COUNTY/0402.99 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 2 | 177 | | | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| OK/LE FLORE COUNTY/0403.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | 1 | 91 | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| OK/LE FLORE COUNTY/0403.03 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | 1 | 76 | | | | | | | | |
| 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 |
| OK/LE FLORE COUNTY/0404.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 165 | 1 | 50 | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| OK/LE FLORE COUNTY/0405.00 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 170 | | | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | 1 | 100 | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| OK/SEQUOYAH COUNTY/0301.04 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | 1 | 55 | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| OK/SEQUOYAH COUNTY/0302.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 320 | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| OK/SEQUOYAH COUNTY/0304.02 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 1 | 83 | 1 | 111 | | | | | | | | | | |
| APPS APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APPS DENIED | | | | | | | | | | | | | | |
| APPS WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| MSA/MD(TOTAL) | | | | | | | | | | | | | | |
| LOANS ORIGINATED | 12 | 1618 | 49 | 5257 | 15 | 1730 | 9 | 361 | 6 | 7239 | 36 | 3096 | | |
| APPS APPROVED, NOT ACCEPTED | | | 1 | 224 | | | | | | | | | | |
| APPS DENIED | | | 17 | 1572 | 10 | 996 | 5 | 52 | | | 6 | 284 | 6 | 252 |
| APPS WITHDRAWN | 1 | 91 | 3 | 155 | 4 | 619 | | | 1 | 153 | 2 | 110 | | |
| 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: 22900 - FORT SMITH, AR-OK

| 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 | |
| | A | | B | | C | | D | | E | | F | | G | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INVALID GEOGRAPHIC IDENTIFIERS 2/ 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 | | | 4 | 496 | 3 | 140 | 4 | 18 | | | 3 | 241 | 2 | 22 |
| 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: 22900 - FORT SMITH, AR-OK

| 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 |

MSA/MD (TOTAL)

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: 22900 - FORT SMITH, AR-OK

| 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: 000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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: 22900 - FORT SMITH, AR-OK

| 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/ | | | | | | | | | | | 16 | | 15 | | | | | |
| REPORTED PRICING DATA | | | | | | | | | | | | | | | | | | | |
| PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ | | | | | | | | | | | | | | | | | | | |
| 1.50 - 1.99 | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 2.00 - 2.49 | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 2.50 - 2.99 | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 3.00 - 3.49 | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 3.50 - 4.49 | | | | | | | | | | | | | | | | | | | |
| 4.50 - 5.49 | | | | | | | | | | | | | | | | | | | |
| 5.50 - 6.49 | | | | | | | | | | | | | | | | | | | |
| 6.50 OR MORE | | | | | | | | | | | | | | | | | | | |
| MEAN | | | | | | | | | | | | | | | | | | | |
| MEDIAN | | | | | | | | | | | | | | | | | | | |
| HOEPA LOANS 17/ | | | | | | | | | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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/ | | | | | | | | | | | 2226 | | 2111 | | | | | | |
| REPORTED PRICING DATA | | | | | | | | | | | | | | | | | | | |
| PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ | | | | | | | | | | | | | | | | | | | |
| 1.50 - 1.99 | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 2.00 - 2.49 | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 2.50 - 2.99 | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 3.00 - 3.49 | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | | NA | |
| 3.50 - 4.49 | | | | | | | | | | | | | | | | | | | |
| 4.50 - 5.49 | | | | | | | | | | | | | | | | | | | |
| 5.50 - 6.49 | | | | | | | | | | | | | | | | | | | |
| 6.50 OR MORE | | | | | | | | | | | | | | | | | | | |
| MEAN 30/ | | | | | | | | | | | | | | | | | | | |
| MEDIAN 31/ | | | | | | | | | | | | | | | | | | | |
| HOEPA LOANS 17/ | | | | | | | | | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| RACE AND GENDER 5/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AMERICAN INDIAN/ALASKA NATIVE (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ASIAN (TOTAL) | | | | | | | | | | | | |
| | 1 | 151 | 1 | 151 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| | 1 | 151 | 1 | 151 | | | | | | | | |
| 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) | | | | | | | | | | | | |
| | 12 | 1558 | 11 | 1467 | | | | | 1 | 91 | | |
| MALE | | | | | | | | | | | | |
| | 3 | 243 | 3 | 243 | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| | 5 | 672 | 4 | 581 | | | | | 1 | 91 | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| | 4 | 643 | 4 | 643 | | | | | | | | |
| 2 OR MORE MINORITY RACES (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| ETHNICITY, GENDER AND INCOME 7/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 13 | 1709 | 12 | 1618 | | | | | 1 | 91 | | |
| MALE | 4 | 394 | 4 | 394 | | | | | | | | |
| FEMALE | 5 | 672 | 4 | 581 | | | | | 1 | 91 | | |
| JOINT (MALE/FEMALE) | 4 | 643 | 4 | 643 | | | | | | | | |
| 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) | 12 | 1558 | 11 | 1467 | | | | | 1 | 91 | | |
| MALE | 3 | 243 | 3 | 243 | | | | | | | | |
| FEMALE | 5 | 672 | 4 | 581 | | | | | 1 | 91 | | |
| JOINT (MALE/FEMALE) | 4 | 643 | 4 | 643 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | 1 | 151 | 1 | 151 | | | | | | | | |
| MALE | 1 | 151 | 1 | 151 | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 2 | 174 | 1 | 83 | | | | | 1 | 91 | | |
| 80-99% OF MSA/MD MEDIAN | 5 | 536 | 5 | 536 | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 4 | 627 | 4 | 627 | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 2 | 372 | 2 | 372 | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| TOTAL 14/ | 13 | 1709 | 12 | 1618 | | | | | 1 | 91 | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| RACE AND GENDER 5/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AMERICAN INDIAN/ALASKA NATIVE (TOTAL) | 1 | 50 | 1 | 50 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 50 | 1 | 50 | | | | | | | | |
| ASIAN (TOTAL) | 1 | 50 | | | | | | | 1 | 50 | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 50 | | | | | | | 1 | 50 | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | 47 | 5220 | 28 | 3374 | 1 | 224 | 16 | 1517 | 2 | 105 | | |
| MALE | 15 | 1228 | 8 | 863 | | | 5 | 260 | 2 | 105 | | |
| FEMALE | 9 | 1201 | 5 | 808 | | | 4 | 393 | | | | |
| JOINT (MALE/FEMALE) | 23 | 2791 | 15 | 1703 | 1 | 224 | 7 | 864 | | | | |
| 2 OR MORE MINORITY RACES (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) (TOTAL) | 1 | 55 | | | | | 1 | 55 | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 55 | | | | | 1 | 55 | | | | |
| RACE NOT AVAILABLE (TOTAL) 6/ | 20 | 1833 | 20 | 1833 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

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| ETHNICITY, GENDER AND INCOME 7/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | 3 | 107 | 1 | 11 | | | 2 | 96 | | | | |
| MALE | 2 | 96 | | | | | 2 | 96 | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 11 | 1 | 11 | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 47 | 5268 | 28 | 3413 | 1 | 224 | 15 | 1476 | 3 | 155 | | |
| MALE | 13 | 1132 | 8 | 863 | | | 3 | 164 | 2 | 105 | | |
| FEMALE | 9 | 1201 | 5 | 808 | | | 4 | 393 | | | | |
| JOINT (MALE/FEMALE) | 25 | 2935 | 15 | 1742 | 1 | 224 | 8 | 919 | 1 | 50 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | 20 | 1833 | 20 | 1833 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 44 | 5113 | 27 | 3363 | 1 | 224 | 14 | 1421 | 2 | 105 | | |
| MALE | 13 | 1132 | 8 | 863 | | | 3 | 164 | 2 | 105 | | |
| FEMALE | 9 | 1201 | 5 | 808 | | | 4 | 393 | | | | |
| JOINT (MALE/FEMALE) | 22 | 2780 | 14 | 1692 | 1 | 224 | 7 | 864 | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | 6 | 262 | 2 | 61 | | | 3 | 151 | 1 | 50 | | |
| MALE | 2 | 96 | | | | | 2 | 96 | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 4 | 166 | 2 | 61 | | | 1 | 55 | 1 | 50 | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 6 | 328 | 1 | 50 | | | 4 | 233 | 1 | 45 | | |
| 50-79% OF MSA/MD MEDIAN | 7 | 758 | 2 | 219 | | | 4 | 489 | 1 | 50 | | |
| 80-99% OF MSA/MD MEDIAN | 7 | 659 | 5 | 464 | | | 2 | 195 | | | | |
| 100-119% OF MSA/MD MEDIAN | 3 | 177 | 2 | 122 | | | 1 | 55 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 28 | 3583 | 20 | 2699 | 1 | 224 | 6 | 600 | 1 | 60 | | |
| INCOME NOT AVAILABLE 6/ | 19 | 1703 | 19 | 1703 | | | | | | | | |
| TOTAL 14/ | 70 | 7208 | 49 | 5257 | 1 | 224 | 17 | 1572 | 3 | 155 | | |

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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) | 1 | 98 | | | | | 1 | 98 | | | | |
| MALE | 1 | 98 | | | | | 1 | 98 | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ASIAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | 1 | 51 | 1 | 51 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 1 | 51 | 1 | 51 | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | 23 | 2832 | 12 | 1503 | | | 8 | 796 | 3 | 533 | | |
| MALE | 5 | 369 | 1 | 99 | | | 2 | 73 | 2 | 197 | | |
| FEMALE | 7 | 889 | 5 | 629 | | | 2 | 260 | | | | |
| JOINT (MALE/FEMALE) | 11 | 1574 | 6 | 775 | | | 4 | 463 | 1 | 336 | | |
| 2 OR MORE MINORITY RACES (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) (TOTAL) | 1 | 76 | 1 | 76 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 76 | 1 | 76 | | | | | | | | |
| RACE NOT AVAILABLE (TOTAL) 6/ | 3 | 288 | 1 | 100 | | | 1 | 102 | 1 | 86 | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 188 | | | | | 1 | 102 | 1 | 86 | | |

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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) | 2 | 197 | | | | | | | 2 | 197 | | |
| MALE | 2 | 197 | | | | | | | 2 | 197 | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 24 | 2860 | 14 | 1630 | | | 9 | 894 | 1 | 336 | | |
| MALE | 4 | 270 | 1 | 99 | | | 3 | 171 | | | | |
| FEMALE | 8 | 940 | 6 | 680 | | | 2 | 260 | | | | |
| JOINT (MALE/FEMALE) | 12 | 1650 | 7 | 851 | | | 4 | 463 | 1 | 336 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | 3 | 288 | 1 | 100 | | | 1 | 102 | 1 | 86 | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 188 | | | | | 1 | 102 | 1 | 86 | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 21 | 2635 | 12 | 1503 | | | 8 | 796 | 1 | 336 | | |
| MALE | 3 | 172 | 1 | 99 | | | 2 | 73 | | | | |
| FEMALE | 7 | 889 | 5 | 629 | | | 2 | 260 | | | | |
| JOINT (MALE/FEMALE) | 11 | 1574 | 6 | 775 | | | 4 | 463 | 1 | 336 | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | 5 | 422 | 2 | 127 | | | 1 | 98 | 2 | 197 | | |
| MALE | 3 | 295 | | | | | 1 | 98 | 2 | 197 | | |
| FEMALE | 1 | 51 | 1 | 51 | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 76 | 1 | 76 | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 3 | 174 | | | | | 3 | 174 | | | | |
| 50-79% OF MSA/MD MEDIAN | 2 | 162 | | | | | 2 | 162 | | | | |
| 80-99% OF MSA/MD MEDIAN | 5 | 540 | 4 | 484 | | | 1 | 56 | | | | |
| 100-119% OF MSA/MD MEDIAN | 6 | 410 | 5 | 350 | | | | | 1 | 60 | | |
| 120% OR MORE OF MSA/MD MEDIAN | 12 | 1959 | 5 | 796 | | | 4 | 604 | 3 | 559 | | |
| INCOME NOT AVAILABLE 6/ | 1 | 100 | 1 | 100 | | | | | | | | |
| TOTAL 14/ | 29 | 3345 | 15 | 1730 | | | 10 | 996 | 4 | 619 | | |

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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) | 13 | 322 | 8 | 270 | | | 5 | 52 | | | | |
| MALE | 4 | 57 | 2 | 19 | | | 2 | 38 | | | | |
| FEMALE | 3 | 11 | 2 | 8 | | | 1 | 3 | | | | |
| JOINT (MALE/FEMALE) | 6 | 254 | 4 | 243 | | | 2 | 11 | | | | |
| 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 | 91 | 1 | 91 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

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|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | 1 | 5 | 1 | 5 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 1 | 5 | 1 | 5 | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 12 | 317 | 7 | 265 | | | 5 | 52 | | | | |
| MALE | 4 | 57 | 2 | 19 | | | 2 | 38 | | | | |
| FEMALE | 2 | 6 | 1 | 3 | | | 1 | 3 | | | | |
| JOINT (MALE/FEMALE) | 6 | 254 | 4 | 243 | | | 2 | 11 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | 1 | 91 | 1 | 91 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 12 | 317 | 7 | 265 | | | 5 | 52 | | | | |
| MALE | 4 | 57 | 2 | 19 | | | 2 | 38 | | | | |
| FEMALE | 2 | 6 | 1 | 3 | | | 1 | 3 | | | | |
| JOINT (MALE/FEMALE) | 6 | 254 | 4 | 243 | | | 2 | 11 | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | 1 | 5 | 1 | 5 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | 1 | 5 | 1 | 5 | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 3 | 11 | 1 | 3 | | | 2 | 8 | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | 1 | 5 | 1 | 5 | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 3 | 44 | | | | | 3 | 44 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 5 | 161 | 5 | 161 | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | 2 | 192 | 2 | 192 | | | | | | | | |
| TOTAL 14/ | 14 | 413 | 9 | 361 | | | 5 | 52 | | | | |

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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) | 2 | 264 | 1 | 111 | | | | | 1 | 153 | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 264 | 1 | 111 | | | | | 1 | 153 | | |
| 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 | 7128 | 5 | 7128 | | | | | | | | |
| 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) | 2 | 264 | 1 | 111 | | | | | 1 | 153 | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 264 | 1 | 111 | | | | | 1 | 153 | | |
| 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/ | 5 | 7128 | 5 | 7128 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | 2 | 264 | 1 | 111 | | | | | 1 | 153 | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 264 | 1 | 111 | | | | | 1 | 153 | | |
| 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/ | 7 | 7392 | 6 | 7239 | | | | | 1 | 153 | | |
| TOTAL 14/ | 7 | 7392 | 6 | 7239 | | | | | 1 | 153 | | |

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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) | 1 | 50 | 1 | 50 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 50 | 1 | 50 | | | | | | | | |
| ASIAN (TOTAL) | 1 | 50 | | | | | | | 1 | 50 | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 50 | | | | | | | 1 | 50 | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | 20 | 1366 | 13 | 1022 | | | 6 | 284 | 1 | 60 | | |
| MALE | 9 | 504 | 5 | 345 | | | 3 | 99 | 1 | 60 | | |
| FEMALE | 1 | 96 | 1 | 96 | | | | | | | | |
| JOINT (MALE/FEMALE) | 10 | 766 | 7 | 581 | | | 3 | 185 | | | | |
| 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/ | 22 | 2024 | 22 | 2024 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

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| ETHNICITY, GENDER AND INCOME 7/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | 2 | 47 | 1 | 11 | | | 1 | 36 | | | | |
| MALE | 1 | 36 | | | | | 1 | 36 | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 11 | 1 | 11 | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 20 | 1419 | 13 | 1061 | | | 5 | 248 | 2 | 110 | | |
| MALE | 8 | 468 | 5 | 345 | | | 2 | 63 | 1 | 60 | | |
| FEMALE | 1 | 96 | 1 | 96 | | | | | | | | |
| JOINT (MALE/FEMALE) | 11 | 855 | 7 | 620 | | | 3 | 185 | 1 | 50 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | 22 | 2024 | 22 | 2024 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 18 | 1319 | 12 | 1011 | | | 5 | 248 | 1 | 60 | | |
| MALE | 8 | 468 | 5 | 345 | | | 2 | 63 | 1 | 60 | | |
| FEMALE | 1 | 96 | 1 | 96 | | | | | | | | |
| JOINT (MALE/FEMALE) | 9 | 755 | 6 | 570 | | | 3 | 185 | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | 4 | 147 | 2 | 61 | | | 1 | 36 | 1 | 50 | | |
| MALE | 1 | 36 | | | | | 1 | 36 | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 3 | 111 | 2 | 61 | | | | | 1 | 50 | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 3 | 240 | 1 | 130 | | | 1 | 60 | 1 | 50 | | |
| 80-99% OF MSA/MD MEDIAN | 3 | 420 | 2 | 270 | | | 1 | 150 | | | | |
| 100-119% OF MSA/MD MEDIAN | 2 | 14 | 1 | 11 | | | 1 | 3 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 15 | 922 | 11 | 791 | | | 3 | 71 | 1 | 60 | | |
| INCOME NOT AVAILABLE 6/ | 21 | 1894 | 21 | 1894 | | | | | | | | |
| TOTAL 14/ | 44 | 3490 | 36 | 3096 | | | 6 | 284 | 2 | 110 | | |

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| RACE AND GENDER 5/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AMERICAN INDIAN/ALASKA NATIVE (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ASIAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | 6 | 252 | | | | | 6 | 252 | | | | |
| MALE | 3 | 175 | | | | | 3 | 175 | | | | |
| FEMALE | 1 | 17 | | | | | 1 | 17 | | | | |
| JOINT (MALE/FEMALE) | 2 | 60 | | | | | 2 | 60 | | | | |
| 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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| ETHNICITY, GENDER AND INCOME 7/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | 2 | 96 | | | | | 2 | 96 | | | | |
| MALE | 2 | 96 | | | | | 2 | 96 | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 4 | 156 | | | | | 4 | 156 | | | | |
| MALE | 1 | 79 | | | | | 1 | 79 | | | | |
| FEMALE | 1 | 17 | | | | | 1 | 17 | | | | |
| JOINT (MALE/FEMALE) | 2 | 60 | | | | | 2 | 60 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 4 | 156 | | | | | 4 | 156 | | | | |
| MALE | 1 | 79 | | | | | 1 | 79 | | | | |
| FEMALE | 1 | 17 | | | | | 1 | 17 | | | | |
| JOINT (MALE/FEMALE) | 2 | 60 | | | | | 2 | 60 | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | 2 | 96 | | | | | 2 | 96 | | | | |
| MALE | 2 | 96 | | | | | 2 | 96 | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 2 | 22 | | | | | 2 | 22 | | | | |
| 50-79% OF MSA/MD MEDIAN | 1 | 60 | | | | | 1 | 60 | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 1 | 55 | | | | | 1 | 55 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 2 | 115 | | | | | 2 | 115 | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| TOTAL 14/ | 6 | 252 | | | | | 6 | 252 | | | | |

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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MSA/MD: 22900 - FORT SMITH, AR-OK

| INCOME, RACE AND ETHNICITY | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 2 | 174 | 1 | 83 | | | | | 1 | 91 | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 2 | 174 | 1 | 83 | | | | | 1 | 91 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 2 | 174 | 1 | 83 | | | | | 1 | 91 | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 536 | 5 | 536 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 5 | 536 | 5 | 536 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 5 | 536 | 5 | 536 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | 1 | 151 | 1 | 151 | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 3 | 476 | 3 | 476 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 4 | 627 | 4 | 627 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 3 | 476 | 3 | 476 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 151 | 1 | 151 | | | | | | | | |

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 372 | 2 | 372 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 2 | 372 | 2 | 372 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 2 | 372 | 2 | 372 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| TOTAL 14/ | 13 | 1709 | 12 | 1618 | | | | | 1 | 91 | | |

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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 | 6 | 328 | 1 | 50 | | | 4 | 233 | 1 | 45 | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 6 | 328 | 1 | 50 | | | 4 | 233 | 1 | 45 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 6 | 328 | 1 | 50 | | | 4 | 233 | 1 | 45 | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | 1 | 50 | | | | | | | 1 | 50 | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 4 | 523 | 1 | 89 | | | 3 | 434 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | 1 | 55 | | | | | 1 | 55 | | | | |
| RACE NOT AVAILABLE 6/ | 1 | 130 | 1 | 130 | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 60 | | | | | 1 | 60 | | | | |
| NOT HISPANIC OR LATINO | 5 | 568 | 1 | 89 | | | 3 | 429 | 1 | 50 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | 1 | 130 | 1 | 130 | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 3 | 463 | 1 | 89 | | | 2 | 374 | | | | |
| OTHERS, INCLUDING HISPANIC | 3 | 165 | | | | | 2 | 115 | 1 | 50 | | |

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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 | 7 | 659 | 5 | 464 | | | 2 | 195 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 7 | 659 | 5 | 464 | | | 2 | 195 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 7 | 659 | 5 | 464 | | | 2 | 195 | | | | |
| 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 | 177 | 2 | 122 | | | 1 | 55 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 11 | 1 | 11 | | | | | | | | |
| NOT HISPANIC OR LATINO | 2 | 166 | 1 | 111 | | | 1 | 55 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 2 | 166 | 1 | 111 | | | 1 | 55 | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 11 | 1 | 11 | | | | | | | | |

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 1 | 50 | 1 | 50 | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 27 | 3533 | 19 | 2649 | 1 | 224 | 6 | 600 | 1 | 60 | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 36 | | | | | 1 | 36 | | | | |
| NOT HISPANIC OR LATINO | 27 | 3547 | 20 | 2699 | 1 | 224 | 5 | 564 | 1 | 60 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 26 | 3497 | 19 | 2649 | 1 | 224 | 5 | 564 | 1 | 60 | | |
| OTHERS, INCLUDING HISPANIC | 2 | 86 | 1 | 50 | | | 1 | 36 | | | | |
| TOTAL 14/ | 70 | 7208 | 49 | 5257 | 1 | 224 | 17 | 1572 | 3 | 155 | | |

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 | 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 | 174 | | | | | 3 | 174 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 3 | 174 | | | | | 3 | 174 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 3 | 174 | | | | | 3 | 174 | | | | |
| 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 | 60 | | | | | 1 | 60 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | 1 | 102 | | | | | 1 | 102 | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 1 | 60 | | | | | 1 | 60 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | 1 | 102 | | | | | 1 | 102 | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 60 | | | | | 1 | 60 | | | | |
| 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 |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 5 | 540 | 4 | 484 | | | 1 | 56 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 5 | 540 | 4 | 484 | | | 1 | 56 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 5 | 540 | 4 | 484 | | | 1 | 56 | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | 1 | 51 | 1 | 51 | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 4 | 283 | 3 | 223 | | | | | 1 | 60 | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | 1 | 76 | 1 | 76 | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 60 | | | | | | | 1 | 60 | | |
| NOT HISPANIC OR LATINO | 5 | 350 | 5 | 350 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 3 | 223 | 3 | 223 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | 3 | 187 | 2 | 127 | | | | | 1 | 60 | | |

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 | 1 | 98 | | | | | 1 | 98 | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 10 | 1775 | 5 | 796 | | | 3 | 506 | 2 | 473 | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | 1 | 86 | | | | | | | 1 | 86 | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 137 | | | | | | | 1 | 137 | | |
| NOT HISPANIC OR LATINO | 10 | 1736 | 5 | 796 | | | 4 | 604 | 1 | 336 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | 1 | 86 | | | | | | | 1 | 86 | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 9 | 1638 | 5 | 796 | | | 3 | 506 | 1 | 336 | | |
| OTHERS, INCLUDING HISPANIC | 2 | 235 | | | | | 1 | 98 | 1 | 137 | | |
| TOTAL 14/ | 29 | 3345 | 15 | 1730 | | | 10 | 996 | 4 | 619 | | |

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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 | 11 | 1 | 3 | | | 2 | 8 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 3 | 11 | 1 | 3 | | | 2 | 8 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 3 | 11 | 1 | 3 | | | 2 | 8 | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

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| INCOME, RACE AND ETHNICITY (CONTINUED) | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 1 | 5 | 1 | 5 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 5 | 1 | 5 | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 5 | 1 | 5 | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 3 | 44 | | | | | 3 | 44 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 3 | 44 | | | | | 3 | 44 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 3 | 44 | | | | | 3 | 44 | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 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 | 5 | 161 | 5 | 161 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 5 | 161 | 5 | 161 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 5 | 161 | 5 | 161 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| TOTAL 14/ | 14 | 413 | 9 | 361 | | | 5 | 52 | | | | |

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 | | | | | | | | | 1 | 50 | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 1 | 60 | | | | | 1 | 60 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | 1 | 130 | 1 | 130 | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 2 | 110 | | | | | 1 | 60 | 1 | 50 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | 1 | 130 | 1 | 130 | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 60 | | | | | 1 | 60 | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 50 | | | | | | | 1 | 50 | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | 1 | 50 | | | | | | | 1 | 50 | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 1 | 60 | | | | | 1 | 60 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | 1 | 130 | 1 | 130 | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 2 | 110 | | | | | 1 | 60 | 1 | 50 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | 1 | 130 | 1 | 130 | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 60 | | | | | 1 | 60 | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 50 | | | | | | | 1 | 50 | | |

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 (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 | 3 | 420 | 2 | 270 | | | 1 | 150 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 3 | 420 | 2 | 270 | | | 1 | 150 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 3 | 420 | 2 | 270 | | | 1 | 150 | | | | |
| 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 | 14 | 1 | 11 | | | 1 | 3 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 11 | 1 | 11 | | | | | | | | |
| NOT HISPANIC OR LATINO | 1 | 3 | | | | | 1 | 3 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 3 | | | | | 1 | 3 | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 11 | 1 | 11 | | | | | | | | |

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 (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 | 1 | 50 | 1 | 50 | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | 14 | 872 | 10 | 741 | | | 3 | 71 | 1 | 60 | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 36 | | | | | 1 | 36 | | | | |
| NOT HISPANIC OR LATINO | 14 | 886 | 11 | 791 | | | 2 | 35 | 1 | 60 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 13 | 836 | 10 | 741 | | | 2 | 35 | 1 | 60 | | |
| OTHERS, INCLUDING HISPANIC | 2 | 86 | 1 | 50 | | | 1 | 36 | | | | |
| TOTAL 14/ | 44 | 3490 | 36 | 3096 | | | 6 | 284 | 2 | 110 | | |

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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 | 22 | | | | | 2 | 22 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 2 | 22 | | | | | 2 | 22 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 2 | 22 | | | | | 2 | 22 | | | | |
| 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 | 60 | | | | | 1 | 60 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 60 | | | | | 1 | 60 | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 60 | | | | | 1 | 60 | | | | |
| 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 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | |
| WHITE | | | | | | | 1 | 55 | | | 1 | 55 |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | 1 | 55 | | | 1 | 55 |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | 1 | 55 | | | 1 | 55 |
| 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 | 115 | | | | | 2 | 115 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 36 | | | | | 1 | 36 | | | | |
| NOT HISPANIC OR LATINO | 1 | 79 | | | | | 1 | 79 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 79 | | | | | 1 | 79 | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 36 | | | | | 1 | 36 | | | | |
| TOTAL 14/ | 6 | 252 | | | | | 6 | 252 | | | | |

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

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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 | 463 | 3 | 463 | | | | | | | | |
| 10-19% MINORITY | 3 | 445 | 3 | 445 | | | | | | | | |
| 20-49% MINORITY | 7 | 801 | 6 | 710 | | | | | 1 | 91 | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 2 | 177 | 2 | 177 | | | | | | | | |
| MIDDLE INCOME | 9 | 1293 | 8 | 1202 | | | | | 1 | 91 | | |
| UPPER INCOME | 2 | 239 | 2 | 239 | | | | | | | | |
| 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/ | 13 | 1709 | 12 | 1618 | | | | | 1 | 91 | | |

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

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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 | 38 | 3917 | 19 | 2071 | 1 | 224 | 16 | 1517 | 2 | 105 | | |
| 10-19% MINORITY | 11 | 1390 | 11 | 1390 | | | | | | | | |
| 20-49% MINORITY | 10 | 1127 | 9 | 1072 | | | 1 | 55 | | | | |
| 50-79% MINORITY | 11 | 774 | 10 | 724 | | | | | 1 | 50 | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 9 | 956 | 9 | 956 | | | | | | | | |
| MIDDLE INCOME | 54 | 5240 | 35 | 3599 | 1 | 224 | 16 | 1322 | 2 | 95 | | |
| UPPER INCOME | 7 | 1012 | 5 | 702 | | | 1 | 250 | 1 | 60 | | |
| 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/ | 70 | 7208 | 49 | 5257 | 1 | 224 | 17 | 1572 | 3 | 155 | | |

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

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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 | 16 | 1756 | 8 | 955 | | | 6 | 578 | 2 | 223 | | |
| 10-19% MINORITY | 8 | 1239 | 3 | 525 | | | 3 | 318 | 2 | 396 | | |
| 20-49% MINORITY | 4 | 299 | 3 | 199 | | | 1 | 100 | | | | |
| 50-79% MINORITY | 1 | 51 | 1 | 51 | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 3 | 219 | 3 | 219 | | | | | | | | |
| MIDDLE INCOME | 24 | 2464 | 11 | 1185 | | | 10 | 996 | 3 | 283 | | |
| UPPER INCOME | 2 | 662 | 1 | 326 | | | | | 1 | 336 | | |
| 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 | 1 | 100 | 1 | 100 | | | | | | | | |
| 20-49% MINORITY | 1 | 68 | 1 | 68 | | | | | | | | |
| 50-79% MINORITY | 1 | 51 | 1 | 51 | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 16 | 1756 | 8 | 955 | | | 6 | 578 | 2 | 223 | | |
| 10-19% MINORITY | 5 | 477 | 1 | 99 | | | 3 | 318 | 1 | 60 | | |
| 20-49% MINORITY | 3 | 231 | 2 | 131 | | | 1 | 100 | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | 2 | 662 | 1 | 326 | | | | | 1 | 336 | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 29 | 3345 | 15 | 1730 | | | 10 | 996 | 4 | 619 | | |

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 9 | 313 | 6 | 302 | | | 3 | 11 | | | | |
| 10-19% MINORITY | 5 | 100 | 3 | 59 | | | 2 | 41 | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 1 | 6 | | | | | 1 | 6 | | | | |
| MIDDLE INCOME | 9 | 348 | 6 | 337 | | | 3 | 11 | | | | |
| UPPER INCOME | 4 | 59 | 3 | 24 | | | 1 | 35 | | | | |
| 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 | 1 | 6 | | | | | 1 | 6 | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 8 | 299 | 5 | 288 | | | 3 | 11 | | | | |
| 10-19% MINORITY | 1 | 49 | 1 | 49 | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 1 | 14 | 1 | 14 | | | | | | | | |
| 10-19% MINORITY | 3 | 45 | 2 | 10 | | | 1 | 35 | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 14 | 413 | 9 | 361 | | | 5 | 52 | | | | |

DISCLOSURE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 1 | 111 | 1 | 111 | | | | | | | | |
| 10-19% MINORITY | 1 | 4563 | 1 | 4563 | | | | | | | | |
| 20-49% MINORITY | 4 | 2565 | 4 | 2565 | | | | | | | | |
| 50-79% MINORITY | 1 | 153 | | | | | | | 1 | 153 | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 2 | 1835 | 2 | 1835 | | | | | | | | |
| MIDDLE INCOME | 5 | 5557 | 4 | 5404 | | | | | 1 | 153 | | |
| UPPER INCOME | | | | | | | | | | | | |
| INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 7 | 7392 | 6 | 7239 | | | | | 1 | 153 | | |

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: 22900 - FORT SMITH, AR-OK

| 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 | 19 | 1524 | 13 | 1240 | | | 5 | 224 | 1 | 60 | | |
| 10-19% MINORITY | 9 | 677 | 8 | 617 | | | 1 | 60 | | | | |
| 20-49% MINORITY | 5 | 515 | 5 | 515 | | | | | | | | |
| 50-79% MINORITY | 11 | 774 | 10 | 724 | | | | | 1 | 50 | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 9 | 980 | 9 | 980 | | | | | | | | |
| MIDDLE INCOME | 32 | 2264 | 25 | 1930 | | | 6 | 284 | 1 | 50 | | |
| UPPER INCOME | 3 | 246 | 2 | 186 | | | | | 1 | 60 | | |
| 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 | 1 | 100 | 1 | 100 | | | | | | | | |
| 20-49% MINORITY | 4 | 467 | 4 | 467 | | | | | | | | |
| 50-79% MINORITY | 4 | 413 | 4 | 413 | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 17 | 1362 | 12 | 1138 | | | 5 | 224 | | | | |
| 10-19% MINORITY | 7 | 493 | 6 | 433 | | | 1 | 60 | | | | |
| 20-49% MINORITY | 1 | 48 | 1 | 48 | | | | | | | | |
| 50-79% MINORITY | 7 | 361 | 6 | 311 | | | | | 1 | 50 | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 2 | 162 | 1 | 102 | | | | | 1 | 60 | | |
| 10-19% MINORITY | 1 | 84 | 1 | 84 | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 44 | 3490 | 36 | 3096 | | | 6 | 284 | 2 | 110 | | |

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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 | 6 | 252 | | | | | 6 | 252 | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | 6 | 252 | | | | | 6 | 252 | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 6 | 252 | | | | | 6 | 252 | | | | |
| 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/ | 6 | 252 | | | | | 6 | 252 | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 7 | 28 | | | 7 | 28 | 7 | 28 | 1 | 4 | | | 1 | 4 | | | 2 | 8 | 25 | 100 |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | 1 | 50 | | | 1 | 50 | | | | | | | | | | | | | 2 | 100 |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | 1 | 33 | 1 | 33 | | | | | | | | | 1 | 33 | 3 | 100 |
| NOT HISPANIC OR LATINO | 8 | 33 | | | 7 | 29 | 6 | 25 | 1 | 4 | | | 1 | 4 | | | 1 | 4 | 24 | 100 |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 7 | 32 | | | 6 | 27 | 6 | 27 | 1 | 5 | | | 1 | 5 | | | 1 | 5 | 22 | 100 |
| OTHERS, INCL. HISPANIC | 1 | 20 | | | 2 | 40 | 1 | 20 | | | | | | | | | 1 | 20 | 5 | 100 |
| GENDER 19/ | | | | | | | | | | | | | | | | | | | | |
| MALE | 1 | 11 | | | 2 | 22 | 3 | 33 | 1 | 11 | | | | | | | 2 | 22 | 9 | 100 |
| FEMALE | 3 | 50 | | | 2 | 33 | 1 | 17 | | | | | | | | | | | 6 | 100 |
| JOINT (MALE/FEMALE) | 4 | 33 | | | 4 | 33 | 3 | 25 | | | | | 1 | 8 | | | | | 12 | 100 |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 3 | 43 | | | 3 | 43 | | | 1 | 14 | | | | | | | | | 7 | 100 |
| 50-79% OF MSA/MD MEDIAN | 3 | 43 | | | 2 | 29 | 2 | 29 | | | | | | | | | | | 7 | 100 |
| 80-99% OF MSA/MD MEDIAN | 1 | 33 | | | 1 | 33 | 1 | 33 | | | | | | | | | | | 3 | 100 |
| 100-119% OF MSA/MD MEDIAN | | | | | | | 1 | 50 | | | | | 1 | 50 | | | | | 2 | 100 |
| 120% OR MORE OF MSA/MD MEDIAN | 1 | 13 | | | 2 | 25 | 3 | 38 | | | | | | | | | 2 | 25 | 8 | 100 |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |

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| APPLICANT CHARACTERISTICS | Debt-to- Income Ratio | | Employment History | | Credit History | | Collateral | | Insufficient Cash | | Unverifiable Information | | Credit App. Incomplete | | Mortgage Insurance Denied | | Other | | Total /22 | |
|--|-----------------------|-----|--------------------|---|----------------|-----|------------|---|-------------------|---|--------------------------|---|------------------------|---|---------------------------|---|--------|---|-----------|-----|
| | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % | Number | % |
| RACE 5/ | | | | | | | | | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | 1 | 100 | | | | | | | | | | | | | 1 | 100 |
| ASIAN | | | | | | | | | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | | | | | | | | | | | |
| WHITE | 4 | 44 | | | 4 | 44 | | | | | | 1 | 11 | | | | | | 9 | 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 | 4 | 40 | | | 5 | 50 | | | | | | 1 | 10 | | | | | | 10 | 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 | 4 | 44 | | | 4 | 44 | | | | | | 1 | 11 | | | | | | 9 | 100 |
| OTHERS, INCL. HISPANIC | | | | | 1 | 100 | | | | | | | | | | | | | 1 | 100 |
| GENDER 19/ | | | | | | | | | | | | | | | | | | | | |
| MALE | 1 | 33 | | | 2 | 67 | | | | | | | | | | | | | 3 | 100 |
| FEMALE | | | | | 1 | 50 | | | | | | 1 | 50 | | | | | | 2 | 100 |
| JOINT (MALE/FEMALE) | 4 | 57 | | | 3 | 43 | | | | | | | | | | | | | 7 | 100 |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 1 | 33 | | | 2 | 67 | | | | | | | | | | | | | 3 | 100 |
| 50-79% OF MSA/MD MEDIAN | 2 | 67 | | | 1 | 33 | | | | | | | | | | | | | 3 | 100 |
| 80-99% OF MSA/MD MEDIAN | 1 | 100 | | | | | | | | | | | | | | | | | 1 | 100 |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 1 | 20 | | | 3 | 60 | | | | | | 1 | 20 | | | | | | 5 | 100 |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 3 | 33 | | | 3 | 33 | 2 | 22 | 1 | 11 | | | | | | | | | 9 | 100 |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 3 | 33 | | | 3 | 33 | 2 | 22 | 1 | 11 | | | | | | | | | 9 | 100 |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 3 | 33 | | | 3 | 33 | 2 | 22 | 1 | 11 | | | | | | | | | 9 | 100 |
| OTHERS, INCL. HISPANIC | | | | | | | | | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | | | | | | | | | |
| MALE | 2 | 40 | | | | | 2 | 40 | 1 | 20 | | | | | | | | | 5 | 100 |
| FEMALE | 1 | 50 | | | 1 | 50 | | | | | | | | | | | | | 2 | 100 |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 1 | 33 | | | 2 | 67 | | | | | | | | | | | | | 3 | 100 |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 2 | 33 | | | 1 | 17 | 2 | 33 | 1 | 17 | | | | | | | | | 6 | 100 |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 3 | 38 | | | 2 | 25 | 2 | 25 | | | | | | | | | 1 | 13 | 8 | 100 |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | 1 | 50 | | | | | | | | | 1 | 50 | 2 | 100 |
| NOT HISPANIC OR LATINO | 3 | 50 | | | 2 | 33 | 1 | 17 | | | | | | | | | | | 6 | 100 |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 3 | 50 | | | 2 | 33 | 1 | 17 | | | | | | | | | | | 6 | 100 |
| OTHERS, INCL. HISPANIC | | | | | | | 1 | 50 | | | | | | | | | 1 | 50 | 2 | 100 |
| GENDER 19/ | | | | | | | | | | | | | | | | | | | | |
| MALE | 2 | 40 | | | | | 2 | 40 | | | | | | | | | 1 | 20 | 5 | 100 |
| FEMALE | | | | | | | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 33 | | | 2 | 67 | | | | | | | | | | | | | 3 | 100 |
| 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 | 1 | 50 | | | | | 1 | 50 | | | | | | | | | | | 2 | 100 |
| 120% OR MORE OF MSA/MD MEDIAN | 1 | 25 | | | 1 | 25 | 1 | 25 | | | | | | | | | 1 | 25 | 4 | 100 |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 10 | | | 3 | 30 | 3 | 30 | | | | | 1 | 10 | | | 2 | 20 | 10 | 100 |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | 1 | 33 | 1 | 33 | | | | | | | | | 1 | 33 | 3 | 100 |
| NOT HISPANIC OR LATINO | 1 | 14 | | | 2 | 29 | 2 | 29 | | | | | 1 | 14 | | | 1 | 14 | 7 | 100 |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 14 | | | 2 | 29 | 2 | 29 | | | | | 1 | 14 | | | 1 | 14 | 7 | 100 |
| OTHERS, INCL. HISPANIC | | | | | 1 | 33 | 1 | 33 | | | | | | | | | 1 | 33 | 3 | 100 |
| GENDER 19/ | | | | | | | | | | | | | | | | | | | | |
| MALE | | | | | 1 | 20 | 2 | 40 | | | | | | | | | 2 | 40 | 5 | 100 |
| FEMALE | 1 | 50 | | | 1 | 50 | | | | | | | | | | | | | 2 | 100 |
| JOINT (MALE/FEMALE) | | | | | 1 | 33 | 1 | 33 | | | | | 1 | 33 | | | | | 3 | 100 |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 1 | 33 | | | 2 | 67 | | | | | | | | | | | | | 3 | 100 |
| 50-79% OF MSA/MD MEDIAN | | | | | 1 | 100 | | | | | | | | | | | | | 1 | 100 |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | 1 | 50 | | | | 1 | 50 | | | | | 2 | 100 |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | 2 | 50 | | | | | | | | 2 | 50 | 4 | 100 |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 151 | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLAND | | | | | | | | | | | | |
| WHITE | 576 | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 727 | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 576 | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | 151 | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | 203 | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 357 | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 167 | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | |
| MALE | 239 | | | | | | | | | | | |
| FEMALE | 115 | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 373 | | | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 167 | | | | | | | | | | | |
| 10-19% MINORITY | 445 | | | | | | | | | | | |
| 20-49% MINORITY | 115 | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | 488 | | | | | | | | | | | |
| UPPER INCOME | 239 | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 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 | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 1 | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | | | | | | | | | | | |
| 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 | | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 105 | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 105 | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 105 | | | | | | | | | | | |
| 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 | 105 | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 105 | | | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | 105 | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 105 | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 15 | 1 | 1 | | | | | | | 1.52 | 1.52 | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 15 | 1 | 1 | | | | | | | 1.52 | 1.52 | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 15 | 1 | 1 | | | | | | | 1.52 | 1.52 | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 1 | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 1 | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | 3 | 1 | 1 | | | | | | | 1.52 | 1.52 | |
| 100-119% OF MSA/MD MEDIAN | 1 | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 9 | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | |
| MALE | 3 | | | | | | | | | | | |
| FEMALE | 4 | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 8 | 1 | 1 | | | | | | | 1.52 | 1.52 | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 7 | 1 | 1 | | | | | | | 1.52 | 1.52 | |
| 10-19% MINORITY | 4 | | | | | | | | | | | |
| 20-49% MINORITY | 4 | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 1 | | | | | | | | | | | |
| MIDDLE INCOME | 11 | 1 | 1 | | | | | | | 1.52 | 1.52 | |
| UPPER INCOME | 3 | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| BORROWER OR CENSUS TRACT CHARACTERISTICS | 15/ NO REPORTED PRICING DATA \$000's | REPORTED PRICING DATA \$000's | PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/ | | | | | | MEAN 30/ | MEDIAN 31/ | HOEPA LOANS 17/ \$000's |
|--|--|----------------------------------|--|------------------------|------------------------|------------------------|------------------------|----------------------|----------|------------|----------------------------|
| | | | 1.50 - 1.99 \$000's | 2.00 - 2.49 \$000's | 2.50 - 2.99 \$000's | 3.00 - 3.99 \$000's | 4.00 - 4.99 \$000's | 5 OR MORE \$000's | | | |
| BORROWER CHARACTERISTICS | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLAND | | | | | | | | | | | |
| WHITE | 2528 | 74 | 74 | | | | | 1.52 | 1.52 | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 2528 | 74 | 74 | | | | | 1.52 | 1.52 | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | |
| WHITE NON-HISPANIC | 2528 | 74 | 74 | | | | | 1.52 | 1.52 | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 50 | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 89 | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | 370 | 74 | 74 | | | | | 1.52 | 1.52 | | |
| 100-119% OF MSA/MD MEDIAN | 111 | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 1908 | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | |
| MALE | 518 | | | | | | | | | | |
| FEMALE | 712 | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1298 | 74 | 74 | | | | | 1.52 | 1.52 | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 1098 | 74 | 74 | | | | | 1.52 | 1.52 | | |
| 10-19% MINORITY | 873 | | | | | | | | | | |
| 20-49% MINORITY | 557 | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | |
| MODERATE INCOME | 76 | | | | | | | | | | |
| MIDDLE INCOME | 1936 | 74 | 74 | | | | | 1.52 | 1.52 | | |
| UPPER INCOME | 516 | | | | | | | | | | |

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

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|--|--|----------------------------------|--|------------------------|------------------------|------------------------|------------------------|----------------------|----------------------------|
| | | | 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 | 51 | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLAND | | | | | | | | | |
| WHITE | 1253 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | 76 | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | |
| NOT HISPANIC OR LATINO | 1380 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | |
| WHITE NON-HISPANIC | 1253 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | 127 | | | | | | | | |
| INCOME 9/ | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | 234 | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 350 | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 796 | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | |
| GENDER 19/ | | | | | | | | | |
| MALE | 99 | | | | | | | | |
| FEMALE | 680 | | | | | | | | |
| JOINT (MALE/FEMALE) | 601 | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | |
| LESS THAN 10% MINORITY | 705 | | | | | | | | |
| 10-19% MINORITY | 425 | | | | | | | | |
| 20-49% MINORITY | 199 | | | | | | | | |
| 50-79% MINORITY | 51 | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | |
| LOW INCOME | | | | | | | | | |
| MODERATE INCOME | 119 | | | | | | | | |
| MIDDLE INCOME | 935 | | | | | | | | |
| UPPER INCOME | 326 | | | | | | | | |

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|--|--------------------------------------|----------------------------|--|------------------|------------------|------------------|------------------|----------------|--|------|--------|----------------------|
| | | | 1.50 - 1.99 # | 2.00 - 2.49 # | 2.50 - 2.99 # | 3.00 - 3.99 # | 4.00 - 4.99 # | 5 OR MORE # | | | | |
| BORROWER CHARACTERISTICS | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLAND | | | | | | | | | | | | |
| WHITE | 2 | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 1 | | | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | 1 | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | | | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 2 | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | 2 | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |

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|--|--|----------------------------------|--|------------------------|------------------------|------------------------|------------------------|----------------------|---------------------|----------------------------|
| | | | 1.50 - 1.99 \$000's | 2.00 - 2.49 \$000's | 2.50 - 2.99 \$000's | 3.00 - 3.99 \$000's | 4.00 - 4.99 \$000's | 5 OR MORE \$000's | MEAN 30/ \$000's | |
| BORROWER CHARACTERISTICS | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | |
| ASIAN | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | |
| NATIVE HAWAIIAN/OTHER PACIFIC ISLND | | | | | | | | | | |
| WHITE | 180 | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 180 | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | |
| WHITE NON-HISPANIC | 180 | | | | | | | | | |
| 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 | 79 | | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | 101 | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | |
| MALE | | | | | | | | | | |
| FEMALE | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 180 | | | | | | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | |
| LESS THAN 10% MINORITY | 180 | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | |
| MIDDLE INCOME | 180 | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | |

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MSA/MD: 22900 - FORT SMITH, AR-OK

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

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

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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 ISLAND | | | | | | | | | | | | |
| WHITE | 4 | 211 | | | | | 4 | 211 | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | 1 | 60 | | | | | 1 | 60 | | | | |
| NOT HISPANIC OR LATINO | 3 | 151 | | | | | 3 | 151 | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 3 | 151 | | | | | 3 | 151 | | | | |
| OTHERS, INCLUDING HISPANIC | 1 | 60 | | | | | 1 | 60 | | | | |
| INCOME 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 1 | 17 | | | | | 1 | 17 | | | | |
| 50-79% OF MSA/MD MEDIAN | 1 | 60 | | | | | 1 | 60 | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 1 | 55 | | | | | 1 | 55 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 1 | 79 | | | | | 1 | 79 | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | | | |
| MALE | 2 | 139 | | | | | 2 | 139 | | | | |
| FEMALE | 1 | 17 | | | | | 1 | 17 | | | | |
| JOINT (MALE/FEMALE) | 1 | 55 | | | | | 1 | 55 | | | | |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 4 | 211 | | | | | 4 | 211 | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | 4 | 211 | | | | | 4 | 211 | | | | |
| UPPER INCOME | | | | | | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 65 | | 27 | | 3 | 2 | 8 |
| FHA | 5 | | 1 | | | | |
| VA | 1 | | | | | | |
| FSA/RHS | 7 | | 1 | | | | |
| LOANS ORIGINATED | | | | | | | |
| CONVENTIONAL | 49 | | 15 | | 3 | 1 | 5 |
| FHA | 5 | | | | | | |
| VA | 1 | | | | | | |
| FSA/RHS | 6 | | | | | | |
| APPLICATIONS APPROVED BUT NOT ACCEPTED | | | | | | | |
| CONVENTIONAL | 1 | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS DENIED | | | | | | | |
| CONVENTIONAL | 12 | | 9 | | | 1 | 3 |
| FHA | | | 1 | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | 3 | | 3 | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | 1 | | 1 | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 13 | | 5 | | 1 | | |
| FHA | 5 | | | | | | |
| VA | 1 | | | | | | |
| FSA/RHS | 6 | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 5 | | | | | | 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 | 5 | | | | | | 1 |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

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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 | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| 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 | 4 | | 2 | | 1 | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| LOANS ORIGINATED | | | | | | | |
| CONVENTIONAL | 3 | | 2 | | 1 | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS APPROVED BUT NOT ACCEPTED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS DENIED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | 1 | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| MEMO ITEM: SUBSET OF LOANS ORIGINATED | | | | | | | |
| LOANS SOLD | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 22900 - FORT SMITH, AR-OK

| PRICING INFORMATION | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|--|---------------|-------------|------------|-------------|------------------|-------------|----------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| 1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES) | | | | | | | |
| INCIDENCE OF PRICING | | | | | | | |
| NO PRICING REPORTED 15/ PRICING REPORTED | 15 1 | | 13 | | 2 | 1 | NA NA |
| MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | 1.52 | | | | | | NA |
| MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | 1.52 | | | | | | NA |
| HOEPA STATUS | | | | | | | |
| HOEPA LOAN 17/ NOT HOEPA LOAN | | | 13 | | 2 | 1 | NA NA |
| MANUFACTURED HOME OWNER OCCUPIED DWELLINGS | | | | | | | |
| INCIDENCE OF PRICING | | | | | | | |
| NO PRICING REPORTED 15/ PRICING REPORTED | | | | | | | NA NA |
| MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| HOEPA STATUS | | | | | | | |
| HOEPA LOAN 17/ NOT HOEPA LOAN | | | | | | | NA NA |