

INSTITUTION: 000000110 - 3 BANK OF THE OZARKS

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

MSA/MD: 26300 - HOT SPRINGS, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AR/GARLAND COUNTY/0103.00														
LOANS ORIGINATED			2	135	1	84					2	135		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	136										
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0104.00														
LOANS ORIGINATED	1	83	3	573			2	50			1	94		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	80	1	30						
APPS WITHDRAWN					1	208								
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0105.00														
LOANS ORIGINATED	1	308	5	833							2	238		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	440	1	80					1	80		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0106.00														
LOANS ORIGINATED			2	177			1	11			1	11		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	13			1	10	1	3
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0107.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	40										
APPS WITHDRAWN					1	64								
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0108.00														
LOANS ORIGINATED			2	84					1	236	2	84		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AR/GARLAND COUNTY/0109.00														
LOANS ORIGINATED			2	171	2	180								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	130								
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0110.00														
LOANS ORIGINATED			1	78	1	60				2	138			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	132										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0111.00														
LOANS ORIGINATED	3	608	4	797	2	642	2	48		2	404	1	3	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	159	1	120	2	370	1	11						
APPS WITHDRAWN			1	300	1	100						1	100	
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0112.00														
LOANS ORIGINATED	4	1277	11	2445	1	35				4	628			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	201	1	135	3	414	1	200		1	135			
APPS WITHDRAWN	1	263	1	90					1	640				
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0113.00														
LOANS ORIGINATED	1	74	6	370	3	371	2	8		7	629			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	56			1	51				
APPS WITHDRAWN			1	63							1	63		
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0114.00														
LOANS ORIGINATED			4	179	2	63	1	25		6	185			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	52								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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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/GARLAND COUNTY/0115.00														
LOANS ORIGINATED			3	121	1	23	1	60			4	181		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0116.01														
LOANS ORIGINATED			8	1240	2	357	2	14			4	247	1	26
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	354	2	9						
APPS WITHDRAWN			1	85	1	150	1	3						
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0116.02														
LOANS ORIGINATED	1	103	3	438			1	26						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	2	321												
APPS WITHDRAWN			2	538										
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0117.00														
LOANS ORIGINATED			9	822	2	369					3	187		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	133												
APPS WITHDRAWN			1	70	1	36								
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0118.00														
LOANS ORIGINATED			4	1430							2	962		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	10								
APPS WITHDRAWN					1	328					1	328		
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0119.00														
LOANS ORIGINATED	1	95	4	708	3	1020					3	672		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	300	1	4						
APPS WITHDRAWN			3	529	1	261					2	501		
FILES CLOSED FOR INCOMPLETENESS														

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

MSA/MD: 26300 - HOT SPRINGS, AR

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
AR/GARLAND COUNTY/0120.01														
LOANS ORIGINATED	1	103	3	178	1	50					2	126		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	164	1	30										
APPS WITHDRAWN			1	76										
FILES CLOSED FOR INCOMPLETENESS														
AR/GARLAND COUNTY/0120.02														
LOANS ORIGINATED			2	316	1	90					2	183		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			2	71										
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	13	2651	78	11095	22	3344	12	242	1	236	49	5104	2	29
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	6	978	7	897	13	1716	8	267	1	51	3	225	1	3
APPS WITHDRAWN	1	263	14	1958	8	1277	1	3	1	640	4	892	1	100
FILES CLOSED FOR INCOMPLETENESS														
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES														
LOANS ORIGINATED	70	9303	222	29896	111	14433	88	3397	7	14355	150	18026	20	435
APPS APPROVED, NOT ACCEPTED			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														

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MSA/MD: 26300 - HOT SPRINGS, AR

DISPOSITION OF APPLICATIONS	Loans on 1- to 4-Family and Manufactured Home Dwellings													
	Home Purchase 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		Refinancings							Home Improvement Loans
	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/ LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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MSA/MD: 26300 - HOT SPRINGS, AR

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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 & 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/

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

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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												

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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/																			

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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/											38		24						
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		NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																				
4.50 - 5.49																				
5.50 - 6.49																				
6.50 OR MORE																				
MEAN																				
MEDIAN																				
HOEPA LOANS 17/																				

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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/

7047

4809

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	NA	NA	NA	NA	NA	NA	NA	NA	NA
2.00 - 2.49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2.50 - 2.99	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3.00 - 3.49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

3.50 - 4.49

4.50 - 5.49

5.50 - 6.49

6.50 OR MORE

MEAN 30/

MEDIAN 31/

HOEPA LOANS 17/

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MSA/MD: 26300 - HOT SPRINGS, AR

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
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)	20	3892	13	2651			6	978	1	263		
MALE	8	1063	6	740			2	323				
FEMALE	2	260	1	103			1	157				
JOINT (MALE/FEMALE)	10	2569	6	1808			3	498	1	263		
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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MSA/MD: 26300 - HOT SPRINGS, AR

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	74	1	74								
MALE	1	74	1	74								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	19	3818	12	2577			6	978	1	263		
MALE	7	989	5	666			2	323				
FEMALE	2	260	1	103			1	157				
JOINT (MALE/FEMALE)	10	2569	6	1808			3	498	1	263		
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)	19	3818	12	2577			6	978	1	263		
MALE	7	989	5	666			2	323				
FEMALE	2	260	1	103			1	157				
JOINT (MALE/FEMALE)	10	2569	6	1808			3	498	1	263		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	74	1	74								
MALE	1	74	1	74								
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	74	1	74								
50-79% OF MSA/MD MEDIAN	4	567	2	246			2	321				
80-99% OF MSA/MD MEDIAN	5	582	4	423			1	159				
100-119% OF MSA/MD MEDIAN	2	396	1	195			1	201				
120% OR MORE OF MSA/MD MEDIAN	7	2115	4	1555			2	297	1	263		
INCOME NOT AVAILABLE 6/	1	158	1	158								
TOTAL 14/	20	3892	13	2651			6	978	1	263		

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MSA/MD: 26300 - HOT SPRINGS, AR

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	2	82	1	42					1	40		
MALE												
FEMALE	2	82	1	42					1	40		
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	320	2	320								
MALE												
FEMALE	1	70	1	70								
JOINT (MALE/FEMALE)	1	250	1	250								
BLACK OR AFRICAN AMERICAN (TOTAL)	1	30					1	30				
MALE												
FEMALE	1	30					1	30				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	76	11439	60	9084			4	677	12	1678		
MALE	20	2028	17	1847			1	120	2	61		
FEMALE	16	1760	11	1248			2	267	3	245		
JOINT (MALE/FEMALE)	40	7651	32	5989			1	290	7	1372		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	150					1	150				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	150					1	150				
RACE NOT AVAILABLE (TOTAL) 6/	17	1929	15	1649			1	40	1	240		
MALE												
FEMALE	1	40					1	40				
JOINT (MALE/FEMALE)												

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	215	1	54			1	40	1	121		
MALE	1	54	1	54								
FEMALE	1	40					1	40				
JOINT (MALE/FEMALE)	1	121							1	121		
NOT HISPANIC OR LATINO (TOTAL)	78	11667	60	9213			6	857	12	1597		
MALE	19	1974	16	1793			1	120	2	61		
FEMALE	20	1942	13	1360			3	297	4	285		
JOINT (MALE/FEMALE)	39	7751	31	6060			2	440	6	1251		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	110	1	110								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	110	1	110								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	17	1958	16	1718					1	240		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	69	1	69								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	72	11085	57	8851			4	677	11	1557		
MALE	19	1974	16	1793			1	120	2	61		
FEMALE	16	1760	11	1248			2	267	3	245		
JOINT (MALE/FEMALE)	37	7351	30	5810			1	290	6	1251		
OTHERS, INCLUDING HISPANIC (TOTAL)	10	907	5	526			3	220	2	161		
MALE	1	54	1	54								
FEMALE	5	222	2	112			2	70	1	40		
JOINT (MALE/FEMALE)	4	631	2	360			1	150	1	121		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	14	1168	9	772			3	190	2	206		
50-79% OF MSA/MD MEDIAN	10	692	9	652					1	40		
80-99% OF MSA/MD MEDIAN	8	660	5	409			1	135	2	116		
100-119% OF MSA/MD MEDIAN	6	920	4	698			1	132	1	90		
120% OR MORE OF MSA/MD MEDIAN	45	8621	36	6915			2	440	7	1266		
INCOME NOT AVAILABLE 6/	16	1889	15	1649					1	240		
TOTAL 14/	99	13950	78	11095			7	897	14	1958		

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	101					1	101				
MALE												
FEMALE	1	101					1	101				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	39	5721	19	2829			12	1615	8	1277		
MALE	6	392	5	332			1	60				
FEMALE	7	1158	3	732			2	260	2	166		
JOINT (MALE/FEMALE)	26	4171	11	1765			9	1295	6	1111		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	3	515	3	515								
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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	40	5822	19	2829			13	1716	8	1277		
MALE	6	392	5	332			1	60				
FEMALE	8	1259	3	732			3	361	2	166		
JOINT (MALE/FEMALE)	26	4171	11	1765			9	1295	6	1111		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	515	3	515								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	39	5721	19	2829			12	1615	8	1277		
MALE	6	392	5	332			1	60				
FEMALE	7	1158	3	732			2	260	2	166		
JOINT (MALE/FEMALE)	26	4171	11	1765			9	1295	6	1111		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	101					1	101				
MALE												
FEMALE	1	101					1	101				
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	120	1	32			1	88				
50-79% OF MSA/MD MEDIAN	7	425	3	165			3	196	1	64		
80-99% OF MSA/MD MEDIAN	6	351	3	113			1	52	2	186		
100-119% OF MSA/MD MEDIAN	4	536	1	144			2	184	1	208		
120% OR MORE OF MSA/MD MEDIAN	20	4179	11	2265			5	1095	4	819		
INCOME NOT AVAILABLE 6/	4	726	3	625			1	101				
TOTAL 14/	43	6337	22	3344			13	1716	8	1277		

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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)	20	508	12	242			7	263	1	3		
MALE	10	92	5	61			4	28	1	3		
FEMALE	2	49	2	49								
JOINT (MALE/FEMALE)	8	367	5	132			3	235				
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	4					1	4				
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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	20	508	12	242			7	263	1	3		
MALE	10	92	5	61			4	28	1	3		
FEMALE	2	49	2	49								
JOINT (MALE/FEMALE)	8	367	5	132			3	235				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	4					1	4				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	20	508	12	242			7	263	1	3		
MALE	10	92	5	61			4	28	1	3		
FEMALE	2	49	2	49								
JOINT (MALE/FEMALE)	8	367	5	132			3	235				
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	210	2	7			2	203				
50-79% OF MSA/MD MEDIAN	6	126	5	123					1	3		
80-99% OF MSA/MD MEDIAN	3	55	2	51			1	4				
100-119% OF MSA/MD MEDIAN	1	10					1	10				
120% OR MORE OF MSA/MD MEDIAN	7	111	3	61			4	50				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	21	512	12	242			8	267	1	3		

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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)	2	691					1	51	1	640		
MALE	1	640							1	640		
FEMALE												
JOINT (MALE/FEMALE)	1	51					1	51				
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	236	1	236								
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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	640							1	640		
MALE	1	640							1	640		
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	51					1	51				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	51					1	51				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	236	1	236								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	640							1	640		
MALE	1	640							1	640		
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	51					1	51				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	51					1	51				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	3	927	1	236			1	51	1	640		
TOTAL 14/	3	927	1	236			1	51	1	640		

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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)	38	3961	32	3084			3	225	3	652		
MALE	12	957	11	947			1	10				
FEMALE	3	360	2	225			1	135				
JOINT (MALE/FEMALE)	23	2644	19	1912			1	80	3	652		
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/	18	2260	17	2020					1	240		
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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	37	3892	31	3015			3	225	3	652		
MALE	12	957	11	947			1	10				
FEMALE	3	360	2	225			1	135				
JOINT (MALE/FEMALE)	22	2575	18	1843			1	80	3	652		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	19	2329	18	2089					1	240		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	69	1	69								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	37	3892	31	3015			3	225	3	652		
MALE	12	957	11	947			1	10				
FEMALE	3	360	2	225			1	135				
JOINT (MALE/FEMALE)	22	2575	18	1843			1	80	3	652		
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	214	3	214								
50-79% OF MSA/MD MEDIAN	3	119	3	119								
80-99% OF MSA/MD MEDIAN	7	387	6	252			1	135				
100-119% OF MSA/MD MEDIAN	4	407	2	317			2	90				
120% OR MORE OF MSA/MD MEDIAN	21	2834	18	2182					3	652		
INCOME NOT AVAILABLE 6/	18	2260	17	2020					1	240		
TOTAL 14/	56	6221	49	5104			3	225	4	892		

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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)	4	132	2	29			1	3	1	100		
MALE	2	6	1	3			1	3				
FEMALE												
JOINT (MALE/FEMALE)	2	126	1	26					1	100		
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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	4	132	2	29			1	3	1	100		
MALE	2	6	1	3			1	3				
FEMALE												
JOINT (MALE/FEMALE)	2	126	1	26					1	100		
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	132	2	29			1	3	1	100		
MALE	2	6	1	3			1	3				
FEMALE												
JOINT (MALE/FEMALE)	2	126	1	26					1	100		
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	3					1	3				
50-79% OF MSA/MD MEDIAN	1	3	1	3								
80-99% OF MSA/MD MEDIAN	1	26	1	26								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	100							1	100		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	4	132	2	29			1	3	1	100		

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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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	1	74	1	74								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	74	1	74								
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	74	1	74								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	567	2	246			2	321				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	567	2	246			2	321				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	567	2	246			2	321				
OTHERS, INCLUDING HISPANIC												

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	582	4	423			1	159				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	582	4	423			1	159				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	582	4	423			1	159				
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	396	1	195			1	201				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	396	1	195			1	201				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	396	1	195			1	201				
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: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	2115	4	1555			2	297	1	263		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	2115	4	1555			2	297	1	263		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	2115	4	1555			2	297	1	263		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	20	3892	13	2651			6	978	1	263		

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	70	1	70								
BLACK OR AFRICAN AMERICAN	1	30					1	30				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	11	1028	8	702			1	120	2	206		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	40					1	40				
ETHNICITY 7/												
HISPANIC OR LATINO	1	40					1	40				
NOT HISPANIC OR LATINO	13	1128	9	772			2	150	2	206		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	1028	8	702			1	120	2	206		
OTHERS, INCLUDING HISPANIC	3	140	1	70			2	70				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	82	1	42					1	40		
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	610	8	610								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	54	1	54								
NOT HISPANIC OR LATINO	8	528	7	488					1	40		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	110	1	110								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	446	6	446								
OTHERS, INCLUDING HISPANIC	4	246	3	206					1	40		

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MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	660	5	409			1	135	2	116		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	660	5	409			1	135	2	116		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	660	5	409			1	135	2	116		
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	6	920	4	698			1	132	1	90		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	920	4	698			1	132	1	90		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	920	4	698			1	132	1	90		
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	250	1	250								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	43	8221	35	6665			1	290	7	1266		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	150					1	150				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	121							1	121		
NOT HISPANIC OR LATINO	43	8431	35	6846			2	440	6	1145		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	69	1	69								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	41	8031	34	6596			1	290	6	1145		
OTHERS, INCLUDING HISPANIC	3	521	1	250			1	150	1	121		
TOTAL 14/	99	13950	78	11095			7	897	14	1958		

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	120	1	32			1	88				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	120	1	32			1	88				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	120	1	32			1	88				
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	7	425	3	165			3	196	1	64		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	425	3	165			3	196	1	64		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	425	3	165			3	196	1	64		
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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	351	3	113			1	52	2	186		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	351	3	113			1	52	2	186		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	351	3	113			1	52	2	186		
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	392					2	184	1	208		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	144	1	144								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	392					2	184	1	208		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	144	1	144								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	392					2	184	1	208		
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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	20	4179	11	2265			5	1095	4	819		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	20	4179	11	2265			5	1095	4	819		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	4179	11	2265			5	1095	4	819		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	43	6337	22	3344			13	1716	8	1277		

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INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	210	2	7			2	203				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	210	2	7			2	203				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	4	210	2	7			2	203				
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	6	126	5	123					1	3		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	126	5	123					1	3		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	6	126	5	123					1	3		
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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	51	2	51								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	4					1	4				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	51	2	51								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	4					1	4				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	51	2	51								
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	10					1	10				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	10					1	10				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	10					1	10				
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	111	3	61			4	50				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	111	3	61			4	50				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	111	3	61			4	50				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	21	512	12	242			8	267	1	3		

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	214	3	214								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	214	3	214								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	214	3	214								
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	3	119	3	119								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	119	3	119								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	119	3	119								
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	387	6	252			1	135				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	387	6	252			1	135				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	7	387	6	252			1	135				
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	4	407	2	317			2	90				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	407	2	317			2	90				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	4	407	2	317			2	90				
OTHERS, INCLUDING HISPANIC												

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

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	21	2834	18	2182					3	652		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	20	2765	17	2113					3	652		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	69	1	69								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	2765	17	2113					3	652		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	56	6221	49	5104			3	225	4	892		

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MSA/MD: 26300 - HOT SPRINGS, AR

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

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MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
	1	26	1	26								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
	1	26	1	26								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
	1	26	1	26								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	100							1	100		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	100							1	100		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	100							1	100		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	4	132	2	29			1	3	1	100		

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MSA/MD: 26300 - HOT SPRINGS, AR

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	14	3166	10	2379			3	524	1	263		
10-19% MINORITY	4	519	2	198			2	321				
20-49% MINORITY	2	207	1	74			1	133				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	13	2056	8	1279			5	777				
UPPER INCOME	7	1836	5	1372			1	201	1	263		
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	8	1425	6	1102			2	323				
10-19% MINORITY	3	424	1	103			2	321				
20-49% MINORITY	2	207	1	74			1	133				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	6	1741	4	1277			1	201	1	263		
10-19% MINORITY	1	95	1	95								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	20	3892	13	2651			6	978	1	263		

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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	6404	28	5142			5	725	5	537		
10-19% MINORITY	30	5449	22	4029			1	132	7	1288		
20-49% MINORITY	28	1976	25	1803			1	40	2	133		
50-79% MINORITY	3	121	3	121								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	40					1	40				
MODERATE INCOME	12	748	11	612					1	136		
MIDDLE INCOME	49	6113	38	4344			5	722	6	1047		
UPPER INCOME	37	7049	29	6139			1	135	7	775		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	40					1	40				
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	271	2	135					1	136		
20-49% MINORITY	6	356	6	356								
50-79% MINORITY	3	121	3	121								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	21	3347	15	2381			4	590	2	376		
10-19% MINORITY	7	1186	4	516			1	132	2	538		
20-49% MINORITY	21	1580	19	1447					2	133		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	17	3057	13	2761			1	135	3	161		
10-19% MINORITY	20	3992	16	3378					4	614		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	99	13950	78	11095			7	897	14	1958		

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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	14	2069	5	817			7	944	2	308		
10-19% MINORITY	14	2924	7	1521			4	664	3	739		
20-49% MINORITY	14	1321	9	983			2	108	3	230		
50-79% MINORITY	1	23	1	23								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	64							1	64		
MODERATE INCOME	5	222	4	170			1	52				
MIDDLE INCOME	20	2732	11	1672			5	586	4	474		
UPPER INCOME	17	3319	7	1502			7	1078	3	739		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	64							1	64		
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	84	1	84								
20-49% MINORITY	3	115	2	63			1	52				
50-79% MINORITY	1	23	1	23								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	60	1	60					4	530	2	308
20-49% MINORITY	10	1142	7	920			1	56	2	166		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	539	2	125			3	414				
20-49% MINORITY	12	2780	5	1377			4	664	3	739		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	43	6337	22	3344			13	1716	8	1277		

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

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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	7	339	4	98			3	241				
10-19% MINORITY	7	56	3	40			3	13	1	3		
20-49% MINORITY	6	57	4	44			2	13				
50-79% MINORITY	1	60	1	60								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	109	3	96			2	13				
MIDDLE INCOME	9	173	7	132			2	41				
UPPER INCOME	7	230	2	14			4	213	1	3		
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/	21	512	12	242			8	267	1	3		

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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	1	640							1	640		
10-19% MINORITY												
20-49% MINORITY	2	287	1	236			1	51				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	2	287	1	236			1	51				
UPPER INCOME	1	640							1	640		
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/	3	927	1	236			1	51	1	640		

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: 26300 - HOT SPRINGS, AR

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	15	1888	13	1673			2	215				
10-19% MINORITY	16	2983	13	2154					3	829		
20-49% MINORITY	21	1169	19	1096			1	10	1	63		
50-79% MINORITY	4	181	4	181								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	14	522	13	512			1	10				
MIDDLE INCOME	23	2043	21	1900			1	80	1	63		
UPPER INCOME	19	3656	15	2692			1	135	3	829		
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	2	135	2	135								
20-49% MINORITY	8	206	7	196			1	10				
50-79% MINORITY	4	181	4	181								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	942	7	862			1	80				
20-49% MINORITY	2	138	2	138								
50-79% MINORITY	13	963	12	900					1	63		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	946	6	811			1	135				
20-49% MINORITY	12	2710	9	1881					3	829		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	56	6221	49	5104			3	225	4	892		

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MSA/MD: 26300 - HOT SPRINGS, AR

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	103	1	3					1	100		
10-19% MINORITY	1	26	1	26								
20-49% MINORITY	1	3					1	3				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	3					1	3				
MIDDLE INCOME	2	103	1	3					1	100		
UPPER INCOME	1	26	1	26								
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/	4	132	2	29			1	3	1	100		

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

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MSA/MD: 26300 - HOT SPRINGS, AR

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN	1	50			1	50													2	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	1	25	1	25			1	25					1	25					4	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)					1	100													1	100
RACE NOT AVAILABLE 6/					1	100													1	100
ETHNICITY 7/																				
HISPANIC OR LATINO					1	100													1	100
NOT HISPANIC OR LATINO	2	29	1	14	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	25	1	25			1	25					1	25					4	100
OTHERS, INCL. HISPANIC	1	25			3	75													4	100
GENDER 19/																				
MALE													1	100					1	100
FEMALE	2	40	1	20	2	40													5	100
JOINT (MALE/FEMALE)					1	50	1	50											2	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	25			2	50							1	25					4	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN	1	100																	1	100
100-119% OF MSA/MD MEDIAN			1	100															1	100
120% OR MORE OF MSA/MD MEDIAN					1	50	1	50											2	100
INCOME NOT AVAILABLE 6/																				

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MSA/MD: 26300 - HOT SPRINGS, AR

APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE																				
	4	31			5	38			1	8			2	15			1	8	13	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO																				
	4	29			5	36			1	7			3	21			1	7	14	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
	4	31			5	38			1	8			2	15			1	8	13	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
	1	50			1	50													2	100
FEMALE																				
	1	33			1	33							1	33					3	100
JOINT (MALE/FEMALE)																				
	2	22			3	33			1	11			2	22			1	11	9	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
	1	100																	1	100
50-79% OF MSA/MD MEDIAN																				
	2	50			2	50													4	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	20			2	40							1	20			1	20	5	100
INCOME NOT AVAILABLE 6/																				
													1	100					1	100

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	4	36			6	55	1	9											11	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/					1	100													1	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	4	36			6	55	1	9											11	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/					1	100													1	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
OTHERS, INCL. HISPANIC	4	36			6	55	1	9											11	100
GENDER 19/																				
MALE																				
MALE	3	38			4	50	1	13											8	100
FEMALE																				
JOINT (MALE/FEMALE)	1	33			2	67													3	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
LESS THAN 50% OF MSA/MD MEDIAN	2	67			1	33													3	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN					1	100													1	100
100-119% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN					1	50	1	50											2	100
120% OR MORE OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN	2	33			4	67													6	100
INCOME NOT AVAILABLE 6/																				

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

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

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

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							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	375											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	74											
NOT HISPANIC OR LATINO	301											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	301											
OTHERS, INCLUDING HISPANIC	74											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	74											
50-79% OF MSA/MD MEDIAN	103											
80-99% OF MSA/MD MEDIAN	198											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	177											
FEMALE	103											
JOINT (MALE/FEMALE)	95											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	103											
10-19% MINORITY	198											
20-49% MINORITY	74											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	280											
UPPER INCOME	95											

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	1825											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1825											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1825											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN		75										
100-119% OF MSA/MD MEDIAN		195										
120% OR MORE OF MSA/MD MEDIAN		1555										
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	270											
FEMALE												
JOINT (MALE/FEMALE)	1555											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1825											
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME		698										
UPPER INCOME		1127										

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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	1											
ASIAN	2											
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	39											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1											
NOT HISPANIC OR LATINO	40											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	37											
OTHERS, INCLUDING HISPANIC	5											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7											
50-79% OF MSA/MD MEDIAN	8											
80-99% OF MSA/MD MEDIAN	2											
100-119% OF MSA/MD MEDIAN	2											
120% OR MORE OF MSA/MD MEDIAN	23											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	9											
FEMALE	11											
JOINT (MALE/FEMALE)	22											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	17											
10-19% MINORITY	13											
20-49% MINORITY	12											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3											
MIDDLE INCOME	21											
UPPER INCOME	18											

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MSA/MD: 26300 - HOT SPRINGS, AR

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN 30/ 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	42										
ASIAN	320										
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	7012										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	54										
NOT HISPANIC OR LATINO	7210										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	110										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	6848										
OTHERS, INCLUDING HISPANIC	526										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	590										
50-79% OF MSA/MD MEDIAN	604										
80-99% OF MSA/MD MEDIAN	270										
100-119% OF MSA/MD MEDIAN	381										
120% OR MORE OF MSA/MD MEDIAN	5529										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1090										
FEMALE	1135										
JOINT (MALE/FEMALE)	5149										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	3609										
10-19% MINORITY	2646										
20-49% MINORITY	1119										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	259										
MIDDLE INCOME	2867										
UPPER INCOME	4248										

INSTITUTION: 0000000110 - 3 BANK OF THE OZARKS

MSA/MD: 26300 - HOT SPRINGS, AR

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

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MSA/MD: 26300 - HOT SPRINGS, AR

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	1878									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	144									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1878									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	144									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1878									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	165									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	144									
120% OR MORE OF MSA/MD MEDIAN	1459									
INCOME NOT AVAILABLE 6/	254									
GENDER 19/										
MALE	142									
FEMALE	732									
JOINT (MALE/FEMALE)	1004									
GENDER NOT AVAILABLE 6/	144									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	642									
10-19% MINORITY	750									
20-49% MINORITY	607									
50-79% MINORITY	23									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	107									
MIDDLE INCOME	1249									
UPPER INCOME	666									

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MSA/MD: 26300 - HOT SPRINGS, AR

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			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	1											
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	35									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	35									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	35									
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	35									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	35									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	35									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	35									

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

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/ \$000's	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	45									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	45									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	45									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	45									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	45									
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	45									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	45									
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/ #
			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												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000's
			3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	26									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	26									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	26									
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	26									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	26									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	26									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	26									
UPPER INCOME										

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	98		40	1	5	1	13
FHA	8		1				
VA	9						
FSA/RHS	3						
LOANS ORIGINATED							
CONVENTIONAL	77		21	1	4	1	6
FHA	4						
VA	6						
FSA/RHS	3						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	7		12		1		6
FHA	3		1				
VA	3						
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	14		7				1
FHA	1						
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	36			13			
FHA	4						
VA	6						
FSA/RHS	3						

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	1		1				2
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1						1
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							1
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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MSA/MD: 26300 - HOT SPRINGS, AR

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

MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

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

LOANS SOLD

CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	2		1				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL			1				
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: 26300 - HOT SPRINGS, AR

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	42		11	1	1	1	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	42		11	1	1	1	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED							NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN							NA