

INSTITUTION: 0000618740 - 2 FIELD & MAIN BANK

MSA/MD: 21780 - EVANSVILLE, IN-KY

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 Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	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

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INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	3	77	1	25			1	15	1		37	

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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	48	5416	34	4085	5	530	6	533	2	134	1	134
10-19% MINORITY	41	3269	29	2500	5	415	5	273	2	81		
20-49% MINORITY	23	1490	17	1083	2	208	1	33	3	166		
50-79% MINORITY	5	399	4	379			1	20				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	19	1595	14	1321	2	175	3	99				
MODERATE INCOME	31	1734	25	1424	2	66	2	158	2	86		
MIDDLE INCOME	47	4581	30	3448	5	500	6	204	5	295	1	134
UPPER INCOME	20	2664	15	1854	3	412	2	398				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	327	2	259	1	22	1	46				
20-49% MINORITY	11	917	9	731	1	153	1	33				
50-79% MINORITY	4	351	3	331			1	20				
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	270	4	248	1	22						
10-19% MINORITY	17	1058	13	812	1	44	2	158	1	44		
20-49% MINORITY	8	358	7	316					1	42		
50-79% MINORITY	1	48	1	48								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	31	3333	21	2574	3	356	4	135	2	134	1	134
10-19% MINORITY	12	1033	8	838	1	89	2	69	1	37		
20-49% MINORITY	4	215	1	36	1	55			2	124		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	12	1813	9	1263	1	152	2	398				
10-19% MINORITY	8	851	6	591	2	260						
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	117	10574	84	8047	12	1153	13	859	7	381	1	134

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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	62	9240	44	6242	6	1115	11	1683	1	200		
10-19% MINORITY	37	4813	21	2658	3	339	10	1562	3	254		
20-49% MINORITY	9	689	4	185	2	175	2	140	1	189		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	9	1348	3	733	2	175	4	440				
MODERATE INCOME	16	1693	9	745			6	759	1	189		
MIDDLE INCOME	45	5932	32	4156	7	956	5	797	1	23		
UPPER INCOME	38	5769	25	3451	2	498	8	1389	3	431		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	989	2	689			2	300				
20-49% MINORITY	5	359	1	44	2	175	2	140				
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	92	1	92								
20-49% MINORITY	11	1271	5	512			6	759				
50-79% MINORITY	4	330	3	141					1	189		
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	33	4791	24	3377	4	617	5	797				
20-49% MINORITY	12	1141	8	779	3	339			1	23		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	28	4357	19	2773	2	498	6	886	1	200		
20-49% MINORITY	10	1412	6	678			2	503	2	231		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	1	107					1	107				
ALL OTHER TRACTS 21/												
TOTAL 14/	109	14849	69	9085	11	1629	24	3492	5	643		

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	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	20	1579	17	1269			3	310				
10-19% MINORITY	7	517	6	397	1	120						
20-49% MINORITY	1	48	1	48								
50-79% MINORITY	3	297	3	297								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	3	297	3	297								
MODERATE INCOME	7	335	7	335								
MIDDLE INCOME	10	964	7	584	1	120	2	260				
UPPER INCOME	11	845	10	795			1	50				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	3	297	3	297								
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	206	4	206								
20-49% MINORITY	2	81	2	81								
50-79% MINORITY	1	48	1	48								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	604	4	344			2	260				
20-49% MINORITY	4	360	3	240	1	120						
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	10	769	9	719			1	50				
20-49% MINORITY	1	76	1	76								
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	2	81	1	21	1	60						
ALL OTHER TRACTS 21/												
TOTAL 14/	33	2522	28	2032	2	180	3	310				

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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	265			1	265						
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	2	298	1	50					1	248		
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	2	298	1	50					1	248		
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1	265			1	265						
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	2	298	1	50					1	248		
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	1	265			1	265						
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	563	1	50	1	265			1	248		

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

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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	41	3177	36	2779	1	22	1	42	3	334		
10-19% MINORITY	32	3086	23	1967	4	402	2	579	3	138		
20-49% MINORITY	23	1291	18	842	2	110			3	339		
50-79% MINORITY	8	696	7	676			1	20				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	18	1856	14	1495	2	77	2	284				
MODERATE INCOME	34	2028	29	1416	1	22	1	315	3	275		
MIDDLE INCOME	25	1859	19	1419	2	175			4	265		
UPPER INCOME	27	2507	22	1934	2	260	1	42	2	271		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	798	1	512	1	22	1	264				
20-49% MINORITY	8	410	7	355	1	55						
50-79% MINORITY	7	648	6	628			1	20				
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	9	476	8	454	1	22						
10-19% MINORITY	12	822	10	463			1	315	1	44		
20-49% MINORITY	12	682	10	451					2	231		
50-79% MINORITY	1	48	1	48								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	15	1177	13	1043					2	134		
10-19% MINORITY	7	483	5	340	1	120			1	23		
20-49% MINORITY	3	199	1	36	1	55			1	108		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	17	1524	15	1282			1	42	1	200		
10-19% MINORITY	10	983	7	652	2	260			1	71		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	2	81	1	21	1	60						
ALL OTHER TRACTS 21/												
TOTAL 14/	106	8331	85	6285	8	594	4	641	9	811		

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TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	77	1	25			1	15	1	37		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	3	77	1	25			1	15	1	37		
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	77	1	25			1	15	1	37		
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	77	1	25			1	15	1	37		

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APPLICANT CHARACTERISTICS	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN							1	100											1	100
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	2	15			10	77			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	2	14			10	71	1	7	1	7									14	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2	15			10	77			1	8									13	100
OTHERS, INCL. HISPANIC							1	100											1	100
GENDER 19/																				
MALE	1	20			3	60	1	20											5	100
FEMALE	1	33			2	67													3	100
JOINT (MALE/FEMALE)					5	83			1	17									6	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	33			2	67													3	100
50-79% OF MSA/MD MEDIAN					4	100													4	100
80-99% OF MSA/MD MEDIAN					1	50	1	50											2	100
100-119% OF MSA/MD MEDIAN					1	100													1	100
120% OR MORE OF MSA/MD MEDIAN	1	25			2	50			1	25									4	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	5	22			17	74	1	4											23	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/					1	33	1	33					1	33					3	100
ETHNICITY 7/																				
HISPANIC OR LATINO																				
	1	100																	1	100
NOT HISPANIC OR LATINO																				
	4	18			17	77	1	5											22	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/					1	33	1	33					1	33					3	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
	4	18			17	77	1	5											22	100
OTHERS, INCL. HISPANIC																				
	1	100																	1	100
GENDER 19/																				
MALE																				
					5	83	1	17											6	100
FEMALE																				
	1	17			5	83													6	100
JOINT (MALE/FEMALE)																				
	4	36			7	64													11	100
GENDER NOT AVAILABLE 6/																				
					1	33	1	33					1	33					3	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
					2	67	1	33											3	100
50-79% OF MSA/MD MEDIAN																				
	2	50			2	50													4	100
80-99% OF MSA/MD MEDIAN																				
					2	100													2	100
100-119% OF MSA/MD MEDIAN																				
	1	20			4	80													5	100
120% OR MORE OF MSA/MD MEDIAN																				
	2	20			8	80													10	100
INCOME NOT AVAILABLE 6/																				
							1	50					1	50					2	100

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

INSTITUTION: 0000618740 - 2 FIELD & MAIN BANK

MSA/MD: 21780 - EVANSVILLE, IN-KY

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

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MSA/MD: 21780 - EVANSVILLE, IN-KY

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	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, INCL. HISPANIC																																										
GENDER 19/																																										
MALE																																										
FEMALE																																										
JOINT (MALE/FEMALE)																					1	100																			1	100
GENDER NOT AVAILABLE 6/																																										
INCOME 9/																																										
LESS THAN 50% OF MSA/MD MEDIAN																																										
50-79% OF MSA/MD MEDIAN																					1	100																			1	100
80-99% OF MSA/MD MEDIAN																																										
100-119% OF MSA/MD MEDIAN																																										
120% OR MORE OF MSA/MD MEDIAN																																										
INCOME NOT AVAILABLE 6/																																										

INSTITUTION: 0000618740 - 2 FIELD & MAIN BANK

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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	30	2	1	1					2.00	2.00		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	2											
RACE NOT AVAILABLE 6/	1	1			1				2.66	2.66		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	32	2	1	1					2.00	2.00		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	1			1				2.66	2.66		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	30	2	1	1					2.00	2.00		
OTHERS, INCLUDING HISPANIC	2											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2											
50-79% OF MSA/MD MEDIAN	8	1		1					2.49	2.49		
80-99% OF MSA/MD MEDIAN	4											
100-119% OF MSA/MD MEDIAN	3											
120% OR MORE OF MSA/MD MEDIAN	12	2	1		1				2.09	2.09		
INCOME NOT AVAILABLE 6/	4											
GENDER 19/												
MALE	8											
FEMALE	5	1		1					2.49	2.49		
JOINT (MALE/FEMALE)	19	1	1						1.51	1.51		
GENDER NOT AVAILABLE 6/	1	1				1			2.66	2.66		
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	16	2	1	1					2.00	2.00		
10-19% MINORITY	13	1			1				2.66	2.66		
20-49% MINORITY	4											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	5											
MODERATE INCOME	6											
MIDDLE INCOME	17	3	1	1	1				2.22	2.49		
UPPER INCOME	5											

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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	3930	230	173	57					1.75	1.51	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	369										
RACE NOT AVAILABLE 6/	119	179			179				2.66	2.66	
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	4299	230	173	57					1.75	1.51	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	119	179			179				2.66	2.66	
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3930	230	173	57					1.75	1.51	
OTHERS, INCLUDING HISPANIC	369										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	107										
50-79% OF MSA/MD MEDIAN	682	57		57					2.49	2.49	
80-99% OF MSA/MD MEDIAN	397										
100-119% OF MSA/MD MEDIAN	302										
120% OR MORE OF MSA/MD MEDIAN	2482	352	173		179				2.09	2.66	
INCOME NOT AVAILABLE 6/	448										
GENDER 19/											
MALE	689										
FEMALE	412	57		57					2.49	2.49	
JOINT (MALE/FEMALE)	3198	173	173						1.51	1.51	
GENDER NOT AVAILABLE 6/	119	179			179				2.66	2.66	
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2500	230	173	57					1.75	1.51	
10-19% MINORITY	1444	179			179				2.66	2.66	
20-49% MINORITY	474										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	679										
MODERATE INCOME	514										
MIDDLE INCOME	2325	409	173	57	179				2.15	2.49	
UPPER INCOME	900										

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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	47	5		2	2		1		2.66	2.56	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	47	5		2	2		1		2.66	2.56	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	1										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	47	5		2	2		1		2.66	2.56	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	5	1					1		3.83	3.83	
80-99% OF MSA/MD MEDIAN	3	1				1			2.58	2.58	
100-119% OF MSA/MD MEDIAN	6	1				1			2.56	2.56	
120% OR MORE OF MSA/MD MEDIAN	26	2		2					2.16	2.16	
INCOME NOT AVAILABLE 6/	8										
GENDER 19/											
MALE	7	1				1			2.56	2.56	
FEMALE	8										
JOINT (MALE/FEMALE)	32	4		2		1	1		2.68	2.38	
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	35	3		1		1	1		2.86	2.58	
10-19% MINORITY	13	2		1		1			2.35	2.35	
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME	1										
MODERATE INCOME	4	1				1			2.56	2.56	
MIDDLE INCOME	25	2		2					2.16	2.16	
UPPER INCOME	18	2				1	1		3.21	3.21	

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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	6792	669		328	180		161		2.67	2.56
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	282									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	6792	669		328	180		161		2.67	2.56
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	282									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	6792	669		328	180		161		2.67	2.56
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	440	161					161		3.83	3.83
80-99% OF MSA/MD MEDIAN	329	98			98				2.58	2.58
100-119% OF MSA/MD MEDIAN	499	82			82				2.56	2.56
120% OR MORE OF MSA/MD MEDIAN	4132	328		328					2.16	2.18
INCOME NOT AVAILABLE 6/	1674									
GENDER 19/										
MALE	686	82			82				2.56	2.56
FEMALE	1285									
JOINT (MALE/FEMALE)	4821	587		328	98		161		2.69	2.18
GENDER NOT AVAILABLE 6/	282									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	5477	455		196	98		161		2.85	2.58
10-19% MINORITY	1597	214		132	82				2.29	2.13
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME	177									
MODERATE INCOME	438	82			82				2.56	2.56
MIDDLE INCOME	3568	328		328					2.16	2.18
UPPER INCOME	2891	259			98		161		3.36	3.83

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			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	1											
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1											
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	25									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	25									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	25									
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	25									
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	25									
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	25									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	25									

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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	3	1	1					1.81	1.81		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3	1	1					1.81	1.81		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3	1	1					1.81	1.81		
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN		1	1					1.81	1.81		
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE											
FEMALE	1	1	1					1.81	1.81		
JOINT (MALE/FEMALE)	2										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2										
10-19% MINORITY	1	1	1					1.81	1.81		
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME		1	1					1.81	1.81		
MIDDLE INCOME	2										
UPPER INCOME	1										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA \$000's	REPORTED PRICING DATA \$000's	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/						HOEPA LOANS 17/ \$000's	
			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	188	54	54					1.81	1.81	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	188	54	54					1.81	1.81	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	188	54	54					1.81	1.81	
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN		54	54					1.81	1.81	
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	50									
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	64									
INCOME NOT AVAILABLE 6/	74									
GENDER 19/										
MALE										
FEMALE	64	54	54					1.81	1.81	
JOINT (MALE/FEMALE)	124									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	138									
10-19% MINORITY	50	54	54					1.81	1.81	
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME		54	54					1.81	1.81	
MIDDLE INCOME	114									
UPPER INCOME	74									

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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 ISLAND												
WHITE		1	1						3.58	3.58		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO		1	1						3.58	3.58		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC		1	1						3.58	3.58		
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	1						3.58	3.58		
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE		1	1						3.58	3.58		
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY		1	1						3.58	3.58		
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	1						3.58	3.58		

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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 ISLAND										
WHITE		17	17						3.58	3.58
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO		17	17						3.58	3.58
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC		17	17						3.58	3.58
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN		17	17						3.58	3.58
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE		17	17						3.58	3.58
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY		17	17						3.58	3.58
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME		17	17						3.58	3.58

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BORROWER OR CENSUS TRACT CHARACTERISTICS	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	3	77	1	25			1	15	1	37		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	77	1	25			1	15	1	37		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	77	1	25			1	15	1	37		
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	37							1	37		
50-79% OF MSA/MD MEDIAN	2	40	1	25			1	15				
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	37							1	37		
JOINT (MALE/FEMALE)	2	40	1	25			1	15				
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	77	1	25			1	15	1	37		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	3	77	1	25			1	15	1	37		
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
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5.00 - 5.99 #	6 OR MORE #			
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE		1								1	7.42	7.42
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO		1								1	7.42	7.42
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC		1								1	7.42	7.42
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN		1								1	7.42	7.42
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												
JOINT (MALE/FEMALE)		1								1	7.42	7.42
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY		1								1	7.42	7.42
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME		1								1	7.42	7.42
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/								
	\$000's	\$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	5.00 - 5.99 \$000's	6 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		25							25	7.42	7.42
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO		25							25	7.42	7.42
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC		25							25	7.42	7.42
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN		25							25	7.42	7.42
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											
JOINT (MALE/FEMALE)		25							25	7.42	7.42
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY		25							25	7.42	7.42
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME		25							25	7.42	7.42
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	114		105	4	31	2	
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	83		67	2	26	2	
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	12		11		2		
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	12		23	1	3		
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	6		4	1			
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	1						
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	24		35		3		
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	3						
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							

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

MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

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

LOANS SOLD

CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	33 3		48 5	1	3 1		NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.22		2.66		1.81	3.58	NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	2.49		2.56		1.81	3.58	NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN			53	1	4	1	NA NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED							NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	7.42						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	7.42						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN							NA NA