

HMDA: RECORD COUNT SUMMARY ANALYSIS

2023

OneLocal Bank

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/21/2023

Total Number of HMDA Records:	254	100.00%
Total Number of 2023 records:	254	100.00%

RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Number of Records Completed:	254	100.00%
Condition=OK:	219	86.22%
Has Quality Error(s):	35	13.78%
Number of Records Not Completed:	0	0.00%
Records Excluded From Submission:	0	0.00%
Financial Institution Counts:	0	0.00%
Number of Branches:	1	0.39%
Number of ATM's:	0	0.00%
Number of LPO's:	0	0.00%
Number of Assessment Areas:	0	0.00%
Census Tracts / Tract Income Level:	0	0.00%
NA:	34	13.39%
Low:	15	5.91%
Moderate:	22	8.66%
Middle:	81	31.89%
Upper:	102	40.16%
No Tract Income Level Reported:	0	0.00%
Loan Type Counts:	0	0.00%
Number of Conventional Loans:	254	100.00%
Number of FHA Loans:	0	0.00%
Number of VA Loans:	0	0.00%
Number of FSA/RHS Loans:	0	0.00%
Number of Invalid or Unknown Loan Type:	0	0.00%
Loan Purpose Counts:	0	0.00%
Home Purchase Loans:	154	60.63%
Home Improvement Loans:	45	17.72%
Refinancing Loans:	22	8.66%
Cash-out Refinancing Loans:	18	7.09%
Other Loans:	15	5.91%
Not applicable:	0	0.00%
Invalid or Unknown Loan-Purpose:	0	0.00%
Loan Purpose Average Loan Amounts (thousands):	0	
Average Home Purchase Loan Amount:	797	
Average Home Improvement Loan Amount:	232	
Average Refinancing Loan Amount:	2,328	
Average Cash-out Refinancing Loan Amount:	267	
Average Other Loan Amount:	139	

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Owner-Occupancy Counts:	0	0.00%
Principal Residence:	174	68.50%
Second Residence:	5	1.97%
Investment Property:	75	29.53%
Invalid or Unknown-Occupancy:	0	0.00%
Preapproval Counts:	0	0.00%
Preapproval was Requested:	64	25.20%
Preapproval Not Requested:	190	74.80%
Invalid or Unknown Preapproval:	0	0.00%
Action Taken Type Counts:	0	0.00%
Loans Originated:	172	67.72%
Applications Approved Not Accepted:	6	2.36%
Applications Denied:	21	8.27%
Applications Withdrawn:	20	7.87%
Closed for Incompleteness:	1	0.39%
Loans Purchased:	0	0.00%
Preapproval Request Denied:	14	5.51%
Preapproval Request Approved Not Accepted:	20	7.87%
Invalid or Unknown Action-Type:	0	0.00%
Loan Detail Counts:	0	0.00%
Prepayment Penalty:	0	0.00%
Balloon Payment:	12	4.72%
Interest Only:	29	11.42%
Negative Amortization:	0	0.00%
Other Non-Amortizing feature:	0	0.00%
Primarily Business or Commercial:	30	11.81%
Reverse Mortgage:	0	0.00%
Open-end LOC:	0	0.00%
Loan Charges Overview:	0	0.00%
Average Origination Charges:	2,938	
Average Points and Fees:	0	
Average Lender Credits:	2,413	
Average Discount Points:	0	
Average Total Loan Costs:	4,904	
App Taken By - Applicant:	0	0.00%
Face to Face:	13	5.12%
Mail:	0	0.00%
Telephone:	30	11.81%
Internet:	143	56.30%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Other:	0	0.00%
Not Applicable:	68	26.77%
Optional:	0	0.00%
App Taken By - Co-Applicant:	0	0.00%
Face to Face:	6	2.36%
Mail:	0	0.00%
Telephone:	26	10.24%
Internet:	73	28.74%
Other:	0	0.00%
Not Applicable:	0	0.00%
Optional:	80	31.50%
Applicant Ethnicity Counts:	0	0.00%
Hispanic or Latino:	1	0.39%
Hispanic or Latino - Mexican:	0	0.00%
Hispanic or Latino - Puerto Rican:	1	0.39%
Hispanic or Latino - Cuban:	0	0.00%
Hispanic or Latino - Other:	4	1.57%
Not Hispanic or Latino:	156	61.42%
Information Not Provided:	27	10.63%
Not Applicable:	68	26.77%
Invalid or Unknown Ethnicity:	0	0.00%
Co-Applicant Ethnicity Counts:	0	0.00%
Hispanic or Latino:	0	0.00%
Hispanic or Latino - Mexican:	0	0.00%
Hispanic or Latino - Puerto Rican:	0	0.00%
Hispanic or Latino - Cuban:	0	0.00%
Hispanic or Latino - Other:	3	1.18%
Not Hispanic or Latino:	84	33.07%
Information Not Provided:	18	7.09%
Not Applicable:	0	0.00%
No Co-Applicant:	149	58.66%
Invalid or Unknown Ethnicity:	0	0.00%
Applicant Race Counts:	0	0.00%
American Indian or Alaskan Native:	0	0.00%
Asian:	7	2.76%
Asian Indian:	4	1.57%
Chinese:	2	0.79%
Filipino:	1	0.39%
Japanese:	1	0.39%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Korean:	0	0.00%
Vietnamese:	0	0.00%
Other Asian:	2	0.79%
Black or African American:	0	0.00%
Native Hawaiian or Other Pacific Islander:	0	0.00%
Native Hawaiian:	0	0.00%
Guamanian or Chamorro:	0	0.00%
Samoan:	0	0.00%
Other Pacific Islander:	0	0.00%
White:	158	62.20%
Information not provided:	19	7.48%
Not applicable:	68	26.77%
Invalid or Unknown Applicant Race:	0	0.00%
Co-Applicant Race Counts:	0	0.00%
American Indian or Alaskan Native:	0	0.00%
Asian:	5	1.97%
Asian Indian:	2	0.79%
Chinese:	1	0.39%
Filipino:	0	0.00%
Japanese:	0	0.00%
Korean:	1	0.39%
Vietnamese:	1	0.39%
Other Asian:	2	0.79%
Black or African American:	0	0.00%
Native Hawaiian or Other Pacific Islander:	0	0.00%
Native Hawaiian:	0	0.00%
Guamanian or Chamorro:	0	0.00%
Samoan:	0	0.00%
Other Pacific Islander:	0	0.00%
White:	85	33.46%
Information not provided:	14	5.51%
Not applicable:	0	0.00%
No Co-Applicant:	149	58.66%
Invalid or Unknown Co-Applicant Race:	0	0.00%
Applicant Gender Counts:	0	0.00%
Male:	106	41.73%
Female:	67	26.38%
Not Provided:	13	5.12%
Not-Applicable:	68	26.77%

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Applicant selected both male and female:	0	0.00%
Invalid or Unknown Applicant Gender:	0	0.00%
Co-Applicant Gender Counts:	0	0.00%
Male:	32	12.60%
Female:	67	26.38%
Not Provided:	6	2.36%
Not-Applicable:	0	0.00%
No Co-applicant:	149	58.66%
Co-Applicant selected both male and female:	0	0.00%
Invalid or Unknown Co-Applicant Gender:	0	0.00%
Applicant Statistics:	0	0.00%
Applicants under 30:	24	9.45%
Applicants 30 - 39:	57	22.44%
Applicants 40 - 49:	31	12.20%
Applicants 50 - 59:	37	14.57%
Applicants 60 and over:	37	14.57%
Applicant credit score < 600:	1	0.39%
Applicant credit score 600 - 699:	22	8.66%
Applicant credit score 700 - 799:	117	46.06%
Applicant credit score 800 and over:	21	8.27%
Co-Applicant Statistics:	0	0.00%
Co-Applicants under 30:	13	5.12%
Co-Applicants 30 - 39:	33	12.99%
Co-Applicants 40 - 49:	18	7.09%
Co-Applicants 50 - 59:	19	7.48%
Co-Applicants 60 and over:	22	8.66%
Co-Applicant credit score < 600:	1	0.39%
Co-Applicant credit score 600 - 699:	6	2.36%
Co-Applicant credit score 700 - 799:	62	24.41%
Co-Applicant credit score 800 and over:	21	8.27%
Construction Method Counts:	0	0.00%
Site Built:	254	100.00%
Manufactured Home:	0	0.00%
Invalid or Unknown Construction Method:	0	0.00%
Manufactured Home Property Type:	0	0.00%
Manufactured home and land:	0	0.00%
Manufactured home and not land:	0	0.00%
NA:	215	84.65%
Invalid or Unknown Manuf. Property Type:	39	15.35%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Manufactured Home Land Interest:	0	0.00%
Direct Ownership:	0	0.00%
Indirect Ownership:	0	0.00%
Paid Leasehold:	0	0.00%
Unpaid Leasehold:	0	0.00%
NA:	215	84.65%
Invalid or Unknown Manuf. Land Interest:	39	15.35%
Dwelling Types:	0	0.00%
1-4 Family Site Built:	224	88.19%
1-4 Family Manufactured:	0	0.00%
Multifamily:	30	11.81%
Multifamily Affordable:	1	0.39%
Underwriting Detail:	0	0.00%
Average Annual Income (in thousands):	179	
Average CLTV:	65	
Average combined DTI:	42	
Purchaser Type Counts:	0	0.00%
Not applicable:	242	95.28%
Fannie Mae:	12	4.72%
Ginnie Mae:	0	0.00%
Freddie Mac:	0	0.00%
Farmer Mac:	0	0.00%
Private Securitization:	0	0.00%
Commercial Bank/Savings/Savings Association:	0	0.00%
Credit union, Mortgage bank, or Finance company:	0	0.00%
Life insurance company:	0	0.00%
Affiliate Institution:	0	0.00%
Other Purchaser Type:	0	0.00%
Invalid or Unknown Purchaser Type:	0	0.00%
Denial-Reason Counts:	0	0.00%
Debt-to-Income-Ratio:	26	10.24%
Employment-History:	2	0.79%
Credit-History:	12	4.72%
Collateral:	2	0.79%
Insufficient-Cash:	3	1.18%
Unverifiable-Information:	0	0.00%
Credit-Application-Incomplete:	1	0.39%
Mortgage-Insurance-Denied:	0	0.00%
Other:	17	6.69%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Not applicable:	180	70.87%
Rate Spread Counts (Action Taken 1,2 and 8):	0	0.00%
Number of Loans Reporting Rate Spread:	118	46.46%
Number of Loans Reporting NA:	79	31.10%
Rate Spread Not Set:	1	0.39%
HOEPA Status Counts:	0	0.00%
HOEPA Loans:	0	0.00%
Not a HOEPA Loan:	102	40.16%
Not applicable	152	59.84%
Invalid or Unknown HOEPA Status:	0	0.00%
Lien Status Counts:	0	0.00%
Secured by 1st Lien:	195	76.77%
Secured by 2nd Lien:	59	23.23%
Invalid or Unknown Lien Status:	0	0.00%
Amortization Counts:	0	0.00%
Fixed:	139	54.72%
Adjustable:	46	18.11%
GPM (Fixed):	0	0.00%
HELOC (Adjustable):	0	0.00%
Reverse Mortgage:	0	0.00%
HECM - Standard:	0	0.00%
HECM - Saver:	0	0.00%
Invalid or Unknown Amortization type:	69	27.17%
Application Channel counts:	0	0.00%
Submitted directly to your institution:	83	32.68%
Not submitted directly to your institution:	12	4.72%
NA:	1	0.39%
Invalid or Unknown Application Channel:	158	62.20%
Application Payable To counts:	0	0.00%
Initially payable to your institution:	94	37.01%
Not initially payable to your institution:	1	0.39%
NA:	0	0.00%
Invalid or Unknown Application Payable To:	159	62.60%

Report Filter: