

HMDA: RECORD COUNT SUMMARY ANALYSIS

2022

OneLocal Bank

Reporting Period: 01/01/2022 to 12/31/2022

Last Action Date: 12/29/2022

Total Number of HMDA Records:	296	100.00%
Total Number of 2022 records:	296	100.00%

RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Number of Records Completed:	296	100.00%
Condition=OK:	242	81.76%
Has Quality Error(s):	54	18.24%
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	0.34%
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:	39	13.18%
Low:	15	5.07%
Moderate:	38	12.84%
Middle:	80	27.03%
Upper:	124	41.89%
No Tract Income Level Reported:	0	0.00%
Loan Type Counts:	0	0.00%
Number of Conventional Loans:	296	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:	163	55.07%
Home Improvement Loans:	43	14.53%
Refinancing Loans:	41	13.85%
Cash-out Refinancing Loans:	44	14.86%
Other Loans:	5	1.69%
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:	660	
Average Home Improvement Loan Amount:	247	
Average Refinancing Loan Amount:	991	
Average Cash-out Refinancing Loan Amount:	406	
Average Other Loan Amount:	188	

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Owner-Occupancy Counts:	0	0.00%
Principal Residence:	184	62.16%
Second Residence:	9	3.04%
Investment Property:	103	34.80%
Invalid or Unknown-Occupancy:	0	0.00%
Preapproval Counts:	0	0.00%
Preapproval was Requested:	63	21.28%
Preapproval Not Requested:	233	78.72%
Invalid or Unknown Preapproval:	0	0.00%
Action Taken Type Counts:	0	0.00%
Loans Originated:	206	69.59%
Applications Approved Not Accepted:	6	2.03%
Applications Denied:	17	5.74%
Applications Withdrawn:	24	8.11%
Closed for Incompleteness:	6	2.03%
Loans Purchased:	1	0.34%
Preapproval Request Denied:	14	4.73%
Preapproval Request Approved Not Accepted:	22	7.43%
Invalid or Unknown Action-Type:	0	0.00%
Loan Detail Counts:	0	0.00%
Prepayment Penalty:	0	0.00%
Balloon Payment:	42	14.19%
Interest Only:	59	19.93%
Negative Amortization:	0	0.00%
Other Non-Amortizing feature:	0	0.00%
Primarily Business or Commercial:	90	30.41%
Reverse Mortgage:	0	0.00%
Open-end LOC:	0	0.00%
Loan Charges Overview:	0	0.00%
Average Origination Charges:	2,088	
Average Points and Fees:	0	
Average Lender Credits:	1,681	
Average Discount Points:	0	
Average Total Loan Costs:	4,224	
App Taken By - Applicant:	0	0.00%
Face to Face:	18	6.08%
Mail:	0	0.00%
Telephone:	33	11.15%
Internet:	166	56.08%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Other:	0	0.00%
Not Applicable:	79	26.69%
Optional:	0	0.00%
App Taken By - Co-Applicant:	0	0.00%
Face to Face:	7	2.36%
Mail:	0	0.00%
Telephone:	17	5.74%
Internet:	95	32.09%
Other:	0	0.00%
Not Applicable:	1	0.34%
Optional:	91	30.74%
Applicant Ethnicity Counts:	0	0.00%
Hispanic or Latino:	15	5.07%
Hispanic or Latino - Mexican:	0	0.00%
Hispanic or Latino - Puerto Rican:	2	0.68%
Hispanic or Latino - Cuban:	0	0.00%
Hispanic or Latino - Other:	5	1.69%
Not Hispanic or Latino:	150	50.68%
Information Not Provided:	50	16.89%
Not Applicable:	79	26.69%
Invalid or Unknown Ethnicity:	0	0.00%
Co-Applicant Ethnicity Counts:	0	0.00%
Hispanic or Latino:	8	2.70%
Hispanic or Latino - Mexican:	0	0.00%
Hispanic or Latino - Puerto Rican:	1	0.34%
Hispanic or Latino - Cuban:	0	0.00%
Hispanic or Latino - Other:	2	0.68%
Not Hispanic or Latino:	74	25.00%
Information Not Provided:	36	12.16%
Not Applicable:	1	0.34%
No Co-Applicant:	176	59.46%
Invalid or Unknown Ethnicity:	0	0.00%
Applicant Race Counts:	0	0.00%
American Indian or Alaskan Native:	0	0.00%
Asian:	10	3.38%
Asian Indian:	4	1.35%
Chinese:	3	1.01%
Filipino:	0	0.00%
Japanese:	1	0.34%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Korean:	1	0.34%
Vietnamese:	0	0.00%
Other Asian:	0	0.00%
Black or African American:	8	2.70%
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:	157	53.04%
Information not provided:	46	15.54%
Not applicable:	79	26.69%
Invalid or Unknown Applicant Race:	0	0.00%
Co-Applicant Race Counts:	0	0.00%
American Indian or Alaskan Native:	0	0.00%
Asian:	2	0.68%
Asian Indian:	1	0.34%
Chinese:	1	0.34%
Filipino:	0	0.00%
Japanese:	0	0.00%
Korean:	0	0.00%
Vietnamese:	0	0.00%
Other Asian:	0	0.00%
Black or African American:	1	0.34%
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:	81	27.36%
Information not provided:	34	11.49%
Not applicable:	1	0.34%
No Co-Applicant:	176	59.46%
Invalid or Unknown Co-Applicant Race:	0	0.00%
Applicant Gender Counts:	0	0.00%
Male:	112	37.84%
Female:	76	25.68%
Not Provided:	29	9.80%
Not-Applicable:	79	26.69%

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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:	39	13.18%
Female:	62	20.95%
Not Provided:	18	6.08%
Not-Applicable:	1	0.34%
No Co-applicant:	176	59.46%
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:	26	8.78%
Applicants 30 - 39:	60	20.27%
Applicants 40 - 49:	35	11.82%
Applicants 50 - 59:	59	19.93%
Applicants 60 and over:	37	12.50%
Applicant credit score < 600:	1	0.34%
Applicant credit score 600 - 699:	33	11.15%
Applicant credit score 700 - 799:	113	38.18%
Applicant credit score 800 and over:	31	10.47%
Co-Applicant Statistics:	0	0.00%
Co-Applicants under 30:	11	3.72%
Co-Applicants 30 - 39:	32	10.81%
Co-Applicants 40 - 49:	18	6.08%
Co-Applicants 50 - 59:	36	12.16%
Co-Applicants 60 and over:	22	7.43%
Co-Applicant credit score < 600:	0	0.00%
Co-Applicant credit score 600 - 699:	15	5.07%
Co-Applicant credit score 700 - 799:	68	22.97%
Co-Applicant credit score 800 and over:	13	4.39%
Construction Method Counts:	0	0.00%
Site Built:	296	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:	296	100.00%
Invalid or Unknown Manuf. Property Type:	0	0.00%

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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:	296	100.00%
Invalid or Unknown Manuf. Land Interest:	0	0.00%
Dwelling Types:	0	0.00%
1-4 Family Site Built:	268	90.54%
1-4 Family Manufactured:	0	0.00%
Multifamily:	28	9.46%
Multifamily Affordable:	2	0.68%
Underwriting Detail:	0	0.00%
Average Annual Income (in thousands):	169	
Average CLTV:	65	
Average combined DTI:	41	
Purchaser Type Counts:	0	0.00%
Not applicable:	285	96.28%
Fannie Mae:	11	3.72%
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:	20	6.76%
Employment-History:	3	1.01%
Credit-History:	16	5.41%
Collateral:	1	0.34%
Insufficient-Cash:	4	1.35%
Unverifiable-Information:	0	0.00%
Credit-Application-Incomplete:	0	0.00%
Mortgage-Insurance-Denied:	0	0.00%
Other:	11	3.72%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Not applicable:	265	89.53%
Rate Spread Counts (Action Taken 1,2 and 8):	0	0.00%
Number of Loans Reporting Rate Spread:	111	37.50%
Number of Loans Reporting NA:	122	41.22%
Rate Spread Not Set:	0	0.00%
HOEPA Status Counts:	0	0.00%
HOEPA Loans:	0	0.00%
Not a HOEPA Loan:	107	36.15%
Not applicable	189	63.85%
Invalid or Unknown HOEPA Status:	0	0.00%
Lien Status Counts:	0	0.00%
Secured by 1st Lien:	250	84.46%
Secured by 2nd Lien:	46	15.54%
Invalid or Unknown Lien Status:	0	0.00%
Amortization Counts:	0	0.00%
Fixed:	127	42.91%
Adjustable:	79	26.69%
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:	90	30.41%
Application Channel counts:	0	0.00%
Submitted directly to your institution:	267	90.20%
Not submitted directly to your institution:	28	9.46%
NA:	1	0.34%
Invalid or Unknown Application Channel:	0	0.00%
Application Payable To counts:	0	0.00%
Initially payable to your institution:	290	97.97%
Not initially payable to your institution:	5	1.69%
NA:	1	0.34%
Invalid or Unknown Application Payable To:	0	0.00%

Report Filter: