

# HMDA: RECORD COUNT SUMMARY ANALYSIS

2024

OneLocal Bank

Reporting Period: 01/01/2024 to 12/31/2024

Last Action Date: 12/30/2024

Total Number of HMDA Records:	185	100.00%
Total Number of 2024 records:	185	100.00%

RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
<b>Number of Records Completed:</b>	<b>185</b>	<b>100.00%</b>
Condition=OK:	158	85.41%
Has Quality Error(s):	27	14.59%
<b>Number of Records Not Completed:</b>	<b>0</b>	<b>0.00%</b>
<b>Records Excluded From Submission:</b>	<b>0</b>	<b>0.00%</b>
<b>Financial Institution Counts:</b>	<b>0</b>	<b>0.00%</b>
Number of Branches:	1	0.54%
Number of ATM's:	0	0.00%
Number of LPO"s:	0	0.00%
Number of Assessment Areas:	0	0.00%
<b>Census Tracts / Tract Income Level:</b>	<b>0</b>	<b>0.00%</b>
NA:	27	14.59%
Low:	11	5.95%
Moderate:	20	10.81%
Middle:	61	32.97%
Upper:	66	35.68%
No Tract Income Level Reported:	0	0.00%
<b>Loan Type Counts:</b>	<b>0</b>	<b>0.00%</b>
Number of Conventional Loans:	185	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%
<b>Loan Purpose Counts:</b>	<b>0</b>	<b>0.00%</b>
Home Purchase Loans:	108	58.38%
Home Improvement Loans:	24	12.97%
Refinancing Loans:	19	10.27%
Cash-out Refinancing Loans:	15	8.11%
Other Loans:	19	10.27%
Not applicable:	0	0.00%
Invalid or Unknown Loan-Purpose:	0	0.00%
<b>Loan Purpose Average Loan Amounts (thousands):</b>	<b>0</b>	
Average Home Purchase Loan Amount:	767	
Average Home Improvement Loan Amount:	367	
Average Refinancing Loan Amount:	1,126	
Average Cash-out Refinancing Loan Amount:	287	
Average Other Loan Amount:	102	

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<b>Owner-Occupancy Counts:</b>	<b>0</b>	<b>0.00%</b>
Principal Residence:	122	65.95%
Second Residence:	7	3.78%
Investment Property:	56	30.27%
Invalid or Unknown-Occupancy:	0	0.00%
<b>Preapproval Counts:</b>	<b>0</b>	<b>0.00%</b>
Preapproval was Requested:	41	22.16%
Preapproval Not Requested:	144	77.84%
Invalid or Unknown Preapproval:	0	0.00%
<b>Action Taken Type Counts:</b>	<b>0</b>	<b>0.00%</b>
Loans Originated:	131	70.81%
Applications Approved Not Accepted:	2	1.08%
Applications Denied:	10	5.41%
Applications Withdrawn:	15	8.11%
Closed for Incompleteness:	2	1.08%
Loans Purchased:	0	0.00%
Preapproval Request Denied:	12	6.49%
Preapproval Request Approved Not Accepted:	13	7.03%
Invalid or Unknown Action-Type:	0	0.00%
<b>Loan Detail Counts:</b>	<b>0</b>	<b>0.00%</b>
Prepayment Penalty:	0	0.00%
Balloon Payment:	0	0.00%
Interest Only:	0	0.00%
Negative Amortization:	0	0.00%
Other Non-Amortizing feature:	0	0.00%
Primarily Business or Commercial:	0	0.00%
Reverse Mortgage:	0	0.00%
Open-end LOC:	0	0.00%
<b>Loan Charges Overview:</b>	<b>0</b>	<b>0.00%</b>
Average Origination Charges:	2,051	
Average Points and Fees:	0	
Average Lender Credits:	1,698	
Average Discount Points:	0	
Average Total Loan Costs:	4,153	
<b>App Taken By - Applicant:</b>	<b>0</b>	<b>0.00%</b>
Face to Face:	11	5.95%
Mail:	0	0.00%
Telephone:	35	18.92%
Internet:	88	47.57%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Other:	0	0.00%
Not Applicable:	51	27.57%
Optional:	0	0.00%
<b>App Taken By - Co-Applicant:</b>	<b>0</b>	<b>0.00%</b>
Face to Face:	6	3.24%
Mail:	0	0.00%
Telephone:	29	15.68%
Internet:	50	27.03%
Other:	0	0.00%
Not Applicable:	3	1.62%
Optional:	49	26.49%
<b>Applicant Ethnicity Counts:</b>	<b>0</b>	<b>0.00%</b>
Hispanic or Latino:	3	1.62%
Hispanic or Latino - Mexican:	0	0.00%
Hispanic or Latino - Puerto Rican:	1	0.54%
Hispanic or Latino - Cuban:	0	0.00%
Hispanic or Latino - Other:	3	1.62%
Not Hispanic or Latino:	110	59.46%
Information Not Provided:	21	11.35%
Not Applicable:	51	27.57%
Invalid or Unknown Ethnicity:	0	0.00%
<b>Co-Applicant Ethnicity Counts:</b>	<b>0</b>	<b>0.00%</b>
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:	0	0.00%
Not Hispanic or Latino:	67	36.22%
Information Not Provided:	18	9.73%
Not Applicable:	3	1.62%
No Co-Applicant:	97	52.43%
Invalid or Unknown Ethnicity:	0	0.00%
<b>Applicant Race Counts:</b>	<b>0</b>	<b>0.00%</b>
American Indian or Alaskan Native:	0	0.00%
Asian:	1	0.54%
Asian Indian:	0	0.00%
Chinese:	0	0.00%
Filipino:	0	0.00%
Japanese:	0	0.00%

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Korean:	0	0.00%
Vietnamese:	0	0.00%
Other Asian:	1	0.54%
Black or African American:	4	2.16%
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:	108	58.38%
Information not provided:	21	11.35%
Not applicable:	51	27.57%
Invalid or Unknown Applicant Race:	0	0.00%
<b>Co-Applicant Race Counts:</b>	<b>0</b>	<b>0.00%</b>
American Indian or Alaskan Native:	0	0.00%
Asian:	3	1.62%
Asian Indian:	0	0.00%
Chinese:	0	0.00%
Filipino:	0	0.00%
Japanese:	1	0.54%
Korean:	1	0.54%
Vietnamese:	0	0.00%
Other Asian:	1	0.54%
Black or African American:	1	0.54%
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:	64	34.59%
Information not provided:	18	9.73%
Not applicable:	3	1.62%
No Co-Applicant:	97	52.43%
Invalid or Unknown Co-Applicant Race:	0	0.00%
<b>Applicant Gender Counts:</b>	<b>0</b>	<b>0.00%</b>
Male:	77	41.62%
Female:	47	25.41%
Not Provided:	9	4.86%
Not-Applicable:	51	27.57%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Applicant selected both male and female:	1	0.54%
Invalid or Unknown Applicant Gender:	0	0.00%
<b>Co-Applicant Gender Counts:</b>	<b>0</b>	<b>0.00%</b>
Male:	27	14.59%
Female:	49	26.49%
Not Provided:	9	4.86%
Not-Applicable:	3	1.62%
No Co-applicant:	97	52.43%
Co-Applicant selected both male and female:	0	0.00%
Invalid or Unknown Co-Applicant Gender:	0	0.00%
<b>Applicant Statistics:</b>	<b>0</b>	<b>0.00%</b>
Applicants under 30:	13	7.03%
Applicants 30 - 39:	36	19.46%
Applicants 40 - 49:	30	16.22%
Applicants 50 - 59:	30	16.22%
Applicants 60 and over:	25	13.51%
Applicant credit score < 600:	1	0.54%
Applicant credit score 600 - 699:	17	9.19%
Applicant credit score 700 - 799:	68	36.76%
Applicant credit score 800 and over:	26	14.05%
<b>Co-Applicant Statistics:</b>	<b>0</b>	<b>0.00%</b>
Co-Applicants under 30:	10	5.41%
Co-Applicants 30 - 39:	19	10.27%
Co-Applicants 40 - 49:	19	10.27%
Co-Applicants 50 - 59:	17	9.19%
Co-Applicants 60 and over:	20	10.81%
Co-Applicant credit score < 600:	0	0.00%
Co-Applicant credit score 600 - 699:	6	3.24%
Co-Applicant credit score 700 - 799:	54	29.19%
Co-Applicant credit score 800 and over:	11	5.95%
<b>Construction Method Counts:</b>	<b>0</b>	<b>0.00%</b>
Site Built:	185	100.00%
Manufactured Home:	0	0.00%
Invalid or Unknown Construction Method:	0	0.00%
<b>Manufactured Home Property Type:</b>	<b>0</b>	<b>0.00%</b>
Manufactured home and land:	0	0.00%
Manufactured home and not land:	0	0.00%
NA:	135	72.97%
Invalid or Unknown Manuf. Property Type:	50	27.03%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
<b>Manufactured Home Land Interest:</b>	<b>0</b>	<b>0.00%</b>
Direct Ownership:	0	0.00%
Indirect Ownership:	0	0.00%
Paid Leasehold:	0	0.00%
Unpaid Leasehold:	0	0.00%
NA:	134	72.43%
Invalid or Unknown Manuf. Land Interest:	51	27.57%
<b>Dwelling Types:</b>	<b>0</b>	<b>0.00%</b>
1-4 Family Site Built:	166	89.73%
1-4 Family Manufactured:	0	0.00%
Multifamily:	19	10.27%
Multifamily Affordable:	0	0.00%
<b>Underwriting Detail:</b>	<b>0</b>	<b>0.00%</b>
Average Annual Income (in thousands):	201	
Average CLTV:	65	
Average combined DTI:	48	
<b>Purchaser Type Counts:</b>	<b>0</b>	<b>0.00%</b>
Not applicable:	172	92.97%
Fannie Mae:	11	5.95%
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:	2	1.08%
Invalid or Unknown Purchaser Type:	0	0.00%
<b>Denial-Reason Counts:</b>	<b>0</b>	<b>0.00%</b>
Debt-to-Income-Ratio:	13	7.03%
Employment-History:	1	0.54%
Credit-History:	9	4.86%
Collateral:	1	0.54%
Insufficient-Cash:	2	1.08%
Unverifiable-Information:	0	0.00%
Credit-Application-Incomplete:	0	0.00%
Mortgage-Insurance-Denied:	0	0.00%
Other:	10	5.41%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Not applicable:	112	60.54%
<b>Rate Spread Counts (Action Taken 1,2 and 8):</b>	<b>0</b>	<b>0.00%</b>
Number of Loans Reporting Rate Spread:	88	47.57%
Number of Loans Reporting NA:	57	30.81%
Rate Spread Not Set:	0	0.00%
<b>HOEPA Status Counts:</b>	<b>0</b>	<b>0.00%</b>
HOEPA Loans:	0	0.00%
Not a HOEPA Loan:	73	39.46%
Not applicable	112	60.54%
Invalid or Unknown HOEPA Status:	0	0.00%
<b>Lien Status Counts:</b>	<b>0</b>	<b>0.00%</b>
Secured by 1st Lien:	138	74.59%
Secured by 2nd Lien:	47	25.41%
Invalid or Unknown Lien Status:	0	0.00%
<b>Amortization Counts:</b>	<b>0</b>	<b>0.00%</b>
Fixed:	113	61.08%
Adjustable:	21	11.35%
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:	51	27.57%
<b>Application Channel counts:</b>	<b>0</b>	<b>0.00%</b>
Submitted directly to your institution:	2	1.08%
Not submitted directly to your institution:	0	0.00%
NA:	0	0.00%
Invalid or Unknown Application Channel:	183	98.92%
<b>Application Payable To counts:</b>	<b>0</b>	<b>0.00%</b>
Initially payable to your institution:	2	1.08%
Not initially payable to your institution:	0	0.00%
NA:	0	0.00%
Invalid or Unknown Application Payable To:	183	98.92%

Report Filter: