

INSTITUTION: 0000015535 - 1 FIRST NAT. BANK OF CENTRAL AL

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

MSA/MD: 46220 - TUSCALOOSA, AL

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
AL/TUSCALOOSA COUNTY/0101.02														
LOANS ORIGINATED			2	394	3	701								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	335								
APPS WITHDRAWN			1	128	1	187								
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0101.03														
LOANS ORIGINATED					1	137								
APPS APPROVED, NOT ACCEPTED					1	219								
APPS DENIED					1	555								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0102.02														
LOANS ORIGINATED					2	370								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	101					1	101		
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0102.03														
LOANS ORIGINATED					1	446					1	446		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0102.04														
LOANS ORIGINATED					1	195								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	370								
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0103.01														
LOANS ORIGINATED					6	763								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	300								
APPS WITHDRAWN			1	75										
FILES CLOSED FOR INCOMPLETENESS														

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	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
AL/TUSCALOOSA COUNTY/0103.02														
LOANS ORIGINATED			2	160	3	323					1	36		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	219								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0103.03														
LOANS ORIGINATED					2	211					1	70		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0104.03														
LOANS ORIGINATED			1	31							1	31		
APPS APPROVED, NOT ACCEPTED					1	95								
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0104.04														
LOANS ORIGINATED					1	84								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0104.05														
LOANS ORIGINATED			1	215	1	130								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0104.06														
LOANS ORIGINATED					2	833								
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
AL/TUSCALOOSA COUNTY/0104.07														
LOANS ORIGINATED			1	164										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	131										
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0106.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	97								
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0107.01														
LOANS ORIGINATED					3	708					2	436		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0107.02														
LOANS ORIGINATED					2	327								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0108.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	221								
APPS WITHDRAWN					1	221								
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0108.03														
LOANS ORIGINATED					1	112								
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		
AL/TUSCALOOSA COUNTY/0114.00																
LOANS ORIGINATED					4	2544			1	1186	4	2544				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED			1	152												
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AL/TUSCALOOSA COUNTY/0119.00																
LOANS ORIGINATED					2	62					2	62				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AL/TUSCALOOSA COUNTY/0120.00																
LOANS ORIGINATED			2	202					1	831	2	202				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AL/TUSCALOOSA COUNTY/0123.03																
LOANS ORIGINATED					1	219					1	219				
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AL/TUSCALOOSA COUNTY/0123.05																
LOANS ORIGINATED			1	120												
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
AL/TUSCALOOSA COUNTY/0125.01																
LOANS ORIGINATED					1	297										
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
AL/TUSCALOOSA COUNTY/0125.03														
LOANS ORIGINATED			1	77	1	118								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0127.00														
LOANS ORIGINATED					1	186				1	186			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/TUSCALOOSA COUNTY/0128.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	90								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/GREENE COUNTY/SMALL														
LOANS ORIGINATED					3	340				1	125			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AL/HALE COUNTY/SMALL														
LOANS ORIGINATED					1	228								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED			11	1363	43	9334			2	2017	17	4357		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	152	7	1720								
APPS WITHDRAWN			3	334	5	976					1	101		
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	
	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 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			4	350	32	3772			2	362	9	1836		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	69	4	745	1	20						
APPS WITHDRAWN					3	536								
FILES CLOSED FOR INCOMPLETENESS														
INVALID MSA/MD NUMBERS 2/ LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS														

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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																		
											34	5573						
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/																		
ETHNICITY 7/																		
HISPANIC OR LATINO																		
											1	272						
NOT HISPANIC OR LATINO																		
											32	5137						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
											1	164						
ETHNICITY NOT AVAILABLE 6/																		
MINORITY STATUS 8/																		
WHITE NON-HISPANIC																		
											32	5137						
OTHERS, INCLUDING HISPANIC																		
											2	436						
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN																		
50-79% OF MSA/MD MEDIAN																		
											1	120						
80-99% OF MSA/MD MEDIAN																		
											9	1179						
100-119% OF MSA/MD MEDIAN																		
											4	578						
120% OR MORE OF MSA/MD MEDIAN																		
											17	3281						
INCOME NOT AVAILABLE 6/																		
											3	415						
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
											9	1769						
10-19% MINORITY																		
											15	2061						
20-49% MINORITY																		
											5	809						
50-79% MINORITY																		
											3	609						
80-100% MINORITY																		
											2	325						
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME																		
											4	637						
MIDDLE INCOME																		
											23	3867						
UPPER INCOME																		
											7	1069						
TOTAL 14/																		
											34	5573						

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MSA/MD: 46220 - TUSCALOOSA, AL

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/																		
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/

5573

REPORTED PRICING DATA

PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/

1.50 - 1.99	NA																	
2.00 - 2.49	NA																	
2.50 - 2.99	NA																	
3.00 - 3.49	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: 46220 - TUSCALOOSA, AL

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)	14	1721	10	1235			1	152	3	334		
MALE	6	622	4	395			1	152	1	75		
FEMALE	1	215	1	215								
JOINT (MALE/FEMALE)	7	884	5	625					2	259		
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	128	1	128								
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)	12	1426	9	1071			1	152	2	203		
MALE	6	622	4	395			1	152	1	75		
FEMALE	1	215	1	215								
JOINT (MALE/FEMALE)	5	589	4	461					1	128		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	295	1	164					1	131		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	295	1	164					1	131		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	128	1	128								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	12	1426	9	1071			1	152	2	203		
MALE	6	622	4	395			1	152	1	75		
FEMALE	1	215	1	215								
JOINT (MALE/FEMALE)	5	589	4	461					1	128		
OTHERS, INCLUDING HISPANIC (TOTAL)	2	295	1	164					1	131		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	295	1	164					1	131		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	4	383	2	156			1	152	1	75		
80-99% OF MSA/MD MEDIAN	1	164	1	164								
100-119% OF MSA/MD MEDIAN	2	292	2	292								
120% OR MORE OF MSA/MD MEDIAN	7	882	5	623					2	259		
INCOME NOT AVAILABLE 6/	1	128	1	128								
TOTAL 14/	15	1849	11	1363			1	152	3	334		

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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)	1	90					1	90				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	90					1	90				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	47	8423	34	5503	2	314	6	1630	5	976		
MALE	15	3176	10	1658			2	740	3	778		
FEMALE	10	1530	7	861			3	669				
JOINT (MALE/FEMALE)	22	3717	17	2984	2	314	1	221	2	198		
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/	9	3831	9	3831								
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)	1	272	1	272								
MALE	1	272	1	272								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	47	8241	33	5231	2	314	7	1720	5	976		
MALE	14	2904	9	1386			2	740	3	778		
FEMALE	10	1530	7	861			3	669				
JOINT (MALE/FEMALE)	23	3807	17	2984	2	314	2	311	2	198		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	9	3831	9	3831								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	46	8151	33	5231	2	314	6	1630	5	976		
MALE	14	2904	9	1386			2	740	3	778		
FEMALE	10	1530	7	861			3	669				
JOINT (MALE/FEMALE)	22	3717	17	2984	2	314	1	221	2	198		
OTHERS, INCLUDING HISPANIC (TOTAL)	2	362	1	272			1	90				
MALE	1	272	1	272								
FEMALE												
JOINT (MALE/FEMALE)	1	90					1	90				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	185					1	185				
80-99% OF MSA/MD MEDIAN	10	1352	8	1015			1	150	1	187		
100-119% OF MSA/MD MEDIAN	9	1472	4	540	1	95	2	519	2	318		
120% OR MORE OF MSA/MD MEDIAN	24	5074	18	3518	1	219	3	866	2	471		
INCOME NOT AVAILABLE 6/	13	4261	13	4261								
TOTAL 14/	57	12344	43	9334	2	314	7	1720	5	976		

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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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
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/	2	2017	2	2017								
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)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	2017	2	2017								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
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/	2	2017	2	2017								
TOTAL 14/	2	2017	2	2017								

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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)	8	499	7	398					1	101		
MALE	4	206	4	206								
FEMALE	1	125	1	125								
JOINT (MALE/FEMALE)	3	168	2	67					1	101		
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/	10	3959	10	3959								
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)	8	499	7	398					1	101		
MALE	4	206	4	206								
FEMALE	1	125	1	125								
JOINT (MALE/FEMALE)	3	168	2	67					1	101		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	10	3959	10	3959								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8	499	7	398					1	101		
MALE	4	206	4	206								
FEMALE	1	125	1	125								
JOINT (MALE/FEMALE)	3	168	2	67					1	101		
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	36	1	36								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	7	463	6	362					1	101		
INCOME NOT AVAILABLE 6/	10	3959	10	3959								
TOTAL 14/	18	4458	17	4357					1	101		

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, 2011

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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												
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												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	383	2	156			1	152	1	75		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	383	2	156			1	152	1	75		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	383	2	156			1	152	1	75		
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, 2011

INSTITUTION: 0000015535 - 1 FIRST NAT. BANK OF CENTRAL AL

MSA/MD: 46220 - TUSCALOOSA, AL

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	164	1	164								
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	164	1	164								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	164	1	164								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	292	2	292								
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)	2	292	2	292								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	292	2	292								
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, 2011

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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	7	882	5	623					2	259		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	751	5	623					1	128		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	131							1	131		
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	751	5	623					1	128		
OTHERS, INCLUDING HISPANIC	1	131							1	131		
TOTAL 14/	15	1849	11	1363			1	152	3	334		

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, 2011

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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												
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												
50-79% 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 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2011

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MSA/MD: 46220 - TUSCALOOSA, AL

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	10	1352	8	1015			1	150	1	187		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1352	8	1015			1	150	1	187		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1352	8	1015			1	150	1	187		
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	9	1472	4	540	1	95	2	519	2	318		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	1472	4	540	1	95	2	519	2	318		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1472	4	540	1	95	2	519	2	318		
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, 2011

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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	1	90					1	90				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	23	4984	18	3518	1	219	2	776	2	471		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	272	1	272								
NOT HISPANIC OR LATINO	23	4802	17	3246	1	219	3	866	2	471		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	22	4712	17	3246	1	219	2	776	2	471		
OTHERS, INCLUDING HISPANIC	2	362	1	272			1	90				
TOTAL 14/	57	12344	43	9334	2	314	7	1720	5	976		

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, 2011

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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												
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												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	36	1	36								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	36	1	36								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	36	1	36								
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, 2011

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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												
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 5-6: 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, 2011

INSTITUTION: 0000015535 - 1 FIRST NAT. BANK OF CENTRAL AL

MSA/MD: 46220 - TUSCALOOSA, AL

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	463	6	362					1	101		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	463	6	362					1	101		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	463	6	362					1	101		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	18	4458	17	4357					1	101		

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2011

INSTITUTION: 0000015535 - 1 FIRST NAT. BANK OF CENTRAL AL

MSA/MD: 46220 - TUSCALOOSA, AL

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	3	522	2	394					1	128		
10-19% MINORITY	7	729	6	654					1	75		
20-49% MINORITY	5	598	3	315			1	152	1	131		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3	233	3	233								
MIDDLE INCOME	8	1029	5	674			1	152	2	203		
UPPER INCOME	4	587	3	456					1	131		
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	202	2	202								
20-49% MINORITY	1	31	1	31								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	522	2	394					1	128		
10-19% MINORITY	3	235	2	160					1	75		
20-49% MINORITY	2	272	1	120			1	152				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	292	2	292								
20-49% MINORITY	2	295	1	164					1	131		
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	15	1849	11	1363			1	152	3	334		

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2011

INSTITUTION: 0000015535 - 1 FIRST NAT. BANK OF CENTRAL AL

MSA/MD: 46220 - TUSCALOOSA, AL

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	3837	9	2444	1	219	3	890	2	284		
10-19% MINORITY	20	3331	14	1899			3	740	3	692		
20-49% MINORITY	13	4075	12	3980	1	95						
50-79% MINORITY	5	533	4	443			1	90				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	331	3	146	1	95	1	90				
MIDDLE INCOME	38	9005	29	6723	1	219	5	1409	3	654		
UPPER INCOME	10	2440	7	1897			1	221	2	322		
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	1	95			1	95						
50-79% MINORITY	4	236	3	146			1	90				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	12	2558	6	1165	1	219	3	890	2	284		
10-19% MINORITY	13	2170	10	1281			2	519	1	370		
20-49% MINORITY	12	3980	12	3980								
50-79% MINORITY	1	297	1	297								
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	3	1279	3	1279								
10-19% MINORITY	7	1161	4	618			1	221	2	322		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	4	568	4	568								
ALL OTHER TRACTS 21/												
TOTAL 14/	57	12344	43	9334	2	314	7	1720	5	976		

DISCLOSURE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2011

INSTITUTION: 0000015535 - 1 FIRST NAT. BANK OF CENTRAL AL

MSA/MD: 46220 - TUSCALOOSA, AL

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	1	831	1	831								
20-49% MINORITY	1	1186	1	1186								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	831	1	831								
MIDDLE INCOME	1	1186	1	1186								
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	1	831	1	831								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	1186	1	1186								
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/	2	2017	2	2017								

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, 2011

INSTITUTION: 0000015535 - 1 FIRST NAT. BANK OF CENTRAL AL

MSA/MD: 46220 - TUSCALOOSA, AL

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	446	1	446								
10-19% MINORITY	4	339	3	238					1	101		
20-49% MINORITY	10	3486	10	3486								
50-79% MINORITY	2	62	2	62								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	295	5	295								
MIDDLE INCOME	10	3491	10	3491								
UPPER INCOME	2	547	1	446					1	101		
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	202	2	202								
20-49% MINORITY	1	31	1	31								
50-79% MINORITY	2	62	2	62								
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	36	1	36								
20-49% MINORITY	9	3455	9	3455								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	446	1	446								
10-19% MINORITY	1	101							1	101		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY	1	125	1	125								
ALL OTHER TRACTS 21/												
TOTAL 14/	18	4458	17	4357					1	101		

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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	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																					1	100																			1	100
FEMALE																																										
JOINT (MALE/FEMALE)																																										
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: 0000015535 - 1 FIRST NAT. BANK OF CENTRAL AL

MSA/MD: 46220 - TUSCALOOSA, AL

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	100																						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																												
WHITE																					1	17	2	33	3	50															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	14	3	43	3	43															7	100		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																												
ETHNICITY NOT AVAILABLE 6/																																												
MINORITY STATUS 8/																																												
WHITE NON-HISPANIC																					1	17	2	33	3	50															6	100		
OTHERS, INCL. HISPANIC																					1	100																			1	100		
GENDER 19/																																												
MALE																					1	50															1	50					2	100
FEMALE																							1	33	2	67															3	100		
JOINT (MALE/FEMALE)																							2	100																			2	100
GENDER NOT AVAILABLE 6/																																												
INCOME 9/																																												
LESS THAN 50% OF MSA/MD MEDIAN																																								1	100			
50-79% OF MSA/MD MEDIAN																					1	100																			1	100		
80-99% OF MSA/MD MEDIAN																							1	100															1	100				
100-119% OF MSA/MD MEDIAN																																					2	100					2	100
120% OR MORE OF MSA/MD MEDIAN																							2	67	1	33															3	100		
INCOME NOT AVAILABLE 6/																																												

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MSA/MD: 46220 - TUSCALOOSA, AL

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 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	7										
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)	1										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	6										
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN	2										
120% OR MORE OF MSA/MD MEDIAN	3										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	3										
FEMALE	1										
JOINT (MALE/FEMALE)	3										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2										
10-19% MINORITY	3										
20-49% MINORITY	2										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	4										
UPPER INCOME	3										

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MSA/MD: 46220 - TUSCALOOSA, AL

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/							
			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	MEDIAN 31/ \$000's
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	1094									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	930									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	164									
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	930									
OTHERS, INCLUDING HISPANIC	164									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	120									
80-99% OF MSA/MD MEDIAN	164									
100-119% OF MSA/MD MEDIAN	292									
120% OR MORE OF MSA/MD MEDIAN	518									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	321									
FEMALE	215									
JOINT (MALE/FEMALE)	558									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	394									
10-19% MINORITY	416									
20-49% MINORITY	284									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	638									
UPPER INCOME	456									

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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	28	1				1			3.88	3.88	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	1										
NOT HISPANIC OR LATINO	27	1				1			3.88	3.88	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	27	1				1			3.88	3.88	
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	8										
100-119% OF MSA/MD MEDIAN	3	1				1			3.88	3.88	
120% OR MORE OF MSA/MD MEDIAN	14										
INCOME NOT AVAILABLE 6/	3										
GENDER 19/											
MALE	6										
FEMALE	5	1				1			3.88	3.88	
JOINT (MALE/FEMALE)	17										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	8										
10-19% MINORITY	13	1				1			3.88	3.88	
20-49% MINORITY	3										
50-79% MINORITY	3										
80-100% MINORITY	1										
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	3										
MIDDLE INCOME	19	1				1			3.88	3.88	
UPPER INCOME	6										

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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	5192	39				39			3.88	3.88
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	272									
NOT HISPANIC OR LATINO	4920	39				39			3.88	3.88
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	4920	39				39			3.88	3.88
OTHERS, INCLUDING HISPANIC	272									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	1015									
100-119% OF MSA/MD MEDIAN	501	39				39			3.88	3.88
120% OR MORE OF MSA/MD MEDIAN	3261									
INCOME NOT AVAILABLE 6/	415									
GENDER 19/										
MALE	1511									
FEMALE	697	39				39			3.88	3.88
JOINT (MALE/FEMALE)	2984									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1998									
10-19% MINORITY	1860	39				39			3.88	3.88
20-49% MINORITY	525									
50-79% MINORITY	609									
80-100% MINORITY	200									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	512									
MIDDLE INCOME	3229	39				39			3.88	3.88
UPPER INCOME	1451									

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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												
INCOME NOT AVAILABLE 6/	1											
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												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY	1											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME												
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/ \$000's	

BORROWER CHARACTERISTICS

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE

ASIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLAND

WHITE 15

2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO

NOT HISPANIC OR LATINO 15

JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)

ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/

WHITE NON-HISPANIC 15

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/ 15

GENDER 19/

MALE 15

FEMALE

JOINT (MALE/FEMALE)

GENDER 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 15

INCOME CHARACTERISTICS 12/ 13/

LOW INCOME

MODERATE INCOME 15

MIDDLE INCOME

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	15		56	1			
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	11		42	1			
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL			2				
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1		7				
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	3		5				
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	6		28				
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				
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							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
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	7		28	1			NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)			3.88				NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)			3.88				NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	NA NA	NA NA	29	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/)							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 NA	NA NA					NA NA