

Home Mortgage Disclosure Act 2021 Appendix E: Demographic Analysis



HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Table 1: Joint Applicants – Total Applications and Outcome by Race, across racial groups²

	Both applicants are white	Both applicants are black	One applicant is white, one applicant is multi-racial	Other Joint applicants	Joint applicants where one or both applicants did not provide information about race	Total by Action Taken
Loan originated (1)	294 / 69.5%	26 / 6.1%	16 / 3.8%	27 / 6.4%	60 / 14.2%	423 / 100.0%
Application denied by financial Institution (3)	61 / 59.8%	20 / 19.6%	4 / 3.9%	3 / 2.9%	14 / 13.7%	102 / 100.0%
Other Actions (2,4,5,6)	177 / 33.7%	14 / 2.7%	11 / 2.1%	11 / 2.1%	312 / 59.4%	525 / 100.0%
Total Applications	532 / 50.7%	60 / 5.7%	31 / 3.0%	41 / 3.9%	386 / 36.8%	1,050 / 100.0%

Table 8: Joint Applicants – Application Amount (in thousands of dollars) and Outcome by Race, across racial groups

	Both applicants are white	Both applicants are black	One applicant is white, one applicant is multi-racial	Other Joint applicants	Joint applicants where one or both applicants did not provide information about race	Total by Action Taken
Loan originated (1)	\$43,535 / 34.8%	\$2,110 / 1.7%	\$3,205 / 2.6%	\$2,555 / 2.0%	\$73,830 / 59.0%	\$125,235 / 100.0%
Application denied by financial Institution (3)	\$6,235 / 59.5%	\$1,700 / 16.2%	\$350 / 3.3%	\$195 / 1.9%	\$2,000 / 19.1%	\$10,480 / 100.0%
Other Actions (2,4,5,6)	\$62,020 / 66.0%	\$4,730 / 5.0%	\$3,900 / 4.2%	\$5,145 / 5.5%	\$18,110 / 19.3%	\$93,905 / 100.0%
Total Applications	\$111,790 / 48.7%	\$8,540 / 3.7%	\$7,455 / 3.2%	\$7,895 / 3.4%	\$93,940 / 40.9%	\$229,620 / 100.0%

² Some categories were condensed to reduce complexity in the categorization of joint applicants.

³ The 'Other Joint Applicants' categorization includes all other categorizations with fewer than 10 applications.

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Table 2: Joint Applicants – Total Applications and Outcome by Race, within racial groups²

	Both applicants are white	Both applicants are black	One applicant is white, one applicant is multi-racial	Other Joint applicants	Joint applicants where one or both applicants did not provide information about their race
Loan originated (1)	294 / 55.3%	26 / 43.3%	16 / 51.6%	27 / 65.9%	60 / 15.5%
Application denied by financial Institution (3)	61 / 11.5%	20 / 33.3%	4 / 12.9%	3 / 7.3%	14 / 18.2%
Other Actions (2,4,5,6)	177 / 33.3%	14 / 23.3%	11 / 35.5%	11 / 26.8%	312 / 27.3%
Total Applications	532 / 100.0%	60 / 100.0%	31 / 100.0%	41 / 100.0%	386 / 100.0%

Table 4: Joint Applicants – Application Amount (in thousands of dollars) and Outcome by Race, within racial groups

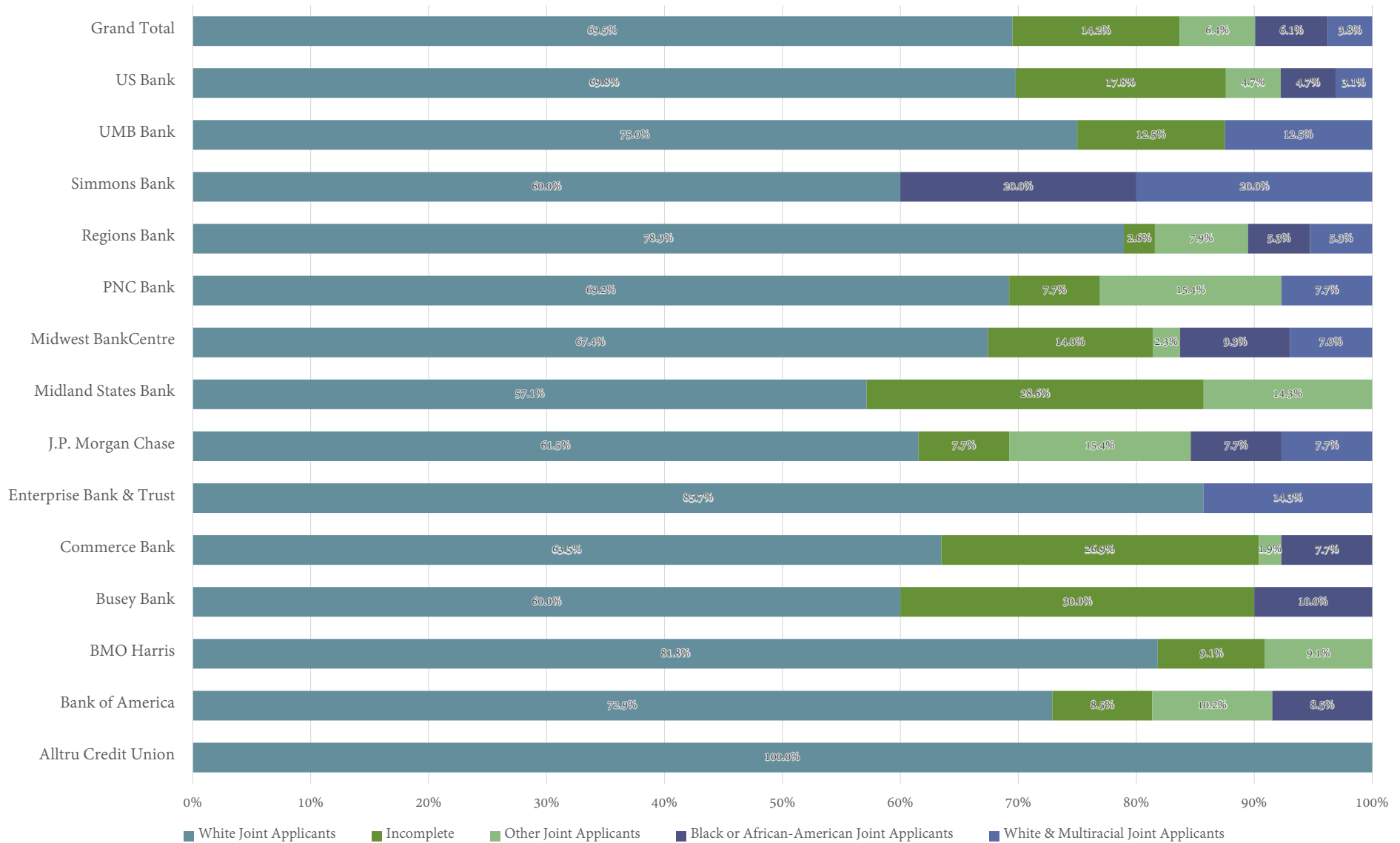
	Both applicants are white	Both applicants are black	One applicant is white, one applicant is multi-racial	Other Joint applicants	Joint applicants where one or both applicants did not provide information about race
Loan originated (1)	\$43,535 / 38.9%	\$2,110 / 24.7%	\$3,205 / 43.0%	\$2,555 / 32.4%	\$73,830 / 78.6%
Application denied by financial Institution (3)	\$6,235 / 5.6%	\$1,700 / 19.9%	\$350 / 4.7%	\$195 / 2.5%	\$2,000 / 2.1%
Other Actions (2,4,5,6)	\$62,020 / 55.5%	\$4,730 / 55.4%	\$3,900 / 52.3%	\$5,145 / 65.2%	\$18,110 / 19.3%
Total Applications	\$111,790 / 100.0%	\$8,540 / 100.0%	\$7,455 / 100.0%	\$7,895 / 100.0%	\$93,940 / 100.0%

² Some categories were condensed to reduce complexity in the categorization of joint applicants.

³ The 'Other Joint Applicants' categorization includes all other categorizations with fewer than 10 applications.

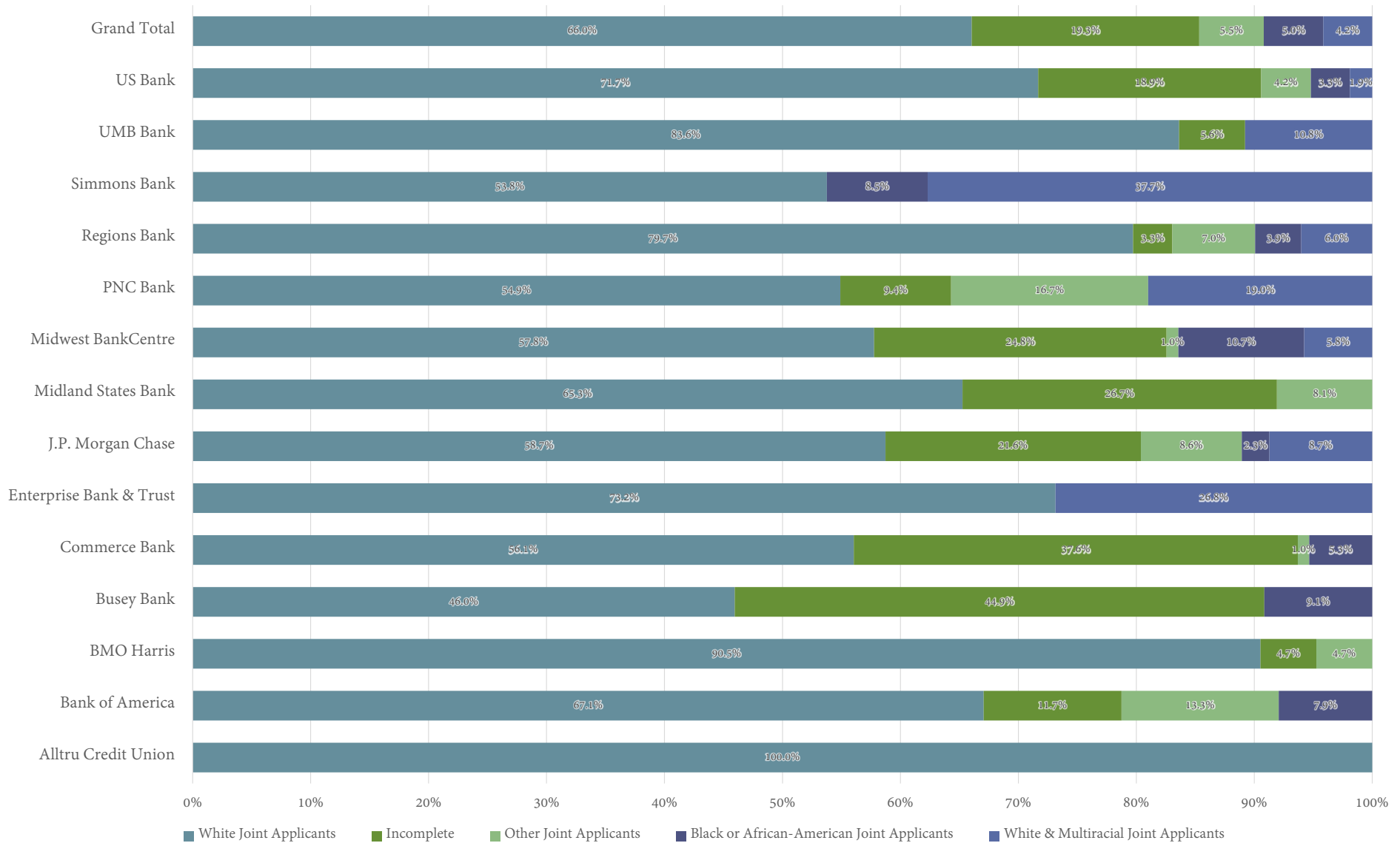
HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Joint Applicant Loan Originations (Percentage) by Race & Institution



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Joint Applicant Loan Origination Amount (Percentage) by Race & Institution



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Joint Applicant Loan Denials (Percentage) by Race & Institution



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Joint Applicant Loan Denial Amount (Percentage) by Race & Institution



HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Table 3: Single Applicant - Total Applications and Outcome by Race, across racial groups

	American Indian or Alaska Native	Asian	Black or African-American	Multi-racial	White	Information not provided	Total by Action Taken
Loan originated (1)	1 / 0.1%	11 / 1.3%	123 / 14.9%	22 / 2.7%	488 / 59.3%	178 / 21.6%	823 / 100.0%
Application denied by financial Institution (3)	2 / 0.5%	4 / 1.0%	164 / 41.5%	14 / 3.5%	164 / 41.5%	47 / 11.9%	395 / 100.0%
Other Actions (2,4,5,6) ¹	0 / 0.0%	11 / 2.2%	80 / 15.8%	16 / 3.2%	332 / 65.5%	68 / 13.4%	507 / 100.0%
Total Applications	3 / 0.2%	26 / 1.5%	367 / 21.3%	52 / 3.0%	984 / 57.0%	293 / 17.0%	1,725 / 100.0%

Table 6: Single Applicant - Application Amount (in thousands of dollars) and Outcome by Race, across racial groups

	American Indian or Alaska Native	Asian	Black or African-American	Multi-racial	White	Information not provided	Total by Action Taken
Loan originated (1)	\$25 / 0.0%	\$1,325 / 0.8%	\$17,825 / 10.2%	\$4,360 / 2.5%	\$78,380 / 45.0%	\$72,220 / 41.5%	\$174,135 / 100.0%
Application denied by financial Institution (3)	\$440 / 1.2%	\$320 / 0.9%	\$10,830 / 30.2%	\$1,200 / 3.3%	\$14,630 / 40.8%	\$8,435 / 23.5%	\$35,855 / 100.0%
Other Actions (2,4,5,6)	\$0 / 0.0%	\$3,225 / 3.3%	\$9,600 / 9.9%	\$4,560 / 4.7%	\$63,220 / 65.2%	\$16,300 / 16.8%	\$96,905 / 100.0%
Total Applications	\$465 / 0.2%	\$4,870 / 1.6%	\$38,255 / 12.5%	\$10,120 / 3.3%	\$156,230 / 50.9%	\$96,955 / 31.6%	\$306,895 / 100.0%

¹ Other actions include the following: application approved but not accepted, applicant withdrew application, file closed for incompleteness, and loan purchased by institution.

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Table 4: Single Applicant - Total Applications and Outcome by Race, within racial groups

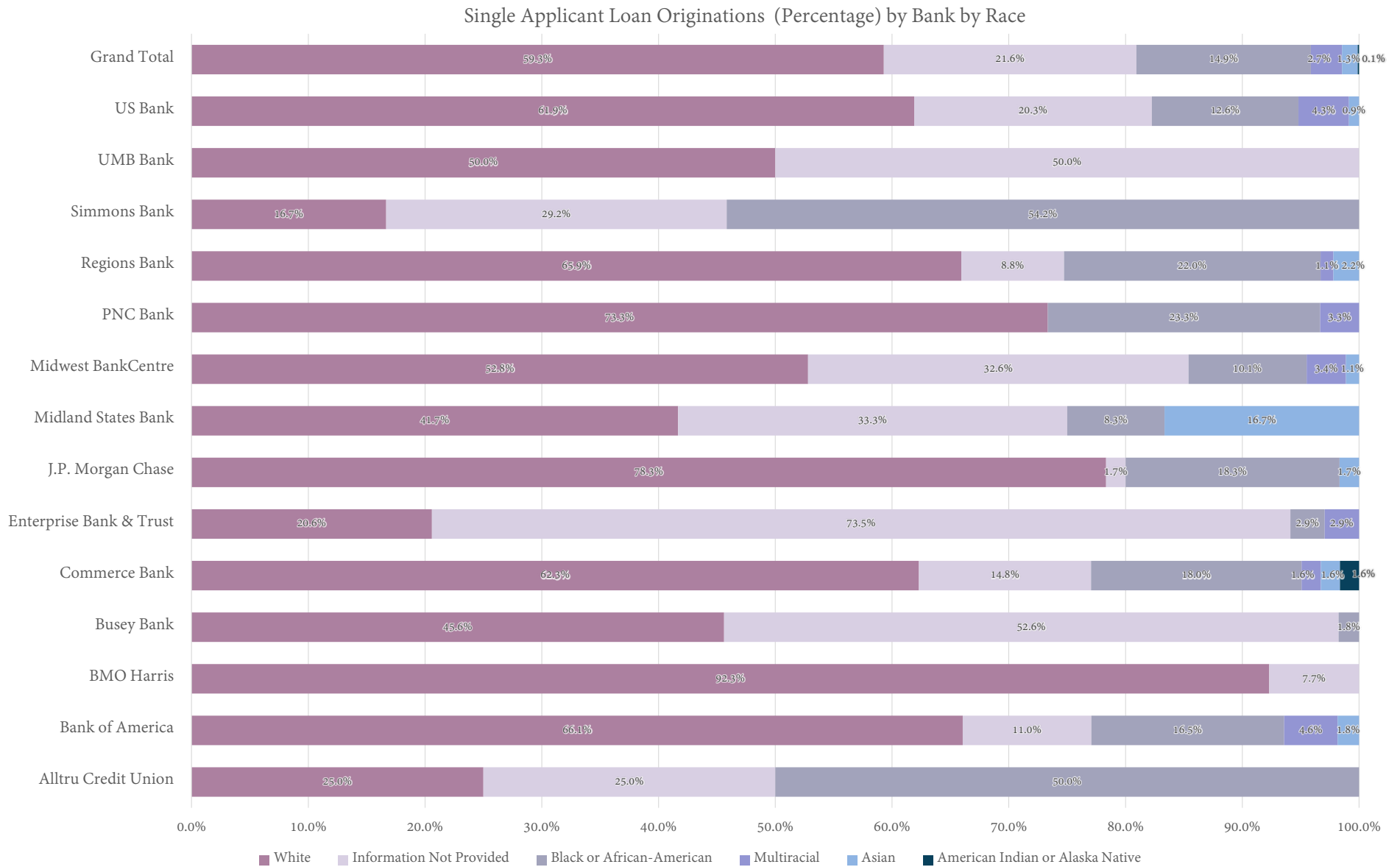
	American Indian or Alaska Native	Asian	Black or African-American	Multi-racial	White	Information not provided
Loan originated (1)	1 / 33.3%	11 / 42.3%	123 / 33.5%	22 / 42.3%	488 / 49.6%	178 / 60.8%
Application denied by financial Institution (3)	2 / 66.7%	4 / 15.4%	164 / 44.7%	14 / 26.9%	164 / 16.7%	47 / 16.0%
Other Actions (2,4,5,6) ¹	0 / 0.0%	11 / 42.3%	80 / 21.8%	16 / 30.8%	332 / 33.7%	68 / 23.2%
Total Applications	3 / 100.0%	26 / 100.0%	367 / 100.0%	52 / 100.0%	984 / 100.00%	293 / 100.00%

Table 2: Single Applicant - Application Amount (in thousands of dollars) and Outcome by Race, within racial groups

	American Indian or Alaska Native	Asian	Black or African-American	Multi-racial	White	Information not provided
Loan originated (1)	\$25 / 5.4%	\$ 1,325 / 27.2%	\$17,825 / 46.6%	\$4,360 / 43.1%	\$78,380 / 50.2%	\$72,220 / 74.5%
Application denied by financial Institution (3)	\$440 / 94.6%	\$320 / 6.6%	\$10,830 / 28.3%	\$1,200 / 11.9%	\$14,630 / 9.4%	\$8,435 / 8.7%
Other Actions (2,4,5,6)	\$0 / 0.0%	\$3,225 / 66.2%	\$9,600 / 25.1%	\$4,560 / 45.1%	\$63,220 / 40.5%	\$16,300 / 16.8%
Total Applications	\$465 / 100.0%	\$4,870 / 100.0%	\$38,255 / 100.0%	\$10,120 / 100.0%	\$156,230 / 100.0%	\$96,955 / 100.0%

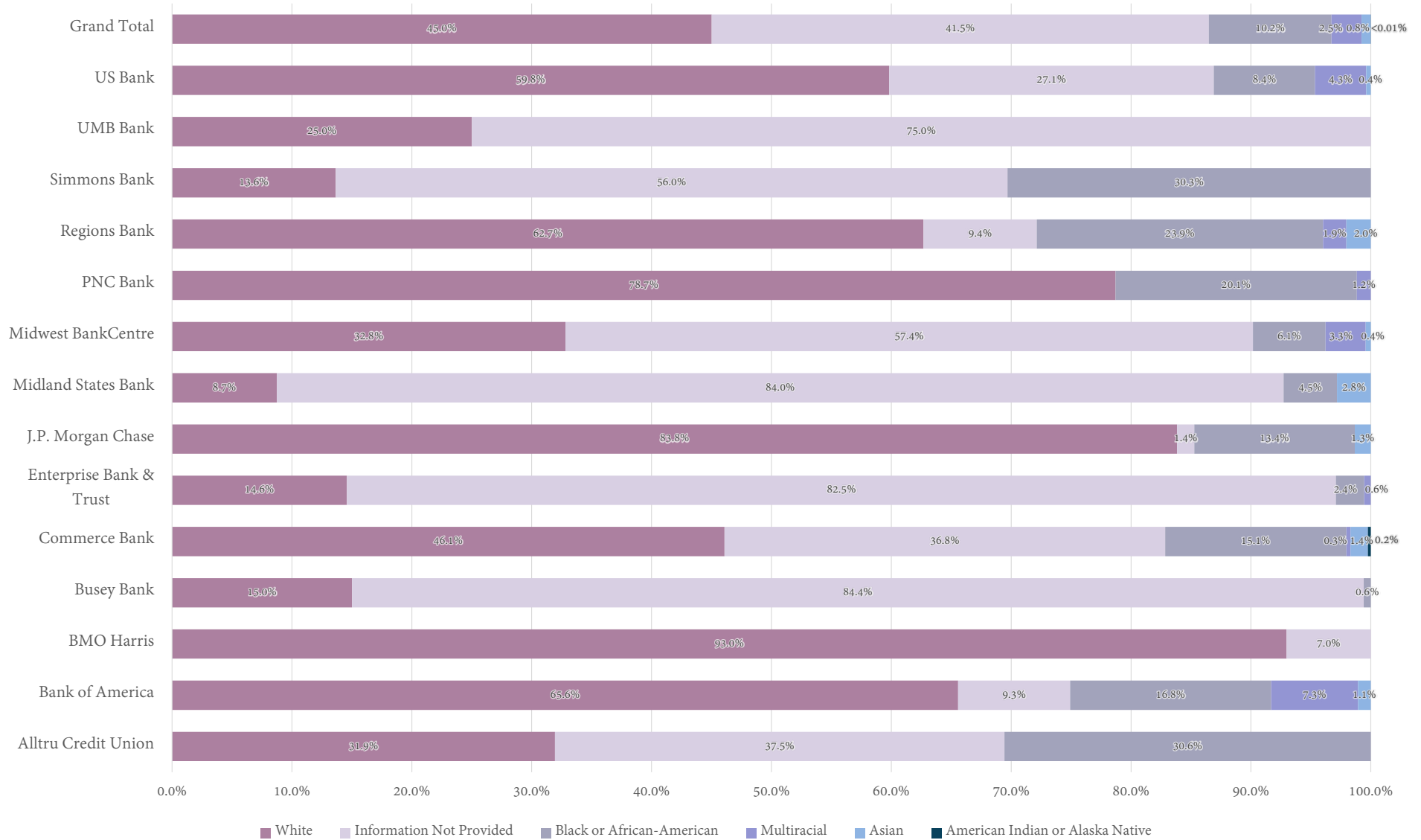
¹ Other actions include the following: application approved but not accepted, applicant withdrew application, file closed for incompleteness, and loan purchased by institution.

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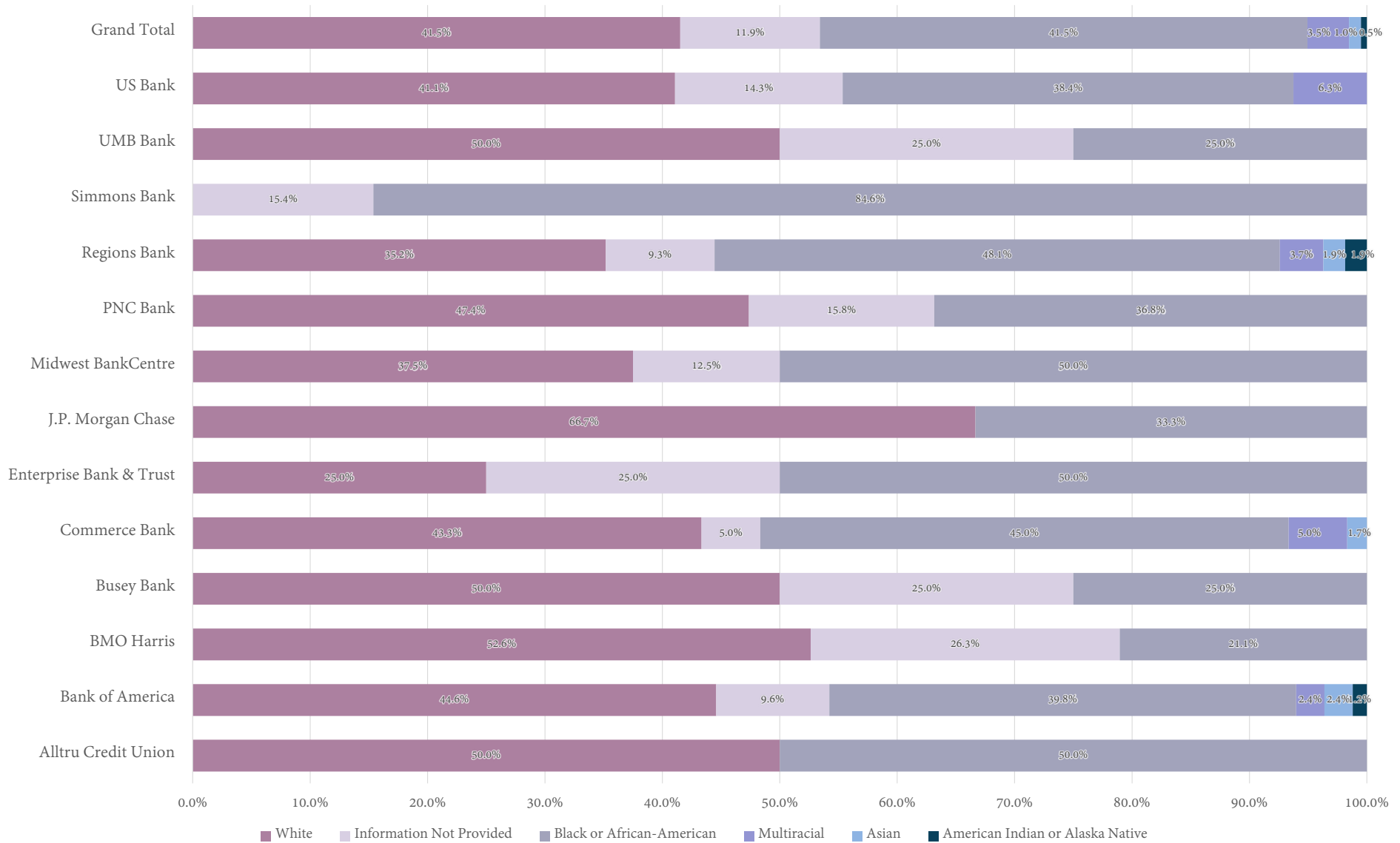
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Single Applicant Loan Origination Amount (Percentage) by Bank by Race



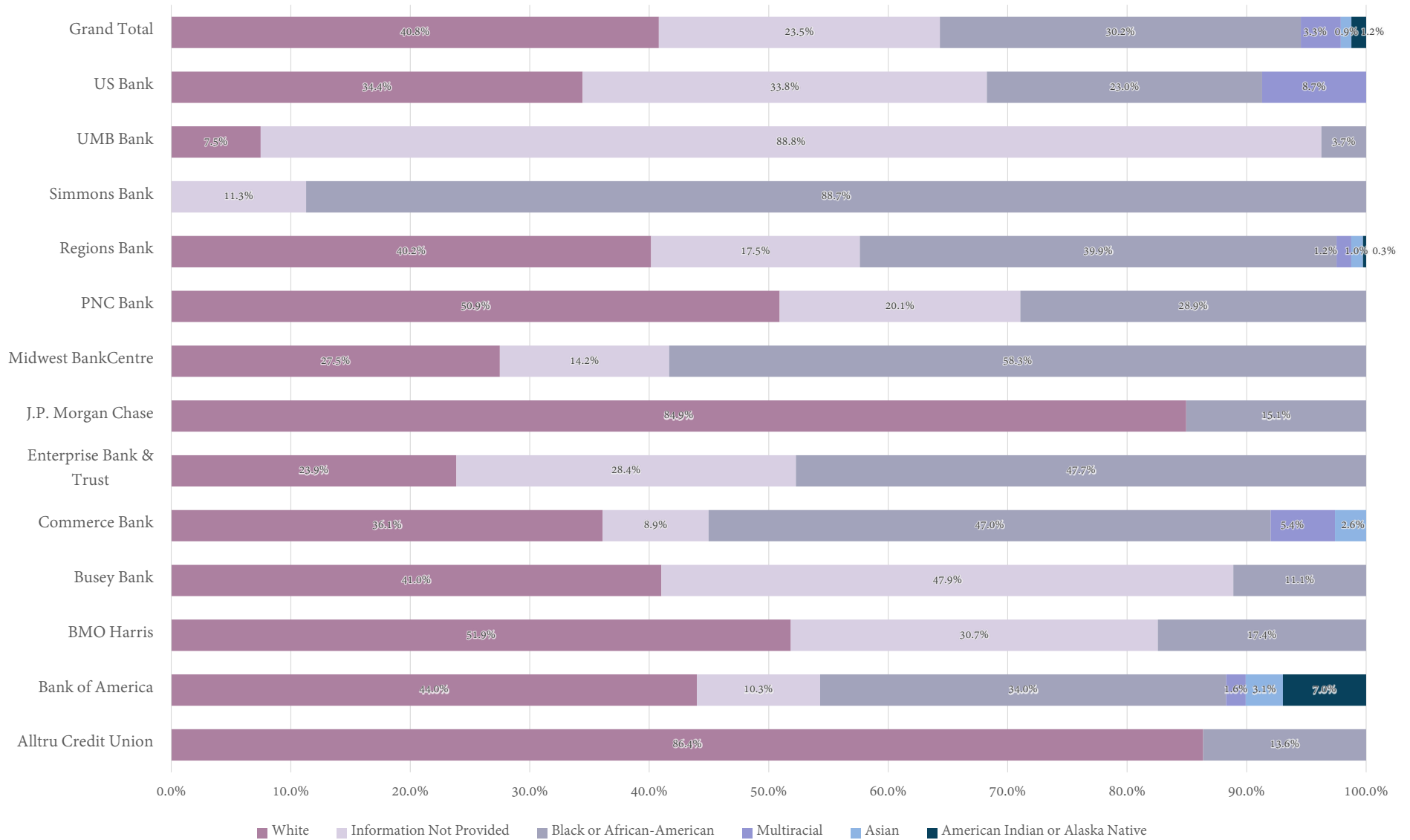
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Single Applicant Loan Denials (Percentage) by Bank by Race



HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Single Applicant Loan Denials Amount (Percentage) by Bank by Race



HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Alltru Credit Union

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants	1	85				
White Applicants			2	440	2	410
White & Multiracial Applicants						
Other Joint Applicants						
Information Not Provided	1	35				
All Joint Applicants	2	120	2	440	2	410

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native						
Asian						
Black or African-American	1	15	2	110		
Two or More Races						
White	1	95	1	115		
Information Not Provided			1	135		
All Single Applicants	2	110	4	360		

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Bank of America

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants	5	445	5	1,035	1	75
White Applicants	11	1,215	43	8,755	17	4,905
White & Multiracial Applicants	1	195			2	1,020
Other Joint Applicants	2	140	6	1,740	1	425
Information Not Provided	2	510	5	1,525	11	2,195
All Joint Applicants	21	2,505	59	13,055	32	8,620

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native	1	425				
Asian	2	190	2	220	1	205
Black or African-American	33	2,075	18	3,480	13	1,225
Two or More Races	2	100	5	1,505	1	225
White	37	2,685	72	13,610	26	3,140
Information Not Provided	8	630	12	1,940	5	615
All Single Applicants	83	6,105	109	20,755	46	5,410

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

BMO Harris

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants						
White Applicants	6	680	9	1,815	10	1,640
White & Multiracial Applicants						
Other Joint Applicants			1	95		
Information Not Provided			1	95	2	710
All Joint Applicants	6	680	11	2,005	12	2,350

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native						
Asian						
Black or African-American	4	400				
Two or More Races						
White	10	1,190	12	860	8	900
Information Not Provided	5	705	1	65		
All Single Applicants	19	2,295	13	925	8	900

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Busey Bank

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants			1	215		
White Applicants	1	125	6	1,080		
White & Multiracial Applicants						
Other Joint Applicants						
Information Not Provided			3	1,055		
All Joint Applicants	1	125	10	2,350		

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native						
Asian						
Black or African-American	2	130	1	135	2	170
Two or More Races						
White	4	480	26	3,470	5	655
Information Not Provided	2	560	30	19,520	3	295
All Single Applicants	8	1,170	57	23,125	10	1,120

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Commerce Bank

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants	1	35	4	640	2	370
White Applicants	8	640	33	6,715	15	3,035
White & Multiracial Applicants	1	55			1	105
Other Joint Applicants			1	115	2	230
Information Not Provided	3	395	14	4,510	3	1,475
All Joint Applicants	13	1,125	52	11,980	23	5,215

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native			1	25		
Asian	1	75	1	145		
Black or African-American	27	1,355	11	1,515	6	910
Two or More Races	3	155	1	35	1	25
White	26	1,040	38	4,620	23	3,295
Information Not Provided	3	255	9	3,685	10	4,570
All Single Applicants	60	2,880	61	10,025	40	8,800

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Enterprise Bank & Trust

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants						
White Applicants			6	940	2	200
White & Multiracial Applicants			1	345	1	375
Other Joint Applicants						
Information Not Provided						
All Joint Applicants			7	1,285	3	575

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native						
Asian						
Black or African-American	2	210	1	275	3	135
Two or More Races			1	65		
White	1	105	7	1,705		
Information Not Provided	1	125	25	9,645	2	1,680
All Single Applicants	4	440	34	11,690	5	1,815

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

J.P. Morgan Chase

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants			3	225	3	525
White Applicants			24	5,630	105	29,695
White & Multiracial Applicants			3	835	4	1,040
Other Joint Applicants			6	820	3	915
Information Not Provided			3	2,075	16	4,610
All Joint Applicants			39	9,585	131	36,785

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native						
Asian			1	145	4	1,070
Black or African-American	3	415	11	1,445	21	3,795
Two or More Races					11	3,865
White	6	2,340	47	9,055	186	41,850
Information Not Provided			1	155	15	4,145
All Single Applicants	9	2,755	60	10,800	237	54,725

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Midland States Bank

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants					1	155
White Applicants			4	930	1	145
White & Multiracial Applicants						
Other Joint Applicants			1	115	1	345
Information Not Provided			2	380	1	185
All Joint Applicants			7	1,425	4	830

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native						
Asian			2	250		
Black or African-American			1	395	1	115
Two or More Races						
White			5	775	4	560
Information Not Provided			4	7,450		
All Single Applicants			12	8,870	5	675

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Midwest BankCentre

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants			4	1,320	1	195
White Applicants	1	35	29	7,155	7	1,385
White & Multiracial Applicants			3	715	1	185
Other Joint Applicants			1	125		
Information Not Provided			6	3,070	2	280
All Joint Applicants	1	35	43	12,385	11	2,045

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native						
Asian			1	105		
Black or African-American	4	350	9	1,475		
Two or More Races			3	815		
White	3	165	47	7,995	11	1,475
Information Not Provided	1	85	29	13,975	6	1,680
All Single Applicants	8	600	89	24,365	17	3,155

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

PNC Bank

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants					1	285
White Applicants	4	540	9	1,315	1	115
White & Multiracial Applicants			1	455		
Other Joint Applicants	1	55	2	400	1	225
Information Not Provided			1	225	1	15
All Joint Applicants	5	595	13	2,395	4	640

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native						
Asian						
Black or African-American	7	395	7	775	2	210
Two or More Races			1	45		
White	9	695	22	3,030	13	1,655
Information Not Provided	3	275			6	590
All Single Applicants	19	1,365	30	3,850	21	2,455

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Regions Bank

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants	4	370	2	370	1	95
White Applicants	3	135	30	7,550	4	440
White & Multiracial Applicants			2	570	1	355
Other Joint Applicants			3	665	2	290
Information Not Provided			1	315	4	1,260
All Joint Applicants	7	505	38	9,470	12	2,440

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native	1	15				
Asian	1	55	2	320	2	470
Black or African-American	26	2,250	20	3,740	12	1,020
Two or More Races	2	70	1	305	2	260
White	19	2,265	60	9,820	20	2,890
Information Not Provided	5	985	8	1,480		
All Single Applicants	54	5,640	91	15,665	36	4,640

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

Simmons Bank

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants	2	90	1	85	1	205
White Applicants	1	55	3	535	2	200
White & Multiracial Applicants			1	375		
Other Joint Applicants						
Information Not Provided	1	55				
All Joint Applicants	4	200	5	995	3	405

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native						
Asian						
Black or African-American	11	865	13	1,355	3	465
Two or More Races					1	185
White			4	610		
Information Not Provided	2	110	7	2,515	1	5
All Single Applicants	13	975	24	4,470	5	655

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

UMB Bank

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants						
White Applicants			6	970	1	105
White & Multiracial Applicants			1	125		
Other Joint Applicants						
Information Not Provided			1	65		
All Joint Applicants			8	1,160	1	105

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native						
Asian						
Black or African-American	1	55			1	55
Two or More Races						
White	2	110	4	540		
Information Not Provided	1	1,305	4	1,620	1	305
All Single Applicants	4	1,470	8	2,160	2	360

HMDA 2021 - Demographic Patterns in Mortgage Lending - Depository Applicants

US Bank

Joint Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
Black or African-American Applicants	7	675	6	840	3	205
White Applicants	26	2,810	90	18,190	10	1,260
White & Multiracial Applicants	2	100	4	480	1	125
Other Joint Applicants			6	1,070	1	125
Information Not Provided	7	1,005	23	4,795	272	63,100
All Joint Applicants	42	4,590	129	25,375	287	64,815

Single Applicants	Applications Denied (Total Number)	Application Amount Denied (Thousands of dollars)	Total Loans Originated (Total Number)	Total Loan Amount Originated (Thousands of Dollars)	Other Actions (Total Number)	Other Actions Amount (Thousands of Dollars)
American Indian or Alaska Native						
Asian			2	140	4	1,480
Black or African-American	43	2,315	29	3,125	13	1,055
Two or More Races	7	875	10	1,590		
White	46	3,460	143	22,175	31	6,255
Information Not Provided	16	3,400	47	10,045	19	2,415
All Single Applicants	112	10,050	231	37,075	67	11,205