

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

INSTITUTION'S NATIONWIDE TOTALS

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	440	1	792	29	8	10	48
FHA	161		48		2		
VA	20		12				
FSA/RHS	8						
LOANS ORIGINATED							
CONVENTIONAL	353	1	618	25	2	7	18
FHA	119		29		1		
VA	14		10				
FSA/RHS	6						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	25		82	2	4	2	27
FHA	21		11		1		
VA			1				
FSA/RHS	1						
APPLICATIONS WITHDRAWN							
CONVENTIONAL	60		92	2	1	1	3
FHA	20		8				
VA	6		1				
FSA/RHS	1						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2				1		
FHA	1						
VA							
FSA/RHS							
PREAPPROVALS DENIED							
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
PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/							
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

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	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	297		567				
FHA	110		29		1		
VA	13		9				
FSA/RHS	6						

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	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	2						
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1						
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APPLICATIONS WITHDRAWN							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	287 3	1	548 3	20	1 1	7	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.60		2.24		2.09		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.55		2.42		2.09		NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	290	1	551	20	2	7	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

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional											
	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
IL/COOK COUNTY/0311.00 LOANS ORIGINATED					1	227								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/0619.02 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	150										
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/0622.00 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/0633.02 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/0701.02 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/0801.00 LOANS ORIGINATED													1	413
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					
	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
IL/COOK COUNTY/0803.00 LOANS ORIGINATED					1	650								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/0812.02 LOANS ORIGINATED			1	600										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/0813.00 LOANS ORIGINATED					1	178								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/0818.00 LOANS ORIGINATED					1	185				1	185			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/1203.00 LOANS ORIGINATED					1	283								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/1408.00 LOANS ORIGINATED			1	220						1	220			
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					
	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
IL/COOK COUNTY/1502.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	59							1	59		
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/1508.00														
LOANS ORIGINATED					1	373								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/1603.00														
LOANS ORIGINATED			2	368										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/1613.00														
LOANS ORIGINATED					1	213								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/2003.00														
LOANS ORIGINATED					1	165								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/2206.01														
LOANS ORIGINATED			1	417										
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					
	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
IL/COOK COUNTY/2425.00														
LOANS ORIGINATED					1	223					1	223		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	346										
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/2514.00														
LOANS ORIGINATED					1	198					1	198		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/2801.00														
LOANS ORIGINATED					2	541								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/2838.00														
LOANS ORIGINATED			1	204										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/4302.00														
LOANS ORIGINATED			1	266										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/4409.00														
LOANS ORIGINATED					1	75					1	75		
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				
	FHA, FSA/RHS & VA		Conventional		C		D		E				
	A	B	C		D		E		F				
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/COOK COUNTY/6309.00													
LOANS ORIGINATED	1	124											
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/COOK COUNTY/7004.02													
LOANS ORIGINATED					1	129							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/COOK COUNTY/7201.00													
LOANS ORIGINATED	1	195											
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/COOK COUNTY/7403.00													
LOANS ORIGINATED	1	248											
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/COOK COUNTY/7703.00													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED					1	408							
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/COOK COUNTY/7704.00													
LOANS ORIGINATED					1	75							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	219									
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				
	FHA, FSA/RHS & VA		Conventional		C		D		E				
	A	B	C		D		E		F				
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/COOK COUNTY/8014.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	1112									
IL/COOK COUNTY/8019.01 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	117							
IL/COOK COUNTY/8020.04 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	91									
IL/COOK COUNTY/8021.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	417							
IL/COOK COUNTY/8026.09 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	64							
IL/COOK COUNTY/8036.04 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	73									

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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	
	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
IL/COOK COUNTY/8036.05 LOANS ORIGINATED					1	317								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8041.05 LOANS ORIGINATED					1	338								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8041.06 LOANS ORIGINATED					1	167				1	167			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8042.01 LOANS ORIGINATED			1	580										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	417										
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8042.02 LOANS ORIGINATED			1	879										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8043.05 LOANS ORIGINATED	1	231												
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					
	FHA, FSA/RHS & VA		Conventional											
	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
IL/COOK COUNTY/8043.10 LOANS ORIGINATED	1	137	1	286	2	479								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8043.11 LOANS ORIGINATED					2	468					1	154		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8044.03 LOANS ORIGINATED					1	89					1	89		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8044.04 LOANS ORIGINATED	1	191												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8044.05 LOANS ORIGINATED	1	145												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8044.06 LOANS ORIGINATED			2	390										
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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
IL/COOK COUNTY/8045.06 LOANS ORIGINATED		1	116							1	116			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8045.07 LOANS ORIGINATED				2	418									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN		1	194	2	204									
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8047.09 LOANS ORIGINATED		1	106							1	106			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8047.11 LOANS ORIGINATED		1	90											
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8047.12 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN				1	95					1	95			
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8048.05 LOANS ORIGINATED				1	152									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	
	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	
IL/COOK COUNTY/8048.09 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				2	547									
IL/COOK COUNTY/8049.01 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS						1	75							
IL/COOK COUNTY/8051.08 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	372									
IL/COOK COUNTY/8052.02 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	243									
IL/COOK COUNTY/8059.02 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS				1	466									
IL/COOK COUNTY/8060.04 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								1	540					

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
IL/COOK COUNTY/8106.00														
LOANS ORIGINATED				1	170									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8119.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED				1	417									
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8126.00														
LOANS ORIGINATED	1	464												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	300												
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8132.00														
LOANS ORIGINATED				1	315									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8157.01														
LOANS ORIGINATED			2	406										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8159.00														
LOANS ORIGINATED			1	233										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional											
	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
IL/COOK COUNTY/8186.00 LOANS ORIGINATED					2	592								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8188.00 LOANS ORIGINATED			1	228	1	242					1	242		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8198.01 LOANS ORIGINATED							1	100						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8199.00 LOANS ORIGINATED			2	1340										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8201.01 LOANS ORIGINATED			1	320										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8226.01 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	86								
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A		B		C		D		E				F	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/COOK COUNTY/8239.04 LOANS ORIGINATED					1	198								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8241.06 LOANS ORIGINATED			1	319										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8241.20 LOANS ORIGINATED			1	142										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8253.02 LOANS ORIGINATED			1	168										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8278.02 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	74								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8284.01 LOANS ORIGINATED					1	172								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/COOK COUNTY/8288.01													
LOANS ORIGINATED				3	508	1	6						
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/COOK COUNTY/8288.02													
LOANS ORIGINATED				1	121								
APPS APPROVED, NOT ACCEPTED													
APPS DENIED				1	85								
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/COOK COUNTY/8292.00													
LOANS ORIGINATED				1	80					1	80		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	86											
APPS WITHDRAWN			1	78									
FILES CLOSED FOR INCOMPLETENESS													
IL/COOK COUNTY/8293.01													
LOANS ORIGINATED				1	88								
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/COOK COUNTY/8298.00													
LOANS ORIGINATED				1	248								
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/COOK COUNTY/8299.01													
LOANS ORIGINATED	1	180											
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	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
IL/COOK COUNTY/8300.03														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	7						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/COOK COUNTY/8300.08														
LOANS ORIGINATED	1	127												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	127												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8401.03														
LOANS ORIGINATED					1	222								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8401.04														
LOANS ORIGINATED					1	164								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8402.01														
LOANS ORIGINATED			1	384	1	264								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8409.08														
LOANS ORIGINATED	1	207												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
IL/DUPAGE COUNTY/8409.11														
LOANS ORIGINATED		1	142								1	142		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8410.02														
LOANS ORIGINATED					2	359								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8411.02														
LOANS ORIGINATED		1	189											
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8411.08														
LOANS ORIGINATED					1	234								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8411.12														
LOANS ORIGINATED					1	172								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8411.13														
LOANS ORIGINATED					1	190								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				
	FHA, FSA/RHS & VA		Conventional		C		D		E				
	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
IL/DUPAGE COUNTY/8411.14													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN	1	172											
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8412.04													
LOANS ORIGINATED			1	110	1	136							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	120	1	140							
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8412.06													
LOANS ORIGINATED					1	260							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8413.07													
LOANS ORIGINATED					1	223							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN					1	256							
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8413.08													
LOANS ORIGINATED			1	215									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8413.10													
LOANS ORIGINATED			1	240	1	349							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				
	FHA, FSA/RHS & VA		Conventional		C		D		E				
	A	B	C		D		E		F				
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/DUPAGE COUNTY/8413.12 LOANS ORIGINATED					1	210							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8413.14 LOANS ORIGINATED					1	137							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8413.20 LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	149									
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8413.22 LOANS ORIGINATED	1	226	1	128									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED	1	226											
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8413.23 LOANS ORIGINATED			1	240									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8413.26 LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN					1	228							
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D		E				F
Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/DUPAGE COUNTY/8413.27													
LOANS ORIGINATED					1	196							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8414.01													
LOANS ORIGINATED					1	86							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8415.03													
LOANS ORIGINATED	1	167											
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8417.05													
LOANS ORIGINATED					1	169							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8418.01													
LOANS ORIGINATED			1	208									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8418.02													
LOANS ORIGINATED					1	168							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families				
	FHA, FSA/RHS & VA		Conventional		C		D		E				
	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
IL/DUPAGE COUNTY/8419.01 LOANS ORIGINATED					1	343							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8421.00 LOANS ORIGINATED			1	113							1	113	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8422.00 LOANS ORIGINATED					1	400							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			1	155							1	155	
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8423.00 LOANS ORIGINATED					1	588							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8426.02 LOANS ORIGINATED					1	388							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/DUPAGE COUNTY/8427.03 LOANS ORIGINATED			1	417									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
IL/DUPAGE COUNTY/8427.04														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	148								
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8429.00														
LOANS ORIGINATED					1	300					1	300		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	113								
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8430.00														
LOANS ORIGINATED					1	408								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8440.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	523								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8446.02														
LOANS ORIGINATED					1	250								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8447.01														
LOANS ORIGINATED			1	166										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
IL/DUPAGE COUNTY/8449.01														
LOANS ORIGINATED		1	275											
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8449.02														
LOANS ORIGINATED				1	232									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8454.01														
LOANS ORIGINATED		1	608											
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8454.02														
LOANS ORIGINATED				1	300						1	300		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8455.07														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED				1	205									
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8456.01														
LOANS ORIGINATED				1	345									
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families						
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D		E		F		G		
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
IL/DUPAGE COUNTY/8456.02															
LOANS ORIGINATED			1	224							1	224			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8457.01															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					1	94					1	94			
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8458.07															
LOANS ORIGINATED			2	550											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN					1	338					1	338			
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8458.09															
LOANS ORIGINATED					1	203									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8458.11															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN			1	212							1	212			
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8460.02															
LOANS ORIGINATED			1	335	1	398									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN					1	292									
FILES CLOSED FOR INCOMPLETENESS															

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional											
	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
IL/DUPAGE COUNTY/8460.03														
LOANS ORIGINATED			1	187							1	187		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8461.05														
LOANS ORIGINATED			1	720	1	417								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8462.07														
LOANS ORIGINATED	1	341			1	327								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8462.09														
LOANS ORIGINATED					2	1202								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8463.05														
LOANS ORIGINATED					1	158								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8463.12														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	91								
APPS WITHDRAWN					1	52								
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D			
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families						
	FHA, FSA/RHS & VA		Conventional		C		D		E				F		
	A		B		C		D		E				F		G
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
IL/DUPAGE COUNTY/8463.13															
LOANS ORIGINATED					1	356					1	356			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED							1	288							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8464.04															
LOANS ORIGINATED			2	517	1	417									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN			1	118											
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8464.08															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					1	285									
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8464.09															
LOANS ORIGINATED			1	407			2	20							
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8464.11															
LOANS ORIGINATED	1	161													
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8465.04															
LOANS ORIGINATED	1	185													
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	A		B		C		D		E				F	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/DUPAGE COUNTY/8465.07														
LOANS ORIGINATED			1	152										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	150										
APPS WITHDRAWN			1	152										
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8465.09														
LOANS ORIGINATED					1	232								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	102							1	102		
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8465.11														
LOANS ORIGINATED	1	228												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	228	1	125										
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8465.14														
LOANS ORIGINATED					1	375								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	382								
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8465.15														
LOANS ORIGINATED			1	178										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DUPAGE COUNTY/8465.17														
LOANS ORIGINATED	1	178			1	216								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families						
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D		E		F		G		
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
IL/DUPAGE COUNTY/8465.18															
LOANS ORIGINATED					1	275									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8465.19															
LOANS ORIGINATED					1	217									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8465.21															
LOANS ORIGINATED					1	150					1	150			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8465.22															
LOANS ORIGINATED					1	194									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/DUPAGE COUNTY/8467.01															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN					1	147									
FILES CLOSED FOR INCOMPLETENESS															
IL/GRUNDY COUNTY/0001.02															
LOANS ORIGINATED					2	135					1	47			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								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
	Home Purchase Loans				Refinancings		Home Improvement Loans				
	FHA, FSA/RHS & VA		Conventional		C		D				
	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
IL/GRUNDY COUNTY/0001.03											
LOANS ORIGINATED	1	143									
APPS APPROVED, NOT ACCEPTED											
APPS DENIED					1	120					
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/GRUNDY COUNTY/0005.00											
LOANS ORIGINATED	1	314	1	145							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/GRUNDY COUNTY/0008.00											
LOANS ORIGINATED			1	215							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/GRUNDY COUNTY/0009.00											
LOANS ORIGINATED					1	105					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/KENDALL COUNTY/8901.01											
LOANS ORIGINATED	3	733	3	440	9	1643				1	106
APPS APPROVED, NOT ACCEPTED											
APPS DENIED			1	151	1	128	1	6			
APPS WITHDRAWN	1	100	2	358	1	122					
FILES CLOSED FOR INCOMPLETENESS											
IL/KENDALL COUNTY/8901.02											
LOANS ORIGINATED	3	481	10	2224	7	1122				1	80
APPS APPROVED, NOT ACCEPTED											
APPS DENIED	2	324			1	276					
APPS WITHDRAWN			1	116	1	232					
FILES CLOSED FOR INCOMPLETENESS			1	200							

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families			
	FHA, FSA/RHS & VA		Conventional		C		D		E			
	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
IL/KENDALL COUNTY/8902.01												
LOANS ORIGINATED	1	149	3	349	2	224						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	124						
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/KENDALL COUNTY/8902.02												
LOANS ORIGINATED	1	178	2	253	6	685				3	345	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	212						
APPS WITHDRAWN					1	143						
FILES CLOSED FOR INCOMPLETENESS												
IL/KENDALL COUNTY/8903.01												
LOANS ORIGINATED	3	681	3	129	5	565				4	298	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	200	1	30				
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/KENDALL COUNTY/8903.02												
LOANS ORIGINATED	1	225	3	341	10	1420	1	9				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	417						
APPS WITHDRAWN					1	148				1	148	
FILES CLOSED FOR INCOMPLETENESS			1	150								
IL/KENDALL COUNTY/8904.00												
LOANS ORIGINATED	4	723	14	2524	27	4508	1	5		4	377	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED			3	329	4	501	1	88		1	88	
APPS WITHDRAWN			3	494	7	879						
FILES CLOSED FOR INCOMPLETENESS												
IL/KENDALL COUNTY/8905.00												
LOANS ORIGINATED	4	676	5	953	10	1056	1	5				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED			2	378	3	323						
APPS WITHDRAWN	2	322	1	254	4	754						
FILES CLOSED FOR INCOMPLETENESS												

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	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
IL/KENDALL COUNTY/8906.00														
LOANS ORIGINATED	3	553	8	1321	17	2984					3	327		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					3	598								
APPS WITHDRAWN			2	530										
FILES CLOSED FOR INCOMPLETENESS														
IL/KENDALL COUNTY/8907.00														
LOANS ORIGINATED	2	339	2	654	6	1373	2	20						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	3						
APPS WITHDRAWN	3	764	1	250	1	417	1	12						
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8701.01														
LOANS ORIGINATED					1	104					1	104		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8704.02														
LOANS ORIGINATED			2	303										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	162										
APPS WITHDRAWN			1	158										
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8706.06														
LOANS ORIGINATED			1	106										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8707.04														
LOANS ORIGINATED	1	126												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	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	
IL/MCHENRY COUNTY/8708.03														
LOANS ORIGINATED			1	150										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	118										
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8708.07														
LOANS ORIGINATED					1	285								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8708.11														
LOANS ORIGINATED			1	216										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	240										
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8709.02														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	333												
APPS WITHDRAWN	1	204												
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8709.05														
LOANS ORIGINATED	1	157												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8710.03														
LOANS ORIGINATED			1	80	2	282					1	80		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	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	
IL/MCHENRY COUNTY/8711.04														
LOANS ORIGINATED	1	236	3	608	3	548					1	105		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	272										
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8711.07														
LOANS ORIGINATED					1	357								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8711.09														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	210								
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8712.08														
LOANS ORIGINATED					1	199								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8712.09														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	178					1	178		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCHENRY COUNTY/8713.04														
LOANS ORIGINATED			1	84	1	108								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	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
IL/MCHENRY COUNTY/8715.00														
LOANS ORIGINATED					5	1313					1	102		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	171										
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8801.05														
LOANS ORIGINATED	1	213												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8801.13														
LOANS ORIGINATED			1	149										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8801.16														
LOANS ORIGINATED			1	213										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8801.20														
LOANS ORIGINATED	1	235					1	168						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8801.21														
LOANS ORIGINATED							1	240						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
IL/WILL COUNTY/8802.02														
LOANS ORIGINATED	1	111												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8803.04														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	333										
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8803.05														
LOANS ORIGINATED			1	350										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8803.06														
LOANS ORIGINATED					1	178								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8803.07														
LOANS ORIGINATED			1	135										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8803.10														
LOANS ORIGINATED	1	175	3	744	1	411								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED								1	50					
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E				F	
	A		B		C		D		E				F	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/WILL COUNTY/8803.12														
LOANS ORIGINATED			3	1331	3	1385					2	436		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	661								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8803.13														
LOANS ORIGINATED	2	278	3	424	1	165	1	45						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS	1	135												
IL/WILL COUNTY/8803.14														
LOANS ORIGINATED					1	363								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8804.04														
LOANS ORIGINATED					1	155								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8804.08														
LOANS ORIGINATED			1	169										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8804.10														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	158					1	158		
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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
IL/WILL COUNTY/8804.12														
LOANS ORIGINATED					1	154								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	161								
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8804.16														
LOANS ORIGINATED			1	193										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8804.19														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	270								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8804.20														
LOANS ORIGINATED	1	206	1	152	2	390				1	152			
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	182								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8805.03														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	105										
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8805.05														
LOANS ORIGINATED			1	118	2	210								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional											
	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
IL/WILL COUNTY/8805.07 LOANS ORIGINATED							1	5						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8807.01 LOANS ORIGINATED			1	269										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8809.05 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN						1	45							
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8810.07 LOANS ORIGINATED						1	318							
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN						1	417			1	417			
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8810.09 LOANS ORIGINATED						1	119				1	119		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8811.05 LOANS ORIGINATED			1	417	2	514								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	246								
APPS WITHDRAWN			1	417										
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
IL/WILL COUNTY/8811.07 LOANS ORIGINATED	1	154												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8811.08 LOANS ORIGINATED			1	120							1	120		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8811.16 LOANS ORIGINATED					1	220								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8812.00 LOANS ORIGINATED			1	70										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8814.01 LOANS ORIGINATED	1	136	2	221										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8816.03 LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	182												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										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				
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	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
IL/WILL COUNTY/8822.00																	
LOANS ORIGINATED	1	94															
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED																	
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/WILL COUNTY/8826.01																	
LOANS ORIGINATED	1	136	1	68													
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED			1	107													
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/WILL COUNTY/8827.01																	
LOANS ORIGINATED			1	103													
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED																	
APPS WITHDRAWN					1	143											
FILES CLOSED FOR INCOMPLETENESS																	
IL/WILL COUNTY/8827.02																	
LOANS ORIGINATED																	
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED	1	79															
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/WILL COUNTY/8832.06																	
LOANS ORIGINATED	1	151															
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED																	
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/WILL COUNTY/8832.11																	
LOANS ORIGINATED	1	169	1	76													
APPS APPROVED, NOT ACCEPTED																	
APPS DENIED																	
APPS WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	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
IL/WILL COUNTY/8832.13														
LOANS ORIGINATED			1	60										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	238								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8833.03														
LOANS ORIGINATED	1	319	1	250										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	159										
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8835.04														
LOANS ORIGINATED					4	742								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8835.07														
LOANS ORIGINATED					1	415								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8835.11														
LOANS ORIGINATED					1	112								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8835.14														
LOANS ORIGINATED					1	294								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings								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			
	Home Purchase Loans				Refinancings		Home Improvement Loans				E		F	
	FHA, FSA/RHS & VA		Conventional		C		D				E		F	
	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		
IL/WILL COUNTY/8835.16														
LOANS ORIGINATED			1	568										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8835.19														
LOANS ORIGINATED			1	198										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8835.22														
LOANS ORIGINATED					1	178								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8840.05														
LOANS ORIGINATED					1	185								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/WILL COUNTY/8841.01														
LOANS ORIGINATED	1	149												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED	63	11975	150	34052	238	48745	12	290			47	6838		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	8	1357	13	1873	33	6856	7	472	1	540	4	515		
APPS WITHDRAWN	10	2090	31	6048	37	6776	1	12			8	1529		
FILES CLOSED FOR INCOMPLETENESS	1	135	2	350										

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

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families						
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E				F	
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	16	2453	53	9122	60	9754	2	11			39	5941		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	3	433	2	256	10	1196	5	187			2	156		
APPS WITHDRAWN	2	340	11	1462	10	2147	1	5			5	737		
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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MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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											2	424						
ASIAN	23	4875			9	1619					1	231	1	161			1	235
BLACK OR AFRICAN AMERICAN	1	198			1	149					2	406	7	1347				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	234	45198			31	6524					29	5913	23	4471			15	2249
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	2	302									1	241					1	106
RACE NOT AVAILABLE 6/																		
ETHNICITY 7/																		
HISPANIC OR LATINO	16	2394			3	309					10	1753	8	1627			5	642
NOT HISPANIC OR LATINO	239	47371			38	7983					22	4846	20	3761			11	1779
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	5	808									3	616	3	591			1	169
ETHNICITY NOT AVAILABLE 6/																		
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	215	42425			28	6215					18	3928	12	2253			9	1438
OTHERS, INCLUDING HISPANIC	45	8148			13	2077					17	3287	19	3726			8	1152
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	12	1202			1	110							2	221			2	214
50-79% OF MSA/MD MEDIAN	38	4826			8	1121					10	1717	5	705			8	1269
80-99% OF MSA/MD MEDIAN	29	4548			8	1320					7	1371	10	1880			5	783
100-119% OF MSA/MD MEDIAN	29	4592			4	810					6	1153	6	1302			2	324
120% OR MORE OF MSA/MD MEDIAN	152	35405			20	4931					10	2445	3	635				
INCOME NOT AVAILABLE 6/																		
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	40	8376			8	2009					4	846	3	644			2	398
10-19% MINORITY	59	12077			6	1588					6	1167	2	438			1	166
20-49% MINORITY	142	26335			21	3695					22	4670	16	2793			10	1315
50-79% MINORITY	17	3422			6	1000					3	532	6	1557			4	711
80-100% MINORITY	2	363											4	547				
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	7	1520			2	314					1	145	2	291			2	285
MIDDLE INCOME	98	16874			17	2745					19	3510	16	2931			9	1201
UPPER INCOME	155	32179			22	5233					15	3560	13	2757			6	1104
TOTAL 14/																		
	260	50573			41	8292					35	7215	31	5979			17	2590

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PRICING INFORMATION	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		
	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/	260				40						34		26					17
REPORTED PRICING DATA					1						1		5						
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	1	NA		NA		NA	1	NA	4	NA		NA		NA	NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA	1	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					1.53						1.76		1.84						
MEDIAN					1.53						1.76		1.86						
HOEPA LOANS 17/																			

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PRICING INFORMATION	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		
	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/	50573				8186							7037		5172				2590	
REPORTED PRICING DATA					106							178		807					
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99		NA		NA	106		NA		NA		NA	178		683		NA		NA	NA
2.00 - 2.49		NA		NA			NA		NA		NA			124		NA		NA	NA
2.50 - 2.99		NA		NA			NA		NA		NA					NA		NA	NA
3.00 - 3.49		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 30/					1.53							1.76		1.80					
MEDIAN 31/					1.53							1.76		1.86					
HOEPA LOANS 17/																			

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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)	1	143	1	143									
MALE													
FEMALE													
JOINT (MALE/FEMALE)	1	143	1	143									
ASIAN (TOTAL)	4	900	3	627					1	273			
MALE	3	669	2	396					1	273			
FEMALE	1	231	1	231									
JOINT (MALE/FEMALE)													
BLACK OR AFRICAN AMERICAN (TOTAL)	8	1392	6	1078				1	86	1	228		
MALE	4	705	2	391				1	86	1	228		
FEMALE	2	308	2	308									
JOINT (MALE/FEMALE)	2	379	2	379									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)													
MALE													
FEMALE													
JOINT (MALE/FEMALE)													
WHITE (TOTAL)	68	12881	52	9886				7	1271	8	1589	1	135
MALE	34	6004	25	4303				6	1192	3	509		
FEMALE	17	3298	13	2556				1	79	2	528	1	135
JOINT (MALE/FEMALE)	17	3579	14	3027						3	552		
2 OR MORE MINORITY RACES (TOTAL)													
MALE													
FEMALE													
JOINT (MALE/FEMALE)													
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	241	1	241									
MALE													
FEMALE													
JOINT (MALE/FEMALE)	1	241	1	241									
RACE NOT AVAILABLE (TOTAL) 6/													
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)	29	4941	22	3870			4	614	2	322	1	135
MALE	14	2381	11	1846			3	535				
FEMALE	8	1088	5	704			1	79	1	170	1	135
JOINT (MALE/FEMALE)	7	1472	6	1320					1	152		
NOT HISPANIC OR LATINO (TOTAL)	47	9489	35	6978			4	743	8	1768		
MALE	27	4997	18	3244			4	743	5	1010		
FEMALE	12	2749	11	2391					1	358		
JOINT (MALE/FEMALE)	8	1743	6	1343					2	400		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	6	1127	6	1127								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	6	1127	6	1127								
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	35	7197	26	5273			3	657	6	1267		
MALE	20	3623	14	2457			3	657	3	509		
FEMALE	9	2210	8	1852					1	358		
JOINT (MALE/FEMALE)	6	1364	4	964					2	400		
OTHERS, INCLUDING HISPANIC (TOTAL)	47	8360	37	6702			5	700	4	823	1	135
MALE	21	3755	15	2633			4	621	2	501		
FEMALE	11	1627	8	1243			1	79	1	170	1	135
JOINT (MALE/FEMALE)	15	2978	14	2826					1	152		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	538	3	332			2	206				
50-79% OF MSA/MD MEDIAN	27	4488	21	3474			3	555	2	324	1	135
80-99% OF MSA/MD MEDIAN	22	4137	18	3383			1	177	3	577		
100-119% OF MSA/MD MEDIAN	13	2460	10	2071			1	86	2	303		
120% OR MORE OF MSA/MD MEDIAN	15	3934	11	2715			1	333	3	886		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	82	15557	63	11975			8	1357	10	2090	1	135

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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)	1	281	1	281								
MALE	1	281	1	281								
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	30	8021	22	6384			2	368	6	1269		
MALE	11	2918	9	2610			1	149	1	159		
FEMALE	6	1638	4	1172					2	466		
JOINT (MALE/FEMALE)	13	3465	9	2602			1	219	3	644		
BLACK OR AFRICAN AMERICAN (TOTAL)	5	878	2	415			1	151	2	312		
MALE	2	305					1	151	1	154		
FEMALE	1	158							1	158		
JOINT (MALE/FEMALE)	2	415	2	415								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	157	32437	122	26266			10	1354	23	4467	2	350
MALE	47	8051	34	6094			4	441	8	1366	1	150
FEMALE	22	3279	19	2879					3	400		
JOINT (MALE/FEMALE)	88	21107	69	17293			6	913	12	2701	1	200
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	293	2	293								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	293	2	293								
RACE NOT AVAILABLE (TOTAL) 6/	1	413	1	413								
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)	17	1747	14	1338			1	107	1	152	1	150
MALE	10	981	8	679					1	152	1	150
FEMALE	3	337	3	337								
JOINT (MALE/FEMALE)	4	429	3	322			1	107				
NOT HISPANIC OR LATINO (TOTAL)	175	39619	132	31757			12	1766	30	5896	1	200
MALE	51	10574	36	8306			6	741	9	1527		
FEMALE	26	4738	20	3714					6	1024		
JOINT (MALE/FEMALE)	98	24307	76	19737			6	1025	15	3345	1	200
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	544	3	544								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	544	3	544								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	413	1	413								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	137	30146	105	24384			9	1247	22	4315	1	200
MALE	37	7070	26	5415			4	441	7	1214		
FEMALE	19	2942	16	2542					3	400		
JOINT (MALE/FEMALE)	81	20134	63	16427			5	806	12	2701	1	200
OTHERS, INCLUDING HISPANIC (TOTAL)	58	11764	44	9255			4	626	9	1733	1	150
MALE	24	4485	18	3570			2	300	3	465	1	150
FEMALE	10	2133	7	1509					3	624		
JOINT (MALE/FEMALE)	24	5146	19	4176			2	326	3	644		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	730	6	581			1	149				
50-79% OF MSA/MD MEDIAN	43	5228	30	3582			4	534	9	1112		
80-99% OF MSA/MD MEDIAN	28	4279	19	3051			5	657	3	371	1	200
100-119% OF MSA/MD MEDIAN	20	3736	15	2791					4	795	1	150
120% OR MORE OF MSA/MD MEDIAN	97	27937	79	23634			3	533	15	3770		
INCOME NOT AVAILABLE 6/	1	413	1	413								
TOTAL 14/	196	42323	150	34052			13	1873	31	6048	2	350

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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)	26	6046	18	4036			3	871	5	1139		
MALE	8	1982	6	1466			1	178	1	338		
FEMALE	3	450	3	450								
JOINT (MALE/FEMALE)	15	3614	9	2120			2	693	4	801		
BLACK OR AFRICAN AMERICAN (TOTAL)	8	1675	6	1219			1	74	1	382		
MALE	2	402	2	402								
FEMALE	4	516	3	442			1	74				
JOINT (MALE/FEMALE)	2	757	1	375					1	382		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	273	54541	213	43375			29	5911	31	5255		
MALE	70	12744	50	9632			10	1498	10	1614		
FEMALE	46	6944	33	4875			3	657	10	1412		
JOINT (MALE/FEMALE)	157	34853	130	28868			16	3756	11	2229		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	115	1	115								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	115	1	115								
RACE NOT AVAILABLE (TOTAL) 6/												
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)	15	2337	11	1839					4	498		
MALE	5	945	4	848					1	97		
FEMALE	5	622	4	500					1	122		
JOINT (MALE/FEMALE)	5	770	3	491					2	279		
NOT HISPANIC OR LATINO (TOTAL)	289	59480	223	46346			33	6856	33	6278		
MALE	75	14183	54	10652			11	1676	10	1855		
FEMALE	48	7288	35	5267			4	731	9	1290		
JOINT (MALE/FEMALE)	166	38009	134	30427			18	4449	14	3133		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	4	560	4	560								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	560	4	560								
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	257	52204	200	41405			29	5911	28	4888		
MALE	66	12113	47	9098			10	1498	9	1517		
FEMALE	41	6322	29	4375			3	657	9	1290		
JOINT (MALE/FEMALE)	150	33769	124	27932			16	3756	10	2081		
OTHERS, INCLUDING HISPANIC (TOTAL)	51	10173	38	7340			4	945	9	1888		
MALE	14	3015	11	2402			1	178	2	435		
FEMALE	12	1588	10	1392			1	74	1	122		
JOINT (MALE/FEMALE)	25	5570	17	3546			2	693	6	1331		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	19	1845	10	969			6	596	3	280		
50-79% OF MSA/MD MEDIAN	46	5510	32	3794			6	716	8	1000		
80-99% OF MSA/MD MEDIAN	35	5677	25	3914			6	1316	4	447		
100-119% OF MSA/MD MEDIAN	34	5872	26	4104			5	1162	3	606		
120% OR MORE OF MSA/MD MEDIAN	164	40946	138	34199			10	3066	16	3681		
INCOME NOT AVAILABLE 6/	10	2527	7	1765					3	762		
TOTAL 14/	308	62377	238	48745			33	6856	37	6776		

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	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)	20	774	12	290			7	472	1	12		
MALE	11	234	9	201			2	33				
FEMALE	3	22	1	9			2	13				
JOINT (MALE/FEMALE)	6	518	2	80			3	426	1	12		
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/												
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	6					1	6				
MALE												
FEMALE	1	6					1	6				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	19	768	12	290			6	466	1	12		
MALE	11	234	9	201			2	33				
FEMALE	2	16	1	9			1	7				
JOINT (MALE/FEMALE)	6	518	2	80			3	426	1	12		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	19	768	12	290			6	466	1	12		
MALE	11	234	9	201			2	33				
FEMALE	2	16	1	9			1	7				
JOINT (MALE/FEMALE)	6	518	2	80			3	426	1	12		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	6					1	6				
MALE												
FEMALE	1	6					1	6				
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	26	3	20			1	6				
50-79% OF MSA/MD MEDIAN	4	30	2	20			2	10				
80-99% OF MSA/MD MEDIAN	1	88					1	88				
100-119% OF MSA/MD MEDIAN	2	20	2	20								
120% OR MORE OF MSA/MD MEDIAN	9	610	5	230			3	368	1	12		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	20	774	12	290			7	472	1	12		

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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)	1	540					1	540				
MALE	1	540					1	540				
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/												
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	540					1	540				
MALE	1	540					1	540				
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/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	540					1	540				
MALE	1	540					1	540				
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/	1	540					1	540				
TOTAL 14/	1	540					1	540				

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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)	12	2099	9	1481			1	178	2	440		
MALE	6	1141	4	625			1	178	1	338		
FEMALE	2	375	2	375								
JOINT (MALE/FEMALE)	4	583	3	481					1	102		
BLACK OR AFRICAN AMERICAN (TOTAL)	1	198	1	198								
MALE												
FEMALE	1	198	1	198								
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	44	5985	35	4559			3	337	6	1089		
MALE	18	2632	12	1544			1	94	5	994		
FEMALE	6	682	6	682								
JOINT (MALE/FEMALE)	20	2671	17	2333			2	243	1	95		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	187	1	187								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	187	1	187								
RACE NOT AVAILABLE (TOTAL) 6/	1	413	1	413								
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)	2	82	2	82								
MALE	2	82	2	82								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	55	8340	43	6296			4	515	8	1529		
MALE	22	3691	14	2087			2	272	6	1332		
FEMALE	9	1255	9	1255								
JOINT (MALE/FEMALE)	24	3394	20	2954			2	243	2	197		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	47	1	47								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	47	1	47								
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	413	1	413								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	41	5856	32	4430			3	337	6	1089		
MALE	16	2550	10	1462			1	94	5	994		
FEMALE	6	682	6	682								
JOINT (MALE/FEMALE)	19	2624	16	2286			2	243	1	95		
OTHERS, INCLUDING HISPANIC (TOTAL)	17	2613	14	1995			1	178	2	440		
MALE	8	1223	6	707			1	178	1	338		
FEMALE	3	573	3	573								
JOINT (MALE/FEMALE)	6	817	5	715					1	102		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4	550	2	278			2	272				
50-79% OF MSA/MD MEDIAN	6	639	6	639								
80-99% OF MSA/MD MEDIAN	4	394	2	247			1	88	1	59		
100-119% OF MSA/MD MEDIAN	3	287	3	287								
120% OR MORE OF MSA/MD MEDIAN	40	6451	33	4974			1	155	6	1322		
INCOME NOT AVAILABLE 6/	2	561	1	413					1	148		
TOTAL 14/	59	8882	47	6838			4	515	8	1529		

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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	5	538	3	332			2	206				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	4	441	2	235			2	206				
NOT HISPANIC OR LATINO	1	97	1	97								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	97	1	97								
OTHERS, INCLUDING HISPANIC	4	441	2	235			2	206				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	143	1	143								
ASIAN												
BLACK OR AFRICAN AMERICAN	2	308	2	308								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	24	4037	18	3023			3	555	2	324	1	135
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	15	2359	11	1664			2	408	1	152	1	135
NOT HISPANIC OR LATINO	12	2129	10	1810			1	147	1	172		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1821	8	1502			1	147	1	172		
OTHERS, INCLUDING HISPANIC	17	2667	13	1972			2	408	1	152	1	135

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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	3	669	2	396					1	273		
BLACK OR AFRICAN AMERICAN	2	329	2	329								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	17	3139	14	2658			1	177	2	304		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	5	1068	5	1068								
NOT HISPANIC OR LATINO	15	2689	11	1935			1	177	3	577		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	380	2	380								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1691	7	1210			1	177	2	304		
OTHERS, INCLUDING HISPANIC	12	2446	11	2173					1	273		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	3	527	2	441			1	86				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1933	8	1630					2	303		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	4	732	3	562					1	170		
NOT HISPANIC OR LATINO	7	1379	5	1160			1	86	1	133		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	349	2	349								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	852	3	719					1	133		
OTHERS, INCLUDING HISPANIC	9	1608	7	1352			1	86	1	170		

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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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	1	231	1	231								
BLACK OR AFRICAN AMERICAN	1	228							1	228		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	3234	9	2243			1	333	2	658		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	241	1	241								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	341	1	341								
NOT HISPANIC OR LATINO	12	3195	8	1976			1	333	3	886		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	398	2	398								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	2736	7	1745			1	333	2	658		
OTHERS, INCLUDING HISPANIC	5	1198	4	970					1	228		
TOTAL 14/	82	15557	63	11975			8	1357	10	2090	1	135

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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	1	149					1	149				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	581	6	581								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	240	2	240								
NOT HISPANIC OR LATINO	5	490	4	341			1	149				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	341	4	341								
OTHERS, INCLUDING HISPANIC	3	389	2	240			1	149				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	7	913	6	788					1	125		
BLACK OR AFRICAN AMERICAN	3	463					1	151	2	312		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	33	3852	24	2794			3	383	6	675		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	11	1082	9	823			1	107	1	152		
NOT HISPANIC OR LATINO	31	3994	20	2607			3	427	8	960		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	152	1	152								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	2618	14	1819			2	276	5	523		
OTHERS, INCLUDING HISPANIC	22	2610	16	1763			2	258	4	589		

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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	1	281	1	281								
ASIAN	4	939	2	526			1	219	1	194		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	22	2953	15	2138			4	438	2	177	1	200
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	106	1	106								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	233	2	233								
NOT HISPANIC OR LATINO	25	3868	16	2640			5	657	3	371	1	200
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	178	1	178								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	2542	12	1727			4	438	2	177	1	200
OTHERS, INCLUDING HISPANIC	9	1737	7	1324			1	219	1	194		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	272							1	272		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	19	3464	15	2791					3	523	1	150
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	150									1	150
NOT HISPANIC OR LATINO	19	3586	15	2791					4	795		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18	3314	15	2791					3	523		
OTHERS, INCLUDING HISPANIC	2	422							1	272	1	150

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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									3	678		
ASIAN	17	5748	14	5070								
BLACK OR AFRICAN AMERICAN	2	415	2	415								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	77	21587	62	17962			3	533	12	3092		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	187	1	187								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	42	1	42								
NOT HISPANIC OR LATINO	95	27681	77	23378			3	533	15	3770		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	214	1	214								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	75	21331	60	17706			3	533	12	3092		
OTHERS, INCLUDING HISPANIC	22	6606	19	5928					3	678		
TOTAL 14/	196	42323	150	34052			13	1873	31	6048	2	350

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, 2016

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	2	310					1	178	1	132		
BLACK OR AFRICAN AMERICAN	2	272	1	198			1	74				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	15	1263	9	771			4	344	2	148		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	152	1	152								
NOT HISPANIC OR LATINO	18	1693	9	817			6	596	3	280		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	1111	8	619			4	344	2	148		
OTHERS, INCLUDING HISPANIC	5	734	2	350			2	252	1	132		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	6	795	4	592					2	203		
BLACK OR AFRICAN AMERICAN	1	115	1	115								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	39	4600	27	3087			6	716	6	797		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	8	964	5	614					3	350		
NOT HISPANIC OR LATINO	38	4546	27	3180			6	716	5	650		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	32	3767	22	2473			6	716	4	578		
OTHERS, INCLUDING HISPANIC	14	1743	10	1321					4	422		

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MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	1	314	1	314								
BLACK OR AFRICAN AMERICAN	1	168	1	168								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	33	5195	23	3432			6	1316	4	447		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	593	2	445					1	148		
NOT HISPANIC OR LATINO	32	5084	23	3469			6	1316	3	299		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	31	4916	22	3301			6	1316	3	299		
OTHERS, INCLUDING HISPANIC	4	761	3	613					1	148		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	3	755	2	470			1	285				
BLACK OR AFRICAN AMERICAN	1	234	1	234								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	30	4883	23	3400			4	877	3	606		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	165	1	165								
NOT HISPANIC OR LATINO	33	5707	25	3939			5	1162	3	606		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	29	4718	22	3235			4	877	3	606		
OTHERS, INCLUDING HISPANIC	5	1154	4	869			1	285				

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, 2016

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	14	3872	11	2660			1	408	2	804		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	149	36959	126	31424			9	2658	14	2877		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	115	1	115								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	463	2	463								
NOT HISPANIC OR LATINO	159	40172	133	33425			10	3066	16	3681		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	311	3	311								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	145	36300	122	30765			9	2658	14	2877		
OTHERS, INCLUDING HISPANIC	19	4646	16	3434			1	408	2	804		
TOTAL 14/	308	62377	238	48745			33	6856	37	6776		

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MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	4	26	3	20			1	6				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	6					1	6				
NOT HISPANIC OR LATINO	3	20	3	20								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	20	3	20								
OTHERS, INCLUDING HISPANIC	1	6					1	6				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	30	2	20			2	10				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	30	2	20			2	10				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	30	2	20			2	10				
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	88					1	88				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	88					1	88				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	88					1	88				
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	20	2	20								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	20	2	20								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	20	2	20								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	9	610	5	230			3	368	1	12		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	610	5	230			3	368	1	12		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	610	5	230			3	368	1	12		
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	20	774	12	290			7	472	1	12		

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, 2016

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	1	178					1	178				
BLACK OR AFRICAN AMERICAN	1	198	1	198								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	174	1	80			1	94				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	550	2	278			2	272				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	174	1	80			1	94				
OTHERS, INCLUDING HISPANIC	2	376	1	198			1	178				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	6	639	6	639								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	40	1	40								
NOT HISPANIC OR LATINO	5	599	5	599								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	599	5	599								
OTHERS, INCLUDING HISPANIC	1	40	1	40								

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, 2016

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	4	394	2	247			1	88	1	59		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	394	2	247			1	88	1	59		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	4	394	2	247			1	88	1	59		
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	3	287	3	287								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	287	3	287								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	3	287	3	287								
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, 2016

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	11	1921	9	1481					2	440		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	28	4343	23	3306			1	155	4	882		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	187	1	187								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	42	1	42								
NOT HISPANIC OR LATINO	38	6362	31	4885			1	155	6	1322		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	47	1	47								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26	4254	21	3217			1	155	4	882		
OTHERS, INCLUDING HISPANIC	14	2197	12	1757					2	440		
TOTAL 14/	59	8882	47	6838			4	515	8	1529		

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MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	8	1714	8	1714								
10-19% MINORITY	10	2051	6	1190			3	657	1	204		
20-49% MINORITY	47	9047	37	7026					9	1886	1	135
50-79% MINORITY	13	2200	9	1627			4	573				
80-100% MINORITY	4	545	3	418			1	127				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	8	1013	5	666			3	347				
MIDDLE INCOME	40	7296	32	5629			2	353	6	1314		
UPPER INCOME	34	7248	26	5680			3	657	4	776	1	135
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												
50-79% MINORITY	6	722	3	375			3	347				
80-100% MINORITY	2	291	2	291								
MIDDLE INCOME												
LESS THAN 10% MINORITY	5	833	5	833								
10-19% MINORITY	1	143	1	143								
20-49% MINORITY	27	5036	21	3722					6	1314		
50-79% MINORITY	5	1030	4	804			1	226				
80-100% MINORITY	2	254	1	127			1	127				
UPPER INCOME												
LESS THAN 10% MINORITY	3	881	3	881								
10-19% MINORITY	9	1908	5	1047			3	657	1	204		
20-49% MINORITY	20	4011	16	3304					3	572	1	135
50-79% MINORITY	2	448	2	448								
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	82	15557	63	11975			8	1357	10	2090	1	135

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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	24	5670	17	4120			1	155	6	1395		
10-19% MINORITY	49	12315	42	11053			1	73	4	839	2	350
20-49% MINORITY	103	21036	75	16026			10	1496	18	3514		
50-79% MINORITY	18	2966	14	2517			1	149	3	300		
80-100% MINORITY	2	336	2	336								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	9	1780	7	1356					2	424		
MIDDLE INCOME	75	12508	55	9049			6	1015	14	2444		
UPPER INCOME	112	28035	88	23647			7	858	15	3180	2	350
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	346							1	346		
50-79% MINORITY	6	1098	5	1020					1	78		
80-100% MINORITY	2	336	2	336								
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	12	2237	9	1536					3	701		
20-49% MINORITY	6	1368	5	1128					1	240		
50-79% MINORITY	47	7390	34	5243			5	866	8	1281		
80-100% MINORITY	10	1513	7	1142			1	149	2	222		
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	12	3433	8	2584			1	155	3	694		
20-49% MINORITY	43	10947	37	9925			1	73	3	599	2	350
50-79% MINORITY	55	13300	41	10783			5	630	9	1887		
80-100% MINORITY	2	355	2	355								
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	196	42323	150	34052			13	1873	31	6048	2	350

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MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	46	10418	40	9051			6	1367				
10-19% MINORITY	71	16207	52	11808			9	2027	10	2372		
20-49% MINORITY	164	30738	124	23773			17	3388	23	3577		
50-79% MINORITY	22	4373	18	3546					4	827		
80-100% MINORITY	5	641	4	567			1	74				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	9	1227	8	1182					1	45		
MIDDLE INCOME	119	20766	92	15917			15	2504	12	2345		
UPPER INCOME	180	40384	138	31646			18	4352	24	4386		
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												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
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/	308	62377	238	48745			33	6856	37	6776		

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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	100	1	100								
10-19% MINORITY	2	84	2	84								
20-49% MINORITY	14	572	7	95			6	465	1	12		
50-79% MINORITY	2	11	2	11								
80-100% MINORITY	1	7					1	7				
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	8	82	4	30			3	40	1	12		
UPPER INCOME	12	692	8	260			4	432				
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												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
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/	20	774	12	290			7	472	1	12		

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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												
20-49% MINORITY												
	1	540					1	540				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
	1	540					1	540				
MIDDLE INCOME												
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	540					1	540				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
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/	1	540					1	540				

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, 2016

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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	6	688	5	533			1	155				
10-19% MINORITY	18	3435	13	2260			2	272	3	903		
20-49% MINORITY	27	3695	23	3241			1	88	3	366		
50-79% MINORITY	6	791	4	531					2	260		
80-100% MINORITY	2	273	2	273								
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	576	4	576								
MIDDLE INCOME	23	2663	19	2112			1	178	3	373		
UPPER INCOME	32	5643	24	4150			3	337	5	1156		
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												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
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/	59	8882	47	6838			4	515	8	1529		

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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																					1	100																1	100	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																								
WHITE																					3	38			2	25			2	25							1	13	8	100
2 OR MORE MINORITY RACES																																								
JOINT (WHITE/MINORITY RACE)																																								
RACE NOT AVAILABLE 6/																																								
ETHNICITY 7/																																								
HISPANIC OR LATINO																					2	50							2	50									4	100
NOT HISPANIC OR LATINO																					1	20			2	40			1	20							1	20	5	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																								
ETHNICITY NOT AVAILABLE 6/																																								
MINORITY STATUS 8/																																								
WHITE NON-HISPANIC																					1	25			2	50											1	25	4	100
OTHERS, INCL. HISPANIC																					2	40							3	60									5	100
GENDER 19/																																								
MALE																					3	38			2	25			2	25							1	13	8	100
FEMALE																													1	100									1	100
JOINT (MALE/FEMALE)																																								
GENDER NOT AVAILABLE 6/																																								
INCOME 9/																																								
LESS THAN 50% OF MSA/MD MEDIAN																					1	50							1	50									2	100
50-79% OF MSA/MD MEDIAN																					2	67							1	33									3	100
80-99% OF MSA/MD MEDIAN																									1	100													1	100
100-119% OF MSA/MD MEDIAN																													1	100									1	100
120% OR MORE OF MSA/MD MEDIAN																									1	50											1	50	2	100
INCOME NOT AVAILABLE 6/																																								

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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																					2	100																	2	100		
BLACK OR AFRICAN AMERICAN																													1	100										1	100	
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																										
WHITE																					2	18	1	9	3	27	2	18	1	9	1	9						1	9	11	100	
2 OR MORE MINORITY RACES																																										
JOINT (WHITE/MINORITY RACE)																																										
RACE NOT AVAILABLE 6/																																										
ETHNICITY 7/																																										
HISPANIC OR LATINO																													1	100											1	100
NOT HISPANIC OR LATINO																					2	15	1	8	5	38	2	15	1	8	1	8						1	8	13	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																										
ETHNICITY NOT AVAILABLE 6/																																										
MINORITY STATUS 8/																																										
WHITE NON-HISPANIC																					2	20	1	10	3	30	2	20			1	10						1	10	10	100	
OTHERS, INCL. HISPANIC																									2	50			2	50										4	100	
GENDER 19/																																										
MALE																					1	14	1	14	3	43			1	14	1	14								7	100	
FEMALE																																										
JOINT (MALE/FEMALE)																					1	14			2	29	2	29	1	14								1	14	7	100	
GENDER NOT AVAILABLE 6/																																										
INCOME 9/																																										
LESS THAN 50% OF MSA/MD MEDIAN																									1	100															1	100
50-79% OF MSA/MD MEDIAN																					2	50							2	50											4	100
80-99% OF MSA/MD MEDIAN																							1	17	3	50	1	17			1	17									6	100
100-119% OF MSA/MD MEDIAN																																										
120% OR MORE OF MSA/MD MEDIAN																									1	33	1	33										1	33	3	100	
INCOME NOT AVAILABLE 6/																																										

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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	2	67											1	33					3	100
BLACK OR AFRICAN AMERICAN							1	100											1	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	9	30			10	33	3	10					5	17			3	10	30	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	11	32			10	29	4	12					6	18			3	9	34	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	9	30			10	33	3	10					5	17			3	10	30	100
OTHERS, INCL. HISPANIC	2	50					1	25					1	25					4	100
GENDER 19/																				
MALE	3	27			4	36	3	27									1	9	11	100
FEMALE	2	50			1	25	1	25											4	100
JOINT (MALE/FEMALE)	6	32			5	26							6	32			2	11	19	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	4	57			1	14	2	29											7	100
50-79% OF MSA/MD MEDIAN	2	33			3	50											1	17	6	100
80-99% OF MSA/MD MEDIAN	2	33			2	33	1	17					1	17					6	100
100-119% OF MSA/MD MEDIAN	2	40					1	20									2	40	5	100
120% OR MORE OF MSA/MD MEDIAN	1	10			4	40							5	50					10	100
INCOME NOT AVAILABLE 6/																				

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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	2	18			5	45							2	18			2	18	11	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO	1	50			1	50													2	100
NOT HISPANIC OR LATINO	1	11			4	44							2	22			2	22	9	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	11			4	44							2	22			2	22	9	100
OTHERS, INCL. HISPANIC	1	50			1	50													2	100
GENDER 19/																				
MALE					2	50											2	50	4	100
FEMALE	2	50			2	50													4	100
JOINT (MALE/FEMALE)					1	33							2	67					3	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	50			1	50													2	100
50-79% OF MSA/MD MEDIAN	1	25			2	50											1	25	4	100
80-99% OF MSA/MD MEDIAN													1	100					1	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN					2	50							1	25			1	25	4	100
INCOME NOT AVAILABLE 6/																				

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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																					1	100	1	100
NOT HISPANIC OR LATINO																								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																								
ETHNICITY NOT AVAILABLE 6/																								
MINORITY STATUS 8/																								
WHITE NON-HISPANIC																								
OTHERS, INCL. HISPANIC																					1	100	1	100
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																								
80-99% OF MSA/MD MEDIAN																								
100-119% OF MSA/MD MEDIAN																								
120% OR MORE OF MSA/MD MEDIAN																								
INCOME NOT AVAILABLE 6/																					1	100	1	100

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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	1	100																	1	100
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	1	33										1	33			1	33		3	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	2	50										1	25			1	25		4	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	33										1	33			1	33		3	100
OTHERS, INCL. HISPANIC	1	100																	1	100
GENDER 19/																				
MALE	2	100																	2	100
FEMALE																				
JOINT (MALE/FEMALE)												1	50			1	50		2	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	100																	2	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN												1	100						1	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN																1	100		1	100
INCOME NOT AVAILABLE 6/																				

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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	2	1	1							1.96	1.96	
BLACK OR AFRICAN AMERICAN	4	2	2							1.81	1.81	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	43	3	2	1						1.79	1.81	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	18	2	1	1						1.78	1.78	
NOT HISPANIC OR LATINO	27	4	4							1.85	1.84	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	1	1							1.81	1.81	
OTHERS, INCLUDING HISPANIC	28	5	4	1						1.83	1.86	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	1		1						2.06	2.06	
50-79% OF MSA/MD MEDIAN	16	2	2							1.79	1.79	
80-99% OF MSA/MD MEDIAN	13	3	3							1.77	1.86	
100-119% OF MSA/MD MEDIAN	9											
120% OR MORE OF MSA/MD MEDIAN	9											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	23	4	3	1						1.90	1.89	
FEMALE	16											
JOINT (MALE/FEMALE)	10	2	2							1.68	1.68	
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	7	1	1							1.81	1.81	
10-19% MINORITY	4	1	1							1.76	1.76	
20-49% MINORITY	28	2	2							1.91	1.91	
50-79% MINORITY	8	1	1							1.50	1.50	
80-100% MINORITY	2	1		1						2.06	2.06	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	1		1						2.06	2.06	
MIDDLE INCOME	23	4	4							1.78	1.84	
UPPER INCOME	22	1	1							1.76	1.76	

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MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	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			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	466	161	161						1.96	1.96	
BLACK OR AFRICAN AMERICAN	749	329	329						1.81	1.76	
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	8088	495	371	124					1.73	1.81	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	3202	350	226	124					1.70	1.50	
NOT HISPANIC OR LATINO	5341	635	635						1.85	1.81	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	760										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	4126	145	145						1.81	1.81	
OTHERS, INCLUDING HISPANIC	5177	840	716	124					1.79	1.86	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	208	124		124					2.06	2.06	
50-79% OF MSA/MD MEDIAN	2648	323	323						1.78	1.76	
80-99% OF MSA/MD MEDIAN	2541	538	538						1.74	1.86	
100-119% OF MSA/MD MEDIAN	1896										
120% OR MORE OF MSA/MD MEDIAN	2010										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	4132	608	484	124					1.89	1.81	
FEMALE	3095										
JOINT (MALE/FEMALE)	2076	377	377						1.64	1.50	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1569	145	145						1.81	1.81	
10-19% MINORITY	869	178	178						1.76	1.76	
20-49% MINORITY	5170	312	312						1.91	1.96	
50-79% MINORITY	1401	226	226						1.50	1.50	
80-100% MINORITY	294	124		124					2.06	2.06	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	542	124		124					2.06	2.06	
MIDDLE INCOME	4139	683	683						1.75	1.81	
UPPER INCOME	4622	178	178						1.76	1.76	

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

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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/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	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				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	143											
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	1002											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	241											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	143											
NOT HISPANIC OR LATINO	1002											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	241											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1002											
OTHERS, INCLUDING HISPANIC	384											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	328											
80-99% OF MSA/MD MEDIAN	178											
100-119% OF MSA/MD MEDIAN	175											
120% OR MORE OF MSA/MD MEDIAN	705											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	175											
FEMALE												
JOINT (MALE/FEMALE)	1211											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	143											
20-49% MINORITY	1243											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	506											
UPPER INCOME	880											

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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	1											
ASIAN	16											
BLACK OR AFRICAN AMERICAN	2											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	107	1	1							1.75	1.75	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	12											
NOT HISPANIC OR LATINO	112	1	1							1.75	1.75	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	92	1	1							1.75	1.75	
OTHERS, INCLUDING HISPANIC	35											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5											
50-79% OF MSA/MD MEDIAN	26											
80-99% OF MSA/MD MEDIAN	19											
100-119% OF MSA/MD MEDIAN	15											
120% OR MORE OF MSA/MD MEDIAN	62	1	1							1.75	1.75	
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	33											
FEMALE	21											
JOINT (MALE/FEMALE)	73	1	1							1.75	1.75	
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	14											
10-19% MINORITY	34	1	1							1.75	1.75	
20-49% MINORITY	65											
50-79% MINORITY	12											
80-100% MINORITY	2											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	7											
MIDDLE INCOME	44											
UPPER INCOME	76	1	1							1.75	1.75	

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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	281									
ASIAN	5432									
BLACK OR AFRICAN AMERICAN	415									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	24054	720	720						1.75	1.75
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	106									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	1256									
NOT HISPANIC OR LATINO	28488	720	720						1.75	1.75
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	544									
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	22254	720	720						1.75	1.75
OTHERS, INCLUDING HISPANIC	8034									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	501									
50-79% OF MSA/MD MEDIAN	3195									
80-99% OF MSA/MD MEDIAN	3051									
100-119% OF MSA/MD MEDIAN	2791									
120% OR MORE OF MSA/MD MEDIAN	20750	720	720						1.75	1.75
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	7521									
FEMALE	3924									
JOINT (MALE/FEMALE)	18843	720	720						1.75	1.75
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	3793									
10-19% MINORITY	9116	720	720						1.75	1.75
20-49% MINORITY	14888									
50-79% MINORITY	2155									
80-100% MINORITY	336									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1356									
MIDDLE INCOME	7942									
UPPER INCOME	20990	720	720						1.75	1.75

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

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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/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	853									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	1250									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1854									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	249									
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1001									
OTHERS, INCLUDING HISPANIC	1102									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	115									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	325									
120% OR MORE OF MSA/MD MEDIAN	178									
INCOME NOT AVAILABLE 6/	1485									
GENDER 19/										
MALE	548									
FEMALE	467									
JOINT (MALE/FEMALE)	1088									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	178									
10-19% MINORITY										
20-49% MINORITY	678									
50-79% MINORITY	1118									
80-100% MINORITY	129									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	1078									
UPPER INCOME	1025									

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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 ISLAND												
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	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1											
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
			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/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	280									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	280									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	280									
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/	280									
GENDER 19/										
MALE	280									
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	280									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	280									
UPPER INCOME										

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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	15											
BLACK OR AFRICAN AMERICAN	1											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	177											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1											
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	11											
NOT HISPANIC OR LATINO	181											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	166											
OTHERS, INCLUDING HISPANIC	28											
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	8											
50-79% OF MSA/MD MEDIAN	27											
80-99% OF MSA/MD MEDIAN	23											
100-119% OF MSA/MD MEDIAN	21											
120% OR MORE OF MSA/MD MEDIAN	115											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	47											
FEMALE	29											
JOINT (MALE/FEMALE)	118											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	36											
10-19% MINORITY	41											
20-49% MINORITY	104											
50-79% MINORITY	12											
80-100% MINORITY	1											
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4											
MIDDLE INCOME	74											
UPPER INCOME	116											

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	3507									
BLACK OR AFRICAN AMERICAN	168									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	38169									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	115									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	1839									
NOT HISPANIC OR LATINO	39856									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	264									
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	36495									
OTHERS, INCLUDING HISPANIC	5464									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	741									
50-79% OF MSA/MD MEDIAN	3385									
80-99% OF MSA/MD MEDIAN	3667									
100-119% OF MSA/MD MEDIAN	3492									
120% OR MORE OF MSA/MD MEDIAN	30674									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	9902									
FEMALE	4172									
JOINT (MALE/FEMALE)	27885									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	8570									
10-19% MINORITY	10318									
20-49% MINORITY	20647									
50-79% MINORITY	2259									
80-100% MINORITY	165									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	606									
MIDDLE INCOME	13314									
UPPER INCOME	28039									

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	609									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	609									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	609									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	30									
50-79% OF MSA/MD MEDIAN	42									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	537									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	65									
FEMALE										
JOINT (MALE/FEMALE)	544									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	97									
10-19% MINORITY	447									
20-49% MINORITY	65									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	240									
UPPER INCOME	369									

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	2											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2											
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	2											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE												
JOINT (MALE/FEMALE)	1											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1											
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	2											

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	120									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	120									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	120									
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	120									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	45									
FEMALE										
JOINT (MALE/FEMALE)	75									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	75									
20-49% MINORITY	45									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME										
UPPER INCOME	120									

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	196		277	11	2	4	14
FHA	70		18				
VA	10		2				
FSA/RHS	2						
LOANS ORIGINATED							
CONVENTIONAL	150		218	9		2	10
FHA	55		10				
VA	6		1				
FSA/RHS	2						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	13		28	1	2	1	4
FHA	8		3				
VA			1				
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	31		31	1		1	
FHA	6		5				
VA	4						
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2						
FHA	1						
VA							
FSA/RHS							

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	119		195				
FHA	51		10				
VA	6		1				
FSA/RHS	2						

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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						
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	1						
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							

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 16974 - CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL

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	127 1		194	8		2	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.75						NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.75						NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN			194	8		2	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

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

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
IL/DEKALB COUNTY/0001.00														
LOANS ORIGINATED			1	155	6	1276					1	120		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	236								
APPS WITHDRAWN					1	220								
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0002.00														
LOANS ORIGINATED			1	58										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	114												
APPS WITHDRAWN	1	149												
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0003.00														
LOANS ORIGINATED					2	359								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0004.00														
LOANS ORIGINATED			5	1058	13	2212					1	153		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	332								
APPS WITHDRAWN	2	363												
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0005.00														
LOANS ORIGINATED	2	367	2	225	2	352								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	136								
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0006.00														
LOANS ORIGINATED	1	90	2	312	3	236								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	130												
APPS WITHDRAWN					2	285								
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

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
IL/DEKALB COUNTY/0007.00														
LOANS ORIGINATED	2	177			2	200					1	24		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0008.00														
LOANS ORIGINATED	2	236	1	238	3	177					2	95		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN	1	110			1	130								
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0009.00														
LOANS ORIGINATED	1	140	2	417	4	657					1	295		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	165	1	162								
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0013.00														
LOANS ORIGINATED	2	189	1	69	1	124								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	70										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0014.00														
LOANS ORIGINATED	2	225	2	259	3	398								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	94					1	94		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0015.00														
LOANS ORIGINATED					1	236					1	236		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

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
IL/DEKALB COUNTY/0016.00														
LOANS ORIGINATED	1	155	1	140	9	1323					1	133		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					4	609								
APPS WITHDRAWN					3	487								
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0017.00														
LOANS ORIGINATED			4	638	2	214					1	90		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	185								
APPS WITHDRAWN			1	212										
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0018.00														
LOANS ORIGINATED			2	244	2	190								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	191								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0019.00														
LOANS ORIGINATED	2	308	1	90	2	334								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0020.00														
LOANS ORIGINATED			2	380	4	382					1	176		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/DEKALB COUNTY/0021.00														
LOANS ORIGINATED			2	334	2	271								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	100										
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

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
IL/KANE COUNTY/8501.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	102					1	102		
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8501.03														
LOANS ORIGINATED					1	150								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8501.05														
LOANS ORIGINATED	2	431	1	150	1	226					1	150		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	223								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8501.06														
LOANS ORIGINATED					1	417								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	113					1	113		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8503.02														
LOANS ORIGINATED	1	187												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8505.00														
LOANS ORIGINATED			1	228										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	157								
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

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
IL/KANE COUNTY/8506.00														
LOANS ORIGINATED			1	248										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8507.01														
LOANS ORIGINATED			3	917	15	2893					3	368		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					4	1291								
APPS WITHDRAWN					1	395								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8507.02														
LOANS ORIGINATED			2	289	18	2813					2	306		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	234								
APPS WITHDRAWN			2	312	3	662								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8507.03														
LOANS ORIGINATED			2	374	8	1568								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	528								
APPS WITHDRAWN					2	349								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8508.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	155												
APPS WITHDRAWN					1	174								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8510.00														
LOANS ORIGINATED			1	196										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

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
IL/KANE COUNTY/8511.01 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	52								
IL/KANE COUNTY/8511.02 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	208								
IL/KANE COUNTY/8518.01 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	123								
	1	152			1	253								
IL/KANE COUNTY/8519.04 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	1	289	2	339	3	600				1	128			
					2	500								
					1	185								
IL/KANE COUNTY/8519.05 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	424	4	816								
IL/KANE COUNTY/8519.07 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			3	464										

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

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
IL/KANE COUNTY/8519.08														
LOANS ORIGINATED			1	184	2	177					1	77		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	106							1	106		
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8519.09														
LOANS ORIGINATED					1	100								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8519.10														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	73					1	73		
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8520.01														
LOANS ORIGINATED			1	168										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	192					1	192		
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8520.02														
LOANS ORIGINATED	1	228	1	252	4	587								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	224										
APPS WITHDRAWN			1	242										
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8520.03														
LOANS ORIGINATED			1	390	2	653								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	314								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families						
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D		E		F		G		
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
IL/KANE COUNTY/8521.01															
LOANS ORIGINATED			2	673	2	863									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN					2	692									
FILES CLOSED FOR INCOMPLETENESS															
IL/KANE COUNTY/8521.02															
LOANS ORIGINATED			2	888	2	508									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/KANE COUNTY/8522.01															
LOANS ORIGINATED			2	362	2	294					1	112			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/KANE COUNTY/8522.02															
LOANS ORIGINATED			2	262	5	910									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN					2	342									
FILES CLOSED FOR INCOMPLETENESS															
IL/KANE COUNTY/8523.00															
LOANS ORIGINATED			2	304											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IL/KANE COUNTY/8524.01															
LOANS ORIGINATED			3	769	11	2358					1	180			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families			
	FHA, FSA/RHS & VA		Conventional		C		D		E			
	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
IL/KANE COUNTY/8524.02												
LOANS ORIGINATED	1	150	1	179	17	3543	1	25			1	210
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN	1	157			1	280						
FILES CLOSED FOR INCOMPLETENESS							1	280				
IL/KANE COUNTY/8524.03												
LOANS ORIGINATED	2	418	2	434	24	4807						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	120						
APPS WITHDRAWN					1	250						
FILES CLOSED FOR INCOMPLETENESS												
IL/KANE COUNTY/8525.00												
LOANS ORIGINATED			2	326	2	257					2	312
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	161						
APPS WITHDRAWN			1	130							1	130
FILES CLOSED FOR INCOMPLETENESS												
IL/KANE COUNTY/8526.01												
LOANS ORIGINATED			1	320	5	1077						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED							1	5				
APPS WITHDRAWN			2	338								
FILES CLOSED FOR INCOMPLETENESS												
IL/KANE COUNTY/8526.06												
LOANS ORIGINATED			1	245	1	175						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	275						
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/KANE COUNTY/8527.00												
LOANS ORIGINATED	2	315	5	816	3	695					1	130
APPS APPROVED, NOT ACCEPTED												
APPS DENIED			1	126								
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

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
IL/KANE COUNTY/8528.03														
LOANS ORIGINATED	1	126	2	522	5	890								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	125												
APPS WITHDRAWN			1	178										
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8528.05														
LOANS ORIGINATED	1	142	2	265	2	224								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	96	1	142								
APPS WITHDRAWN					1	86								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8528.06														
LOANS ORIGINATED			1	301										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	417								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8528.07														
LOANS ORIGINATED			1	216	7	1799								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	205										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8528.08														
LOANS ORIGINATED	1	295	3	439	5	905	1	25			1	112		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	170								
APPS WITHDRAWN			1	137	1	192								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8529.03														
LOANS ORIGINATED					4	490					1	113		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

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
IL/KANE COUNTY/8529.04														
LOANS ORIGINATED	1	134												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	110												
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8529.05														
LOANS ORIGINATED			1	168	6	499								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN	1	126												
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8529.06														
LOANS ORIGINATED	3	555	1	224	3	349								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	199												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8529.07														
LOANS ORIGINATED			2	263	5	539			1	195				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	116					2	15						
APPS WITHDRAWN					3	313								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8530.01														
LOANS ORIGINATED	2	312			4	349			1	92				
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	145			2	145				
APPS WITHDRAWN					1	241								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8530.04														
LOANS ORIGINATED	1	135	1	155	3	315								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	120								
APPS WITHDRAWN	1	183			1	120								
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwellings From Columns A, B, C & D		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA		Conventional		C		D		E					
	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
IL/KANE COUNTY/8530.05														
LOANS ORIGINATED	1	154	1	146	6	733								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	128										
APPS WITHDRAWN					1	156								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8530.06														
LOANS ORIGINATED	3	539	4	752	4	594	1	106			1	188		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8530.07														
LOANS ORIGINATED			4	653	4	444					1	109		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	194	4	471	1	3						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8530.08														
LOANS ORIGINATED	2	393	1	80	3	275	1	10			1	80		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	143			2	316	1	4						
APPS WITHDRAWN					2	324								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8531.00														
LOANS ORIGINATED	1	108			2	192								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	100								
APPS WITHDRAWN					1	180								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8532.00														
LOANS ORIGINATED	2	317	1	78	1	58	1	4			1	78		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	165			1	89								
APPS WITHDRAWN			1	123							1	123		
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	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
IL/KANE COUNTY/8533.00														
LOANS ORIGINATED			1	52	2	205					1	52		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	95	3	86						
APPS WITHDRAWN					3	298					2	202		
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8534.00														
LOANS ORIGINATED	2	206	4	384	4	218	1	3			4	235		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	50	4	19						
APPS WITHDRAWN	1	149												
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8535.00														
LOANS ORIGINATED					2	217								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	158								
APPS WITHDRAWN			1	106	1	31								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8536.00														
LOANS ORIGINATED	3	322					1	15						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	29						
APPS WITHDRAWN	1	134					1	5						
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8539.00														
LOANS ORIGINATED	1	159	4	639	8	1071								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							2	53						
APPS WITHDRAWN					1	207								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8540.01														
LOANS ORIGINATED			6	927	7	961	2	15			1	105		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	292	2	34						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

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
IL/KANE COUNTY/8540.02														
LOANS ORIGINATED	1	113	3	506	7	725	1	3			3	350		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	118	1	95	3	250					2	237		
APPS WITHDRAWN	1	117			1	130								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8541.00														
LOANS ORIGINATED	2	221	1	42	1	85	1	10			1	85		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	155					1	92		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8542.00														
LOANS ORIGINATED	1	108	1	92	3	255					1	32		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	5						
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8543.01														
LOANS ORIGINATED	1	58	1	84	1	63	1	10						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	79												
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8543.02														
LOANS ORIGINATED	1	74			2	262								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	71										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8544.00														
LOANS ORIGINATED	1	221	1	108	4	394					1	60		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					2	264								
APPS WITHDRAWN	1	79	1	124	1	97	2	43						
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwellings From Columns A, B, C & D	
	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
IL/KANE COUNTY/8545.01														
LOANS ORIGINATED	1	212	6	1085	18	3951					2	359		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	196	3	494	1	15						
APPS WITHDRAWN			1	238	1	124					1	124		
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8545.03														
LOANS ORIGINATED	1	163	9	1700	28	5304	1	10			1	158		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	153								
APPS WITHDRAWN	2	553	1	178	1	285								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8545.04														
LOANS ORIGINATED			10	2062	26	5736	1	200			1	135		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	1	260												
APPS WITHDRAWN					5	1290								
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8547.00														
LOANS ORIGINATED			1	78	4	500			1	124	1	141		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED							1	4						
APPS WITHDRAWN			1	170							1	170		
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8548.00														
LOANS ORIGINATED	1	289	2	500	5	1149								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANE COUNTY/8549.00														
LOANS ORIGINATED					1	104								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

MSA/MD: 20994 - ELGIN, IL

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	
	A	B	C	D	E	F	G	Number	\$000's	Number	\$000's	Number	\$000's	
MSA/MD(TOTAL)														
LOANS ORIGINATED	60	9261	151	27339	384	65614	14	436	1	124	49	5974		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	11	1604	10	1405	53	8647	22	279			7	681		
APPS WITHDRAWN	15	2382	18	2859	56	10292	3	48			10	1222		
FILES CLOSED FOR INCOMPLETENESS							1	280						
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	16	2453	53	9122	60	9754	2	11			39	5941		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED	3	433	2	256	10	1196	5	187			2	156		
APPS WITHDRAWN	2	340	11	1462	10	2147	1	5			5	737		
FILES CLOSED FOR INCOMPLETENESS														
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 20994 - ELGIN, IL

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	2	188																
ASIAN	9	2346			2	447					1	224	1	216			4	744
BLACK OR AFRICAN AMERICAN	2	264			2	239					1	289					2	268
NATIVE HAWAIIAN/OTHER PACIFIC ISLND													1	92				
WHITE	372	65620			43	8193					34	5345	26	4132			27	2952
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)	1	95											1	140				
RACE NOT AVAILABLE 6/																		
ETHNICITY 7/																		
HISPANIC OR LATINO	39	5157			5	542					15	1807	8	1085			12	1277
NOT HISPANIC OR LATINO	343	62818			39	7903					21	4051	20	3318			21	2687
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	538			3	434							1	177				
ETHNICITY NOT AVAILABLE 6/																		
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	331	60112			35	7217					19	3538	17	2870			15	1675
OTHERS, INCLUDING HISPANIC	55	8401			12	1662					17	2320	12	1710			18	2289
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	27	2640			5	586					11	1183	8	973			13	1219
50-79% OF MSA/MD MEDIAN	78	10099			6	831					12	1830	8	1204			16	2151
80-99% OF MSA/MD MEDIAN	58	9655			9	1694					4	875	2	263			4	594
100-119% OF MSA/MD MEDIAN	56	9427			9	1512					2	369	7	1516				
120% OR MORE OF MSA/MD MEDIAN	166	36562			18	4256					4	919	2	330				
INCOME NOT AVAILABLE 6/																		
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY	104	19559			6	1788					7	1413	2	433			2	200
10-19% MINORITY	129	25016			13	2578					7	1342	8	1380			7	823
20-49% MINORITY	96	17167			16	3030					4	773	7	1067			9	1089
50-79% MINORITY	50	6061			11	1431					15	2078	10	1486			10	1373
80-100% MINORITY	7	710			1	52					3	252	2	214			5	479
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME	52	6040			12	1578					15	1774	14	2024			17	1798
MIDDLE INCOME	207	35460			22	3907					17	3008	11	1603			14	1886
UPPER INCOME	127	27013			13	3394					4	1076	4	953			2	280
TOTAL 14/																		
	386	68513			47	8879					36	5858	29	4580			33	3964

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MSA/MD: 20994 - ELGIN, IL

PRICING INFORMATION	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		
	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/	382				45						27		27					32
REPORTED PRICING DATA	4				2						9		2					1	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	4	NA		NA	2	NA		NA		NA	7	NA	2	NA		NA		1	NA
2.00 - 2.49		NA		NA		NA		NA		NA	2	NA		NA		NA			NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA			NA
3.00 - 3.49		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	1.65				1.56						1.76		1.78					1.55	
MEDIAN	1.63				1.56						1.77		1.78					1.55	
HOEPA LOANS 17/																			

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PRICING INFORMATION	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		
	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/	68056				8635						4755		4293					3880	
REPORTED PRICING DATA	457				244						1103		287					84	
PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																			
1.50 - 1.99	457	NA	NA		244	NA		NA		NA	903	NA	287	NA		NA		84	NA
2.00 - 2.49		NA	NA			NA		NA		NA	200	NA		NA		NA			NA
2.50 - 2.99		NA	NA			NA		NA		NA		NA		NA		NA			NA
3.00 - 3.49		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 30/	1.62				1.56						1.78		1.83					1.55	
MEDIAN 31/	1.51				1.58						1.77		1.88					1.55	
HOEPA LOANS 17/																			

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MSA/MD: 20994 - ELGIN, IL

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)	2	440	2	440								
MALE	1	216	1	216								
FEMALE												
JOINT (MALE/FEMALE)	1	224	1	224								
BLACK OR AFRICAN AMERICAN (TOTAL)	4	728	2	415			1	125	1	188		
MALE	1	188							1	188		
FEMALE	2	251	1	126			1	125				
JOINT (MALE/FEMALE)	1	289	1	289								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	80	12079	56	8406			10	1479	14	2194		
MALE	33	4722	25	3345			4	550	4	827		
FEMALE	22	3058	13	1950			3	391	6	717		
JOINT (MALE/FEMALE)	25	4299	18	3111			3	538	4	650		
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/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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MSA/MD: 20994 - ELGIN, IL

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)	33	4475	22	2960			5	765	6	750		
MALE	15	2034	10	1323			3	436	2	275		
FEMALE	10	1158	6	687			1	130	3	341		
JOINT (MALE/FEMALE)	8	1283	6	950			1	199	1	134		
NOT HISPANIC OR LATINO (TOTAL)	51	8438	37	6124			6	839	8	1475		
MALE	20	3092	16	2238			1	114	3	740		
FEMALE	14	2151	8	1389			3	386	3	376		
JOINT (MALE/FEMALE)	17	3195	13	2497			2	339	2	359		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	2	334	1	177					1	157		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	334	1	177					1	157		
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	45	7270	33	5269			5	714	7	1287		
MALE	18	2688	15	2022			1	114	2	552		
FEMALE	12	1900	7	1263			2	261	3	376		
JOINT (MALE/FEMALE)	15	2682	11	1984			2	339	2	359		
OTHERS, INCLUDING HISPANIC (TOTAL)	41	5977	27	3992			6	890	8	1095		
MALE	17	2438	11	1539			3	436	3	463		
FEMALE	12	1409	7	813			2	255	3	341		
JOINT (MALE/FEMALE)	12	2130	9	1640			1	199	2	291		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	32	3793	20	2272			7	866	5	655		
50-79% OF MSA/MD MEDIAN	32	4758	23	3457			2	279	7	1022		
80-99% OF MSA/MD MEDIAN	6	1274	6	1274								
100-119% OF MSA/MD MEDIAN	6	1214	5	1015			1	199				
120% OR MORE OF MSA/MD MEDIAN	10	2208	6	1243			1	260	3	705		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	86	13247	60	9261			11	1604	15	2382		

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MSA/MD: 20994 - ELGIN, IL

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)	11	2685	11	2685								
MALE	4	1027	4	1027								
FEMALE												
JOINT (MALE/FEMALE)	7	1658	7	1658								
BLACK OR AFRICAN AMERICAN (TOTAL)	5	713	3	406					2	307		
MALE	4	529	2	222					2	307		
FEMALE												
JOINT (MALE/FEMALE)	1	184	1	184								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	161	27977	136	24214			9	1211	16	2552		
MALE	53	8344	44	7019			5	643	4	682		
FEMALE	35	5243	30	4599			2	301	3	343		
JOINT (MALE/FEMALE)	73	14390	62	12596			2	267	9	1527		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	194					1	194				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	194					1	194				
RACE NOT AVAILABLE (TOTAL) 6/	1	34	1	34								
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)	28	3640	21	2788			4	499	3	353		
MALE	13	1529	11	1306			2	223				
FEMALE	7	1102	6	897			1	205				
JOINT (MALE/FEMALE)	8	1009	4	585			1	71	3	353		
NOT HISPANIC OR LATINO (TOTAL)	147	27306	127	24167			6	906	14	2233		
MALE	48	8371	39	6962			3	420	6	989		
FEMALE	28	4141	24	3702			1	96	3	343		
JOINT (MALE/FEMALE)	71	14794	64	13503			2	390	5	901		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	3	623	2	350					1	273		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	623	2	350					1	273		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	34	1	34								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	130	23714	113	21076			5	712	12	1926		
MALE	40	6815	33	5713			3	420	4	682		
FEMALE	28	4141	24	3702			1	96	3	343		
JOINT (MALE/FEMALE)	62	12758	56	11661			1	196	5	901		
OTHERS, INCLUDING HISPANIC (TOTAL)	48	7855	37	6229			5	693	6	933		
MALE	21	3085	17	2555			2	223	2	307		
FEMALE	7	1102	6	897			1	205				
JOINT (MALE/FEMALE)	20	3668	14	2777			2	265	4	626		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	31	3627	24	2732			6	789	1	106		
50-79% OF MSA/MD MEDIAN	50	6905	43	6030			2	196	5	679		
80-99% OF MSA/MD MEDIAN	24	4393	21	3911					3	482		
100-119% OF MSA/MD MEDIAN	15	2797	13	2390					2	407		
120% OR MORE OF MSA/MD MEDIAN	59	13881	50	12276			2	420	7	1185		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	179	31603	151	27339			10	1405	18	2859		

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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)	2	188	2	188								
MALE												
FEMALE	1	96	1	96								
JOINT (MALE/FEMALE)	1	92	1	92								
ASIAN (TOTAL)	8	2123	4	852			1	401	3	870		
MALE	6	1619	3	600			1	401	2	618		
FEMALE												
JOINT (MALE/FEMALE)	2	504	1	252					1	252		
BLACK OR AFRICAN AMERICAN (TOTAL)	3	339	2	239			1	100				
MALE	2	192	1	92			1	100				
FEMALE												
JOINT (MALE/FEMALE)	1	147	1	147								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)	2	180	1	92					1	88		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	180	1	92					1	88		
WHITE (TOTAL)	473	80855	371	63792			51	8146	51	8917		
MALE	122	18626	88	13470			18	2580	16	2576		
FEMALE	75	9881	55	7017			13	1815	7	1049		
JOINT (MALE/FEMALE)	275	52112	228	43305			19	3515	28	5292		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	235	2	235								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	235	2	235								
RACE NOT AVAILABLE (TOTAL) 6/	3	633	2	216					1	417		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	68	1	68								

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	75	8140	46	4957			17	1711	12	1472		
MALE	36	3730	19	1751			11	1285	6	694		
FEMALE	15	1349	10	943			3	175	2	231		
JOINT (MALE/FEMALE)	24	3061	17	2263			3	251	4	547		
NOT HISPANIC OR LATINO (TOTAL)	408	74921	331	59819			34	6699	43	8403		
MALE	94	16707	73	12411			9	1796	12	2500		
FEMALE	61	8628	46	6170			10	1640	5	818		
JOINT (MALE/FEMALE)	252	49350	212	41238			14	3027	26	5085		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	7	859	5	622			2	237				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	7	859	5	622			2	237				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	633	2	216					1	417		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	68	1	68								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	393	72043	322	58400			32	6198	39	7445		
MALE	86	14896	69	11719			7	1295	10	1882		
FEMALE	60	8532	45	6074			10	1640	5	818		
JOINT (MALE/FEMALE)	246	48379	208	40607			14	3027	24	4745		
OTHERS, INCLUDING HISPANIC (TOTAL)	97	11877	60	6998			21	2449	16	2430		
MALE	44	5541	23	2443			13	1786	8	1312		
FEMALE	16	1445	11	1039			3	175	2	231		
JOINT (MALE/FEMALE)	37	4891	26	3516			5	488	6	887		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	48	4349	30	2578			14	1315	4	456		
50-79% OF MSA/MD MEDIAN	98	13060	67	8605			16	2445	15	2010		
80-99% OF MSA/MD MEDIAN	69	10380	58	8584			6	1073	5	723		
100-119% OF MSA/MD MEDIAN	76	12362	63	10147			3	655	10	1560		
120% OR MORE OF MSA/MD MEDIAN	195	43176	160	34594			13	3039	22	5543		
INCOME NOT AVAILABLE 6/	7	1226	6	1106			1	120				
TOTAL 14/	493	84553	384	65614			53	8647	56	10292		

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	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	3					1	3				
MALE												
FEMALE	1	3					1	3				
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	34	985	14	436			16	221	3	48	1	280
MALE	17	498	7	360			9	133	1	5		
FEMALE	12	435	3	28			6	84	2	43	1	280
JOINT (MALE/FEMALE)	5	52	4	48			1	4				
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/	5	55					5	55				
MALE	1	30					1	30				
FEMALE												
JOINT (MALE/FEMALE)	1	5					1	5				

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	14	201	5	42			9	159				
MALE	10	163	1	4			9	159				
FEMALE	2	25	2	25								
JOINT (MALE/FEMALE)	2	13	2	13								
NOT HISPANIC OR LATINO (TOTAL)	22	817	9	394			9	95	3	48	1	280
MALE	8	365	6	356			1	4	1	5		
FEMALE	11	413	1	3			7	87	2	43	1	280
JOINT (MALE/FEMALE)	3	39	2	35			1	4				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	4	25					4	25				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	5					1	5				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	21	814	9	394			8	92	3	48	1	280
MALE	8	365	6	356			1	4	1	5		
FEMALE	10	410	1	3			6	84	2	43	1	280
JOINT (MALE/FEMALE)	3	39	2	35			1	4				
OTHERS, INCLUDING HISPANIC (TOTAL)	15	204	5	42			10	162				
MALE	10	163	1	4			9	159				
FEMALE	3	28	2	25			1	3				
JOINT (MALE/FEMALE)	2	13	2	13								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	17	187	3	29			12	131	2	27		
50-79% OF MSA/MD MEDIAN	11	210	4	129			6	60	1	21		
80-99% OF MSA/MD MEDIAN	4	69	2	15			2	54				
100-119% OF MSA/MD MEDIAN	4	58	3	53			1	5				
120% OR MORE OF MSA/MD MEDIAN	4	519	2	210			1	29			1	280
INCOME NOT AVAILABLE 6/												
TOTAL 14/	40	1043	14	436			22	279	3	48	1	280

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	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)	1	124	1	124								
MALE	1	124	1	124								
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/												
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)	1	124	1	124								
MALE	1	124	1	124								
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	124	1	124								
MALE	1	124	1	124								
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/	1	124	1	124								
TOTAL 14/	1	124	1	124								

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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)	1	92	1	92								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	92	1	92								
ASIAN (TOTAL)	2	352	2	352								
MALE	2	352	2	352								
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	80	1	80								
MALE	1	80	1	80								
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	62	7353	45	5450			7	681	10	1222		
MALE	23	2709	17	2008			1	75	5	626		
FEMALE	10	1032	8	825			2	207				
JOINT (MALE/FEMALE)	29	3612	20	2617			4	399	5	596		
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/												
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)	16	1456	11	980			3	237	2	239		
MALE	10	913	8	722			1	75	1	116		
FEMALE	2	166	2	166								
JOINT (MALE/FEMALE)	4	377	1	92			2	162	1	123		
NOT HISPANIC OR LATINO (TOTAL)	46	5950	36	4760			2	207	8	983		
MALE	16	2228	12	1718					4	510		
FEMALE	8	866	6	659			2	207				
JOINT (MALE/FEMALE)	22	2856	18	2383					4	473		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	4	471	2	234			2	237				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4	471	2	234			2	237				
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	43	5518	33	4328			2	207	8	983		
MALE	13	1796	9	1286					4	510		
FEMALE	8	866	6	659			2	207				
JOINT (MALE/FEMALE)	22	2856	18	2383					4	473		
OTHERS, INCLUDING HISPANIC (TOTAL)	23	2359	16	1646			5	474	2	239		
MALE	13	1345	11	1154			1	75	1	116		
FEMALE	2	166	2	166								
JOINT (MALE/FEMALE)	8	848	3	326			4	399	1	123		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9	1074	8	961			1	113				
50-79% OF MSA/MD MEDIAN	11	1152	7	800			3	266	1	86		
80-99% OF MSA/MD MEDIAN	10	1115	6	621			2	208	2	286		
100-119% OF MSA/MD MEDIAN	9	983	7	757					2	226		
120% OR MORE OF MSA/MD MEDIAN	27	3553	21	2835			1	94	5	624		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	66	7877	49	5974			7	681	10	1222		

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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	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	3	439	1	126			1	125	1	188		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	29	3354	19	2146			6	741	4	467		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	19	2156	12	1288			3	401	4	467		
NOT HISPANIC OR LATINO	12	1460	7	807			4	465	1	188		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	177	1	177								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1021	6	681			3	340				
OTHERS, INCLUDING HISPANIC	23	2772	14	1591			4	526	5	655		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	224	1	224								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	31	4534	22	3233			2	279	7	1022		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	11	1663	8	1215			1	165	2	283		
NOT HISPANIC OR LATINO	21	3095	15	2242			1	114	5	739		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	20	2871	14	2018			1	114	5	739		
OTHERS, INCLUDING HISPANIC	12	1887	9	1439			1	165	2	283		

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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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	6	1274	6	1274								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	457	2	457								
NOT HISPANIC OR LATINO	4	817	4	817								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	817	4	817								
OTHERS, INCLUDING HISPANIC	2	457	2	457								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	216	1	216								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	998	4	799			1	199				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	199					1	199				
NOT HISPANIC OR LATINO	5	1015	5	1015								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	799	4	799								
OTHERS, INCLUDING HISPANIC	2	415	1	216			1	199				

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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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	289	1	289								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	1919	5	954			1	260	3	705		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	2051	6	1243			1	260	2	548		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	157							1	157		
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	1762	5	954			1	260	2	548		
OTHERS, INCLUDING HISPANIC	2	446	1	289					1	157		
TOTAL 14/	86	13247	60	9261			11	1604	15	2382		

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, 2016

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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	1	146	1	146								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	29	3287	23	2586			5	595	1	106		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	194					1	194				
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	13	1449	8	844			4	499	1	106		
NOT HISPANIC OR LATINO	18	2178	16	1888			2	290				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	16	1838	15	1742			1	96				
OTHERS, INCLUDING HISPANIC	15	1789	9	990			5	693	1	106		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	5	883	5	883								
BLACK OR AFRICAN AMERICAN	3	364	2	222					1	142		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	42	5658	36	4925			2	196	4	537		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	9	1102	8	978					1	124		
NOT HISPANIC OR LATINO	41	5803	35	5052			2	196	4	555		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	33	4556	28	3947			2	196	3	413		
OTHERS, INCLUDING HISPANIC	17	2349	15	2083					2	266		

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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	2	520	2	520								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	22	3873	19	3391					3	482		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	216	1	216								
NOT HISPANIC OR LATINO	23	4177	20	3695					3	482		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	3657	18	3175					3	482		
OTHERS, INCLUDING HISPANIC	3	736	3	736								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	165							1	165		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	14	2632	13	2390					1	242		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	100	1	100								
NOT HISPANIC OR LATINO	14	2697	12	2290					2	407		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	13	2532	12	2290					1	242		
OTHERS, INCLUDING HISPANIC	2	265	1	100					1	165		

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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	3	1136	3	1136								
BLACK OR AFRICAN AMERICAN	1	184	1	184								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	54	12527	45	10922			2	420	7	1185		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	34	1	34								
ETHNICITY 7/												
HISPANIC OR LATINO	4	773	3	650					1	123		
NOT HISPANIC OR LATINO	51	12451	44	11242			2	420	5	789		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	623	2	350					1	273		
ETHNICITY NOT AVAILABLE 6/	1	34	1	34								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	47	11131	40	9922			2	420	5	789		
OTHERS, INCLUDING HISPANIC	11	2716	9	2320					2	396		
TOTAL 14/	179	31603	151	27339			10	1405	18	2859		

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, 2016

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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	1	96	1	96								
ASIAN												
BLACK OR AFRICAN AMERICAN	2	192	1	92			1	100				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	92	1	92								
WHITE	43	3901	26	2230			13	1215	4	456		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	68	1	68								
ETHNICITY 7/												
HISPANIC OR LATINO	24	1935	12	916			8	563	4	456		
NOT HISPANIC OR LATINO	23	2346	17	1594			6	752				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	68	1	68								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	1966	14	1314			5	652				
OTHERS, INCLUDING HISPANIC	28	2315	15	1196			9	663	4	456		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	475							2	475		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND	1	88							1	88		
WHITE	95	12497	67	8605			16	2445	12	1447		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	23	2749	11	1184			8	1078	4	487		
NOT HISPANIC OR LATINO	73	10123	55	7332			7	1268	11	1523		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	188	1	89			1	99				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	70	9560	55	7332			7	1268	8	960		
OTHERS, INCLUDING HISPANIC	28	3500	12	1273			9	1177	7	1050		

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, 2016

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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	1	147	1	147								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	68	10233	57	8437			6	1073	5	723		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	10	1024	7	752			1	70	2	202		
NOT HISPANIC OR LATINO	58	9218	51	7832			4	865	3	521		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	138					1	138				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	57	9071	50	7685			4	865	3	521		
OTHERS, INCLUDING HISPANIC	12	1309	8	899			2	208	2	202		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	500	2	500								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	73	11767	60	9552			3	655	10	1560		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	95	1	95								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	9	1120	8	1000					1	120		
NOT HISPANIC OR LATINO	64	10913	52	8818			3	655	9	1440		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3	329	3	329								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	62	10413	50	8318			3	655	9	1440		
OTHERS, INCLUDING HISPANIC	14	1949	13	1829					1	120		

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, 2016

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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	1	92	1	92								
ASIAN	4	1148	2	352			1	401	1	395		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	188	41371	156	34002			12	2638	20	4731		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	565	1	148					1	417		
ETHNICITY 7/												
HISPANIC OR LATINO	8	1184	7	977					1	207		
NOT HISPANIC OR LATINO	184	41223	151	33265			13	3039	20	4919		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	204	1	204								
ETHNICITY NOT AVAILABLE 6/	2	565	1	148					1	417		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	180	40075	149	32913			12	2638	19	4524		
OTHERS, INCLUDING HISPANIC	13	2536	10	1533			1	401	2	602		
TOTAL 14/	493	84553	384	65614			53	8647	56	10292		

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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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	15	172	3	29			10	116	2	27		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	15					2	15				
ETHNICITY 7/												
HISPANIC OR LATINO	7	112	2	19			5	93				
NOT HISPANIC OR LATINO	8	60	1	10			5	23	2	27		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	15					2	15				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	60	1	10			5	23	2	27		
OTHERS, INCLUDING HISPANIC	7	112	2	19			5	93				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	3					1	3				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	8	172	4	129			3	22	1	21		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	35					2	35				
ETHNICITY 7/												
HISPANIC OR LATINO	4	47	1	10			3	37				
NOT HISPANIC OR LATINO	6	158	3	119			2	18	1	21		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5					1	5				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	155	3	119			1	15	1	21		
OTHERS, INCLUDING HISPANIC	5	50	1	10			4	40				

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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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	4	69	2	15			2	54				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	10	1	10								
NOT HISPANIC OR LATINO	3	59	1	5			2	54				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	59	1	5			2	54				
OTHERS, INCLUDING HISPANIC	1	10	1	10								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	3	53	3	53								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	5					1	5				
ETHNICITY 7/												
HISPANIC OR LATINO	1	3	1	3								
NOT HISPANIC OR LATINO	2	50	2	50								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	5					1	5				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	50	2	50								
OTHERS, INCLUDING HISPANIC	1	3	1	3								

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

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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	4	519	2	210			1	29			1	280
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	29					1	29				
NOT HISPANIC OR LATINO	3	490	2	210							1	280
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	490	2	210							1	280
OTHERS, INCLUDING HISPANIC	1	29					1	29				
TOTAL 14/	40	1043	14	436			22	279	3	48	1	280

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, 2016

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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	9	1074	8	961			1	113				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	237	3	237								
NOT HISPANIC OR LATINO	6	837	5	724			1	113				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	837	5	724			1	113				
OTHERS, INCLUDING HISPANIC	3	237	3	237								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	80	1	80								
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	10	1072	6	720			3	266	1	86		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	4	352	2	185			2	167				
NOT HISPANIC OR LATINO	6	701	5	615					1	86		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	99					1	99				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	621	4	535					1	86		
OTHERS, INCLUDING HISPANIC	6	531	3	265			3	266				

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, 2016

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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	10	1115	6	621			2	208	2	286		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	3	246	1	60			1	70	1	116		
NOT HISPANIC OR LATINO	6	731	5	561					1	170		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	138					1	138				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	731	5	561					1	170		
OTHERS, INCLUDING HISPANIC	4	384	1	60			2	208	1	116		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	9	983	7	757					2	226		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	2	216	2	216								
NOT HISPANIC OR LATINO	5	533	3	307					2	226		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	234	2	234								
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	533	3	307					2	226		
OTHERS, INCLUDING HISPANIC	4	450	4	450								

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, 2016

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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	1	92	1	92								
ASIAN	2	352	2	352								
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	24	3109	18	2391			1	94	5	624		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	4	405	3	282					1	123		
NOT HISPANIC OR LATINO	23	3148	18	2553			1	94	4	501		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	2796	16	2201			1	94	4	501		
OTHERS, INCLUDING HISPANIC	6	757	5	634					1	123		
TOTAL 14/	66	7877	49	5974			7	681	10	1222		

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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	9	1585	6	1165			1	114	2	306		
10-19% MINORITY	20	3208	15	2330			3	515	2	363		
20-49% MINORITY	18	3054	13	2056					5	998		
50-79% MINORITY	28	4208	19	2990			6	896	3	322		
80-100% MINORITY	11	1192	7	720			1	79	3	393		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	41	5548	27	3675			7	975	7	898		
MIDDLE INCOME	36	5763	26	4067			3	369	7	1327		
UPPER INCOME	9	1936	7	1519			1	260	1	157		
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	367	2	367								
20-49% MINORITY	4	507	3	324					1	183		
50-79% MINORITY	24	3482	15	2264			6	896	3	322		
80-100% MINORITY	11	1192	7	720			1	79	3	393		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	989	4	726			1	114	1	149		
20-49% MINORITY	15	2074	11	1456			2	255	2	363		
50-79% MINORITY	11	1974	7	1159					4	815		
80-100% MINORITY	4	726	4	726								
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	3	596	2	439					1	157		
20-49% MINORITY	3	767	2	507			1	260				
50-79% MINORITY	3	573	3	573								
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	86	13247	60	9261			11	1604	15	2382		

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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	30	5754	25	4892					5	862		
10-19% MINORITY	67	13315	57	11474			4	751	6	1090		
20-49% MINORITY	44	7523	40	7079			2	166	2	278		
50-79% MINORITY	31	4385	23	3374			4	488	4	523		
80-100% MINORITY	7	626	6	520					1	106		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	38	4684	29	3603			5	558	4	523		
MIDDLE INCOME	93	16128	79	13817			2	350	12	1961		
UPPER INCOME	48	10791	43	9919			3	497	2	375		
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	225	2	225								
20-49% MINORITY	4	490	3	420			1	70				
50-79% MINORITY	25	3343	18	2438			4	488	3	417		
80-100% MINORITY	7	626	6	520					1	106		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	22	3671	17	2809					5	862		
20-49% MINORITY	34	6234	28	5169			2	350	4	715		
50-79% MINORITY	31	5181	29	4903					2	278		
80-100% MINORITY	6	1042	5	936					1	106		
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	2083	8	2083								
20-49% MINORITY	31	6856	27	6080			2	401	2	375		
50-79% MINORITY	9	1852	8	1756			1	96				
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	179	31603	151	27339			10	1405	18	2859		

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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	116	22922	101	19534			8	1847	7	1541		
10-19% MINORITY	153	29677	120	23227			13	2096	20	4354		
20-49% MINORITY	118	20563	91	15267			14	2756	13	2540		
50-79% MINORITY	90	10056	63	6883			15	1645	12	1528		
80-100% MINORITY	16	1335	9	703			3	303	4	329		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	104	11273	68	7144			19	2068	17	2061		
MIDDLE INCOME	242	40224	196	32104			22	3780	24	4340		
UPPER INCOME	147	33056	120	26366			12	2799	15	3891		
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	3	488	2	352					1	136		
20-49% MINORITY	7	915	5	675			1	120	1	120		
50-79% MINORITY	78	8535	52	5414			15	1645	11	1476		
80-100% MINORITY	16	1335	9	703			3	303	4	329		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	77	14175	65	11656			6	1258	6	1261		
20-49% MINORITY	75	11856	58	9113			9	1432	8	1311		
50-79% MINORITY	78	12672	62	9866			7	1090	9	1716		
80-100% MINORITY	12	1521	11	1469					1	52		
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	39	8747	36	7878			2	589	1	280		
20-49% MINORITY	75	17333	60	13762			4	664	11	2907		
50-79% MINORITY	33	6976	24	4726			6	1546	3	704		
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	493	84553	384	65614			53	8647	56	10292		

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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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	310	1	25			1	5			1	280
10-19% MINORITY	3	240	2	225			1	15				
20-49% MINORITY	9	119	3	25			6	94				
50-79% MINORITY	13	207	5	133			6	31	2	43		
80-100% MINORITY	12	167	3	28			8	134	1	5		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	25	271	7	55			15	168	3	48		
MIDDLE INCOME	10	227	4	131			6	96				
UPPER INCOME	5	545	3	250			1	15			1	280
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												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
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/	40	1043	14	436			22	279	3	48	1	280

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, 2016

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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

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, 2016

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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	6	898	6	898								
10-19% MINORITY	17	2489	13	1949			1	94	3	446		
20-49% MINORITY	15	1663	11	1332			3	258	1	73		
50-79% MINORITY	21	2338	14	1508			3	329	4	501		
80-100% MINORITY	7	489	5	287					2	202		
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	25	2579	17	1653			3	329	5	597		
MIDDLE INCOME	28	3355	22	2807			3	239	3	309		
UPPER INCOME	13	1943	10	1514			1	113	2	316		
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	236	1	236								
50-79% MINORITY	17	1854	11	1130			3	329	3	395		
80-100% MINORITY	7	489	5	287					2	202		
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	508	4	508								
10-19% MINORITY	11	1567	9	1343			1	94	1	130		
20-49% MINORITY	9	796	6	578			2	145	1	73		
50-79% MINORITY	4	484	3	378					1	106		
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	390	2	390								
10-19% MINORITY	6	922	4	606					2	316		
20-49% MINORITY	5	631	4	518			1	113				
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	66	7877	49	5974			7	681	10	1222		

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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																					1	100																						
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																																												
WHITE																					5	50	1	10	2	20			2	20														
2 OR MORE MINORITY RACES																																												
JOINT (WHITE/MINORITY RACE)																																												
RACE NOT AVAILABLE 6/																																												
ETHNICITY 7/																																												
HISPANIC OR LATINO																					4	80			1	20															5	100		
NOT HISPANIC OR LATINO																					1	17			2	33	1	17			2	33											6	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																																												
ETHNICITY NOT AVAILABLE 6/																																												
MINORITY STATUS 8/																																												
WHITE NON-HISPANIC																					1	20			1	20	1	20			2	40											5	100
OTHERS, INCL. HISPANIC																					4	67			1	17	1	17															6	100
GENDER 19/																																												
MALE																					2	50					1	25			1	25											4	100
FEMALE																					2	50			1	25	1	25															4	100
JOINT (MALE/FEMALE)																					1	33			1	33															3	100		
GENDER NOT AVAILABLE 6/																																												
INCOME 9/																																												
LESS THAN 50% OF MSA/MD MEDIAN																					3	43			2	29	2	29															7	100
50-79% OF MSA/MD MEDIAN																					1	50															2	100						
80-99% OF MSA/MD MEDIAN																																												
100-119% OF MSA/MD MEDIAN																					1	100																			1	100		
120% OR MORE OF MSA/MD MEDIAN																															1	100											1	100
INCOME NOT AVAILABLE 6/																																												

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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	3	30					2	20					4	40	1	10			10	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)	1	50															1	50	2	100
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO	1	25											3	75					4	100
NOT HISPANIC OR LATINO	3	38					2	25					1	13	1	13	1	13	8	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	2	33					2	33					1	17	1	17			6	100
OTHERS, INCL. HISPANIC	2	33											3	50			1	17	6	100
GENDER 19/																				
MALE	3	60					1	20					1	20					5	100
FEMALE							1	33					1	33	1	33			3	100
JOINT (MALE/FEMALE)	1	25											2	50			1	25	4	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	25					1	13					3	38	1	13	1	13	8	100
50-79% OF MSA/MD MEDIAN	2	100																	2	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN							1	50					1	50					2	100
INCOME NOT AVAILABLE 6/																				

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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	1	100																		1	100
BLACK OR AFRICAN AMERICAN																		1	100	1	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																					
WHITE	17	31			15	28	10	19	2	4	1	2	7	13			2	4	54	100	
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)																					
RACE NOT AVAILABLE 6/																					
ETHNICITY 7/																					
HISPANIC OR LATINO	10	53			5	26	1	5	1	5							2	11	19	100	
NOT HISPANIC OR LATINO	6	17			10	29	9	26	1	3	1	3	7	20			1	3	35	100	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	100																	2	100	
ETHNICITY NOT AVAILABLE 6/																					
MINORITY STATUS 8/																					
WHITE NON-HISPANIC	5	15			10	30	9	27	1	3	1	3	7	21					33	100	
OTHERS, INCL. HISPANIC	13	57			5	22	1	4	1	4							3	13	23	100	
GENDER 19/																					
MALE	9	41			5	23	3	14	2	9			1	5			2	9	22	100	
FEMALE	3	23			3	23	2	15			1	8	3	23			1	8	13	100	
JOINT (MALE/FEMALE)	6	30			6	30	5	25					3	15					20	100	
GENDER NOT AVAILABLE 6/					1	100													1	100	
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN	7	50			3	21	1	7									3	21	14	100	
50-79% OF MSA/MD MEDIAN	6	33			4	22	3	17	1	6	1	6	3	17					18	100	
80-99% OF MSA/MD MEDIAN	4	57			1	14	2	29											7	100	
100-119% OF MSA/MD MEDIAN					2	67	1	33											3	100	
120% OR MORE OF MSA/MD MEDIAN	1	8			5	38	3	23	1	8			3	23					13	100	
INCOME NOT AVAILABLE 6/													1	100					1	100	

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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					1	100													1	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	5	21			10	42	1	4									8	33	24	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/	2	33			3	50											1	17	6	100
ETHNICITY 7/																				
HISPANIC OR LATINO	5	33			5	33											5	33	15	100
NOT HISPANIC OR LATINO	1	9			6	55	1	9									3	27	11	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/	1	20			3	60											1	20	5	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	10			5	50	1	10									3	30	10	100
OTHERS, INCL. HISPANIC	5	31			6	38											5	31	16	100
GENDER 19/																				
MALE	5	29			6	35											6	35	17	100
FEMALE	1	13			4	50	1	13									2	25	8	100
JOINT (MALE/FEMALE)					2	100													2	100
GENDER NOT AVAILABLE 6/	1	25			2	50											1	25	4	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	3	16			8	42											8	42	19	100
50-79% OF MSA/MD MEDIAN	3	43			4	57													7	100
80-99% OF MSA/MD MEDIAN					1	50	1	50											2	100
100-119% OF MSA/MD MEDIAN					1	100													1	100
120% OR MORE OF MSA/MD MEDIAN	1	50															1	50	2	100
INCOME NOT AVAILABLE 6/																				

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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	4	57			1	14	1	14					1	14						7	100
2 OR MORE MINORITY RACES																					
JOINT (WHITE/MINORITY RACE)																					
RACE NOT AVAILABLE 6/																					
ETHNICITY 7/																					
HISPANIC OR LATINO	2	67					1	33												3	100
NOT HISPANIC OR LATINO					1	50							1	50						2	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	100																		2	100
ETHNICITY NOT AVAILABLE 6/																					
MINORITY STATUS 8/																					
WHITE NON-HISPANIC					1	50							1	50						2	100
OTHERS, INCL. HISPANIC	4	80					1	20												5	100
GENDER 19/																					
MALE	1	100																		1	100
FEMALE					1	50							1	50						2	100
JOINT (MALE/FEMALE)	3	75					1	25												4	100
GENDER NOT AVAILABLE 6/																					
INCOME 9/																					
LESS THAN 50% OF MSA/MD MEDIAN					1	100														1	100
50-79% OF MSA/MD MEDIAN	2	67					1	33												3	100
80-99% OF MSA/MD MEDIAN	2	100																		2	100
100-119% OF MSA/MD MEDIAN																					
120% OR MORE OF MSA/MD MEDIAN													1	100						1	100
INCOME NOT AVAILABLE 6/																					

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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	2										
BLACK OR AFRICAN AMERICAN	2										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	41	10	8	2				1.80	1.78		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	17	5	4	1				1.77	1.77		
NOT HISPANIC OR LATINO	27	5	4	1				1.82	1.88		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	23	5	4	1				1.82	1.88		
OTHERS, INCLUDING HISPANIC	22	5	4	1				1.77	1.77		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	17	3	3					1.65	1.67		
50-79% OF MSA/MD MEDIAN	18	2	1	1				1.83	1.83		
80-99% OF MSA/MD MEDIAN	3	2	1	1				1.97	1.97		
100-119% OF MSA/MD MEDIAN	3	2	2					1.77	1.77		
120% OR MORE OF MSA/MD MEDIAN	4	1	1					1.88	1.88		
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	23	1	1					1.54	1.54		
FEMALE	8	5	4	1				1.78	1.77		
JOINT (MALE/FEMALE)	14	4	3	1				1.88	1.94		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	5										
10-19% MINORITY	11	2	2					1.71	1.71		
20-49% MINORITY	10	1	1					1.99	1.99		
50-79% MINORITY	15	4	3	1				1.75	1.66		
80-100% MINORITY	4	3	2	1				1.86	1.78		
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	20	6	5	1				1.73	1.72		
MIDDLE INCOME	20	2	1	1				1.86	1.86		
UPPER INCOME	5	2	2					1.94	1.94		

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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/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	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			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	440										
BLACK OR AFRICAN AMERICAN	415										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	6219	1374	1136	238				1.81	1.78		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	2417	543	442	101				1.78	1.77		
NOT HISPANIC OR LATINO	4480	831	694	137				1.83	1.88		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	177										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3625	831	694	137				1.83	1.88		
OTHERS, INCLUDING HISPANIC	3449	543	442	101				1.78	1.77		
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2051	221	221					1.63	1.67		
50-79% OF MSA/MD MEDIAN	2837	214	113	101				1.81	1.54		
80-99% OF MSA/MD MEDIAN	627	358	221	137				1.92	1.77		
100-119% OF MSA/MD MEDIAN	646	369	369					1.77	1.99		
120% OR MORE OF MSA/MD MEDIAN	913	212	212					1.88	1.88		
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	3197	113	113					1.54	1.54		
FEMALE	1342	579	442	137				1.81	1.77		
JOINT (MALE/FEMALE)	2535	682	581	101				1.86	1.88		
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1004										
10-19% MINORITY	1695	390	390					1.72	1.88		
20-49% MINORITY	1458	191	191					1.99	1.99		
50-79% MINORITY	2431	559	422	137				1.78	1.77		
80-100% MINORITY	486	234	133	101				1.89	1.78		
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2901	656	555	101				1.74	1.77		
MIDDLE INCOME	3057	315	178	137				1.81	1.54		
UPPER INCOME	1116	403	403					1.93	1.88		

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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 ISLAND												
WHITE	3											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3											
OTHERS, INCLUDING HISPANIC												
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												
120% OR MORE OF MSA/MD MEDIAN	1											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	1											
FEMALE												
JOINT (MALE/FEMALE)	2											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1											
20-49% MINORITY	2											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1											
MIDDLE INCOME	2											
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/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	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				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	497											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	497											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	497											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	90											
80-99% OF MSA/MD MEDIAN	289											
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	118											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	90											
FEMALE												
JOINT (MALE/FEMALE)	407											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	90											
20-49% MINORITY	407											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	118											
MIDDLE INCOME	379											
UPPER INCOME												

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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	11											
BLACK OR AFRICAN AMERICAN	2											
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	117	2	2							1.53	1.53	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	16	1	1							1.55	1.55	
NOT HISPANIC OR LATINO	112	1	1							1.51	1.51	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2											
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	99	1	1							1.51	1.51	
OTHERS, INCLUDING HISPANIC	31	1	1							1.55	1.55	
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	18	1	1							1.55	1.55	
50-79% OF MSA/MD MEDIAN	39											
80-99% OF MSA/MD MEDIAN	18	1	1							1.51	1.51	
100-119% OF MSA/MD MEDIAN	11											
120% OR MORE OF MSA/MD MEDIAN	44											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	40	2	2							1.53	1.53	
FEMALE	28											
JOINT (MALE/FEMALE)	62											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	24											
10-19% MINORITY	48	1	1							1.51	1.51	
20-49% MINORITY	37											
50-79% MINORITY	18											
80-100% MINORITY	3	1	1							1.55	1.55	
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	22	1	1							1.55	1.55	
MIDDLE INCOME	69	1	1							1.51	1.51	
UPPER INCOME	39											

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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/						MEAN 30/ \$000's	MEDIAN 31/ \$000's	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			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	2685										
BLACK OR AFRICAN AMERICAN	326										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND											
WHITE	21350	286	286						1.52	1.51	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	2365	84	84						1.55	1.55	
NOT HISPANIC OR LATINO	21646	202	202						1.51	1.51	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	350										
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	18635	202	202						1.51	1.51	
OTHERS, INCLUDING HISPANIC	5726	84	84						1.55	1.55	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1859	84	84						1.55	1.55	
50-79% OF MSA/MD MEDIAN	5557										
80-99% OF MSA/MD MEDIAN	3429	202	202						1.51	1.51	
100-119% OF MSA/MD MEDIAN	2132										
120% OR MORE OF MSA/MD MEDIAN	11384										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	7030	286	286						1.52	1.51	
FEMALE	4299										
JOINT (MALE/FEMALE)	13032										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	4712										
10-19% MINORITY	9998	202	202						1.51	1.51	
20-49% MINORITY	6643										
50-79% MINORITY	2724										
80-100% MINORITY	284	84	84						1.55	1.55	
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2905	84	84						1.55	1.55	
MIDDLE INCOME	12165	202	202						1.51	1.51	
UPPER INCOME	9291										

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			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 ISLAND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1											
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
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	1											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/	1											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1											
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/							MEAN 30/ \$000's	MEDIAN 31/ \$000's	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				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	34											
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	34											
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
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	34											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/	34											
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	34											
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	34											
UPPER INCOME												

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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 #			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	1									
WHITE	14	2	1	1			1.77	1.77		
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	7	2	1	1			1.77	1.77		
NOT HISPANIC OR LATINO	9									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	7									
OTHERS, INCLUDING HISPANIC	9	2	1	1			1.77	1.77		
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	4	1		1			2.00	2.00		
50-79% OF MSA/MD MEDIAN	4	1	1				1.53	1.53		
80-99% OF MSA/MD MEDIAN	1									
100-119% OF MSA/MD MEDIAN	4									
120% OR MORE OF MSA/MD MEDIAN	1									
INCOME NOT AVAILABLE 6/	2									
GENDER 19/										
MALE	8	1		1			2.00	2.00		
FEMALE	2									
JOINT (MALE/FEMALE)	6	1	1				1.53	1.53		
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	2									
10-19% MINORITY	4									
20-49% MINORITY	2									
50-79% MINORITY	8	1	1				1.53	1.53		
80-100% MINORITY		1		1			2.00	2.00		
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	10	2	1	1			1.77	1.77		
MIDDLE INCOME	4									
UPPER INCOME	2									

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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/					MEAN 30/ \$000's	MEDIAN 31/ \$000's	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			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	92									
WHITE	2370	117	54	63			1.78	2.00		
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	140									
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	876	117	54	63			1.78	2.00		
NOT HISPANIC OR LATINO	1726									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1494									
OTHERS, INCLUDING HISPANIC	1108	117	54	63			1.78	2.00		
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	420	63		63			2.00	2.00		
50-79% OF MSA/MD MEDIAN	643	54	54				1.53	1.53		
80-99% OF MSA/MD MEDIAN	100									
100-119% OF MSA/MD MEDIAN	870									
120% OR MORE OF MSA/MD MEDIAN	301									
INCOME NOT AVAILABLE 6/	268									
GENDER 19/										
MALE	1423	63		63			2.00	2.00		
FEMALE	291									
JOINT (MALE/FEMALE)	888	54	54				1.53	1.53		
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	573									
10-19% MINORITY	768									
20-49% MINORITY	250									
50-79% MINORITY	1011	54	54				1.53	1.53		
80-100% MINORITY		63		63			2.00	2.00		
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1303	117	54	63			1.78	2.00		
MIDDLE INCOME	798									
UPPER INCOME	501									

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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 ISLAND												
WHITE	4											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4											
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	1											
INCOME NOT AVAILABLE 6/	3											
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	4											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2											
10-19% MINORITY	1											
20-49% MINORITY	1											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	2											
UPPER INCOME	2											

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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/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	1041									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1041									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1041									
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	333									
INCOME NOT AVAILABLE 6/	708									
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	1041									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	441									
10-19% MINORITY	446									
20-49% MINORITY	154									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	262									
UPPER INCOME	779									

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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 #			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	1									
ASIAN	2									
BLACK OR AFRICAN AMERICAN	2									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	311	2	1	1				2.05	2.05	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	1									
RACE NOT AVAILABLE 6/		1			1			2.64	2.64	
ETHNICITY 7/										
HISPANIC OR LATINO	25	1		1				2.42	2.42	
NOT HISPANIC OR LATINO	289	1	1					1.67	1.67	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	3									
ETHNICITY NOT AVAILABLE 6/		1			1			2.64	2.64	
MINORITY STATUS 8/										
WHITE NON-HISPANIC	284	1	1					1.67	1.67	
OTHERS, INCLUDING HISPANIC	33	1		1				2.42	2.42	
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	19	1			1			2.64	2.64	
50-79% OF MSA/MD MEDIAN	58	1	1					1.67	1.67	
80-99% OF MSA/MD MEDIAN	50									
100-119% OF MSA/MD MEDIAN	51	1		1				2.42	2.42	
120% OR MORE OF MSA/MD MEDIAN	138									
INCOME NOT AVAILABLE 6/	1									
GENDER 19/										
MALE	67	1		1				2.42	2.42	
FEMALE	46									
JOINT (MALE/FEMALE)	204	2	1		1			2.16	2.16	
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	91									
10-19% MINORITY	104	1	1					1.67	1.67	
20-49% MINORITY	76	1			1			2.64	2.64	
50-79% MINORITY	41	1		1				2.42	2.42	
80-100% MINORITY	5									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	41	1		1				2.42	2.42	
MIDDLE INCOME	169									
UPPER INCOME	107	2	1		1			2.16	2.16	

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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/					MEAN 30/ \$000's	MEDIAN 31/ \$000's	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			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE	96									
ASIAN	500									
BLACK OR AFRICAN AMERICAN	239									
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	56959	128	48	80				2.14	2.42	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)	95									
RACE NOT AVAILABLE 6/		68			68			2.64	2.64	
ETHNICITY 7/										
HISPANIC OR LATINO	3185	80		80				2.42	2.42	
NOT HISPANIC OR LATINO	54316	48	48					1.67	1.67	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	388									
ETHNICITY NOT AVAILABLE 6/		68			68			2.64	2.64	
MINORITY STATUS 8/										
WHITE NON-HISPANIC	53481	48	48					1.67	1.67	
OTHERS, INCLUDING HISPANIC	4408	80		80				2.42	2.42	
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1821	68			68			2.64	2.64	
50-79% OF MSA/MD MEDIAN	7533	48	48					1.67	1.67	
80-99% OF MSA/MD MEDIAN	8055									
100-119% OF MSA/MD MEDIAN	8625	80		80				2.42	2.42	
120% OR MORE OF MSA/MD MEDIAN	31725									
INCOME NOT AVAILABLE 6/	130									
GENDER 19/										
MALE	11015	80		80				2.42	2.42	
FEMALE	6263									
JOINT (MALE/FEMALE)	40611	116	48		68			2.24	2.64	
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	17762									
10-19% MINORITY	20991	48	48					1.67	1.67	
20-49% MINORITY	13806	68			68			2.64	2.64	
50-79% MINORITY	4825	80		80				2.42	2.42	
80-100% MINORITY	505									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	4550	80		80				2.42	2.42	
MIDDLE INCOME	29403									
UPPER INCOME	23936	116	48		68			2.24	2.64	

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

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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/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	305									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	148									
ETHNICITY 7/										
HISPANIC OR LATINO	58									
NOT HISPANIC OR LATINO	247									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	148									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	247									
OTHERS, INCLUDING HISPANIC	58									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	34									
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN	88									
100-119% OF MSA/MD MEDIAN	73									
120% OR MORE OF MSA/MD MEDIAN	258									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	93									
FEMALE	34									
JOINT (MALE/FEMALE)	178									
GENDER NOT AVAILABLE 6/	148									
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	40									
10-19% MINORITY	265									
20-49% MINORITY	93									
50-79% MINORITY	55									
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	55									
MIDDLE INCOME	250									
UPPER INCOME	148									

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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 ISLAND											
WHITE	1	1		1				2.09	2.09		
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1	1		1				2.09	2.09		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1	1		1				2.09	2.09		
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN		1		1				2.09	2.09		
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	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1	1		1				2.09	2.09		
FEMALE											
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	1										
20-49% MINORITY											
50-79% MINORITY		1		1				2.09	2.09		
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME		1		1				2.09	2.09		
MIDDLE INCOME											
UPPER INCOME	1										

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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/					MEAN 30/	MEDIAN 31/	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			
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND										
WHITE	200	10		10				2.09	2.09	
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	200	10		10				2.09	2.09	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	200	10		10				2.09	2.09	
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN		10		10				2.09	2.09	
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	200									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	200	10		10				2.09	2.09	
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	200									
20-49% MINORITY										
50-79% MINORITY		10		10				2.09	2.09	
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME		10		10				2.09	2.09	
MIDDLE INCOME										
UPPER INCOME	200									

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

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MSA/MD: 20994 - ELGIN, IL

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/ MEDIAN 31/	
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PACIFIC ISLND										
WHITE	65									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO	20									
NOT HISPANIC OR LATINO	45									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	45									
OTHERS, INCLUDING HISPANIC	20									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	20									
80-99% OF MSA/MD MEDIAN	10									
100-119% OF MSA/MD MEDIAN	25									
120% OR MORE OF MSA/MD MEDIAN	10									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	10									
FEMALE	10									
JOINT (MALE/FEMALE)	45									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	25									
10-19% MINORITY										
20-49% MINORITY	20									
50-79% MINORITY	10									
80-100% MINORITY	10									
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	20									
MIDDLE INCOME	20									
UPPER INCOME	25									

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MSA/MD: 20994 - ELGIN, IL

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	178	1	445	17	4	6	28
FHA	78		26		2		
VA	5		5				
FSA/RHS	3						
LOANS ORIGINATED							
CONVENTIONAL	150	1	347	15	2	5	6
FHA	55		18		1		
VA	3		4				
FSA/RHS	2						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	10		46	1		1	20
FHA	11		6		1		
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	18		52	1	1		2
FHA	12		2				
VA	2		1				
FSA/RHS	1						
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL					1		
FHA							
VA							
FSA/RHS							

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MSA/MD: 20994 - ELGIN, IL

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	132		321				
FHA	51		18		1		
VA	3		3				
FSA/RHS	2						

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MSA/MD: 20994 - ELGIN, IL

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						
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	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							

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

MSA/MD: 20994 - ELGIN, IL

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	130 2	1	317 3	11	1 1	5	NA NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.53		2.24		2.09		NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)	1.53		2.42		2.09		NA
HOEPA STATUS							
HOEPA LOAN 17/ NOT HOEPA LOAN	132	1	320	11	2	5	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

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA A		Conventional 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
AL/TALLAPOOSA COUNTY/9625.01														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	132					1	132		
FILES CLOSED FOR INCOMPLETENESS														
AL/TALLAPOOSA COUNTY/COUNTY TOTAL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	132					1	132		
FILES CLOSED FOR INCOMPLETENESS														
AL/STATE TOTAL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN					1	132					1	132		
FILES CLOSED FOR INCOMPLETENESS														
AZ/MARICOPA COUNTY/0101.01														
LOANS ORIGINATED			1	200							1	200		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AZ/MARICOPA COUNTY/0405.07														
LOANS ORIGINATED	1	161												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
AZ/MARICOPA COUNTY/0405.26														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	145										
FILES CLOSED FOR INCOMPLETENESS														

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SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G		
	Home Purchase Loans				Refinancings C	Home Improvement Loans D							
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's						
	Number	\$000's	Number	\$000's	Number			\$000's					
AZ/MARICOPA COUNTY/1036.11													
LOANS ORIGINATED				1	130				1	130			
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
AZ/MARICOPA COUNTY/2168.21													
LOANS ORIGINATED				1	254				1	254			
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
AZ/MARICOPA COUNTY/2168.44													
LOANS ORIGINATED			1	143					1	143			
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
AZ/MARICOPA COUNTY/COUNTY TOTAL													
LOANS ORIGINATED	1	161	2	343	2	384				4	727		
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	145									
FILES CLOSED FOR INCOMPLETENESS													
AZ/PIMA COUNTY/0046.38													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN					1	150				1	150		
FILES CLOSED FOR INCOMPLETENESS													
AZ/PIMA COUNTY/COUNTY TOTAL													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN					1	150				1	150		
FILES CLOSED FOR INCOMPLETENESS													

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SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA A		Conventional 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
AZ/STATE TOTAL														
LOANS ORIGINATED	1	161	2	343	2	384					4	727		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	145	1	150					1	150		
FILES CLOSED FOR INCOMPLETENESS														
CO/DENVER COUNTY/0007.02														
LOANS ORIGINATED			1	440										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
CO/DENVER COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			1	440										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
CO/LARIMER COUNTY/0018.08														
LOANS ORIGINATED			1	301										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
CO/LARIMER COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			1	301										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
CO/SUMMIT COUNTY/SMALL														
LOANS ORIGINATED					1	224								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
CO/SUMMIT COUNTY/COUNTY TOTAL											
LOANS ORIGINATED					1	224					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
CO/STATE TOTAL											
LOANS ORIGINATED			2	741	1	224					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
FL/COLLIER COUNTY/0101.05											
LOANS ORIGINATED					1	173			1	173	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
FL/COLLIER COUNTY/0110.02											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN					1	258			1	258	
FILES CLOSED FOR INCOMPLETENESS											
FL/COLLIER COUNTY/COUNTY TOTAL											
LOANS ORIGINATED					1	173			1	173	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN					1	258			1	258	
FILES CLOSED FOR INCOMPLETENESS											
FL/HILLSBOROUGH COUNTY/0140.11											
LOANS ORIGINATED					1	105					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											

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SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's				
	Number	\$000's	Number	\$000's	Number					\$000's			Number
FL/HILLSBOROUGH COUNTY/COUNTY TOTAL													
LOANS ORIGINATED					1	105							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
FL/LEE COUNTY/0101.05													
LOANS ORIGINATED			1	284							1	284	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
FL/LEE COUNTY/0104.07													
LOANS ORIGINATED					1	210							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
FL/LEE COUNTY/0108.02													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN			1	75							1	75	
FILES CLOSED FOR INCOMPLETENESS													
FL/LEE COUNTY/0401.08													
LOANS ORIGINATED					1	71					1	71	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
FL/LEE COUNTY/0402.06													
LOANS ORIGINATED			1	80							1	80	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA A		Conventional B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
FL/LEE COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			2	364	2	281					3	435		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	75							1	75		
FILES CLOSED FOR INCOMPLETENESS														
FL/PALM BEACH COUNTY/0076.07														
LOANS ORIGINATED			1	189							1	189		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
FL/PALM BEACH COUNTY/0076.16														
LOANS ORIGINATED			1	336							1	336		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
FL/PALM BEACH COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			2	525							2	525		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
FL/PINELLAS COUNTY/0260.02														
LOANS ORIGINATED					1	191					1	191		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
FL/PINELLAS COUNTY/0281.03														
LOANS ORIGINATED			1	88							1	88		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA A		Conventional 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
FL/PINELLAS COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			1	88	1	191					2	279		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
FL/STATE TOTAL			5	977	5	750					8	1412		
LOANS ORIGINATED			5	977	5	750					8	1412		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	75	1	258					2	333		
FILES CLOSED FOR INCOMPLETENESS														
IL/BOONE COUNTY/0102.00														
LOANS ORIGINATED					1	108								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/BOONE COUNTY/0104.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	238										
FILES CLOSED FOR INCOMPLETENESS														
IL/BOONE COUNTY/COUNTY TOTAL														
LOANS ORIGINATED					1	108								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	238										
FILES CLOSED FOR INCOMPLETENESS														
IL/BUREAU COUNTY/9653.00														
LOANS ORIGINATED	1	101												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA A		Conventional 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
IL/BUREAU COUNTY/COUNTY TOTAL														
LOANS ORIGINATED	1	101												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/CHAMPAIGN COUNTY/0009.02														
LOANS ORIGINATED			1	105										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/CHAMPAIGN COUNTY/0012.01														
LOANS ORIGINATED			1	76							1	76		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/CHAMPAIGN COUNTY/0012.05														
LOANS ORIGINATED			1	236										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/CHAMPAIGN COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			3	417							1	76		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/KANKAKEE COUNTY/0102.01														
LOANS ORIGINATED					1	203								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
IL/KANKAKEE COUNTY/0102.02											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN					1	140					
FILES CLOSED FOR INCOMPLETENESS											
IL/KANKAKEE COUNTY/0117.00											
LOANS ORIGINATED			1	30							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/KANKAKEE COUNTY/COUNTY TOTAL											
LOANS ORIGINATED			1	30	1	203					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN					1	140					
FILES CLOSED FOR INCOMPLETENESS											
IL/LAKE COUNTY/8603.01											
LOANS ORIGINATED			1	96					1	96	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/LAKE COUNTY/8608.07											
LOANS ORIGINATED			1	50					1	50	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN					1	100					
FILES CLOSED FOR INCOMPLETENESS											
IL/LAKE COUNTY/8609.03											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED					1	132					
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E				
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's			
	Number	\$000's	Number	\$000's	Number					\$000's		
IL/LAKE COUNTY/8640.01												
LOANS ORIGINATED					1	122						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/LAKE COUNTY/8641.05												
LOANS ORIGINATED					1	248						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/LAKE COUNTY/8642.06												
LOANS ORIGINATED					1	186						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/LAKE COUNTY/8657.00												
LOANS ORIGINATED												
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN					1	600						
FILES CLOSED FOR INCOMPLETENESS												
IL/LAKE COUNTY/COUNTY TOTAL												
LOANS ORIGINATED			2	146	3	556				2	146	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	132						
APPS WITHDRAWN					2	700						
FILES CLOSED FOR INCOMPLETENESS												
IL/LASALLE COUNTY/9617.01												
LOANS ORIGINATED	1	182	3	347	10	1655				1	86	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					2	361	1	6				
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E				
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's			
	Number	\$000's	Number	\$000's	Number					\$000's		
IL/LASALLE COUNTY/9617.02												
LOANS ORIGINATED	3	386	3	599	4	767						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED	1	165										
APPS WITHDRAWN			1	140								
FILES CLOSED FOR INCOMPLETENESS												
IL/LASALLE COUNTY/9618.00												
LOANS ORIGINATED	1	79	1	186								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED			1	172								
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/LASALLE COUNTY/9621.00												
LOANS ORIGINATED												
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN			1	49								
FILES CLOSED FOR INCOMPLETENESS												
IL/LASALLE COUNTY/9622.00												
LOANS ORIGINATED	2	317			2	314						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED							1	3				
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/LASALLE COUNTY/9623.00												
LOANS ORIGINATED	1	174	2	224	5	715				3	467	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	124						
APPS WITHDRAWN	1	234	2	207								
FILES CLOSED FOR INCOMPLETENESS												
IL/LASALLE COUNTY/9624.00												
LOANS ORIGINATED												
APPS APPROVED, NOT ACCEPTED												
APPS DENIED	1	157										
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
IL/LASALLE COUNTY/9625.00											
LOANS ORIGINATED			1	230	2	427	2	11			
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/LASALLE COUNTY/9626.00											
LOANS ORIGINATED	1	184	1	114	1	99					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED					3	347					
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/LASALLE COUNTY/9627.00											
LOANS ORIGINATED					1	98					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED							2	78			
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/LASALLE COUNTY/9635.00											
LOANS ORIGINATED					1	152					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN					2	435					
FILES CLOSED FOR INCOMPLETENESS											
IL/LASALLE COUNTY/9636.00											
LOANS ORIGINATED			1	62	3	415					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED					1	76	1	100			
APPS WITHDRAWN					1	80					
FILES CLOSED FOR INCOMPLETENESS											
IL/LASALLE COUNTY/9637.00											
LOANS ORIGINATED			1	98					1	98	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN					1	252					
FILES CLOSED FOR INCOMPLETENESS											

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings C	Home Improvement Loans						
	FHA, FSA/RHS & VA A		Conventional B			D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number
IL/LASALLE COUNTY/9640.00												
LOANS ORIGINATED					2	218						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/LASALLE COUNTY/COUNTY TOTAL												
LOANS ORIGINATED	9	1322	13	1860	31	4860	2	11		5	651	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED	2	322	1	172	7	908	5	187				
APPS WITHDRAWN	1	234	4	396	4	767						
FILES CLOSED FOR INCOMPLETENESS												
IL/LEE COUNTY/0001.00												
LOANS ORIGINATED			1	210	1	164						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/LEE COUNTY/0009.00												
LOANS ORIGINATED			1	242								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/LEE COUNTY/COUNTY TOTAL												
LOANS ORIGINATED			2	452	1	164						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/LIVINGSTON COUNTY/9602.00												
LOANS ORIGINATED												
APPS APPROVED, NOT ACCEPTED												
APPS DENIED	1	111										
APPS WITHDRAWN	1	106										
FILES CLOSED FOR INCOMPLETENESS												

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans		Loans on Dwellings For 5 or More Families E				
	FHA, FSA/RHS & VA A		Conventional B			D	E	E	E			
	Number	\$000's	Number	\$000's	Number					\$000's		
IL/LIVINGSTON COUNTY/COUNTY TOTAL												
LOANS ORIGINATED												
APPS APPROVED, NOT ACCEPTED												
APPS DENIED	1	111										
APPS WITHDRAWN	1	106										
FILES CLOSED FOR INCOMPLETENESS												
IL/OGLE COUNTY/9607.00												
LOANS ORIGINATED					1	124						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/OGLE COUNTY/9609.00												
LOANS ORIGINATED			1	47								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/OGLE COUNTY/9610.00												
LOANS ORIGINATED	1	186										
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN			1	163								
FILES CLOSED FOR INCOMPLETENESS												
IL/OGLE COUNTY/9612.00												
LOANS ORIGINATED												
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN			1	104								
FILES CLOSED FOR INCOMPLETENESS												
IL/OGLE COUNTY/9613.00												
LOANS ORIGINATED					1	248						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
IL/OGLE COUNTY/COUNTY TOTAL											
LOANS ORIGINATED	1	186	1	47	2	372					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN			2	267							
FILES CLOSED FOR INCOMPLETENESS											
IL/WINNEBAGO COUNTY/0001.05											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED			1	84							
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/WINNEBAGO COUNTY/0037.05											
LOANS ORIGINATED			1	60					1	60	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/WINNEBAGO COUNTY/0037.06											
LOANS ORIGINATED	1	91									
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/WINNEBAGO COUNTY/COUNTY TOTAL											
LOANS ORIGINATED	1	91	1	60					1	60	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED			1	84							
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/STATE TOTAL											
LOANS ORIGINATED	12	1700	23	3012	39	6263	2	11			
APPS APPROVED, NOT ACCEPTED									9	933	
APPS DENIED	3	433	2	256	8	1040	5	187			
APPS WITHDRAWN	2	340	7	901	7	1607					
FILES CLOSED FOR INCOMPLETENESS											

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA A		Conventional B		C		D				F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IN/CARROLL COUNTY/SMALL LOANS ORIGINATED					1	126					1	126		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IN/CARROLL COUNTY/COUNTY TOTAL					1	126					1	126		
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IN/LAKE COUNTY/0405.02														
LOANS ORIGINATED	1	246												
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IN/LAKE COUNTY/0429.01														
LOANS ORIGINATED			1	257										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IN/LAKE COUNTY/COUNTY TOTAL														
LOANS ORIGINATED	1	246	1	257										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IN/STEUBEN COUNTY/9711.00														
LOANS ORIGINATED			1	140										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
IN/STEUBEN COUNTY/COUNTY TOTAL											
LOANS ORIGINATED			1	140							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IN/VANDERBURGH COUNTY/0101.00											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN							1	5			
FILES CLOSED FOR INCOMPLETENESS											
IN/VANDERBURGH COUNTY/COUNTY TOTAL											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN							1	5			
FILES CLOSED FOR INCOMPLETENESS											
IN/WHITE COUNTY/SMALL											
LOANS ORIGINATED					1	166				1	166
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IN/WHITE COUNTY/COUNTY TOTAL											
LOANS ORIGINATED					1	166				1	166
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IN/STATE TOTAL											
LOANS ORIGINATED	1	246	2	397	2	292				2	292
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN							1	5			
FILES CLOSED FOR INCOMPLETENESS											

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
IA/DUBUQUE COUNTY/0011.02											
LOANS ORIGINATED			1	166							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IA/DUBUQUE COUNTY/COUNTY TOTAL											
LOANS ORIGINATED			1	166							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IA/SCOTT COUNTY/0102.01											
LOANS ORIGINATED			1	283							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IA/SCOTT COUNTY/COUNTY TOTAL											
LOANS ORIGINATED			1	283							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IA/STATE TOTAL											
LOANS ORIGINATED			2	449							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
KY/FAYETTE COUNTY/0039.12											
LOANS ORIGINATED			1	47						1	47
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA A		Conventional 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
KY/FAYETTE COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			1	47							1	47		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
KY/LYON COUNTY/SMALL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	26					1	26		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
KY/LYON COUNTY/COUNTY TOTAL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	26					1	26		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
KY/STATE TOTAL														
LOANS ORIGINATED			1	47							1	47		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	26					1	26		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ME/CUMBERLAND COUNTY/0171.02														
LOANS ORIGINATED			1	392							1	392		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
ME/CUMBERLAND COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			1	392							1	392		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA A		Conventional 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
ME/STATE TOTAL														
LOANS ORIGINATED			1	392							1	392		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MA/WORCESTER COUNTY/7392.00														
LOANS ORIGINATED			1	338										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MA/WORCESTER COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			1	338										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MA/STATE TOTAL														
LOANS ORIGINATED			1	338										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MI/LEELANAU COUNTY/SMALL														
LOANS ORIGINATED					1	145								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MI/LEELANAU COUNTY/COUNTY TOTAL														
LOANS ORIGINATED					1	145								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's				
	Number	\$000's	Number	\$000's	Number					\$000's			Number
MI/WASHTENAW COUNTY/4149.00													
LOANS ORIGINATED			1	82									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
MI/WASHTENAW COUNTY/COUNTY TOTAL			1	82									
LOANS ORIGINATED			1	82									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
MI/STATE TOTAL			1	82	1	145							
LOANS ORIGINATED			1	82	1	145							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
MN/BENTON COUNTY/0202.02													
LOANS ORIGINATED					1	190							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
MN/BENTON COUNTY/COUNTY TOTAL					1	190							
LOANS ORIGINATED					1	190							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
MN/STATE TOTAL					1	190							
LOANS ORIGINATED					1	190							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
MO/CAMDEN COUNTY/9503.00											
LOANS ORIGINATED				1	305						
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MO/CAMDEN COUNTY/COUNTY TOTAL											
LOANS ORIGINATED				1	305						
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MO/ST. CHARLES COUNTY/3110.04											
LOANS ORIGINATED			1	82					1	82	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MO/ST. CHARLES COUNTY/COUNTY TOTAL											
LOANS ORIGINATED			1	82					1	82	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MO/STATE TOTAL											
LOANS ORIGINATED			1	82	1	305			1	82	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
OH/BELMONT COUNTY/0107.00											
LOANS ORIGINATED			1	295							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E				
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's			
	Number	\$000's	Number	\$000's	Number					\$000's		
OH/BELMONT COUNTY/COUNTY TOTAL												
LOANS ORIGINATED			1	295								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
OH/UNION COUNTY/0503.03												
LOANS ORIGINATED			1	204								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
OH/UNION COUNTY/COUNTY TOTAL												
LOANS ORIGINATED			1	204								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
OH/STATE TOTAL												
LOANS ORIGINATED			2	499								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
WI/ADAMS COUNTY/SMALL												
LOANS ORIGINATED	1	105	1	146	2	262					3	408
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
WI/ADAMS COUNTY/COUNTY TOTAL												
LOANS ORIGINATED	1	105	1	146	2	262					3	408
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G		
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families						E
	FHA, FSA/RHS & VA A		Conventional B		C		D				F		G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
WI/CHIPPEWA COUNTY/0111.00															
LOANS ORIGINATED					1	126						1	126		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WI/CHIPPEWA COUNTY/COUNTY TOTAL															
LOANS ORIGINATED					1	126						1	126		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WI/DANE COUNTY/0001.00															
LOANS ORIGINATED					1	123						1	123		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WI/DANE COUNTY/COUNTY TOTAL															
LOANS ORIGINATED					1	123						1	123		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WI/KENOSHA COUNTY/0028.00															
LOANS ORIGINATED			2	432											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
WI/KENOSHA COUNTY/0029.05															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN			1	219											
FILES CLOSED FOR INCOMPLETENESS															

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA A		Conventional 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
WI/KENOSHA COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			2	432										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	219										
FILES CLOSED FOR INCOMPLETENESS														
WI/LINCOLN COUNTY/SMALL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	122							1	122		
FILES CLOSED FOR INCOMPLETENESS														
WI/LINCOLN COUNTY/COUNTY TOTAL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN			1	122							1	122		
FILES CLOSED FOR INCOMPLETENESS														
WI/MARQUETTE COUNTY/SMALL														
LOANS ORIGINATED			1	33	1	94					2	127		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WI/MARQUETTE COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			1	33	1	94					2	127		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WI/MILWAUKEE COUNTY/0110.00														
LOANS ORIGINATED			1	297							1	297		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F		Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA A		Conventional 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
WI/MILWAUKEE COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			1	297							1	297		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WI/OCONTO COUNTY/1003.00														
LOANS ORIGINATED			1	74							1	74		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WI/OCONTO COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			1	74							1	74		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WI/OUTAGAMIE COUNTY/0111.02														
LOANS ORIGINATED							1	145						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WI/OUTAGAMIE COUNTY/COUNTY TOTAL														
LOANS ORIGINATED							1	145						
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
WI/ROCK COUNTY/0030.02														
LOANS ORIGINATED			1	132										
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

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CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E				
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's			
	Number	\$000's	Number	\$000's	Number					\$000's		
WI/ROCK COUNTY/COUNTY TOTAL												
LOANS ORIGINATED			1	132								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
WI/SAUK COUNTY/0002.00												
LOANS ORIGINATED					1	226				1	226	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
WI/SAUK COUNTY/COUNTY TOTAL												
LOANS ORIGINATED					1	226				1	226	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
WI/VILAS COUNTY/SMALL												
LOANS ORIGINATED			1	220	1	225				2	445	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	130				1	130	
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
WI/VILAS COUNTY/COUNTY TOTAL												
LOANS ORIGINATED			1	220	1	225				2	445	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					1	130				1	130	
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
WI/WALWORTH COUNTY/0003.01												
LOANS ORIGINATED	1	241										
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

INSTITUTION: 0000004596 - 1 OLD SECOND NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
WI/WALWORTH COUNTY/0004.00											
LOANS ORIGINATED			1	199							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
WI/WALWORTH COUNTY/COUNTY TOTAL											
LOANS ORIGINATED	1	241	1	199							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
WI/WAUKESHA COUNTY/2015.04											
LOANS ORIGINATED			1	230					1	230	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
WI/WAUKESHA COUNTY/COUNTY TOTAL											
LOANS ORIGINATED			1	230					1	230	
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
WI/STATE TOTAL											
LOANS ORIGINATED	2	346	10	1763	8	1201				13	2056
APPS APPROVED, NOT ACCEPTED											
APPS DENIED					1	130				1	130
APPS WITHDRAWN			2	341						1	122
FILES CLOSED FOR INCOMPLETENESS											
GRAND TOTAL											
LOANS ORIGINATED	16	2453	53	9122	60	9754	2	11		39	5941
APPS APPROVED, NOT ACCEPTED											
APPS DENIED	3	433	2	256	10	1196	5	187		2	156
APPS WITHDRAWN	2	340	11	1462	10	2147	1	5		5	737
FILES CLOSED FOR INCOMPLETENESS											

HOME MORTGAGE DISCLOSURE ACT
INSTITUTION REGISTER SUMMARY FOR 2016

RESP ID: 0000004596-1

Old Second National Bank
37 S. River St.
Aurora, IL 60506

MSA/MD	MSA/MD Name	TOTAL LARS	TOTAL AMOUNT (\$000's)	LOAN TYPE				PROPERTY TYPE			LOAN PURPOSE		
				CONV	FHA	VA	FSA/RHS	1 - 4 FAMILY	MANUF HOME	MULTI FAMILY	HOME PURCHASE	HOME IMPROVE	REFIN-ANCE
16974	CHICAGO-NAPERVILLE-ARLINGTON HEIGHTS, IL	607	121571	505	88	12	2	606		1	279	20	308
20994	ELGIN, IL	799	130570	680	106	10	3	798		1	266	40	493
----	MSA/MD NOT AVAILABLE	175	27366	145	17	10	3	175			87	8	80
TOTAL		1581	279507	1330	211	32	8	1579	0	2	632	68	881