

Standard Summary Report

Mechanics 2023 Consumer file

	Total Applications [1]				Originated [2]				Approved Not Accepted				Denied [3]				Withdrawn/ Incomplete			
	Count	Count %	Amount \$(000s)	Amount %	Count	Count %	Amount \$(000s)	Amount %	Count	Count %	Amount \$(000s)	Amount %	Count	Count %	Amount \$(000s)	Amount %	Count	Count %	Amount \$(000s)	Amount %
Loan Type																				
Home Equity	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Motor Vehicle	7,888	100.00	174,948	100.00	7,888	100.00	174,948	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Credit Card	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Secured	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Unsecured	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Other	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract Minority %																				
< 10%	459	5.82	10,293	5.88	459	5.82	10,293	5.88	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10% - 19%	1,079	13.68	23,579	13.48	1,079	13.68	23,579	13.48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20% - 49%	2,905	36.83	64,492	36.86	2,905	36.83	64,492	36.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
50% - 79%	1,961	24.86	42,953	24.55	1,961	24.86	42,953	24.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
80% - 100%	1,483	18.80	33,612	19.21	1,483	18.80	33,612	19.21	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not applicable	1	0.01	19	0.01	1	0.01	19	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority																				
Substantially Minority	3,444	43.66	76,565	43.76	3,444	43.66	76,565	43.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	4,443	56.33	98,364	56.22	4,443	56.33	98,364	56.22	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity																				
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Provided	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Marital Status																				
Unmarried	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Married	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Others	7,888	100.00	174,948	100.00	7,888	100.00	174,948	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Income																				
Low < 50%	1,778	22.54	30,874	17.65	1,778	22.54	30,874	17.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate 50 - 79.99%	2,729	34.60	56,798	32.47	2,729	34.60	56,798	32.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle 80 - 119.99%	1,945	24.66	46,725	26.71	1,945	24.66	46,725	26.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper > = 120%	1,408	17.85	39,983	22.85	1,408	17.85	39,983	22.85	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NA	28	0.35	568	0.32	28	0.35	568	0.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics																				
Low < 50%	315	3.99	6,357	3.63	315	3.99	6,357	3.63	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate 50 - 79.99%	1,881	23.85	40,416	23.10	1,881	23.85	40,416	23.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle 80 - 119.99%	3,507	44.46	76,546	43.75	3,507	44.46	76,546	43.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper > = 120%	2,154	27.31	50,902	29.10	2,154	27.31	50,902	29.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Applicable	31	0.39	727	0.42	31	0.39	727	0.42	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Trac/Mnrt																				
Low/Mod and/or Sub Minority	4,050	51.34	89,010	50.88	4,050	51.34	89,010	50.88	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
All Other Censustract	3,838	48.66	85,938	49.12	3,838	48.66	85,938	49.12	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Gender																				
Male	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Female	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Provided	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Age																				
<18 years	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18-24 years	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25-44 years	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
45-61 years	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<62 years	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
62+ years	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Applications	7,888	100.00	174,948	100.00	7,888	100.00	174,948	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Footnotes
 [1] Percent of Total Number of Applications.
 [2] Percent of Total Number of Originations.
 [3] Number of Denied Applications as a Percent of Number of Applications for Line Item.
 [4] Total counts/amounts per each column for the values from "Asian", "Asian Indian", "Chinese", "Filipino", "Japanese", "Korean", "Vietnamese", "Other Asian" rows.
 [5] Total counts/amounts per each column for the values from "Native Hawaiian or Other Pacific", "Native Hawaiian", "Guamanian or Chamorro", "Samoan", "Other Pacific Islander" rows.
 [6] Total counts/amounts per each column for the values from "Hispanic or Latino", "Mexican", "Puerto Rican", "Cuban", "Other Hispanic or Latino" rows.
 Note: Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.