

Home purchase loan originations in Arkansas, 2021.

| | Small bank | Large bank | Credit union | Affiliated mortgage company | Non-depository | All |
|------------------------------------|----------------|----------------|----------------|-----------------------------|------------------|------------------|
| Loans in rural counties | 1,359 | 3,405 | 170 | 220 | 4,690 | 9,842 |
| Government-backed | 40% | 38% | 18% | 59% | 70% | 54% |
| LMI borrowers | 30% | 29% | 12% | 32% | 31% | 30% |
| LMI neighborhoods | 7% | 10% | 5% | 10% | 10% | 9% |
| Minority borrowers | 11% | 11% | 10% | 7% | 10% | 10% |
| Loans in non-rural counties | 4,553 | 10,377 | 941 | 985 | 11,516 | 28,372 |
| Government-backed | 37% | 28% | 22% | 30% | 55% | 40% |
| LMI borrowers | 29% | 30% | 26% | 25% | 34% | 31% |
| LMI neighborhoods | 11% | 13% | 10% | 9% | 12% | 12% |
| Minority borrowers | 18% | 19% | 15% | 14% | 20% | 19% |
| Arkansas - total | 5,912 | 13,782 | 1,111 | 1,205 | 16,204 | 38,214 |
| Government-backed | 37% | 30% | 21% | 35% | 60% | 44% |
| LMI borrowers | 29% | 30% | 24% | 27% | 33% | 31% |
| LMI neighborhoods | 10% | 12% | 9% | 9% | 11% | 11% |
| Minority borrowers | 16% | 17% | 14% | 12% | 17% | 17% |
| Southern region - total | 36,950 | 163,995 | 41,132 | 40,761 | 423,326 | 706,164 |
| Government-backed | 30% | 23% | 14% | 41% | 45% | 37% |
| LMI borrowers | 26% | 25% | 27% | 28% | 30% | 28% |
| LMI neighborhoods | 15% | 14% | 19% | 15% | 16% | 16% |
| Minority borrowers | 17% | 20% | 26% | 28% | 25% | 24% |
| National | 207,000 | 906,000 | 252,000 | 205,000 | 2,808,000 | 4,378,000 |
| Government-backed | 21% | 15% | 11% | 37% | 36% | 29% |
| LMI borrowers | 31% | 25% | 28% | 29% | 30% | 29% |
| LMI neighborhoods | 15% | 15% | 16% | 15% | 18% | 17% |
| Minority borrowers | 16% | 22% | 19% | 27% | 27% | 25% |

Note: The percentages in this table are cell percentages, not row or column percentages. Ex. Across all lenders, 9,842 home purchase loans were made in rural Arkansas. Of those, 54% were government-backed, 30% were to LMI borrowers, 9% were to LMI neighborhoods, and 10% were to minority borrowers.