



Consumer Compliance Solutions

CRA *Wiz* and Fair Lending *Wiz* 7.3 Service Pack 1.0: CRA Tables

Table Definitions

May 2018

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Demographic Data

Table A - Demographic Information of the Assessment Area

Table A contains demographic data from the US Census and the last year of Business Demographic in the evaluation period (that is installed on the machine running the reports.) Median family income level of the MSA is generated for every MSA contained in the assessment areas selected, and is pulled from the US Census.

This report is generated [for every assessment area and one of the combined assessment areas.](#)

Table A – Demographic Information of the Assessment Area

Assessment Area: XXXX						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)						
Population by Geography						
Housing Units by Geography						
Owner-Occupied Units by Geography						

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Occupied Rental Units by Geography						
Vacant Units by Geography						
Businesses by Geography						
Farms by Geography						
Family Distribution by Income Level						
Household Distribution by Income Level						
Median Family Income MSA –MSA # / MSA Name					Median Housing Value	
					Median Gross Rent	
					Families Below Poverty Level	

Source: 2010 U.S. Census and 2014 D&B Data

(*) The NA category consists of geographies that have not been assigned an income classification.

Table B - Median Family Income Ranges

Table B details income ranges from the updated median family income values for the MSAs/MDs as produced annually by the FFIEC.

This report is generated for every MSA/MD in all the [assessment areas selected for analysis](#).

For years where there is a change in MSA/MD names/boundaries/numbers, a separate line is included for each year with a different MSA.

Table B – Median Family Income Ranges

Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
XXXX MSA Median Family Income (\$00,000)				
20XX (\$x)	\$x to <\$x	\$x to <\$x	\$x to <\$x	≥\$x
20XX (\$x)	\$x to <\$x	\$x to <\$x	\$x to <\$x	≥\$x
20XX (\$x)	\$x to <\$x	\$x to <\$x	\$x to <\$x	≥\$x
XXXX MSA Median Family Income (\$00,000)				
20XX (\$x)	\$x to <\$x	\$x to <\$x	\$x to <\$x	≥\$x

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20XX (\$x)	\$x to <\$x	\$x to <\$x	\$x to <\$x	ⓧ\$x
20XX (\$x)	\$x to <\$x	\$x to <\$x	\$x to <\$x	ⓧ\$x

Branch and ATM Distribution

Table C - Branch and ATM Distribution Level by Geography Income Level

Table C contains demographic data from the US Census for the number of Census tracts and the population in those tracts. The Branch & ATM data is entered using the [Branch and ATM pane](#) of the tables configuration screen.

Tip: You can generate this report even if you did not enter information in the Branch and ATM pane; the report will generate with the census tract and population information only.

This report is generated [for every assessment area and one of the combined assessment areas.](#)

Table C - Branch and ATM Distribution by Geography Income Level

Assessment Area: XXXX

Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low								
Moderate								

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Middle								
Upper								
Not Available								
Totals								

Source: 2010 U.S. Census & Bank Data

Inside/Outside Assessment Area Reports

Table D - Lending Inside and Outside of the Assessment Area

Table D contains lending data for all [Mortgage](#), [Small Business and Small Farm](#), and [Consumer](#) files that were entered in the associated [file selection panes](#) of the table configuration screen. This shows the distribution of the lending inside the [assessment area](#) compared to the lending outside the [assessment areas](#). All loans are filtered for action type of **Originated** and **Purchased** loans only.

This report is generated [for all the assessment areas combined](#).

Note: The table only displays data for loan types that are in your loan file. So, for example, if you do not have farm loans in your file, the software does not display a Farm Loan data row in the table.

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
XXXX										

Consumer Compliance Solutions

XXXX										
XXXX										
Subtotal										
Small Business										
XXXX										
XXXX										
XXXX										
Subtotal										
Small Farm										
XXXX										
XXXX										

Consumer Compliance Solutions

	XXXX									
Subtotal										
Total										

Source: MM/DD/YYYY-MM/DD/YYYY Bank Data

Version 2

Table D contains lending data for all [Mortgage](#), [Small Business and Small Farm](#), and [Consumer](#) files that were entered in the associated [file selection panes](#) of the table configuration screen. This shows the distribution of the lending inside the assessment area compared to the lending outside the assessment areas. All loans are filtered for action type of **Originated** and **Purchased** loans only.

This report should be used when you have HMDA data, but are sampling other files such as Small Business/ Farm/ Consumer.

This report is for sampled data and will group all the years of Small Business and Small Farm and Consumer Data together.

Since the data is sampled, it does not show a total line.

This report is generated for all the assessment areas combined.

Note: The table only displays data for loan types that are in your loan file. So, for example, if you do not have farm loans in your file, the software does not display a Farm Loan data row in the table.

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
XXXX										
XXXX										
XXXX										
Subtotal										
Small Business										
Small Farm										

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Consumer

Source: MM/DD/YYYY-MM/DD/YYYY Bank Data

Home Mortgage Reports

Table E - Geographic Distribution of Home Mortgage Loans

Table E is based on the HMDA/Mortgage files that you select for analysis in the [HMDA/Mortgage File Selection pane](#). Loans are filtered for action type of **Originated** and **Purchased** loans only. Table E contains the lending data and the corresponding demographic data from the US Census. If you select peer data in the HMDA/Mortgage file selection pane, the aggregate data fields will be populated for the years the data is available.

If you select a specific institution in the table configuration screen and that institution has a market share in the [selected assessment areas](#), the software displays a market share percentage in the **Market Share** column. If no institution is selected, the software does not display the Market Share column.

Note: The software displays percent (%) of owner-occupied units and percent (%) of housing where owner or co-owner lives in the unit even if the property is mortgaged or not fully paid for.

Tables for HMDA/CRA Reporters:

Table E – Geographic Distribution of Home Mortgage Loans

Assessment Area: XXXX

Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
Low							
	XXXX						
	XXXX						
	XXXX						
Moderate							
	XXXX						
	XXXX						

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XXXX							
Middle							
XXXX							
XXXX							
XXXX							
Upper							
XXXX							
XXXX							
XXXX							
Not Available							
XXXX							

Consumer Compliance Solutions

XXXX							
XXXX							
Totals							
XXXX							
XXXX							
XXXX							

Source: XXXX U.S. Census; MM/DD/YYYY-MM/DD/YYYY Bank Data, XXXX & XXXX HMDA Aggregate Data, "--" data not available.

Version 2

Table E is based on the mortgage files that you select for analysis in the [HMDA/Mortgage File Selection pane](#). The table contains the lending data and the corresponding demographic data from the US Census. Loans are filtered for action type of **Originated** and **Purchased** loans only. No peer data is included in this table.

If you [select multiple HMDA/Mortgage files for analysis](#), those years of data are combined into one row for each of the income categories.

Note: The software displays percent (%) of owner-occupied units and percent (%) of housing where owner or co-owner lives in the unit even if the property is mortgaged or not fully paid for.

Table E - Geographic Distribution of Home Mortgage Loans

Assessment Area: XXXX

Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low					
Moderate					
Middle					

Consumer Compliance Solutions

Upper					
Not Available					
Total					

Source: XXXX U.S. Census, MM/DD/YYYY-MM/DD/YYYY Bank Data

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Table I is based on the mortgage files you select in the [HMDA/Mortgage file selection pane](#) of the tables configuration screen. Table I contains the lending data and the corresponding demographic data from the US Census. Loans are filtered for action type of **Originated** and **Purchased** loans only. If you select peer data in the HMDA/Mortgage file selection pane, the aggregate data fields are populated for the years the data is available.

If you select a [specific institution for market share analysis](#) in the table configuration screen and that institution has a market share in the areas selected, the software displays a market share percentage in the **Market Share** column. If you do not select an institution, the software does not display the Market Share column.

The **% of Families** column displays the count and percentage of low, moderate, middle and upper income families.

Tables for HMDA/CRA Reporters:

Table I – Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: XXXX							
Borrower Income Level	% of Families	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
Low							
XXXX							
XXXX							

Consumer Compliance Solutions

XXXX							
Moderate							
XXXX							
XXXX							
XXXX							
Middle							
XXXX							
XXXX							
XXXX							
Upper							
XXXX							

Consumer Compliance Solutions

XXXX							
XXXX							
Not Available							
XXXX							
XXXX							
XXXX							
Totals							
XXXX							
XXXX							
XXXX							

Source: XXXX U.S. Census; MM/DD/YYYY-MM/DD/YYYY Bank Data, XXXX & XXXX HMDA Aggregate Data, "--" data not available.

Version 2

Table I is based on the mortgage files you select in the [HMDA/Mortgage file selection pane](#) of the tables configuration screen. Table I contains the lending data and the corresponding demographic data from the US Census.

No peer data is included in this table.

If you [select multiple HMDA/Mortgage files](#) for analysis, those years of data are combined into one row for each of the income categories.

The **% of Families** column displays the count and percentage of low, moderate, middle and upper income families.

Table I - Distribution of Home Mortgage Loans by Borrower Income Level

Assessment Area: XXXX

Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
Moderate					
Middle					

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Upper					
Not Available					
Total					

Source: XXXXU.S. Census; MM/DD/YYYY-MM/DD/YYYY Bank Data

Table O - Assessment Area Distribution of Home Mortgage Loans by Category of the Geography

Table O is based on the files that are entered into the wizard. It contains the lending data and the corresponding demographic data from the US Census. If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

% of Owner-Occupied units displays and percent of housing where owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

The report generates for each year individually.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography															YYYY			
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
AA 1																		
AA 2																		
AA 3																		
Total																		

Source: 2010 U.S. Census; XXXX - XXXX Bank Data, XXXX & XXXX HMDA Aggregate Data, "-" data not available.

Workpaper O - Assessment Area Distribution of Home Mortgage Loans by Category of Geography

Workpaper O is based on the files that are entered into the wizard. It contains the lending data and the corresponding demographic data from the US Census. If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

% of Owner-Occupied units displays and percent of housing where owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

The report generates for each year individually and for all years combined.

Workpaper O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

Assessment Area	Total Home Mortgage Loans					Low-Income Tracts									
	#	\$	% of Total	Overall Market	\$ Overall Market	% of Owner-Occupied Housing Units	# Bank Loans	% Bank Loans	\$ Bank Loans	% of \$ Bank Loans	% of # Aggregate	% of \$ Aggregate	% Bank Loans / % of Owner-Occupied Housing Units	% Aggregate / % of Owner-Occupied Housing Units	% Bank Loans Aggregate
Wly Bank Boulder	0	0	0.0	17,911	5,353,056	2.8	0	0.0	0	0.0	3.0	1.9	0.0	1.1	0.0
Wly Bank CO Springs	5	1,430	38.5	46,559	9,249,610	2.4	0	0.0	0	0.0	2.1	3.0	0.0	0.9	0.0
Wly Bank Denver	8	2,251	61.5	171,433	43,259,918	6.3	0	0.0	0	0.0	4.8	3.9	0.0	0.0	0.0
Total	13	3,681	100.0	229,903	57,864,133	5.3	0	0.0	0	0.0	4.2	3.6	0.0	0.0	0.0

Source: 2010 U.S. Census; 1/1/2012 - 12/31/2015 Bank Data; 2013 HMDA Aggregate Data. "-" data not available.
Due to rounding, totals may not equal 100.0

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For each tract income category, the report displays the following information:

- % of Owner-Occupied Housing Units
- # Bank Loans
- % Bank Loans
- \$ Bank Loans
- % of \$ Bank Loans
- % of # Aggregate
- % of \$ Aggregate
- % Bank Loans / % of Owner-Occupied Housing Units
- % Aggregate / % of Owner-Occupied Housing Units
- % Bank Loans / % Aggregate
- % \$ Bank Loans / % \$ Aggregate

Table P - Assessment Area Distribution of Home Mortgage Loans by Income Category of Borrower

Table P is based on the [mortgage files that are entered into the wizard](#). It contains the lending data and the corresponding demographic data from the US Census. If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

% of Families displays the count and percentage of **low, moderate, middle** and **upper income** families.

The report generates for each year individually.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																YYYY		
Assessment Area:	Total Home Mortgage Loans		Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
AA 1																		
AA 2																		
AA 3																		
Total																		

Source: 2010 U.S. Census; XXXX - XXXX Bank Data, XXXX & XXXX HMDA Aggregate Data, "-" data not available.

Workpaper P - Assessment Area Distribution of Home Mort Loans by Income Category of Borrower

Workpaper P is based on the [mortgage files that are entered into the wizard](#). It contains the lending data and the corresponding demographic data from the US Census. If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

% of Families displays the count and percentage of **low**, **moderate**, **middle** and **upper income** families. The report generates for each year individually and for all years combined.

Assessment Area:	Total Home Mortgage Loans						Low-Income Borrowers									
	#	\$	% of Total	Overall Market	\$ Overall Market	% Families	# Bank Loans	% Bank Loans	\$ Bank Loans	% of \$ Bank Loans	% of # Aggregate	% of \$ Aggregate	% Bank Loans / % Families	% Aggregate / % Families	% Bank Loans / % Aggregate	% \$ Bank Loans / % \$ Aggregate
Hilly Bank Boulder	0	0	0.0	17,911	5,353,805	22.1	0	0.0	0	0.0	9.4	4.7	0.0	0.4	0.0	0.0
Hilly Bank CO Springs	5	1,430	38.5	40,559	9,240,610	20.0	0	0.0	0	0.0	6.4	3.2	0.0	0.3	0.0	0.0
Hilly Bank Denver	8	2,251	61.5	171,433	43,259,918	21.9	1	12.5	69	3.1	7.4	3.7	0.5	0.3	1.7	0.8
Total	13	3,681	100.0	229,903	57,854,133	21.6	1	7.7	69	1.9	7.4	3.7	0.4	0.3	1.0	0.5

Source: 2010 U.S. Census; 1/1/2013 - 12/31/2015 Bank Data, 2013 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

For each borrower income category, the report displays the following information:

- % of Families
- # Bank Loans
- % Bank Loans
- \$ Bank Loans
- % of \$ Bank Loans
- % of # Aggregate
- % of \$ Aggregate
- % Bank Loans / % of Families
- % Aggregate / % of Families
- % Bank Loans / % Aggregate

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- % \$ Bank Loans / % \$ Aggregate

Small Business Reports

Table F - Geographic Distribution of Small Business Loans

Table F is based on the Small Business and Farm files you select in the [Small Business and Small Farm file selection pane](#) of the tables configuration screen. Table F contains lending data of **loan type 01 Business loans** and the corresponding demographic data from the Business Demographic Data (D&B). If you select peer data in the Small Business and Small Farm file selection pane, the aggregate data fields are populated for the years the data is available.

If you select a [specific institution for market share analysis](#) in the table configuration screen and that institution has a market share in the areas selected, the software displays a market share percentage in the **Market Share** column. If you do not select an institution, the software does not display the Market Share column.

The **% of Businesses** column displays the percentage of non-farm businesses located in each tract category.

Table F - Geographic Distribution of Small Business Loans

Assessment Area: XXXX

Tract Income Level	% of Businesses	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
Low							
	XXXX						

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XXXX							
XXXX							
Moderate							
XXXX							
XXXX							
XXXX							
Middle							
XXXX							
XXXX							
XXXX							
Upper							

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XXXX							
XXXX							
XXXX							
Not Available							
XXXX							
XXXX							
XXXX							
Totals							
XXXX							
XXXX							
XXXX							

Source: XXXX U.S. Census; MM/DD/YYYY-MM/DD/YYYY Bank Data, XXXX & XXXX CRA Aggregate Data, "--" data not available.

Version 2

Table F is based on the Small Business and Farm files you select in the [Small Business and Small Farm file selection pane](#) of the tables configuration screen. Table F contains lending data of **loan type 01 Business loans** and the corresponding demographic data from the Business Demographic Data (D&B).

No peer data is included in this table.

If you [select multiple Small Business and Small Far files for analysis](#), data from those years are combined into one row for each of the income categories.

The **% of Businesses** column displays the percentage of non-farm businesses located in each tract category.

Table F - Geographic Distribution of Small Business Loans

Assessment Area: XXXX

Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					

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Moderate					
Middle					
Upper					
Not Available					
Totals					

Source: XXXX D&B Data; MM/DD/YYYY-MM/DD/YYYY Bank Data

Table J - Distribution of Small Business Loans by Gross Annual Revenue Category

Table J is based on the Small Business and Farm files you select in the [Small Business and Small Farm file selection pane](#) of the tables configuration screen. Table J contains the lending data loan type **01 – Business Loans** and the corresponding demographic data from the Business Demographic Data (D&B). If you select peer data in the Small Business and Small Farm file selection pane, the aggregate data fields are populated for the years the data is available.

If you select a [specific institution for market share analysis](#) in the table configuration screen and that institution has a market share in the areas selected, the software displays a market share percentage in the **Market Share** column. If you do not select an institution, the software does not display the Market Share column.

No Market Share or Aggregate information is present for **Revenues >1MM** or **Revenue Not Available**. This data is not available.

The **% of Businesses** column displays the percentage of non-farm businesses within each revenue category.

Table J - Distribution of Small Business Loans by Gross Annual Revenue Category

Assessment Area: XXXX

Gross Revenue Level	% of Businesses	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
<=\$1,000,000							
	XXXX						

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XXXX							
XXXX							
>1,000,000							
XXXX							
XXXX							
XXXX							
Revenue Not Available							
XXXX							
XXXX							
XXXX							
Totals							

Consumer Compliance Solutions

XXXX							
XXXX							
XXXX							

Source: XXXX, XXXX & XXXX D&B Data; MM/DD/YYYY - MM/DD/YYYY - Bank Data; XXXX & XXXX CRA Aggregate Data; "--" data not available.

Version 2

Table J is based on the Small Business and Farm files you select in the [Small Business and Small Farm file selection pane](#) of the tables configuration screen. Table J contains the lending data loan type **01 – Business Loans** and the corresponding demographic data from the Business Demographic Data (D&B).

No peer data is included in this table.

If you [select multiple Small Business and Small Far files](#) for analysis, those years of data are combined into one row for each of the income categories.

The **% of Businesses** column displays the percentage of non-farm businesses within each revenue category.

Table J - Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: XXXX					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
>1,000,000					
Revenue Not Available					
Total					

Source: XXXX D&B Data; MM/DD/YYYY-MM/DD/YYYY Bank Data

Table M - Detailed Distribution of Small Business Loans by Gross Annual Revenues

Table M is based on the Small Business and Farm files you select in the [Small Business and Small Farm file selection pane](#) of the tables configuration screen. Table M contains the lending data loan type “01” – **Business Loans** and the corresponding demographic data from the Business Demographic Data (D&B).

No peer data is included in this table. Only files with data in the revenues field (Not RevCatg) will produce results in this report.

If you [select multiple Small Business and Small Farm files](#) for analysis, those years of data are combined into one row for each of the income categories.

The **% of Businesses** column displays the percentage of non-farm businesses within each revenue category.

Table M - Detailed Distribution of Small Business Loans by Gross Annual Revenues

Assessment Area: XXXX

Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
\$0 - \$99,999					
\$100,000 - \$249,999					
\$250,000 - \$499,999					

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\$500,000 - \$1,000,000					
Subtotal ≤ \$1,000,000					
>\$1,000,000					
Revenue Not Available					
Total					

Source: XXXX D&B Data, Bank Data

Table Q - Assessment Area Distribution of Loans to Small Businesses by Income Category of Geography

Table Q is based on the [Small Business and Farm files that are entered into the wizard](#). It contains the lending data of loan type “01” – **Business Loans** and the corresponding demographic data from the Business Demographic Data (D&B). If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

% of Businesses displays the percentage of non-farm businesses located in each tract category.

The report generates for each year individually.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography														YYYY				
Assessment Area:	Total Loans to Small Businesses		Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
AA 1																		
AA 2																		
AA 3																		
Total																		

Source: XXXX, XXXX & XXXX D&B Data; XXXX - XXXX Bank Data; XXXX, XXXX & XXXX CRA Aggregate Data; "-" data not available.

Workpaper Q - Assessment Area Distribution of Loans to Small Businesses by Income Category of Geography

Workpaper Q is based on the [Small Business and Farm files that are entered into the wizard](#). It contains the lending data of loan type “01” – **Business Loans** and the corresponding demographic data from the Business Demographic Data (D&B). If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

% of Businesses displays the percentage of non-farm businesses located in each tract category.

The report generates for each year individually and for all years combined.

Assessment Area:	Total Loans to Small Businesses						Low-income Tracts									
	#	\$	% of Total	Overall Market	\$ Overall Market	% Businesses	# Bank Loans	% Bank Loans	\$ Bank Loans	% of \$ Bank Loans	% of # Aggregate	% of \$ Aggregate	% Bank Loans / % Businesses	% Aggregate / % Businesses	% Bank Loans / % Aggregate	% \$ Bank Loans / % \$ Aggregate
Hilly Bank Boulder	0	0	0.0	8,745	387,920	3.7	0	0.0	0	0.0	3.0	4.1	0.0	0.8	0.0	0.0
Hilly Bank CO Springs	7	817	83.6	11,696	305,533	6.3	0	0.0	0	0.0	7.0	9.8	0.0	1.1	0.0	0.0
Hilly Bank Denver	4	1,226	36.4	59,296	2,305,267	8.3	1	25.0	589	48.0	9.0	13.2	3.0	1.1	2.8	3.6
Total	11	2,043	100.0	79,728	2,998,720	7.5	1	8.1	589	28.8	8.0	11.7	1.2	1.1	1.1	2.5

Source: 2013, 2014 & 2015 D&B Data; 1/1/2013 - 12/31/2015 Bank Data; 2013 CRA Aggregate Data; "-" data not available.
Due to rounding, totals may not equal 100.0

For each tract income category, the report displays the following information:

- % of Businesses
- # Bank Loans
- % Bank Loans
- \$ Bank Loans
- % of \$ Bank Loans
- % of # Aggregate
- % of \$ Aggregate
- % Bank Loans / % of Businesses

Consumer Compliance Solutions

- % Aggregate / % of Businesses
- % Bank Loans / % Aggregate
- % \$ Bank Loans / % \$ Aggregate

Table R - Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues

Table R is based on the [Small Business and Farm files that are entered into the wizard](#). It contains the lending data loan type “01” – **Business Loans** and the corresponding demographic data from the Business Demographic Data (D&B). If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

No Aggregate information will be present for Revenues >1MM or Revenue Not Available. This data is not available.

% of businesses will display the percentage of non-farm businesses within each revenue category.

The report generates for each year individually.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues										YYYY
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
AA 1										
AA 2										
AA 3										
Total										

Source: XXXX, XXXX & XXXX D&B Data; XXXX - XXXX Bank Data; XXXX, XXXX & XXXX CRA Aggregate Data, "-" data not available.

Workpaper R - Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues

Workpaper R is based on the [Small Business and Farm files that are entered into the wizard](#). It contains the lending data loan type “01” – **Business Loans** and the corresponding demographic data from the Business Demographic Data (D&B). If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

No Aggregate information will be present for Revenues >1MM or Revenue Not Available. This data is not available.

% of businesses will display the percentage of non-farm businesses within each revenue category.

The report generates for each year individually and for all years combined.

Assessment Area:	Total Loans to Small Businesses						Businesses with Revenues <= 1MM									
	#	\$	% of Total	Overall Market	\$ Overall Market	% Businesses	# Bank Loans	% Bank Loans	\$ Bank Loans	% of \$ Bank Loans	% of # Aggregate	% of \$ Aggregate	% Bank Loans / % Businesses	% Aggregate / % Businesses	% Bank Loans / % Aggregate	% \$ Bank Loans / % \$ Aggregate
Hilly Bank Boulder	2	1,151	15.4	10,262	378,392	74.8	0	0.0	0	0.0	48.2	37.5	0.0	0.0	0.0	0.0
Hilly Bank CO Springs	23	3,100	69.2	13,085	314,651	76.8	10	43.5	1,362	43.9	49.3	42.6	0.6	0.6	0.9	1.0
Hilly Bank Denver	10	3,858	36.4	68,354	2,382,515	74.6	8	100.0	2,452	100.0	47.7	33.5	1.3	0.6	2.1	3.0
Total	35	8,109	100.0	91,701	3,085,558	74.9	18	51.4	3,814	47.6	48.6	35.0	0.7	0.6	1.1	1.3

Source: 2013, 2014 & 2015 D&B Data; 1/1/2013 - 12/31/2015 Bank Data; 2014 CRA Aggregate Data; "-" data not available.
Due to rounding, totals may not equal 100.0

For each revenue category where the information is available, the report displays the following information:

- % of Businesses
- # Bank Loans
- % Bank Loans
- \$ Bank Loans
- % of \$ Bank Loans
- % of # Aggregate
- % of \$ Aggregate

Consumer Compliance Solutions

- % Bank Loans / % of Businesses
- % Aggregate / % of Businesses
- % Bank Loans / % Aggregate
- % \$ Bank Loans / % \$ Aggregate

Small Farm Reports

Table G - Geographic Distribution of Small Farm Loans

Table G is based on the Small Business and Farm files you select in the [Small Business and Small Farm file selection pane](#) of the tables configuration screen. Table G contains the lending data loan type **02 – Farm Loans** and the corresponding demographic data from the Business Demographic Data (D&B). If you select peer data in the Small Business and Small Farm file selection pane, the aggregate data fields are populated for the years the data is available.

If you select a [specific institution for market share analysis](#) in the table configuration screen and that institution has a market share in the areas selected, the software displays a market share percentage in the **Market Share** column. If you do not select an institution, the software does not display the Market Share column.

The **% of Farms** column displays the percentage of non-farm businesses located in each tract category.

Table G - Geographic Distribution of Small Farm Loans

Assessment Area: XXXX

Tract Income Level	% of Farms	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
Low							
XXXX							

Consumer Compliance Solutions

XXXX							
XXXX							
Moderate							
XXXX							
XXXX							
XXXX							
Middle							
XXXX							
XXXX							
XXXX							
Upper							

Consumer Compliance Solutions

XXXX							
XXXX							
XXXX							
Not Available							
XXXX							
XXXX							
XXXX							
Totals							
XXXX							
XXXX							
XXXX							

Source: XXXX U.S. Census; MM/DD/YYYY-MM/DD/YYYY Bank Data, XXXX & XXXX CRA Aggregate Data, "--" data not available.

Version 2

Table F is based on the Small Business and Farm files you select in the [Small Business and Small Farm file selection pane](#) of the tables configuration screen. Table F contains lending data of loan type **02 Farm loans** and the corresponding demographic data from the Business Demographic Data (D&B).

No peer data is included in this table.

If you [select multiple Small Business and Small Farm files for analysis](#), data from those years are combined into one row for each of the income categories.

The **% of Farms** column displays the percentage of non-farm businesses located in each tract category.

Table G - Geographic Distribution of Small Farm Loans

Assessment Area: XXXX

Tract Income Level	% of Farms	#	%	\$(000s)	%
Low					

Consumer Compliance Solutions

Moderate					
Middle					
Upper					
Not Available					
Totals					

Source: XXXX D&B Data; MM/DD/YYYY-MM/DD/YYYY Bank Data

Table K - Distribution of Small Farm Loans by Gross Annual Revenue Category

Table K is based on the Small Business and Farm files you select in the [Small Business and Small Farm file selection pane](#) of the tables configuration screen. Table J contains the lending data loan type **02 – Farm Loans** and the corresponding demographic data from the Business Demographic Data (D&B). If you select peer data in the Small Business and Small Farm file selection pane, the aggregate data fields are populated for the years the data is available.

If you select a [specific institution for market share analysis](#) in the table configuration screen and that institution has a market share in the areas selected, the software displays a market share percentage in the **Market Share** column. If you do not select an institution, the software does not display the Market Share column.

No Market Share or Aggregate information is present for **Revenues >1MM** or **Revenue Not Available**. This data is not available.

The **% of Farms** column displays the percentage of non-farm businesses within each revenue category.

Table K - Distribution of Small Farm Loans by Gross Annual Revenue Category

Assessment Area: XXXX

Gross Revenue Level	% of Farms	Aggregate Performance % of #	Market Share % of #	#	%	\$(000s)	%
<=\$1,000,000							
	XXXX						

Consumer Compliance Solutions

XXXX							
XXXX							
>1,000,000							
XXXX		--	--				
XXXX		--	--				
XXXX		--	--				
Revenue Not Available							
XXXX		--	--				
XXXX		--	--				
XXXX		--	--				
Totals							

Consumer Compliance Solutions

XXXX							
XXXX							
XXXX							

Source: XXXX, XXXX & XXXX D&B Data; MM/DD/YYYY - MM/DD/YYYY - Bank Data; XXXX & XXXX CRA Aggregate Data; "--" data not available.

Version 2

Table K is based on the Small Business and Farm files you select in the [Small Business and Small Farm file selection pane](#) of the tables configuration screen. Table J contains the lending data loan type **02 – Farm Loans** and the corresponding demographic data from the Business Demographic Data (D&B).

No peer data is included in this table.

If you [select multiple Small Business and Small Farm files](#) for analysis, those years of data are combined into one row for each of the income categories.

The **% of Farms** column displays the percentage of non-farm businesses within each revenue category.

Table K - Distribution of Small Farm Loans by Gross Annual Revenue Category					
Assessment Area: XXXX					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000					
>1,000,000					
Revenue Not Available					
Total					

Source: XXXX D&B Data; MM/DD/YYYY-MM/DD/YYYY Bank Data

Table N - Detailed Distribution of Small Farm Loans by Gross Annual Revenues

Table N is based on the Small Business and Farm files you select in the [Small Business and Small Farm file selection pane](#) of the tables configuration screen. Table N contains the lending data loan type “02” – Farm Loans and the corresponding demographic data from the Business Demographic Data (D&B).

No peer data is included in this table. Only files with data in the revenues field (Not RevCatg) will produce results in this report.

If you [select multiple Small Business and Small Farm files](#) for analysis, those years of data are combined into one row for each of the income categories.

The % of Farms column displays the percentage of agriculture businesses within each revenue category.

Table N - Detailed Distribution of Small Farm Loans by Gross Annual Revenues

Assessment Area: XXXX

Gross Revenue Level	% of Farms	#	%	\$(000s)	%
\$0 - \$99,999					
\$100,000 - \$249,999					
\$250,000 - \$499,999					

Consumer Compliance Solutions

\$500,000 - \$1,000,000					
Subtotal ≤ \$1,000,000					
>\$1,000,000					
Revenue Not Available					
Total					

Source: XXXX D&B Data, Bank Data

Table S - Assessment Area Distribution of Loans to Farms by Income Category of Geography

Table S is based on the [Small Business and Farm files that are entered into the wizard](#). It contains the lending data loan type “02” – **Farm Loans** and the corresponding demographic data from the Business Demographic Data (D&B). If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

% of Farms displays the percentage of agriculture businesses located in each tract category.

The report generates for each year individually.

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																YYYY		
Assessment Area:	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
AA 1																		
AA 2																		
AA 3																		
Total																		

Source: XXXX, XXXX & XXXX D&B Data; XXXX - XXXX Bank Data; XXXX, XXXX & XXXX CRA Aggregate Data, CRA Aggregate Data, "-" data not available

Workpaper S - Assessment Area Distribution of Loans to Farms by Income Category of Geography

Workpaper S is based on the [Small Business and Farm files that are entered into the wizard](#). It contains the lending data loan type “02” – **Farm Loans** and the corresponding demographic data from the Business Demographic Data (D&B). If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

% of Farms displays the percentage of agriculture businesses located in each tract category. The report generates for each year individually and for all years combined.

Assessment Area:	Total Loans to Farms					Low-income Tracts										
	#	\$	% of Total	Overall Market	\$ Overall Market	% Farms	# Bank Loans	% Bank Loans	\$ Bank Loans	% of \$ Bank Loans	% of # Aggregate	% of \$ Aggregate	% Bank Loans / % Farms	% Aggregate / % Farms	% Bank Loans / % Aggregate	% \$ Bank Loans / % \$ Aggregate
Hilly Bank Boulder	0	0	0.0	82	2,228	3.5	0	0.0	0	0.0	0.0	0.0	0.0	0.0	--	--
Hilly Bank CO Springs	0	0	0.0	71	2,233	3.7	0	0.0	0	0.0	0.0	0.0	0.0	0.0	--	--
Hilly Bank Denver	0	0	0.0	331	13,415	6.5	0	0.0	0	0.0	1.8	2.3	0.0	0.3	0.0	0.0
Total	0	0	0.0	484	17,876	5.6	0	0.0	0	0.0	1.3	1.7	0.0	0.2	0.0	0.0

Source: 2013, 2014 & 2015 D&B Data; 1/1/2013 - 12/31/2015 Bank Data; 2014 CRA Aggregate Data, CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

For each tract income category, the report displays the following information:

- % of Farms
- # Bank Loans
- % Bank Loans
- \$ Bank Loans
- % of \$ Bank Loans
- % of # Aggregate
- % of \$ Aggregate
- % Bank Loans / % of Farms
- % Aggregate / % of Farms
- % Bank Loans / % Aggregate
- % \$ Bank Loans / % \$ Aggregate

Table T - Assessment Area Distribution of Loans to Farms by Gross Annual Revenues

Table T is based on the [Small Business and Farm files that are entered into the wizard](#). It contains the lending data loan type “02” – **Farm Loans** and the corresponding demographic data from the Business Demographic Data (D&B). If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

No Aggregate information will be present for **Revenues >1MM** or **Revenue Not Available**. This data is not available.

% of farms displays the percentage of agriculture businesses within each revenue category.

The report generates for each year individually.

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues										YYYY
Assessment Area:	Total Loans to Farms			Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
AA 1										
AA 2										
AA 3										
Total										

Source: XXXX, XXXX & XXXX D&B Data; XXXX - XXXX Bank Data; XXXX, XXXX & XXXX CRA Aggregate Data, CRA Aggregate Data, "-" data not available

Workpaper T - Assessment Area Distribution of Loans to Farms by Gross Annual Revenues

Workpaper T is based on the [Small Business and Farm files that are entered into the wizard](#). It contains the lending data loan type “02” – **Farm Loans** and the corresponding demographic data from the Business Demographic Data (D&B). If the peer data is selected in the wizard, the aggregate data fields will be populated for the years the data is available.

No Aggregate information will be present for **Revenues >1MM** or **Revenue Not Available**. This data is not available.

% of farms displays the percentage of agriculture businesses within each revenue category.

The report generates for each year individually and for all years combined.

Workpaper T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues																
Assessment Area:	Total Loans to Farms						Farms with Revenues <= 1MM									
	#	\$	% of Total	Overall Market	\$ Overall Market	% Farms	# Bank Loans	% Bank Loans	\$ Bank Loans	% of \$ Bank Loans	% of # Aggregate	% of \$ Aggregate	% Bank Loans / % Farms	% Aggregate / % Farms	% Bank Loans / % Aggregate	% \$ Bank Loans / % \$ Aggregate
Hilly Bank Boulder	0	0	0.0	41	2,002	97.3	0	0.0	0	0.0	46.3	84.6	0.0	0.5	0.0	0.0
Hilly Bank CO Springs	0	0	0.0	44	1,326	97.1	0	0.0	0	0.0	72.7	62.4	0.0	0.7	0.0	0.0
Hilly Bank Denver	0	0	0.0	223	12,255	96.7	0	0.0	0	0.0	58.7	65.5	0.0	0.6	0.0	0.0
Total	0	0	0.0	308	15,583	96.8	0	0.0	0	0.0	59.1	67.7	0.0	0.6	0.0	0.0

Source: 2013, 2014 & 2015 D&B Data; 1/1/2013 - 12/31/2015 Bank Data; 2013 CRA Aggregate Data; "-" data not available.
Due to rounding, totals may not equal 100.0

For each revenue category where the information is available, the report displays the following information:

- % of Farms
- # Bank Loans
- % Bank Loans
- \$ Bank Loans
- % of \$ Bank Loans
- % of # Aggregate
- % of \$ Aggregate
- % Bank Loans / % of Farms
- % Aggregate / % of Farms

Consumer Compliance Solutions

- % Bank Loans / % Aggregate
- % \$ Bank Loans / % \$ Aggregate

Consumer Reports

Table H - Geographic Distribution of Consumer Loans

Table H is based on the Consumer files you select in the [Consumer file selection pane](#) of the tables configuration screen. Table H contains the lending data loan type "04", "05", "06", "07", "08" and "09" and the corresponding demographic data from the US Census.

The **% of Households** column displays the percentage of households in low, moderate, middle, upper and NA income tracts.

Table H – Geographic Distribution of Consumer Loans

Assessment Area: XXXX

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
XXXX					
XXXX					

Consumer Compliance Solutions

XXXX					
Moderate					
XXXX					
XXXX					
XXXX					
Middle					
XXXX					
XXXX					
XXXX					
Upper					

Consumer Compliance Solutions

XXXX					
XXXX					
XXXX					
Not Available					
XXXX					
XXXX					
XXXX					
Totals					
XXXX					
XXXX					

Consumer Compliance Solutions

XXXX					
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Source: 2010 U.S. Census; MM/DD/YYYY-MM/DD/YYYY Bank Data

Version 2

Table H is based on the Consumer files you select in the [Consumer file selection pane](#) of the tables configuration screen. Table H contains the lending data loan type “04”, “05”, “06”, “07”, “08” and “09” and the corresponding demographic data from the US Census.

If you [select multiple consumer files for analysis](#), data from those years are combined into one row for each of the income categories.

% of Households will display the displays the percentage of households in low, moderate, middle, upper and NA income tracts.

Table H – Geographic Distribution of Consumer Loans

Assessment Area: XXXX

Tract Income Level	% of Households	#	%	\$(000s)	%
Low					
Moderate					
Middle					

Consumer Compliance Solutions

Upper					
Not Available					
Totals					

Source: XXXX U.S. Census; MM/DD/YYYY-MM/DD/YYYY Bank Data

Table L - Distribution of Consumer Loans by Borrower Income Level

Table H is based on the Consumer files you select in the [Consumer file selection pane](#) of the tables configuration screen. Table L contains the lending data loan type “04”, “05”, “06”, “07”, “08” and “09” and the corresponding demographic data from the US Census.

The % of Households column displays the percentage of low, moderate, middle, upper and NA income households for the [selected assessment area](#).

Table L – Distribution of Consumer Loans by Borrower Income Level

Assessment Area: XXXX

Borrower Income Level	% of Households	#	%	\$(000s)	%
Low					
XXXX					
XXXX					
XXXX					

Consumer Compliance Solutions

Moderate					
XXXX					
XXXX					
XXXX					
Middle					
XXXX					
XXXX					
XXXX					
Upper					
XXXX					

Consumer Compliance Solutions

XXXX					
XXXX					
Not Available					
XXXX					
XXXX					
XXXX					
Totals					
XXXX					
XXXX					
XXXX					

Source: XXXX U.S. Census; MM/DD/YYYY-MM/DD/YYYY Bank Data

Version 2

Table H is based on the Consumer files you select in the [Consumer file selection pane](#) of the tables configuration screen. Table L contains the lending data loan type “04”, “05”, “06”, “07”, “08” and “09” and the corresponding demographic data from the US Census.

If you [select multiple consumer files for analysis](#), data from those years are combined into one row for each of the income categories.

The **% of Households** column displays the percentage of low, moderate, middle, upper and NA income households in the area selected.

Table L – Distribution of Consumer Loans by Borrower Income Category

Assessment Area: XXXX

Borrower Income Level	% of Households	#	%	\$(000s)	%
Low					
Moderate					

Consumer Compliance Solutions

Middle					
Upper					
Not Available					
Totals					

Source: XXXX U.S. Census; MM/DD/YYYY-MM/DD/YYYY Bank Data

Table U - Assessment Area Distribution of Consumer Loans by Income Category of Geography

Table U is based on the [Consumer files that are entered into the wizard](#). It contains the lending data loan type “04”, “05”, “06”, “07”, “08” and “09” and the corresponding demographic data from the US Census.

% of Households the displays the percentage of households in **low**, **moderate**, **middle**, **upper** and **NA** income tracts.

The report generates for each year individually.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography											2012	
Assessment Area:	Total Consumer Loans		Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
AA 1												
AA 2												
AA 3												
Total												

Source: XXXX, XXXX & XXXX DEB Data; XXXX - XXXX Bank Data, "-" data not available

Table V - Assessment Area Distribution of Consumer Loans by Income Category of Borrower

Table V is based on the [Consumer files that are entered into the wizard](#). It contains the lending data loan type “04”, “05”, “06”, “07”, “08” and “09” and the corresponding demographic data from the US Census.

% of Households displays the percentage of households in **low**, **moderate**, **middle**, **upper** and **NA** income tracts.

The report generates for each year individually.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												YYYY
Assessment Area:	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
AA 1												
AA 2												
AA 3												
Total												

Source: XXXX, XXXX & XXXX D&B Data; XXXX - XXXX Bank Data, "-" data not available

Workpaper V - Assessment Area Distribution of Consumer Loans by Income Category of Borrower

Workpaper V is based on the [Consumer files that are entered into the wizard](#). It contains the lending data loan type “04”, “05”, “06”, “07”, “08” and “09” and the corresponding demographic data from the US Census.

% of Households displays the percentage of households in **low, moderate, middle, upper** and **NA** income tracts.

The report generates for each year individually and for all years combined.

Workpaper V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower									
Assessment Area:	Total Consumer Loans			Low-Income Borrowers					
	#	\$	% of Total	% of Households	# Bank Loans	% Bank Loans	\$ Bank Loans	% of \$ Bank Loans	% Bank Loans / % of Households
Hilly Bank Boulder	211	1,261	2.9	25.7	149	70.8	82	6.5	2.7
Hilly Bank CO Springs	2,392	5,993	26.1	22.8	1,399	58.5	948	15.8	2.6
Hilly Bank Denver	6,569	7,214	71.0	23.0	4,142	63.1	2,100	29.9	2.7
Total	9,172	14,467	100.0	23.7	5,690	62.0	3,191	22.1	2.6

Source: 2010 U.S. Census; 1/1/2013 - 12/31/2015 Bank Data.
Due to rounding, totals may not equal 100.0

For each applicant income category, the report displays the following information:

- % of Households
- # Bank Loans
- % Bank Loans
- \$ Bank Loans
- % of \$ Bank Loans
- % Bank Loans / % of Households

Other Reports

Table W - Scoping Report

The Scoping report takes Peer Branch & Deposit Data, Peer HMDA Data and Peer Small Business & Farm data and combines into one report. This report shows the data at an assessment area level for each year and combined for all years analyzed. The Branch & Deposit Data is for only one year and is consistent across the report. If an institution(s) is selected, the market share information for that institution will also display on the report. This report allows examiners to view all assessment areas and identify the areas where lending is concentrated, where the bank holds a share of the market and the number of branches.

Table W: Scoping Report

Peer Branch And Deposit Lender: 10000028100 IBERIABANK
 10000003510 BANK OF AMERICA, NATIONAL ASSOCIATIO

Peer Lender: 20000808176 IBERIABANK
 90000808176 IBERIABANK
 10000013044 BANK OF AMERICA, N.A.
 90000480228 BANK OF AMERICA, N.A.

Area	Branches				\$ Deposits				
	Branch Rank	Total Depositories	Number of Branches	Branch % Market Share	Deposit Rank	Total Deposit \$ Amount (000's)	Deposit % Market Share	Average Deposit Per Branch (000's)	HMDA Rank
Area 1	2	211	107	7.1	3	37,311,922	12.7	348,710	9
Area 2	6	111	33	4.7	5	2,727,094	4.5	82,639	16
Combined Area Summary	4	272	140	6.3	3	40,039,016	11.2	285,993	10

Source: 2016 Branch & Deposit Data, 2017 Peer HMDA Data, 2017 Peer Small Business Data. "-" Data not available.
 Due to rounding, totals may not equal 100.0

Table X - Community Development

This report creates a standardized report template for representing the Services, Investments and Community Development Data a bank is reporting. If a file is used, the data will populate for this report from the file selected. If no file is selected, the report will be generated blank. The report breaks down the community development purposes by Affordable Housing, Services targeted at LMI Individuals, Economic Development to Small Business and Revitalizing and Stabilizing LMI Geographies. For the investments, they are broken out by Investments and Grants and for the Service, it is displayed in hours.

The data is displayed by Assessment area, Statewide Activities, and Regional Activities. To display the file data by statewide, only include the State code in the geocoding fields. To display the file data by regional activities, only populate the State and MSA or State, MSA & County fields.

The data is also displayed by the year of the files.

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Table X - Community Development

Table X - Community Development Lending by Assessment Area												
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighbourhood Stabilization		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Area 1	85	33,570	2	838	10	5,202	262	13,830	0	0	359	53,241
Area 2	25	13,805	0	0	0	0	51	2,803	0	0	76	16,608
Outside Area Activities	150	82,193	0	0	1	520	426	22,181	0	0	577	104,875
Total	260	129,568	2	838	11	5,722	739	38,814	0	0	1,000	173,774

Source: Bank Data
Due to rounding, totals may not equal

Table X - Community Development Lending												
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighbourhood Stabilization		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2017	260	129,568	2	838	11	5,722	739	38,814	0	0	1,000	173,774
Total	260	129,568	2	838	11	5,722	739	38,814	0	0	1,000	173,774

Source: Bank Data
Due to rounding, totals may not equal

Table X - Qualified Investments by Assessment Area												
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighbourhood Stabilization		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Area 1	147	88,748	15	8,189	12	7,553	137	84,081	0	0	311	208,569
Area 2	47	33,879	3	768	3	2,156	49	35,584	0	0	102	72,386
Outside Area Activities	295	219,136	19	11,730	13	9,696	260	193,757	0	0	587	434,319
Total	489	361,763	37	18,696	28	19,405	446	323,421	0	0	1,000	713,265

Source: Bank Data
Due to rounding, totals may not equal

Table X - Qualified Investments												
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighbourhood Stabilization		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2017	489	361,763	37	18,624	27	19,404	210	153,018	0	0	744	540,474
Subtotal	489	361,763	37	18,624	27	19,404	210	153,018	0	0	744	540,474
Qualified Grants & Donations	0	2,304	11	72	1	1	236	170,304	0	0	256	172,791
Total	489	361,763	37	18,696	28	19,405	446	323,421	0	0	1,000	713,265

Source: Bank Data
Due to rounding, totals may not equal

Consumer Compliance Solutions

Table X - Community Development Services by Assessment Area						
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Neighbourhood Stabilization	Totals
	#	#	#	#	#	#
Area 1	40	3	1,101	778	0	2,010
Area 2	4	0	92	73	0	169
Outside Area Activities	29	48	939	403	0	1,419
Total	81	51	2,212	1,254	0	3,598

Source: Bank Data, census year = 2015 ACS Census
 Due to rounding, totals may not equal

Table X - Community Development Services						
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Neighbourhood Stabilization	Totals
	#	#	#	#	#	#
2017	81	51	2,212	1,254	0	3,598
Total	81	51	2,212	1,254	0	3,598

Source: Bank Data
 Due to rounding, totals may not equal

Table Y - Federal Report

The Federal (Fed) Report is a two-page comprehensive report that displays data for the institutions lending data (LAR), Peer Data & demographic data for each year and each assessment area. The format is similar to reports generated by the Federal Reserve and displays in two pages for each year. The first page is a Geographic Distribution Report and shows the Low/Mod/Mid/Upp/NA tract lending distribution for the HMDA, Small Business and Small Farm data. The HMDA data is broken out by loan purpose and property type. The second page of the report is a Borrower Distribution and displays the Low/Mod/Mid/Upp/NA borrower distribution and revenue breakdowns for small business and small farm lending.

Consumer Compliance Solutions

FED Report

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: Area 1

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017 Data - 2017 Aggregate					
		Count		Bank Dollar		Owner Occupied Units	Count		Dollar		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	4.5%	\$0	0.0%	3.7%
	Moderate	3	21.4%	\$408	18.0%	24.1%	3	21.4%	18.7%	\$408	18.0%	13.9%
	Middle	5	35.7%	\$680	29.9%	32.3%	5	35.7%	37.3%	\$680	29.9%	29.8%
	Upper	6	42.9%	\$1,183	52.1%	36.4%	6	42.9%	39.6%	\$1,183	52.1%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$2,271	100.0%	100.0%	14	100.0%	100.0%	\$2,271	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	4.8%	\$0	0.0%	2.4%
	Moderate	4	28.6%	\$187	37.3%	24.1%	4	28.6%	19.4%	\$187	37.3%	9.4%
	Middle	6	42.9%	\$169	33.7%	32.3%	6	42.9%	34.1%	\$169	33.7%	23.5%
	Upper	4	28.6%	\$146	29.1%	36.4%	4	28.6%	41.7%	\$146	29.1%	64.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$502	100.0%	100.0%	14	100.0%	100.0%	\$502	100.0%	100.0%
REFINANCING	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	3.6%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	24.1%	0	0.0%	14.4%	\$0	0.0%	9.7%
	Middle	14	56.0%	\$1,143	56.9%	32.3%	14	56.0%	33.3%	\$1,143	56.9%	25.4%
	Upper	11	44.0%	\$867	43.1%	36.4%	11	44.0%	48.7%	\$867	43.1%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$2,010	100.0%	100.0%	25	100.0%	100.0%	\$2,010	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	13.2%	0	0.0%	14.8%	\$0	0.0%	9.2%
	Moderate	1	50.0%	\$501	43.1%	25.2%	1	50.0%	31.3%	\$501	43.1%	17.1%
	Middle	1	50.0%	\$661	56.9%	23.1%	1	50.0%	32.4%	\$661	56.9%	30.0%
	Upper	0	0.0%	\$0	0.0%	37.3%	0	0.0%	21.5%	\$0	0.0%	43.8%
	Unknown	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$1,162	100.0%	100.0%	2	100.0%	100.0%	\$1,162	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	4.2%	\$0	0.0%	3.7%
	Moderate	8	14.6%	\$1,096	18.4%	24.1%	8	14.6%	16.8%	\$1,096	18.4%	12.2%
	Middle	26	47.3%	\$2,653	44.6%	32.3%	26	47.3%	35.2%	\$2,653	44.6%	27.7%
	Upper	21	38.2%	\$2,196	36.9%	36.4%	21	38.2%	43.7%	\$2,196	36.9%	56.5%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	55	100.0%	\$5,945	100.0%	100.0%	55	100.0%	100.0%	\$5,945	100.0%	100.0%
SMALL BUSINESS	Businesses											
	Low	1	1.7%	\$720	5.6%	7.0%	1	1.7%	17.7%	\$720	5.6%	5.5%
	Moderate	7	11.9%	\$525	4.1%	20.4%	7	11.9%	27.5%	\$525	4.1%	18.6%
	Middle	23	39.0%	\$6,375	49.6%	26.6%	23	39.0%	29.6%	\$6,375	49.6%	30.9%
	Upper	28	47.5%	\$5,231	40.7%	45.3%	28	47.5%	25.0%	\$5,231	40.7%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	59	100.0%	\$12,851	100.0%	100.0%	59	100.0%	100.0%	\$12,851	100.0%	100.0%
Farms												

Consumer Compliance Solutions

FED Report

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: Area 1

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017 Data - 2017 Aggregate						
		Bank		Dollar		Families by Family Income	Count		Dollar		Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	2	14.3%	\$130	5.7%	28.0%	2	14.3%	6.1%	\$130	5.7%	2.6%	
	Moderate	1	7.1%	\$115	5.1%	17.0%	1	7.1%	17.5%	\$115	5.1%	10.3%	
	Middle	5	35.7%	\$768	33.8%	17.7%	5	35.7%	21.4%	\$768	33.8%	17.2%	
	Upper	6	42.9%	\$1,258	55.4%	37.2%	6	42.9%	41.3%	\$1,258	55.4%	58.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.7%	\$0	0.0%	11.2%	
	Total	14	100.0%	\$2,271	100.0%	100.0%	14	100.0%	100.0%	\$2,271	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	35.7%	\$162	32.3%	28.0%	5	35.7%	6.2%	\$162	32.3%	1.8%	
	Moderate	2	14.3%	\$83	16.5%	17.0%	2	14.3%	12.4%	\$83	16.5%	5.4%	
	Middle	4	28.6%	\$130	25.9%	17.7%	4	28.6%	22.4%	\$130	25.9%	13.1%	
	Upper	3	21.4%	\$127	25.3%	37.2%	3	21.4%	52.1%	\$127	25.3%	71.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.0%	\$0	0.0%	8.0%	
	Total	14	100.0%	\$502	100.0%	100.0%	14	100.0%	100.0%	\$502	100.0%	100.0%	
REFINANCING	Low	2	8.0%	\$94	4.7%	28.0%	2	8.0%	4.1%	\$94	4.7%	1.6%	
	Moderate	8	32.0%	\$503	25.0%	17.0%	8	32.0%	9.4%	\$503	25.0%	4.8%	
	Middle	8	32.0%	\$571	28.4%	17.7%	8	32.0%	17.7%	\$571	28.4%	12.1%	
	Upper	7	28.0%	\$842	41.9%	37.2%	7	28.0%	54.9%	\$842	41.9%	69.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.0%	\$0	0.0%	11.9%	
	Total	25	100.0%	\$2,010	100.0%	100.0%	25	100.0%	100.0%	\$2,010	100.0%	100.0%	
MULTI-FAMILY	Multi-Family Units												
	Low	0	0.0%	\$0	0.0%	28.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	2	100.0%	\$1,162	100.0%	37.2%	2	100.0%	0.0%	\$1,162	100.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
Total	2	100.0%	\$1,162	100.0%	100.0%	2	100.0%	100.0%	\$1,162	100.0%	100.0%		
HMDA TOTALS	Low	9	16.4%	\$386	6.5%	28.0%	9	16.4%	5.1%	\$386	6.5%	1.9%	
	Moderate	11	20.0%	\$701	11.8%	17.0%	11	20.0%	13.3%	\$701	11.8%	6.8%	
	Middle	17	30.9%	\$1,469	24.7%	17.7%	17	30.9%	19.4%	\$1,469	24.7%	13.2%	
	Upper	18	32.7%	\$3,389	57.0%	37.2%	18	32.7%	47.5%	\$3,389	57.0%	58.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.8%	\$0	0.0%	19.4%	
	Total	55	100.0%	\$5,945	100.0%	100.0%	55	100.0%	100.0%	\$5,945	100.0%	100.0%	
SMALL BUSINESS	Total Businesses												
	Revenue	\$1 Million or Less	52	88.1%	\$10,084	78.5%	80.9%	52	88.1%	39.9%	\$10,084	78.5%	26.8%
		Over \$1 Million	7	11.9%	\$2,767	21.5%	8.3%	7	11.9%		\$2,767	21.5%	
		Total Rev. available	59	100.0%	\$12,851	100.0%	89.2%	59	100.0%		\$12,851	100.0%	
		Rev. Not Known	0	0.0%	\$0	0.0%	10.8%	0	0.0%		\$0	0.0%	
		Total	59	100.0%	\$12,851	100.0%	100.0%	59	100.0%		\$12,851	100.0%	
Loan Size	\$100,000 or Less	31	52.5%	\$1,181	9.2%	36.1%	31	52.5%	93.6%	\$1,181	9.2%	32.9%	
	\$100,001 - \$250,000	9	15.3%	\$1,460	11.4%	29.8%	9	15.3%	2.8%	\$1,460	11.4%	13.5%	
	\$250,001 - \$500,000	19	32.2%	\$10,210	79.5%	9.3%	19	32.2%	3.6%	\$10,210	79.5%	53.6%	



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