

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

User Guide

May 2018



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#### Introduction to CRA Tables

The CRA Examination Procedures requires a depository bank's regulating agency to prepare a written public evaluation of its lending activity. Specifically, the institutions requirements of meeting the credit needs of the communities it operates. The CRA Tables in CRA Wiz will provide examiners and your institution with the data that examiners will review during a CRA exam and the tables that are included in your public Performance Evaluation.

The CRA Tables combine Demographic data, Peer Data and institutions lending data in one comprehensive view. Analysis can be conducted for up to five (5) years of an evaluation period and provides an overview of lending activity in Low, Moderate, Middle and Upper income Geographies and Borrowers and breakdowns of business and farm loans by revenue size.

#### Important Note About Table Rounding

CRA *Wiz* and Fair Lending *Wiz* calculates report values to the full decimal amount, but displays these results only as a rounded value in the generated report display. For existing CRA Wiz reports, the software displays generated report results to two (2) decimal places, which are rounded. For the new CRA Tables, the software displays generated report results to only one (1) decimal place, which is also rounded.

So for example:

• For an **existing CRA Wiz report value** that is calculated as **23.8482514**, the software displays the result in the generated report as **23.85**.

• For a **new CRA Table value** that is calculated as **23.8482514**, the software displays the result in the generated report as **23.8**.

If you have further questions regarding calculation rounding displays, please contact Wolters Kluwer Financial Services Technical Support at **1-800-261-3111**.

#### Important Note About Data

For any CRA Table report that uses **only one year of data**, the most **current year of data** is represented in the table by default.

For example, **Table A** only shows one (1) year of demographic data. This data will be populated with the most current year available within CRA *Wiz* and Fair Lending *Wiz* for the <u>evaluation period</u> you selected in CRA Tables.

When crossing over census years that do not require a census boundary selection change (for analysis purposes), be aware of assessment areas that may have had tract number and boundary changes. These changes should be considered when selecting assessment areas and reviewing the data that is present in the reports. In reports where only one year of data is present, the most current year of data will be represented, which could be different census data than prior years selected.

#### Important Note about Calculated Fields

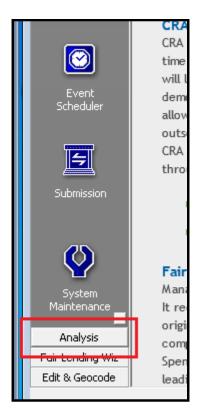
For any CRA Table report that uses **calculated fields**, the data is calculated at the time of the report generation using the **evaluation period** year selected.

For example, **Table E** shows the geographic breakdown of mortgage loans by tract income level. This data will be calculated with the year for the <u>evaluation period</u> you selected in CRA Tables. If you selected a 2017 file, the tract income levels will be calculated on the lending data of the institution for the year 2017 (regardless of what year the user updated calculated fields in File Management.)

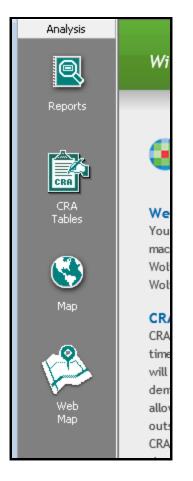
#### Accessing CRA Tables

To access CRA Tables, follow these steps:

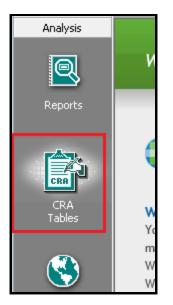
1. In the CRA *Wiz* and Fair Lending *Wiz* tool bar, click the **Analysis** button:



The software displays the Analysis tool bar options:



2. Click the **CRA Tables** button:



The software displays the CRA Tables configuration screen:

| CRA Wiz & Fair Lending Wiz Reports                         |   |         |
|--|---|---------|
| Generatz Report Select Report Format 💿 WK Format 💿 FDIC Fo | mat 🛛 TRentoring Options TSaving Options Witard criteria: 🔒 | e e e 🖶 |
| Evaluation Period  |   |         |
| From: To:  |   |         |
| 1/1/2015  12/31/2015                                       |   |         |
| iote: Evaluation periods can be 3 months to 3 years.       |   |         |
| File Selection   |   |         |
| A HMDA / Montgage 😟  |   |         |
| Bavik Data   | Peer Data   |         |
| Select 2015 File   | Select Peer   |         |
| Select File  |   |         |
| Select File  |   |         |
| From: To:  |   |         |
| 1/1/2015   |   |         |
|  |   |         |
| 🐨 Small Business & Small Farm 😖                            |   |         |
| Consumer 9   |   |         |
| Consumer o   |   |         |
| Assessment Area Selection 😳                                |   |         |
| * 🛄 🗍 Saved Areas  |   |         |
| 101 🖂 IL   |   |         |
|  |   |         |
|  |   |         |
|  |   |         |
|  |   |         |
|  |   |         |
| Selected Areas:  |   |         |
| Institution Selection for Market Share Analysis 😗          |   |         |
| Branch & ATM Data Entry 😨                                  |   |         |
| Note: Cotional   |   |         |
| Assessment Area Tract Income Level Branch                  | ATM   |         |

## CRA Tables Workflow and Tips

Use the following as a workflow guide for configuring and generating CRA Tables:

- 1. Enter an Evaluation Period.
- 2. Select a file or files for analysis:
- HMDA / Mortgage
- <u>Small Business</u>
- <u>Consumer</u>
- Community Development
- 3. Set Evaluation Period for Loan File (if necessary).
- 4. Filter loan file(s) and/or associated Peer Data (if necessary).
- 5. Select an Assessment Area or Areas.
- 6. Select <u>Lender(s)</u> (Optional).
- 7. Populate Branch / ATM Data (Optional).
- 8. <u>Select</u> and <u>generate</u> reports.
- 9. <u>View</u> reports.

#### **Selecting Table Format**

You can elect to display reports in either **Wolters Kluwer (WK)** or **FDIC** format. These options determine the look and feel of the report display, including text styles and report definitions.

**Important!**: Selecting either option does **not** affect report calculations. Report calculations are the same for either format.

To select the format in which you want to display reports, do the following:

In the tool bar located at the top of the report configuration screen, select one of the following **Select Report Format** option buttons:

| 🖉 CRA Wiz & Fair Lending Wiz Reports |                     |                             |  |
|--------------------------------------|---------------------|-----------------------------|--|
| Generate Report                      | Select Report Forma | t 💿 WK Format 💿 FDIC Format |  |
| Evaluation Period                    |                     |                             |  |

- **WK Format** Select this option if you want to display reports using Wolters Kluwer formatting and definitions.
- FDIC Format Select this option if you want to display reports using FDIC formatting and definitions.

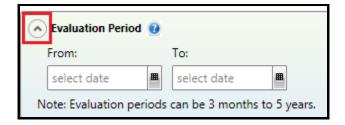
#### **Selecting Evaluation Period**

You use the **Evaluation Period** calendar controls to define the start and end date of an evaluation period for the analysis you want to generate.

You can also set evaluation periods for individual loan files. For more information about how to set an evaluation period for a loan file, refer to <u>Selecting File Evaluation Period</u>. For more information on selecting files for analysis, refer to the <u>Selecting HMDA/Mortgage Files</u>, <u>Selecting Small Business and Small Farm Files</u>, or <u>Selecting Consumer Files</u> sections.

**Important**: Your evaluation period can be from three (3) months to five (5) years. If you select a period less or more than three months and five years, the software displays an error message.

**Note**: To display or hide the Evaluation Period pane, click the arrow toggle button include at the far left side of the pane:



To configure an evaluation period, do the following:

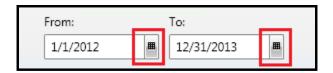
- To enter the start date and/or end date manually, follow these steps:
  - 1. Click in either the From: or To: text box to enable text editing.
  - 2. Select the default date and then press the **Backspace** or **Delete** key to remove the date:



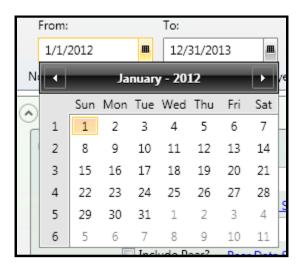
3. Enter (type) the desired start or end date in MM/DD/YYYY format.

#### -OR-

- To select the start and/or end date using the **calendar controls**, follow these steps:
  - 1. Click the **From:** or **To:** drop-down menu:



The software displays a calendar:



2. Click a date in the displayed month.

**Note**: To view previous or following months, click the left and right arrows in the calendar title bar:



**Note**: The year or years of the evaluation period you select are displayed as selectable buttons in the <u>HMDA/Mortgage</u>, <u>Small Business and Small Farm</u>, and <u>Consumer</u> file selection panes:

| 0 | File Selection      |  |  |  |
|---|---------------------|--|--|--|
|   | 🔿 HMDA / Mortgage 🔮 |  |  |  |
|   | Bank Data           |  |  |  |
|   | Select 2014 File    |  |  |  |
|   | Select 2015 File    |  |  |  |
|   | Select 2016 File    |  |  |  |

#### Selecting Evaluation Period for Loan Type

In addition to setting a master evaluation period using the <u>Evaluation Period pane</u>, you can separately set an evaluation period for loan file types (<u>HMDA/Mortgage</u>, <u>Small Business and Small Farm</u>, <u>Consumer</u>) that fall within the master evaluation period. The evaluation period controls are located at the bottom of the file selection pane for each file type:

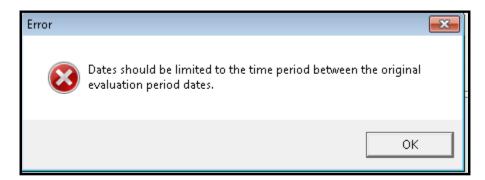
| File Selection                          |                                  |
|---|----------------------------------|
| HMDA / Mortgage 🥑                       | Small Business & Small Farm 🕑    |
| Bank Data                               | Bank Data                        |
| Select 2015 File SSB HMDA (2010)        | Select 2015 File                 |
| Select 2016 File                        | Select 2016 File                 |
| Select File                             | Select File                      |
| From: To:<br>1/1/2015 III 2/18/2016 III | From: To:<br>1/1/2015  2/18/2016 |
| Consumer 🥑                              |                                  |
| Bank Data                               |                                  |
| Select 2015 File                        |                                  |
| Select 2016 File                        |                                  |
| Select File                             |                                  |
| From: To:<br>1/1/2015 🔳 2/18/2016 🔳     |                                  |

The software displays this file evaluation period as a footnote in the report.

Note: For more information on setting the master evaluation period, refer to Selecting Evaluation Period.

**Important**: Your evaluation period can be from three (3) months to five (5) years. If you select a period less or more than three months and five years, the software displays an error message.

**Important**: If you select a loan file evaluation period that is not within the <u>master evaluation period</u>, the software displays an error message:



To configure an evaluation period, do the following:

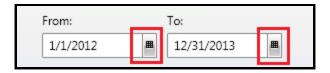
- To enter the start date and/or end date manually, follow these steps:
  - 1. Click in either the From: or To: text box to enable text editing.
  - 2. Select the default date and then press the **Backspace** or **Delete** key to remove the date:



3. Enter (type) the desired start or end date in **MM/DD/YYYY** format.

#### -OR-

- To select the start and/or end date using the **calendar controls**, follow these steps:
  - 1. Click the **From:** or **To:** drop-down menu:



The software displays a calendar:



2. Click a date in the displayed month.

**Note**: To view previous or following months, click the left and right arrows in the calendar title bar:



## Filtering Loan File

You can apply a filter to a <u>HMDA/Mortgage</u>, <u>Small Business and Small Farm</u>, and/or <u>Consumer</u> file that you have selected for analysis, and also filter associated **Peer Data** (when selected). You can filter by dozens of criteria from the following categories:

- Product Information (application date, loan type, property type, etc.).
- Applicant's Information
- Tract Information
- Other information (Race, Co-Applicant Race, Agency Code, etc.)
- User Defined Variables

**Note**: Applied filter criteria appears in the footnote of a <u>generated report</u> and is also included when you <u>save</u> or print a report configuration.

To set a loan file filter, follow these steps:

- 1. Do one or both of the following:
  - Select the <u>HMDA/Mortgage</u>, <u>Small Business and Small Farm</u>, and/or <u>Consumer</u> file that you want to analyze.

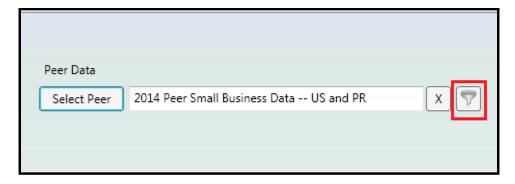
The software displays the Filter button at the end of the selected file's text field:

| • | 🔦 Small Business & Small Farm 🔮 |                             |  |  |
|---|---------------------------------|-----------------------------|--|--|
|   | Bank Data                       |                             |  |  |
|   | Select 2015 File                | SSB Small Business (2010) X |  |  |
|   | Select File                     |                             |  |  |
|   | Select File                     |                             |  |  |
|   | From:                           | To:                         |  |  |
|   | 1/1/2015                        | 12/31/2015                  |  |  |

• Select Peer Data for the file:

**Note**: For more information about how to select Peer Data, refer to the procedures for selecting <u>HMDA/Mortgage</u>, <u>Small Business and Small Farm</u>, and/or <u>Consumer</u> file types.

The software displays the Filter button at the end of the selected Peer Data's text field:

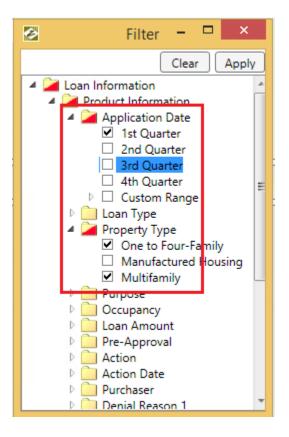


2. Click the Filter button.

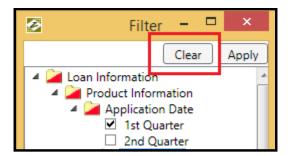
The software displays the **Filter** dialog box:

|                  | Filter - |           |
|------------------|----------|-----------|
|                  |          | ear Apply |
| Loan Information | mation   |           |
|                  |          |           |
|                  |          |           |
|                  |          |           |
|                  |          |           |
|                  |          |           |
|                  |          |           |
|                  |          |           |
|                  |          |           |
|                  |          |           |
|                  |          |           |

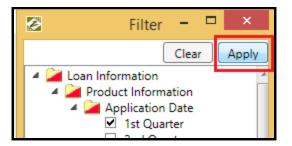
3. Use the **Loan Information** tree view to display and select the checkbox(es) for the filter criteria you want to include in the filter:



Note: If you want to start over with criteria selection, click the Clear button to remove your selections:



4. Click the **Apply** button:



The software applies the filter criteria.

**Note**: The software displays a green check mark icon in the Filter button to indicate that you have applied a filter to the loan file:

|  | x | 3 |
|--|---|---|
|  |   |   |

## Selecting HMDA/Mortgage File(s)

You use the **HMDA/Mortgage** file selection pane to select the HMDA/Mortgage file(s) you want to include in your reporting. If you are licensed for Peer Data, you can also include Peer Data for a specific file.

Note: For more information on selecting Peer Data, refer to the Using Peer Data section.

By default, you can select a file for each year that is included in your evaluation period.

Note: To hide or display all the file selection panes, or hide or display just the HMDA/Mortgage pane, click the

File Selection or HMDA/Mortgage arrow toggle buttons *in the selection of the selection of* 



To select HMDA/Mortgage file(s) for analysis, follow these steps:

1. In the **HMDA/Mortgage** pane, click the **Select File** button for the file year you want to include in your analysis:

| ( | HMDA / Mortgag   | je 🕖             |
|---|------------------|------------------|
|   | Bank Data        |                  |
|   | Select 2015 File |                  |
|   | Select 2016 File |                  |
|   | Select File      |                  |
|   | From:            | To:<br>1/20/2016 |

**Note**: The software enables a Select File button for each year defined in your <u>master evaluation</u> <u>period</u>.

**Note**: Use the buttons to select which file year you want to include in your analysis. For example, within a three-year <u>evaluation period</u>, you can analyze three years of <u>HMDA files</u>, two years of <u>Small Business</u> files, and only one year for a Consumer file/year.

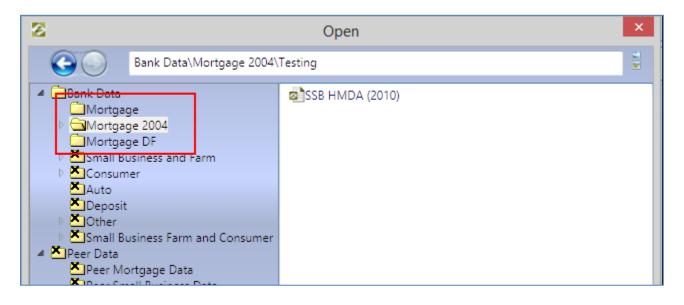
**Note**: For procedures on how to set an evaluation period for a specific loan file, refer to the <u>Selecting</u> <u>Evaluation Period for Loan Type</u>:

|   | Select 2016 File |           |  |
|---|------------------|-----------|--|
|   | Select File      |           |  |
| ſ | From:            | To:       |  |
| L | 1/1/2015         | 1/20/2010 |  |

The software displays the **Open** dialog box:

| 2  | Open            | × |
|--|-----------------|---|
| Bank Data\Mortgage 2004\   | Testing         | 2 |
| <ul> <li>Bank Data</li> <li>Mortgage</li> <li>Mortgage 2004</li> <li>Mortgage DF</li> <li>Small Business and Farm</li> <li>Consumer</li> <li>Auto</li> <li>Deposit</li> <li>Other</li> <li>Small Business Farm and Consumer</li> <li>Small Business Farm and Consumer</li> <li>Peer Data</li> <li>Peer Small Business Data</li> <li>Branch and Deposit Data</li> </ul> | SSB HMDA (2010) |   |
| Filename:  | Open Cance      |   |

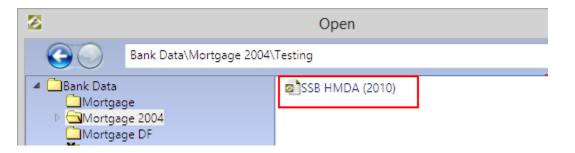
2. In the tree-view in the left pane, click either the **Mortgage, Mortgage 2004 or Mortgage DF** folder to display a list of files of that type that are currently installed in CRA *Wiz* and Fair Lending *Wiz*:



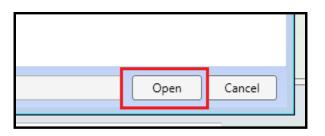
**Note**: The system displays an **X** on folders that do not contain HMDA/Mortgage files. You cannot access these folders in the dialog box:

| 🟝 Small Business and Farm |  |
|---------------------------|--|
| Consumer                  |  |
| Auto                      |  |
| Deposit                   |  |

3. In the right pane, click the file you want to select for analysis:



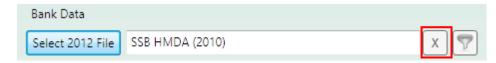
4. Click the **Open** button:



The software displays the selected file name in the text field:

| Bank Data        |                 |     |
|------------------|-----------------|-----|
| Select 2012 File | SSB HMDA (2010) | x 🔊 |

**Note**: To remove the file from selection, click the delete button located at the end of the text field:



Note: For procedures on how to filter the loan file, refer to the Filtering Loan File:

| Bank Data        |                 |   |
|------------------|-----------------|---|
| Select 2012 File | SSB HMDA (2010) | X |

5. To select another file, repeat **Step 1** through **Step 4** using different file year(s):

|   | Bank Data        |                 |
|---|------------------|-----------------|
| _ | Select 2015 File | SSB HMDA (2010) |
|   | Select 2016 File |                 |
|   | Select File      |                 |

#### Using Peer Data

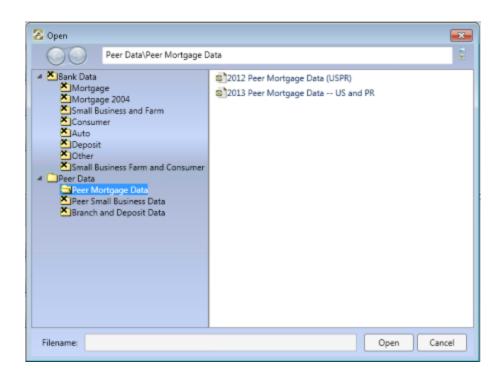
If you are licensed for and have installed **Peer Data**, you can add the data to your HMDA/Mortgage analysis.

To select Peer Data, follow these steps:

1. Click the **Select Peer** button located to the right of the selected file:

| 0 | HMDA / Mortgag   | je 🕑             |   | Д           |
|---|------------------|------------------|---|-------------|
|   | Bank Data        |                  |   | Peer Data 💙 |
|   | Select 2015 File | SSB HMDA (2010)  | X | Select Peer |
|   | Select 2016 File | new              | X | Select Peer |
|   | Select File      |                  |   |             |
|   | From: 1/1/2015   | To:<br>1/20/2016 |   |             |

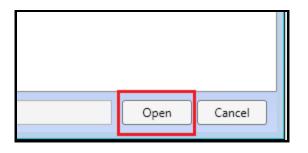
The software displays the **Open** dialog box:



2. Select the relevant Peer Data set in the right plane:

| ) Peer Data\Peer Mortgage D                              | Peer Data\Peer Mortgage Data                                     |  |  |  |
|--|--|--|--|--|
| Pata<br>Irtgage<br>Irtgage 2004<br>all Business and Farm | 2012 Peer Mortgage Data (USPR) 2013 Peer Mortgage Data US and PR |  |  |  |
| nsumer<br>to   |  |  |  |  |
| posit<br>her<br>all Business Farm and Consumer           |  |  |  |  |

3. Click the **Open** button:



The software displays the data set name in the text field:

| Peer Data   |                                   |     |
|-------------|-----------------------------------|-----|
| Select Peer | 2014 Peer Mortgage Data US and PR | x 💎 |
| Select Peer |                                   |     |
| Select Peer |                                   |     |
|             |                                   |     |

**Note**: To remove the Peer Data selection, click the delete button located at the end of the text field:

| Peer Data   |                                   |     |
|-------------|-----------------------------------|-----|
| Select Peer | 2014 Peer Mortgage Data US and PR | X 💎 |
| Select Peer |                                   |     |

**Note**: For procedures on how to filter the Peer Data, refer to the <u>Filtering Loan File</u>:

| Peer Data   |                                   |   |   |
|-------------|-----------------------------------|---|---|
| Select Peer | 2014 Peer Mortgage Data US and PR | X | 7 |
| Select Beer |                                   |   |   |

# Selecting Small Business and Small Farm File(s)

You use the **Small Business and Small Farm** file selection pane to select the small business and small farm file(s) you want to include in your reporting. If you are licensed for Peer Data, you can also include Peer Data for a specific file.

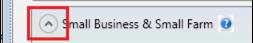
**Note**: For more information on selecting Peer Data, refer to the <u>Using Peer Data</u>.

By default, you can select a file for each year that is included in your evaluation period.

Note: To hide or display all the file selection panes, or hide or display just the Small Business and Small Farm

pane, click the File Selection or Small Business and Small Farm arrow toggle buttons *is* , respectively:





To select Small Business and Small Farm file(s) for analysis, follow these steps:

1. In the **Small Business & Small Farm** pane, click the **Select File** button for the file year you want to include in your analysis:

| Small Business & S | Small Farm 🥹 |
|--------------------|--------------|
| Bank Data          |              |
| Select 2015 File   |              |
| Select 2016 File   |              |
| Select File        |              |
| From:              | To:          |
| 1/1/2015 🔳         | 1/20/2016    |

**Note**: The software enables a Select File button for each year defined in your <u>master evaluation</u> <u>period</u>.

**Note**: Use the buttons to select which file year you want to include in your analysis. For example, within a three-year <u>evaluation period</u>, you can analyze three years of <u>HMDA files</u>, two years of <u>Small Business</u> files, and only one year for a Consumer file/year.

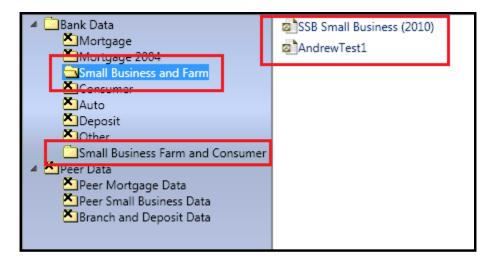
**Note**: For procedures on how to set an evaluation period for a specific loan file, refer to <u>Selecting</u> <u>Evaluation Period for Loan Type</u>s:

|   | Select 2016 | File |           |   |
|---|-------------|------|-----------|---|
|   | Select File | 2    |           |   |
| Γ | From:       |      | To:       |   |
|   | 1/1/2015    | ▦    | 1/20/2016 | ▦ |

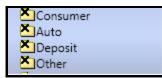
The software displays the **Open** dialog box:

| 🔀 Open  |                  |
|---|------------------|
| Bank Data\Small Business Fa   | arm and Consumer |
| <ul> <li>Bank Data</li> <li>Mortgage</li> <li>Mortgage 2004</li> <li>Small Business and Farm</li> <li>Consumer</li> <li>Auto</li> <li>Deposit</li> <li>Other</li> <li>Small Business Farm and Consumer</li> <li>Peer Data</li> <li>Peer Mortgage Data</li> <li>Peer Small Business Data</li> <li>Branch and Deposit Data</li> </ul> |                  |
| Filename:   | Open Cancel      |

2. In the tree-view in the left pane, click either the **Small Business and Farm** or **Small Business Farm and Consumer** folder to display a list of files of that type that are currently installed in CRA *Wiz* and Fair Lending *Wiz*:



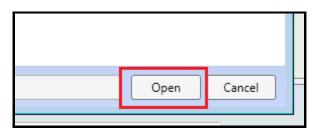
**Note**: The system displays an **X** on folders that do not contain Small Business and Small Farm files. You cannot access these folders in the dialog box:



3. In the right pane, click the file you want to select for analysis:

| 255 | a | nd Farm                   |  |
|-----|---|---------------------------|--|
| _   |   | SSB Small Business (2010) |  |
|     |   | AndrewTest1               |  |
|     |   |                           |  |

4. Click the **Open** button:



The software displays the selected file name in the text field:

| Bank Data        |                           |     |
|------------------|---------------------------|-----|
| Select 2015 File | SSB Small Business (2010) | x 🕎 |
| Select 2016 File |                           |     |

**Note**: To remove the file from selection, click the delete button Line located at the end of the text field:

| Bank Data        |                           |   |  |
|------------------|---------------------------|---|--|
| Select 2015 File | SSB Small Business (2010) | X |  |
| Select 2016 File |                           |   |  |

**Note**: For procedures on how to filter the loan file, refer to the <u>Filtering Loan File</u> section:

| Bank Data        |                           |   |   |
|------------------|---------------------------|---|---|
| Select 2015 File | SSB Small Business (2010) | X | 7 |
| Select 2016 File |                           |   |   |

5. To select another file, repeat **Step 1** through **Step 4** using different file year(s):

| Bank Data                                  |   |
|--|---|
| Select 2015 File SSB Small Business (2010) | X |
| Select 2016 File                           |   |
| Select File                                |   |



#### Selecting Consumer File(s)

You use the **Consumer** file selection pane to select the Consumer file(s) you want to include in your reporting.

By default, you can select a file for each year that is included in your evaluation period.

**Note**: To hide or display all the file selection panes, or hide or display just the **Consumer** pane, click the File Selection or Consumer arrow toggle buttons  $\bigcirc$ , respectively:



To select Consumer file(s) for analysis, follow these steps:

1. In the **Consumer** pane, under the **Bank Data** section, click the **Select [Year] File** button for each file year you want to include in your analysis:

| 0 | Consumer 🔮       |                  |  |
|---|------------------|------------------|--|
| Г | Bank Data        |                  |  |
|   | Select 2015 File |                  |  |
|   | Select 2016 File |                  |  |
|   | Select File      |                  |  |
|   | From: 1/1/2015   | To:<br>1/20/2016 |  |

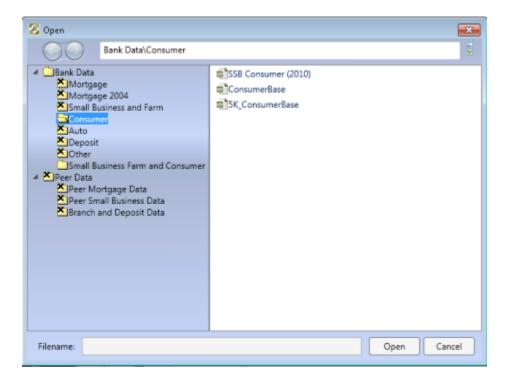
Note: The software enables a Select File button for each year defined in your master evaluation period.

**Note**: Use the buttons to select which file year you want to include in your analysis. For example, within a three-year <u>evaluation period</u>, you can analyze three years of <u>HMDA files</u>, two years of <u>Small Business</u> files, and only one year for a Consumer file/year.

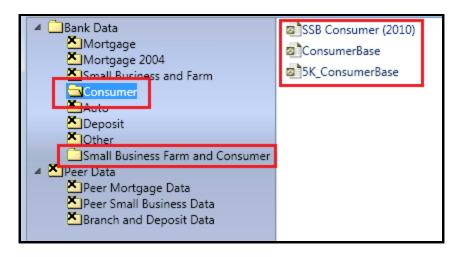
**Note**: For procedures on how to set an evaluation period for a specific loan file, refer to the <u>Selecting</u> <u>Evaluation Period for Loan Type</u> section:

|   | Select 2016 F | ile |           |   |
|---|---------------|-----|-----------|---|
|   | Select File   |     |           |   |
| ſ | From:         | Ħ   | To:       | ■ |
| l | 1/1/2015      | 888 | 1/20/2016 | - |

The software displays the **Open** dialog box:



2. In the tree-view in the left pane, click either the **Consumer** or **Small Business Farm and Consumer** folder to display a list of files of that type that are currently installed in CRA *Wiz* and Fair Lending *Wiz*:



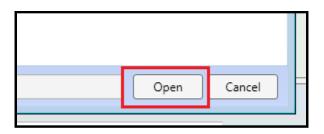
**Note**: The system displays an **X** on folders that do not contain Consumer files. You cannot access these folders in the dialog box:



3. In the right pane, click the file you want to select for analysis:



4. Click the **Open** button:



The software displays the selected file name in the text field:

| • | Consumer 🥹       |                     |   |  |  |  |
|---|------------------|---------------------|---|--|--|--|
|   | Bank Data        |                     |   |  |  |  |
|   | Select 2015 File | SSB Consumer (2010) | X |  |  |  |

**Note**: To remove the file from selection, click the delete button located at the end of the text field:



**Note**: For procedures on how to filter the loan file, refer to the <u>Filtering Loan File</u> section:



5. To select another file, repeat **Step 1** through **Step 4** using different file year(s):

| 0 | Oonsumer 🔮       |                     |     |
|---|------------------|---------------------|-----|
|   | Bank Data        |                     |     |
|   | Select 2015 File | SSB Consumer (2010) | х 🕎 |
|   | Select 2016 File |                     |     |
|   | Select File      |                     |     |

# Selecting Community Development/Services/Investments File(s)

You use the **Community Development/Services/Investments** file selection pane to select the CD file(s) you want to include for the **Community Development Report**.

By default, you can select a file for each year that is included in your evaluation period.

**Note**: For Community Development file data elements, refer to the <u>Community Development File Data</u> <u>Elements</u>.

Note: To hide or display all the file selection panes, or hide or display just the Community

**Development/Services/Investments** pane, click the File Selection or Consumer arrow toggle buttons or respectively:



To select CD file(s) for analysis, follow these steps:

1. In the **Community Development/Services/Investments** pane, under the **Bank Data** section, click the **Select [Year] File** button for each file year you want to include in your analysis:

| Bank Data        |     |  |
|------------------|-----|--|
| Select 2016 File |     |  |
| Select 2017 File |     |  |
| Select File      |     |  |
| Select File      |     |  |
| Select File      |     |  |
| From:            | To: |  |

Note: The software enables a Select File button for each year defined in your master evaluation period.

**Note**: Use the buttons to select which file year you want to include in your analysis. For example, within a three-year <u>evaluation period</u>, you can analyze three years of <u>HMDA files</u>, two years of <u>Small Business</u> files, and only one year for a Consumer file/year.

**Note**: For procedures on how to set an evaluation period for a specific loan file, refer to the <u>Selecting</u> <u>Evaluation Period for Loan Type</u>:

| Select 2016 File |                  |   |
|------------------|------------------|---|
| Select File      |                  |   |
| From:            | To:<br>1/20/2016 | ■ |

The software displays the **Open** dialog box:

| 8  | Open  | × |
|--|---|---|
| Bank Data\Other  |   |   |
| <ul> <li>Bank Data</li> <li>Mortgage</li> <li>Mortgage 2004</li> <li>Mortgage DF</li> <li>Small Business and Farm</li> <li>Consumer</li> <li>Auto</li> <li>Deposit</li> <li>Other</li> <li>Small Business Farm and Consumer</li> <li>Amortgage Data</li> <li>Peer Data</li> <li>Peer Small Business Data</li> <li>Branch and Deposit Data</li> </ul> | CRA Tables Samples<br>Hilly Bank<br>Hilly Bank Branches |   |
| Filename:  | Open Cancel   |   |

Note: The software displays available Other files in the dialog box by default.

| Bank Data\Other  |                    |
|--|--------------------|
| <ul> <li>Bank Data</li> <li>Mortgage</li> <li>Mortgage 2004</li> <li>Mortgage DF</li> <li>Small Business and Farm</li> <li>Consumer</li> <li>Auto</li> <li>Deposit</li> <li>Other</li> <li>Small Business Farm and Consumer</li> <li>Peer Data</li> <li>Peer Small Business Data</li> <li>Branch and Deposit Data</li> </ul> | CRA Tables Samples |

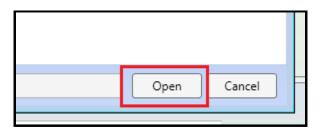
**Note**: The system displays an **X** on folders that do not contain CD files. You cannot access these folders in the dialog box:



2. In the right pane, click the file you want to select for analysis:



3. Click the **Open** button:



The software displays the selected file name in the text field:

Select 2017 File Hilly Bank Branches

**Note**: To remove the file from selection, click the delete button Line located at the end of the text field:



Note: For procedures on how to filter the loan file, refer to the Filtering Loan File:



4. To select another file, repeat **Step 1** through **Step 4** using different file year(s):

| Γ                | Bank Data        |  |
|------------------|------------------|--|
| Select 2016 File |                  |  |
| L                | Select 2017 File |  |
|                  | Select File      |  |
|                  | Select File      |  |
|                  | Select File      |  |

# Community Development Lending/Investment/Services File Data Elements

The following table contains field definitions for **Community Development/Lending/Investment/Services** files:

| Field Name                       | Data Type  | Acceptable Values                             | Notes  |
|----------------------------------|------------|---|--|
| State*                           | Char (2)   | Valid FIPS codes                              | Ex: 02   |
| MSA*                             | Char (5)   | Valid FIPS codes                              | Ex: 12345  |
| County*                          | Char (3)   | Valid FIPS codes                              | Ex: 125  |
| Censustrac*                      | Char (7)   | Valid FIPS codes                              | Ex. 0001.02  |
| Product                          | VarChar(2) | Product Codes:                                |  |
|                                  |            | L – Lending                                   |  |
|                                  |            | I – Investment                                |  |
|                                  |            | S - Services                                  |  |
| LoanAmount Decimal(15,3) Numerio |            | Numeric                                       | Amount of<br>community<br>development loan<br>rounded to 1,000 |
| CDCode                           | Char(1)    | CD Purpose Codes                              |  |
|                                  |            | 1 - Affordable Housing                        |  |
|                                  |            | 2 - Services Targeted at LMI<br>Individuals   |  |
|                                  |            | 3 - Economic Development to<br>Small Business |  |
|                                  |            | 4 - Revitalize/Stabilize LMI<br>Geographies   |  |

|              |         | 5 -Neighborhood stabilization                                   |                                      |  |
|--------------|---------|---|--------------------------------------|--|
| InvestType   | Char(1) | 1 – Investment  | Type of Investment                   |  |
|              |         | 2 – Grant/Donation  |                                      |  |
| LocationCode | Char(1) | Location Codes  | This is the code to                  |  |
|              |         | 1- Branch   | specify whether the                  |  |
|              |         | 2 - Alternative Delivery System                                 | location is Branch,<br>ATM or Other. |  |
|              |         | 3- Other Location   |                                      |  |
|              |         | 4 – Closed  |                                      |  |
|              |         | 5 - Open  | -                                    |  |
| Hours        | Int     | Numeric   | Total Hours of                       |  |
|              |         |   | Service Activity                     |  |
| TypeCodes    | Char(1) | 1 – Standard Service  | Type of Service                      |  |
|              |         | 2 – Special Service (for<br>highlighting of service<br>program) |                                      |  |

\*These are pre-defined required fields to determine Assessment Area location. These can be determined using CRA *Wiz* Geocoding.

For Statewide Activities – Only populate the State Code

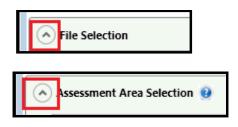
For Regional Activities – Only populate the State Code and MSA Code

# Selecting Assessment Area

The **Assessment Area Selection** pane displays a list of your saved assessment areas in a tree view format. Use the tree view to select one or more assessment area(s) you want to include in your analysis.

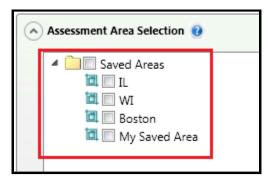
Note: To hide or display all the file selection panes, or hide or display just the Assessment Area Selection pane,

click the File Selection or **Assessment Area Selection** arrow toggle buttons 💟 , respectively:



To select an assessment area or areas, follow these steps:

1. In the tree view, click the Saved Areas folder to display your saved areas:



2. Select the check box next to the saved area you want to include in your analysis:

| Assessment Area Selection 🔮 |   |  |  |  |
|-----------------------------|---|--|--|--|
|                             | L |  |  |  |



The software displays the name of the selected saved area directly below the tree view:

| Assessment Area Selection 2  |  |  |  |  |
|--|--|--|--|--|
| <ul> <li>Saved Areas</li> <li>IL</li> <li>WI</li> <li>Boston</li> <li>My Saved Area</li> </ul> |  |  |  |  |
| Selected Areas: IL,WI  |  |  |  |  |

3. Repeat **Step 2** until you have selected all of the saved areas you want to include in your analysis.

Tip: You can select a folder of assessment areas and the software will select all the areas in that folder.

# Institution Selection for Market Share Analysis

You use the **Institution Selection for Market Share Analysis** pane to select institutions whose market share performance you want to compare to other lenders in your assessment area as part of your analysis.

**Note**: This step is optional and only necessary if you would like to include Market Share information for the selected institution(s) or for generating Table W - Scoping Report

**Note**: If an institution reports to two agencies (for example, **CFPB** for **HMDA** and **FDIC** for **CRA**), the institution will be included twice in the institution list. Select both instances of the institution to include both its CRA and HMDA reporting in your analysis.

**Note**: To hide or display all the file selection panes, or hide or display just the Institution Selection for Market Share Analysis pane, click the File Selection or **Institution Selection for Market Share Analysis** arrow toggle

buttons , respectively:



If Market Share information is desired, please select a

To select institutions for market share analysis, refer to the following sections:

Excluding Selected Lenders from Aggregate

Searching for Institutions

All Institutions Tab

Sorting and Filtering Institutions

Adding Lender Groups

Selected Institutions Tab

# Excluding Selected Lenders from Aggregate

If you want to exclude selected institutions from aggregate data on associated reports, click the **Exclude** selected lender(s) from Aggregate checkbox located at the top of the pane:

| pecific institution from the list below. Search for an institution by typing in the institution name or<br>ect more than one institution. |          |   |   |  |
|---|----------|---|---|--|
|   |          | x | Exclude selected lender(s) from Aggregate |  |
| s   |          |   | $\wedge$                                  |  |
| <b>T</b>  | Agency 🟹 |   |   |  |
| REDIT UNION   | NCUA     |   |   |  |
| T UNION   | NCUA     |   |   |  |
| REDIT UNION   | NCUA     |   |   |  |
| INTELCE CO  | EDIC.    |   |   |  |

**Note**: The software displays a footnote on each affected report indicating that an institution has been excluded from aggregate.

# Searching for Institutions

Note: The institutions available will vary depending on the type of data set you are using.

To search for an institution, follow these steps:

1. Click in the Institution Search text field located at the top of the pane:



2. Enter the name of the Institution you want to find.

The software displays matching institutions in a scrollable drop-down list as you type:

| Ins | stitution Se | earch : | First N  |   | X |
|-----|--------------|---------|--|---|---|
| S   | elected In   | stituti | FIRST NATIONAL BANK OF PORTSMO - 0000000019<br>FIRST NATIONAL BANK OF MCCONNE - 0000000046 | * |   |
|     | Select       | Insti   | FIRST NATIONAL BANK OF GERMANT - 0000000086<br>FIRST NATIONAL BANK OF HUDSON - 0000000095  |   |   |
|     |              | 0000    | FIRST NATIONAL BANK DANVILLE - 0000000113  |   |   |
|     |              | 0000    | FIRST NATIONAL BANK OF CC - 0000000148<br>FIRST NATIONAL BANK - 0000000164                 |   |   |
|     |              | 0000    |  |   |   |
|     |              | 0000    | FIRST NATIONAL BANK OF CENTRAL - 0000000205<br>FIRST NATIONAL BANK OF OMAHA - 0000000209   |   |   |
|     |              | 04-3    | FIRST NATIONAL BANK OF PA - 0000000249   |   |   |
|     |              | 3031    | FIRST NATIONAL BANK AND TRUST - 0000000324<br>THE FIRST N.A - 0000000446                   | - |   |
|     |              | 22.2    | 137469 1ST 2ND MORTGAGE COLOF NUINC HUD  |   |   |

3. From the drop-down list, click the institution you want to add to your analysis:

The software adds the selected institution to the <u>Selected Institutions tab</u>.

Note: For more information, refer to the Selected Institutions tab section.

4. To find another institution, remove the currently displayed institution by clicking the delete button located at the end of the Institution Search text field:



... and then repeat **Steps 2** and **3**.

#### All Institutions Tab

Note: The institutions available will vary depending on the type of data set you are using.

The All Institutions tab displays a list of all available institutions, including the following information:

- Institution ID
- Institution Name
- Reporting Agency (CFPB, FDIC, FRB, HUD, NCUA, OCC)

| All Inst | All Institutions Lender Groups Selected Institutions |                  |                   |                  |          |
|----------|--|------------------|-------------------|------------------|----------|
| Se       | elect  | Institution Id 🕅 | Institution Name  | শ                | Agency 🕅 |
|          | ]  | 0000024670       | 1199 SEIU FEDERAI | CREDIT UNION     | NCUA     |
|          | ]  | 0000061605       | 121 FINANCIAL CR  | EDIT UNION       | NCUA     |
|          | ]  | 0000013028       | 167TH TFR FEDERA  | L CREDIT UNION   | NCUA     |
|          | ]  | 04-3077687       | 1-800-EAST/WEST   | MORTGAGE CO.     | FDIC     |
|          | ]  | 3031509990       | 1ST 2ND MORTGA    | GE CO. OF N.J.,  | HUD      |
|          | ]  | 22-2437469       | 1ST 2ND MORTGA    | GE CO. OF NJ INC | HUD      |
|          | ]  | 0000057899       | 1ST ADVANTAGE B   | ANK              | FDIC     |
|          | ]  | 0000007448       | 1ST ADVANTAGE F   | cu               | NCUA     |
|          | ]  | 1099500003       | 1ST ADVANTAGE N   | IORTGAGE         | HUD      |
|          | ]  | 36-4115595       | 1ST ADVANTAGE N   | IORTGAGE         | HUD      |
|          | ]  | 20-2053401       | 1ST ALLIANCE LEN  | DING, LLC        | HUD      |
|          | ]  | 01-0769892       | 1ST ALLIANCE MO   | RTGAGE, LLC      | HUD      |

You can <u>sort and filter</u> the list of institutions to find a specific institution or institutions. For more information about sorting and filtering the list, refer to the <u>Sorting and Filtering Institutions List</u> section.

|  | 04-3077687 | 1-800-EAST/WEST MORTGAGE CO.   | FDIC |
|--|------------|--------------------------------|------|
|  | 3031509990 | 1ST 2ND MORTGAGE CO. OF N.J.,  | HUD  |
|  | 22-2437469 | 1ST 2ND MORTGAGE CO. OF NJ INC | HUD  |
|  | 0000057899 | 1ST ADVANTAGE BANK             | FDIC |
|  | 0000007448 | 1ST ADVANTAGE FEDERAL CREDIT   | NCUA |
|  | 1099500003 | 1ST ADVANTAGE MORTGAGE         | HUD  |
|  | 20-2053401 | 1ST ALLIANCE LENDING, LLC      | HUD  |
|  | 01-0769892 | 1ST ALLIANCE MORTGAGE, LLC     | HUD  |

To select an institution for inclusion in your analysis, click its check box:

Repeat until you have selected all desired institutions.

**Note**: Selected institutions are displayed in the <u>Selected Institutions</u> tab. For more information, refer to <u>Selected Institutions Tab section</u>.

### Sorting and Filtering Institutions

To find an institution more quickly in the **All Institutions**, **Selected Institutions**, and **Saved Institutions** tabs, you can sort the list and apply filters using filter criteria you select.

For more information, refer to the following sections:

Sorting Lists

**Filtering Lists** 

Sorting Lists

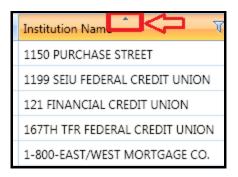
You can sort the list of institutions in the <u>Selected Institutions</u>, <u>All Institutions</u>, and <u>Selected Institutions</u> tabs by **Institution ID**, **Institution Name**, Group Name, or **Reporting Agency**.

To sort a list, follow these steps:

1. Click the column header of the column by which you want to sort (for example, in the All Institutions tab, click the **Institution ID**, **Institution Name**, or **Agency** header):

| on Id 🏹 | Institution Name            | Agency |
|---------|-----------------------------|--------|
| 5704    | AMCORE MORTGAGE, INC.       | occ    |
| 0906    | B. F. SAUL MORTGAGE COMPANY | OCC    |
| 0006    | SOUTHEASTERN MORTGAGE OF TN | OCC    |
| 5530    | CAPITAL ONE HOME LOANS, LLC | OCC    |
| 1993    | STERLING NATL MTGE CO., INC | OCC    |
|         |                             |        |

The software sorts the saved areas list alphabetically in ascending order (A to Z) and displays a small triangle above the column header name:



2. Click the column header again to sort the saved areas list alphabetically in descending order (Z to A):

| Institution Name              | T |
|-------------------------------|---|
| ZZZ                           |   |
| ZIONS MORTGAGE COMPANY        |   |
| ZIONS FIRST NATIONAL BANK     |   |
| ZIONS FIRST NATIONAL BANK     |   |
| ZINO FINANCIAL, INC.          |   |
| ZIA CREDIT UNION              |   |
| ZENITH MORTGAGE, LLC          |   |
| ZELLCO FEDERAL CREDIT UNION   |   |
| ZAPP NATIONAL BANK OF ST. CLO | J |

**Note**: Click the column header a third time to return the list to the default sort order.

#### **Filtering Lists**

You can also locate institutions by filtering a list using criteria you select.

To filter a list, follow these steps:

1. In a column header, click the filter watton:

| n Id 🏹                                  | Institution Name        | T    | Agency 🟹 |
|---|-------------------------|------|----------|
| 733                                     | 33 1150 PURCHASE STREET |      | NCUA     |
| 570 1199 SEIU FEDERAL CREDIT UNION NCUA |                         | NCUA |          |
| 605 121 FINANCIAL CREDIT UNION NCUA     |                         | NCUA |          |
| 028 167TH TFR FEDERAL CREDIT UNION NCUA |                         | NCUA |          |
| 587 1-800-EAST/WEST MORTGAGE CO. FDIC   |                         | FDIC |          |

The software displays the filter dialog box:

| Ĩ       | Agency V                       |    |  |
|---------|--------------------------------|----|--|
|         | Select All                     | ×  |  |
| JNION   | 1150 PURCHASE STREET           |    |  |
| DN      | 1199 SEIU FEDERAL CREDIT UNION |    |  |
| INION   | 121 FINANCIAL CREDIT UNION     |    |  |
| GE CO.  | 167TH TFR FEDERAL CREDIT UNION |    |  |
| NJ.,    | 1-800-EAST/WEST MORTGAGE CO.   |    |  |
| NJ IN   | 1ST 2ND MORTGAGE CO. OF N.J.,  |    |  |
| 112 2.1 | 1ST 2ND MORTGAGE CO. OF NJ INC |    |  |
|         | 1ST ADVANTAGE BANK             |    |  |
| REDIT   | 1ST ADVANTAGE FEDERAL CREDIT   |    |  |
| E       | 1ST ADVANTAGE MORTGAGE         |    |  |
|         | 1ST ALLIANCE LENDING, LLC      | •  |  |
| .LC     | Show rows with value that      |    |  |
|         | Is equal to                    | -  |  |
|         |                                | aA |  |
|         | And                            | -  |  |
|         | Is equal to                    | -  |  |
|         |                                | аA |  |
| ment /  | Filter Clear Filter            |    |  |

2. Do one or more of the following:

--To select all institutions, click the **Select All** check box located at the top of the dialog box (this displays all institutions in the Saved Institution list):

| 2 | Select All                     | × |  |  |
|---|--------------------------------|---|--|--|
| Z | 1150 PURCHASE STREET           |   |  |  |
| V | 1199 SEIU FEDERAL CREDIT UNION | = |  |  |
| V | 121 FINANCIAL CREDIT UNION     |   |  |  |
| V | 167TH TFR FEDERAL CREDIT UNION |   |  |  |
| V | 1-800-EAST/WEST MORTGAGE CO.   |   |  |  |
| V | 1ST 2ND MORTGAGE CO. OF N.J.,  |   |  |  |
| V | 1ST 2ND MORTGAGE CO. OF NJ INC |   |  |  |
| V | 1ST ADVANTAGE BANK             |   |  |  |
| V | 1ST ADVANTAGE FEDERAL CREDIT   |   |  |  |
|   | 1ST ADVANTAGE MORTGAGE         |   |  |  |
| V | 1ST ALLIANCE LENDING, LLC      | Ŧ |  |  |

--To select a specific institution or institutions from the list, click the institution's check box (this action filters out all non-selected institutions from the main Saved Institution list).

--To create a filter expression, click one or more of three **Show rows with value that** dropdown menus to select the following filter expressions:

|     | 1ST ADVANTAGE MORTGAGE     1ST ALLIANCE LENDING, LLC | •     |
|-----|--|-------|
|     | Show rows with value that<br>Is equal to             | -     |
|     | And Is equal to                                      | A<br> |
| t / | Filter Clear Filter                                  |       |

- Is equal to
- Is not equal to
- Starts with
- Ends with
- Contains
- Does not contain
- Is contained in
- Is not contained in
- Is less than
- Is less than or equal to
- Is greater than
- Is greater than or equal to
- And
- Or

**Note**: To enable the **match case** option, click the match case buttons located at the end of the text fields:

| <br>National | aA |
|--------------|----|
| And          | *  |
| Is equal to  | *  |
| Mortgage     | аA |

3. When you have configured the filter expression, click the **Filter** button located at the bottom left of the dialog box:

| 1ST ADVANTAGE B         | ANK           |   |  |
|-------------------------|---------------|---|--|
| 1ST ADVANTAGE F         | EDERAL CREDIT |   |  |
| 1ST ADVANTAGE N         | IORTGAGE      |   |  |
| 1ST ALLIANCE LEN        | DING, LLC     | - |  |
| Show rows with value th | nat           |   |  |
| Is equal to             |               | * |  |
| National aA             |               |   |  |
| And                     |               |   |  |
| Is equal to             |               | * |  |
| Mortgage                |               |   |  |
| Filter Clear Filter     |               |   |  |
|                         |               |   |  |

The software filters the list.

**Note**: To clear a filter, access the filter dialog box, then click the **Clear Filter** button located at the bottom right of the dialog box:

| Show rows with value that |    |  |
|---------------------------|----|--|
| Is equal to 🔹             |    |  |
| National                  | aA |  |
| And                       | •  |  |
| Is equal to               | *  |  |
| MortgageaA                |    |  |
| Filter Clear Filter       |    |  |
| Filter Clear Filter       |    |  |

4. <u>Select the institutions</u> you want to include in your analysis.

**Note**: The software displays selected institutions in the <u>Selected Institutions tab</u>. For more information, refer to the Selected Institution Tab section.

# Adding Lender Groups

If you have **Lender Groups** installed in CRA *Wiz* and Fair Lending *Wiz*, they are displayed in the **Lender Groups** tab:

| All Instit | utions | Lender Groups Selected Institutions               |
|------------|--------|---|
|            | Select | Group Name  |
| ÷          |        | 2014 PEER CRA - ALLY FINANCIAL                    |
| ÷          |        | 2014 PEER CRA - AMERICAN EXPRESS                  |
| +          |        | 2014 PEER CRA - BANK OF AMERICA                   |
| +          |        | 2014 PEER CRA - BBT                               |
| +          |        | 2014 PEER CRA - CAPITAL ONE FINANCIAL CORPORATION |
| +          |        | 2014 PEER CRA - CHASE                             |
| +          |        | 2014 PEER CRA - CITIGROUP                         |
| +          |        | 2014 PEER CRA - COMPASS BANK                      |
| ÷          |        | 2014 PEER CRA - DISCOVER BANK                     |
| ÷          |        | 2014 PEER CRA - FIRST NATIONAL BANK OF OMAHA      |
| +          |        | 2014 PEER CRA - GE CAPITAL                        |
| ÷          |        | 2014 PEER CRA - JOHN DEERE FINANCIAL              |

• To view a list of institutions in a lender group, click the plus (+) sign next to the group:

| + | ] | 2013 PEER HMDA - CHASE         |
|---|---|--------------------------------|
| ÷ | ] | 2013 PEER HMDA - CITIGROUP     |
| + | ] | 2013 PEER HMDA - DISCOVER BANK |
| ÷ | ] | 2013 PEER HMDA - EVERBANK      |
|   | a |                                |

The software expands the group list:

| ш÷ц                            |        | 2013 PEEKI | IMDA - CHASE                 |          |   |
|--------------------------------|--------|------------|------------------------------|----------|---|
| = [                            |        | 2013 PEER  | HMDA - CITIGROUP             |          |   |
|                                | Instit | ution Id 🏹 | Institution Name 🏾 🏹         | Agency 7 | 7 |
| ⊳                              | 0000   | 476810     | CITIBANK, N.A.               | CFPB     |   |
|                                | 13-32  | 222578     | CITIMORTGAGE, INC            | CFPB     |   |
|                                | 27-43  | 397485     | ONEMAIN FINANCIAL SERVI      | CFPB     |   |
|                                | 99-00  | 054335     | ONEMAIN FINANCIAL (HI), INC. | CFPB     |   |
|                                | 27-43  | 318010     | ONEMAIN FINANCIAL, INC.      | CFPB     |   |
|                                | 38-38  | 830253     | ONEMAIN FINANCIAL, INC.      | CFPB     |   |
|                                | 80-06  | 571537     | ONEMAIN FINANCIAL, INC.      | CFPB     |   |
| 2013 PEER HMDA - DISCOVER BANK |        |            |                              |          |   |

• To select a lender group for your analysis, click the check box located next to the group:

| + | 2013 PEER HMDA - BBT           |
|---|--------------------------------|
| ÷ | 2013 PEER HMDA - CHASE         |
| ÷ | 2013 PEER HMDA - CITIGROUP     |
| ÷ | 2013 PEER HMDA - DISCOVER BANK |
| ÷ | 2013 PEER HMDA - EVERBANK      |

**Note**: The software displays the selected lender group in the <u>Selected Institutions tab</u> as individual institutions (that are within the group). You can then select or deselect individual institutions from the group to include or exclude from your analysis:

| 0000057581 | MAPLE BANK                   | FDIC |                            |
|------------|------------------------------|------|----------------------------|
| 0000476810 | CITIBANK, N.A.               | CFPB | 2013 PEER HMDA - CITIGROUP |
| 13-3222578 | CITIMORTGAGE, INC            | CFPB | 2013 PEER HMDA - CITIGROUP |
| 27-4397485 | ONEMAIN FINANCIAL SERVI      | CFPB | 2013 PEER HMDA - CITIGROUP |
| 99-0054335 | ONEMAIN FINANCIAL (HI), INC. | CFPB | 2013 PEER HMDA - CITIGROUP |
| 80-0671537 | ONEMAIN FINANCIAL, INC.      | CFPB | 2013 PEER HMDA - CITIGROUP |
| 38-3830253 | ONEMAIN FINANCIAL, INC.      | CFPB | 2013 PEER HMDA - CITIGROUP |
| 27-4318010 | ONEMAIN FINANCIAL, INC.      | CFPB | 2013 PEER HMDA - CITIGROUP |

For more information about using the **Selected Institutions** tab, refer to the <u>Selected Institutions Tab</u> <u>section</u>.

- You can also do the following:
  - Deselect the check box located next to a lender group to remove it from your analysis.
  - <u>Sort</u> the lender group list.
  - <u>Filter</u> the lender group list.

## Selected Institutions Tab

The **Selected Institutions** tab displays the institutions (including <u>lender groups</u>) that you have selected to include in your analysis, either by <u>searching</u>, <u>sorting</u>, <u>or filtering</u>:

| All | All Institutions Lender Groups Selected Institutions |                                       |                         |          |              |  |  |
|-----|--|---------------------------------------|-------------------------|----------|--------------|--|--|
|     | Select   | Institution Id $\overline{\mathbb V}$ | Institution Name 🏾 🏹    | Agency 🟹 | Group Name 🟹 |  |  |
|     |  | 0000012392                            | COMMERCIAL STATE BANK   | FDIC     |              |  |  |
|     |  | 800000008                             | JPMORGAN CHASE BANK, NA | occ      |              |  |  |
|     |  | 0000012396                            | STATE BANK OF LINCOLN   | FDIC     |              |  |  |
|     |  | 000000024                             | US BANK, N.A.           | OCC      |              |  |  |
|     |  | 0000012393                            | WEMPLE STATE BANK       | FDIC     |              |  |  |
|     |  |                                       |                         |          |              |  |  |

Use this list to confirm your selection(s) before generating tables.

You can also do the following:

- Deselect the check box located next to an institution to remove it from your analysis.
- <u>Sort</u> the selected institutions list.
- <u>Filter</u> the selected institutions list.

| All | All Institutions Lender Groups Selected Institutions |      |               |    |                |         |      |          |              |  |
|-----|--|------|---------------|----|----------------|---------|------|----------|--------------|--|
|     | Select   | Inst | titution Id 🟹 | In | stitution Name |         | T    | Agency 🟹 | Group Name 🏹 |  |
|     |  | 000  | 0012392       | С  | OMMERCIAL ST   | ATE BAN | IK   | FDIC     |              |  |
|     |  | 000  | 8000000       | JP | MORGAN CHAS    | SE BANK | , NA | OCC      |              |  |
|     |  | 000  | 0012396       | ST | TATE BANK OF L | INCOLN  |      | FDIC     |              |  |
|     |  | 000  | 0000024       | U: | S BANK, N.A.   |         |      | OCC      |              |  |
|     |  | 000  | 0012393       | W  | EMPLE STATE B  | ANK     |      | FDIC     |              |  |
|     |  |      |               |    |                |         |      |          |              |  |

# Institution Selection for Branch and Deposit Data Analysis

You use the **Institution Selection for Branch and Deposit Analysis** pane to include branch and deposit data for analysis in the **Scoping Report**. You can select one or more institutions to include in your analysis, and branch and the software will display brand and deposit data for the selected institution(s) in the report.

**Note**: This step is **optional** and only necessary if you would like to include branch and deposit data for the selected institution(s). If you do not select an institution, the Scoping Report will not display branch and deposit data and the relevant column is removed.

**Note**: To hide or display all the file selection panes, or hide or display just the Institution Selection for Branch and Deposit Data Analysis pane, click the File Selection or **Institution Selection for Branch and Deposit Data** 

Analysis arrow toggle buttons  $\bigcirc$ , respectively:



🔎 Institution Selection for Branch and Deposit Data Analysis 👩

To select institutions for market share analysis, refer to the following sections:

Selecting Branch and Deposit File

**Searching for Institutions** 

All Institutions Tab

Sorting and Filtering Institutions

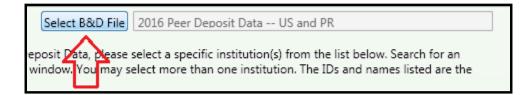
Selected Institutions Tab

# Selecting Branch and Deposit File

To include institution branch and deposit data in your analysis, you must first select a file that contains branch and deposit data.

To select a branch and deposit file, follow these steps:

1. In the **Institution Selection for Branch and Deposit Data Analysis** pane, click the **Select B&D File** button located at the top of the pane:



The software displays the **Open** dialog box:

Note: The software displays available branch and deposit files in the dialog box by default.

| 🔁 Open   |  |       |
|--|--|-------|
| Peer Data\Branch and Dep   | osit Data  |       |
| Shank Data     Shank Data | 2011 Peer Deposit Data - 2010 Census US and PR<br>2016 Peer Deposit Data US and PR<br>2015 Peer Deposit Data US and PR |       |
| Filename:  | Open C   | ancel |

2. Select a file in the right-hand pane:

| Peer Data\Branch and De  | Peer Data\Branch and Deposit Data  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|
| Data<br>fortgage<br>fortgage 2004<br>fortgage DF<br>mall Business and Farm | 2011 Peer Deposit Data - 2010 Census US and PR<br>2016 Peer Deposit Data US and PR<br>2015 Peer Deposit Data US and PK |  |  |  |  |  |  |

3. Click the **Open** button:

| Open | Cancel |
|------|--------|
| Open | Cancer |

The software displays the selected file in the text field located next to the Select B&D File button:



# Searching for Institutions

Note: The institutions available will vary depending on the type of data set you are using.

To search for an institution, follow these steps:

1. Click in the Institution Search text field located at the top of the pane:

| institution by typing the institution name or ID in the Institution Search window. You may se<br>FDIC or NCUA certificate numbers. | lect more |
|--|-----------|
| Institution Search :   | X         |

2. Enter the name of the Institution you want to find.

The software displays matching institutions in a scrollable drop-down list as you type:

| Institution Search : | First N  |        | $\langle \rangle$ |
|----------------------|--|--------|-------------------|
| Selected Instituti   | FIRST NATIONAL BANK OF PORTSMO - 0000000019<br>FIRST NATIONAL BANK OF MCCONNE - 0000000046 | *<br>= |                   |
| Select Insti         | FIRST NATIONAL BANK OF GERMANT - 0000000086<br>FIRST NATIONAL BANK OF HUDSON - 0000000095  |        | -                 |
| 0000                 | FIRST NATIONAL BANK DANVILLE - 0000000113  |        |                   |
| 0000                 | FIRST NATIONAL BANK OF CC - 0000000148<br>FIRST NATIONAL BANK - 000000164                  |        |                   |
| 0000                 | THE FIRST NATIONAL BK OF COLUM - 0000000178  |        |                   |
| 0000                 | FIRST NATIONAL BANK OF CENTRAL - 0000000205<br>FIRST NATIONAL BANK OF OMAHA - 0000000209   |        |                   |
| 04-3                 | FIRST NATIONAL BANK OF PA - 0000000249   |        |                   |
| 3031                 | FIRST NATIONAL BANK AND TRUST - 0000000324<br>THE FIRST N.A - 0000000446                   | *      |                   |
| 22-2                 | 137469 1ST 2ND MORTGAGE COLOF NUINC HUD  |        |                   |

3. From the drop-down list, click the institution you want to add to your analysis:

The software adds the selected institution to the <u>Selected Institutions tab</u>.

**Note**: For more information, refer to the <u>Selected Institutions tab section</u>.

4. To find another institution, remove the currently displayed institution by clicking the delete button located at the end of the Institution Search text field:

Х

Institution Search : FIRST NATIONAL BANK DANVILLE - 0000000113

... and then repeat Steps 2 and 3.

# All Institutions Tab

The **All Institutions** tab displays a list of all available institutions, including the following information:

Note: The institutions available will vary depending on the type of data set you are using.

| All Institutions Selected Institutions |        |  |                           |              |  |
|--|--------|--|---------------------------|--------------|--|
|  | Select | Institution Id $\overline{\mathbb{V}}$ | Institution Name          | Agency 🕅     |  |
|  |        | 0000024670                             | 1199 SEIU                 | Credit Union |  |
|  |        | 0000061605                             | 121 FINANCIAL             | Credit Union |  |
|  |        | 0000013028                             | 167TH TFR                 | Credit Union |  |
|  |        | 0000004829                             | 1880 BANK                 | Bank         |  |
|  |        | 000007448                              | 1ST ADVANTAGE             | Credit Union |  |
|  |        | 0000057899                             | 1ST ADVANTAGE BANK        | Bank         |  |
|  |        | 0000022039                             | 1ST BANK                  | Bank         |  |
|  |        | 0000016419                             | 1ST BANK & TRUST          | Bank         |  |
|  |        | 0000030367                             | 1ST BANK OF SEA ISLE CITY | Savings Bank |  |
|  |        | 0000057298                             | 1ST ΒΔΝΚ ΥΠΜΔ             | Bank         |  |

- Institution ID
- Institution Name
- Reporting Agency (Credit Union, Bank, Savings Bank)

You can <u>sort and filter</u> the list of institutions to find a specific institution or institutions. For more information about sorting and filtering the list, refer to the <u>Sorting and Filtering Institutions List</u> section.

To select an institution for inclusion in your analysis, click its check box:

|   | 04-3077687 | 1-800-EAST/WEST MORTGAGE CO.   | FDIC |
|---|------------|--------------------------------|------|
|   | 3031509990 | 1ST 2ND MORTGAGE CO. OF N.J.,  | HUD  |
|   | 22-2437469 | 1ST 2ND MORTGAGE CO. OF NJ INC | HUD  |
| 1 | 0000057899 | 1ST ADVANTAGE BANK             | FDIC |
|   | 0000007448 | 1ST ADVANTAGE FEDERAL CREDIT   | NCUA |
|   | 1099500003 | 1ST ADVANTAGE MORTGAGE         | HUD  |
|   | 20-2053401 | 1ST ALLIANCE LENDING, LLC      | HUD  |
|   | 01-0769892 | 1ST ALLIANCE MORTGAGE, LLC     | HUD  |

Repeat until you have selected all desired institutions.

**Note**: Selected institutions are displayed in the <u>Selected Institutions</u> tab. For more information, refer to <u>Selected Institutions Tab section</u>.

#### Sorting and Filtering Institutions

To find an institution more quickly in the **All Institutions** and **Selected Institutions** tabs, you can sort the list and apply filters using filter criteria you select.

For more information, refer to the following sections:

Sorting Lists

Filtering Lists

#### Sorting Lists

You can sort the list of institutions in the <u>All Institutions</u> and <u>Selected Institutions</u> tabs by Institution ID, Institution Name, Group Name, or Reporting Agency.

To sort a list, follow these steps:

1. Click the column header of the column by which you want to sort (for example, in the All Institutions tab, click the **Institution ID**, **Institution Name**, or **Agency** header):

| on Id 🟹 | Institution Name 🛛 🕅        | Agency |
|---------|-----------------------------|--------|
| 5704    | AMCORE MORTGAGE, INC.       | occ    |
| 0906    | B. F. SAUL MORTGAGE COMPANY | OCC    |
| 0006    | SOUTHEASTERN MORTGAGE OF TN | OCC    |
| 5530    | CAPITAL ONE HOME LOANS, LLC | OCC    |
| 1993    | STERLING NATL MTGE CO., INC | OCC    |
|         |                             |        |

The software sorts the saved areas list alphabetically in ascending order (A to Z) and displays a small triangle above the column header name:

| Institution Nam                |
|--------------------------------|
| 1150 PURCHASE STREET           |
| 1199 SEIU FEDERAL CREDIT UNION |
| 121 FINANCIAL CREDIT UNION     |
| 167TH TFR FEDERAL CREDIT UNION |
| 1-800-EAST/WEST MORTGAGE CO.   |

2. Click the column header again to sort the saved areas list alphabetically in descending order (Z to A):

| Institution Name               |
|--------------------------------|
| ZZZ                            |
| ZIONS MORTGAGE COMPANY         |
| ZIONS FIRST NATIONAL BANK      |
| ZIONS FIRST NATIONAL BANK      |
| ZINO FINANCIAL, INC.           |
| ZIA CREDIT UNION               |
| ZENITH MORTGAGE, LLC           |
| ZELLCO FEDERAL CREDIT UNION    |
| ZAPP NATIONAL BANK OF ST. CLOU |

Note: Click the column header a third time to return the list to the default sort order.

#### **Filtering Lists**

You can also locate institutions by filtering a list using criteria you select.

To filter a list, follow these steps:

1. In a column header, click the filter 🔽 button:

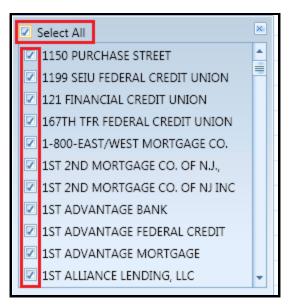
|        | *                              |   |          |
|--------|--------------------------------|---|----------|
| n Id 🏹 | Institution Name               | T | Agency 🟹 |
| 733    | 1150 PURCHASE STREET           |   | NCUA     |
| 670    | 1199 SEIU FEDERAL CREDIT UNION |   | NCUA     |
| 605    | 121 FINANCIAL CREDIT UNION     |   | NCUA     |
| 028    | 167TH TFR FEDERAL CREDIT UNION |   | NCUA     |
| 587    | 1-800-EAST/WEST MORTGAGE CO.   |   | FDIC     |

The software displays the filter dialog box:

|                              | Agency 🗸                       |          |   |  |
|------------------------------|--------------------------------|----------|---|--|
|                              | Select All                     | ×        |   |  |
| JNION                        | 1150 PURCHASE STREET           | <b>^</b> |   |  |
| DN                           | 1199 SEIU FEDERAL CREDIT UNION | =        |   |  |
| INION                        | 121 FINANCIAL CREDIT UNION     |          |   |  |
| GE CO.                       | 167TH TFR FEDERAL CREDIT UNION |          |   |  |
| NJ.,                         | 1-800-EAST/WEST MORTGAGE CO.   |          |   |  |
| NJ IN                        | 1ST 2ND MORTGAGE CO. OF N.J.,  |          |   |  |
| 102.11                       | 1ST 2ND MORTGAGE CO. OF NJ INC |          |   |  |
|                              | 1ST ADVANTAGE BANK             |          |   |  |
| REDIT                        | 1ST ADVANTAGE FEDERAL CREDIT   |          |   |  |
| E                            | 1ST ADVANTAGE MORTGAGE         |          |   |  |
|                              | 1ST ALLIANCE LENDING, LLC      | -        |   |  |
| LC Show rows with value that |                                |          |   |  |
|                              | Is equal to                    |          |   |  |
|                              |                                | aA       |   |  |
|                              | And                            |          |   |  |
|                              | Is equal to                    | -        |   |  |
| aA                           |                                |          |   |  |
| ment /                       | Filter Clear Filter            |          |   |  |
|                              |                                |          | · |  |

2. Do one or more of the following:

--To select all institutions, click the **Select All** check box located at the top of the dialog box (this displays all institutions in the Saved Institution list):



--To select a specific institution or institutions from the list, click the institution's check box (this action filters out all non-selected institutions from the main Saved Institution list).

--To create a filter expression, click one or more of three **Show rows with value that** drop-down menus to select the following filter expressions:

|     | <ul> <li>1ST ADVANTAGE MORTGAGE</li> <li>1ST ALLIANCE LENDING, LLC</li> </ul> | _ |
|-----|---|---|
|     | Show rows with value that Is equal to   |   |
|     | aA<br>And   |   |
|     | Is equal to   | F |
| t / | A   |   |
|     | Filter Clear Filter   |   |

- Is equal to
- Is not equal to
- Starts with
- Ends with

- Contains
- Does not contain
- Is contained in
- Is not contained in
- Is less than
- Is less than or equal to
- Is greater than
- Is greater than or equal to
- And
- Or

**Note**: To enable the **match case** option, click the match case buttons located at the end of the text fields:

| National    | aA                 | -                    |
|-------------|--------------------|----------------------|
| And         |                    |                      |
| Is equal to | -                  |                      |
| Mortgage    | aA                 |                      |
|             | And<br>Is equal to | And T<br>Is equal to |

3. When you have configured the filter expression, click the **Filter** button located at the bottom left of the dialog box:

| 1ST ADVANTAGE B              | ANK          |  |  |
|------------------------------|--------------|--|--|
| 1ST ADVANTAGE FEDERAL CREDIT |              |  |  |
| 1ST ADVANTAGE MORTGAGE       |              |  |  |
| IST ALLIANCE LENDING, LLC    |              |  |  |
| Show rows with value th      | nat          |  |  |
| Is equal to                  | *            |  |  |
| National aA                  |              |  |  |
| And                          | *            |  |  |
| Is equal to                  | *            |  |  |
| Mortgage                     | aA           |  |  |
| Filter                       | Clear Filter |  |  |
|                              |              |  |  |

The software filters the list.

**Note**: To clear a filter, access the filter dialog box, then click the **Clear Filter** button located at the bottom right of the dialog box:

| Show rows with value that |              |  |  |  |
|---------------------------|--------------|--|--|--|
| Is equal to 🔹             |              |  |  |  |
| National                  |              |  |  |  |
| And                       |              |  |  |  |
| Is equal to               |              |  |  |  |
| Mortgage aA               |              |  |  |  |
| Filter Clear Filter       |              |  |  |  |
| Filter                    | Clear Filter |  |  |  |

4. <u>Select the institutions</u> you want to include in your analysis.

**Note**: The software displays selected institutions in the <u>Selected Institutions tab</u>. For more information, refer to the Selected Institution Tab section.

#### Selected Institutions Tab

The **Selected Institutions** tab displays the institutions that you have selected to include in your analysis, either by <u>searching</u>, <u>sorting</u>, <u>or filtering</u>:

| All Institutions Selected Institutions |        | ons Selected Inst                      | itutions                 |              |
|--|--------|--|--------------------------|--------------|
|  | Select | Institution Id $\overline{\mathbb{V}}$ | Institution Name 🕺 🥂 🏹   | Agency 🟹     |
| $\triangleright$                       |        | 0000013028                             | 167TH TFR                | Credit Union |
|  |        | 0000024725                             | OHIO HEALTHCARE          | Credit Union |
|  |        | 0000014689                             | OHIO OPERATING ENGINEERS | Credit Union |
|  |        | 0000061136                             | OHIO TEAMSTERS           | Credit Union |

Use this list to confirm your selection(s) before generating tables.

You can also do the following:

- Deselect the check box located next to an institution to remove it from your analysis.
- <u>Sort</u> the selected institutions list.
- <u>Filter</u> the selected institutions list.

| ſ | All Institutions Selected Institutions |        |                  |                  |                |                |              |  |
|---|--|--------|------------------|------------------|----------------|----------------|--------------|--|
|   |  | Select | Institution Id 🏹 | Institution Name |                | $\overline{V}$ | Agency 🟹     |  |
|   | $\triangleright$                       |        | 0000013028       | 167TH TFR        |                |                | Credit Union |  |
| I |  |        | 0000024725       |                  |                | Credit Union   |              |  |
| I |  |        | 0000014689       |                  |                | Credit Union   |              |  |
|   |  |        | 0000061136       | OHIO TEAMSTERS   | OHIO TEAMSTERS |                | Credit Union |  |

# Branch and ATM Data Entry

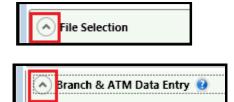
Use the **Branch & ATM Data Entry** pane to enter bank branch and automated teller machine information for each saved assessment area <u>you select in the Assessment Area Selection</u> pane. For each assessment area, data entry is further broken down into tract income levels for both branches and ATMs that are open or closed. For each income level (Low, Moderate, Middle, Upper, NA), you enter the number of branch and/or ATM locations, and number of open/closed branches/ATMs. The software calculates each number you enter as a percentage of total branch and ATM, open/closed locations, and displays this percentage to the right of the data entry text fields.

Note: Branch and ATM data is optional. This data is not required to generate CRA Tables.

**Tip**: If you want to generate Table C without entering in the Branch and ATM data in the data entry screen, the report will still generate, but will not contain any bank data.

Note: To hide or display all the file selection panes, or hide or display just the Branch & Data Entry pane, click

the File Selection or Branch & Data Entry arrow toggle buttons *Linear procession of the selection of the se* 



For more information on Branch and ATM data entry, refer to the following sections:

Selecting Branch and ATM Data File

Entering Branch and ATM Data Manually

#### Selecting Branch and ATM Data File

If you have a Branch and ATM file installed and available in CRA *Wiz* and Fair Lending *Wiz*, you can use the data from the file for analysis in CRA Tables. The data from the file will automatically populate the relevant fields in the Branch and ATM data entry pane, saving you time.

To select a branch and ATM file, follow these steps:

1. In the Branch & ATM Data Entry pane, click the Select File button located at the top of the pane:

| ( ) B | 🔺 Branch & ATM Data Entry 🔮 |                    |        |  |  |
|-------|-----------------------------|--------------------|--------|--|--|
|       | Note: Optional              |                    |        |  |  |
|       | Select File                 |                    |        |  |  |
|       | Assessment Area             | Tract Income Level | Branch |  |  |
|       | Boston                      |                    |        |  |  |

The software displays the **Open** dialog box:

| 2   | Open   |            | × |
|---|--|------------|---|
| Bank Data\Other   |  |            | - |
| <ul> <li>Bank Data         <ul> <li>Mortgage</li> <li>Mortgage 2004</li> <li>Mortgage DF</li> <li>Small Business and Farm</li> <li>Consumer</li> <li>Auto</li> <li>Deposit</li> <li>Other</li> <li>Small Business Farm and Consumer</li> <li>Alto</li> <li>Deper Data</li> <li>Peer Mortgage Data</li> <li>Peer Small Business Data</li> <li>Branch and Deposit Data</li> </ul> </li> </ul> | CRA Tables Samples<br>Hilly Bank<br>Vendor List<br>Hilly Bank Branches |            |   |
| Filename:   |  | Open Cance |   |

2. Select a file in the right-hand pane:

| 2   | Open   |
|---|--|
| Bank Data\Other   |  |
| <ul> <li>Bank Data</li> <li>Mortgage</li> <li>Mortgage 2004</li> <li>Mortgage DF</li> <li>Small Business and Farm</li> <li>Consumer</li> <li>Auto</li> <li>Deposit</li> </ul> | CRA Tables Samples<br>Hilly Bank<br>Vendor List<br>Hilly Bank Branches |

3. Click the **Open** button:



The software displays the selected file in the text field located next to the Select B&D File button:

| Branch & ATM Data Entry 🕢 |                     |  |  |
|---------------------------|---------------------|--|--|
| Note: Optiona             | al                  |  |  |
| Select File               | Hilly Bank Branches |  |  |

...and also auto-populates the Branch, ATM, Open, and Closed text boxes (where applicable).

#### Entering Branch and ATM Data Manually

To enter branch and ATM data, follow these steps:

1. In the Assessment Area list box, click the saved assessment area for which you want to enter data:

| IL Lo<br>WI<br>Mi    |               |
|----------------------|---------------|
| IL Lo<br>WI Mi<br>Up |               |
| WI<br>Mi<br>Up       | ract Income L |
| Mi<br>Mi<br>Up       | 0.00          |
| Mi                   |               |
| Up                   | loderate      |
|                      | 1iddle        |
| NA                   | pper          |
|                      | А             |
| To                   | otal          |

- 2. For each provided tract income category, do one of the following:
- Click in the relevant **Branch, ATM and/or Open**, or **Closed** text fields to activate the field, and then type the associated number:

| Tract Income Level | Branch | _     | ATM |
|--------------------|--------|-------|-----|
| Low                | \$     | 100 % | 0   |
| Moderate           | 0      | • 0%  | 0   |

#### --OR--

• Click the up or down arrows located next to the relevant branch, ATM, Open, or Closed text fields to increase or decrease the number of branches and/or AMTs incrementally:

| Tract Income Level | Branch | ATM                 |
|--------------------|--------|---------------------|
| Low                | 5      | 100 % <u>0</u> ▲ 0% |
| Moderate           | 0      | ■ 0 % 0 <b>●</b> 0% |

3. Repeat **Step 2** until you have entered data for all relevant tract income categories:

| Tract Income Level | Branch | ATM         | Open       | Closed  |
|--------------------|--------|-------------|------------|---------|
| Low                | 5 2    | 25 % 7 🛋 32 | % 11 27 %  | 1 100 % |
| Moderate           | 5 2    | 25 % 5 🛋 23 | % 10 24 %  | 0 %     |
| Middle             | 4 2    | 20 % 7 🛋 32 | % 11 27 %  | 0 %     |
| Upper              | 6 3    | 30 % 3 14   | % 9 🛋 22 % | 0 0%    |
| NA                 | 0 0    | 0% 0        | 6 0 🍋 0 %  | 0 0 %   |
| Total              | 20 1   | 22 10       | 0% 41 100% | 1 100%  |

**Note**: The software calculates each number you enter as a percentage of total branch and ATM locations and displays this percentage to the right of the data entry text fields:

| Tract Income Level | Branch | ATM    | Open       | Closed         |
|--------------------|--------|--------|------------|----------------|
| Low                | 5 25   | 5% 7   | 32 % 11 2  | 27 % 1 💼 100 % |
| Moderate           | 5 25   | 5 % 5  | 23 % 10 2  | 24 % 0 🚔 0 %   |
| Middle             | 4 20   | 0% 7   | 32 % 11 2  | 27 % 0 🚔 0 %   |
| Upper              | 6 30   | 0 % 3  | 14 % 9 🚔 2 | 22 % 0 🚔 0 %   |
| NA                 | 0 0    | % 0    | 0%         | 0%             |
| Total              | 20 10  | 00% 22 | 100% 41 1  | .00% 1 100%    |

4. If you have multiple saved assessment areas, select the next saved area and repeat **Steps 2** and **3**until you have entered branch and/or ATM data for all relevant saved areas.

| 🔿 Branch & ATM Data Entry 🔮 |                    |      |
|-----------------------------|--------------------|------|
| Note: Optional              |                    |      |
| Assessment Area             | Tract Income Level | Bran |
| IL<br>WI                    | Low                | 0    |
|                             | Moderate           | 0    |
|                             | Middle             | 0    |
|                             | Upper              | 0    |
|                             | NA                 | 0    |
| ۰ III >                     | Total              | 0    |

# Branch File Data Elements

The following table contains field definitions for **Branch and Deposit** files:

| Field Name Data Type |                                    | Acceptable Values               | Notes                                |  |
|----------------------|------------------------------------|---------------------------------|--------------------------------------|--|
| State*               | Char (2)                           | Valid FIPS codes                | Ex: 02                               |  |
| MSA*                 | Char (5)                           | Valid FIPS codes                | Ex: 12345                            |  |
| County*              | Char (3)                           | Valid FIPS codes                | Ex: 125                              |  |
| Censustrac*          | sustrac* Char (7) Valid FIPS codes | Valid FIPS codes                | Ex. 0001.02                          |  |
| LocationCode         | Char(1)                            | Location Codes                  | This is the code to                  |  |
|                      |                                    | 1- Branch                       | specify whether the                  |  |
|                      |                                    | 2 - Alternative Delivery System | location is Branch,<br>ATM or Other. |  |
|                      |                                    | 3- Other Location               |                                      |  |
|                      |                                    | 4 – Closed                      | 1                                    |  |
|                      |                                    | 5 - Open                        | ]                                    |  |

# Saving and Restoring Table Configuration

To streamline subsequent analysis, you can save your CRA Table selections for later use. The saved options include:

- Evaluation Dates (both <u>master</u> and <u>per file</u>)
- Selected <u>HMDA/Mortgage</u>, <u>Small Business and Small Farm</u> and/or <u>Consumer</u> files (including applied <u>filters</u>)
- Selected <u>Assessment Area</u>
- Selected Institutions for market share analysis
- Branch and Deposit data
- Branch and ATM files

To save a report configuration, refer to the following sections:

Saving Table Configuration (as New or Existing)

**Restoring Table Configuration** 

# Saving Table Configuration (as New or Existing)

You can save a table configuration as new, or overwrite a previously saved configuration.

To save a table configuration, refer to the following sections:

Saving Table Configuration as New

**Overwriting Existing Table Configuration** 

Saving Table Configuration as New

To save table options as a new configuration, follow these steps:

1. In the report configuration screen, click the **Saving Options** item located at the top of the screen:

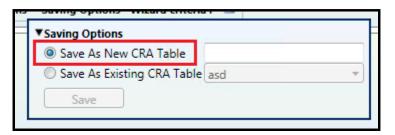
1.

| Evaluation Period | 0  |  | $\wedge$ |  |
|-------------------|--|--|----------|--|
|                   | To:<br>select date<br>ods can be 3 months to 5 years |  | 行        |  |
| File Selection    |  |  |          |  |

The software displays the **Saving Options** dialog box:

| FDIC Format     Restoring Option | Saving Options Wizard criteria · 🥱   |
|----------------------------------|--|
|                                  | ▼Saving Options<br>© Save As New CRA Table<br>© Save As Existing CRA Table asd<br>Save |

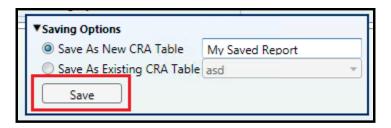
2. Confirm the default option, Save As New CRA Table:



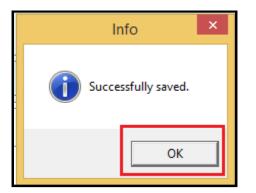
3. Enter a name for the saved configuration in the provided text field:



4. Click the **Save** button:



The software saves the report configuration and displays a confirmation dialog box:



5. Click the **OK** button.

#### **Overwriting Existing Table Configuration**

To overwrite an **existing** saved table configuration, follow these steps:

1. In the report configuration screen, click the **Saving Options** item located at the top of the screen:

| Generate Report                                  | Select Report Format   | WK Format | O FDIC Format | Restoring Options | ▼ Saving Options | Wizard criteria : |  |
|--|--|-----------|---------------|-------------------|------------------|-------------------|--|
| Evaluation Period      From: To:     Select date |  |           |               |                   |                  |                   |  |
| Note: Evaluation periods c                       | select date     select date       Note: Evaluation periods can be 3 months to 5 years. |           |               |                   |                  |                   |  |
| File Selection     ImDA / Mortgage               |  |           |               |                   |                  |                   |  |
| Small Business & Sm                              | nall Farm 🧕  |           |               |                   |                  |                   |  |



The software displays the **Saving Options** dialog box:

| © FDIC Format ▼Restoring Option | Saving Options Wizard criteria -   |   |
|---------------------------------|--|---|
|                                 | <ul> <li>▼Saving Options</li> <li>Save As New CRA Table</li> <li>Save As Existing CRA Table asd</li> <li>Save</li> </ul> | • |

2. Select the Save As Existing CRA Table option:

| 5 | ▼Saving Options            |       |   |
|---|----------------------------|-------|---|
| L | Save As New CRA Table      |       | I |
| L | Save As Existing CRA Table | asd 🔹 | I |
|   | Save                       |       |   |

The software enables the drop-down menu:

| ▼Saving Options<br>○ Save As New CRA Table                                      |       |
|---|-------|
| <ul> <li>Save As Rew Clock Table</li> <li>Save As Existing CRA Table</li> </ul> | asd 🔹 |
| Save  |       |

3. Click the drop-down menu to select from a list of previously saved table configurations:

| - | ▼Saving Options           |   | F               |   |
|---|---------------------------|---|-----------------|---|
|   | Save As New CRA Table     |   |                 |   |
|   | Save As Existing CRA Tabl | = | asd 🔹           | L |
|   | Save                      |   | asd             | L |
|   | Jave                      |   | asf             |   |
|   |                           | Π | My Saved Report |   |

4. Click the **Save** button:

| ſ | ▼Saving Options            |                 |   |
|---|----------------------------|-----------------|---|
|   | Save As New CRA Table      |                 |   |
| 1 | Save As Existing CRA Table | My Saved Report | • |
|   | Save                       |                 |   |

The software displays a confirming dialog box:

| <br>Confirmation   | × |
|--|---|
| Are you sure you want to override this CRA Table named My Saved<br>Report? |   |
| <u>Y</u> es <u>N</u> o   |   |

5. Click the **Yes** button.

The software overwrites the existing configuration with the new configuration and displays a confirmation dialog box:

|   | Info ×              |
|---|---------------------|
|   | Successfully saved. |
| - | ОК                  |

6. Click the **OK** button.

#### **Restoring Table Configuration**

To restore a saved table configuration, follow these steps:

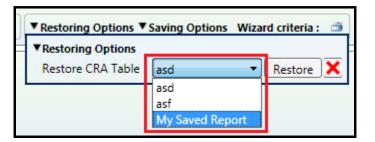
1. In the report configuration screen, click the **Restoring Options** item located at the top of the screen:

|    | Generate Report        | Select Report Format       | WK Format | FDIC Format | Restoring Options | Saving Options | Wizard criteria : |
|----|------------------------|----------------------------|-----------|-------------|-------------------|----------------|-------------------|
|    | Evaluation Period 🥹    |                            |           |             | $\wedge$          | -              |                   |
| F  | rom:                   | To:                        |           |             | 4 2               |                |                   |
|    | select date            | select date                |           |             |                   |                |                   |
| NO | te: Evaluation periods | can be 3 months to 5 years | 5.        |             |                   |                |                   |
|    | File Selection         |                            |           |             |                   |                |                   |
| 1  | HMDA / Mortgage        |                            |           |             |                   |                |                   |
|    | Small Business & S     | Small Farm 🥑               |           |             |                   |                |                   |

The software displays the **Restoring Options** dialog box:

| FDIC Format | Restoring Options                       | Saving Options | Wizard criteria : 🚿 |
|-------------|---|----------------|---------------------|
|             | ▼Restoring Options<br>Restore CRA Table | asd            | Restore X           |
|             |   |                |                     |

2. Click the drop-down menu to select from a list of saved table configurations:



**Note**: To delete a saved configuration, select the saved configuration from the drop-down menu and then click the **Delete** button:

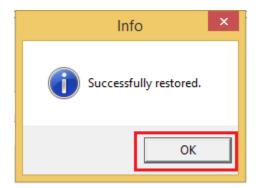
| J | ▼ Restoring Options ▼                   | Saving Options | Wizar | d criteria | : 🏐      |
|---|---|----------------|-------|------------|----------|
|   | ▼Restoring Options<br>Restore CRA Table | My Saved Rep   | • •   | Restore    |          |
| 1 |   | (              | (     |            | <u> </u> |

The software displays a confirming dialog box. Click the **Yes** button.

3. Click the **Restore** button:



The software restores the configuration and displays a confirmation dialog box:



4. Click the **OK** button.

#### Selecting Tables to Generate

After you have <u>configured your analysis</u> using the various CRA Tables configuration panes, you select which CRA Tables you want to generate.

To select CRA Tables to generate, do the following:

From the list of available CRA Tables located at the bottom of the CRA Tables configuration screen, select the check box of one or more CRA Tables that you want to generate:

Note: Not all available tables are shown in the following graphic.

| CRA Tables   |
|--|
| Demographic Data   |
| 🔲 Table A - Demographic Information of the Assessment Area 🥑                           |
| 🔲 Table B - Median Family Income Ranges 🥑  |
| 4 🔲 Branch & ATM Data  |
| Table C - Branch and ATM Distribution by Geography Income Level 2                      |
| Inside / Outside Assessment Area Reports   |
| 🔲 Table D - Lending Inside and Outside of the Assessment Area 🔞                        |
| 🔲 Table D (Version 2) - Lending Inside and Outside of the Assessment Area 😧            |
| ▲ 🔲 Home Mortgage Reports  |
| 🔲 Table E - Geographic Distribution of Home Mortgage Loans 🕢                           |
| 🔲 Table E (Version 2) - Geographic Distribution of Home Mortgage Loans 🥑               |
| Table I - Distribution of Home Mortgage Loans by Borrower Income Level 2               |
| 🔲 Table I (Version 2) - Distribution of Home Mortgage Loans by Borrower Income Level 🥹 |

• If necessary, click the small disclosure triangle to display reports for a particular report category:



• To select all of the reports for a category, select the checkbox located next to the category name:

| 1 | Table F - Geographic Distribution of Small Business Loans 🧕  |
|---|--|
| 1 | Table F (Version 2) - Geographic Distribution of Small Business Loans 🥹                                    |
| 1 | Table J - Distribution of Small Business Loans by Gross Annual Revenue Category 🧕                          |
| 1 | Table J (Version 2) - Distribution of Small Business Loans by Gross Annual Revenue Category 🧕              |
| J | Table M - Detailed Distribution of Small Business Loans by Gross Annual Revenues 🥹                         |
| J | Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 🧕   |
| J | Workpaper Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography |
| V | Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 🤨              |
| J | Workpaper R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 🧕          |
|   |  |
|   |  |

Table D (Version 2) - Lending Inside and Outside of the Assessment Area

• For information on how to generate the selected tables, refer to the <u>Generating Table(s)</u>.

# Exporting Table(s) to Word Format

You can export one or more selected CRA Tables to a Microsoft Word document.

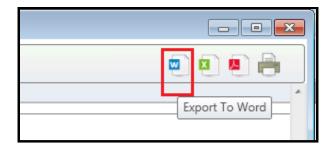
To export a table or tables to Microsoft Word, follow these steps:

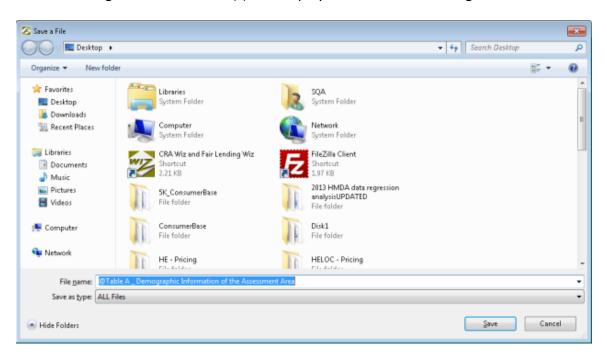
1. <u>Select the table or tables</u> you want to export to Word:

**Note**: For more information on how to select tables, refer to the <u>Selecting Tables to Generate</u>.

| CRA Tables  |  |  |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|--|--|
| 🔺 💹 Demographic Data  |  |  |  |  |  |  |  |  |  |
| 📝 Table A - Demographic Information of the Assessment Area 🔞              |  |  |  |  |  |  |  |  |  |
| 🔽 Table B - Median Family Income Ranges 🕑                                 |  |  |  |  |  |  |  |  |  |
| 🔺 🔲 Branch & ATM Data   |  |  |  |  |  |  |  |  |  |
| 🔲 Table C - Branch and ATM Distribution by Geography Income Level 🕡       |  |  |  |  |  |  |  |  |  |
| 4 🔲 Inside / Outside Assessment Area Reports                              |  |  |  |  |  |  |  |  |  |
| 🔲 Table D - Lending Inside and Outside of the Assessment Area 🥹           |  |  |  |  |  |  |  |  |  |
| Table D (Version 2) - Lending Inside and Outside of the Assessment Area 3 |  |  |  |  |  |  |  |  |  |

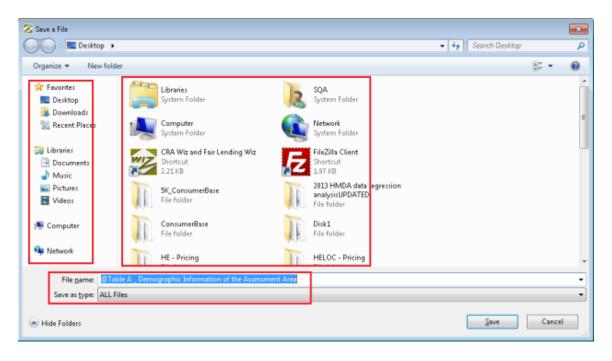
2. Click the **Word** icon located at the upper right corner of the table configuration screen:



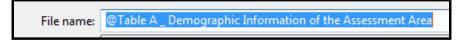


The software generates the table(s) and displays the **Save a File** dialog box:

3. Use the dialog box controls to select a location to save the Word document version of the table and also enter a name for the saved Word document:



Note: By default, the software names the file @Table [Table Letter]\_[Table Name]:



4. Click the Save button:

|      | -      |
|------|--------|
|      | •      |
| Save | Cancel |

The software does one of the following:

• If you <u>selected a single table</u>, the software displays the table in Microsoft Word:

| n n in later Page Legent References Materias  |   | Lapost                    | @Table A_Dem  | urgraphic lots    | arreation of the | Accordent And | (Competbility   | Model - Micro              | zark Word        |   |
|---|---|---------------------------|---------------|-------------------|------------------|---------------|-----------------|----------------------------|------------------|---|
| $\label{eq:alpha} \begin{array}{ c c c c c } & & & & & & & & & & & & & & & & & & &$ | III - III - To- (# (# )<br># # # (\$5-1.);<br>Proput  |                           | ABCODE AND    |                   |                  |               |                 | AudioCrifts<br>Subtrations | CONTRACTOR AND A | M Feed -<br>E., Replace<br>& Select -<br>School |
|   |   |                           |               |                   |                  |               |                 |                            |                  |   |
| 18  | Table A - Demogra   | aphic Info                | rmation of    | the Asse          | essment A        | rea           |                 |                            |                  |   |
|   | 5.000 C C C C C C   | Assesse                   | HERE Area: E. |                   |                  |               |                 |                            |                  |   |
| Demographic Ch  | wartedistics  |                           |               | oderate           | Niddlo           | Uppor         | NA <sup>2</sup> |                            |                  |   |
|   | Contraction   | 5.121                     | -5 al #       | Sule              | Nate             | % of #        | S of #          |                            |                  |   |
| Geographian<br>Population by Geog   | and a local second s | 12,630,632                | 7.4           | 21.8              | 42.6             | 28.1          | 0.4             |                            |                  |   |
| Housing Units by Or   |   | 5.257.814                 | 7.8           | 20.6              | 42.6             | 27.8          | - 0.4           |                            |                  |   |
| Owner Competition   |   | 2,300,691                 | 12            | 16.2              | 47.4             | 22.0          | 1.0             |                            |                  |   |
| Constant Rendel Un  |   | 1,459,260                 | 16.1          | 20.4              | 10.6             | 16.7          | 0.3             |                            |                  |   |
| forward United on the   |   | 407,003                   | 10.4          | 25.8              | 57.9             | 20.8          | -0.1            |                            |                  |   |
| Buckey on the Cost  |   | 005,185                   | 4.8           | 16.0              | -0.1             | 27.8          | 0.1             |                            |                  |   |
| Parmie bri Geograph   | 6   | 42,010                    | 0.0           | 2.6               | 62.8             | 21.8          | 0.0             |                            |                  |   |
| Family Detrification 2  | throated Level  | 3,781,547                 | 21.8          | 17.2              | 20.5             | 401.0         | 0.0             |                            |                  |   |
| Household Dermination   | in thy traceton Larred  | 4,295,001                 | 24.3          | 10.0              | 1.31             | 41.7          | 0.0             |                            |                  |   |
| Median Family Inco  | w MSA . 14010 likonsington, & MS  | lk.                       | 74,810 Mer    | ion routing V     | talan .          |               | 217,000         |                            |                  |   |
| Hodan Family Inco   | w MSA - 18020 Cape Gity mass. M   | C-6. MSA                  | DI JITI Mea   | Back Consult (Nat | 6                |               | 801             |                            |                  |   |
| Reday Farily You  | e MSA - 16000 Carisonaste Marion  | A. MUA                    | 52.503-F av   | when Stelow Pro   | www.tylevel      |               | 32%             |                            |                  |   |
| Hodan Family From   | e MSA - 18000 Disepage-Urbana   | L MSA                     | 145,821       |                   |                  |               |                 |                            |                  |   |
| Headare Parrily Vice<br>Headart 1, 1, MD  | e MSA - 18074 Orceps-Hisperville  | Arington                  | 32,518        |                   |                  |               |                 |                            |                  |   |
| Electers Prenty Vico  | e MEA - THIRD Develop, K. HEA   |                           | 48,428        |                   |                  |               |                 |                            |                  |   |
| Hoter Fordy Scott   | w MSA - 18945 Developert-Molece-F   | Pock Island, M-           | 81,728        |                   |                  |               |                 |                            |                  |   |
| Declary Parally 1953  | w MEA - 19500 Decement, MEA -   |                           | -97,578       |                   |                  |               |                 |                            |                  |   |
| Heden Family Inca   | w MSA - 20094 Eight, & MD   |                           | 36,676        |                   |                  |               |                 |                            |                  |   |
| Insulan Ferriry Inco  | w MSA - 20100 Harvester, K. MSA   |                           | 03,890        |                   |                  |               |                 |                            |                  |   |
| Nedan Family Inco<br>West   | e MSA - 2845H Lake Cautty Asso  | electronic and the second | 105,241       |                   |                  |               |                 | 1.00                       |                  |   |
| Median Femily Inco  | w MSA - 37900 Petrola, & MEA  |                           | 66,056        |                   |                  |               |                 |                            |                  |   |
| Heden Partly Inco   | w MSA - 46400 Rockford, B, MSA  |                           | 61,291        |                   |                  |               |                 |                            |                  |   |
| Dectary Family From   | 6 MEAL ATTRETE LOAN, MOAL M   | 64                        | 68,798        |                   |                  |               |                 |                            |                  |   |
|   | a Mill determination in Mills   |                           | 08.071        |                   |                  |               |                 |                            |                  |   |

• If you <u>selected multiple tables</u>, the software displays the first table in Microsoft Word, then saves the tables for each subsequent table you selected in the same location. The software then displays the table in Microsoft word.

# Exporting Table(s) to Excel Format

You can export one or more selected CRA Tables to a **Microsoft Excel** spreadsheet format.

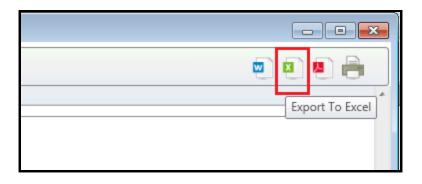
To export a table or tables to Microsoft Excel format, follow these steps:

1. <u>Select the table or tables</u> you want to export to Excel.

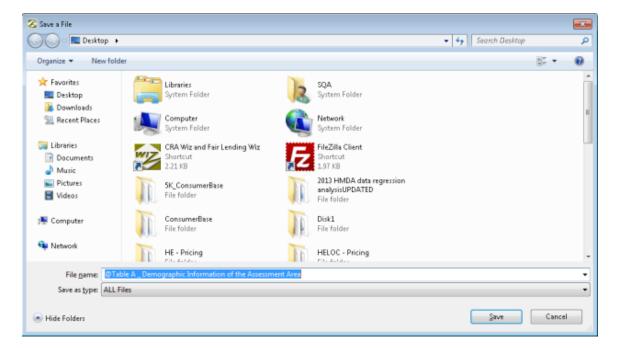
Note: For more information on how to select tables, refer to the Selecting Tables to Generate.

| CRA Tables   |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
| <ul> <li>Demographic Data</li> <li>Table A - Demographic Information of the Assessment Area </li> <li>Table B - Median Family Income Ranges </li> </ul>  |  |  |  |  |  |  |  |  |  |
| Branch & ATM Data Table C - Branch and ATM Distribution by Geography Income Level 3  |  |  |  |  |  |  |  |  |  |
| <ul> <li>Inside / Outside Assessment Area Reports</li> <li>Table D - Lending Inside and Outside of the Assessment Area</li> <li>Table D (Version 2) - Lending Inside and Outside of the Assessment Area</li> </ul> |  |  |  |  |  |  |  |  |  |

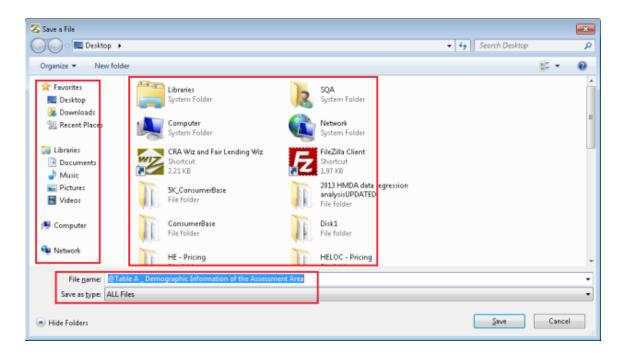
2. Click the **Excel** icon located at the upper right corner of the table configuration screen:



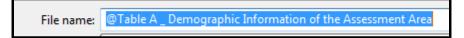
The software generates the table(s) and displays the **Save a File** dialog box:



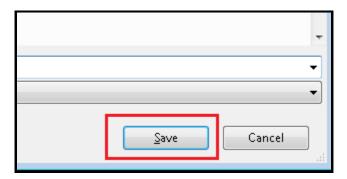
3. Use the dialog box controls to select a location to save the Excel version of the table and also enter a name for the saved Excel spreadsheet:



Note: By default, the software names the file @Table [Table Letter]\_[Table Name]:



4. Click the Save button:



The software does one of the following:

• If you <u>selected a single table</u>, the software displays the table in Microsoft Excel:

|   | _                               |                |                  |              |                  |               | salnpert - Σ | - A         |   |
|---|---------------------------------|----------------|------------------|--------------|------------------|---------------|--------------|-------------|---|
| Trebuchet MS - 14 - A A A   | <b>=</b> = *·                   | · 2            | General          | *            | - ta 🛃           |               | Polete -     | 200 000     |   |
| ste B I U A -   |                                 | 信 园-           | \$ - % ,         |              | onditional Form  | at Cell       |              | Sort & Find |   |
|   |                                 |                |                  |              | matting * as Tab | le * Styles * |              |             | £ |
| board to Font to  | Alignment                       | 9              | Number           | 6            | Styles           |               | Cells        | Editing     | _ |
| Al 👻 (* 🎜 Table A   | <ul> <li>Demographic</li> </ul> | Informatio     | n of the Asse    | ssment Area  |                  |               |              |             |   |
| A   | B                               | D              | F                | G            | н                | J             | M            | N O         |   |
| Table A - Demog   | aphic Infor                     | mation o       | of the Ass       | essment /    | Area             |               |              |             |   |
| raster entre  |                                 | ent Area: I    |                  |              |                  |               | •            |             |   |
|   |                                 | Low            | Moderate         | Middle       | Upper            | NA*           |              |             |   |
| Demographic Characteristics   |                                 | S of #         | % of #           | S of #       | % of #           | % of#         |              |             |   |
| Geographies   | 3,121                           | 10.5           | 21.6             | 41.5         | 26.0             | 0.4           |              |             |   |
| Population by Geography   | 12,830,632                      | 7.4            | 20.8             | 42.8         | 28.7             | 0.2           |              |             |   |
| Housing Units by Geography  | 5,267,614                       | 7.8            | 20.6             | 43.8         | 27.9             | 0.1           |              |             |   |
| Owner-Occupied Units by Geography   | 3,300,691                       | 3.2            | 16.3             | 47.4         | 33.1             | 0.0           |              |             |   |
| Occupied Rental Units by Geography  | 1,469,260                       | 15.1           | 20.4             | 37.6         | 10.7             | 0.2           |              |             |   |
| Vacant Units by Geography   | 497,663                         | 16.4           | 25.6             | 37.9         | 20.0             | 0.1           |              |             |   |
| Businesses by Geography   | 885,185                         | 4.8            | 16.0             | 41.2         | 37.B             | 0.2           |              |             |   |
| Farms by Geography  | 42,610                          | 0.9            | 7.6              | 67.9         | 23.6             | 0.0           |              |             |   |
| Family Distribution by Income Level   | 3,161,547                       | 21.6           | 17.2             | 20.5         | 40.6             | 0.0           |              |             |   |
| Household Distribution by Income Level  | 4,769,951                       | 24.3           | 16.0             | 18.D         | 41.7             | 0.0           |              |             |   |
| Median Family Income MSA - 14010 Bicomington, IL MSA  |                                 |                | fedian Housing V |              |                  | 227,495       |              |             |   |
| Median Family Income MSA - 16020 Cape Girardeau, MO   |                                 |                | fection Gross Re |              |                  | 851           |              |             |   |
| Median Family Income MSA - 16060 Carbondale-Marion, I   |                                 |                | anilies Below Po | overty Level |                  | 9.2%          |              |             |   |
| Median Family Income MSA - 16580 Champeign-Urbana,<br>metaann amy income maar - room Champerhaperhaperhaper     | LMSA                            | 65,521         |                  |              |                  |               |              |             |   |
| E MD  | an groun regnes,                | 72,198         |                  |              |                  |               |              |             |   |
| Median Pamily Income MSA - 19180 Derville, IL MSA<br>mewant every income maxis - rayed percendent-memory of the | A DAMES INC.                    | 49,429         |                  |              |                  |               |              |             |   |
| MC A  | Contraction, provide            | 61,723         |                  |              |                  |               |              |             |   |
| Median Family Income MSA - 19500 Decatur, IL MSA  |                                 | 57,570         |                  |              |                  |               |              |             |   |
| Median Family Income MSA - 20994 Elgin, IL MD   |                                 | 76,576         |                  |              |                  |               |              |             |   |
| Median Family Income MSA - 28100 Kankakee, IL MSA<br>metaalii amir Income maasi saariya care countymenoor       | NAMES OF BRIDE                  | 59,998         |                  |              |                  |               |              |             |   |
| MD  |                                 | 86,241         |                  |              |                  |               |              |             |   |
| Median Family Income MSA - 37900 Peoria, IL MSA   |                                 | 68,038         |                  |              |                  |               |              |             |   |
| Median Pamily Income MSA - 40420 Rockford, IL MSA   |                                 | 61,291         |                  |              |                  |               |              |             |   |
| Median Family Income MSA - 41180 St. Louis, MO-IL MSA   |                                 | 66,798         |                  |              |                  |               |              |             |   |
| Median Family Income MSA - 44100 Springfield, IL MSA  |                                 | 66,823         |                  |              |                  |               |              |             |   |
| Median Family Income Non-MSAs - IL  | Participation of the state of   | 54,499         |                  |              |                  |               |              |             |   |
| Source: 2010 U.S. Census, 2013 D&B Data, and FFIEC  |                                 |                |                  |              |                  |               |              |             |   |
| (*) The NA category consists of geographies that have   | not b eeo assigned              | ao income cla. | utperton.        |              |                  |               |              |             |   |
|   |                                 |                |                  |              |                  |               |              |             |   |
|   |                                 |                |                  |              |                  |               |              |             |   |
|   |                                 |                |                  |              |                  |               |              |             |   |

• If you <u>selected multiple tables</u>, the software displays the first table in Microsoft Excel, then saves the table to the same location for each subsequent table you selected. The software then displays the table in Microsoft Excel.

# Exporting Table(s) to PDF

You can export one or more selected CRA Tables to Adobe System's Portable Document Format (PDF).

**Note**: To view PDF documents, you must have a compatible PDF viewing program (such as Adobe Reader) installed on your machine. For more information, please contact your institution's computer support staff.

To export a table or tables to PDF, follow these steps:

1. <u>Select the table or tables</u> you want to export to PDF:

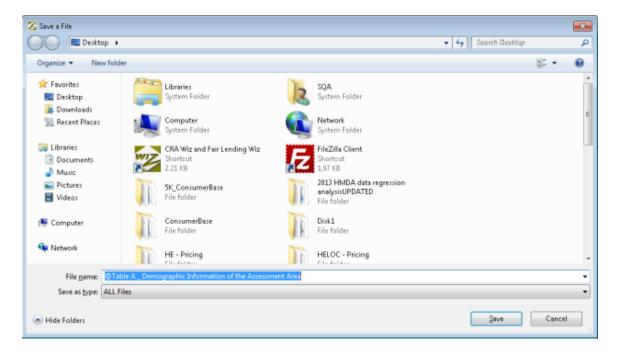
Note: For more information on how to select tables, refer to the Selecting Tables to Generate.

| CRA Tables   |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
| <ul> <li>Demographic Data</li> <li>Table A - Demographic Information of the Assessment Area </li> <li>Table B - Median Family Income Ranges </li> </ul>  |  |  |  |  |  |  |  |  |  |
| Branch & ATM Data Table C - Branch and ATM Distribution by Geography Income Level  |  |  |  |  |  |  |  |  |  |
| <ul> <li>Inside / Outside Assessment Area Reports</li> <li>Table D - Lending Inside and Outside of the Assessment Area </li> <li>Table D (Version 2) - Lending Inside and Outside of the Assessment Area </li> </ul> |  |  |  |  |  |  |  |  |  |

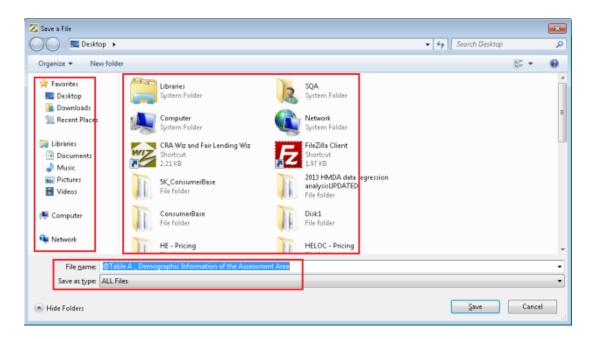
2. Click the **PDF** icon located at the upper right corner of the table configuration screen:



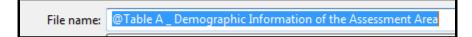
The software generates the table(s) and displays the **Save a File** dialog box:



3. Use the dialog box controls to select a location to save the PDF version of the table and also enter a name for the saved PDF:



Note: By default, the software names the file @Table [Table Letter]\_[Table Name]:



4. Click the **Save** button:

|      | -        |
|------|----------|
|      | <b>•</b> |
| Save | Cancel   |
| 2006 |          |

The software does one of the following:

- If you <u>selected a single table</u>, the software displays the table in your computer's associated PDF viewing program.
- If you <u>selected multiple tables</u>, the software displays the first table, then saves each subsequent table you selected to the same location. The software then displays the table.

# Printing Table(s)

To print a table or tables, follow these steps:

1. <u>Select the table or tables</u> you want to print

Note: For more information on how to select tables, refer to the <u>Selecting Tables to Generate</u>.

| CRA Tables   |  |  |  |  |  |  |
|--|--|--|--|--|--|--|
| <ul> <li>Demographic Data</li> <li>Table A - Demographic Information of the Assessment Area </li> <li>Table B - Median Family Income Ranges </li> </ul>  |  |  |  |  |  |  |
| Branch & ATM Data Table C - Branch and ATM Distribution by Geography Income Level  |  |  |  |  |  |  |
| <ul> <li>Inside / Outside Assessment Area Reports</li> <li>Table D - Lending Inside and Outside of the Assessment Area </li> <li>Table D (Version 2) - Lending Inside and Outside of the Assessment Area </li> </ul> |  |  |  |  |  |  |

2. Click the **Print** icon located at the upper right corner of the table configuration screen:



The software generates the table(s) and displays the **Print** dialog box:

| 9 Print   |  |
|---|--|
| General   |  |
| Select Printer  |  |
| Microsoft XPS Document Write<br>Send To OneNote 2010<br>Send To OneNote 2013 (redirec | rr (redirect 🖶 TOSHIBA eSTUDIO4555c<br>.ted 2) |
| •   |  |
| Status: Ready<br>Location:<br>Comment:  | Preferences<br>Find Printer                    |
| Page Range<br>All<br>C Selection C Current Page<br>C Record                           |  |
| C Pages:<br>Enter either a single page number or a s<br>page range. For example, 5-12 | 1 2 33   |
| [   | Print Cancel Apply                             |

**Note**: Depending on your operating system version and configuration, your print dialog box might not match the above example.

- 3. Use the dialog box controls to configure printing options.
- 4. Click the **Print** button:

| ber or a single | 112233       |  |  |  |
|-----------------|--------------|--|--|--|
| Print           | Cancel Apply |  |  |  |

The software does one of the following:

- If you <u>selected a single table</u>, the software prints the table.
- If you <u>selected multiple tables</u>, the software displays the **Print** dialog for the first table, then prints each subsequent table you selected to the location you selected.

#### Generating Table(s)

To generate a table or tables, follow these steps:

1. <u>Select the table or table</u>s you want to generate.

Note: For more information on how to select a table or tables, refer to the Selecting Tables to Generate.

2. In the toolbar located at the top of the table configuration screen, click the Generate Report button:

| Generate Report   | Select Report Format | WK Format | ◎ FDIC Format | ▼ Restorin |
|-------------------|----------------------|-----------|---------------|------------|
| Evaluation Period |                      |           |               |            |

The software generates the table(s) and displays the table(s) in the **Report Viewer**:

**Note**: For more information about <u>how to use the Report Viewer</u>, including viewing multiple tables, refer to <u>Using Report Viewer</u>.

| Report Viewer<br>ected Reports: | Table A - Demographic Info                                       | rmation of the Asses | sment Area          | • Refre           | esh             |   |              |
|---------------------------------|--|----------------------|---------------------|-------------------|-----------------|---|--------------|
| < 1 of                          | 3▶₩   + ⊗   ∰ [  | 100%                 |                     | •                 | Find   Net      | đ   |              |
| 1                               |  |                      |                     | - 6 Ab - A        |                 |   |              |
|                                 | Table A - Demo   |                      | mation<br>ent Area: |                   | essment /       | Area  |              |
| emographic Cl                   | naracteristics   | #                    | Low<br>% of#        | Moderate<br>% of# | Middle<br>% of# | Upper<br>% of#                                    | NA*<br>% of# |
| Geographies                     |  | 3,121                | 10.5                | 21.6              | 41.5            | 26.0  | 0.4          |
| opulation by Geo                | graphy   | 12,830,632           | 7.4                 | 20.8              | 42.8            | 28.7  | 0.2          |
| using Units by G                | eography   | 5,267,614            | 7.8                 | 20.6              | 43.8            | 27.9  | 0.1          |
| vner-Occupied                   | Inits by Geography   | 3,300,691            | 3.2                 | 16.3              | 47.4            | 33.1  | 0.0          |
| cupied Rental U                 | nits by Geography  | 1,469,260            | 15.1                | 28.4              | 37.6            | 18.7  | 0.2          |
| cant Units by G                 | sography   | 497,663              | 16.4                | 25.6              | 37.9            | 20.0  | 0.1          |
| sinesses by Ge                  | ography  | 885,185              | 4.8                 | 16.0              | 41.2            | 37.8  | 0.2          |
| rms by Geograp                  | hy   | 42,610               | 0.9                 | 7.6               | 67.9            | 23.6  | 0.0          |
| mily Distribution               | by Income Level  | 3,161,547            | 21.6                | 17.2              | 20.5            | 40.6  | 0.0          |
| usehold Distribu                | tion by Income Level   | 4,769,951            | 24.3                | 16.0              | 18.0            | 41.7  | 0.0          |
| ian Family Inco                 | me MSA - 14010 Bloomington, IL                                   | MSA                  | 74,930              | Median Housing V  | alue            |   | 227,495      |
| ian Family Inco                 | me MSA - 16020 Cape Girardea                                     | u, MO-IL MSA         | 51,873              | Median Gross Rer  | vt.             |   | 851          |
| ian Family Inco                 | me MSA - 16060 Carbondale-Mi                                     | arion, IL MSA        | 50,689              | Families Below Po | werty Level     |   | 9.2 %        |
| ian Family Inco                 | me MSA - 16580 Champaign-Uri                                     | bana, IL MSA         | 65,521              |                   |                 |   |              |
| ian Family Inco<br>hts, IL MD   | me MSA - 16974 Chicago-Nape                                      | ville-Arlington      | 72,196              |                   |                 |   |              |
| tion Family Inco                | me MSA - 19180 Derville, IL MS                                   | A                    | 49,429              |                   |                 |   |              |
| an Family Inco<br>SA            | me MSA - 19340 Devenport-Mo                                      | ine-Rock Island, IA- | 61,723              |                   |                 |   |              |
| edian Family Inco               | me MSA - 19500 Decatur, IL MS                                    | A                    | 57,570              |                   |                 |   |              |
| ian Family Inco                 | me MSA - 20994 Elgin, IL MD                                      |                      | 76,576              |                   |                 |   |              |
| tian Family Inco                | me MSA - 28100 Kankakee, IL N                                    | ISA                  | 59,998              |                   |                 |   |              |
| dian Family Inco<br>MD          | me MSA - 29404 Lake County-H                                     | enosha County, IL-   | 86,241              |                   |                 |   |              |
| dian Family Inco                | me MSA - 37900 Peoria, IL MSA                                    |                      | 66,038              |                   |                 |   |              |
| dian Family Inco                | me MSA - 40420 Rockford, IL M                                    | SA                   | 61,291              |                   |                 |   |              |
| fian Family Inco                | me MSA - 41180 St. Louis, MO-                                    | LMSA                 | 66,798              |                   |                 |   |              |
| dian Family Inco                | me MSA - 44100 Springfield, L                                    | MSA                  | 66,823              |                   |                 |   |              |
| lian Family Inco                | me Non-MSAs - IL   |                      | 54,499              |                   |                 |   |              |
|                                 | nsus, 2013 D &B Data, and FFIE<br>consists of geographies that h |                      |                     |                   |                 |   |              |
| 7/2015 6:37:44 F                |  | 1 of 3               |                     |                   | (               | <ol> <li>Wolters K<br/>Financial Servi</li> </ol> |              |

### Introduction to Report Viewer

When you generate one or more of the CRA Tables, the software displays the table in the **report viewer**. The report viewer contains several controls in a toolbar located at the top:

| 🔀 Report Viewer   |  |                 |         |
|-------------------|--|-----------------|---------|
| Selected Reports: | Table A - Demographic Information of the Assessment Area | Refresh         | ]       |
| 📢 🖣 1 of          | 3 🕨 🎽   🗢 🛞   🖨 🗐 💷 🔍 -   100%                           | • Find          | Next    |
|                   | Table A - Demographic Information                        | of the Assessme | nt Area |

The report viewer enables you to do the following:

- **Display** a different report if you generated multiple report types
- Navigate through and display additional report pages
- **Zoom** the report display
- <u>Search</u> report text
- Export a report to either Word, Excel, or PDF format
- <u>Print</u> the report

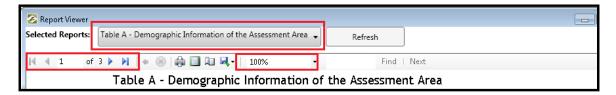
To use the report viewer, refer to the following sections:

- <u>Report Navigation</u>
- <u>Searching Reports</u>
- <u>Exporting Reports</u>

#### **Report Navigation**

You use the navigation controls in the report viewer to:

- Navigate through and display different report pages
- Select a different report if you generated multiple report types
- Zoom the report display



To navigate reports, refer to the following sections:

**Displaying Report Pages** 

**Displaying Different Reports** 

Zooming Report Display

#### **Displaying Report Pages**

If your report contains more than one page, you can display the additional pages using the navigation buttons located in the report viewer tool bar:



To display report pages, do the following:

- To display the next report page, click the button.
- To display the previous report page, click the button.
- To display the last page of the report, click the **button**.

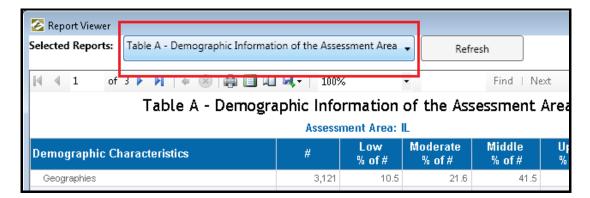
- To display the first page of the report, click the **button**.
- To jump to a specific report page, enter a page number in the text box 1 of 2 and then press **Return** on your keyboard.

#### **Displaying Different Reports**

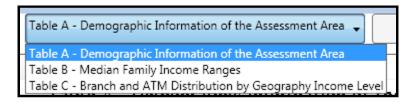
If you <u>selected</u> and <u>generated</u> multiple reports, you can select a different report to display.

To display a different report, do the following:

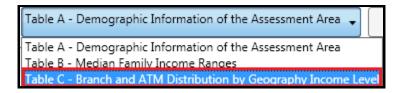
1. Click the Select Report drop-down menu:



The software displays a list of reports:

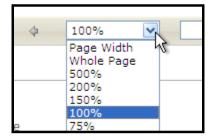


2. Select the report you want to display:



The software displays the report.

#### Zooming Report Display



To zoom the report display in or out, do the following:

From the zoom drop-down menu, select one of the following zoom presets:

- Page width
- Whole page
- 500%
- 200%
- 150%
- 100%
- 75%
- 50%
- 25%
- 10%

The software changes the zoom setting.

# **Refreshing Report**

If any of the data changes in the files you are using in CRA *Wiz* and Fair Lending *Wiz* while the report viewer is displaying a report or reports, click the **Refresh** button located in the report viewer tool bar to refresh report(s) data:

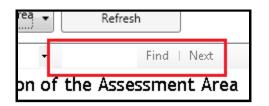
| 🛜 Report Viewer   |  | Г  |          |          |      |
|-------------------|--|----|----------|----------|------|
| Selected Reports: | Table A - Demographic Information of the Assessment Area |    | Refres   | h        |      |
| ▲ 1 of            | 1 ▶ ▶   ← ⊗   🖨 🗐 💷 🔍 -   100% -                         |    |          | Find   M | Vext |
|                   | Table A - Demographic Information of                     | of | the Asse | ssment   | Area |

#### Searching Reports

You can search a report for text and numerical values that you specify in the search box.

To search a report, do the following:

1. In the search text box located in the **report viewer** tool bar, enter the text or values you want to locate:



2. Click the **Find** link:

| ▼ Refresh |    |  |      |      |
|-----------|----|--|------|------|
| Ŧ         | 10 |  | Find | Next |

The software highlights the first instance of the text or value in the displayed report:

| Table A - Demographic Information of<br>Assessment Area: IL |            |                    |             |  |  |  |
|---|------------|--------------------|-------------|--|--|--|
| Demographic Characteristics                                 | #          | Low<br>% of#       | Mode<br>% ( |  |  |  |
| Geographies   | 3,121      | <mark>10</mark> .5 |             |  |  |  |
| Population by Geography                                     | 12,830,632 | 7.4                |             |  |  |  |
| Housing Units by Geography                                  | 5,267,614  | 7.8                |             |  |  |  |
| Owner-Occupied Units by Geography                           | 3,300,691  | 3.2                |             |  |  |  |
| Occupied Rental Units by Geography                          | 1,469,260  | 15.1               |             |  |  |  |
| Vacant Units by Geography                                   | 497,663    | 16.4               |             |  |  |  |
| Businesses by Geography                                     | 885,185    | 4.8                |             |  |  |  |
| Farms by Geography  | 42,610     | 0.9                |             |  |  |  |
| Family Distribution by Income Level                         | 3,161,547  | 21.6               |             |  |  |  |
| Household Distribution by Income Level                      | 4,769,951  | 24.3               |             |  |  |  |
| Median Family Income MSA - 14010 Bloomington, IL MSA        |            | 74,930             | Median I    |  |  |  |

3. To locate the next instance of the text or value, click the **Next** link:

| - 1 | .0 | Find | Next |  |
|-----|----|------|------|--|
|     |    |      |      |  |

The software highlights the next instance of the text or value in the displayed report:

| Table A - Demographic Information of the              |                      |            |            |  |  |  |
|---|----------------------|------------|------------|--|--|--|
|   | Assess               | nent Area: | IL         |  |  |  |
| Demographic Characteristics # Low Mode<br>% of # % of |                      |            |            |  |  |  |
| Geographies   | 3,121                | 10.5       |            |  |  |  |
| Population by Geography                               | 12,830,632           | 7.4        |            |  |  |  |
| Housing Units by Geography                            | 5,267,614            | 7.8        |            |  |  |  |
| Owner-Occupied Units by Geography                     | 3,300,691            | 3.2        |            |  |  |  |
| Occupied Rental Units by Geography                    | 1,469,260            | 15.1       |            |  |  |  |
| Vacant Units by Geography                             | 497,663              | 16.4       |            |  |  |  |
| Businesses by Geography                               | 885,185              | 4.8        |            |  |  |  |
| Farms by Geography                                    | 42,6 <mark>10</mark> | 0.9        |            |  |  |  |
| Family Distribution by Income Level                   | 0,101,617            | 21.6       |            |  |  |  |
| Household Distribution by Income Level                | 4,769,951            | 24.3       |            |  |  |  |
| Median Family Income MSA - 14010 Bloomington, IL N    | MSA                  | 74,930     | Median Hou |  |  |  |

#### **Printing Reports**

To print a generated report, follow these steps:

1. In the **Report Viewer** toolbar, click the **Print** icon:



**IMPORTANT**: If you are printing a report for the first time, the system displays the following dialog box, indicating that **SQL Server Reporting Services** will be installed:

Click the **Install** button.

The system displays the **Print** dialog box:

**Note**: Depending on your computer's operating system type and system configuration, the print dialog box that displays might differ from the screenshot above.

2. Use the dialog box to configure printing options then click the **OK** or **Print** button. The system prints the report.

#### **Exporting Reports**

You can export a report to a location you select, and in the following formats:

- Microsoft Excel (spreadsheet format)
- PDF (portable document format)
- Microsoft Word (word processing document format)

To export a report, do the following:

1. In the **Report Viewer** tool bar, click the export drop-down menu:



- 2. Select one of the following export options:
  - Excel
  - PDF
  - Word

The software displays the Save As dialog box:

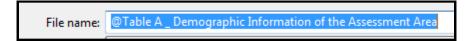
| ave As   |  |   |  |        |
|--|--|---|--|--------|
| 🕖 🕞 🔳 Desktop 🔸  |  |   |  | ۾<br>ر |
| Organize 🔹 New folder  |  |   | 8  | - 0    |
| Favorites Desktop Downloads Downloads Downloads Doruments Music Pictures Videos Computer Network | Libraries<br>System Folder<br>Network<br>System Folder<br>ConsumerBase<br>File folder<br>HELOC - Pricing<br>File folder<br>RetailMortgage_July2013_Regress<br>ion Pricing<br>File folder | SQA         System Folder         File folder         Disk1         File folder         LatestBuild         File folder         File folder         File folder         Style         StatestBuild         File folder         File folder         File folder         StatestBuild         File folder         File folder         StatestBuild         File folder         StatestBuild         File folder         StatestBuild         StatestBuild         File folder         StatestBuild         StatestBuild         StatestBuild         StatestBuild         File folder         StatestBuild         File folder         StatestBuild         StatestBuild | Computer<br>System Folder<br>2013 HMDA data regression<br>analyzisUPDATED<br>File folder<br>HE - Pricing<br>File folder<br>Computer<br>File folder |        |
| File name: Table A_B<br>Save as type: Excel (*.xlsx  | temagraphic Information of the Assessment A<br>)   | 101   |  |        |
| Hide Folders   |  |   | Save   | Cancel |

**Note:** Depending on your computer operating system configuration and security settings, your computer may display a file download confirmation message **before** displaying the Save As dialog box. If this happens, click the **Save** button.

3. Use the dialog box controls to name the report and select the location where you want to save the exported report:

| rganize 👻 New folde   | 20 C  |  |   | 8: • 6 |
|---|---|--|---|--------|
| Favorites   | Libraries<br>System Folder                                    | SQA<br>System Folder   | Computer<br>System Folder                                   | 1      |
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| <ul> <li>Libraries</li> <li>Documents</li> <li>Music</li> </ul> | ConsumerBase<br>File folder                                   | Disk1<br>File folder   | HE - Pricing<br>File folder                                 |        |
| <ul> <li>Pictures</li> <li>Videos</li> </ul>                    | HELOC - Pricing<br>File folder                                | LatestBuild<br>File folder   | License<br>File folder                                      |        |
| 🖳 Computer  | RetailMortgage_July2013_Regress<br>ion Pricing<br>File folder | FLWix ModelS2 Remaining Ta<br>Microsoft Excel Worksheet<br>444 KB  | bs  |        |
| 🖣 Network   |   | The second s |   |        |
|   |   |  |   |        |
| File name: Table<br>Save as type: Excel (                       | A _ Demographic Information of the Assessment<br>Txlsx)       | Area   |   |        |

Note: By default, the software names the file @Table [Table Letter]\_[Table Name]:



4. Click the Save button:

|              | Ŧ      |
|--------------|--------|
|              | •      |
|              | ▼]     |
| <u>S</u> ave | Cancel |

The software exports your report to the specified format and location.



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