Consumer Compliance Solutions

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

User Guide

May 2018

Wolters Kluwer

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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 evaluation period 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 [evaluation period](#) 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.)
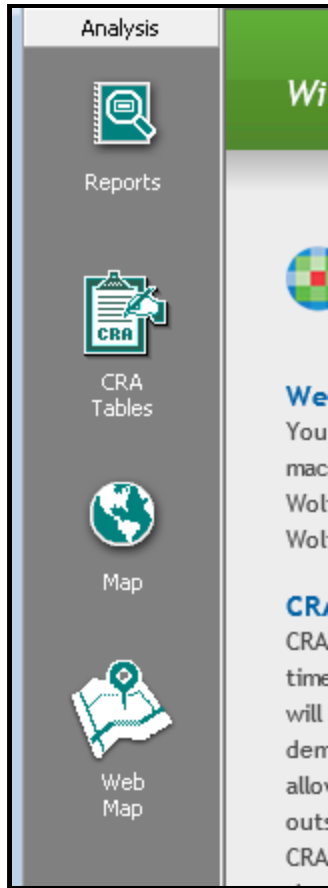
Accessing CRA Tables

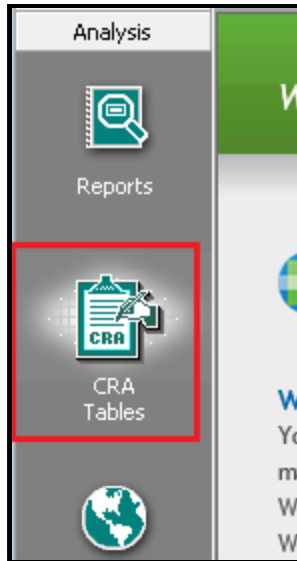To access **CRA Tables,** follow these steps:

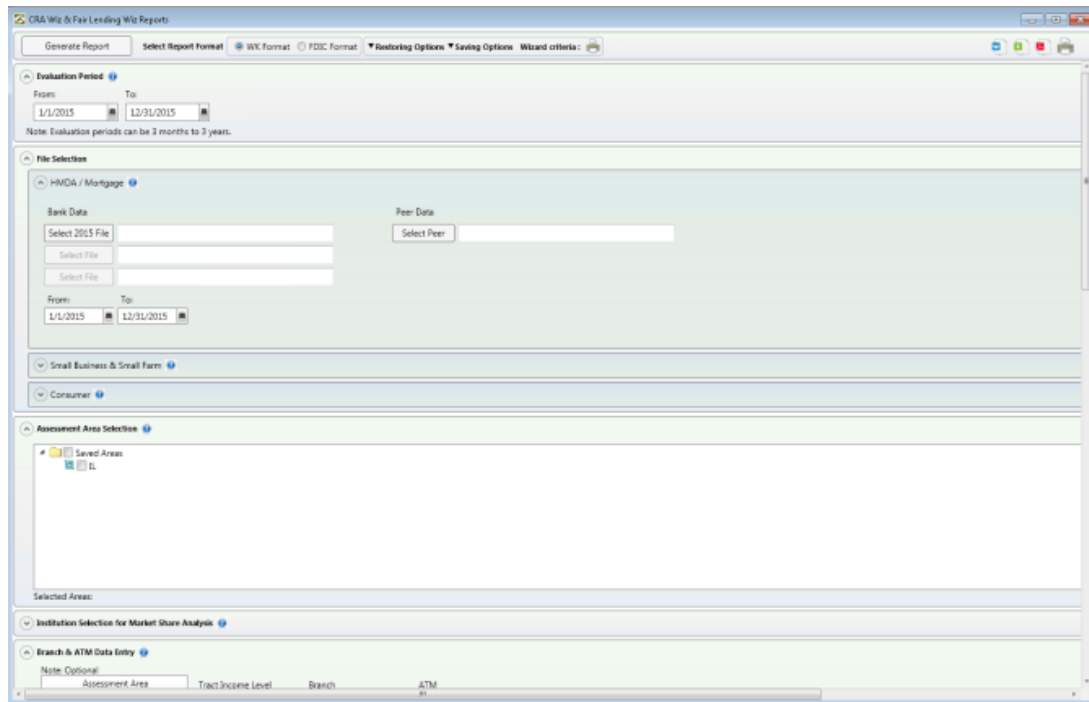1. In the CRA *Wiz* and Fair Lending *Wiz* tool bar, click the **Analysis** button:
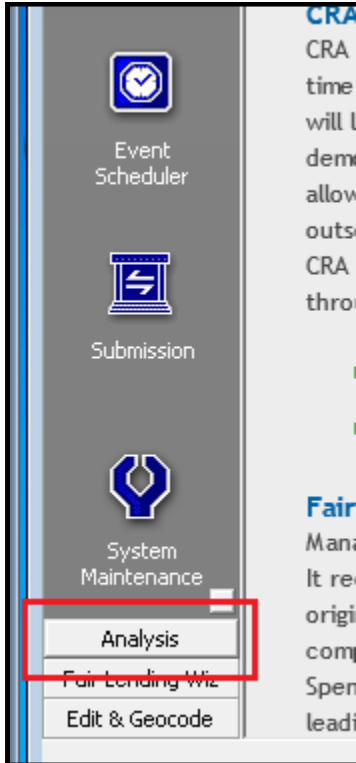
The software displays the Analysis tool bar options:

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

The software displays the CRA Tables configuration screen:

CRA 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
- Small Business
- Consumer

- 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 Lender(s) (Optional).

7. Populate Branch / ATM Data (Optional).

8. Select and generate reports.

9. View 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:
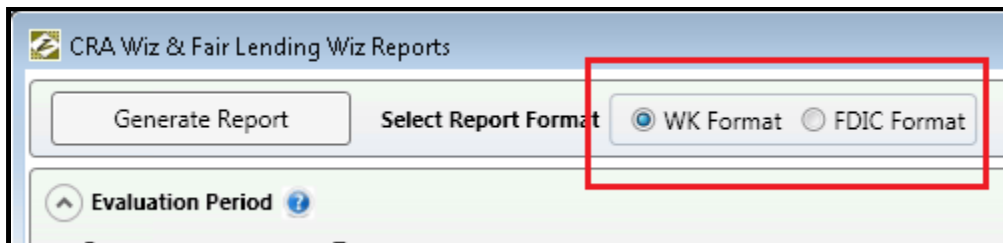
- **WK Format** - Select this option if you want to display reports using Wolters Kluwer formatting and definitions.
- **FDIC Format** - Select this option if you want to display reports using FDIC formatting and definitions.
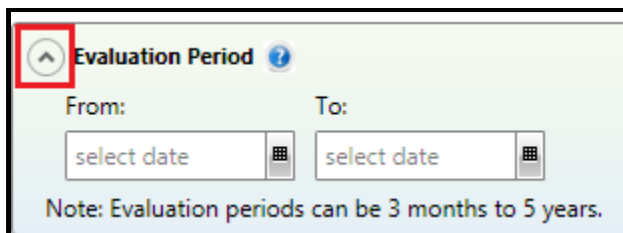
Selecting Evaluation Period

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 Selecting File Evaluation Period. For more information on selecting files for analysis, refer to the Selecting HMDA/Mortgage Files, Selecting Small Business and Small Farm Files, or Selecting Consumer Files 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 located 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:
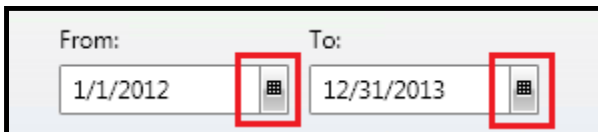
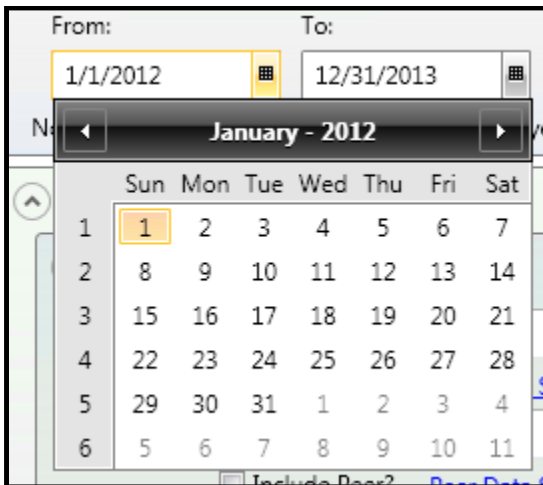3. Enter (type) the desired start or end date in **MM/DD/YYYY** format.

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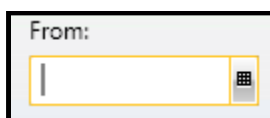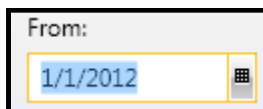
- To select the start and/or end date using the **calendar controls**, follow these steps:
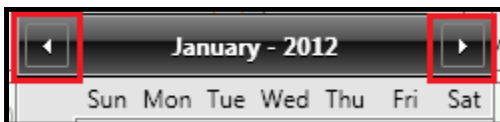
    1. Click the **From:** or **To:** drop-down menu:

        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 HMDA/Mortgage, Small Business and Small Farm, and Consumer file selection panes:

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Selecting Evaluation Period for Loan Type

In addition to setting a master evaluation period using the Evaluation Period pane, you can separately set an evaluation period for loan file types (HMDA/Mortgage, Small Business and Small Farm, Consumer) 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:

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 master evaluation period, the software displays an error message:

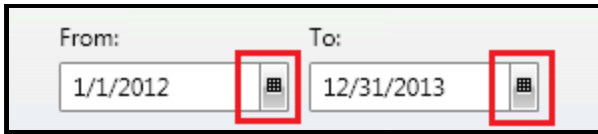To configure an evaluation period, do the following:

- 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:
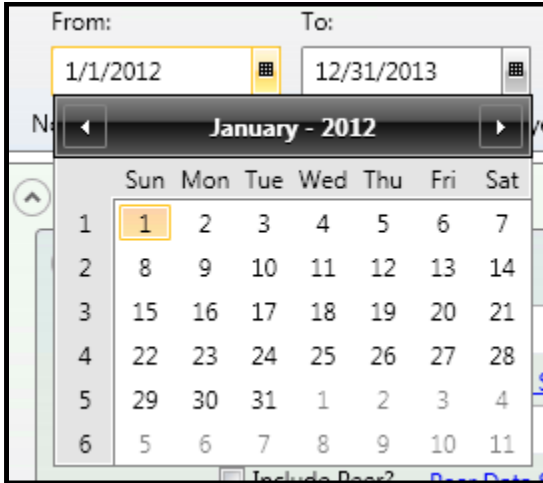

    3. Enter (type) the desired start or end date in **MM/DD/YYYY** format.

-OR-
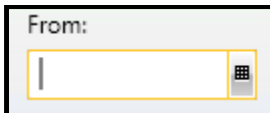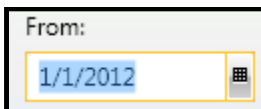
- To select the start and/or end date using the **calendar controls**, follow these steps:

    1. Click the **From:** or **To:** drop-down menu:
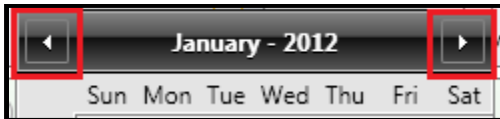
The software displays a calendar:

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 [HMDA/Mortgage](), [Small Business and Small Farm](), and/or [Consumer]() 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 [generated report]() and is also included when you [save]() or print a report configuration.

To set a loan file filter, follow these steps:

1. Do one or both of the following:

- Select the [HMDA/Mortgage](), [Small Business and Small Farm](), and/or [Consumer]() file that you want to analyze.

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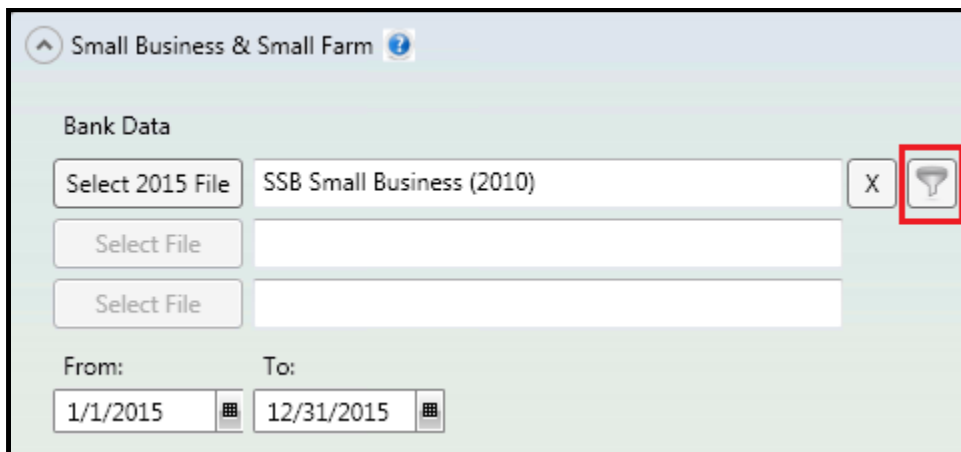

- Select Peer Data for the file:

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

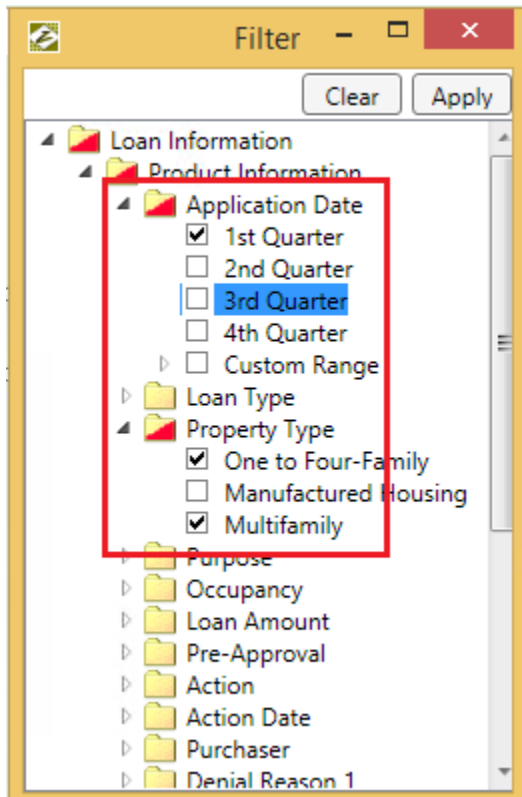The software displays the Filter button at the end of the selected Peer Data's text field:
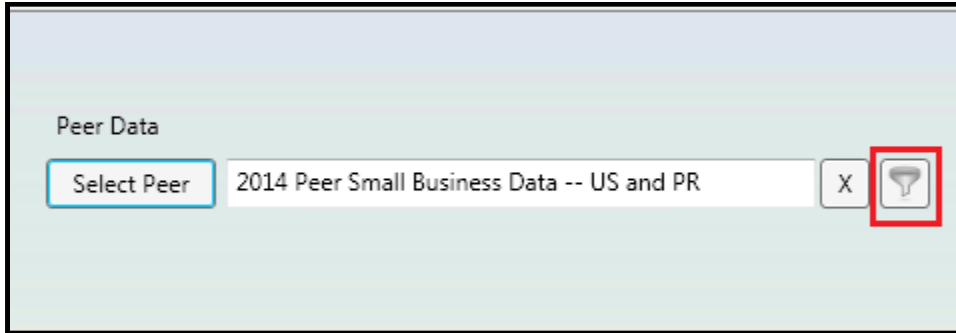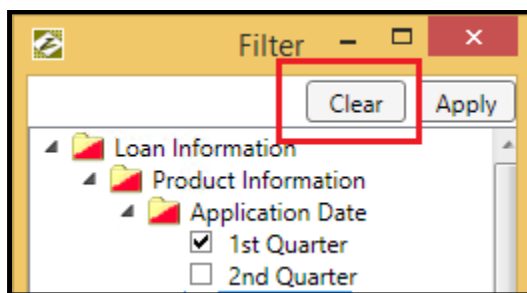

2. Click the Filter button.
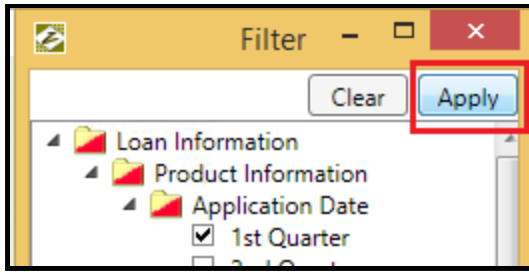
The software displays the **Filter** dialog box:
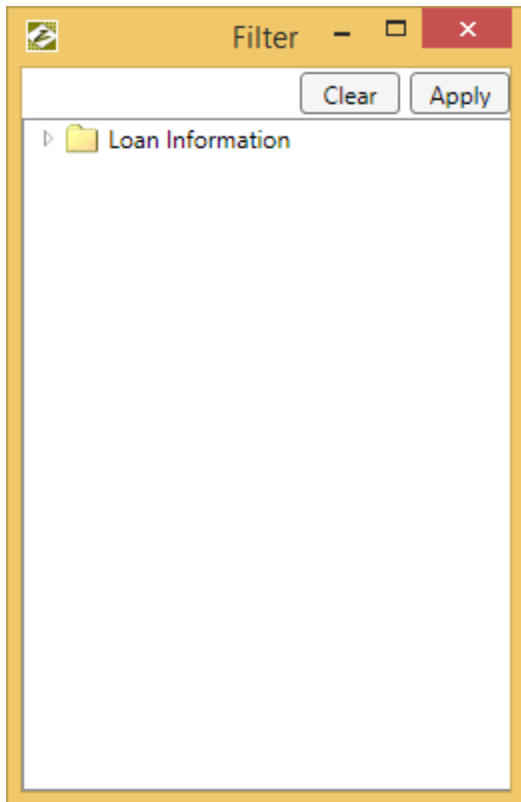
3. Use the **Loan Information** tree view to display and select the checkbox(es) for the filter criteria you want to include in the filter:

> **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:
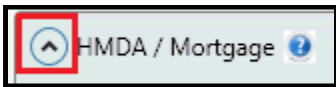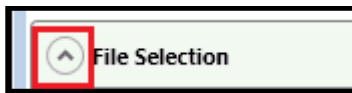
Selecting HMDA/Mortgage File(s)

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 , respectively:

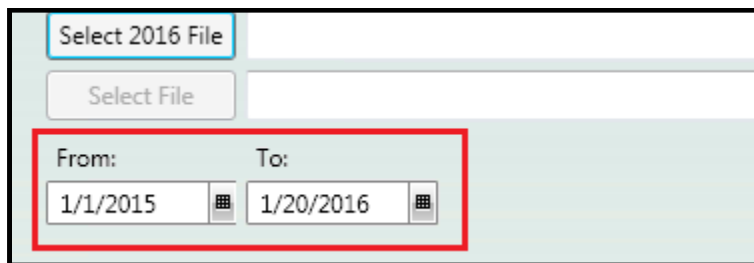To select HMDA/Mortgage file(s) for analysis, follow these steps:

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

Note: The software enables a Select File button for each year defined in your [master evaluation period.](#)
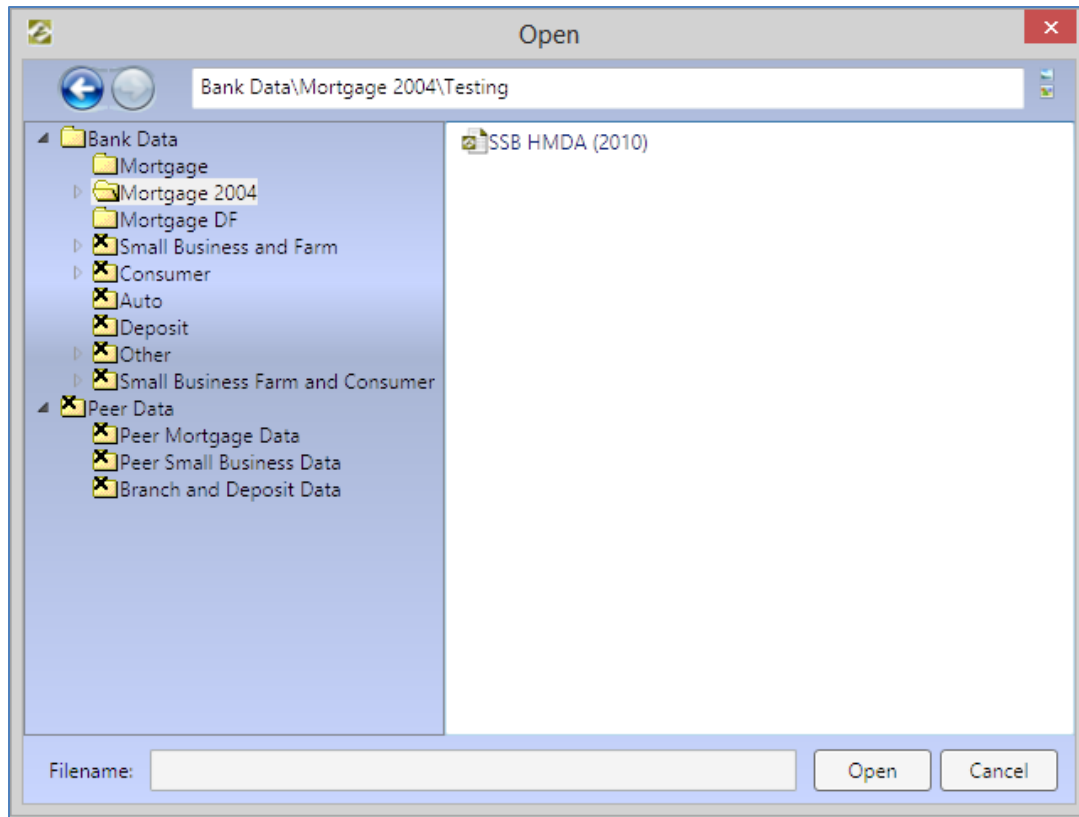
Note: Use the buttons to select which file year you want to include in your analysis. For example, within a three-year [evaluation period](#), you can analyze three years of [HMDA files](#), two years of [Small Business](#) files, and only one year for a Consumer file/year.

Note: For procedures on how to set an evaluation period for a specific loan file, refer to the [Selecting Evaluation Period for Loan Type](#):
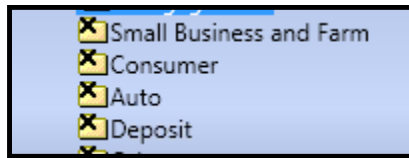
The software displays the **Open** dialog box:

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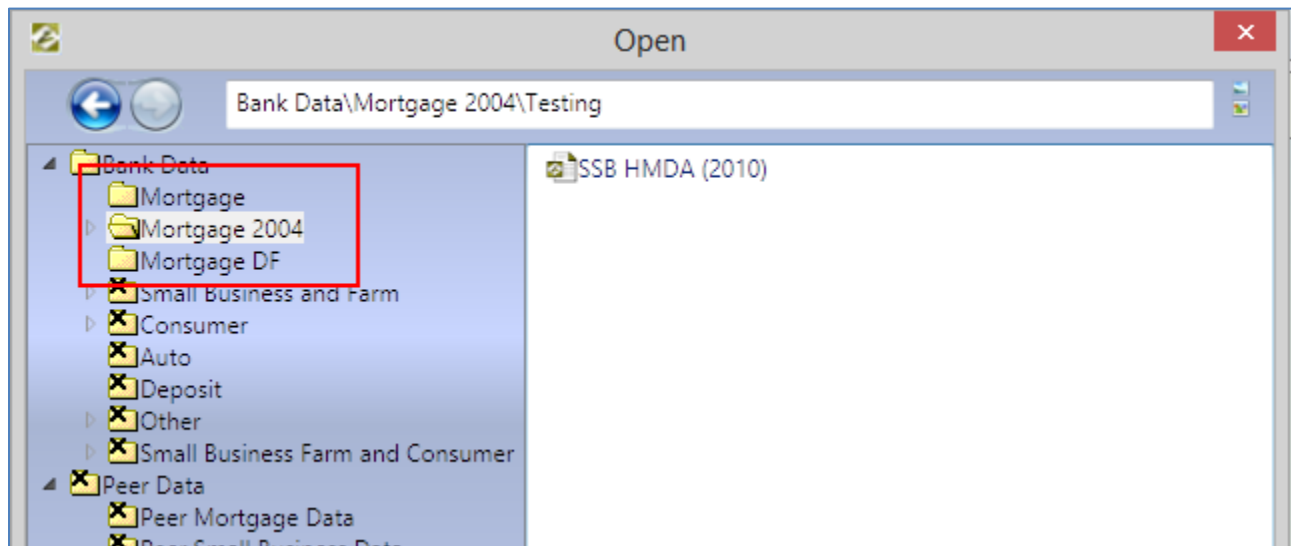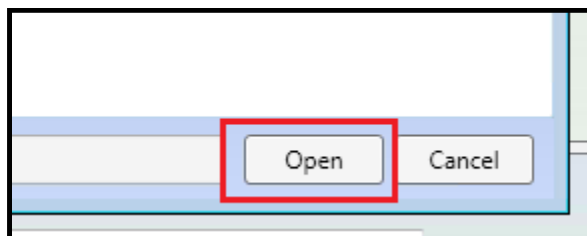
Note: The system displays an **X** on folders that do not contain HMDA/Mortgage files. You cannot access these folders in the dialog box:
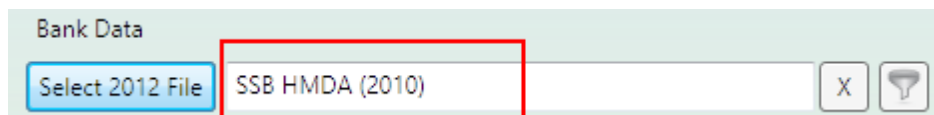

3. In the right pane, click the file you want to select for analysis:
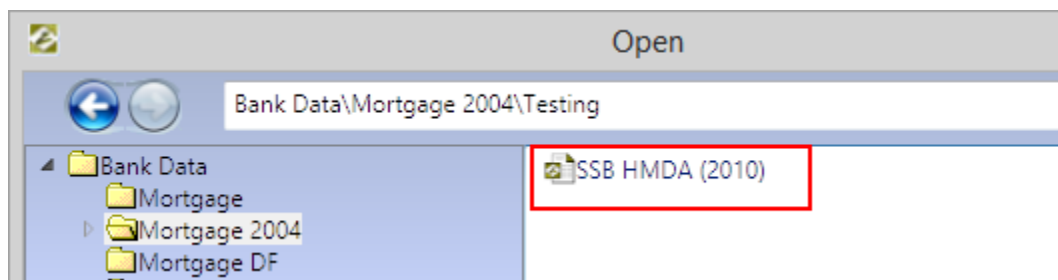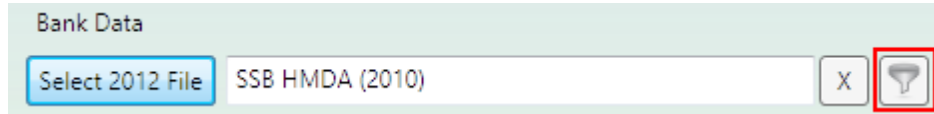

4. Click the **Open** button:

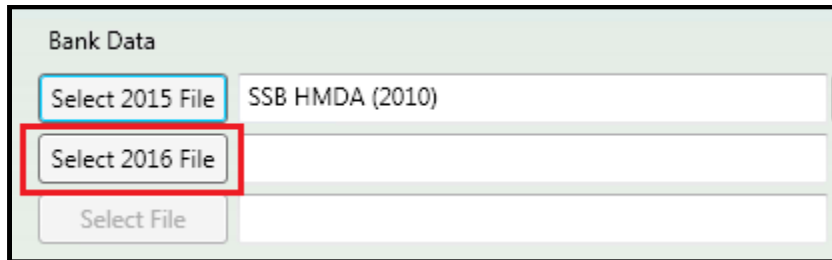The software displays the selected file name in the text field:

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:

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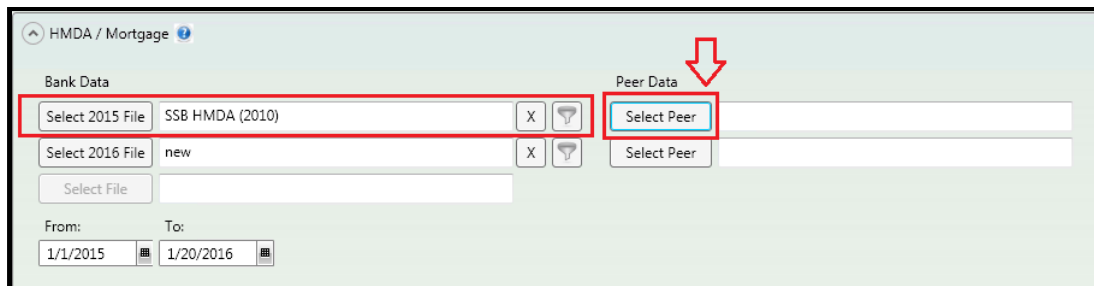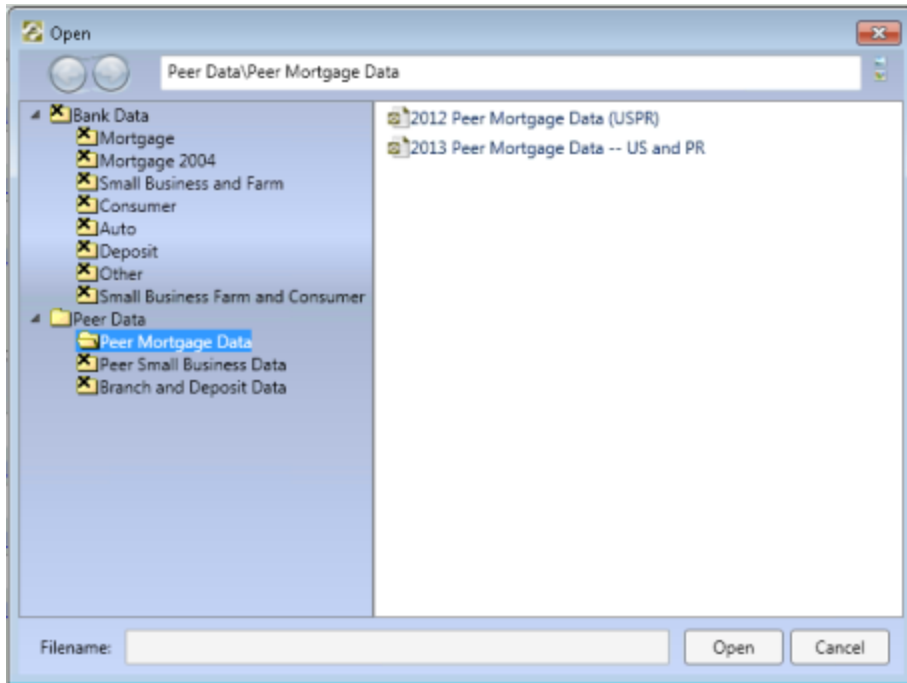

Using Peer Data

If you are licensed for and have installed **Peer Data**, you can add the data to your HMDA/Mortgage analysis.
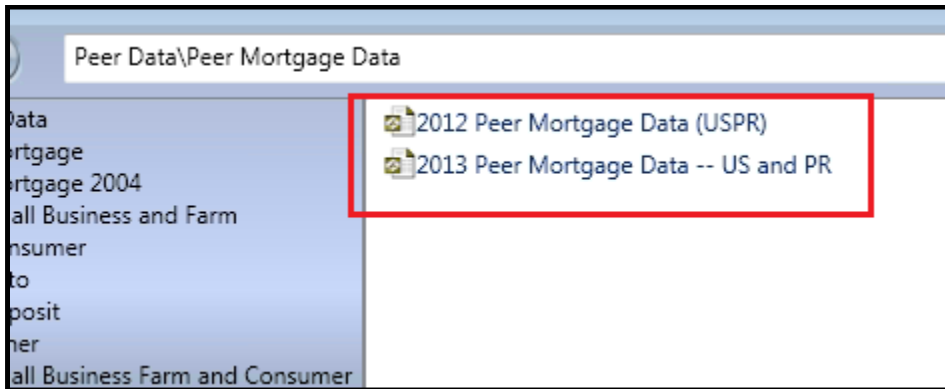
To select Peer Data, follow these steps:

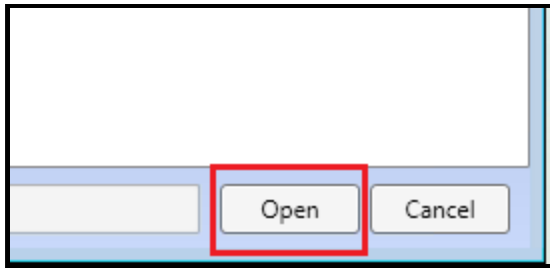1. Click the **Select Peer** button located to the right of the selected file:

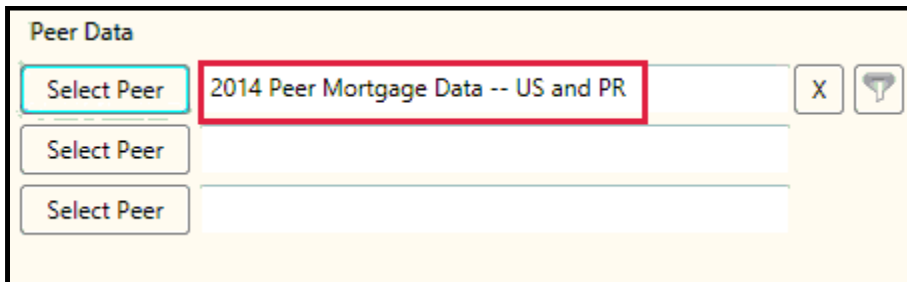The software displays the **Open** dialog box:

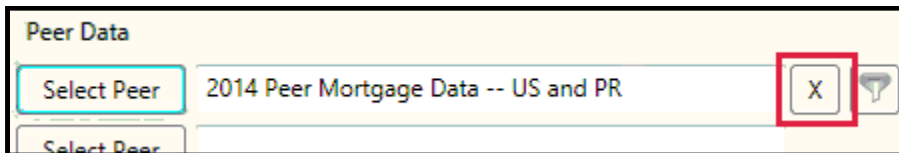2. Select the relevant Peer Data set in the right plane:
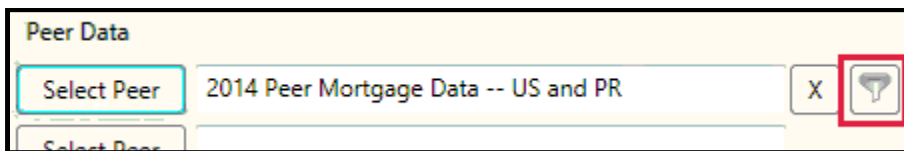

3. Click the **Open** button:

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

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

Note: For procedures on how to filter the Peer Data, refer to the Filtering Loan File:
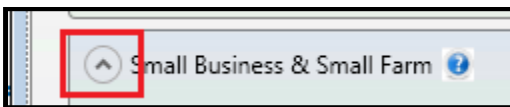
Selecting Small Business and Small Farm File(s)

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 Using Peer Data.

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 ![toggle button] , respectively:

![File Selection pane toggle]

![Small Business & Small Farm pane toggle]

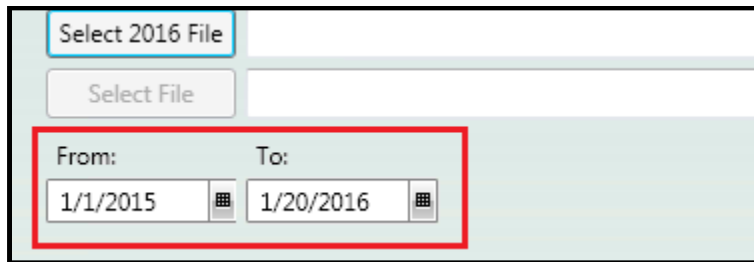To select Small Business and Small Farm file(s) for analysis, follow these steps:

1. In the **Small Business & Small Farm** pane, click the **Select File** button for the file year you want to include in your analysis:
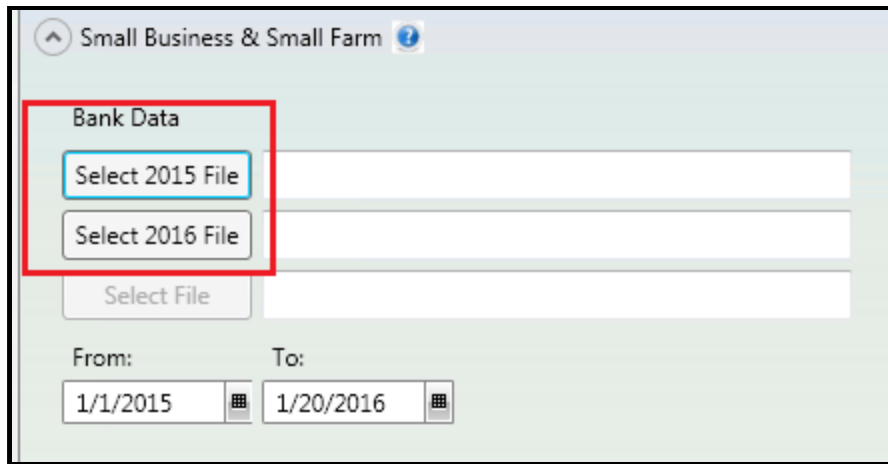
Note: The software enables a Select File button for each year defined in your master evaluation period.

Note: Use the buttons to select which file year you want to include in your analysis. For example, within a three-year evaluation period, you can analyze three years of HMDA files, two years of Small Business 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 Selecting Evaluation Period for Loan Types:
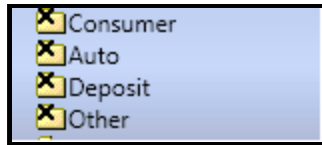

The software displays the **Open** dialog box:
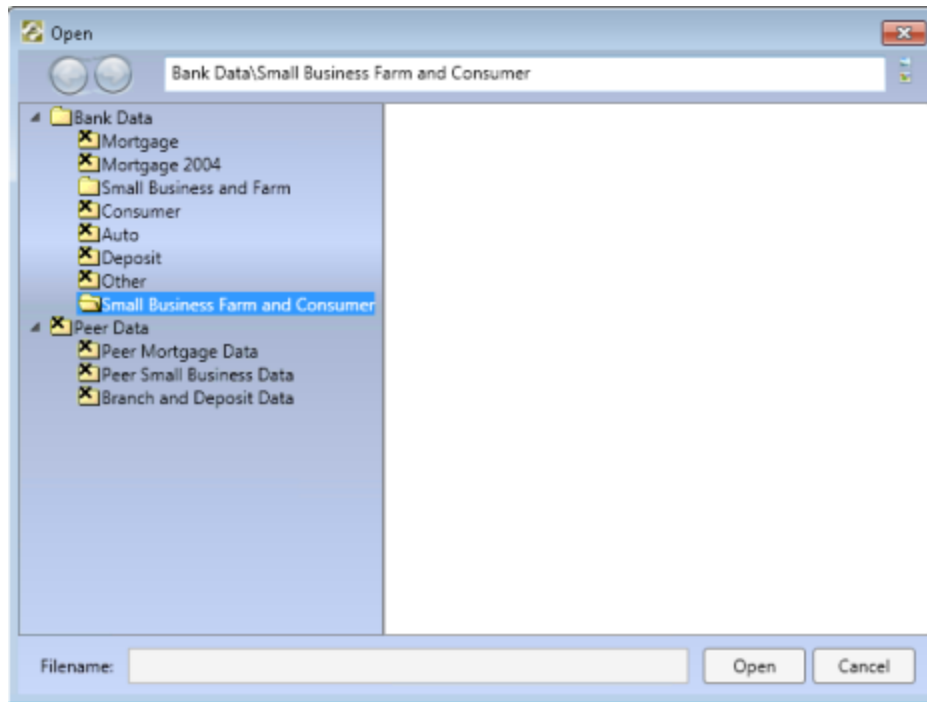
2. In the tree-view in the left pane, click either the **Small Business and Farm** or **Small Business Farm and Consumer** folder to display a list of files of that type that are currently installed in CRA *Wiz* and Fair Lending *Wiz*:
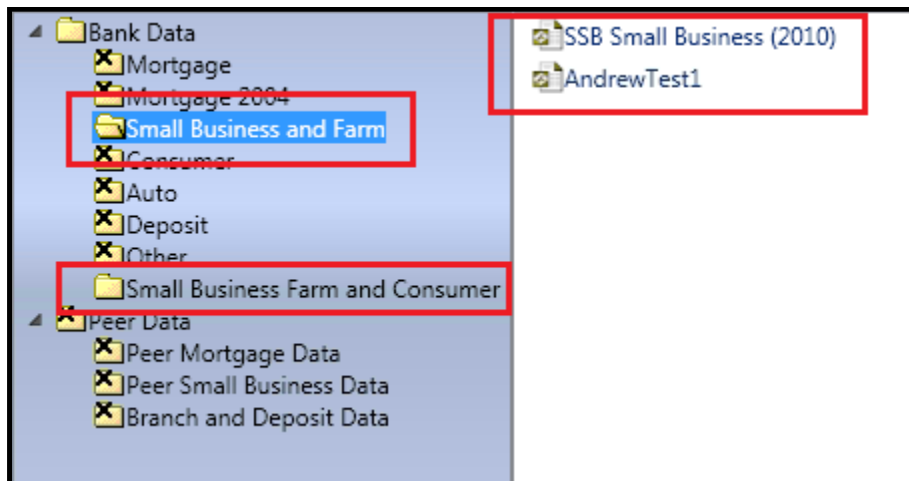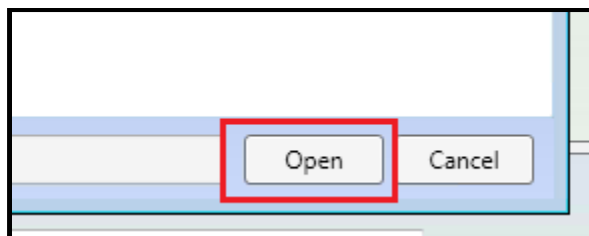

Note: The system displays an **X** on folders that do not contain Small Business and Small Farm files. You cannot access these folders in the dialog box:
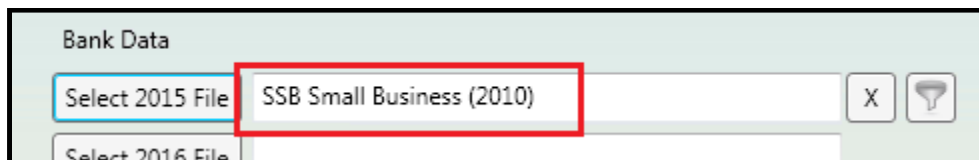
3. In the right pane, click the file you want to select for analysis:

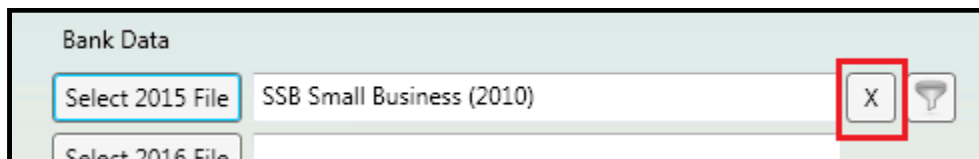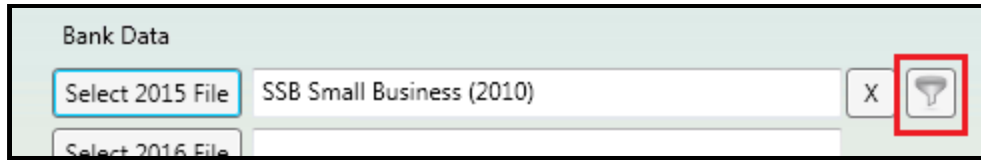4. Click the **Open** button:

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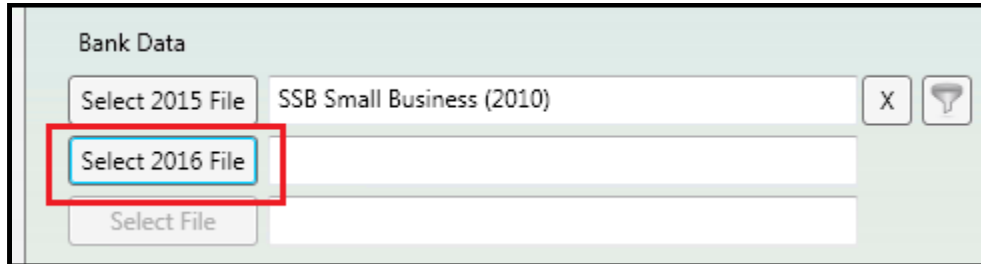

Note: To remove the file from selection, click the delete button located at the end of the text field:

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

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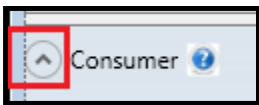
Selecting Consumer File(s)

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 [⌄] , 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:

   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 evaluation period, you can analyze three years of HMDA files, two years of Small Business 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 Selecting Evaluation Period for Loan Type section:
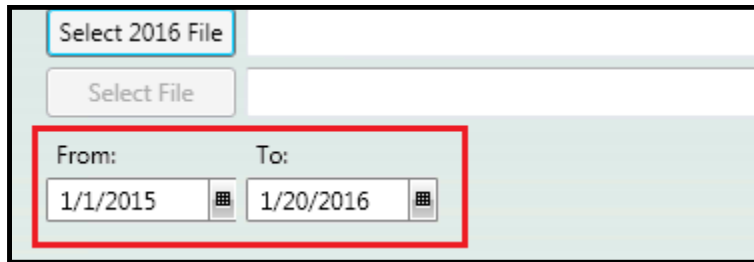
The software displays the **Open** dialog box:
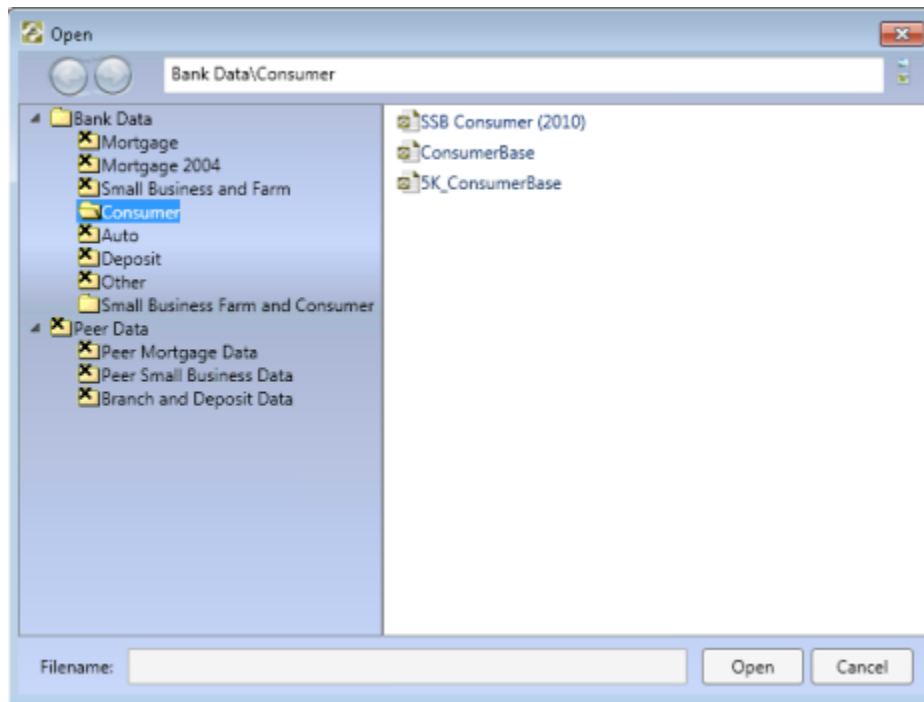
2. In the tree-view in the left pane, click either the **Consumer** or **Small Business Farm and Consumer** folder to display a list of files of that type that are currently installed in CRA *Wiz* and Fair Lending *Wiz*:
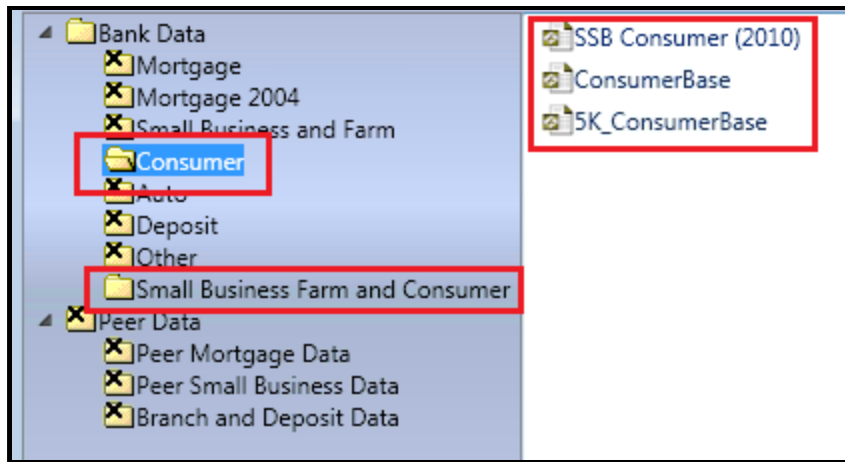
Note: The system displays an **X** on folders that do not contain Consumer files. You cannot access these folders in the dialog box:
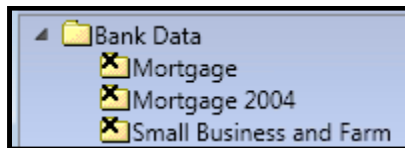
3. In the right pane, click the file you want to select for analysis:
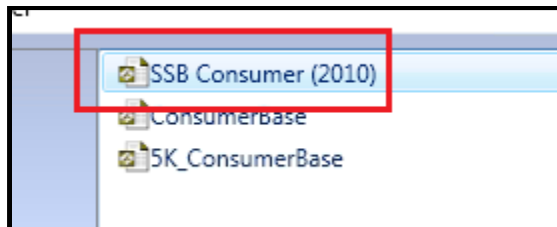
4. Click the **Open** button:
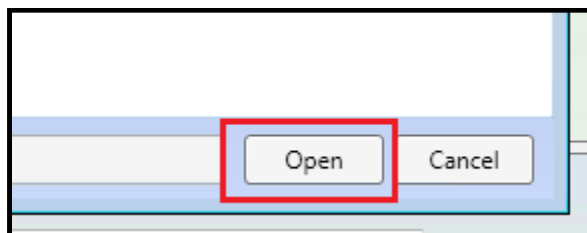
The software displays the selected file name in the text field:

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 section:

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

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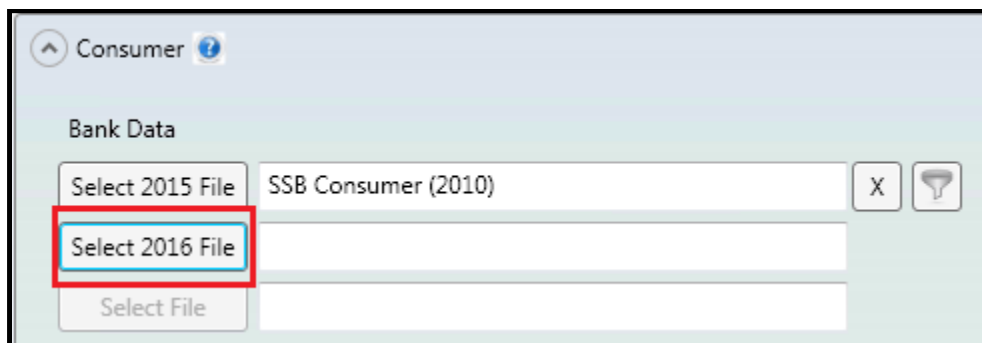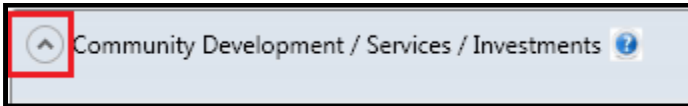
You use the **Community Development/Services/Investments** file selection pane to select the CD file(s) you want to include for the **Community Development Report.**

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 Community Development File Data Elements.

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 ⌄ , 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:

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

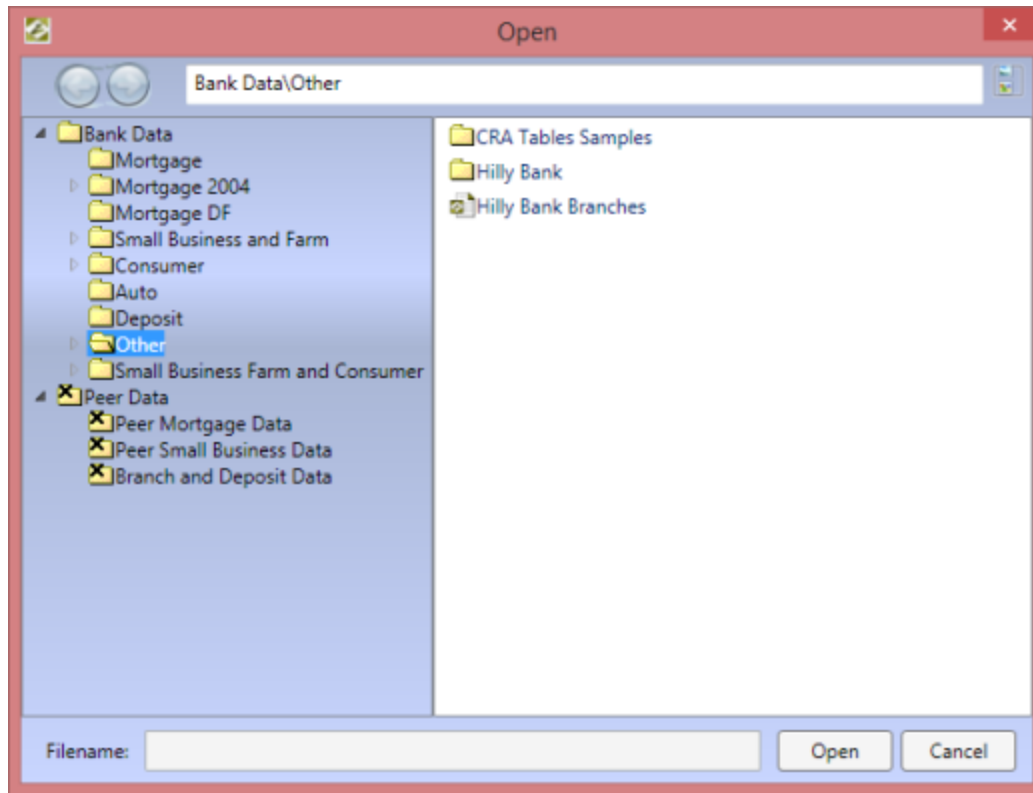**Note**: For procedures on how to set an evaluation period for a specific loan file, refer to the <u>Selecting Evaluation Period for Loan Type</u>:
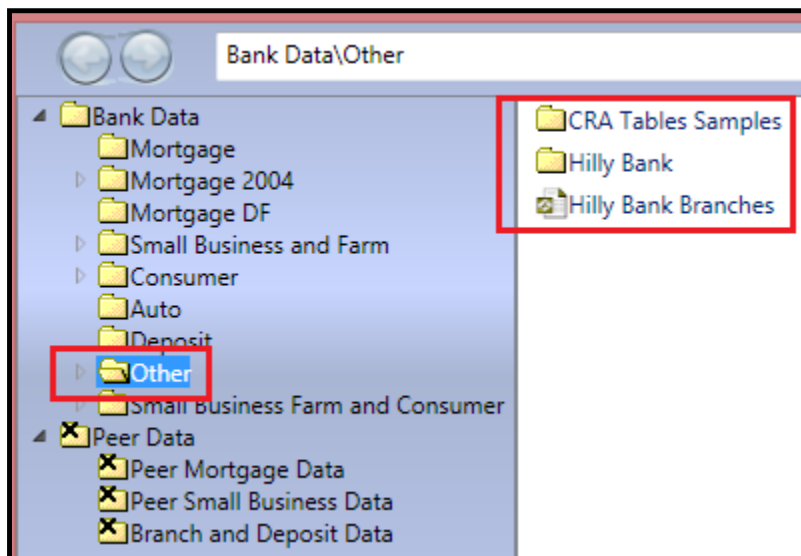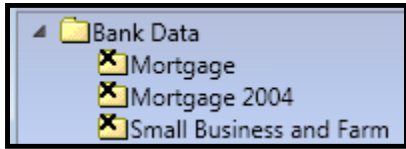

The software displays the **Open** dialog box:

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

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:
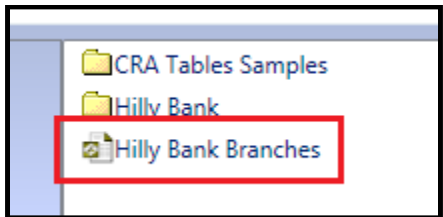
3. Click the **Open** button:
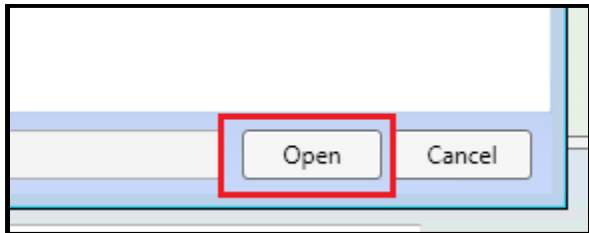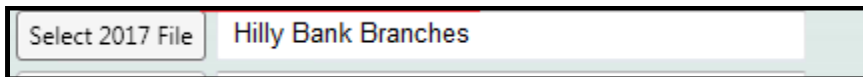
The software displays the selected file name in the text field:

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>:

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

Community Development Lending/Investment/Services File Data Elements

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

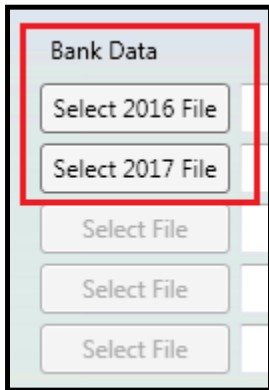| Field Name	Data Type	Acceptable Values	Notes
State*	Char (2)	Valid FIPS codes	Ex: 02
MSA*	Char (5)	Valid FIPS codes	Ex: 12345
County*	Char (3)	Valid FIPS codes	Ex: 125
Censustrac*	Char (7)	Valid FIPS codes	Ex. 0001.02
Product	VarChar(2)	Product Codes: L – Lending I – Investment S - Services	
LoanAmount	Decimal(15,3)	Numeric	Amount of community development loan rounded to 1,000
CDCode	Char(1)	CD Purpose Codes 1 - Affordable Housing 2 - Services Targeted at LMI Individuals 3 - Economic Development to Small Business 4 - Revitalize/Stabilize LMI 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 specify whether the location is Branch, ATM or Other.
		1- Branch	
		2 - Alternative Delivery System	
		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 highlighting of service 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:
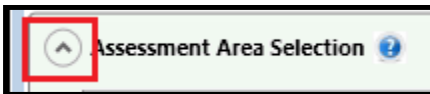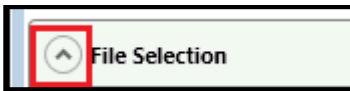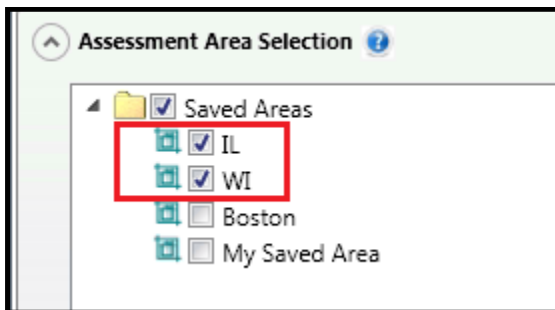

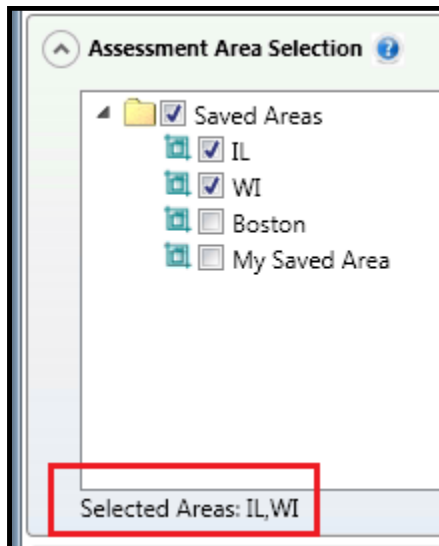To select an assessment area or areas, follow these steps:

1. In the tree view, click the **Saved Areas** folder to display your saved areas:
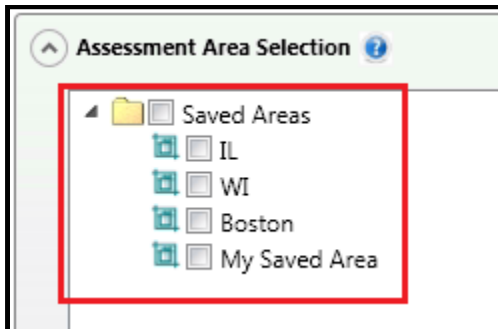
2. Select the check box next to the saved area you want to include in your analysis:

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

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:

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

[Excluding Selected Lenders from Aggregate](#)

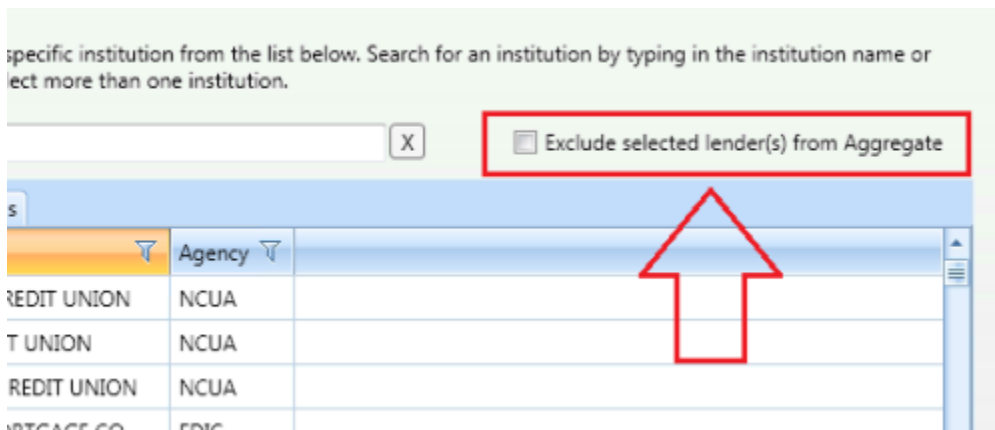[Searching for Institutions](#)

[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:
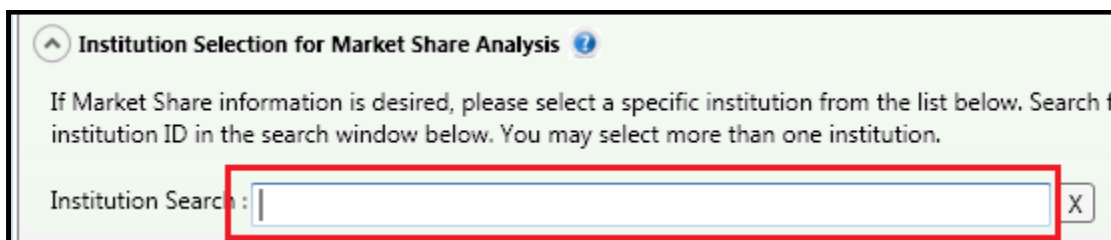

Note: The software displays a footnote on each affected report indicating that an institution has been excluded from aggregate.

Searching for Institutions

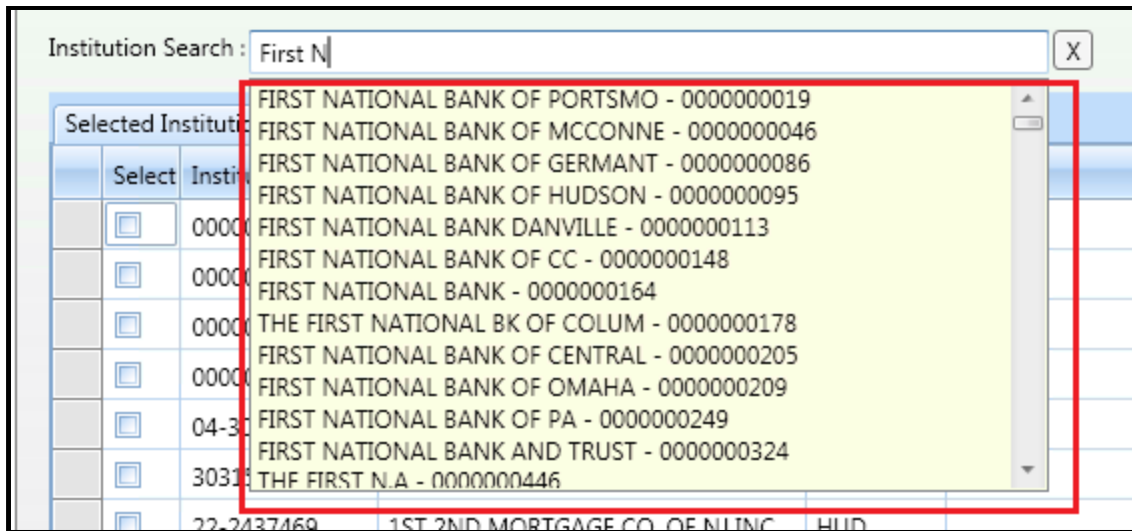**Note**: The institutions available will vary depending on the type of data set you are using.

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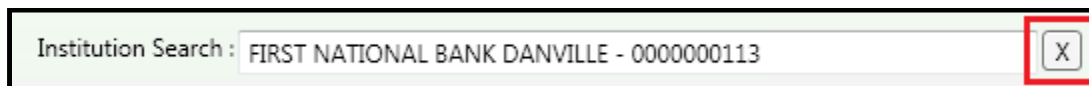
3. From the drop-down list, click the institution you want to add to your analysis:

   The software adds the selected institution to the Selected Institutions tab.

   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 [X] 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 Institutions	Lender Groups	Selected Institutions	
Select	Institution Id	Institution Name	Agency
☐	0000024670	1199 SEIU FEDERAL CREDIT UNION	NCUA
☐	0000061605	121 FINANCIAL CREDIT UNION	NCUA
☐	0000013028	167TH TFR FEDERAL CREDIT UNION	NCUA
☐	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 FCU	NCUA
☐	1099500003	1ST ADVANTAGE MORTGAGE	HUD
☐	36-4115595	1ST ADVANTAGE MORTGAGE	HUD
☐	20-2053401	1ST ALLIANCE LENDING, LLC	HUD
☐	01-0769892	1ST ALLIANCE MORTGAGE, LLC	HUD

You can sort and filter the list of institutions to find a specific institution or institutions. For more information about sorting and filtering the list, refer to the Sorting and Filtering Institutions List 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
☑	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 **Selected Institutions** tab. For more information, refer to Selected Institutions Tab section.

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:
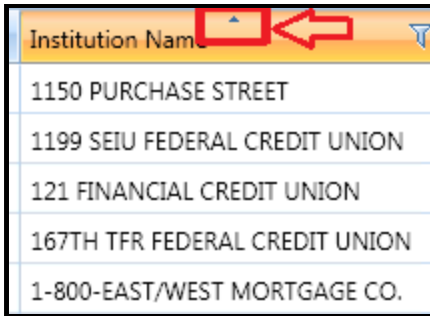
Sorting Lists

Filtering Lists

Sorting Lists

You can sort the list of institutions in the **Selected Institutions**, **All Institutions**, and **Selected Institutions** 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):

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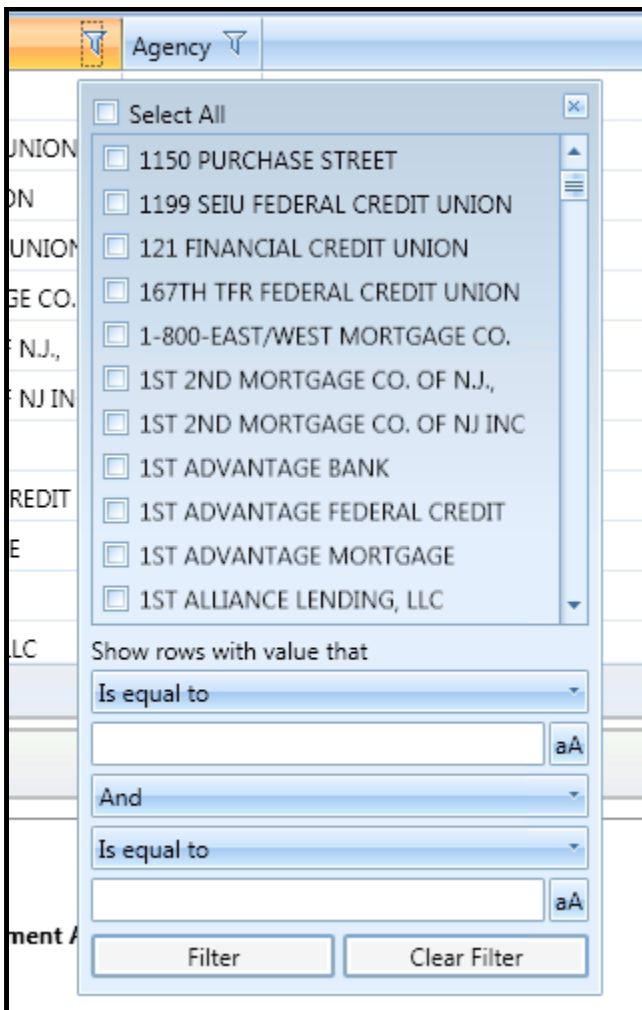
Filtering Lists

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

To filter a list, follow these steps:

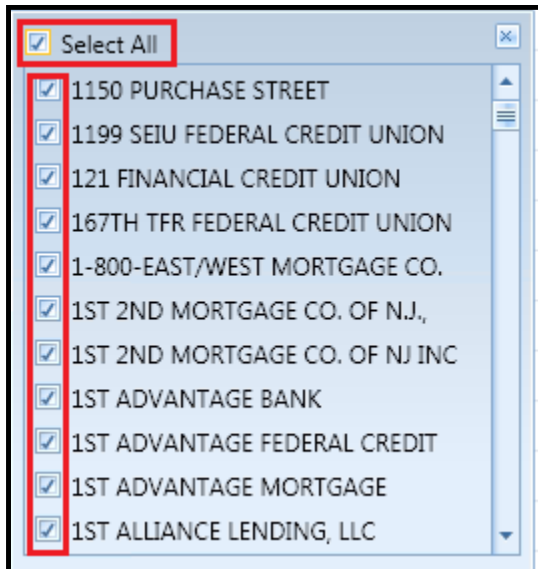1. In a column header, click the filter button:

The software displays the filter dialog box:

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:

- 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:

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

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:

4. Select the institutions you want to include in your analysis.

   Note: The software displays selected institutions in the Selected Institutions tab. 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:

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

The software expands the group list:

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

Note: The software displays the selected lender group in the Selected Institutions tab 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:

For more information about using the **Selected Institution**s tab, refer to the Selected Institutions Tab section.

- You can also do the following:

  - Deselect the check box located next to a lender group to remove it from your analysis.
  - Sort the lender group list.
  - Filter the lender group list.

Selected Institutions Tab

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

	Select	Institution Id	Institution Name	Agency	Group Name
	☑	0000012392	COMMERCIAL STATE BANK	FDIC	
	☑	0000000008	JPMORGAN CHASE BANK, NA	OCC	
	☑	0000012396	STATE BANK OF LINCOLN	FDIC	
	☑	0000000024	US BANK, N.A.	OCC	
	☑	0000012393	WEMPLE STATE BANK	FDIC	

Tabs: All Institutions | Lender Groups | Selected Institutions

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.
- Sort the selected institutions list.
- Filter the selected institutions list.

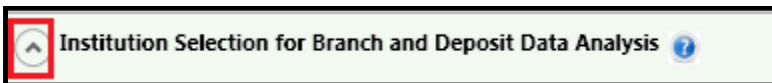Consumer Compliance Solutions

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 , respectively:



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

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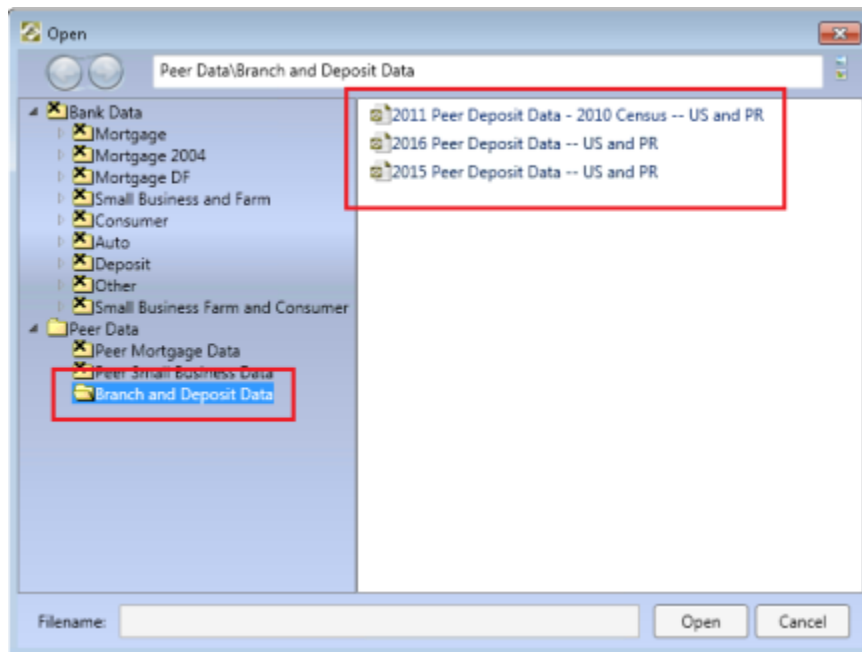
To select a branch and deposit file, follow these steps:

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:
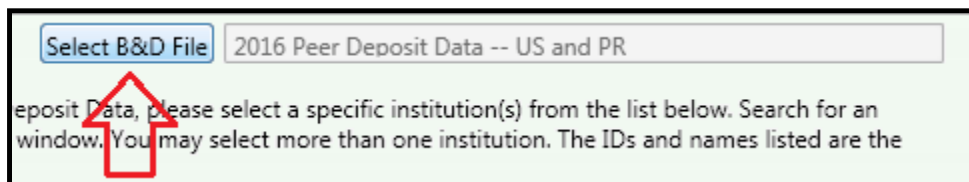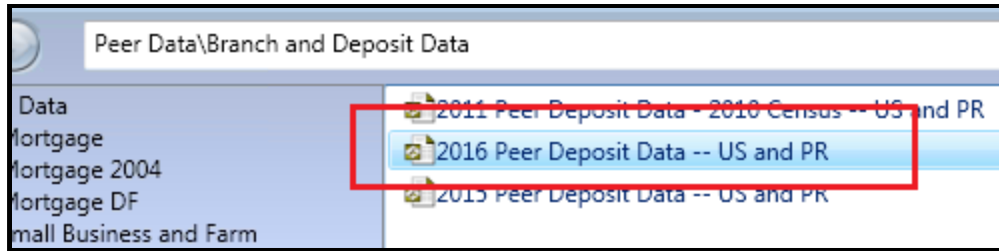

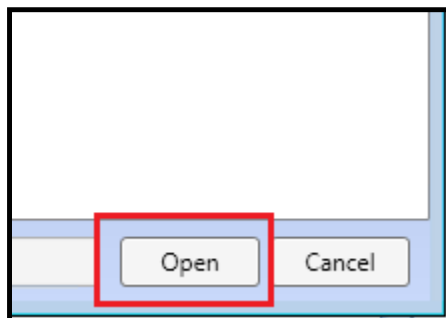   The software displays the **Open** dialog box:

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

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

3. Click the **Open** button:

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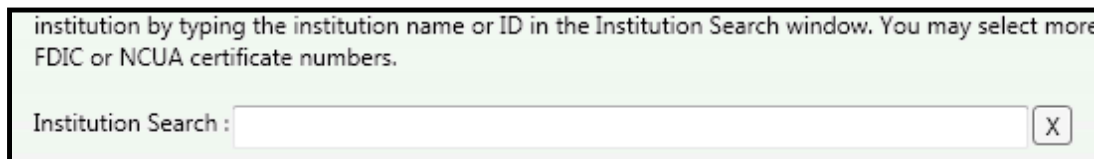

Searching for Institutions

Note: The institutions available will vary depending on the type of data set you are using.
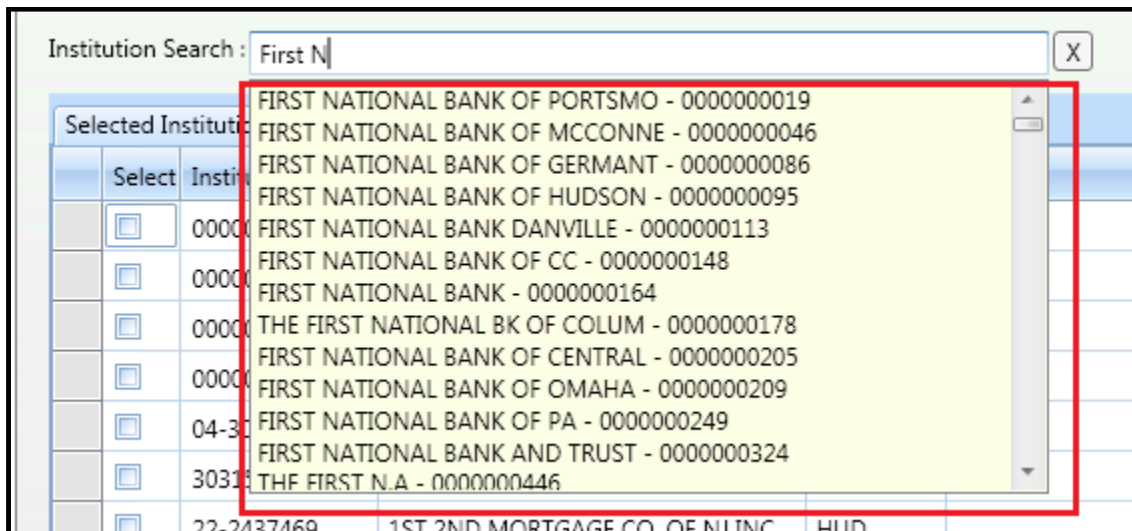
To search for an institution, follow these steps:

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

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:

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

    The software adds the selected institution to the Selected Institutions tab.

    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 [X] button located at the end of the Institution Search text field:

    ... 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.

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

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

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 **Selected Institutions** tab. For more information, refer to Selected Institutions Tab section.

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 **All Institutions** and **Selected Institutions** 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
4993	STERLING NATL MTGE CO., INC	OCC
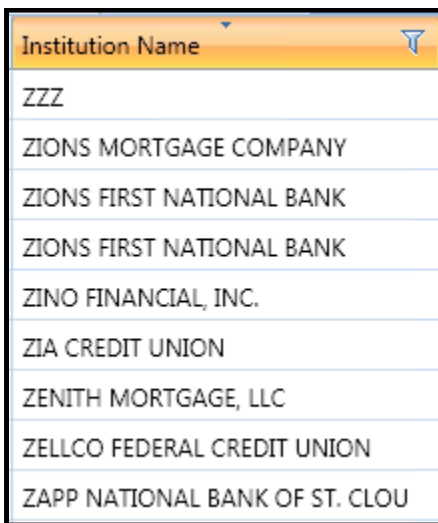
The software sorts the saved areas list alphabetically in ascending order (A to Z) and displays a small triangle above the column header name:

Institution Name
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.
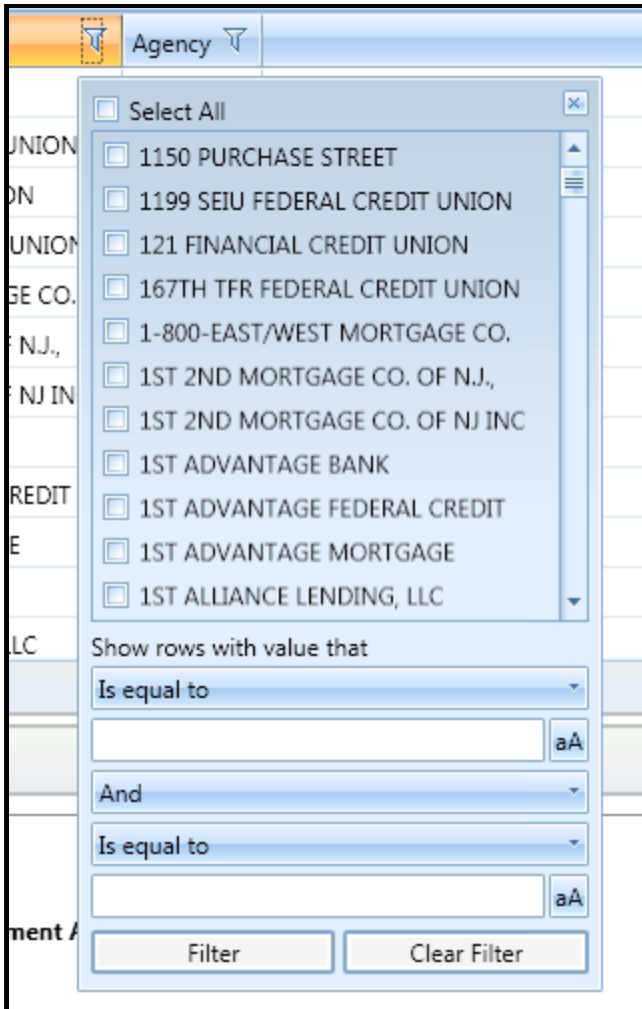
To filter a list, follow these steps:
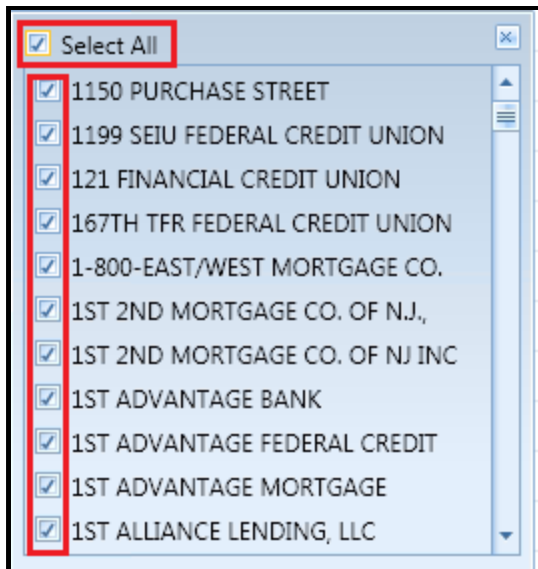
1. In a column header, click the filter [filter icon] button:
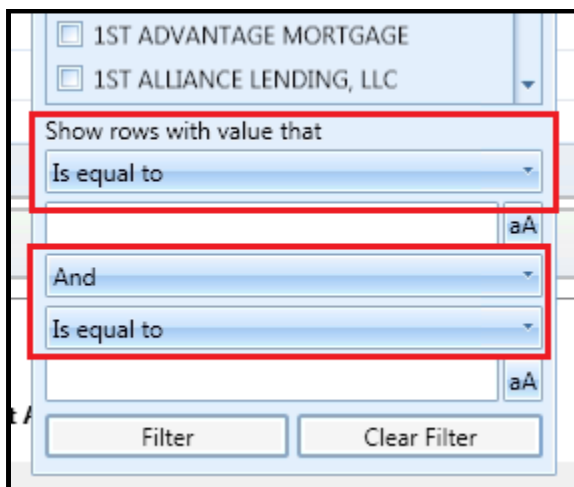

The software displays the filter dialog box:

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:

- 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:

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

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:

4. Select the institutions you want to include in your analysis.

    Note: The software displays selected institutions in the Selected Institutions tab. 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 searching, sorting, or filtering:

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.
- Sort the selected institutions list.
- Filter the selected institutions list.

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 [you select in the Assessment Area Selection](#) 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 , respectively:
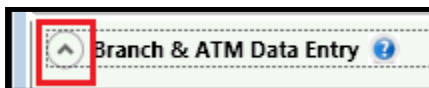
For more information on Branch and ATM data entry, refer to the following sections:

[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.

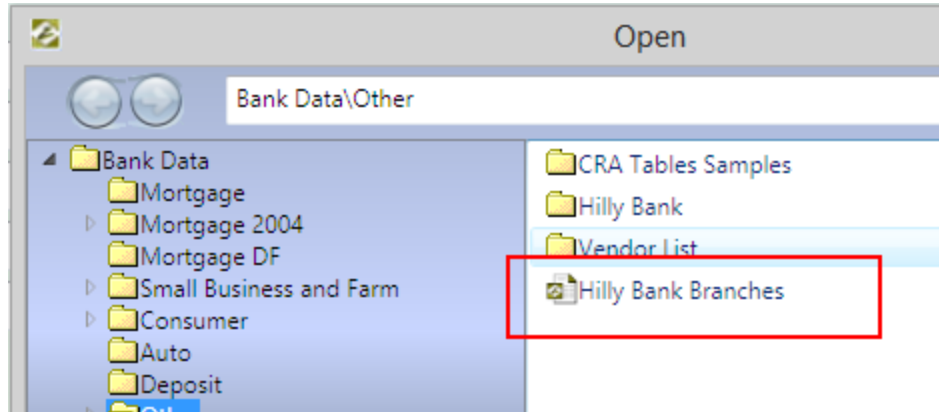To select a branch and ATM file, follow these steps:

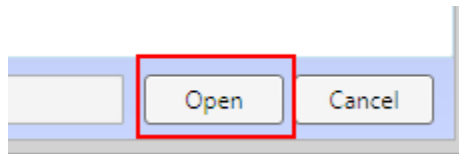1. In the **Branch & ATM Data Entry** pane, click the **Select File** button located at the top of the pane:
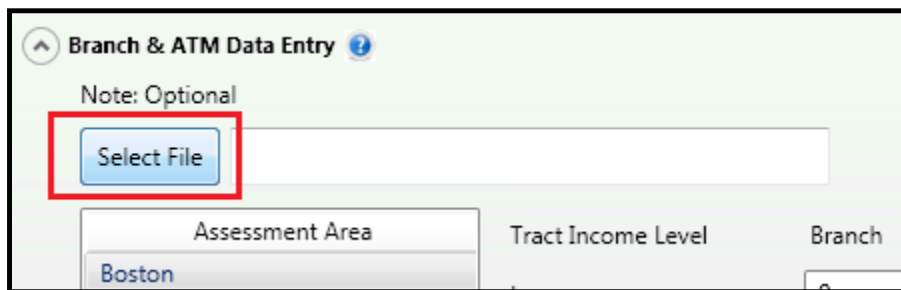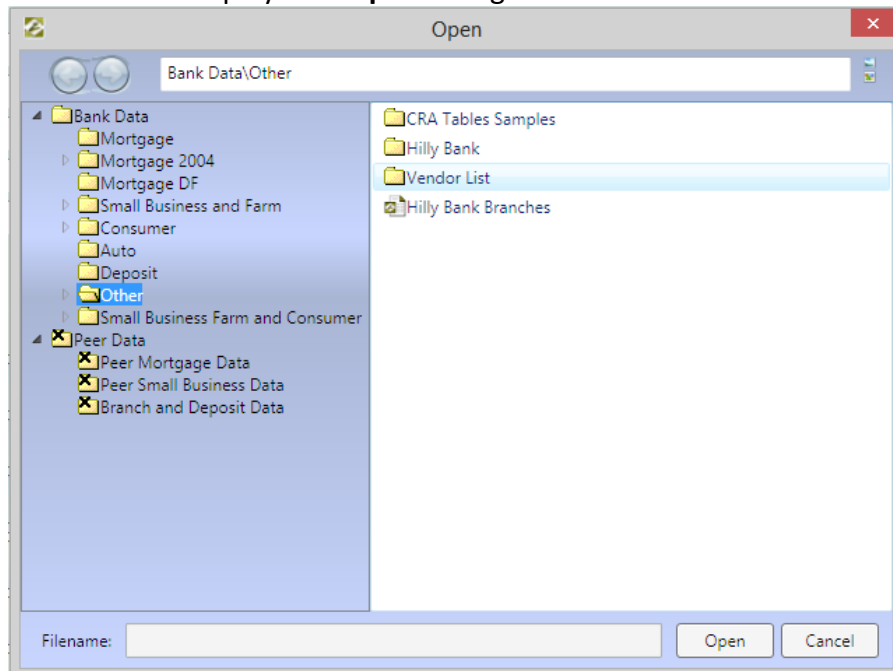
The software displays the **Open** dialog box:

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

3. Click the **Open** button:

The software displays the selected file in the text field located next to the Select B&D File button:
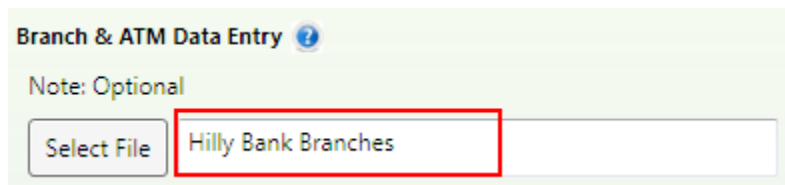
...and also auto-populates the **Branch**, **ATM**, **Open**, and **Closed** text boxes (where applicable).

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:
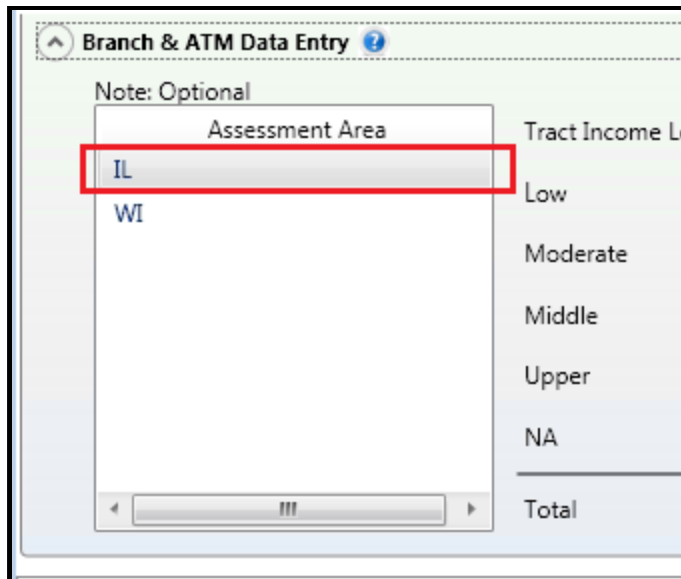
2. For each provided tract income category, do one of the following:

- Click in the relevant **Branch, ATM and/or Open**, or **Closed** text fields to activate the field, and then type the associated number:
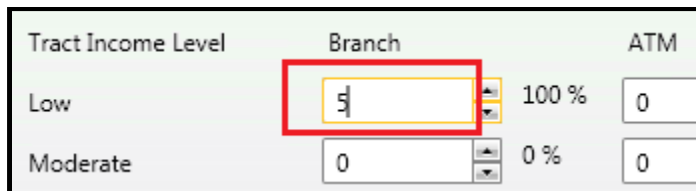
--OR--

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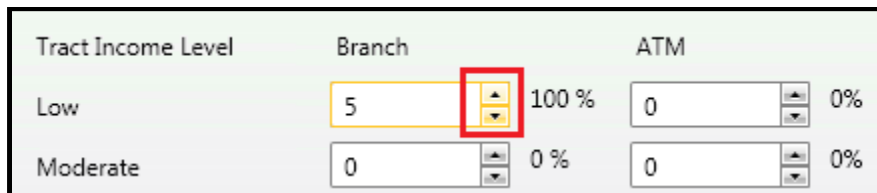
3. Repeat **Step 2** until you have entered data for all relevant tract income categories:

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:

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 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*	Char (7)	Valid FIPS codes	Ex. 0001.02
LocationCode	Char(1)	Location Codes	This is the code to specify whether the location is Branch, ATM or Other.
		1- Branch	
		2 - Alternative Delivery System	
		3- Other Location	
		4 – Closed	
		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 master and per file)
- Selected HMDA/Mortgage, Small Business and Small Farm and/or Consumer files (including applied filters)
- Selected Assessment Area
- 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:

Consumer Compliance Solutions
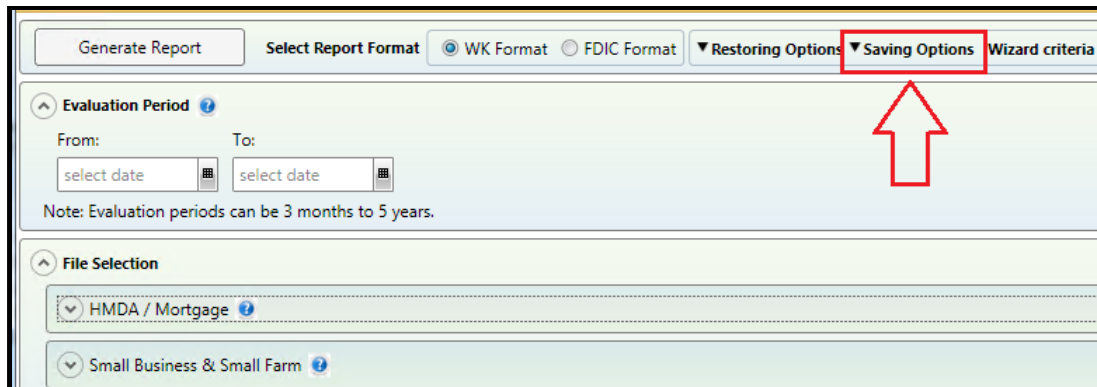
1.

The software displays the **Saving Options** dialog box:
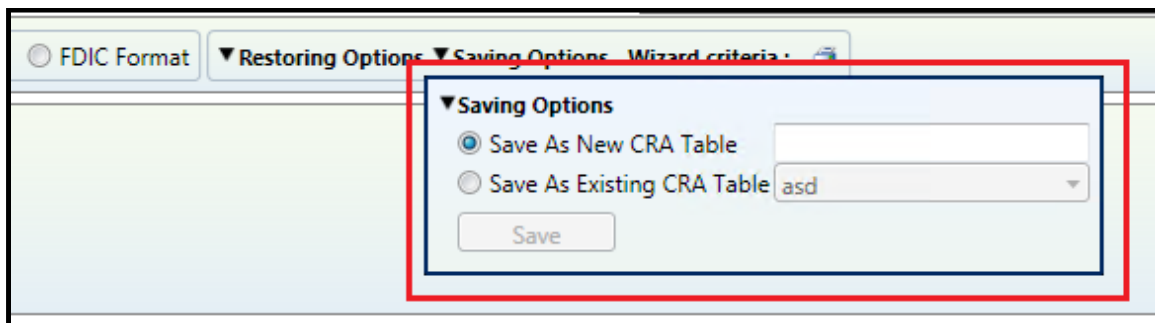
2. Confirm the default option, **Save As New CRA Table**:
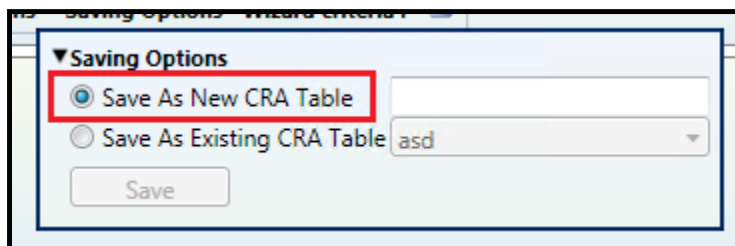
3. Enter a name for the saved configuration in the provided text field:
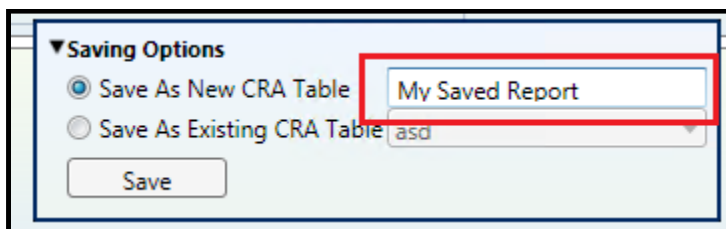
4. Click the **Save** button:
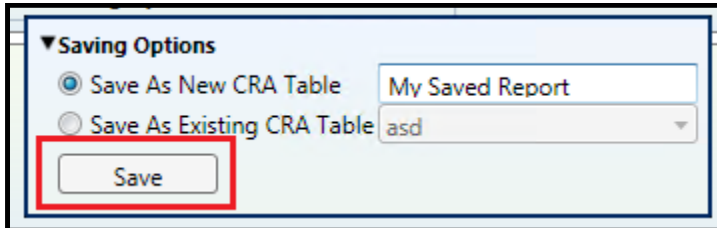
The software saves the report configuration and displays a confirmation dialog box:
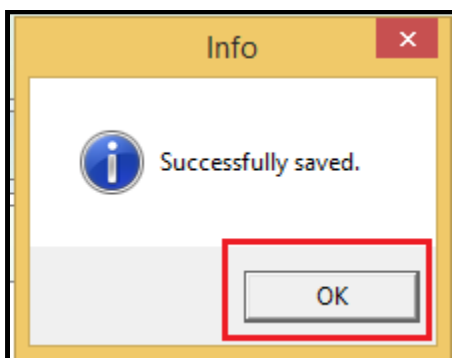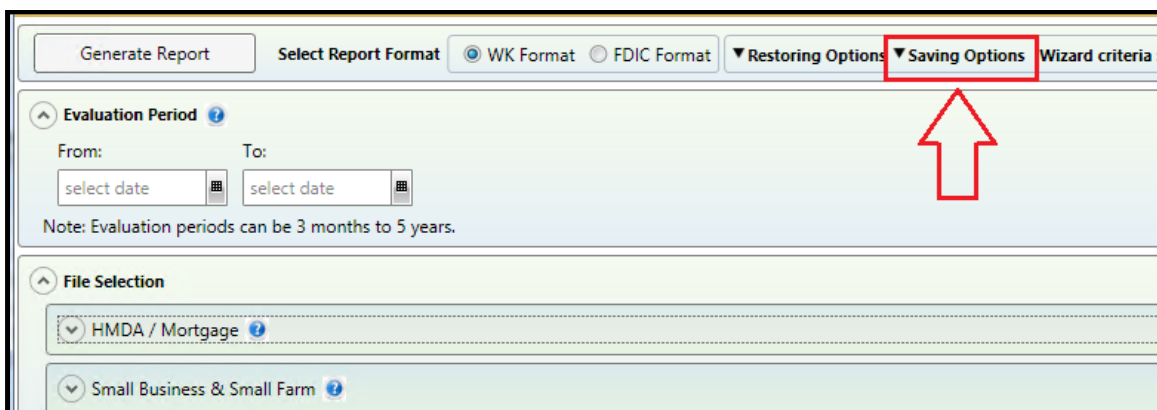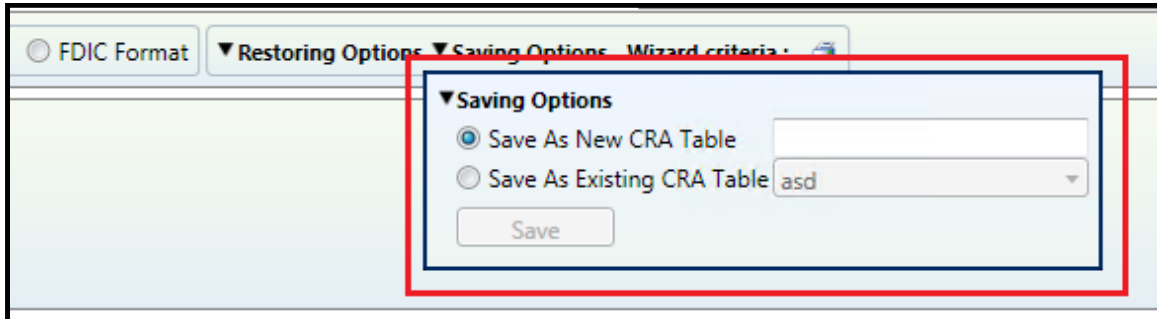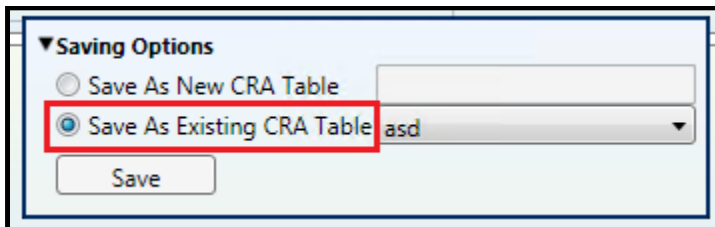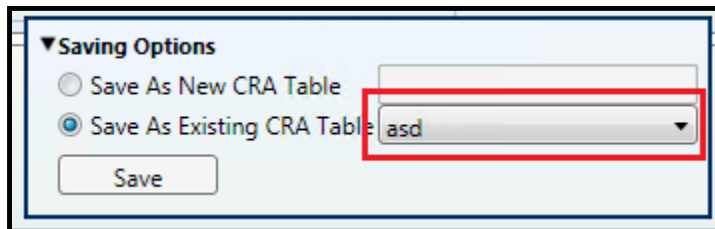

5. Click the **OK** button.

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:

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

2. Select the **Save As Existing CRA Table** option:

The software enables the drop-down menu:

3. Click the drop-down menu to select from a list of previously saved table configurations:
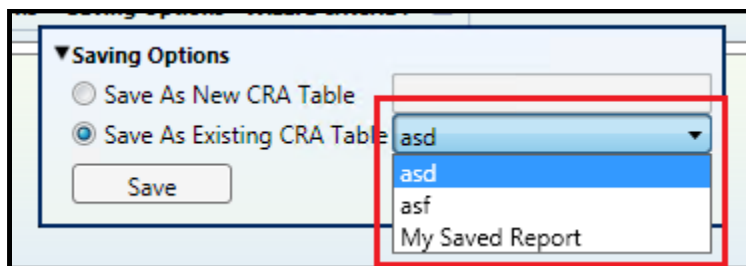
4. Click the **Save** button:
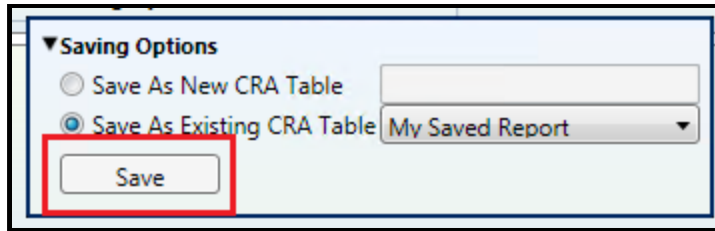
The software displays a confirming dialog box:
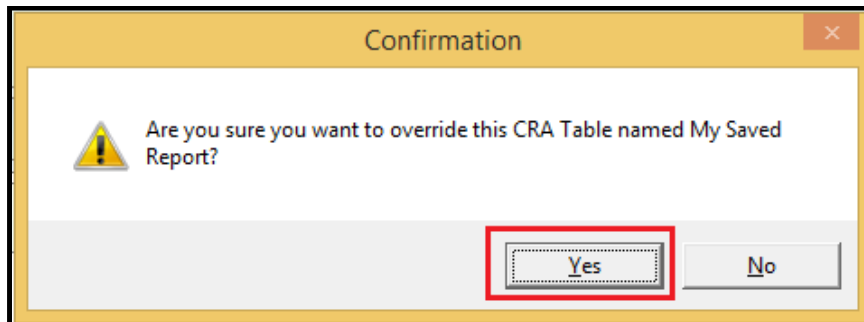
5. Click the **Yes** button.

The software overwrites the existing configuration with the new configuration and displays a confirmation dialog box:
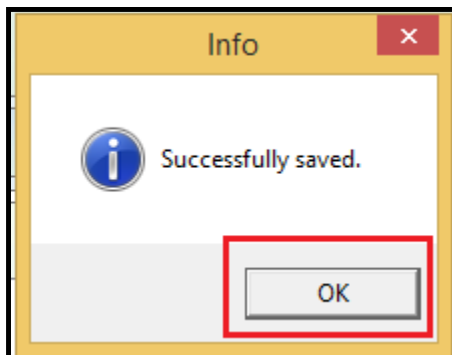
6. Click the **OK** button.

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:
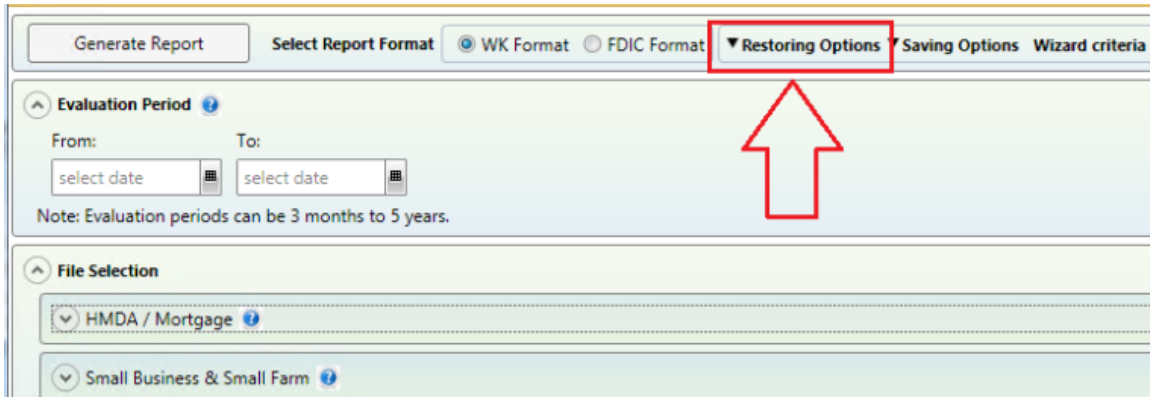
The software displays the **Restoring Options** dialog box:
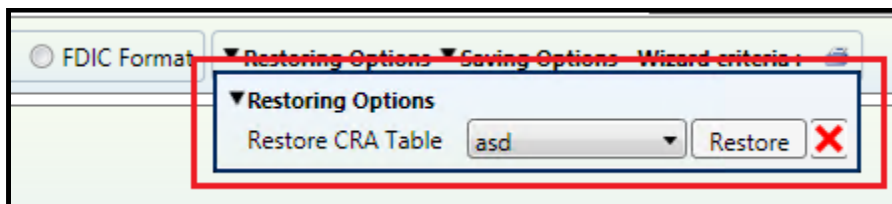
2. Click the drop-down menu to select from a list of saved table configurations:
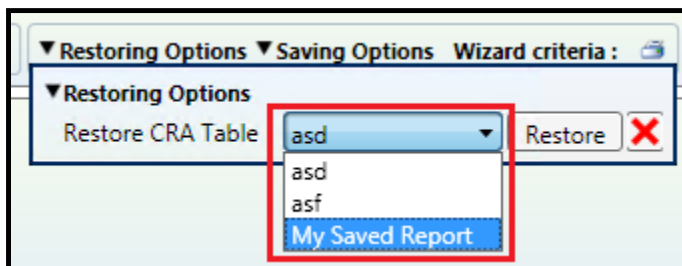
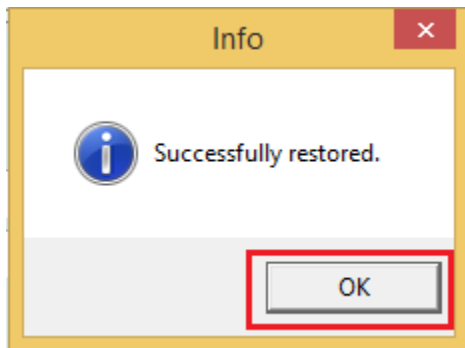**Note**: To delete a saved configuration, select the saved configuration from the drop-down menu and then click the **Delete** ❌ button:
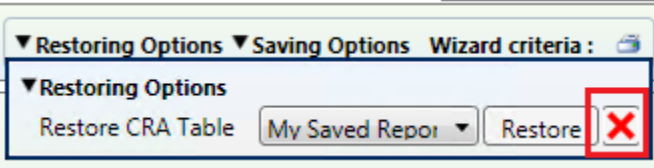
The software displays a confirming dialog box. Click the **Yes** button.

3. Click the **Restore** button:
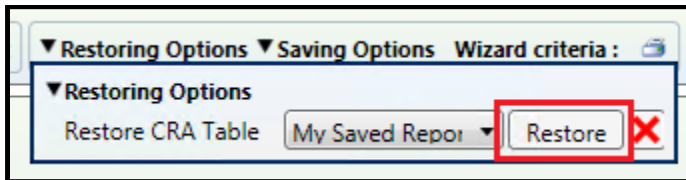
The software restores the configuration and displays a confirmation dialog box:


4. Click the **OK** button.

Selecting Tables to Generate

After you have [configured your analysis](#) 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.
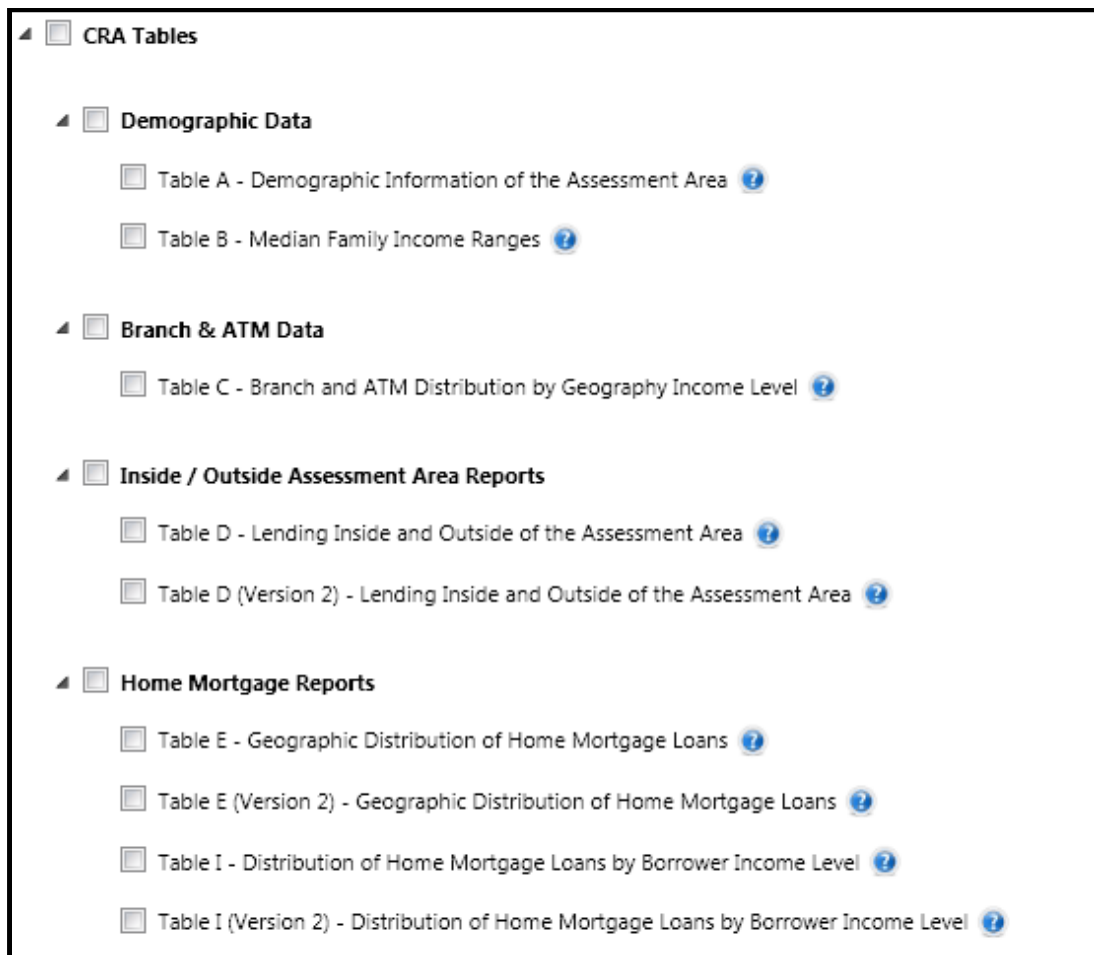
- If necessary, click the small disclosure triangle to display reports for a particular report category:

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

- To view a table/report definition, click the **Help** icon located at the end of the table name:
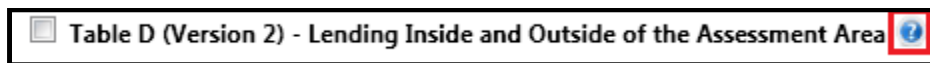
- For information on how to **generate** the selected tables, refer to the Generating Table(s).

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. Select the table or tables you want to export to Word:

   Note: For more information on how to select tables, refer to the Selecting Tables to Generate.
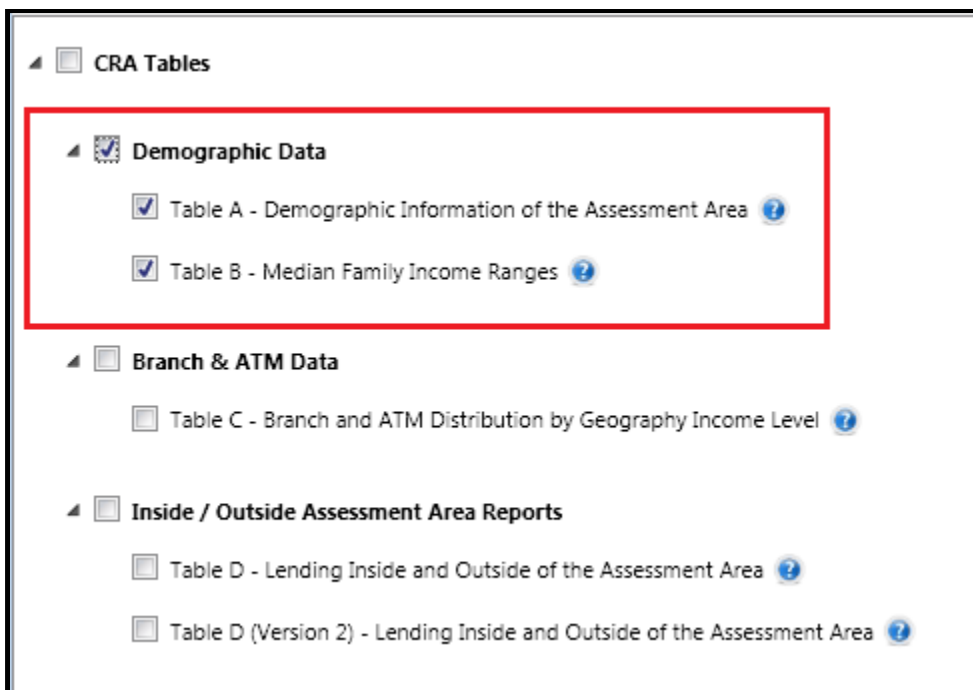
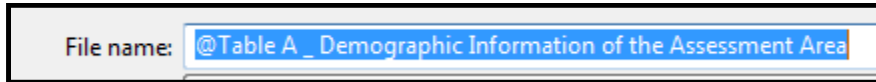2. Click the **Word** icon located at the upper right corner of the table configuration screen:
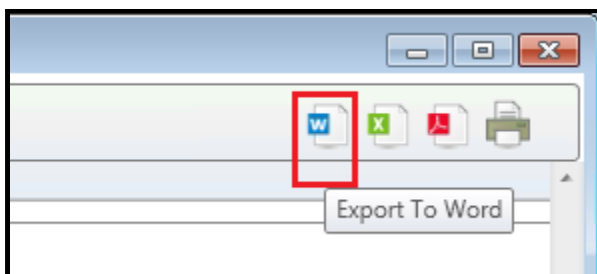
The software generates the table(s) and displays the **Save a File** dialog box:
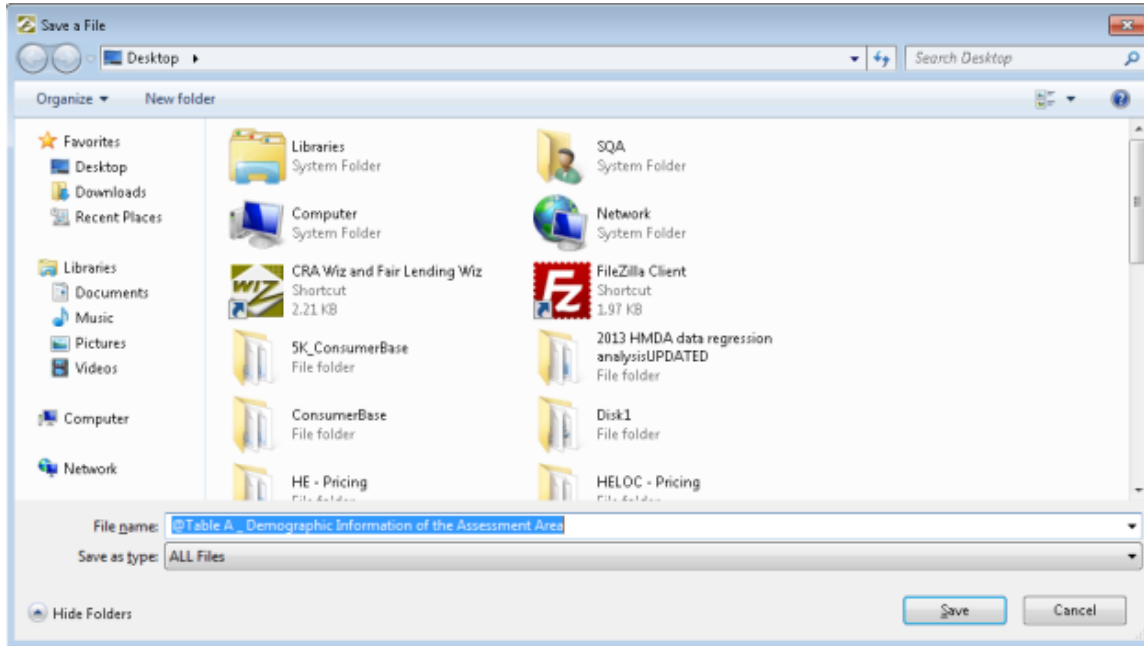
3. Use the dialog box controls to select a location to save the Word document version of the table and also enter a name for the saved Word document:

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

File name: @Table A _ Demographic Information of the Assessment Area

4. Click the **Save** button:

The software does one of the following:

- If you selected a single table, the software displays the table in Microsoft Word:

- If you [selected multiple tables](), 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.
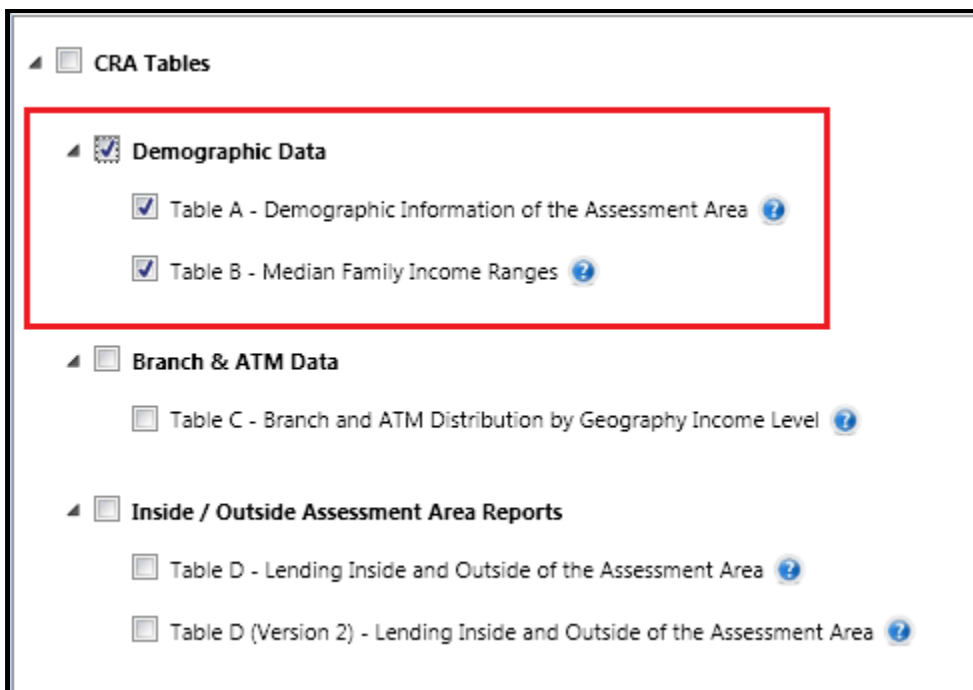
Exporting Table(s) to Excel Format

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:

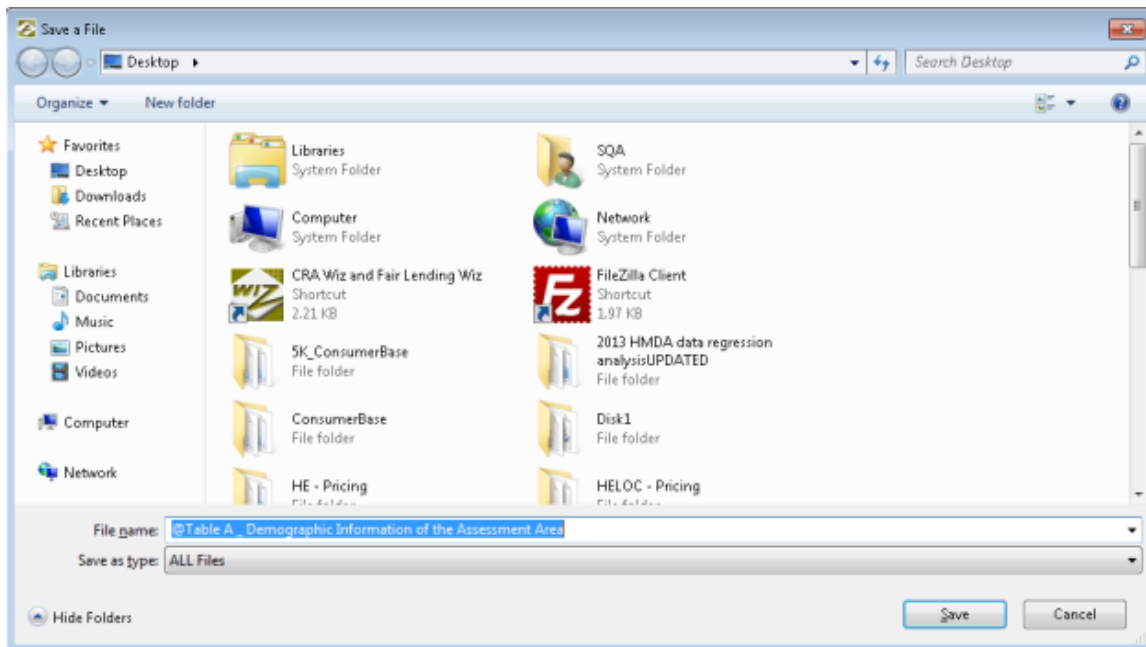1. Select the table or tables you want to export to Excel.

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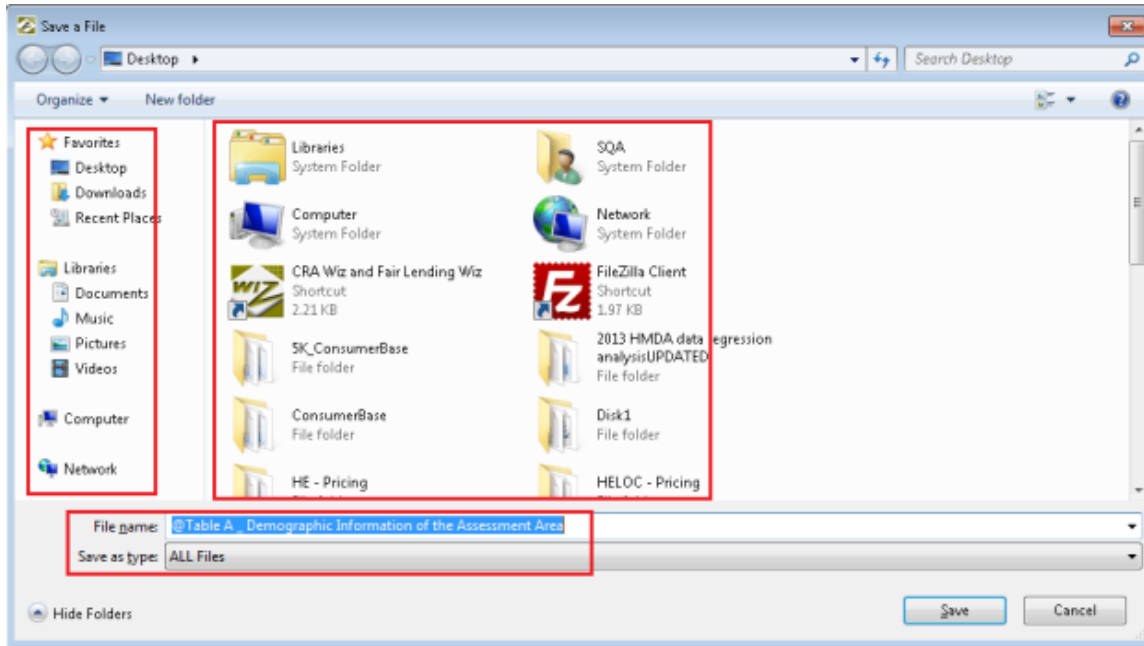

2. Click the **Excel** icon located at the upper right corner of the table configuration screen:
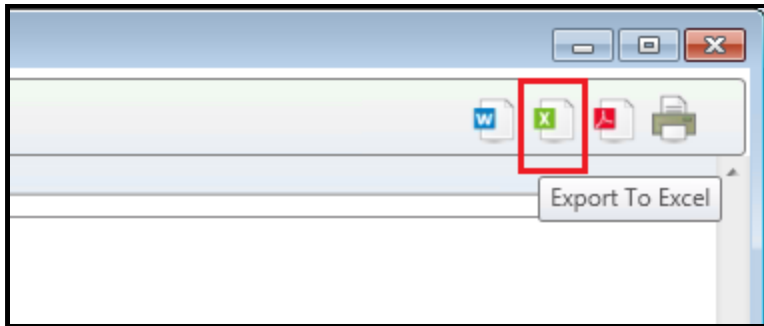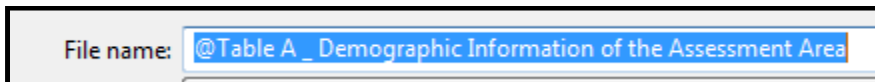
The software generates the table(s) and displays the **Save a File** dialog box:

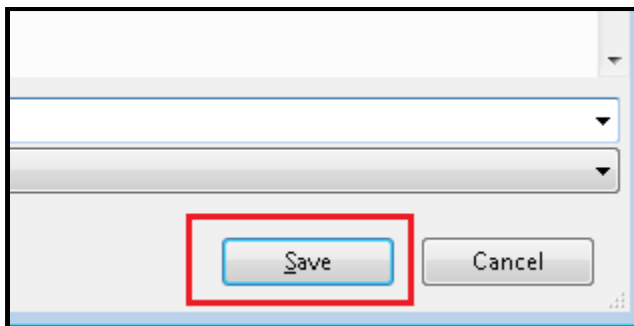

3. Use the dialog box controls to select a location to save the Excel version of the table and also enter a name for the saved Excel spreadsheet:

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 selected a single table, the software displays the table in Microsoft Excel:

- If you selected multiple tables, 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. Select the table or tables you want to export to PDF:

   Note: For more information on how to select tables, refer to the Selecting Tables to Generate.
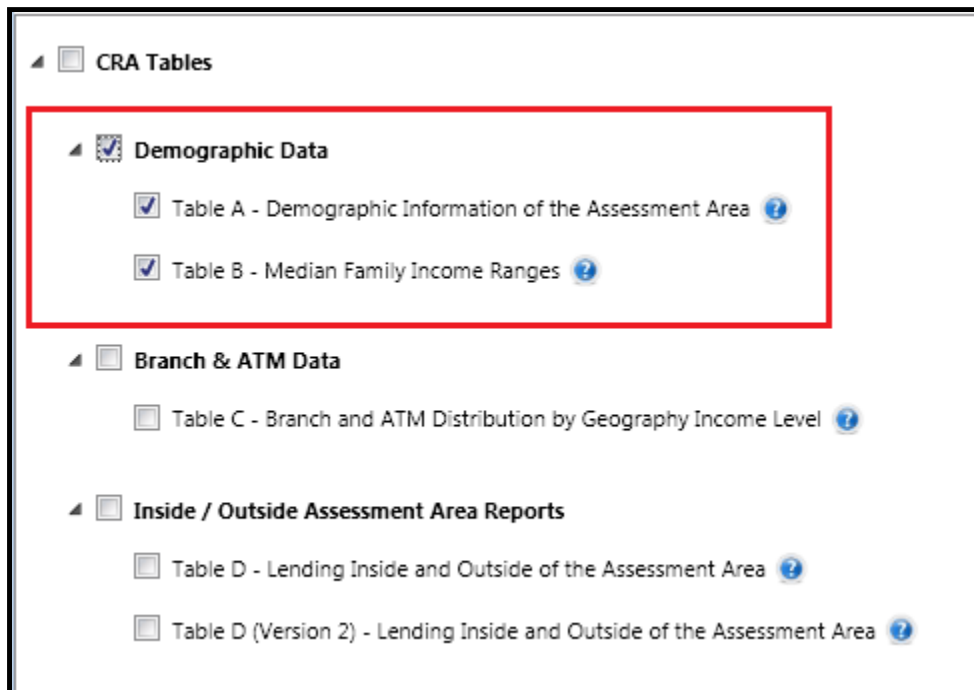
2. Click the **PDF** icon located at the upper right corner of the table configuration screen:

The software generates the table(s) and displays the **Save a File** dialog box:
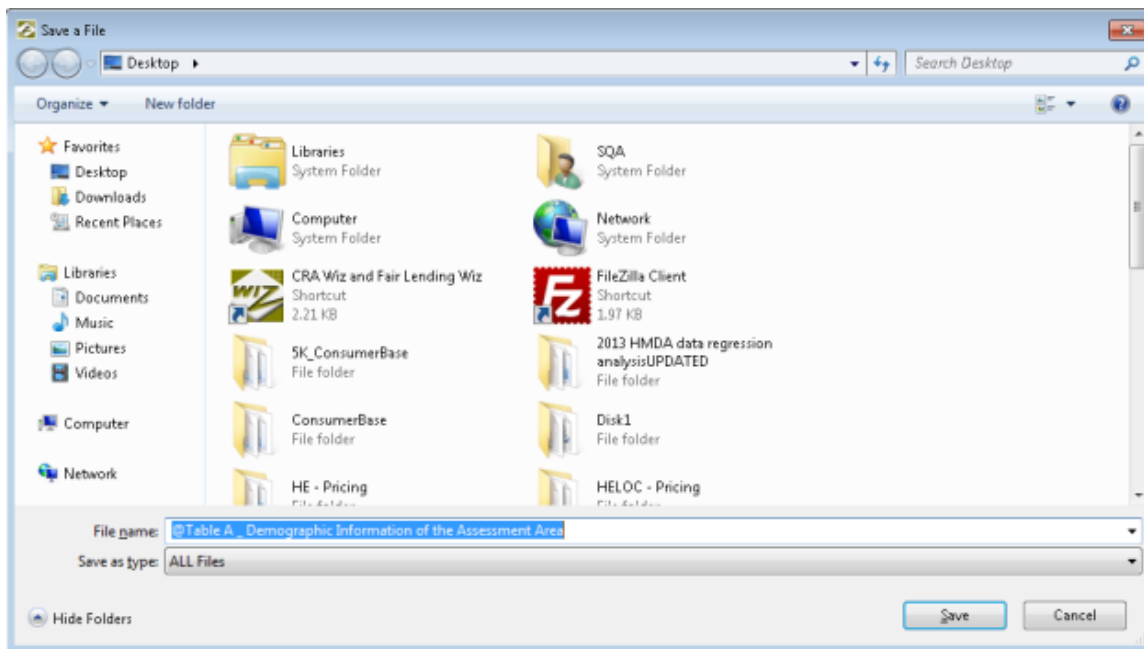
3. Use the dialog box controls to select a location to save the PDF version of the table and also enter a name for the saved PDF:

Note: By default, the software names the file @Table [Table Letter]_[Table Name]:
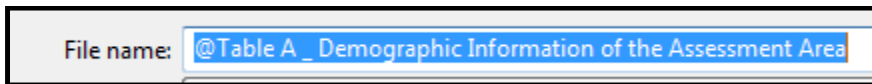
4. Click the **Save** button:
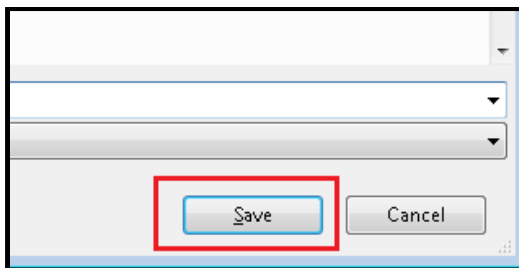
The software does one of the following:

- If you selected a single table, the software displays the table in your computer's associated PDF viewing program.

- If you selected multiple tables, 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. Select the table or tables you want to print

   Note: For more information on how to select tables, refer to the Selecting Tables to Generate.
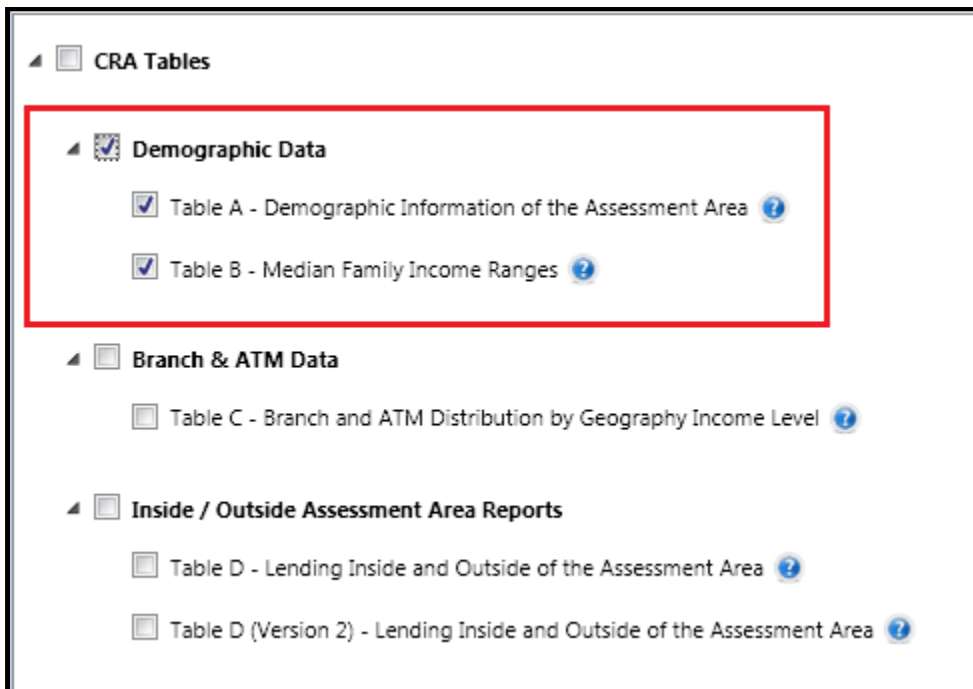
2. Click the **Print** ⬛ icon located at the upper right corner of the table configuration screen:
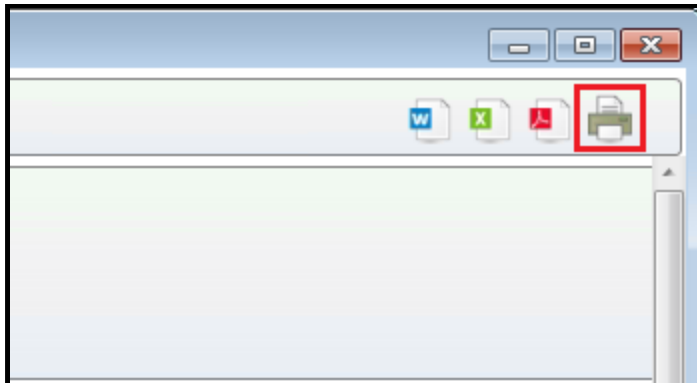
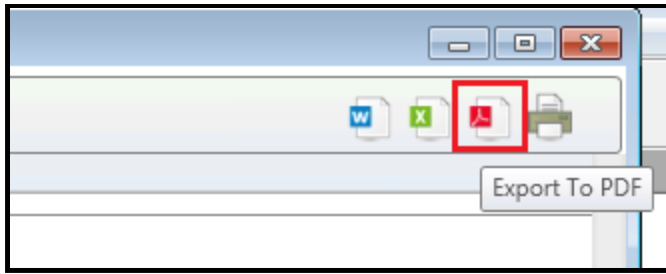The software generates the table(s) and displays the **Print** dialog box:
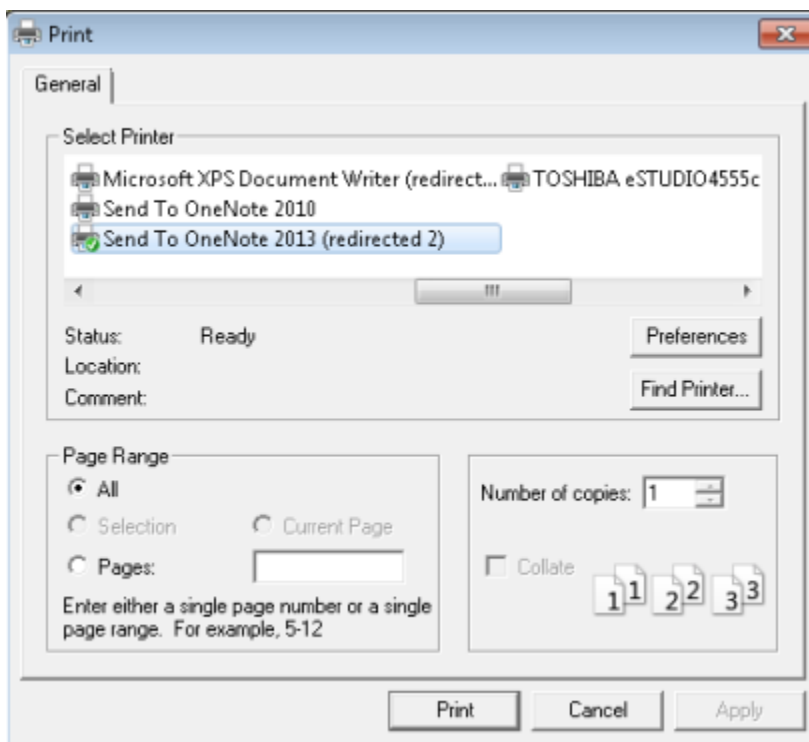
Note: Depending on your operating system version and configuration, your print dialog box might not match the above example.

3. Use the dialog box controls to configure printing options.

4. Click the **Print** button:
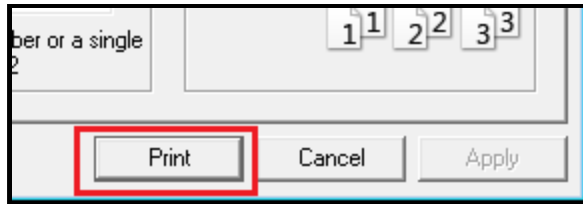
The software does one of the following:

- If you selected a single table, the software prints the table.

- If you selected multiple tables, 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:

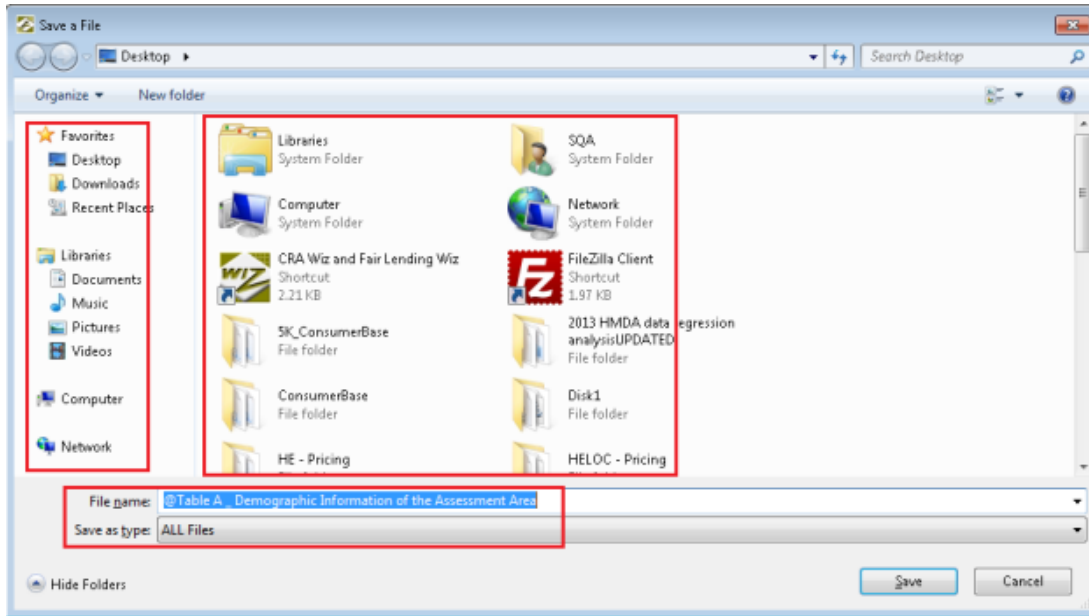1. <u>Select the table or table</u>s you want to generate.

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

2. In the toolbar located at the top of the table configuration screen, click the **Generate Report** button:
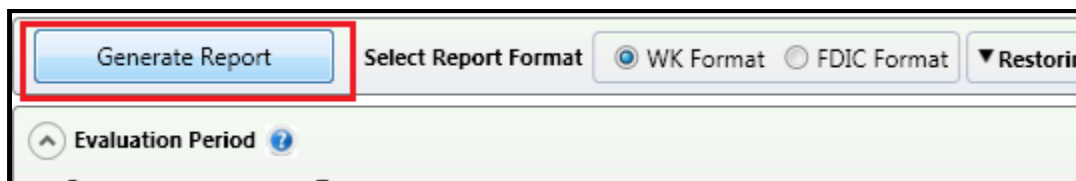
The software generates the table(s) and displays the table(s) in the **Report Viewer**:

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

Selected Reports: Table A - Demographic Information of the Assessment Area | Refresh

1 of 3 | 100% | Find | Next

Table A - Demographic Information of the Assessment Area

Assessment Area: IL

| Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % 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	28.4	37.6	18.7	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	37.8	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	18.0	41.7	0.0
Median Family Income MSA - 14010 Bloomington, IL MSA	74,930	Median Housing Value				227,495
Median Family Income MSA - 16020 Cape Girardeau, MO-IL MSA	51,873	Median Gross Rent				851
Median Family Income MSA - 16060 Carbondale-Marion, IL MSA	50,689	Families Below Poverty Level				9.2 %
Median Family Income MSA - 16580 Champaign-Urbana, IL MSA	65,521					
Median Family Income MSA - 16974 Chicago-Naperville-Arlington Heights, IL MD	72,196					
Median Family Income MSA - 19180 Danville, IL MSA	49,429					
Median Family Income MSA - 19340 Davenport-Moline-Rock Island, IA-IL MSA	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	59,998					
Median Family Income MSA - 29404 Lake County-Kenosha County, IL-WI MD	86,241					
Median Family Income MSA - 37900 Peoria, IL MSA	66,038					
Median Family 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	68,823					
Median Family Income Non-MSAs – IL	54,499					

Source: 2010 U.S. Census, 2013 D&B Data, and FFIEC Estimated Median Family Income;
(*) The NA category consists of geographies that have not been assigned an income classification.

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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:
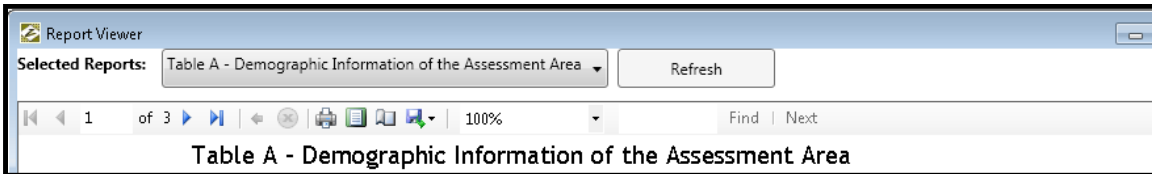
The report viewer enables you to do the following:

- [Display](#) a different report if you generated multiple report types
- [Navigate](#) through and display additional report pages
- [Zoom](#) the report display
- [Search](#) report text
- [Export](#) a report to either Word, Excel, or PDF format
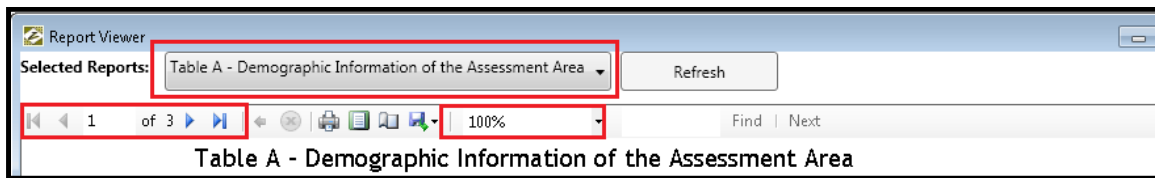- [Print](#) the report

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

- [Report Navigation](#)
- [Searching Reports](#)
- [Exporting Reports](#)

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

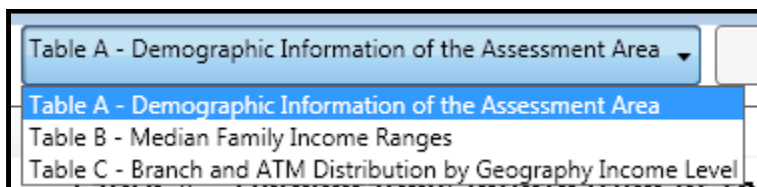If you selected and generated multiple reports, you can select a different report to display.

To display a different report, do the following:
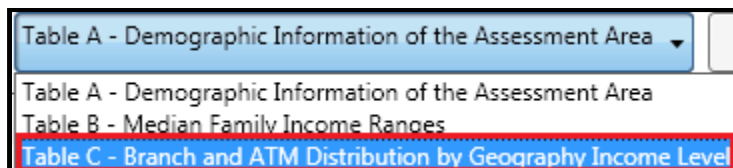
1. Click the **Select Report** drop-down menu:
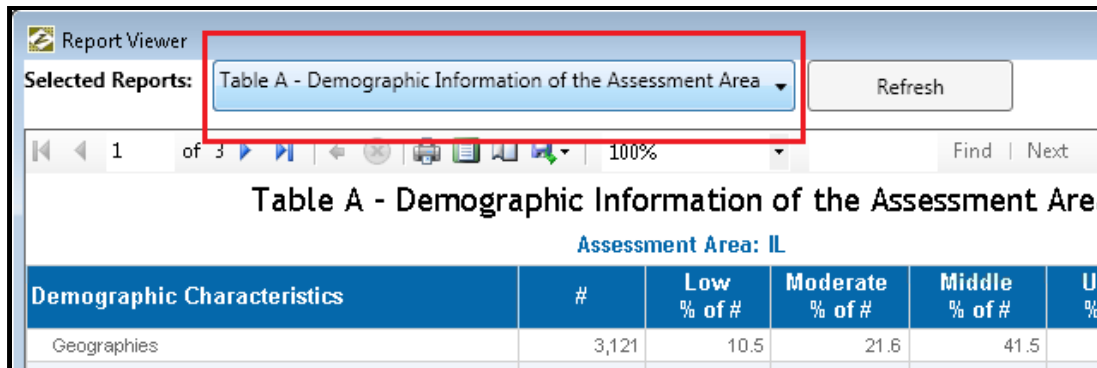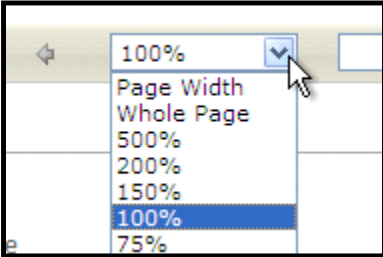

    The software displays a list of reports:

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:
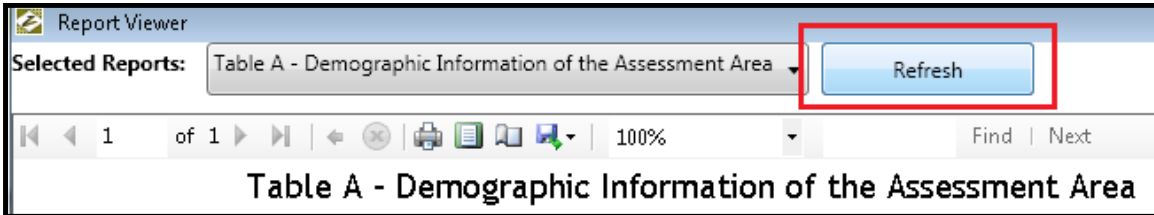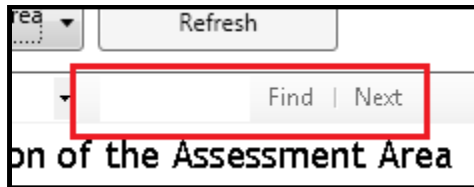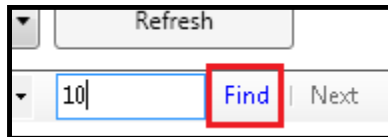
Searching Reports

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:
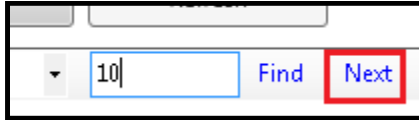

2. Click the **Find** link:

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

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


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

Table A - Demographic Information of the

Assessment Area: IL

Demographic Characteristics	#	Low % of #	Modera % 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	42,610	0.9	
Family Distribution by Income Level	3,161,517	21.6	
Household Distribution by Income Level	4,769,951	24.3	
Median Family Income MSA - 14010 Bloomington, IL 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:
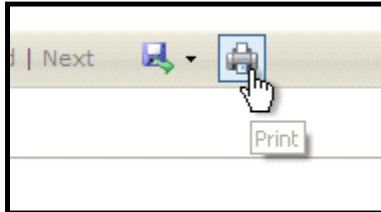
   IMPORTANT: If you are printing a report for the first time, the system displays the following dialog box, indicating that **SQL Server Reporting Services** will be installed:

   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)

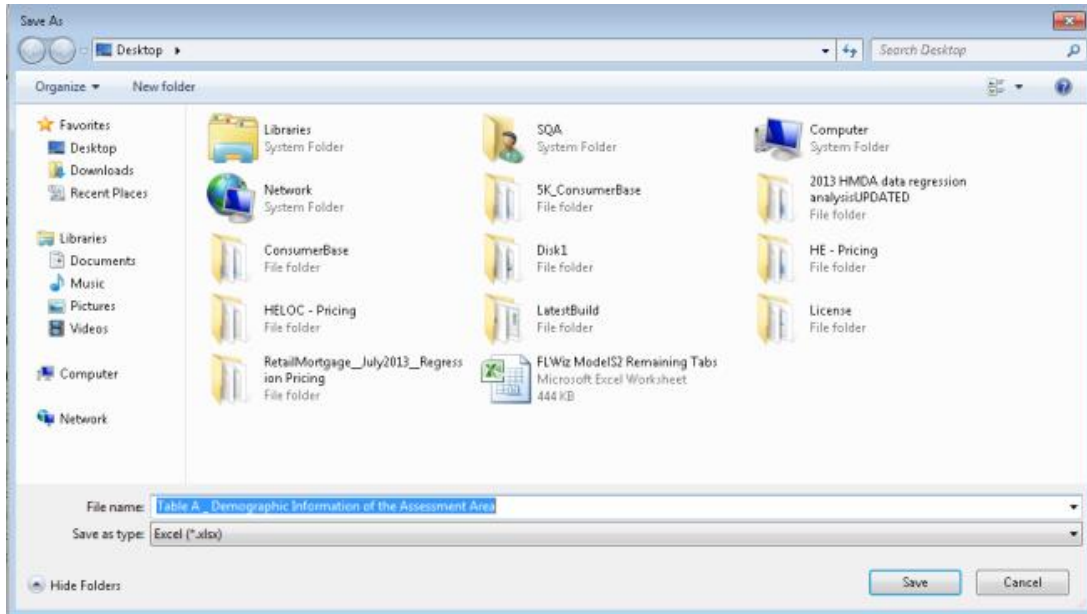To export a report, do the following:

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:

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.
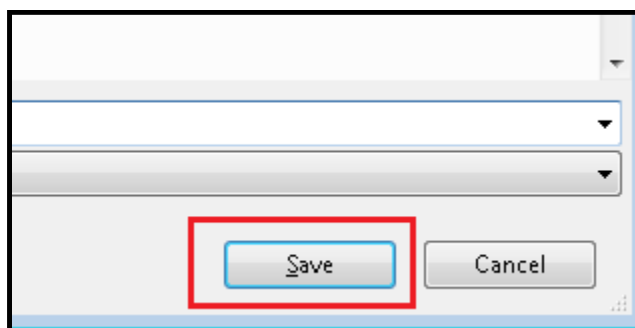
3. Use the dialog box controls to name the report and select the location where you want to save the exported report:
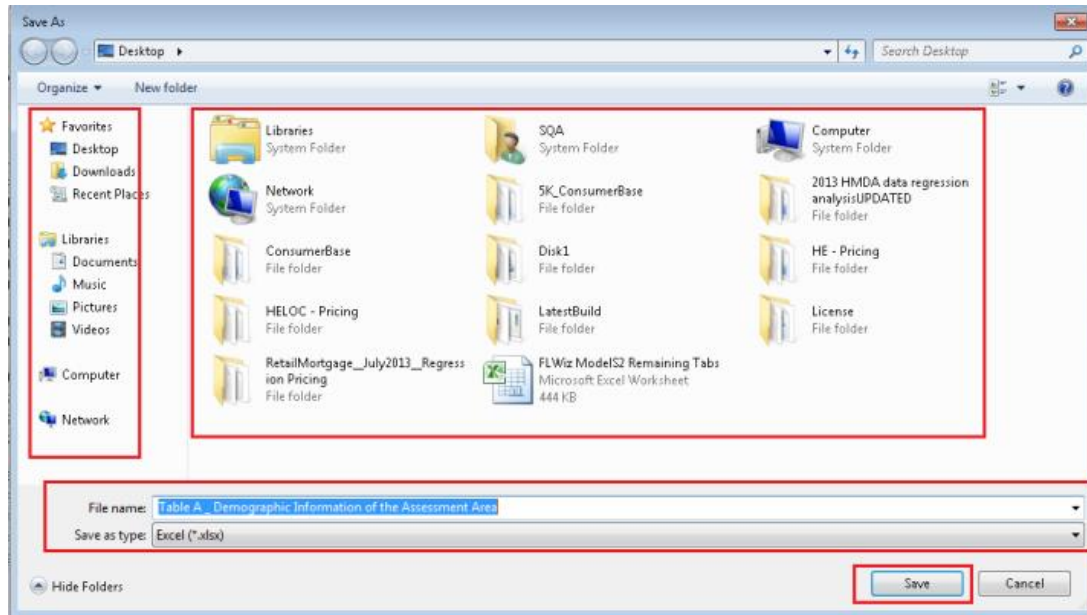
Note: By default, the software names the file @Table [Table Letter]_[Table Name]:
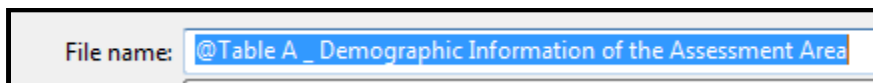
4. Click the **Save** button:

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

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