



CRA *Wiz*[®]
Training Manual
Data Analysis

Table of Contents

TABLE OF CONTENTS	2
CHAPTER 1 – ASSESSMENT AREAS.....	4
Accessing Create Areas	5
Creating Assessment Areas	6
Creating Additional Assessment Areas.....	10
Viewing Saved Assessment Areas	11
Combining Assessment Areas	12
Applying Filters to an Assessment Area	13
Transferring/Installing Assessment Areas	16
Assigning Assessment Areas to a File.....	19
Removing Tracts from an Assessment Area	20
Creating a New Folder.....	20
Converting Your Assessment Area from One Census Period to Another	21
Demographic Reports Overview	21
Creating an Excel Assessment Area File	23
Create an Area Based on LAR/LR (Loan Application Register/Loan Register)	24
Generating Demographic Reports.....	26
Interpreting the GeoDemographic Reports.....	27
Printing Demographic Reports	31
Publishing Demographic Reports	32
CHAPTER 2 – HMDA AND CRA SUBMISSION.....	34
Introduction	35
Accessing the Submission Wizard	36
Creating a 2004 HMDA Submission file and Transmittal record.....	36
Creating a HMDA Dodd-Frank Submission File	45
Creating a CRA Submission File	52
Creating a Micro-level Data File	63
CHAPTER 3 – INTRODUCTION TO REPORTS	67
HMDA Standard Analysis Reports	69
CRA Reports	73
Generating Standard HMDA Reports	75
Applying Calculation and Geographic Options to Reports	79
Exporting Reports to Microsoft Excel and Word	83
Dodd Frank HMDA Standard Analysis Reports.....	89
Creating Columnar Reports	99
Creating a Batch Report	104
Accessing Regulatory Reports	116
Accessing Small Business Reports	119
CHAPTER 4 – PEER ANALYSIS.....	120
Accessing Peer Mortgage Reports.....	121
Accessing Peer Small Business Reports.....	124
Filtering for Lender Groups	126
Managing Lender Groups.....	129
Applicant and Tract Lending Tests	133
CRA Peer Market Share Reports.....	136
CHAPTER 5 – CREATING CUSTOM TABLES	139
CHAPTER 6 - USING WORKBOOK BUILDER.....	147
CHAPTER 7 - MAPPING ASSESSMENT AREAS	153
Accessing the Mapper.....	154

Creating Map of an Assessment Area	157
Adding Themes.....	166
Adding Map Layers.....	182
Modifying Existing Themes	189
Applying Theme to Current File	193
Saving Map.....	201
Accessing Saved Maps.....	202
Mapping Peer Branches	204

Chapter 1 - Assessment Areas

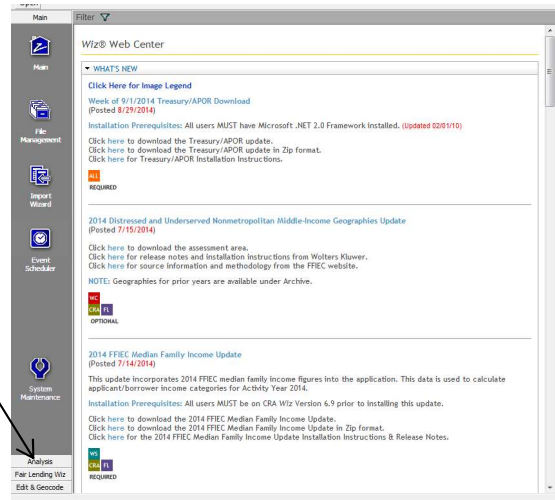
The Community Reinvestment Act requires lending institutions to identify and submit the area(s) where institutions conduct the majority of their lending activity. The area(s) is used by your regulatory agency to “evaluate your institution’s record of helping meet the credit needs of its community”.

In *CRA Wiz* you can generate demographic reports that will help explain performance context. Performance context has the potential to change the conclusion regarding your performance within a particular geography. It can explain your lending patterns, investment decisions, and can help you understand your performance versus other similarly situated institutions.

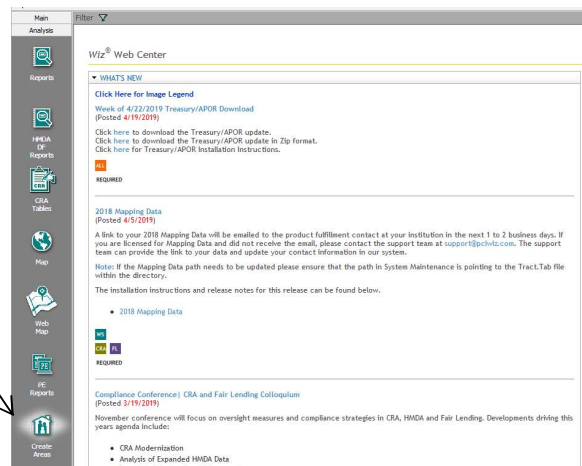
Accessing Create Areas

To access the Create Areas functionality, follow these steps:

1. Click the Analysis button.



2. Click the Create Areas button.



You can select any combination of states, MSAs, counties, and census tracts for the creation of an assessment area. You can also select towns, ZIP code regions, minor civil divisions, and census county divisions, for the creation of any area¹.

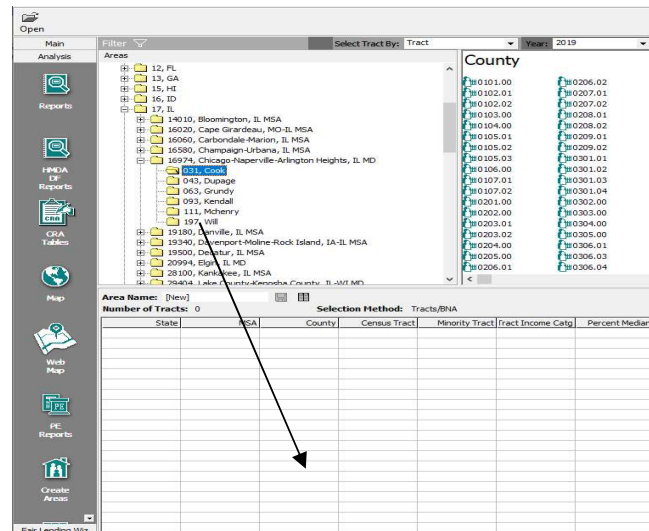
¹Be sure to follow the rules for creating assessment areas as found in [A Guide to CRA Data Collection and Reporting](#).

You display the area you want to include in the assessment area by drilling down through the US Areas tree view.

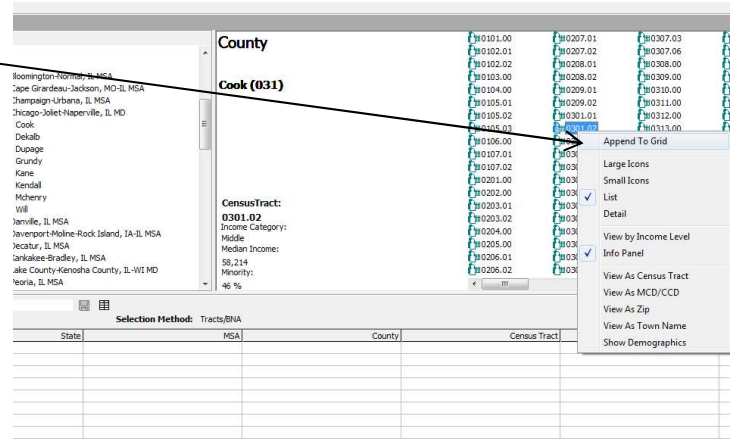
As you select folders (regions) in the tree view, CRA Wiz displays the contents of the folder in the display pane. There are two ways to add a geographic region in the display pane to the assessment area:

1. Drag the region to the grid area

- OR



2. Right click on the region and select **Append to Grid** on the contextual menu.



Creating Assessment Areas

For training purposes, we will focus on creating and analyzing eight counties in the following two Metropolitan Divisions within Northern Illinois:

16974 - Chicago-Naperville-Arlington Heights, IL MD

- Cook
- DuPage
- Grundy
- Kendall
- McHenry
- Will

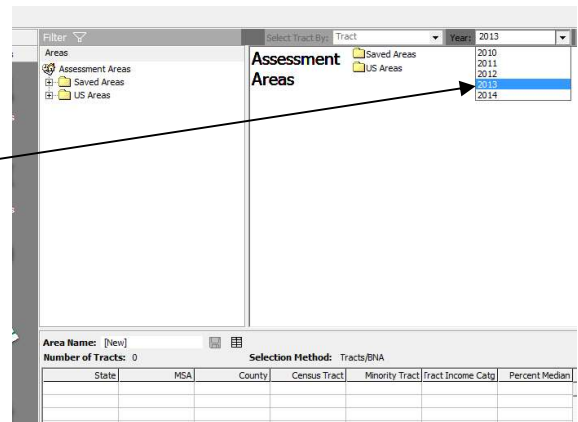
20994 - Elgin, IL MD

- DeKalb
- Kane

Because the counties are listed in two separate Metropolitan Divisions, you can create two separate areas consisting of the counties located in the Chicago-Naperville-Arlington Heights, IL MA (16974) and in the Elgin, IL MD (20994)

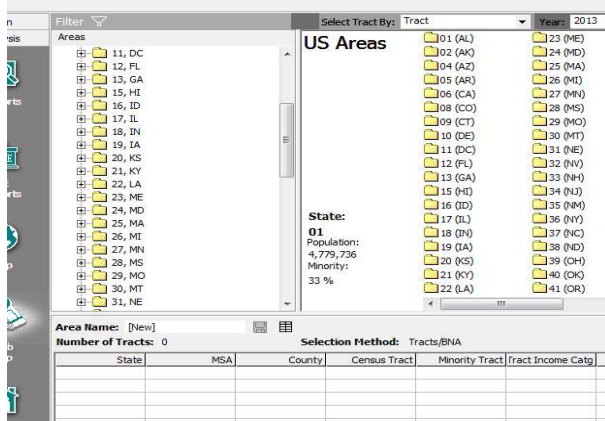
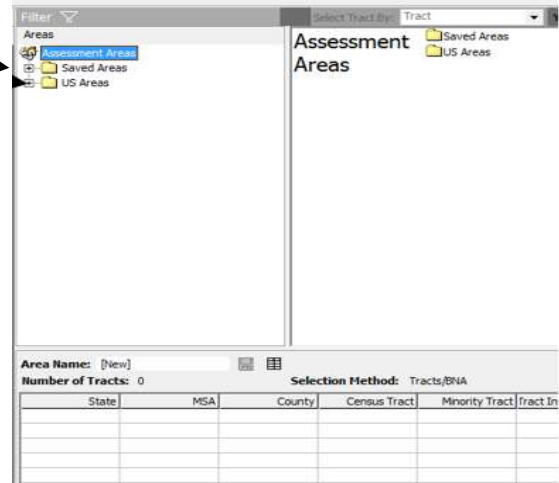
Selecting the Geography

Make sure that the year is set to the appropriate year for the assessment area you are creating. For this exercise select the current year.



1. In the tree view, double click on the US Areas folder.

US Areas contains a folder for each US state and territory. The name of the folder is the two-digit state FIPS code and the state's US postal abbreviation.

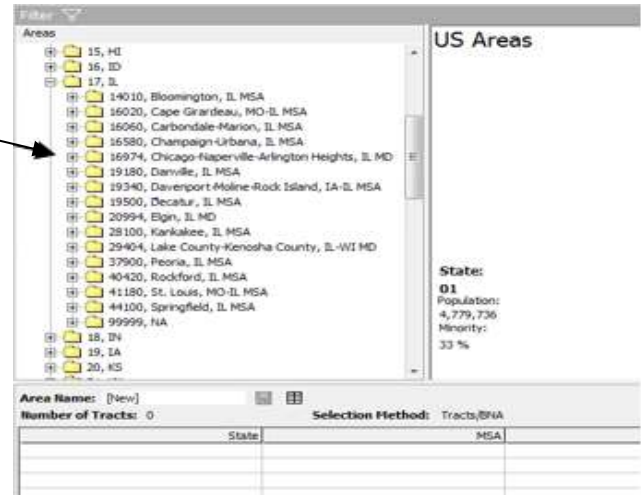


2. Use the scroll bar to locate the folder for 17, IL (Illinois). Double click on the folder.

3. Double click 16974, Chicago-Naperville-Arlington Heights, IL MD.

Note:

Each state contains a folder for all MSAs (Metropolitan Statistical Area) and MDs (Metropolitan Division).



4. Select the MD.

Note:

Each MSA/MD contains a folder for each county in the MSA/MD. The name of each folder is the three-digit county FIPS code and the county name.

5. Left click and drag the folder of the MD to the grid below.
6. Release the left mouse button.

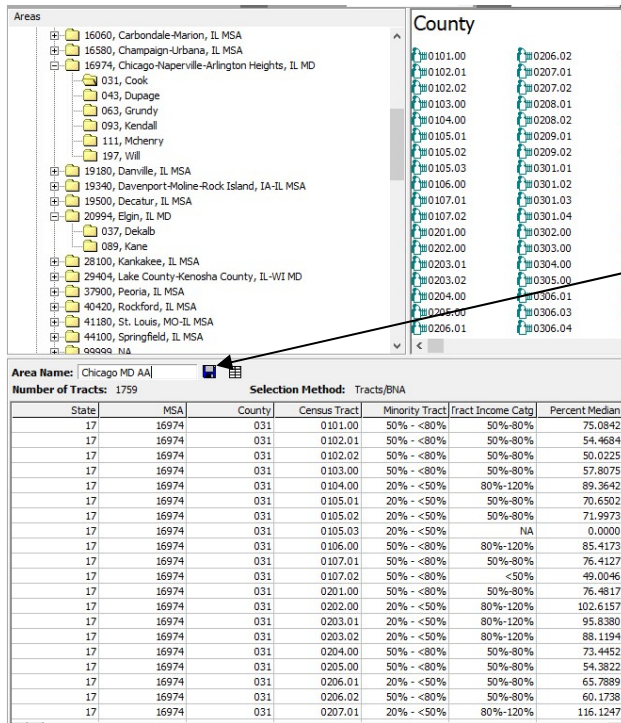
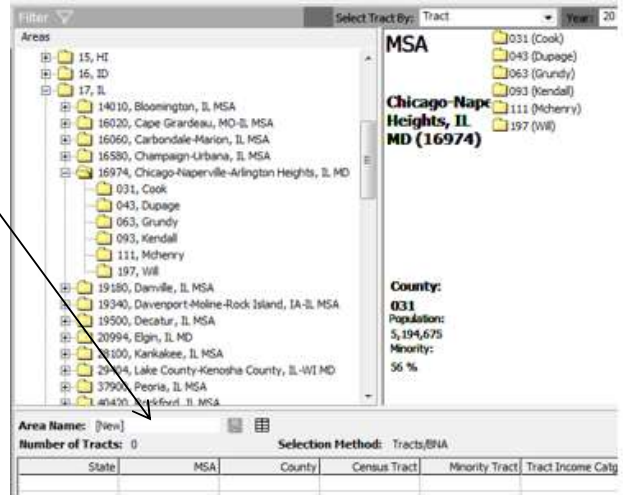
CRA Wiz displays the information for each census tract in each county, as well as the total number of tracts. The information displayed includes:

- State
- MSA
- County
- Census Tract
- Minority Tract
- Tract Income Category
- Percent Median

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	16974	031	0101.00	50% - <80%	50%-80%	75.0842
17	16974	031	0102.01	50% - <80%	50%-80%	54.4684
17	16974	031	0102.02	50% - <80%	50%-80%	50.0225
17	16974	031	0103.00	50% - <80%	50%-80%	57.8075
17	16974	031	0104.00	20% - <50%	80%-120%	89.3642
17	16974	031	0105.01	20% - <50%	50%-80%	70.6502
17	16974	031	0105.02	20% - <50%	50%-80%	71.9973
17	16974	031	0105.03	20% - <50%	NA	0.0000
17	16974	031	0106.00	50% - <80%	80%-120%	85.4173
17	16974	031	0107.01	50% - <80%	50%-80%	76.4127
17	16974	031	0107.02	50% - <80%	<50%	49.0046
17	16974	031	0201.00	50% - <80%	50%-80%	76.4817
17	16974	031	0202.00	20% - <50%	80%-120%	102.6157
17	16974	031	0203.01	20% - <50%	80%-120%	95.8380
17	16974	031	0203.02	20% - <50%	80%-120%	88.1194
17	16974	031	0204.00	50% - <80%	50%-80%	73.4452
17	16974	031	0205.01	50% - <80%	50%-80%	54.3822
17	16974	031	0206.01	20% - <50%	50%-80%	65.7889
17	16974	031	0206.02	50% - <80%	50%-80%	60.1738
17	16974	031	0207.01	20% - <50%	80%-120%	116.1247

Saving the Assessment Area

1. Triple click in the Area Name field.



2. Enter 'Chicago MD-AA' in the Area Name field over the word New.

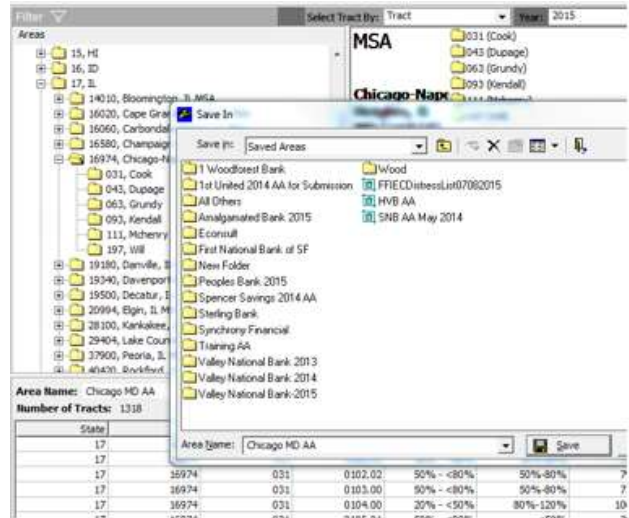
3. Click the Save (diskette) button.

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	16974	031	0101.00	50% - <80%	50%-80%	75.0842
17	16974	031	0102.01	50% - <80%	50%-80%	54.4684
17	16974	031	0102.02	50% - <80%	50%-80%	50.0225
17	16974	031	0103.00	50% - <80%	50%-80%	57.8075
17	16974	031	0104.00	20% - <50%	80%-120%	89.3642
17	16974	031	0105.01	20% - <50%	50%-80%	70.6502
17	16974	031	0105.02	20% - <50%	50%-80%	71.9973
17	16974	031	0105.03	20% - <50%	NA	0.0000
17	16974	031	0106.00	50% - <80%	80%-120%	85.4173
17	16974	031	0107.01	50% - <80%	50%-80%	76.4127
17	16974	031	0107.02	50% - <80%	<50%	49.0046
17	16974	031	0201.00	50% - <80%	50%-80%	76.4817
17	16974	031	0202.00	20% - <50%	80%-120%	102.6157
17	16974	031	0203.01	20% - <50%	80%-120%	95.8380
17	16974	031	0203.02	20% - <50%	80%-120%	88.1194
17	16974	031	0204.00	50% - <80%	50%-80%	73.4452
17	16974	031	0205.00	50% - <80%	50%-80%	54.3822
17	16974	031	0206.01	20% - <50%	50%-80%	65.7889
17	16974	031	0206.02	50% - <80%	50%-80%	60.1738
17	16974	031	0207.01	20% - <50%	80%-120%	116.1247

CRA Wiz does the following:

- Saves the assessment area.

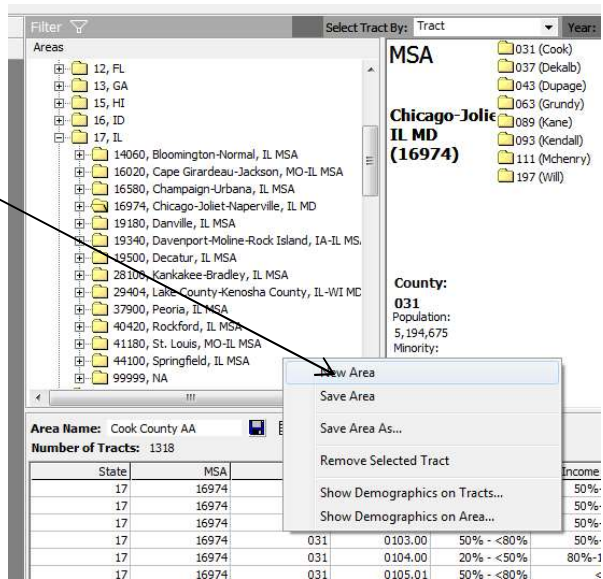
Closes the Save In dialog box.



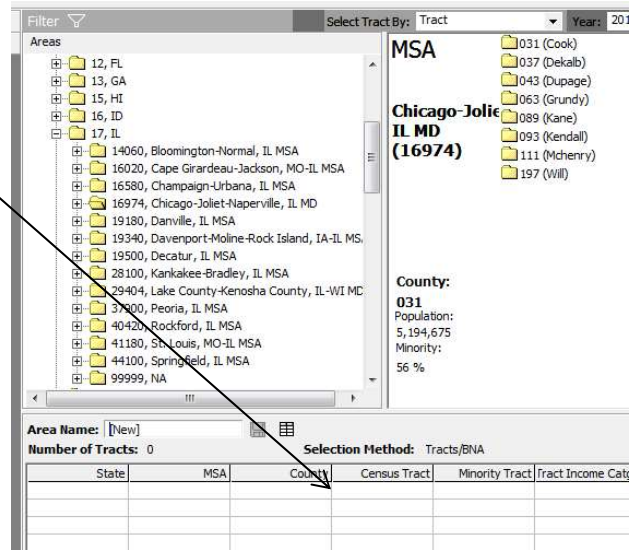
Creating Additional Assessment Areas

Follow these steps to create the next assessment area:

- Right click anywhere in the grid area and select **New Area**.



CRA Wiz clears the grid.



Repeat steps 1 through 6 under the section Selecting the Geography and 1 through 4 under the section Saving the Assessment Area to create an additional assessment area.

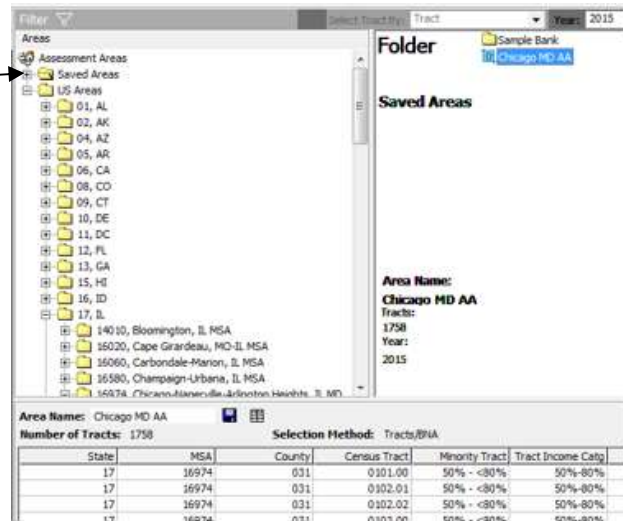
Viewing Saved Assessment Areas

To view the assessment areas you have created, follow these steps:

1. Scroll up and locate the **Saved Areas** folder and double click on it.

Note:
CRA Wiz displays the following information in the Saved Areas pane for each assessment area you click on:

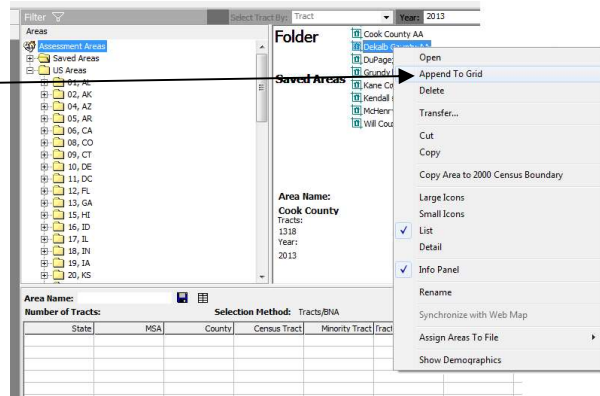
- Assessment Area Name
- Number of Census Tracts
- Action Year



Combining Assessment Areas

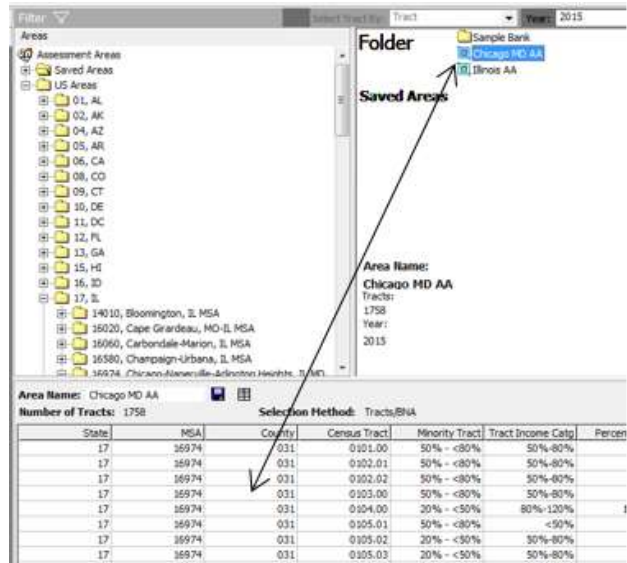
You can combine two or more assessment areas to create larger assessment areas. There are two ways to add the census tracts from an existing assessment area to the grid:

1. Right click on the assessment area and select **Append to Grid** from the menu.



or

2. Left click and drag the assessment area to the grid.



Note:

Continue in this manner until you have added all areas into the grid. Do not clear the grid after adding each area.

Applying Filters to an Assessment Area

CRA Wiz gives you the ability to apply filters to a saved assessment area. The filter button allows access to GeoDemographics that the assessment area can be filtered on.

1. Double-click **Chicago MD AA**.
This action moves the area into the grid.

Area Name: Chicago MD AA
 Number of Tracts: 1758
 Selection Method: Tracts/BNA

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Perce
17	16974	031	0101.00	50% - <80%	50%-80%	
17	16974	031	0102.01	50% - <80%	50%-80%	
17	16974	031	0102.02	50% - <80%	50%-80%	
17	16974	031	0103.00	50% - <80%	50%-80%	
17	16974	031	0104.00	20% - <50%	80%-120%	
17	16974	031	0105.01	50% - <80%	<50%	
17	16974	031	0105.02	20% - <50%	50%-80%	
17	16974	031	0105.03	20% - <50%	50%-80%	

2. Click the **Filter** button

3. Double-click the **GeoDemographics** folder.

Filter Selection Clear Apply

Filter Name

Current Filters Saved Filters

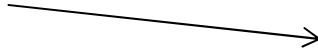
GeoDemographics

Area Name: Chicago MD AA
 Tracts: 1758
 Year: 2015

Selection Method: Tracts/BNA

MSA	County	Census Tract	Minority Tract	Tract Income Catg	Pe
974	031	0101.00	50% - <80%	50%-80%	
974	031	0102.01	50% - <80%	50%-80%	
974	031	0102.02	50% - <80%	50%-80%	
974	031	0103.00	50% - <80%	50%-80%	
974	031	0104.00	20% - <50%	80%-120%	
974	031	0105.01	50% - <80%	<50%	
974	031	0105.02	20% - <50%	50%-80%	

4. Double-click the **GeoDemographics Data** folder.



Filter Selection: Clear Apply

Filter Name

Current Filters | Saved Filters

- GeoDemographics
 - GeoDemographic Data**
 - Projected GeoDemographics
 - Business GeoDemographics

Folder: Sample Bank
Chicago MD AA
Illinois AA

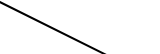
Saved Areas

Area Name: Chicago MD AA
Tracts:
1758
Year: 2015

Selection Method: Tracts/BNA

MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Me
974	031	0101.00	50% - <80%	50%-80%	74.4
974	031	0102.01	50% - <80%	50%-80%	61.6
974	031	0102.02	50% - <80%	50%-80%	79.6
974	031	0103.00	50% - <80%	50%-80%	72.2
974	031	0104.00	20% - <50%	80%-120%	100.8
974	031	0105.01	50% - <80%	<50%	30.5

5. Double-click the **Population** folder.



Filter Selection: Clear Apply

Filter Name

Current Filters | Saved Filters

- GeoDemographics
 - GeoDemographic Data
 - Projected GeoDemographics
 - Business GeoDemographics
 - POPULATION**
 - FAMILIES
 - HOUSEHOLDS
 - HOUSING
 - LABOR
 - POPULATION AGE
 - PERSONS BY GROL
 - RACE OF OWNER
 - LOW INCOME HOU
 - MODERATE INCOM
 - MIDDLE INCOME H
 - UPPER INCOME HC
 - MARITAL STATUS

Folder: Sample Bank
Chicago MD AA
Illinois AA

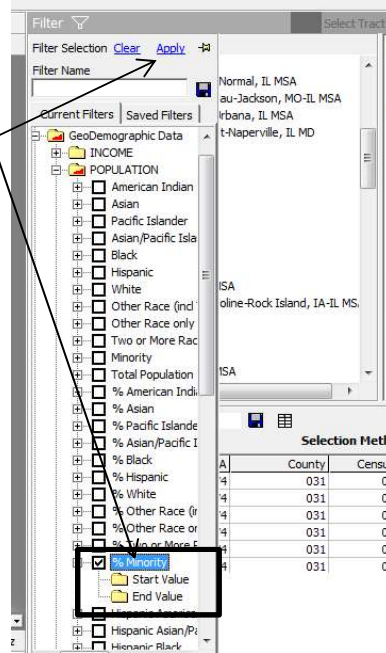
Saved Areas

Area Name: Chicago MD AA
Tracts:
1758
Year: 2015

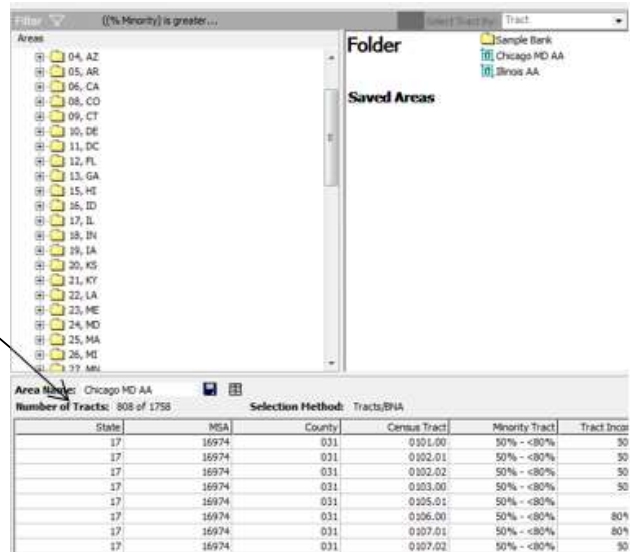
Selection Method: Tracts/BNA

MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent
974	031	0101.00	50% - <80%	50%-80%	...
974	031	0102.01	50% - <80%	50%-80%	...
974	031	0102.02	50% - <80%	50%-80%	...
974	031	0103.00	50% - <80%	50%-80%	...
974	031	0104.00	20% - <50%	80%-120%	...
974	031	0105.01	50% - <80%	<50%	...
974	031	0105.02	20% - <50%	50%-80%	...

6. Double-click the % Minority selection.
7. Enter 50 in the Start Value
8. Enter 50 in the End Value
9. Click the Apply button.



The assessment area is filtered to 808 tracts from 1758, representing majority/minority census tracts in the assessment area.

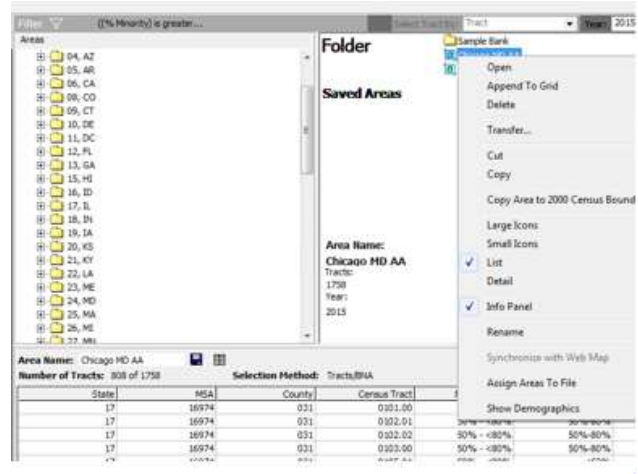


Transferring/Installing Assessment Areas

CRA Wiz gives you the ability to transfer completed Assessment Areas from one workstation to another. This process becomes useful for multiple users with stand-alone workstations.

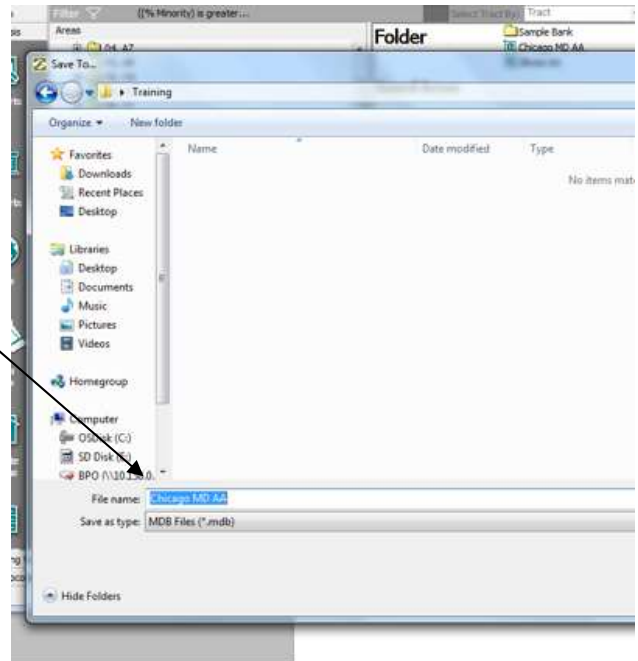
To transfer an Assessment Area, follow these steps:

1. Right click on **Chicago MD AA** and select **Transfer**.



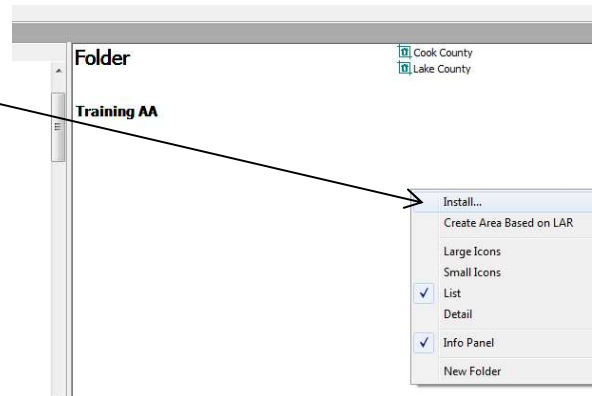
2. Navigate to a folder outside of CRA Wiz to save the Assessment Area. Name the assessment area in the **File Name** box. Click **Save**.

The software places a copy of the Assessment Area in the selected path. Hit **OK**.

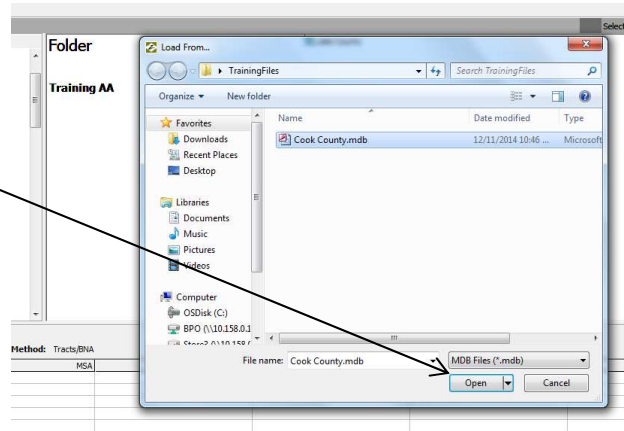


To install an Assessment Area, follow these steps:

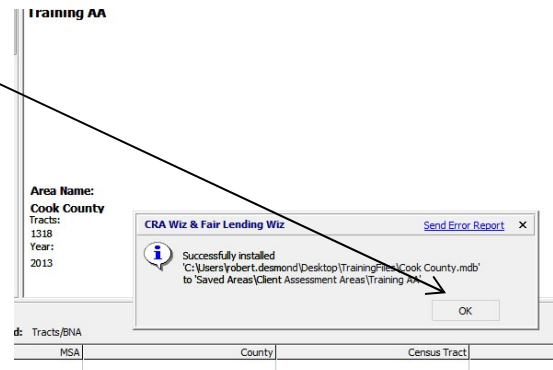
1. Right click in the open area within the right-side pane. Select **Install**.



2. Select the Assessment Area to install. Click **Open**.



3. The software provides a dialog box indicating that the install was successful. Click **OK**.



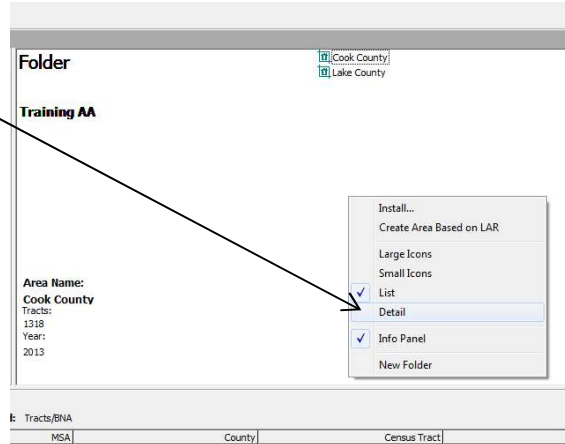
The software now displays the installed Assessment Area.

Detail/List View of Assessment Areas

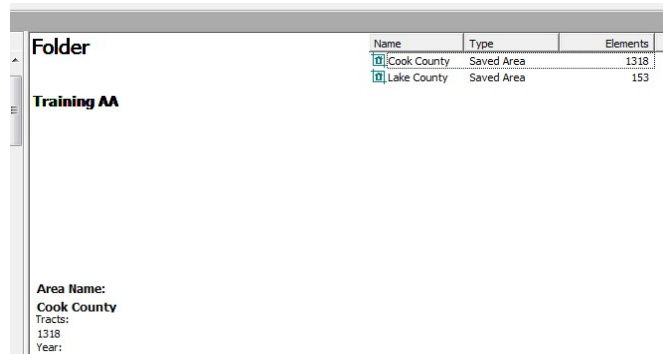
You can change the view of your assessment areas to either a list view or a detailed view.

To show the detail view of your assessment areas, follow these steps:

1. Right click in the open area on the right-side pane and select **Detail**.



2. The software now displays your assessment areas in detail.



To put your assessment areas back to a list view, right click within the open area and select List.

Assigning Assessment Areas to a File

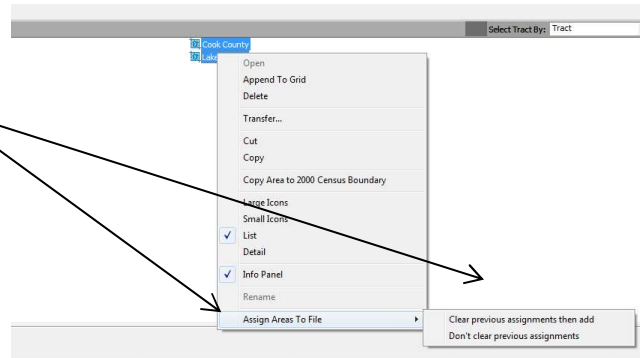
Assigning Assessment Areas to a file allows you to create custom tables listing information by each assessment area. This feature becomes very useful for creating reports, such as activity found inside vs outside your assessment areas.

To assign your Assessment Areas to your files, follow these steps:

1. Select all Assessment Areas. To select multiple AAs, hold down the Control key while selecting.



2. Right click in the hi-lighted area and select **Assign Areas to File**.
3. Select 'Clear previous assignments then add'.
4. Click 'Yes' on the pop-up for locked records. CRA Wiz will open File Manager, allowing you to navigate to the file you want your Assessment Areas assigned to. Select your file and hit **Open**.



The software will assign all areas to the selected file.

5. Click **OK**.

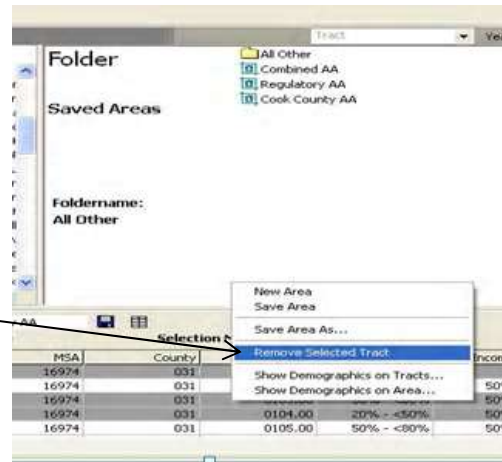
Note: You can perform this function on all files, i.e. HMDA, Small Business and Farm, Consumer, etc. If a new area is added, perform the function again to include the new area. Perform this function each time you update your file(s).

Removing Tracts from an Assessment Area

Removing tracts from an existing area may become necessary when the area is being reconfigured. Rather than recreating the area, it may be easier to remove certain tracts.

To remove tracts from an area, follow these steps:

1. Select the area that you want to remove tracts from. With the area showing in the grid, select the tracts you wish to remove by tagging (selecting with your left click button). To select multiple tracts, hold down your control key while selecting each tract
2. With all the tracts selected, right click within the grid area and select **Remove Selected Tract**.

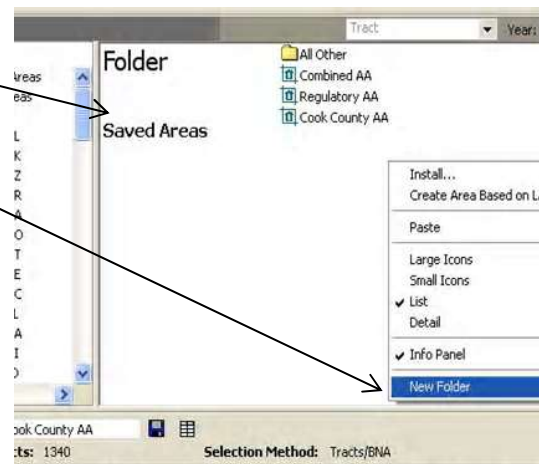


Creating a New Folder

To assist with keeping your assessment areas organized, CRA Wiz provides the flexibility to create folders.

To create a new folder, follow these steps:

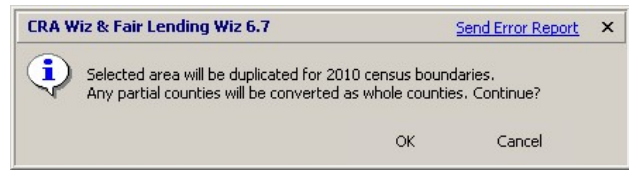
1. Select **Saved Areas**.
2. Within the open area, right click and select **New Folder**.
3. A new folder has been created and can be renamed. Right click on the newly created folder and rename '**Analysis Areas**'.



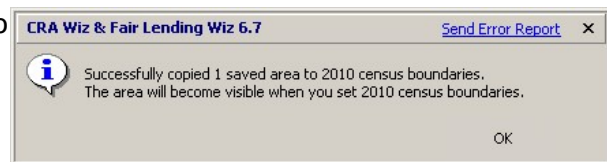
Converting Your Assessment Area from One Census Period to Another

If your assessment area is at the **County or MSA level**, CRA Wiz allows a user to convert an area from one census period to another rather than rebuilding the area.

1. Within Create Areas, open the Saved areas folder and right click on the assessment area file you wish to convert.
2. Select 'Copy Area to 2010 Census Boundary'.
3. A message box will appear, click Ok



Another box will appear stating the conversion to the 2010 census boundaries was successful.



To see the assessment areas under the 2010 census boundaries, select the 'Options' drop-down menu to change the census year to 2010 Census Boundaries.

Note: If your area contains a partial county, CRA Wiz will assign the entire county to the area. If the area represents a partial county, remove the tracts to be excluded using the previously mentioned process.

Demographic Reports Overview

The Community Reinvestment Act (CRA) requires all institutions to undergo regularly scheduled compliance examinations. Demographic information forms the basis for analyzing loan activity in your institution's assessment area(s). It can be very difficult to make a valid judgment of an institution's compliance with CRA regulations without understanding the demographic profile of the people and census tracts within an assessment area(s).

The CRA Exam Procedures under the heading "Performance Context" states: "Review standardized worksheets or other agency information sources to obtain relevant demographic, economic, and loan data, to the extent available, on each assessment area under review. Compare the data to similar data for the MSA, county, or state to determine how many similarities or differences will help in evaluating lending, investment, and service opportunities and community and economic conditions in the assessment area. Also consider whether the area has housing costs that are particularly high given area median income."

CRA *Wiz* provides a series of demographic reports to assist in analyzing the performance context of an institution's assessment area(s).

GeoDemographic Data

GeoDemographic data is a compilation of US Census data that contains information such as population, income, tract information, and housing information as well as household and family breakdowns.

Projected GeoDemographic Data

The Projected GeoDemographic data is projected US Census information updated to the current year. See population migrations, tract income adjustments, and other changes that may explain lending performance and support service test issues.

Business GeoDemographic Data

The Business GeoDemographic data is information on U.S. Businesses, enhanced with Dun & Bradstreet data, which helps to evaluate small business lending.

Creating an Excel Assessment Area File

Once your assessment area has been created, you can create a listing of all census tracts found within the area. This list can then be kept electronically to comply with the regulations for creating your institution's public file.

To create an excel file containing the tracts found within an assessment area, follow these steps:

1. Double click on an assessment area to appear in the lower grid. Click on the 2-column spreadsheet icon found next to the area name.

Area Name:	Cook County	Selection Method:	Tracts/BNA
Number of Tracts:	1318		
State	MSA	Count	
17	16974	03	
17	16974	03	
17	16974	03	
17	16974	03	
17	16974	03	
17	16974	03	
17	16974	03	
17	16974	03	
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17	16974	03	
17	16974	03	
17	16974	03	

The software then exports a complete listing of all census tracts found within the Assessment Area to an Excel worksheet.

Because this is Excel, you can reformat to suit your needs.

State	MSA	County	Census Tr	Minority Tr	Tract Incof	Percent Median			
17	16974	31	101	50% - <80	<50%	49.8038			
17	16974	31	102	50% - <80	50%-80%	56.9175			
17	16974	31	103	50% - <80	50%-80%	69.732			
17	16974	31	104	20% - <50	50%-80%	62.4173			
17	16974	31	105	50% - <80	50%-80%	51.313			
17	16974	31	106	50% - <80	50%-80%	65.0882			
17	16974	31	107	50% - <80	50%-80%	62.4754			
17	16974	31	108	80% - 100	<50%	49.0941			
17	16974	31	109	50% - <80	50%-80%	53.4604			
17	16974	31	201	50% - <80	50%-80%	75.0739			
17	16974	31	202	20% - <50	80%-120%	101.7169			
17	16974	31	203	20% - <50	80%-120%	91.0564			
17	16974	31	204	20% - <50	80%-120%	81.6441			
17	16974	31	205	50% - <80	50%-80%	62.5868			
17	16974	31	206	20% - <50	50%-80%	78.0424			
17	16974	31	207	20% - <50	50%-80%	77.459			
17	16974	31	208	50% - <80	50%-80%	77.0551			
17	16974	31	209	50% - <80	50%-80%	64.8123			
17	16974	31	301	50% - <80	50%-80%	62.9029			
17	16974	31	302	20% - <50	80%-120%	86.8646			
17	16974	31	303	50% - <80	50%-80%	65.8843			
17	16974	31	304	50% - <80	50%-80%	74.2894			
17	16974	31	305	50% - <80	50%-80%	68.9542			
17	16974	31	306	50% - <80	50%-80%	56.7878			

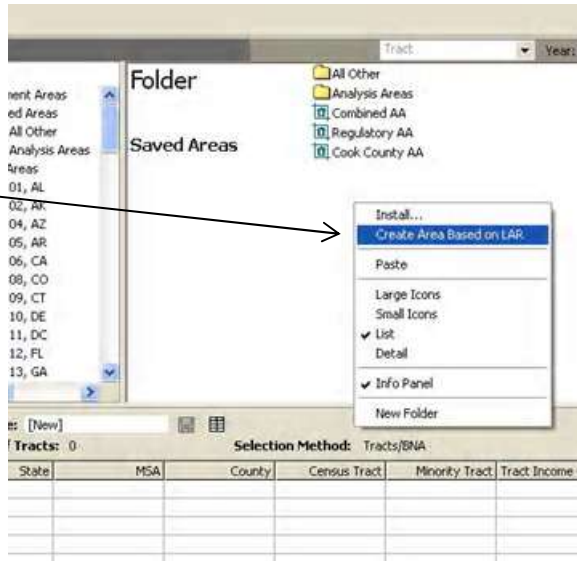
Create an Area Based on LAR/LR (Loan Application Register/Loan Register)

CRA *Wiz* gives you the option of creating an area based on a current LAR or LR.

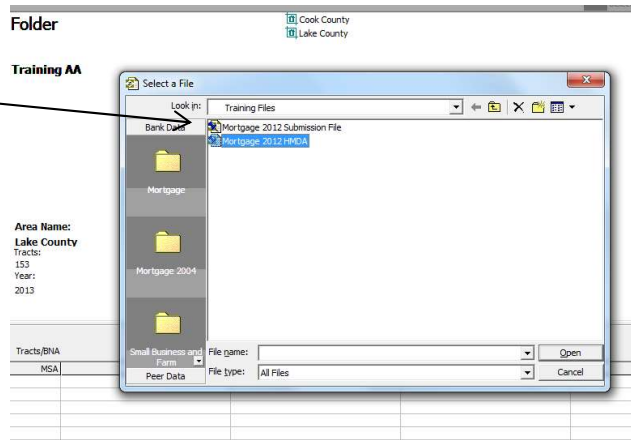
To create an area based on a LAR/LR, follow these steps:

Make sure that the bottom grid area is clear.

1. In the open area, right click and select **Create Area Based on LAR**.

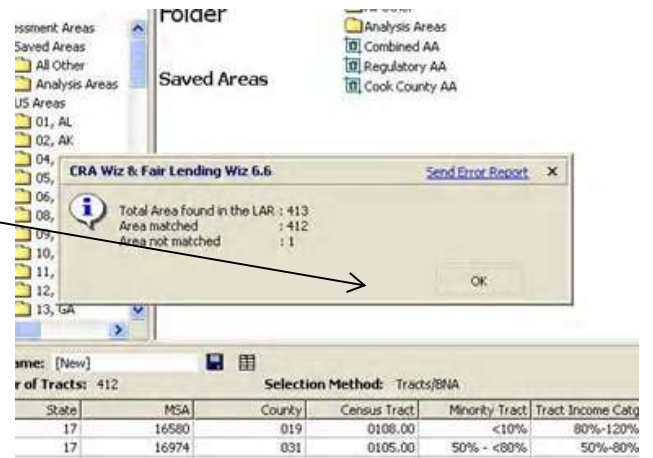


2. The software opens File Manager. Select the file you wish to build the area on. Select a current HMDA file.
3. Click Open.

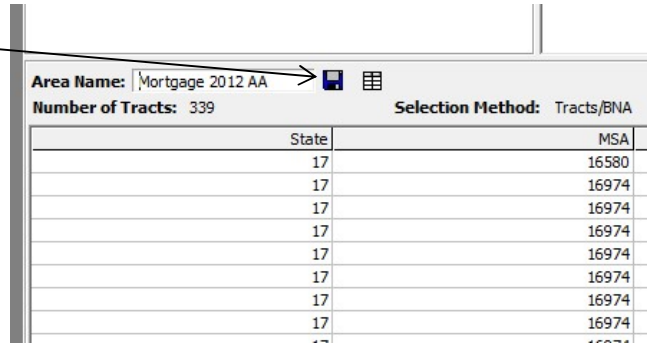


CRA Wiz has created an area based on the file selected.

4. Click OK.



5. Name the area and click the save button.

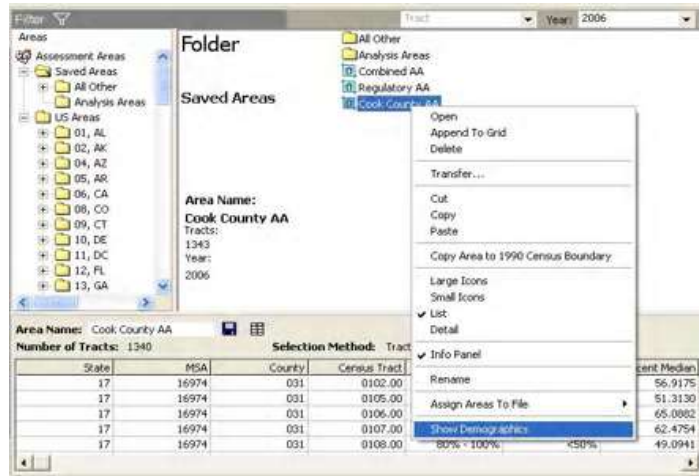


Generating Demographic Reports

After creating assessment areas, you can view the demographics of the assessment area to get an understanding of the demographics and economic conditions of the communities that your bank serves.

To generate demographic reports, follow these steps:

1. Right-click an Assessment Area in the display pane and select the Show Demographics option.



The software displays the GeoDemographics report.

Race or Ethnic Origin	Count	% of Population	Hispanic
Amer Ind/Alskn	1,058	0.15	2,221
Asian/Pacific	44,182	6.28	470
Black	46,989	6.68	2,044
White	458,701	65.21	69,503
Other	12,545	1.78	65,749
Hispanic	139,987	19.90	
Total Persons	703,462	100	
Minority	244,761	34.79	

Interpreting the GeoDemographic Reports

There are five reports available for GeoDemographic data which include Population, Labor, Tracts, Income, and Housing. The information and data contained in these reports is described in the following sections.

Population. The Population report displays the following information:

American Indian/ Alaskan Native (count and percent)

Asian/Pacific (count and percent)

Black (count and percent)

White (count and percent)

Other (count and percent)

Hispanic (count and percent) - this category contains the total Hispanic population regardless of race.

Total Persons (count and percent)

Minority (count and percent) - this category is a combination of all races that are not White as well as all Hispanics regardless of race.

Hispanic column (count and percent of population) - this column contains a Hispanic breakdown by race.

Persons Over 65 - displays an age breakdown (count) of persons over 65 years old.

Persons in Group Quarters - displays the number of people residing in non-institutional living arrangements for groups not living in conventional housing units or groups living in housing units containing ten or more unrelated people or nine or more people unrelated to the person in charge, such as institutionalized or non-institutionalized.

Total Families - displays the number of total families in the designated area. A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Total Households - displays the number of people who occupy a housing unit as a place of residence.

Unemployed Labor - displays the number of people 16 years old and over that: (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were looking for work during the last 4 weeks, and (3) were available to start a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness and were available to work but currently unemployed.

Non-Working Civilians - displays the number of people 16 years old and over who are not classified as members of the labor force. This category consists mainly of students, housewives, retired workers, seasonal workers enumerated in an off season who were not looking for work, institutionalized persons not in the workforce by age or employment status.

Persons 16 & older - displays the population of people that are 16 years of age or older.

Labor. The Labor report displays the following information:

Wage/Salary - displays the total number of people as well as percentage of households in the assessment area that received some type of wage or salary.

Self Employed (Non-Farm) - displays the total number of people as well as percentage of households in the assessment area that are considered self-employed (non-farm).

Self Employed (Farm) - displays the total number of people as well as percentage of households in the assessment area that are considered self-employed (farm).

Social Security - displays the total number of people and percent of households where social security pension's, survivors' benefits, and permanent disability insurance payments were made to by the Social Security Administration.

Public Assistance - displays the total number of people and percent of households that received public assistance which includes cash public assistance payments low-income people receive, such as aid to families with dependent children (AFDC, ADC), temporary assistance to needy families (TANF), general assistance, and emergency assistance.

Retirement - displays the total number of people and percent of households that received retirement funds which includes payments people receive from eight sources: companies or unions; federal government (Civil Service); military; state or local governments; railroad retirement; annuities or paid-up insurance policies; individual retirement accounts (IRAs), Keogh, or 401(k) payments; or other retirement income.

Below Poverty Level - displays the total number of people and percent of households where the total family income or unrelated individual income was less than the poverty threshold specified for the applicable family size, age of householder, and number of related children under 18 present.

Non-English Speaking - displays the total number of people and percent of households who do not speak English as their primary language.

Tracts

The Tracts report displays the following information:

Families - displays the count and percentage of low-, moderate-, middle- and upper-income families that reside in low-, moderate-, middle- and upper-income tracts.

Households - displays the count and percentage of low-, moderate-, middle- and upper-income households that reside in low-, moderate-, middle- and upper-income tracts.

Income. The Income report displays the following information:

Tracts - displays the count and percentage of low-, moderate-, middle- and upper-income tracts within the assessment area.

Households - displays the count and percentage of households in low, moderate, middle and upper income tracts.

Total Rentals - displays the count and percentage of total rental in low, moderate, middle and upper income tracts.

Weighted Average Median Family Income of Tracts BNA's - weighted average means that each tract's associated Median Family Income is added, then divided by the total number of tracts.

Weighted Average Median Household Income of Tracts/ BNA's - weighted average means that each tract's associated Median Household Income is added then divided by the total number of tracts.

Weighted Average of MSA/Non MSA's Census Median Family Income - displays the official number from the most recent census and is used by regulatory agencies during performance evaluations.

Weighted Average of MSA/Non MSA's Updated Median Family Income - displays the official number provided by HUD and the FFIEC each year.

Housing. The Housing report displays the following information:

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

Rental Occupied Units - displays the count and percent of housing which are occupied housing units not owner occupied whether they are rented for cash rent or occupied without payment of cash rent.

Total Rental Units - displays the total count and percent of housing that are considered rental units.

Total Condo Units - displays the total count and percent of housing that are considered condominium units. Condominiums may be single-family houses as well as units in apartment buildings.

1 - 4 Family Units - displays the count and percent of housing where the housing units are specified 1-4 family.

Multifamily - displays the count and percent of housing where the housing units are specified as 5 or more family.

Mobile Houses and Trailers - displays the count and percent of housing that is considered manufactured housing.

Boarded Up Units - displays the count and percent of housing that have windows and doors covered by wood, metal, or masonry to protect the interior and to prevent entry into the building.

Occupied Housing Units - displays the count and percent of housing that is classified as occupied

if it is the usual place of residence of the person or group of persons living in it at the time of enumeration, or if the occupants are only temporarily absent; that is, away on vacation or business.

Vacant Housing Units - displays the count and percent of housing that is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by persons who have a usual residence elsewhere also are classified as vacant.

Total Housing Units - displays the total count and percent of housing units.

of Households Where Monthly Owner Costs >30 % of Income

of Households Where Renter Costs >30 % of Income

Weighted Average Monthly Gross Rent

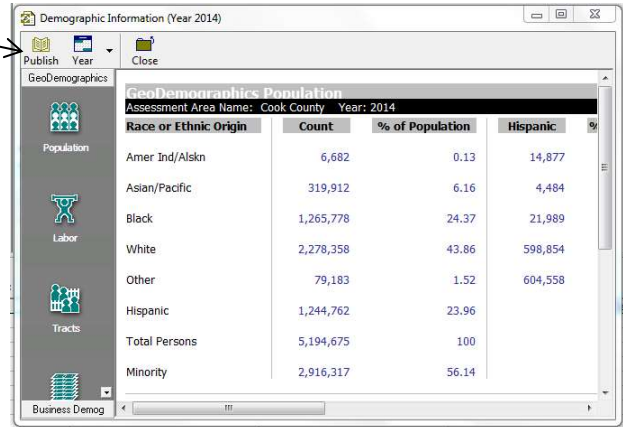
Weighted Average of Median Year Built

Weighted Average of Median Housing

Printing Demographic Reports

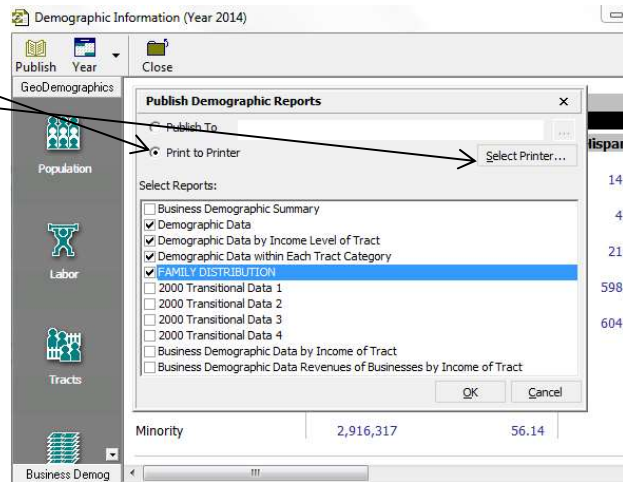
To print demographic reports, follow these steps:

In the tool bar, click the **Publish** button.



Select the **Print to Printer** option

Click the **Select Printer** button.

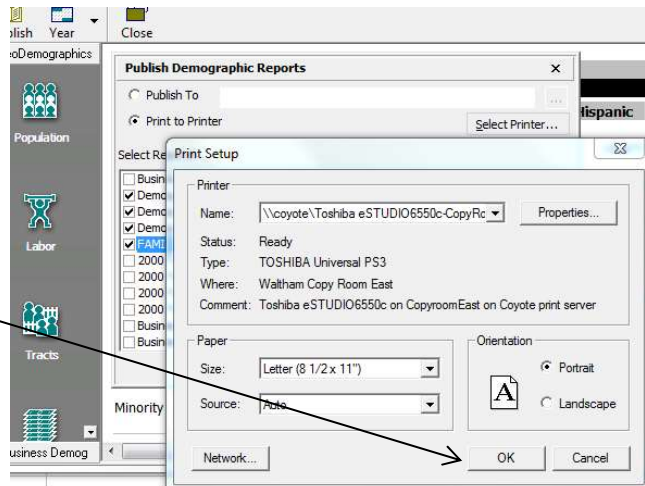


The software displays the Print Setup dialog box.

Select the appropriate printer from the drop-down menu.

Click the **OK** button.

The software prints the report.

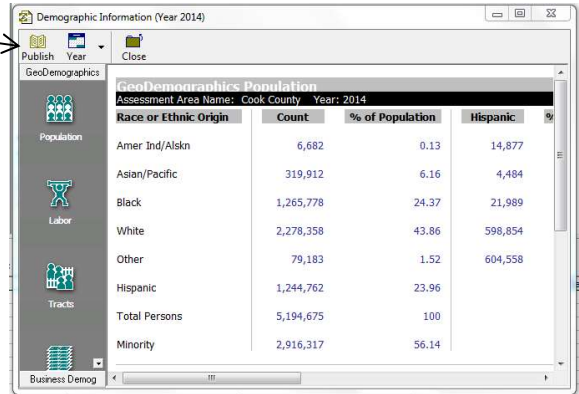


Publishing Demographic Reports

You can save a selected demographic report in HTML format. If your institution has an intranet, anyone with access to your intranet can view the report using Internet Explorer.

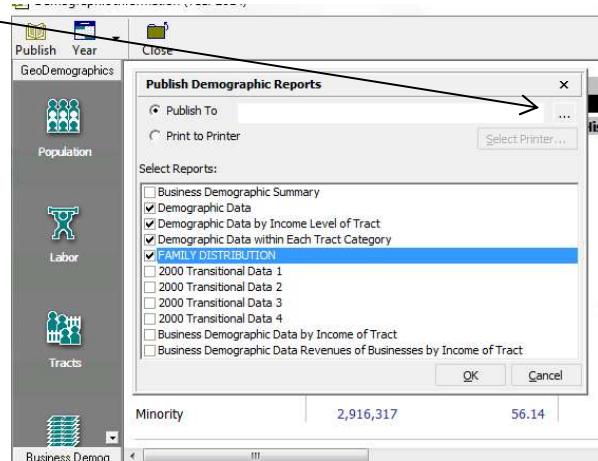
To publish demographic reports, follow these steps:

1. In tool bar click the **Publish** button.



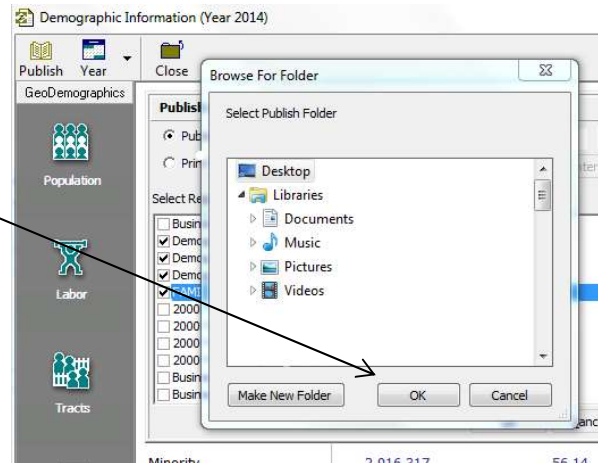
2. Select '**Publish To**' and click the Ellipsis button.

Note: You can select a destination for the report and its support files, either on your computer's hard drive or on your institution's network.



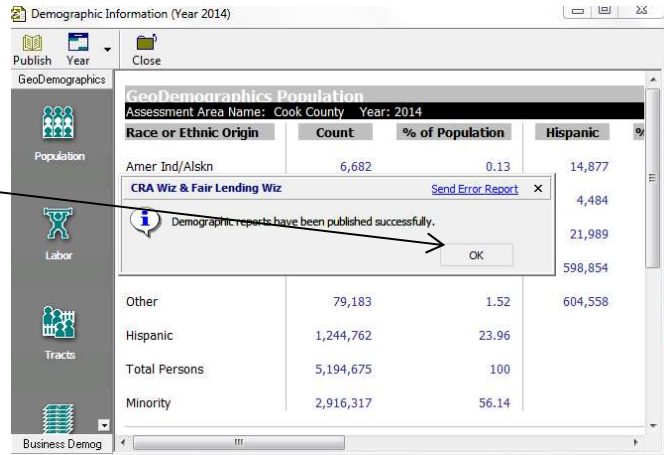
3. Select the desired location to save the report.

4. Click the **OK** button.



The software saves your reports and displays a successfully published dialog box.

5. Click the OK button.



The software automatically opens the report within Internet Explorer.

6. To close the published report, select **File - Close**.

To close the Demographic Reports and return to CRA Wiz, click the **Close** button.

Race/Ethnic Origin	Count	%	Hispanic	%	Other Population Info
Amer Indian/Alaskan Native	6,682	0.13%	14,877	1.20%	Persons In Group Qtrs
Asian/Pacific Isld	319,912	6.16%	4,484	0.36%	Unemployed Labor
Black	1,265,778	24.37%	21,989	1.77%	Civilians not in work force
White	2,278,358	43.86%	598,854	48.11%	Persons 16 & older
Other Race	79,183	1.52%	604,558	48.57%	Persons Over 65
Hispanic	1,244,762	23.96%			Total Families
Total Persons	5,194,675	100.00%			Total Households
Minority	2,916,317	56.14%			

Housing Type	Count	%	Other Housing Information
Owner Occupied Units	1,169,991	53.83%	Number of Housing Units Where
Rental Occupied Units	766,490	35.27%	Monthly Owner Costs > 30% of Income
Total Rental Units	843,171	38.79%	Monthly Renter Costs > 30% of Income
Total Condo Units	NA	NA	Weighted Avg Monthly Gross Rent
1-4 Family Units	1,458,504	67.11%	Weighted Avg of Median Year Built
Multifamily Units	698,189	32.12%	Weighted Avg of Median Housing
Mobile Homes or Trailers	15,968	0.73%	
Other Units	772	0.04%	
Boarded Up Units	NA	NA	
Occupied Housing Units	1,936,481	89.10%	
Vacant Housing Units	236,592	10.90%	
Total Housing Units	2,173,073	100.00%	

Tract Characteristics	Count	%	Households	%
Low	233	17.68%	238,623	11.61%
Mod	362	27.47%	505,174	26.09%
Middle	390	29.59%	651,162	33.63%
Upper	329	24.96%	551,522	28.48%

Chapter 2 - HMDA and CRA Submission

This chapter describes how to create a HMDA Submission file pre-Dodd Frank regulation change, a HMDA Submission file under new regulatory guidelines, a CRA Submission file, enter Transmittal sheet information and create a Micro-data file.

Introduction

Home Mortgage Disclosure Act

The Home Mortgage Disclosure Act (HMDA) is intended to identify discriminatory mortgage lending patterns and to provide information to regulatory agencies for enforcement of compliance with anti-discriminatory statutes. Additionally, the act makes information about lending patterns of covered institutions available to the public. The act was enacted by the Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C.

Lending institutions covered by the act must report information about loan applications and about home purchase, refinance and home improvement loans they originate or purchase during the calendar year. Some of the required information includes loan type, loan amount, race, sex, ethnicity and annual income of the applicant.

Community Reinvestment Act (CRA)

The Community Reinvestment Act (CRA) is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

Lending institutions covered by the act must report small business and small farm lending activity, and certain other loans, including community development loans. Institutions must report this lending activity for each assessment area in which they do business.

The process of importing/entering data, geocoding, and editing your data results in a data file that is clean and ready for regulatory submission. The *Submission Wizard* provides the steps necessary to create the following files:

HMDA - HMDA reportable loans with an activity year of 2003 or earlier

HDMA 2004 - HMDA reportable loans for activity years 2004 through 2017

HMDA DF - HMDA reportable loans beginning with activity year 2018

CRA - All CRA reportable loans, aggregated to the tract-level

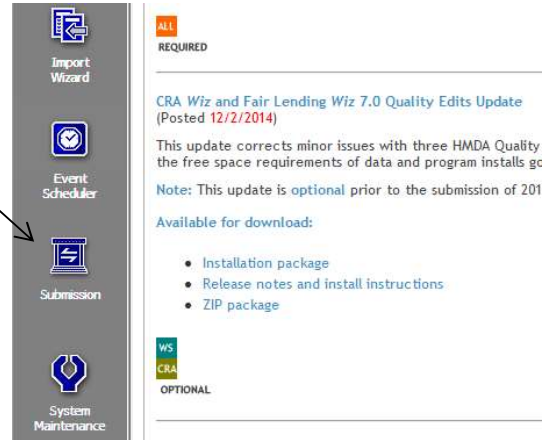
Micro-level Data - CRA reportable loans in a record-level text file. This is not used for CRA Submission

Transmittal Record - Provides information which identifies the institution responsible for each submission file

Accessing the Submission Wizard

To access the Submission Wizard, follow these steps:

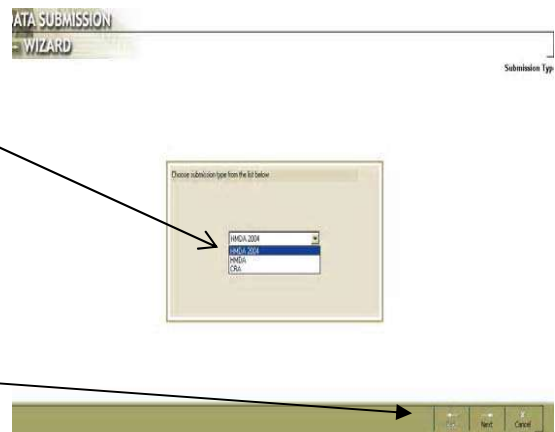
1. In the Main screen, click the **Submission** button.



Creating a 2004 HMDA Submission file and Transmittal record

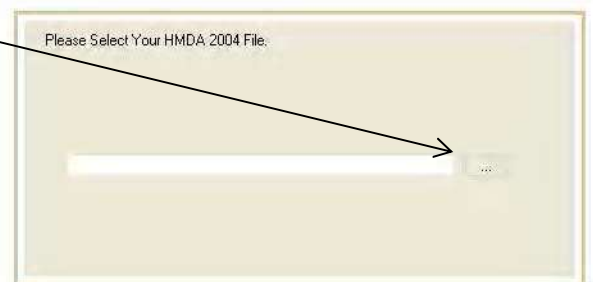
To choose the type of submission file you wish to create, click the drop-down arrow. From the drop-down list in the Submission Type window, choose HMDA 2004.

Note: Selecting HMDA 2004 represents the year changes were made to the regulations. This selection does not limit you to submitting files created in 2004.

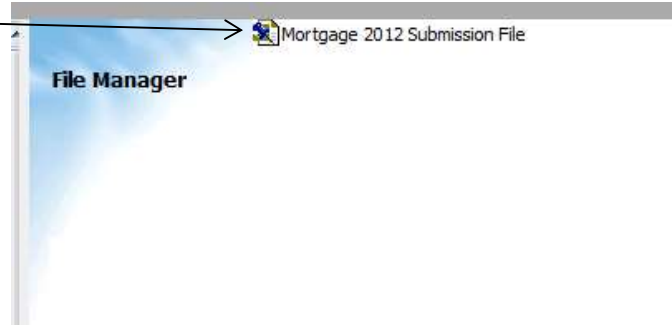


2. Click the **Next** button.

3. In the 'Select Data Source' screen, click the ellipsis button.

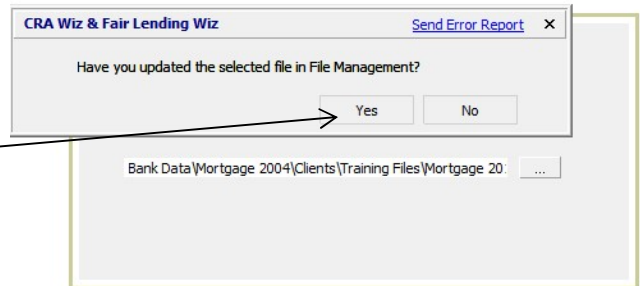


4. Double-click the file named 'Mortgage 2012 Submission File'.

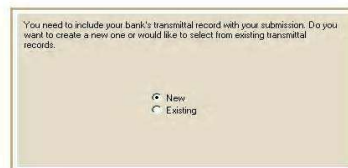


Best practices suggest the last step you perform before submitting your file is to 'update calculated fields' in file management.

5. Click the Yes button



The first time a Transmittal Record is created, select **New**. If you save the information later in the submission process, you can re-use the record in following years if there are no changes. If changes are needed (updating the year is required), follow through the *Wizard* and make the appropriate changes as necessary.



6. Click **New**



7. Click **Next**

8. Respondent information must be filled in. Enter the following:

Respondent ID: Your institution's Respondent ID. The Respondent ID must contain ten digits. If it does not contain ten digits, pad the beginning with leading zeros.

Activity Year: Select the Activity Year of your file.

Agency: Your reporting Agency

Tax ID: Your institution's tax identification number.

Fill in completely all the information below.

Respondent Information

Respondent ID	<input type="text" value="0000012345"/>
Activity Year	<input type="text" value="2012"/>
Agency	<input type="text" value="1 OCC HMDA Processing"/>
Tax ID	<input type="text" value="12"/> - <input type="text" value="1234567"/>

9. Click the **Next** button.

10. Complete the Respondent Mailing Address as follows:

Name: Name of your institution

Address: Mailing Address of your institution. It is not necessary to include the Zip4.

11. Click the Next button.

Fill in completely all the information below.

Respondent Mailing Address

Name	<input type="text" value="Wolters Kluwer"/>
Address	<input type="text" value="130 Turner Street"/>
City	<input type="text" value="Waltham"/>
State	<input type="text" value="MA"/>
Zip	<input type="text" value="02453"/> - <input type="text"/>

If your institution is not the Parent Company, complete the Parent Mailing Address. If it is the Parent, or this is not applicable, you may leave it blank.

12. Click the Next button.

Fill in completely all the information below.

Parent Mailing Address

Name	<input type="text"/>
Address	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
Zip	<input type="text"/> - <input type="text"/>

13. Complete the Contact Information as follows:

Contact Person: Name, phone, fax and email of the person who may be contacted with questions regarding the data.

Signing Officer: Name of your institution's signing officer.

14. Click the **Next** button.

Fill in completely all the information below.

Contact Person Information

Name: J Smith

Phone: 617 · 555 · 5555 Fax: 617 · 555 · 5555

Email: JSmith@anybank.com

Signing Officer

Name: J Smith

15. Institution and Date Filter:

Yes: if you have a multi-year file or a multiple-institution file. If you select Yes, your file must have AGENCYCODE and INSTIT_ID fields correctly populated.

No: if your file contains data for one activity year and only one institution.

16. Click the **Next** button.

Do you want to filter the selected file for institution id and date selected?
If you set this option to Yes, only those records in the selected file that have matching institution id and having Action dates within the current activity year will be selected. Please note that your file must have AGENCYCODE and INSTIT_ID field that is correctly populated.

Yes
 No

17. There are five options for error checking and printing available on the Create Export File screen:

Check for Errors- the software checks your file for Validity, Syntactical and Quality errors.

Check Duplicate Records- the software checks your file for duplicate application numbers. If duplicates are found, the software will not allow you to proceed.

Print Detailed Report- prints a detailed HMDA LAR report in the standard regulatory format.

Print Transmittal Sheet- enables you to print a transmittal sheet for your submission file.

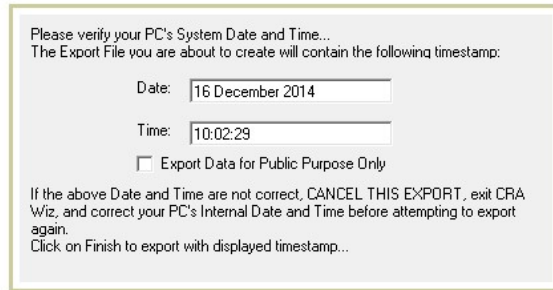
Print IRS Report- enables you to print an Institution Register Summary report for your Submission file.

Select from the following options:

- Check for Errors
- Check Duplicate Records
- Print Detailed Report
- Print Transmittal Sheet
- Print IRS Report

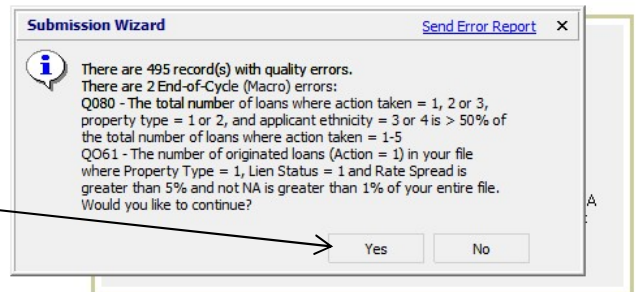
18. Click the **Next** button.

19. Verify that the date and time displayed in the Time Confirmation screen are correct and click the **Finish** button.



The software displays a dialog box listing the number of records, if any, with Validity, Quality and Syntactical errors.

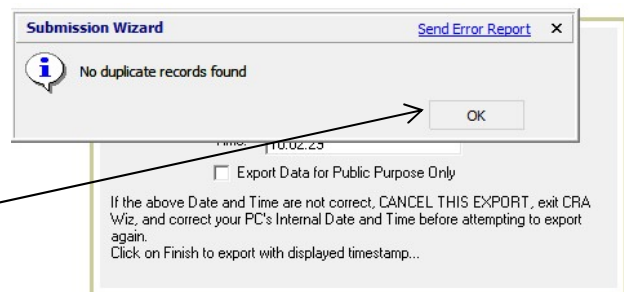
20. To continue with the submission procedure, click **Yes**.



Note: If there are Validity or Syntactical errors, Wolters Kluwer recommends correcting the errors prior to continuing the submission. You can submit records with Quality edits. To save yourself some time during submission, document all records that have quality edits through-out the year as you scrub your data. You will then be well prepared to send back documentation in a timely manner.

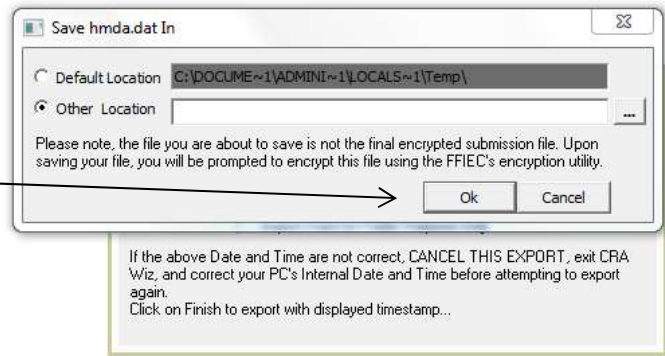
The software checks the submission file for duplicate application numbers. If any are found, the dialog box will list the number and prevent you from continuing. If there are no duplicates found, the dialog box confirms this.

21. Click the **OK** button.



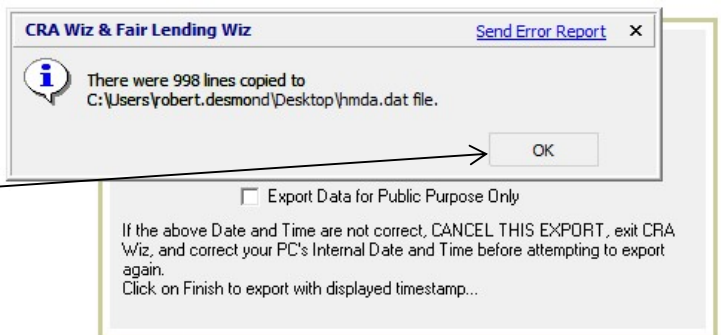
22. To **save** your hmda.dat file, choose **Other Location** and save the file to your local drive or network location.

Click the **OK** button.



23. After processing the submission file, the software displays a dialog box confirming the number of records copied to the submission file. Make note of the path where the .dat (data) file is located.

Click the **OK** button.



24. CRA Wiz has incorporated the encryption tool from the FFIEC, making the submission process seamless. The Warning box reminds clients that although you are using this tool provided by the FFIEC, it does not provide you with internet connectivity. Contact your IT Department if you have problems with your internet connection.

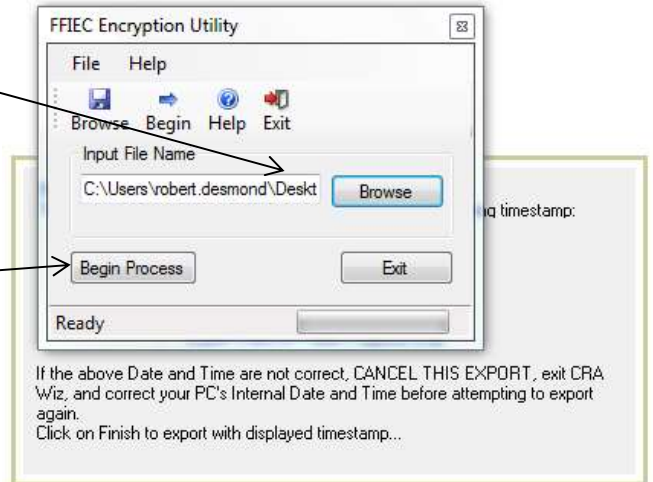
Click the **OK** button.



25. Click the **Browse** button to navigate outside of CRA Wiz to the location of your file. You must encrypt this file before submitting to the Government.

With the HMDA input file name populated, you can now start the encryption process.

26. Click **Begin Process**



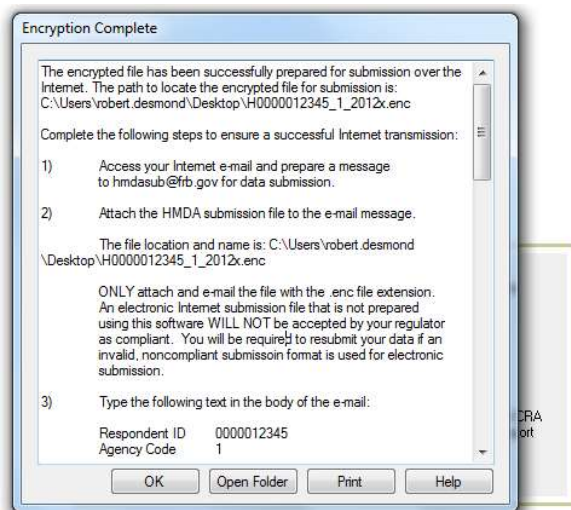
Once the software finishes the encryption process, a sheet of instructions is provided. Information provided includes:

Path for encrypted file

E-mail address for sending the hmda.dat file

Information to include in body of e-mail text

Information to include in the subject line of e-mail



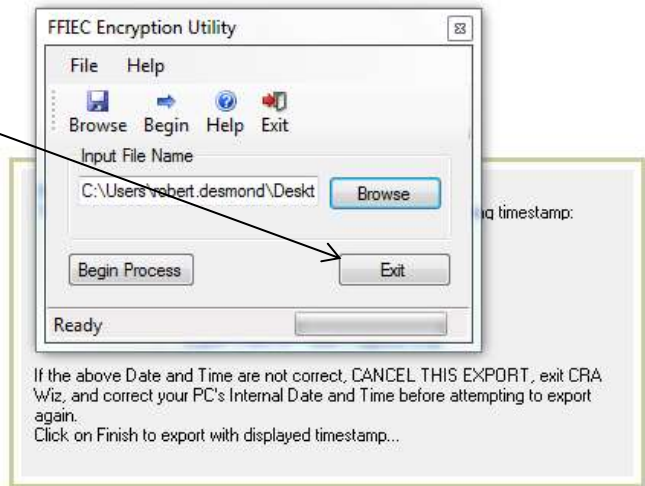
Note: You must send the file with the **.ENC** extension. This is your encrypted file. A submission file with any other extension **WILL NOT** be accepted by your regulator.

Wolters Kluwer recommends printing the instruction sheet and keeping with your submission records.

27. When finished with the instructions, hit the **OK** button.

The software will take you back to the FFIEC screen.

- 28. Click the **Exit** button to close this window.



The software will display the detailed LAR Report. You have the option of printing the LAR or exporting the LAR to excel.

- 29. Click the **Exit Report** button found at the bottom of the report.

HMDA 2004 Detail Report - Mortgage 2012 Submission File

Page 1 of 50

Wolters Kluwer
Name of Reporting Institution

Waltham, MA 02453
City, State, Zip

Reporter's Identification Number:
0000012345

Application or Loan Identifier	Date Application Received (mm/dd/yyyy)	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	Application Information - Applicant				Type of Loan	Reasons for Detail (optional)		
																		Agency	Rate	APR	Points			CA#	CL
10052020	01/05/2012	1	1	1	1	00010	2	01/07/2012	0074	17	000	000000	4	4	0	0	0	0	0	0	0	0	0	0	0
10052021	01/10/2012	1	1	1	1	00010	2	01/10/2012	0074	17	000	000000	4	4	0	0	0	0	0	0	0	0	0	0	0
10052022	01/10/2012	1	1	1	1	00010	2	01/10/2012	0074	17	000	000000	4	4	0	0	0	0	0	0	0	0	0	0	0
10052023	01/10/2012	1	1	1	1	00010	2	01/10/2012	0074	17	000	000000	4	4	0	0	0	0	0	0	0	0	0	0	0
10052024	01/10/2012	1	1	1	1	00010	2	01/10/2012	0074	17	000	000000	4	4	0	0	0	0	0	0	0	0	0	0	0
10052025	01/10/2012	1	1	1	1	00010	2	01/10/2012	0074	17	000	000000	4	4	0	0	0	0	0	0	0	0	0	0	0
10052026	01/10/2012	1	1	1	1	00010	2	01/10/2012	0074	17	000	000000	4	4	0	0	0	0	0	0	0	0	0	0	0
10052027	01/10/2012	1	1	1	1	00010	2	01/10/2012	0074	17	000	000000	4	4	0	0	0	0	0	0	0	0	0	0	0
10052028	01/10/2012	1	1	1	1	00010	2	01/10/2012	0074	17	000	000000	4	4	0	0	0	0	0	0	0	0	0	0	0
10052029	01/10/2012	1	1	1	1	00010	2	01/10/2012	0074	17	000	000000	4	4	0	0	0	0	0	0	0	0	0	0	0
10052030	01/10/2012	1	1	1	1	00010	2	01/10/2012	0074	17	000	000000	4	4	0	0	0	0	0	0	0	0	0	0	0

The software displays the Institution Register Summary (IRS) Report.

Selected Analysis | Calculation | Breakdown | Go

Submission IRS Report

HOME MORTGAGE DISCLOSURE ACT
INSTITUTION REGISTER SUMMARY REPORT

Respondent ID: 0000012345
Agency: 1
Activity Year: 2012

Wolters Kluwer
130 Turner Street
Waltham, MA, 02453

Contact: J Smith
Phone: 617-556-5555
Fax: 617-556-5555

MSA/ MD	MSA/MD NAME	Total Count	Total Amount	Loan Type				Property Type			Loan Purpose			
				Conv	FHA	VA	FSA/RHS	1 To 4 Family	Manufactured Housing	Multi Family	Home Purchase	Home Improv.	Refinance	
16580	Champaign-Urbana, IL MSA	24	1,772	17	7	0	0	24	0	0	0	6	7	11
16974	Chicago-Joliet-Naperville, IL MD	769	68,882	599	170	0	0	769	0	0	0	141	254	374
25404	Chicago-Joliet-Naperville, IL MD	131	8,877	101	30	0	0	131	0	0	0	16	49	66
41180	Lake County-Kenosha County, IL-WI	17	1,166	12	5	0	0	17	0	0	0	3	5	8
NA	St Louis, MO-IL MSA	57	5,800	41	16	0	0	57	0	0	0	15	19	23
	(Unknown MSA/MD)													
Total		996	87,527	770	228	0	0	996	0	0	0	181	334	483

30. To view the Transmittal Sheet Report, hover your cursor over the Selected Analysis tab. Move your cursor to the desired report and click on it.



Hit **Go** to generate the report on the screen.

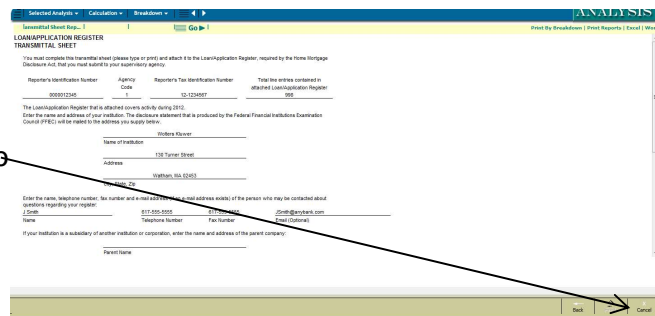
Respondent ID: 0000012345
 Agency: 1
 Activity Year: 2012

Wolters Kluwer
 130 Turner Street
 Waltham, MA, 02453

MSA/ MD	MSA/MD NAME	Total Count	Total Amount	Loan Type					Property Type	
				Conv	FHA	VA	FSA/RHS	1 To 4 Family	Manufactured Housing	
16580	Champaign-Urbana, IL MSA	24	1,772	17	7	0	0	0	24	
16974	Chicago-Joliet-Naperville, IL MD	769	68,882	599	170	0	0	0	769	
29404	Lake County-Kenosha County, IL-WI	131	9,877	101	30	0	0	0	131	
41180	St. Louis, MO-IL MSA	17	1,196	12	5	0	0	0	17	
NA	[Unknown MSA/MD]	57	5,800	41	16	0	0	0	57	
Total		998	87,527	770	228	0	0	0	998	

The software displays the Transmittal Sheet. You can print both reports by clicking on the Print Reports button.

31. When finished, click the **Cancel** button to close the report.

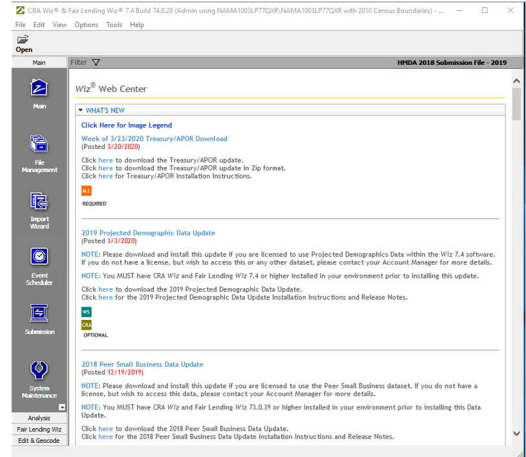


The software will take you back to the Main Screen.

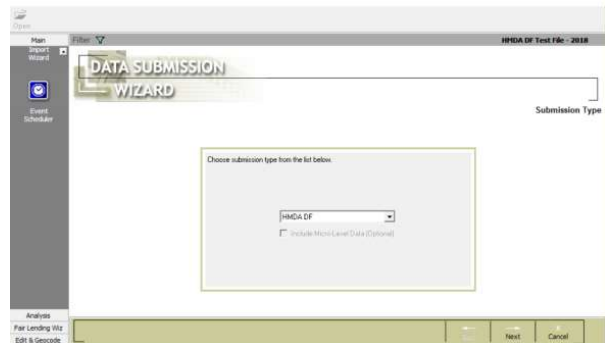
Creating a HMDA Dodd-Frank Submission File

To access the HMDA DF Submission Wizard, follow these steps:

1. From the CRA Wiz main menu, click the **Submission** button



2. You use the **Submission Type** screen to select the type of file you are submitting (HMDA, HDMA 2004, HMDA DF, CRA)



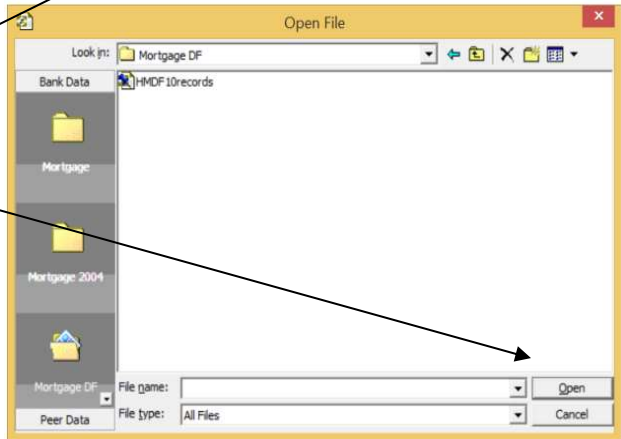
3. Accept the default menu selection, **HMDA DF**, by clicking the **Next** button



4. The software displays the Select Data Source screen.

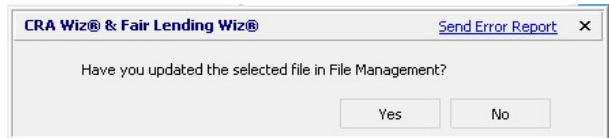


5. Click the ellipsis button to the right of the white bar. The system will open up a directory box listing files in the File Management module. Select your HMDA file under the HMDA DF folder and click the **Open** button.

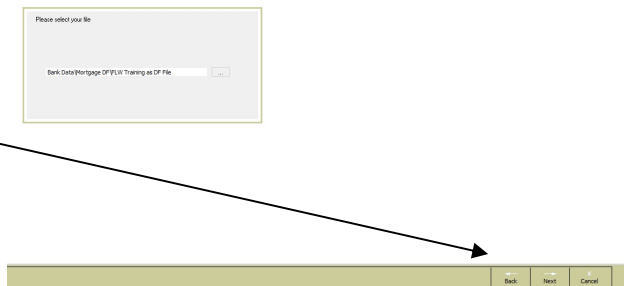


The software displays a dialog box asking if you have updated your file.

6. Click **Yes** button and click the Next button.

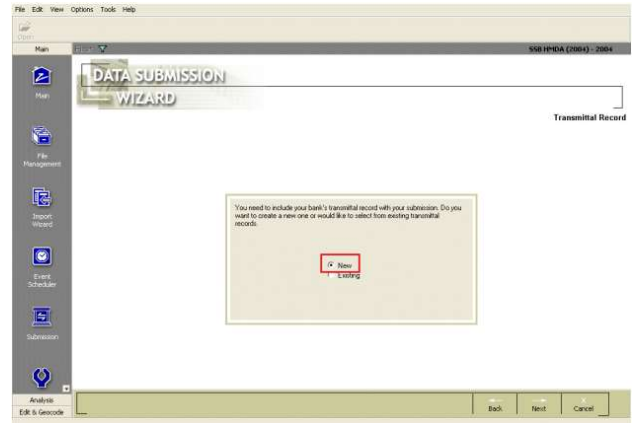


7. Click the **Next** button.



8. From the Transmittal Record screen, click the **New** radio button.

Note: If you have an existing transmittal sheet that you would like to use, please proceed to [Choosing Existing Transmittal Sheets](#)



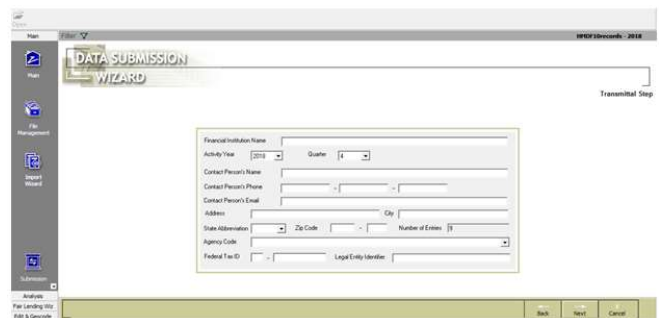
9. Click the **Next** button.



The software displays the Transmittal Record screen.

10. Enter the following information using the provided text boxes and drop-down menus.

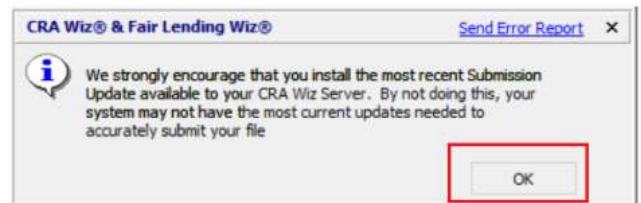
- Financial Institution Name
- Activity Year
- Quarter
- Contact Person's Name
- Contact Person's Phone
- Contact Person's Email
- Address
- City
- State Abbreviation
- ZIP Code
- Agency Code
- Federal Tax ID
- Legal Entity Identifier



11. Click the **Next** button.

The software displays a dialog box confirming you have installed the most recent Submission Update available on your CRA Wiz Server.

12. Click the **OK** button.



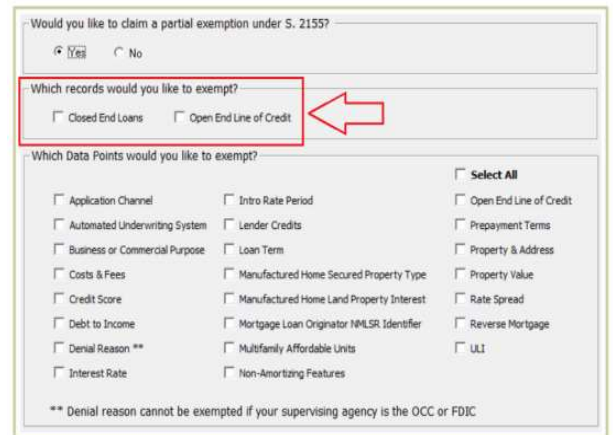
You use the **Select Partial Exemptions** screen to select whether your institution would like to take partial exemptions under S. 2155.

13. Select the **Yes** option button



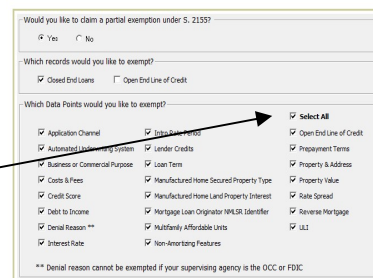
To select partial exemptions, follow these steps:

14. Select the type of loans you would like to exempt:
 --Closed End Loans
 --Open End Lines of Credit



In the bottom pane, select the check box(es) of data point(s) you want to exempt.

15. Select **Closed End Loans**.
 16. Select the **Select All** box.
 17. Select the **Next** button.



Note: Some data points reference multiple fields within the LAR. In those cases, a tool tip is provided that lists the fields as you will see them in [Edit](#).

Note: When the submission file is created, data points that are checked on this screen will be created with the appropriate exempt value (1111 or Exempt). Unchecked data points are handled normally. The software also creates a report of the selected partial exemption settings and is available in the same location as the final submission file, as selected in the [last step of the Submission Wizard](#).

Note: If your institution is regulated by the FDIC or OCC, make sure to uncheck **Reasons for Denial**. They will need to be included in your submission.

The Institution and Date Filter screen enables you to do the following:

- Filter a multi-year file for only the current submission year.
- Filter a multiple-institution file for only a specific lender.

To set institution and date filters, do one of the following:

- If your HMDA DF file contains records only for a single institution and for a single year, click the No radio button. Then, click the Next button.
- If your HMDA DF file contains records for multiple institutions or multiple years, click the Yes radio button. Then, click the Next button. Only those records for the year and institution you specified on your transmittal sheet will be included in your submission file.



Note: To set institution and date filters your HMDA DF file must have fields named INSTIT_ID and AGENCYCODE. Each field must contain valid values.

18. Keep the default and click the **Next** button.

In the **Create Export File** screen, follow these steps:

19. Select the **Check for Errors** and **Print Detailed Report** check box.

When you select the Print Detail Report a message will pop up say the 'Reports will generate and be available in the same directory as the submission file'.



16. Click the **Ok** button.

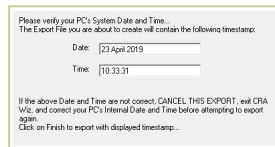
20. Click the **Next** button



Note: If you want the software to check for validity, quality, and syntactical errors, and validity or syntactical errors are found, you should cancel the submission procedure and correct them before continuing. If you have elected to take partial exemptions, edits related to the data fields selected for partial exemption will be suppressed. The software creates a final report of remaining edits on each record and is available in the same location as the final submission file as selected in the next step.

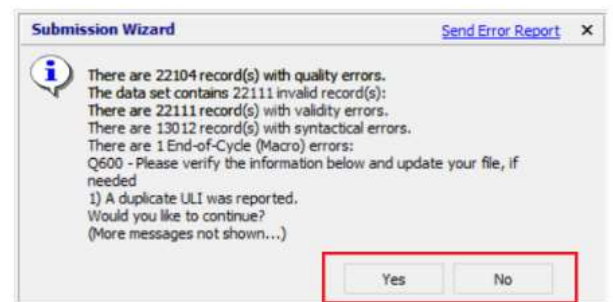
From the Time Confirmation screen, confirm that the time and date are correct.

21. Click the **Finish** button.



On the 'Create Export File' screen, the software displays a message telling you the total number of validity and quality errors in the file.

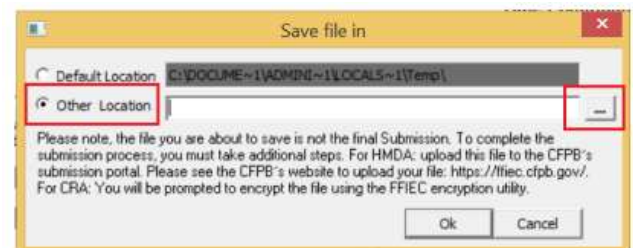
- If your file has validity or syntactical errors, click the No button and correct the errors before continuing.
- If your file does not have errors or has only Quality errors, you want to continue with the export.
- Click the Yes button.



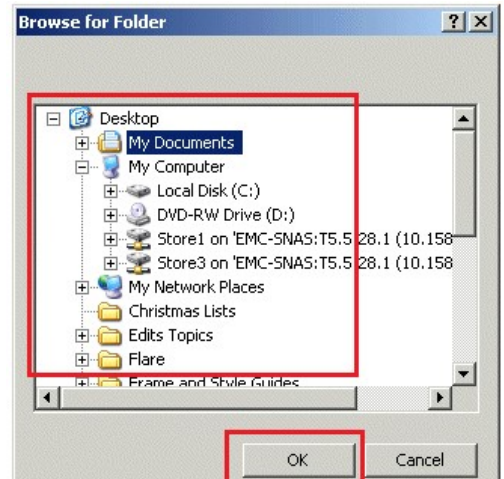
Next, select the location where you want to save the HMDA text file.

You will have two options, **Default Location** or **Other location**. The recommended option is **Other Location**.

22. Click the **Other Location** option button, then click the ellipses button located at the end of the Other Location field.

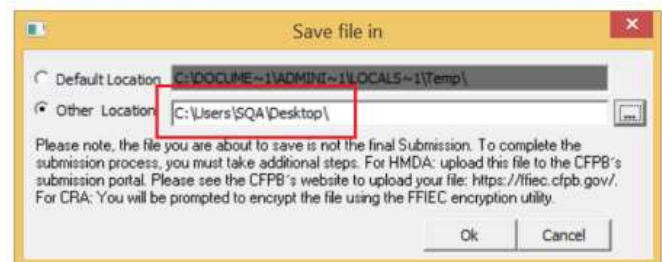


23. In the resultant 'Browse for Folder' dialog box, select the file destination and then click the **OK** button.



The software displays the file path in the Other Location field.

24. Click the **OK** button.



Important!

If there are errors in the file, the software displays an error dialog box listing the errors.

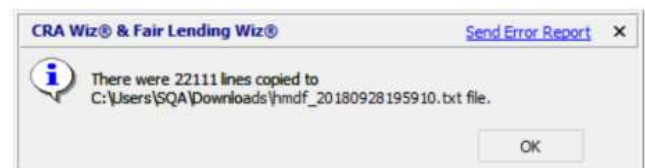
25. Click the **OK** button to continue.



The software displays a confirmation dialog box which indicates where the data file was saved.

26. Click the **OK** button.

27. Click the **Cancel** button to exit out of the Submission module.

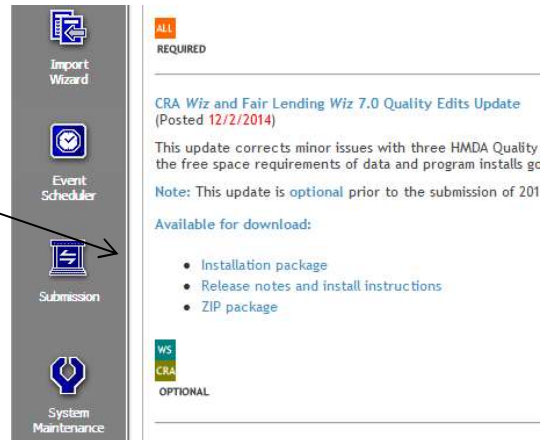


Note: Your submission is not yet complete. You will need to **launch the CFPB submission portal**, upload the HMDA text file, and navigate through the various screens to complete your submission.

Creating a CRA Submission File

To create a CRA Submission file, follow these steps:

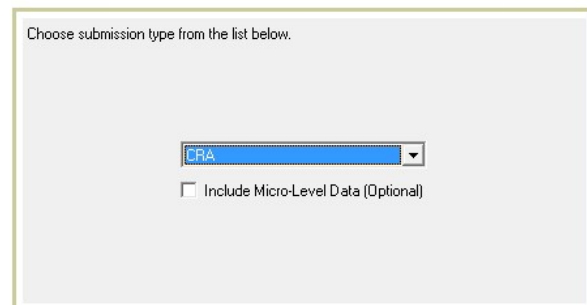
1. Select the **Submission** button from the Main Screen.



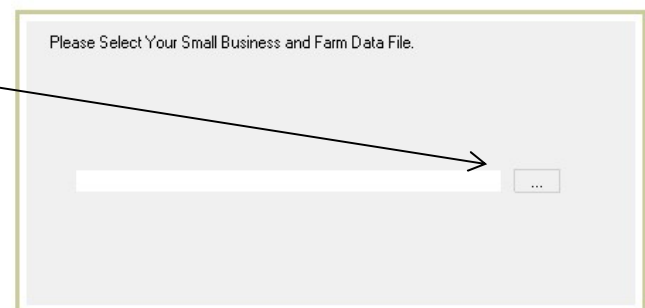
2. From the 'Submission Type' window in the Submission Wizard select **CRA** from the drop-down menu.

You will note there is an option to Include Micro-Data. Micro-level detail is **not to be submitted**. It is for internal use by your bank and for your examiners.

3. Click the **Next** button.



4. In the Select Data Source screen, click the ellipsis button

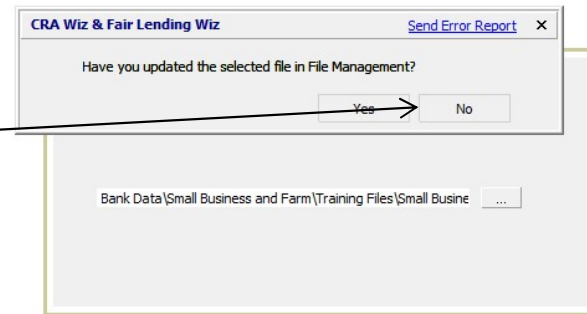


5. Double-click the file named Small Business 2012 Submission File.



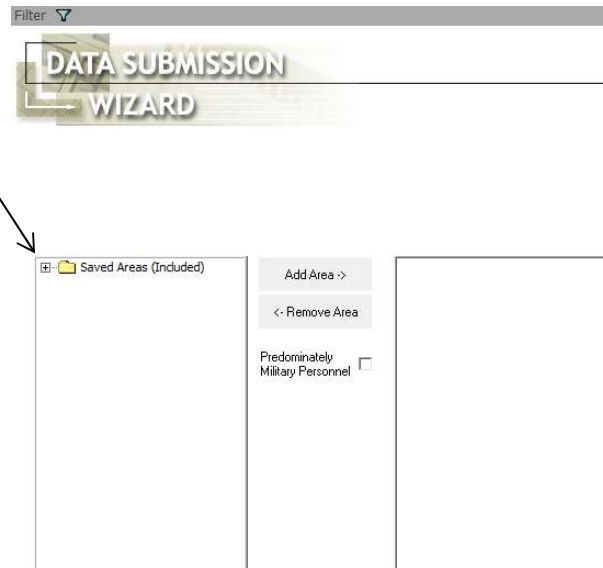
Best practices suggest the last step you perform before submitting your file is to **update calculated fields** in file management.

6. Click the **Yes** button.



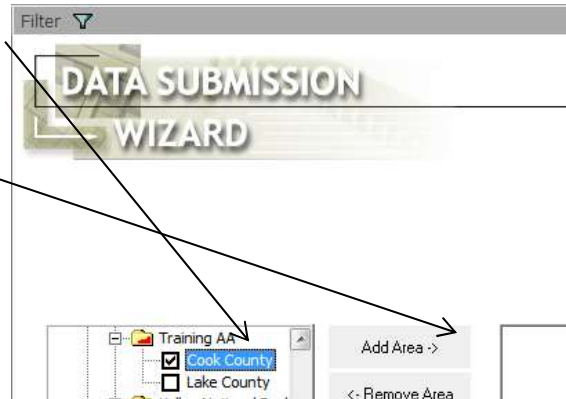
The software displays the Select Assessment Area screen.

7. Double-click the **Saved Areas** folder



8. Check off the box next to each individual assessment area.

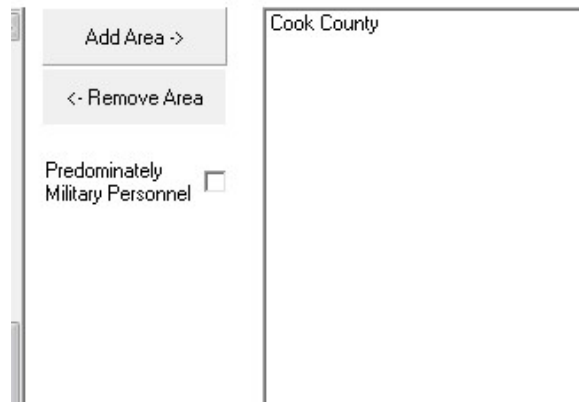
Click the **Add Area** button



The software displays the area name in the box on the right.

9. Click the **Next** button.

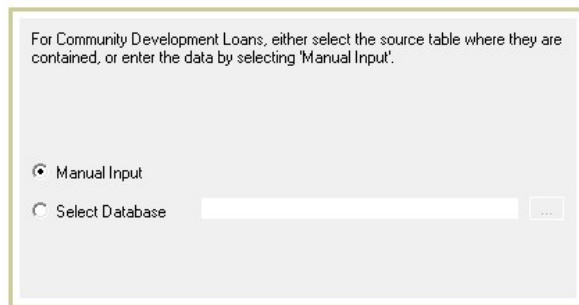
Note: Do not use combined assessment areas for submission. When submitting multiple assessment areas, choose each area separately from the Saved Areas folder.



The software displays the Community Development Source Data screen.

Accept the default selection of Manual Input.

10. Click the **Next** button.



Tip: Community Development Loans can be reported by inputting the data manually or selecting a file. For information on creating a file for Community Development Loans, please see the Submission Guide.

The software displays the Community Development Data Entry screen.

11. Enter the total number and dollar amount (rounded to thousands) of Community Development loans originated or purchased by your institution and your affiliates.
12. Click the **Next** button.

Enter the number and total dollar amount of all Community Development Loans. Total Number and Loan Amount must include affiliate loans. Please note that loan amount should be in thousands, e. g. \$25,000 should be reported as 25.

Community Development Loans		
	Originated	Purchased
Total Number	<input type="text" value="0"/>	<input type="text" value="0"/>
Total Loan Amount	<input type="text" value="0"/>	<input type="text" value="0"/>
Number Reported by Affiliates	<input type="text" value="0"/>	<input type="text" value="0"/>
Amount Reported by Affiliates	<input type="text" value="0"/>	<input type="text" value="0"/>

Note: If an institution is classified as an Intermediate Small Bank and is following the intermediate small bank exam procedures, Community Development Loans are an integral part of the exam.

The software displays the Consortium/Third Party Data Source screen. There are three options available:

None: select if your institution does not report Consortium/Third Party loans.

Manual Input: select if your institution does report Consortium/Third Party loans and you would like to manually enter the data.

Select Database: for information on creating a file for Consortium/Third Party Loans, please see the Submission Guide.

If you have Consortium/Third Party loans, either select the file in which they are contained, or enter the data by selecting 'Manual Input'.

None

Manual Input

Select Database ...

13. Click the **Next** button.

The software displays the Multi-Family Data Source screen. Accept the default None.

Note: Multifamily data is the only data type that can be counted as both HMDA and CRA *if* the multifamily loan benefits low- or moderate-income individuals (See [A Guide to CRA Data Collection and Reporting](#) on www.FFIEC.gov).

14. Click the **Next** button.

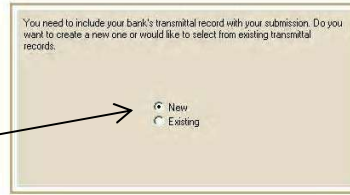
Multi-Family loans contained in a HMDA file flagged as 'Community Development' may be included in your CRA Submission file. If you wish to do so, select appropriate HMDA file.

None

Data File ...

Tip: For information on flagging Community Development loans in a HMDA file, please see the Submission Guide.

The first time a Transmittal Record is created, select **New**. If you save the information later in the submission process, you can re-use the record in following years as long as there are not any changes. If changes are needed (the activity year must be updated to reflect the current reporting year), follow through the *Wizard* and make the appropriate changes as necessary.



15. Click **New**

Click **Next**



16. Respondent information must be filled in. Enter the following:

Respondent ID: Your institution's Respondent ID. The Respondent ID must contain ten digits. If it does not contain ten digits, pad the beginning with leading zeros.

Activity Year: Select the Activity Year of your file.

Agency: Your reporting Agency

Tax ID: Your institution's tax identification number.

This screenshot shows a form titled "Respondent Information" with the instruction "Fill in completely all the information below." The form contains the following fields:

- Respondent ID: 0000012345
- Activity Year: 2012 (dropdown menu)
- Agency: 1 OCC HMDA Processing (dropdown menu)
- Tax ID: 12 - 1234567

17. Click the **Next** button.

18. Complete the Respondent Mailing Address as follows:

Name: Name of your institution

Address: Mailing Address of your institution. It is not necessary to include the Zip4.

19. Click the **Next** button.

This screenshot shows a form titled "Respondent Mailing Address" with the instruction "Fill in completely all the information below." The form contains the following fields:

- Name: Wolters Kluwer
- Address: 130 Turner Street
- City: Waltham
- State: MA (dropdown menu)
- Zip: 02453 - []

If your institution is not the Parent Company, complete the Parent Mailing Address. If it is the Parent, or this is not applicable, you may leave it blank.

20. Click the **Next** button.

21. Complete the Contact Information as follows:

Contact Person: Name, phone, fax and email of the person who may be contacted with questions regarding the data.

Signing Officer: Name of your institution's signing officer.

22. Click the **Next** button.

Fill in completely all the information below.

Parent Mailing Address

Name

Address

City

State

Zip -

Fill in completely all the information below.

Contact Person Information

Name:

Phone: - - Fax: - -

Email:

Signing Officer

Name:

Institution and Date Filter:

Yes: if you have a multi-year file or a multiple-institution file. If you select Yes, your file must have AGENCYCODE and INSTIT_ID fields correctly populated.

No: if your file contains data for one activity year and only one institution.

23. Click the **Next** button.

Do you want to filter the selected file for institution id and date selected?
If you set this option to Yes, only those records in the selected file that have matching institution id and having Action dates within the current activity year will be selected. Please note that your file must have AGENCYCODE and INSTIT_ID field that is correctly populated.

Yes
 No

There are five options for error checking and printing available on the Create Export File screen:

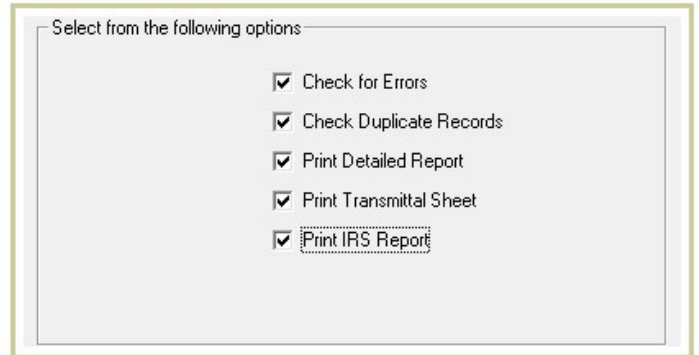
Check for Errors- the software checks your file for Validity, Syntactical and Quality errors.

Check Duplicate Records- the software checks your file for duplicate application numbers. If duplicates are found, the software will not allow you to proceed.

Print Detailed Report- prints a detailed CRA LR report in the standard regulatory format.

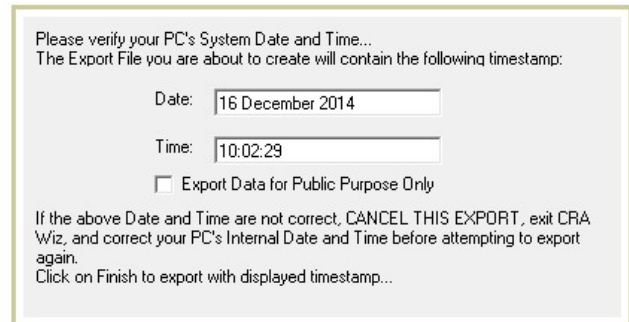
Print Transmittal Sheet- enables you to print a transmittal sheet for your submission file.

Print IRS Report- enables you to print an Institution Register Summary report for your submission file.



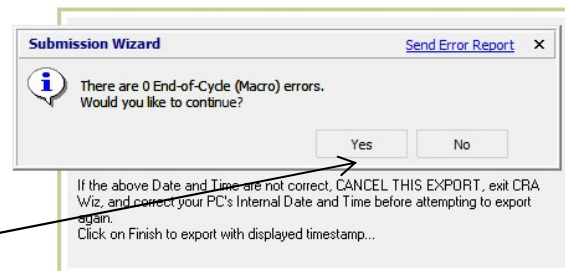
24. Click the **Next** button.

25. Verify that the date and time displayed in the Time Confirmation screen are correct and click the **Finish** button.



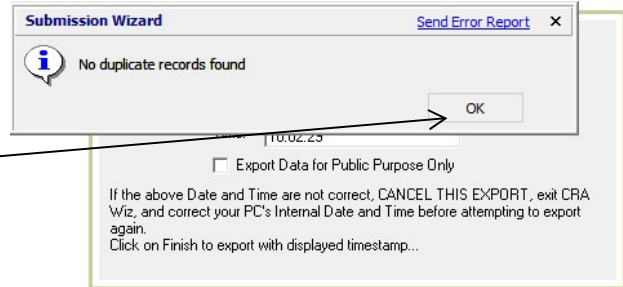
The software displays a dialog box listing the total number of edits, if any, within the file. You will be given the option of continuing on with the submission or aborting the process. If you continue, the only edits you can submit are Quality edits.

26. To continue with the submission procedure, click **Yes**.



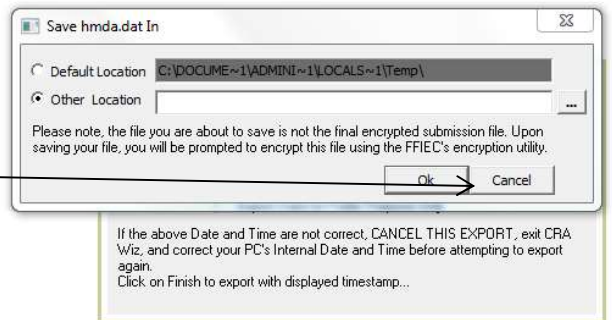
The software checks for duplicate records within the file. If your file does contain duplicates, the submission process will abort. Your next step is to research the duplicates.

27. Click the **OK** button.



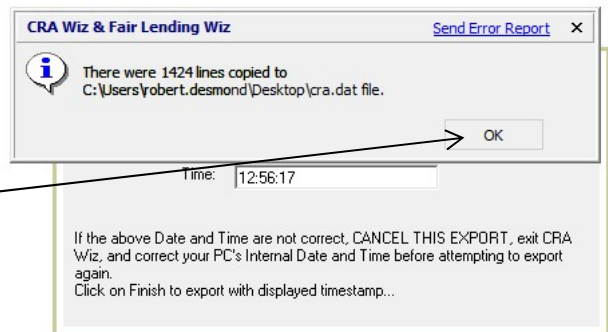
To **save** your cra.dat file, choose **Other Location** and save the file to your local drive or network location.

28. Click the **OK** button.



After processing the submission file, the Software displays a dialog box confirming the number of records copied to the submission file. Make note of the path where the .dat (data) file is located.

29. Click the **OK** button.



CRA Wiz has incorporated the encryption tool from the FFIEC, making the submission process seamless. The Warning box reminds clients that although you are using this tool provided by the FFIEC, it does not provide you with internet connectivity. Contact your IT Department if you have problems with your internet connection.

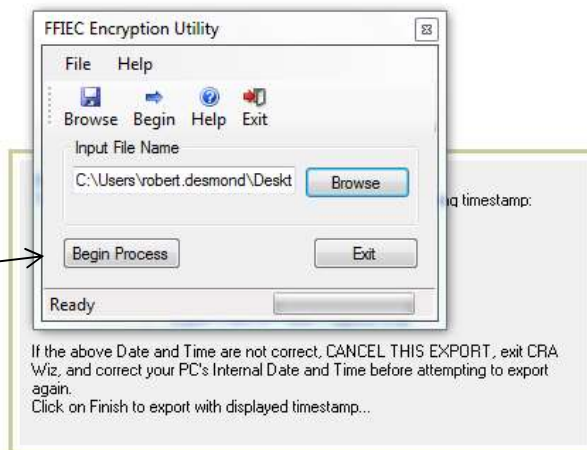
30. Click the **OK** button.



31. Click the **Browse** button to navigate outside of CRA Wiz to the location of your file. You must encrypt this file before submitting to the Government.

With the CRA input file name populated, you can now start the encryption process.

Click **Begin Process**



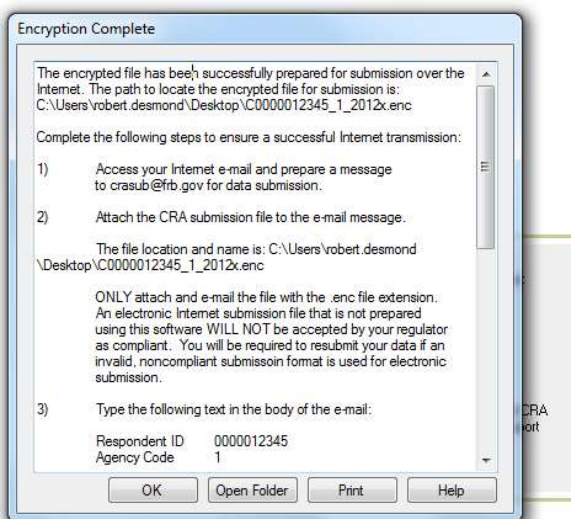
Once the software finishes the encryption process, a sheet of instructions is provided. Information provided includes:

Path for encrypted file.

E-mail address for sending the hmda.dat file.

Information to include in body of e-mail text.

Information to include in the subject line of e-mail.

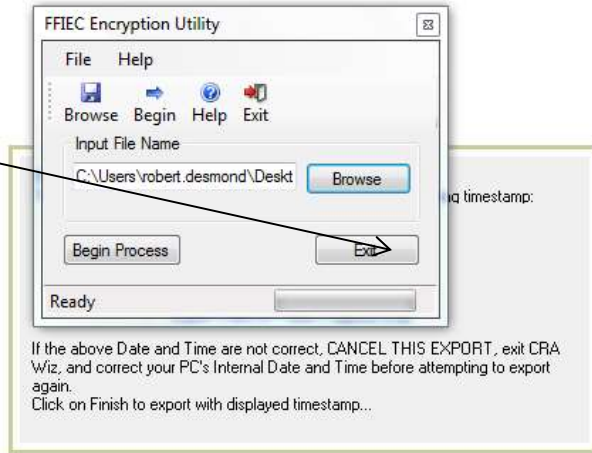


Note: You must send the file with the .ENC extension. This is your encrypted file. A submission file with any other extension WILL NOT be accepted by your regulator.

Wolters Kluwer recommends printing the instruction sheet and keeping with your submission records. When finished with the instructions, hit the **Close** button.

The software will take you back to the FFIEC screen.

32. Click the Exit button to close this window.



The software will display the detailed LR Report. You have the option of printing the LR or exporting the LR to Excel.

33. Click the Exit Report button found at the bottom of the report.

LAR Detailed - Small Business 2012 Submission File

Preview

1 / 6

100%

Business Registry

Loan Register

Respondent: Walters Kluwer
Institution ID: 0000012345

Composite Loan Data: Small Business Loans

MSA	State	County	Census Tract (NNA)	Number of Small Business Loans Orig. With Loan Amount <= \$100,000	Amount of Small Business Loans Pledged With Loan Amount <= \$100,000	Number of Small Business Loans Pledged With Loan Amount > \$100,000 and <= \$250,000	Amount of Small Business Loans Pledged With Loan Amount > \$100,000 and <= \$250,000	Number of Small Business Loans Pledged With Loan Amount > \$250,000	Amount of Small Business Loans Pledged With Loan Amount > \$250,000	Number of Small Business Loans Pledged With Loan Amount > \$250,000	Amount of Small Business Loans Pledged With Loan Amount > \$250,000	Number of Small Business Loans Pledged With Loan Amount > \$250,000	Amount of Small Business Loans Pledged With Loan Amount > \$250,000	Number of Small Business Loans Pledged With Loan Amount > \$250,000	Amount of Small Business Loans Pledged With Loan Amount > \$250,000
18580	17	019	0108.00	3	78,000	0	0.000	1	200,000	0	0.000	0	0.000	0	0.000
18974	17	093	0203.01	1	100,000	0	0.000	0	0.000	0	0.000	0	0.000	0	0.000
18974	17	093	0702.03	0	0.000	0	0.000	0	0.000	0	0.000	1	800,000	0	0.000
18974	17	093	0702.00	0	0.000	0	0.000	1	180,000	0	0.000	0	0.000	0	0.000
18974	17	093	0712.00	0	0.000	0	0.000	0	0.000	0	0.000	1	450,000	0	0.000
18974	17	093	0713.00	0	0.000	0	0.000	1	115,000	0	0.000	0	0.000	0	0.000

The software displays the Institution Register Summary (IRS) Report.

Selected Analysis | Calculation | Breakdown | Go |

Submission IRS Report... | Count | None | Go |

2012 COMMUNITY REINVESTMENT ACT (CRA)
INSTITUTION REGISTER SUMMARY (IRS)

Respondent ID: 0000012345
Contact: J Smith

Walters Kluwer
130 Turner Street
Waltham, MA 02453

Phone: 617-555-5555
Fax: 617-555-5555
TollID: 12-1234567

	Small Business Loans	Small Farm Loans	Community Dev. Loans	Consortium/ Third Party
Number of Tracts BNAs with Loans	87	18	0	0
Total # of Loans on File	113	19	0	0
Total Loan Amount on File (000s)	23,867	1,186	0	0
Total # of Originated Loans on File	113	19	0	0
Total Originated Loan Amount on File (000s)	23,867	1,186	0	0
Total # of Affiliate Loans on File	0	0	0	0
Total Affiliate Loan Amount on File (000s)	0	0	0	0
Small Business or Farm Loans				
Loans With <= \$ 1 Million in Revenues				
Number	100	17	0	0
Total Loan Amount (000s)	19,695	1,036	0	0
Small Business or Farm Loans <=\$100K				
Number	53	19	0	0
Total Loan Amount (000s)	1,896	1,186	0	0
Small Business or Farm Loans >\$100K and <=\$250K				
Number	28	0	0	0
Total Loan Amount (000s)	5,040	0	0	0
Small Business or Farm Loans >\$250K				
Number	32	0	0	0
Total Loan Amount (000s)	16,951	0	0	0

34. To view the Transmittal Sheet Report, hover your cursor over the Selected Analysis tab. Move your cursor to the desired report and click on it. Hit **Go** to generate the report.

	Small Business Loans	Small Farm Loan
Number of Tracts/BNAs with Loans	87	1
Total # of Loans on File	113	1
Total Loan Amount on File (000s)	23,867	1,18
Total # of Originated Loans on File	113	1
Total Originated Loan Amount on File (000s)	23,867	1,18
Total # of Affiliate Loans on File	0	
Total Affiliate Loan Amount on File (000s)	0	
Small Business or Farm Loans		
Loans With <=\$ 1 Million in Revenues	100	1

35. The software displays the Transmittal Sheet. You can print both reports by clicking on the Print Reports button. When finished, click the **Cancel** button to close the report.

The software will take you back to the Main Screen.

**CRA DATA LISTING REPORT
TRANSMITTAL SHEET**

Reporter's Identification Number: 0000012345 Agency Code: 1 Reporter's Tax Identification Number: 12-1234567

This Transmittal Sheet covers activity during 2012.

Your CRA Disclosure report will be mailed to the address below:

Name of Institution: Wolters Kluwer
Address: 130 Turner Street
City, State, Zip: Waltham, MA 02453

Name, telephone and fax number of a person who may be contacted regarding your register:

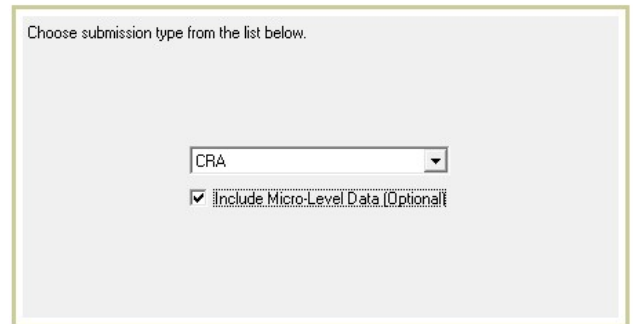
Name: J. Smith
Telephone Number: 617-555-5555 Fax Number: 617-555-5555

Creating a Micro-level Data File

Note: A micro-level data file creates a file of CRA reportable loans as a record-level text file. This is not used for CRA Submission. Your examiner may request this type of file for examination purposes.

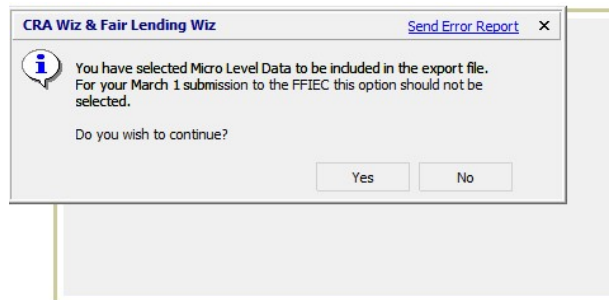
To create a Micro-level data file, follow these steps:

1. From the Submission Type window in the Submission Wizard, select **CRA** from the drop-down menu.
2. **Check the box** to Include Micro-level Data
3. Click the **Next** button.



The software displays a dialog box warning the user that this option **should not be checked if the file is for submission.**

4. Click **Yes**.



The software displays the Select Data Source screen.

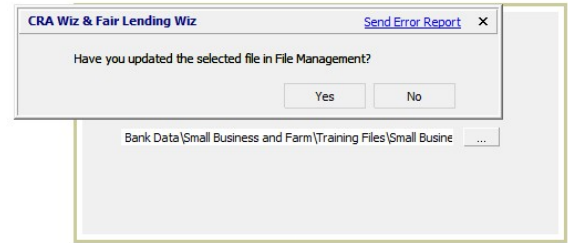
5. Click the ellipsis button.

Double click your Small Business and Farm file.



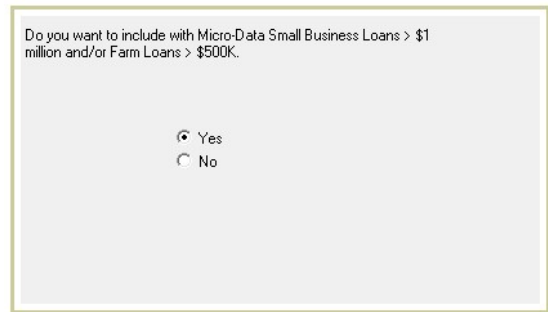
Note: It is recommended that the last step you perform is to run the Update Calculated Fields function in File Management. If you have, select Yes. If you have not, select No and perform the function in File Management.

6. Select **Yes** and click the Next button.



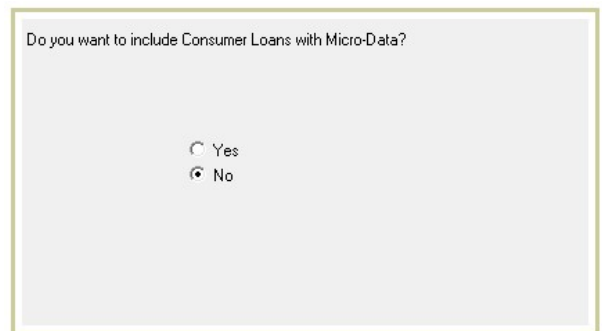
The software displays the Micro-Data Inclusion screen.

7. Accept the default selection of **Yes**.
8. Click the **Next** button.



The software displays the Consumer Data screen. This screen allows users to include consumer loans with Micro-Data.

9. Select **No**.
10. Click the **Next** button.



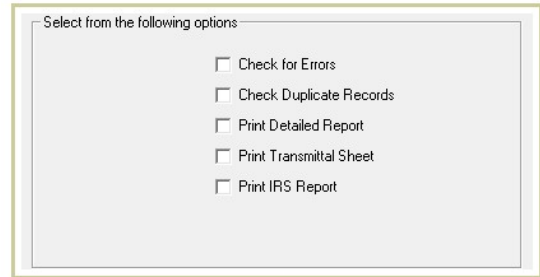
The software displays the Transmittal Record screen. If you have a saved Transmittal Record, select Existing.

11. Click the **Next** button.



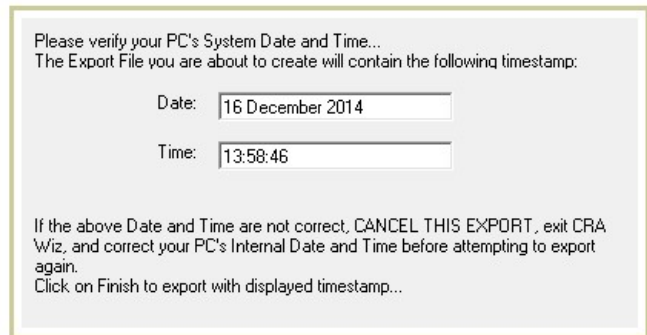
Select an existing transmittal record and click through all screens until you reach the Create Export File screen. Leave all options unchecked.

12. Click the **Next** button.



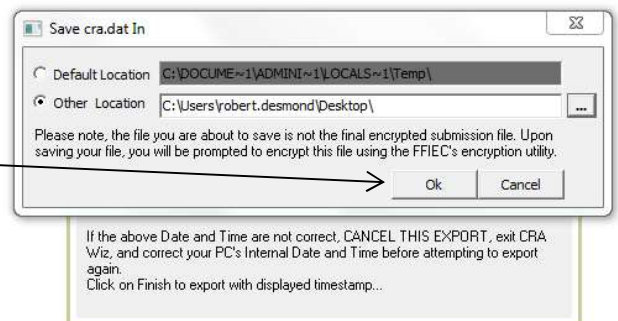
The software displays the Time Confirmation screen.

13. Click the **Finish** button.



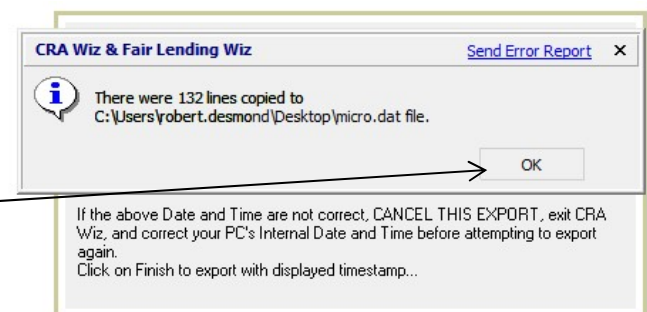
14. To save your micro.dat file, choose **Other Location** and save the file to your local drive or network location.

15. Click the **OK** button.



The software displays a dialog box listing the number of records and the file's location.

16. Click the **OK** button.



17. Click the **OK** button and **Finish**.

Please verify your PC's System Date and Time...
The Export File you are about to create will contain the following timestamp:

Date: 15 December 2014
Time: 14:08:58

If the above Date and Time are not correct, CANCEL THIS EXPORT, exit CRA
Win, and correct your PC's Internal Date and Time before attempting to export
again.
Click on Finish to export with displayed timestamp...

← Back Finish X Cancel

Chapter 3 - Introduction to Reports

Analysis of an institution's data is useful for a variety of reasons, including:

Assessment of lending position - Low- and Moderate-Income tracts to Low- and Moderate-Income borrowers

Determine the level of opportunity - real vs. potential opportunity

Exam Prep - view your data from an examiner's perspective so that there are no surprises

Peer Analysis - how does lending compare to overall market?

Institutional Goals - growth, commitment, incentives

Within CRA *Wiz* is a **Report** tree view that lists reports in several different groups. The Main folders are Loan Analysis, Regulatory, Edit/Geocoder, and Batch Report. A single report may be available in more than one folder. For example, the “Summary Report-Action with Demographics” is listed under Loan Analysis/Standard folder, and again under the Regulatory/Lending Test 3 folder. You can access this report from either of these two locations.

The **Regulatory** tree view is designed to assist you in selecting the reports that are designed to answer the questions posed by a particular examination procedure step.

CRA *Wiz* provides a variety of reports that can be used to analyze an institution’s performance based on examination procedures. CRA *Wiz* also provides a variety of display and printing options, giving users the needed flexibility of viewing reports in different ways.

Reports are displayed in a tree view. The tree view contains several folders which house the different reports. The main folders are:

Loan Analysis-The loan analysis folder contains all of the standard HMDA/CRA reports

Regulatory-The regulatory folder contains reports that are specific to examiners such as Examiner Worksheets, FDIC reports, HMDA Disclosures and Lending Test reports.

Edit/Geocoder-The Edit/Geocoder folder contains reports that relate to data quality such as FFIEC edit reports as well as Loan Application Register report.

Batch Report-The Batch Report folder gives you the ability to set up a series of reports to be generated automatically based on a schedule that is set up by the user.

There are HMDA standard reports available in CRA *Wiz* for analysis and there are standard reports available for Small Business and Farm analysis. In addition to the standard reports, there are Columnar reports, Regulatory reports, Performance Evaluation reports, CRA Tables, and Custom Tables available in CRA *Wiz*.

The following section describes the reports that are available for standard analysis.

HMDA Standard Analysis Reports

The following reports are available for HMDA loan analysis:

Tract Income vs. Applicant Income

The purpose of this report is to give a complete perspective of income on a total or filtered file. Compliance regulation focuses on lending to low- and moderate-income tracts and applicants and this report shows both. It also provides perspective on overlap, showing where low- or moderate-income applicants reside in middle- or upper-income tracts and, conversely, where middle- and upper-income applicants reside in low- or moderate-income tracts.

Tract Minority vs. Tract Income Level

The purpose of this report is to provide an application/lending distribution with focus on the population (specifically minority population) demographics of the tracts penetrated. This report can be used to review lending made in high minority concentration areas as well as areas of low- and moderate-income, which may often be independent of each other.

Distribution of Products and Tracts by Income Level

The primary purpose of this report is to provide a tract income level focus with the perspective of how many tracts were penetrated within each tract income category. This report, when unfiltered, displays the number of different tracts accounting for the number and dollars of loans/applications there. This report also demonstrates the potential deception of using the count of tracts as a percentage of low- and moderate-income for goal setting. For example, a loan file may have 18% of the tracts penetrated as moderate income, yet only 9% of the loans were made. To determine the number of loans made, a filter based on Action should be applied.

Using a filter based on the Assessment Area: In addition, a column displays the Distribution of Owner-Occupied Units within the assessment area. This information is useful for identifying the real opportunity for lending in low- and moderate-income tracts based on availability of owner-occupied housing units.

Distribution of Products and Tracts by Minority Level

The primary purpose of this report is to provide a minority level focus with the perspective of how many tracts were penetrated within each minority concentration by tract. This report is helpful in analyzing the marketing and penetration of the minority population for a bank. For example, a loan file may show that tracts with greater than 50% minority concentration accounted for 15% of all tracts, yet only 7% of the loans were made to minority applicants. To determine the number of loans made, a filter based on Action should be applied.

Using a filter based on the Assessment Area: An addition of a column displays the Distribution of Owner-Occupied Units within the assessment area. This information is useful for identifying the real opportunity for lending in high minority tracts based on availability of owner-occupied housing units.

Purpose vs. Tract Income

The purpose of this report is to provide a view of the differences in tract income level penetration broken down by loan purpose. This report often reveals market segments that favor one loan purpose over another. Analysis of this trend can lead to marketing opportunities, such as industry seminars. For example, when low- and moderate-income areas show very low proportions of refinancing, even when rates are low, banks can use this information to teach people about the benefits of refinancing.

Purpose vs. Applicant Income

The primary purpose of this report is to provide an applicant income level by loan purpose. This report is helpful in analyzing which types of applicants are purchasing what kinds of products. For example, it may be noted over time that low- and moderate-income applicants tend to favor home purchase loans with general consistency, whereas middle- and upper-income applicants tend to favor home purchase loans only when interest rates are appealing. Knowledge of trends of this type at your institution can influence marketing habits for optimal results.

Purpose and Type by MSA

The primary purpose of this report is to provide a geographic breakdown by MSA of your loan file, showing which types of loans have the greatest geographic dispersion. If your institution makes both conventional and government-backed loans, this report is helpful in analyzing which areas favor what types of loans.

Race and Ethnicity vs. Applicant Income

The primary purpose of this report is to provide a breakdown of lending/applications by primary applicant race and ethnicity designation. The Applicant Income columns allow you to view which income group the individuals fall into using their submitted income and the HUD Median Family Income for the year of the Action Date based upon the geography of the record. The race and ethnicity characteristics are displayed in separate groupings.

Ethnicity and Race vs. Applicant Income

The primary purpose of this report is to provide a breakdown of lending/applications by primary applicant race and ethnicity designation. The Applicant Income columns allow you to view which income group the individuals fall into using their submitted income and the HUD Median Family Income for the year of the Action Date based upon the geography of the record. The race characteristics are displayed based on ethnicity.

Race and Ethnicity vs. Action Taken

The primary purpose of this report is to provide a breakdown of actions taken based on primary applicant race and ethnicity designation. This report can provide insight with regard to the decisioning process as it applies to race and ethnicity. The race and ethnicity characteristics are displayed in separate groupings.

Ethnicity and Race vs. Action Taken

The primary purpose of this report is to provide a breakdown of actions taken based on primary applicant ethnicity and race designation. This report can provide insight with regard to the decisioning process, as it applies to ethnicity and race. The race characteristics are displayed based on ethnicity.

Standard Summary Report

The primary purpose of this report, as well as other summary reports using different columns, is to provide an overview of the various groups of data, such as loan purpose and type, race, applicant income, tract characteristics, and applicant sex. This report is an excellent one-page overview of the data in a file. Other summary reports have the same groups of data shown but using the specified group (i.e. Tract Income Level) as the columns. Summary reports can also be used to check for data integrity of particular fields. For example, if loan type is missing in a data file, all rows will populate except for the portion with Type information.

Summary Report - Tract Income

Summary Report - Applicant Income

Summary Report - Action Taken

Summary Report - Loan Purpose and Type

These reports are other Summary Reports. These Summary reports provide additional columns of information:

Index: calculated by dividing the % row for each grouping by the % of the comparator row for that grouping. For example, the Index for race = % row for any race/% row for white.

Percent: Row provides the percentage of the total for that row item. Column provides the percentage of the total for the column grouping.

Portfolio: calculated as applications in the filtered assessment area for the selected item/all applications in the file for the selected area. For example, in the report displayed, of all Conventional Home Purchase applications from Low Income Tracts, 20% came from inside the Assessment Area.

Summary Report - Action with Demographics

This report is an example of another Summary Report. The Summary report provides additional columns of information:

Index: calculated by dividing the % row for each grouping by the % of the comparator row for that grouping. For example, the Index for race = % row for any race/% row for white.

Percent: Row provides the percentage of the total for that row item. Column provides the percentage of the total for the column grouping.

Portfolio: calculated as applications in the filtered assessment area for the selected item/all applications in the file for the selected area. For example, in the report displayed, of all Conventional Home Purchase applications from Low Income Tracts, 20% came from inside the Assessment Area.

In addition to the extra columns noted above, this report includes a column grouping that displays demographic information from the chosen Assessment Area. This information aids users in putting the lending information displayed into context in terms of their lending area.

Purpose - Purpose & Lien Status Reports

All Purpose - Purpose & Lien Status Reports provide a user with information found within a LAR broken down by each HMDA loan purpose (Home Purchase, Refinance and Home Improvement) and the lien status for each purpose. This information can be valuable by informing an institution of who may be applying for either first or second lien loans, if they are found in a concentrated area or if a particular purpose is being accessed more frequently.

By Action & Loan Type

Displays purpose and lien status by each action code. Also distinguishes between Conventional, FHA, VA and FSA/RHS.

By Applicant Income

Displays purpose and lien status by Applicant Income.

By Census Tract Characteristics

Displays data by Racial Composition and Tract Income levels.

By Race and Ethnicity

Displays data by Borrower Characteristics, by Race and Ethnicity.

By Property Type and Pricing for Originated Loans

Displays each property type and the pricing status on originated loans.

Purpose - Purpose and Lien Status by Purpose, Property Type and Pricing for Originated Loans

Displays pricing data on originations by Tract Income Level. This report can assist you in determining if loans are priced higher for a particular purpose of loans by any given income level of a tract.

Pricing - Pricing by Census Tract Characteristics: Conventional 1st Lien Loans for 1-4 Unit Owner-Occupied Properties (Identical report for 2nd lien loans)

Breaks down pricing data by Treasury Rate spread by Tract Characteristics.

Pricing - Pricing by Applicant Income: Conventional 1st Lien Loans for 1-4 Unit Owner-Occupied Properties (Identical report for 2nd lien loans)

Breaks down pricing data by Treasury Rate spread for each Applicant Income category.

Pricing - Pricing by Race & Ethnicity: Conventional 1st Lien Loans for 1-4 Unit Owner-Occupied Properties (Identical report for 2nd lien loans)

Breaks down pricing data by Treasury Rate spread by Race and Ethnicity.

Pricing Summary: Conventional 1st Lien Loans for 1-4 Unit Owner-Occupied Properties (Identical report for 2nd lien loans)

Provides pricing data for Conventional Loans by Borrower and Census Tract Characteristics.

Disposition Summary

The purpose of this report is to provide information within your LAR by each action code for all borrower and census tract characteristics. Also provides total number of non-reported versus reported pricing data along with the mean and median values of percentage points above the treasure rate.

Action - Action Taken vs Loan Purpose and Type

The purpose of this report is to provide the user with the total disposition of applications by each loan purpose and type.

Action - Action Taken vs Sex

The purpose of this report is to provide information by each action code comparing males versus females. This report can also be used as a Fair Lending analysis report.

Sex - Sex vs Applicant Income

This report provides you with information by sex and applicant income. Running this report by total applications and then by originations or denials can give insight regarding lending patterns with an emphasis on Fair Lending.

Pricing Summary

Displays pricing data on originations by rate spread. A Mean Value is provided representing the average rate spread value for all records with a reported numeric rate spread value. A Median Value is provided representing the midpoint of rate spread value for all records with a reported numeric rate spread value.

HMDA Underwriting and Pricing Analysis

This report displays denied and withdrawn applications by first and second lien positions allowing the user to determine if there is a pattern with non-originations. All categories are displayed allowing easy comparison to control groups.

Columnar Report (Custom Report)

The purpose of this custom report is to give users the flexibility to view any variables and how they correlate with geography or other variables. Apart from filtering, the custom reports allow users to fully utilize any user-defined fields that exist in the file. For example, using the branch and officer ID variables, you can see which officers from which branches are correlated with the highest volume of loans made by region.

CRA Reports

The following reports are available for CRA loan analysis:

Revenue Report: Breakdown of Loans by Loan Amount and Revenues of Business

The purpose of this report is to give a breakdown of originations and purchases of CRA loans made by type (Farm, Non-Farm, or Other Real Estate Secured) and by annual revenue category (less than \$1 million, greater than \$1 million, or unknown revenue) displayed by loan amount category. This breakdown can provide insight to exactly what size of businesses and farms made what size loans.

Revenue Report: Breakdown of Loans by Revenues of Business

The purpose of this report is to focus on originations and purchases of CRA loans made by type (Farm, Non-Farm, or Other Real Estate Secured) and by annual revenue category (less than \$1 million, greater than \$1 million, or unknown revenue). With focus on revenues, this report highlights the proportion of CRA loans actually made to small businesses and farms.

Revenue Report: Breakdown of Loans by Loan Amount, Revenues of Business, and Tract Income Level

The purpose of this report is to breakdown CRA loans made by all major CRA variables. This report combines loan type, revenue category, size category, and geographic location displayed by action taken. This report has a tremendous amount of data contained within it and could be nicknamed the CRA Standard Summary report.

Distribution of Products and Tracts by Income Level

The primary purpose of this report is to provide an income level focus with the perspective of how many tracts were penetrated within each tract income category. If used with an assessment area filter, the report also provides Dun and Bradstreet business demographics (if available) for the tract income categories that exist within the assessment area. For example, a loan file may show that low- and moderate-income tracts accounted for 11% of all tracts, yet 18% of businesses in the assessment area existed in those tracts.

Distribution of Products and Tracts by Minority Level

The primary purpose of this report is to provide a minority level focus with the perspective of how many tracts were penetrated within each tract income category. If used with an assessment area filter, the report also provides Dun and Bradstreet business demographics (if available) for the minority level categories that exist within the assessment area. For example, a loan file may show

that >50% minority level tracts accounted for 16% of all loans, yet there was only 14% of businesses in the assessment area that existed in those tracts.

Action vs Tract Income

The primary purpose of this report is to focus on tract income levels to reveal where the focus of lending existed. Low- and moderate-income penetration rates can be calculated using this report. If the institution purchases loans, this report also provides an excellent comparison of where originated loans existed as compared to purchased loans, to ensure that the loans being purchased correctly populate the tract income levels that were intended as part of the purchase.

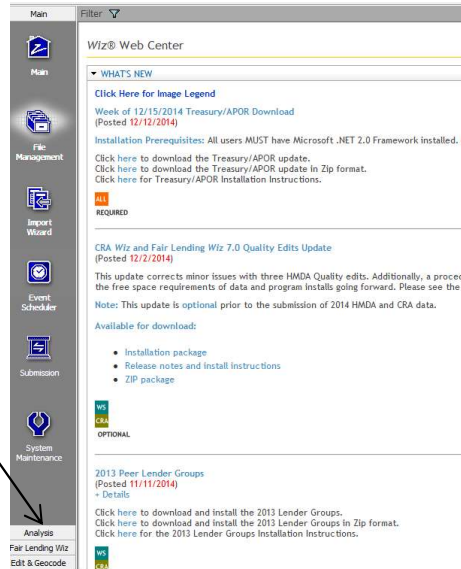
Standard Summary Report

The primary purpose of this report is to provide an overview of the various groups of data, such as Small Business and Farm loan activity broken down by loan size category and revenues, as well as the number of loans and dollar amount by tract income category. This report is an excellent one-page summary report of the data in a file.

Generating Standard HMDA Reports

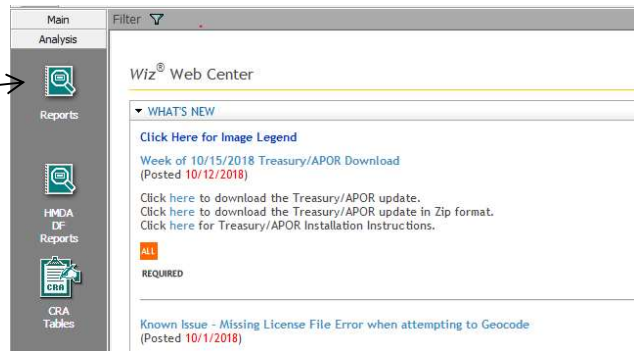
To generate a report, follow these steps:

1. Click the Analysis tab.

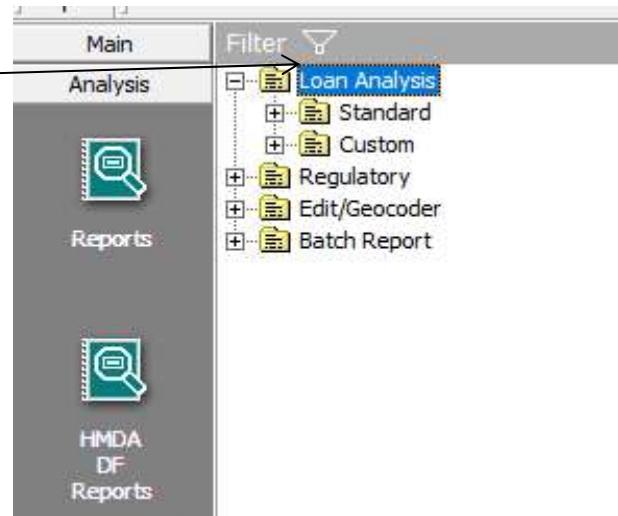


The software displays the Analysis view bar.

1. Click the Reports button to access the reports.



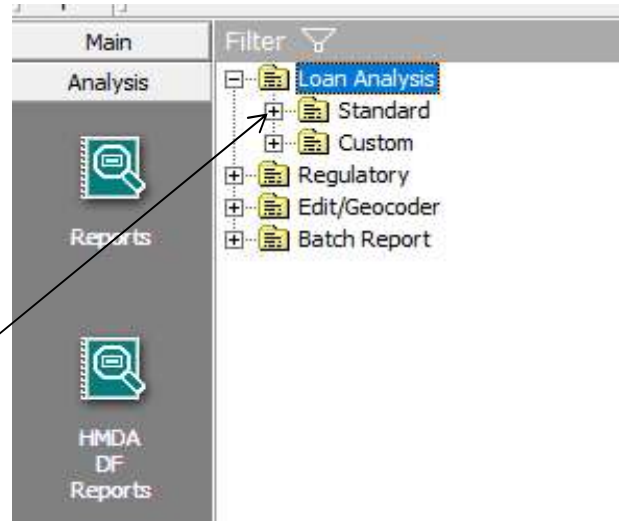
2. Double-click the Loan Analysis folder.



The software displays the Standard and Custom subfolders.

The Standard subfolder contains all of the standard HMDA reports that can be used for analysis.

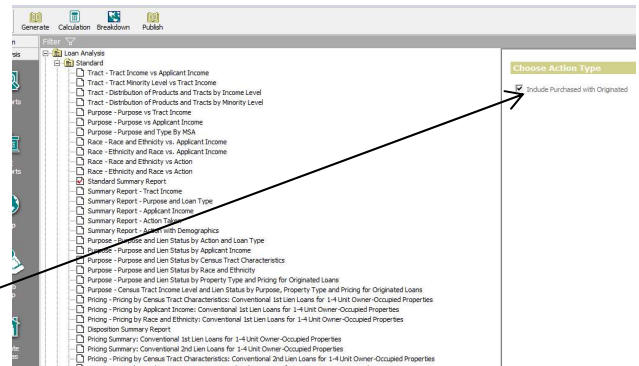
The Custom folder contains the columnar reports which can be used to create custom reports combining Loan Data and Demographic Data.



3. Double-click the **Standard** folder.

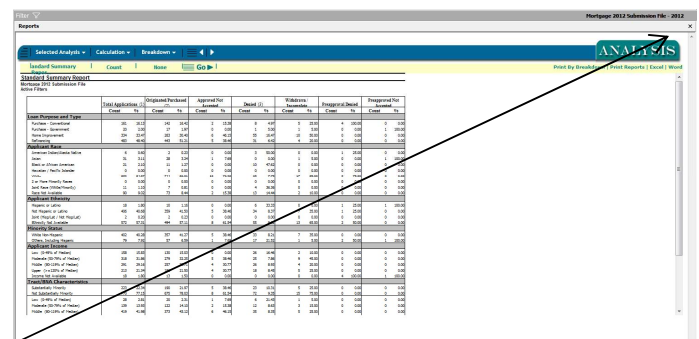
The software displays a list of standard HMDA reports.

4. Select the Standard Summary report. The software displays a check mark next to the report as well as an additional report option to include Purchased loans with Originations.



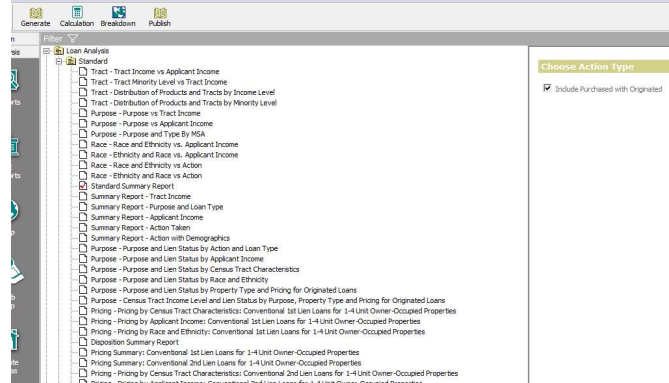
5. Select the Include Purchased loans with Originations option. The software displays a checkmark next to this additional report option.
6. Click the Generate button.

Once the report has been generated, the software displays the report for analysis.



7. Click the “X” button to close the report.

The software displays the report tree view.

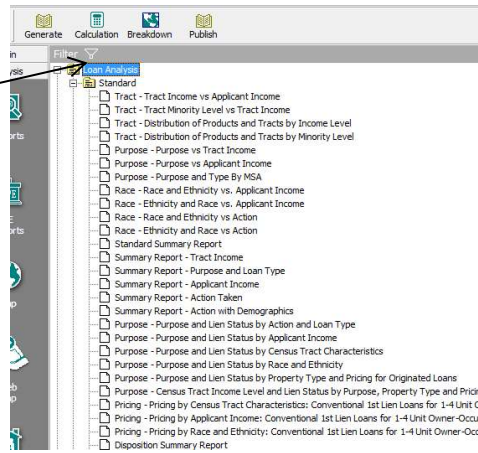


Filtering Standard Reports

Filters can be created and applied to any report generated in CRA Wiz. By applying a filter or multiple filters to a report CRA Wiz users can select a subset of the loan file based on criteria such as loan, institution, lender, geographic, and geodemographic information. Filtering gives users the flexibility to perform more specific, detailed analysis of the loan file.

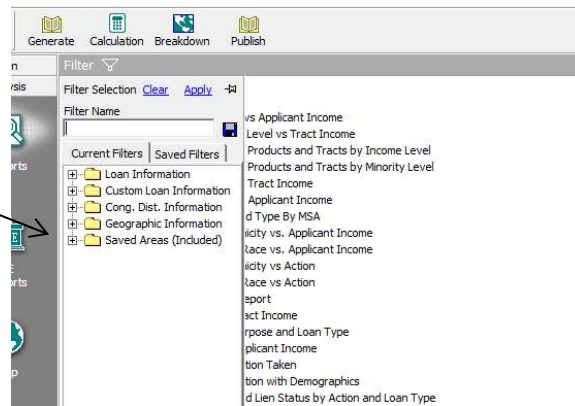
To create a filter and apply it to a report, follow these steps:

1. Click the **Reports** button located on the view bar. The software refreshes the report screen.
2. Click the **Filter** button.



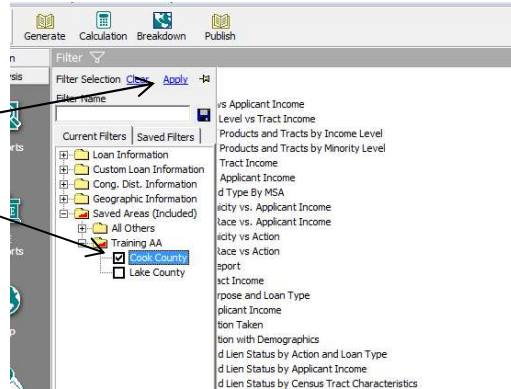
The software displays the filter tree view.

3. Double-click the **Saved Areas (Included)** folder.



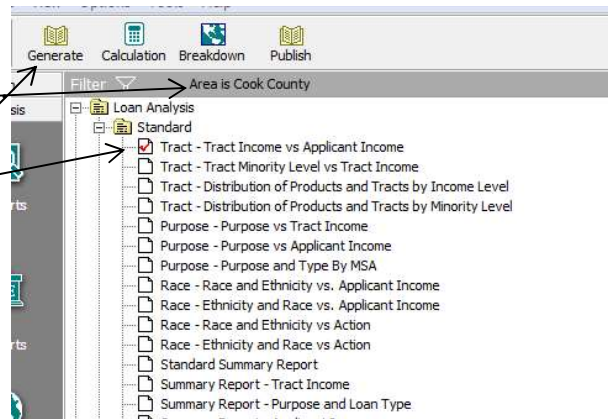
The software displays all assessment areas that have been created and saved in CRA Wiz.

4. Select an assessment area.
5. Click the **Apply** link.



The software will apply the filter and display a description of the filter next to the Filter button.

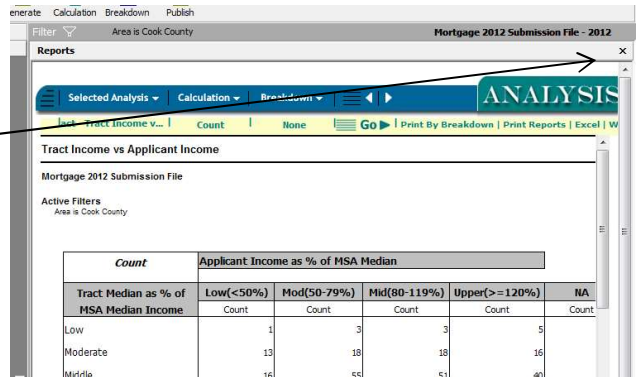
6. Select the **Tract - Tract Income vs Applicant Income** report.
7. Click the **Generate** button.



The software begins to generate the report.

The software displays the Tract Income vs Applicant Income report with data only from the selected Assessment Area.

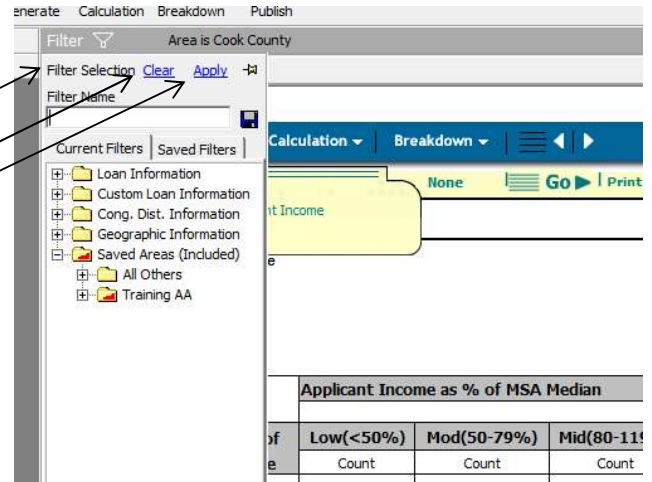
8. Close the report by clicking the **"X"** button.



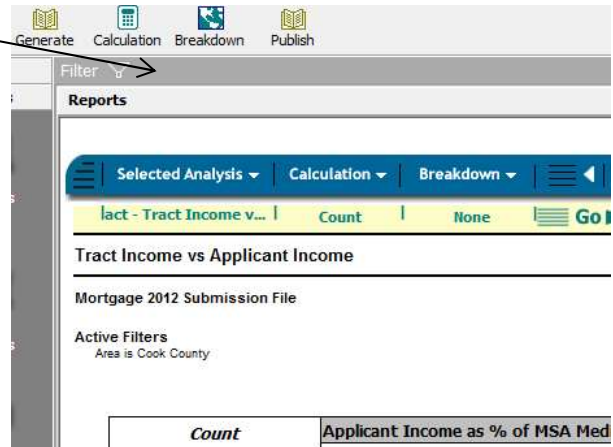
Now that you have set a filter, you realize that the filter is not applicable to the next report that you will run.

To clear a filter, follow these steps:

9. Click the **Filter** button
10. Click the **Clear** button.
11. Click **Apply**.



The system clears the filter from the view field.



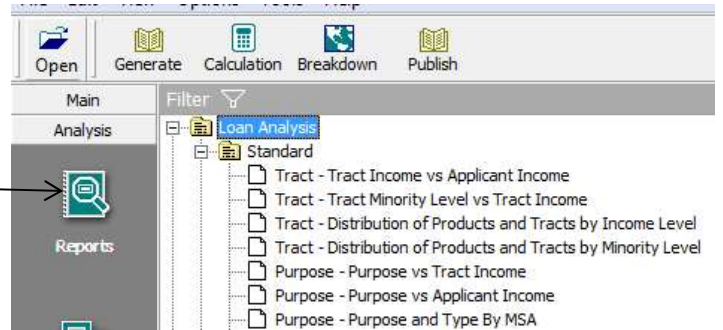
Applying Calculation and Geographic Options to Reports

For many of the reports in CRA Wiz, the default display option is count. CRA Wiz provides users with the flexibility of displaying dollar amount, count and dollar amount, % Grand Total, % Row Total and % Column Total.

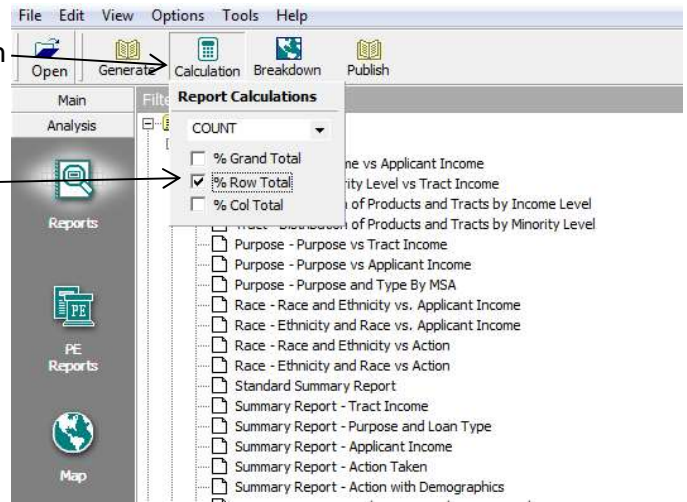
CRA Wiz also gives users the flexibility of setting and displaying reports by geographic breakdown. This will give the user the ability to see the report data displayed by MSA, state, county, census tract or defined areas (selected areas).

To apply calculation and geographic options to a report, follow these steps:

1. Click the **Reports** button to refresh the reports screen.



2. Click the **Calculation** button. The software displays a contextual menu with calculation options available for this report.

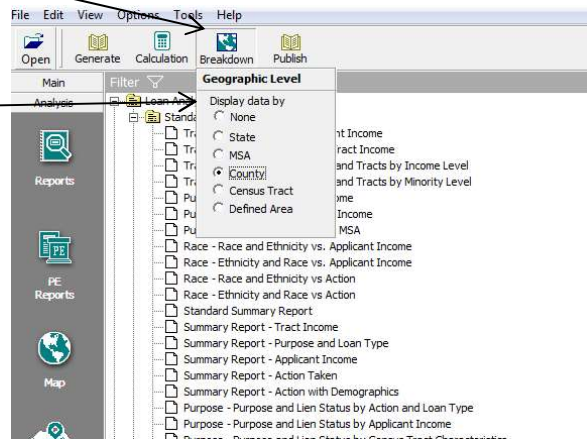


3. Select **% Row Total**.

4. Click the **Breakdown** button.

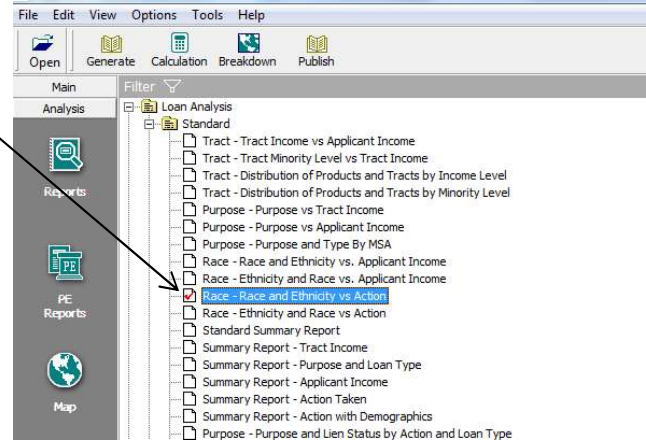
The software displays the geographic breakdown feature.

5. Select **County**.



- Select the **Race and Ethnicity vs Action** report and click the Generate button.

The software begins to generate the report.



Once the process is complete, CRA Wiz displays the Race and Ethnicity vs Action Taken report.

The report is displayed as % Row Total. CRA Wiz divides the number of records for each action taken for a row item by the total number of applications for that row item.

The screenshot shows the 'Race and Ethnicity vs Action' report. The report is displayed as % Row Total. The table shows the following data:

Race	Count %Row Total		Action Taken					
	Count	%Row Total	Originated	Approved Not Accepted	Denied	Withdrawn	Incomplete	Purchased
American Indian/Alaska Native	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Asian	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Black or African American	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hispanic / Pacific Islander	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
White	94.7%	94.7%	94.7%	94.7%	94.7%	94.7%	94.7%	94.7%
2 or More Minority Races	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Joint Race (White/Minority)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Race Not Available	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Race	94.67	94.67%	94.67%	94.67%	94.67%	94.67%	94.67%	94.67%

- The Breakdown for the active report is displayed in the Active Filters section of the report. In the Analysis Banner, click the **Breakdown** option. The software displays the additional counties that are contained in this analysis file.

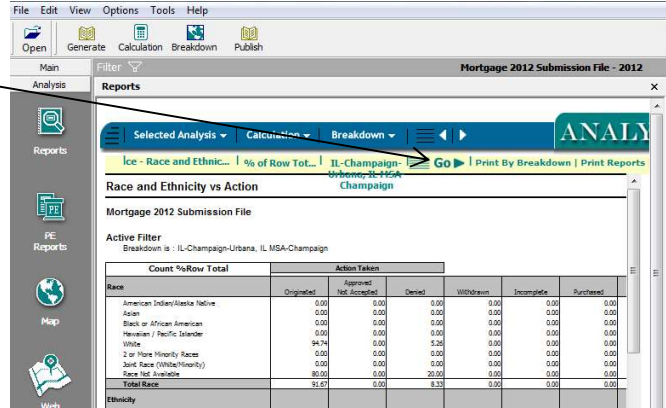
- Click **IL-Chicago-Naperville-Joliet, IL MD-Cook**.

The screenshot shows the 'Race and Ethnicity vs Action' report with a breakdown of counties. The 'Breakdown' option is selected in the Analysis Banner. The table shows the following data:

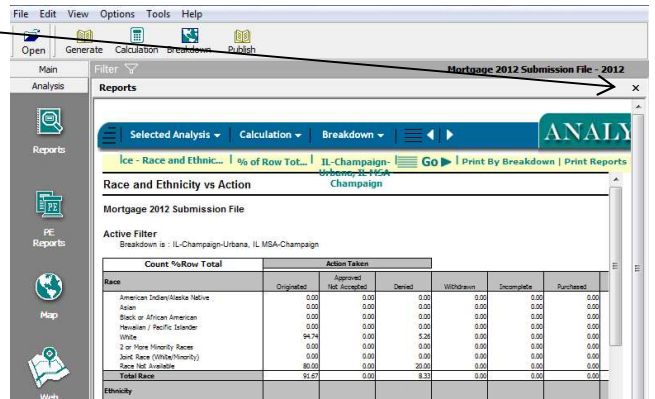
Race	Count %Row Total		Action Taken					
	Count	%Row Total	Originated	Approved Not Accepted	Denied	Withdrawn	Incomplete	Purchased
American Indian/Alaska Native	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Asian	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Black or African American	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hispanic / Pacific Islander	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
White	94.67%	94.67%	94.67%	94.67%	94.67%	94.67%	94.67%	94.67%
2 or More Minority Races	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Joint Race (White/Minority)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Race Not Available	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Race	94.67	94.67%	94.67%	94.67%	94.67%	94.67%	94.67%	94.67%

9. Click Go.

The software refreshes the report to display the data for the county selected. Once the report is refreshed, CRA Wiz displays the Race and Ethnicity vs Action Taken report for Cook County.



10. Click the "X" button to close the report.

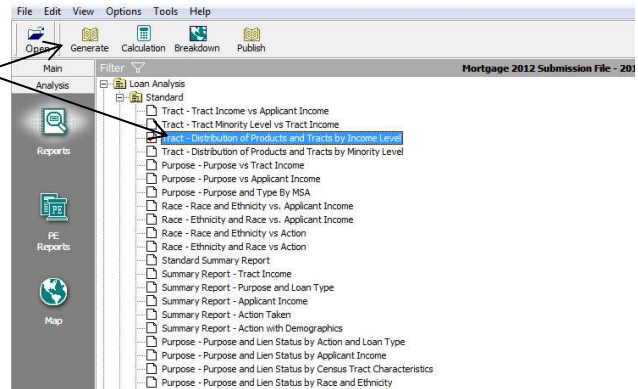


Exporting Reports to Microsoft Excel and Word

Although report generation in CRA Wiz is a simple process, there are occasions when users may want to manipulate the data in these reports using other software applications. CRA Wiz provides users with the ability to export standard and custom reports to Microsoft Word or Microsoft Excel.

To generate and send a report to Microsoft Excel, follow these steps:

1. Click the **Reports** button to refresh the reports screen.
2. Select the **Tract - Distribution of Products and Tracts by Income Level** report.
3. Click the **Generate** button.



Once the generation process is complete, CRA Wiz displays the report.

4. Click the **Excel** link.

The screenshot shows the report viewer interface. The report title is 'Distribution of Products and Tracts by Income Level'. Below the title, there are two tables. The first table is 'Distribution of Loans by Tract Income Level Within the Selected Area' and the second is 'Distribution of Tracts by Income Level'. An 'Excel' link is visible in the top right corner of the report viewer.

Tract Income Level	Distribution of Loans by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%	Amount	%	Count	%
Low	28	2.81	2,627	3.00	16	4.28
Moderate	139	13.93	13,088	14.95	67	17.91
Middle	419	41.98	35,969	41.09	127	33.96
Upper	407	40.78	34,871	39.84	163	43.58
NA	5	0.50	972	1.11	1	0.27
Total	998	100.00	87,527	100.00	374	100.00

The software begins the process of opening Microsoft Excel.

Once Excel is opened, the report is now displayed in the application.

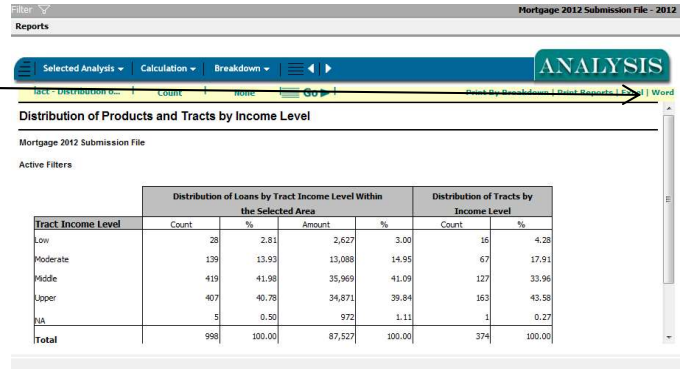
5. Click the "X" button to close the Excel file.

The screenshot shows the Microsoft Excel application with the report data pasted into a worksheet. The data is identical to the report shown in the previous screenshot.

Tract Income Level	Distribution of Loans by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%	Amount	%	Count	%
Low	28	2.81	2,627	3.00	16	4.28
Moderate	139	13.93	13,088	14.95	67	17.91
Middle	419	41.98	35,969	41.09	127	33.96
Upper	407	40.78	34,871	39.84	163	43.58
NA	5	0.50	972	1.11	1	0.27
Total	998	100.00	87,527	100.00	374	100.00

CRA Wiz displays the report screen.

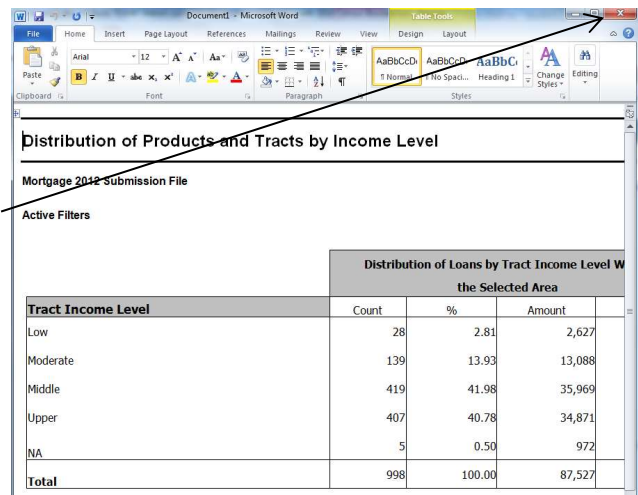
- Click the **Word** link.



The software begins the process of opening Microsoft Word.

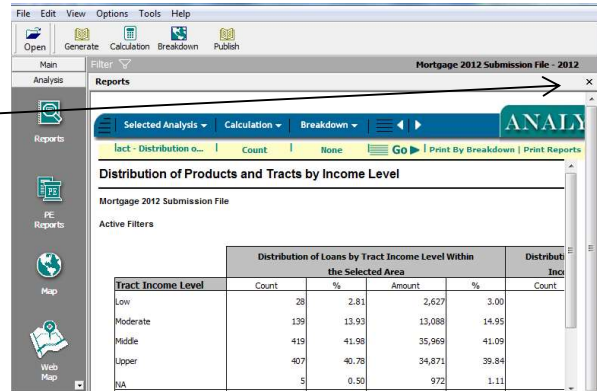
Once Word is opened, the report is now displayed in the application.

- Click the "X" button to close the Word file.

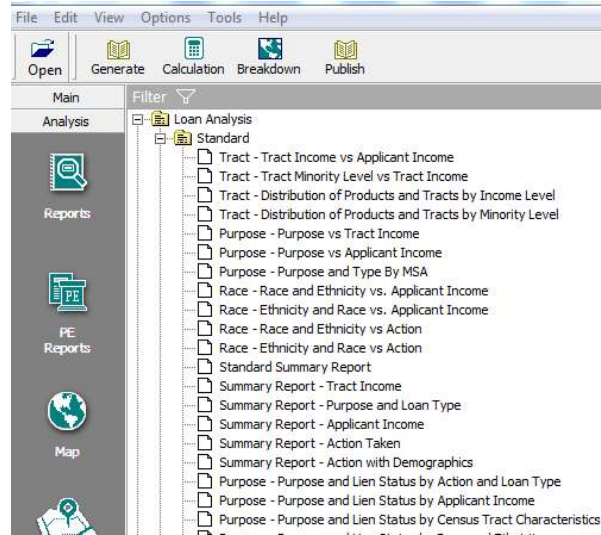


CRA Wiz displays the report screen.

- Click the "X" button to close the report.



The software displays the reports tree view.

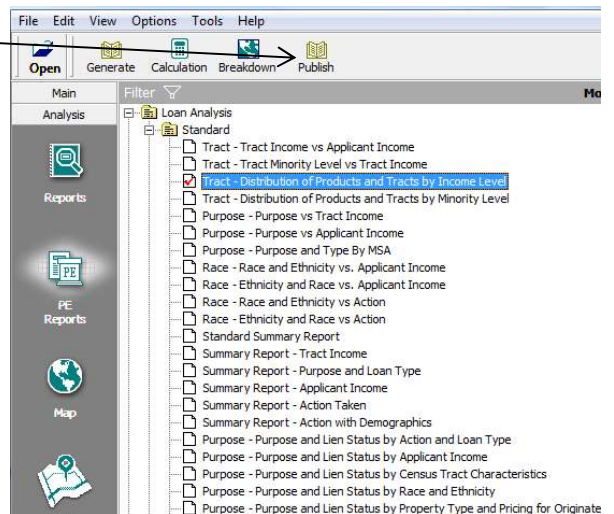


Printing and Publishing Reports

The Publish feature in CRA Wiz provides users with the ability to publish reports to a local or shared drive. Published reports are saved as HTML pages, which allows for seamless integration with intranet sites.

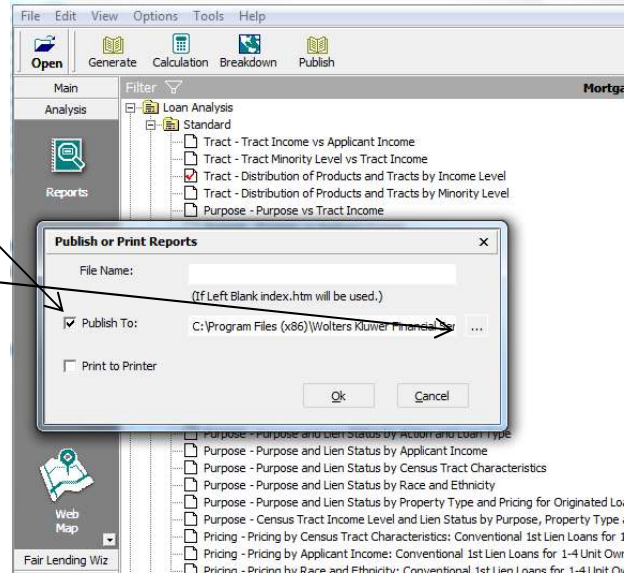
To publish a report, follow these steps:

1. Click the **Publish** button.



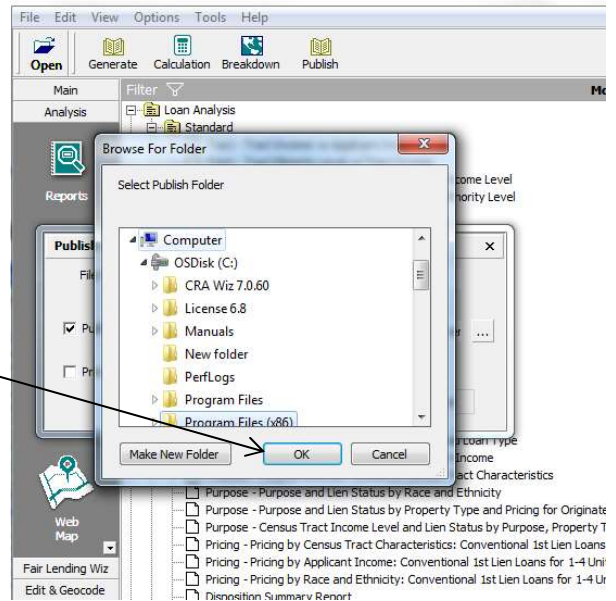
The software displays the Publish or Print Reports dialog box.

2. Select the Publish To: check box.
3. To change the default publish location of reports click the Ellipsis button.



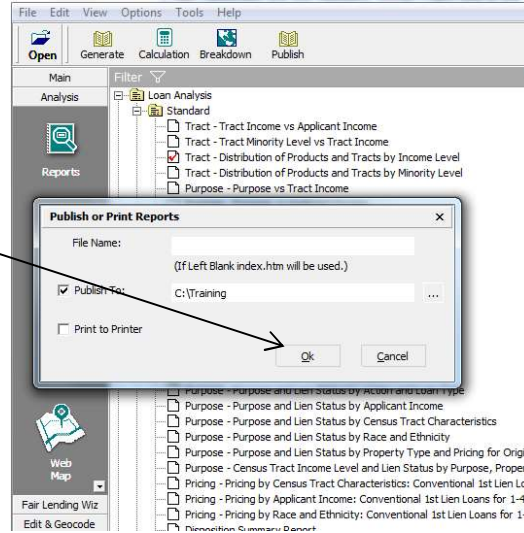
The software displays the Browse for Folder dialog box.

4. Select the Location that you would like to publish the report.
5. Click the OK button.



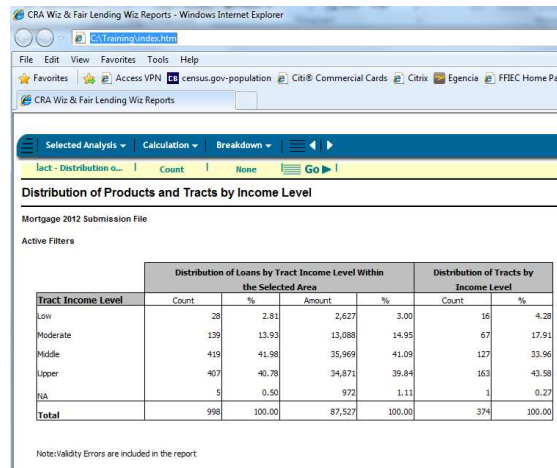
The software displays the new location in the Publish To: path.

6. Click OK.



The software begins the process of publishing the report. The software does the following:

Creates and Launches an HTML version of the Report and Publishes the report to the selected location.

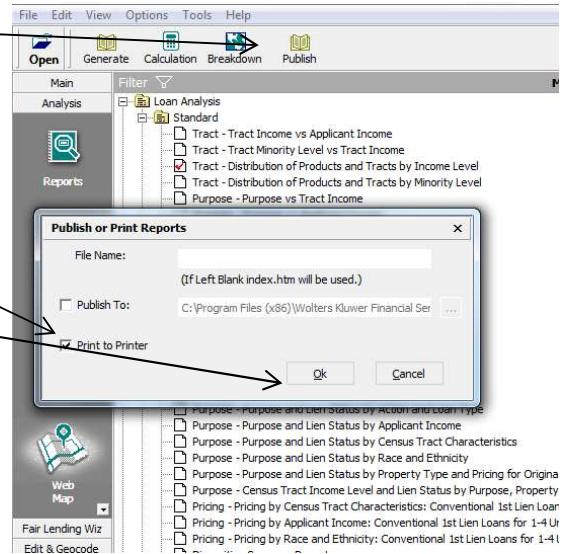


To print a report without first generating it, follow these steps:

1. Click the **Publish** button.

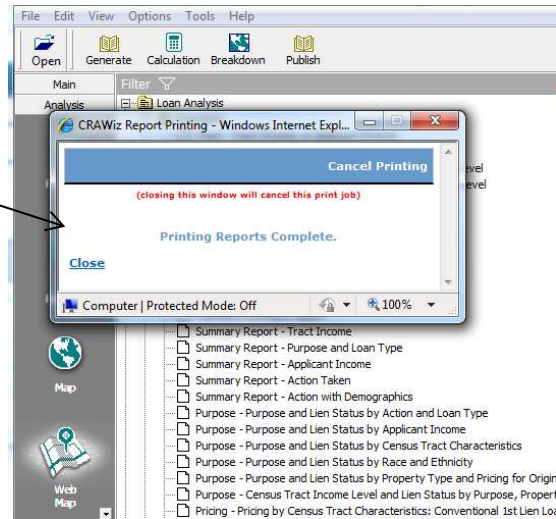
The software displays the Publish or Print Reports dialog box.

2. Deselect 'Publish To:' and select Print to Printer
3. Click the **OK** button.



The software prints the report to your default printer.

4. Click the **Close** link.



Dodd Frank HMDA Standard Analysis Reports

The following reports are available for HMDA Dodd-Frank loan analysis and data management:

Located in HMDA DF Reports:

CFPB Edits Summary

The purpose of this report is to provide a total of syntactical, validity, and quality edits within the HMDA DF File.

Loan Application Register - HMDA DF

The purpose of this report is to provide the HMDA LAR in a csv format.

Edit Record and Detail Exception Report

The purpose of this report is to provide transaction level edits with the applicable data field, the current data value and the relevant edit code.

Standard Summary Report

The purpose of the report is to provide an overview of the various groups of data, such as loan purpose and type, race, applicant income, tract characteristics, and applicant sex. This includes all applications, by race, ethnicity, gender, applicant income level and tract minority level.

HMDA Underwriting and Pricing Analysis

The HMDA Underwriting and Pricing Analysis Report provides a summary of denied and withdrawn applications as a percentage of total applications. It also provides a lending statistical summary of 1st and 2nd liens. This summary is analyzed across race, ethnicity, minority status, income, gender, tract minority, and tract income characteristics.

Pricing Summary Report

The Pricing Summary Report provides an overview of reportable vs. non-reportable rate spreads, as well as a detailed breakdown of raw rate spreads. This summary is analyzed across race, ethnicity, minority status, income, gender, tract minority, and tract income characters.

Located in Reports:

Tract Income vs Applicant Income Report

The purpose of this report is to give a complete perspective of income on a total or filtered file. Compliance regulation focuses on lending to low- and moderate-income tracts and applicants and this report shows both. It also provides perspective on overlap, showing where low- or moderate-income applicants reside in middle- or upper-income tracts and, conversely, where middle- and upper-income applicants reside in low- or moderate-income tracts.

Tract Minority Level vs Tract Income

The purpose of this report is to provide an application/lending distribution with focus on the population (specifically minority population) demographics of the tracts penetrated. This report can be used to review lending made in high minority concentration areas as well as areas of low- and moderate-income, which may often be independent of each other.

Distribution of Products and Tracts by Income Level

The primary purpose of this report is to provide a tract income level focus with the perspective of how many tracts were penetrated within each tract income category. This report, when unfiltered, displays the number of different tracts accounting for the number and dollars of

loans/applications there. This report also demonstrates the potential deception of using the count of tracts as a percentage of low- and moderate-income for goal setting. For example, a loan file may have 18% of the tracts penetrated as moderate income, yet only 9% of the loans were made. To determine the number of loans made, a filter based on Action should be applied.

Using a filter based on the Assessment Area: In addition, a column displays the Distribution of Owner-Occupied Units within the assessment area. This information is useful for identifying the real opportunity for lending in low- and moderate-income tracts based on availability of owner-occupied housing units.

Distribution of Products and Tracts by Minority Level

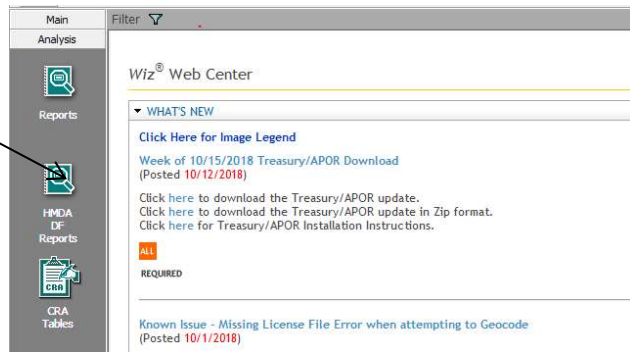
The primary purpose of this report is to provide a minority level focus with the perspective of how many tracts were penetrated within each minority concentration by tract. This report is helpful in analyzing the marketing and penetration of the minority population for a bank. For example, a loan file may show that tracts with greater than 50% minority concentration accounted for 15% of all tracts, yet only 7% of the loans were made to minority applicants. To determine the number of loans made, a filter based on Action should be applied.

Using a filter based on the Assessment Area: In addition, a column displays the Distribution of Owner-Occupied Units within the assessment area. This information is useful for identifying the real opportunity for lending in high minority tracts based on availability of owner-occupied housing units.

Generating Standard Reports

The software displays the Analysis view bar.

1. Click the **HMDA DF Reports** button to access the reports.

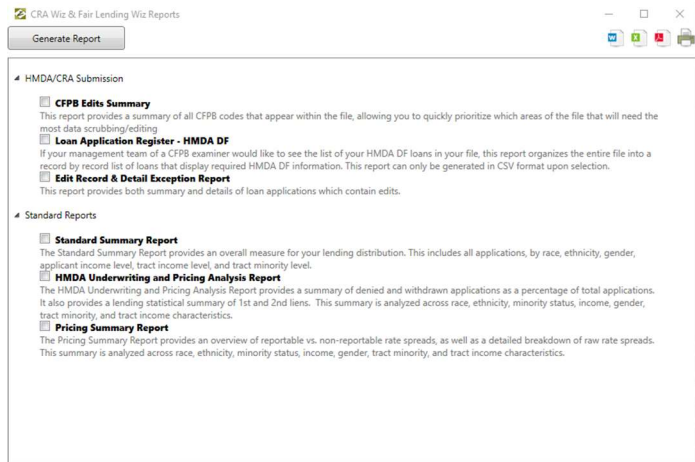


2. A new browser window of CRA Wiz will appear at the bottom of the screen. Click on it.

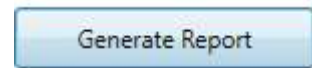


The software displays a list of standard HMDA DF reports.

3. Select the **Standard Summary Report**. The software displays a check mark next to the report.
 - Calculation - lending distribution can be shown by Count or Loan Amount
 - Breakdown - lending distribution by MSA, County or State level



4. Click the **Generate Report** button located at the top left-hand side of the screen.

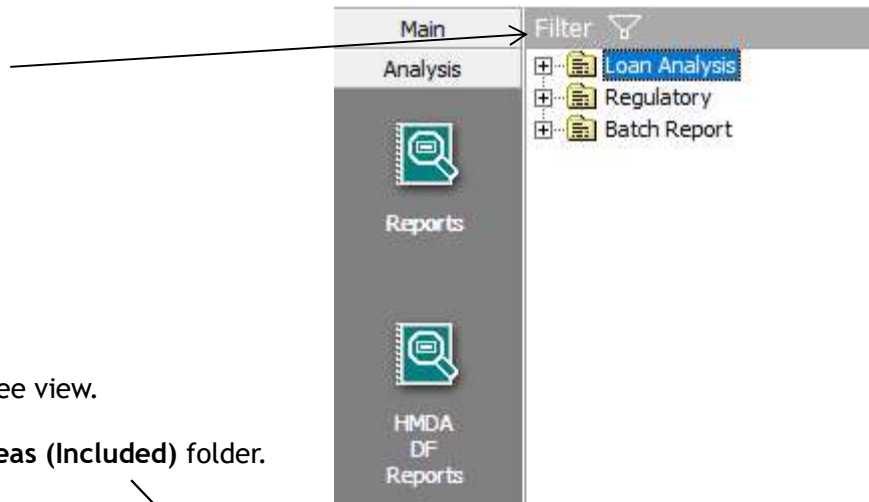


Filtering Standard Reports

Filters can be created and applied to any report generated in CRA Wiz. By applying a filter or multiple filters to a report CRA Wiz users can select a subset of the loan file based on criteria such as loan, institution, lender, geographic, and geodemographic information. Filtering gives users the flexibility to perform more specific, detailed analysis of the loan file.

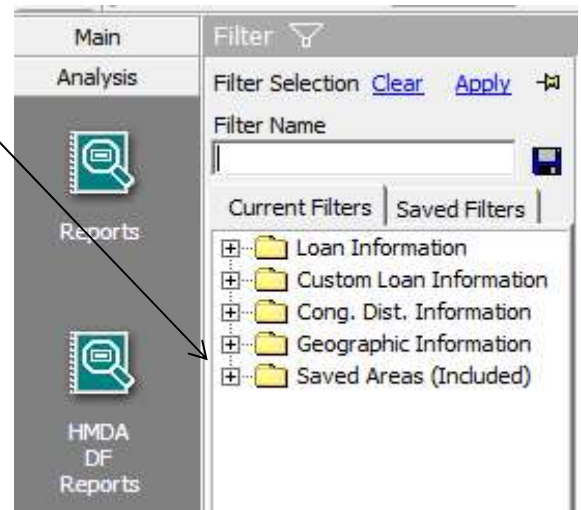
To create a filter and apply it to a report, follow these steps:

1. Click the **Filter** button.



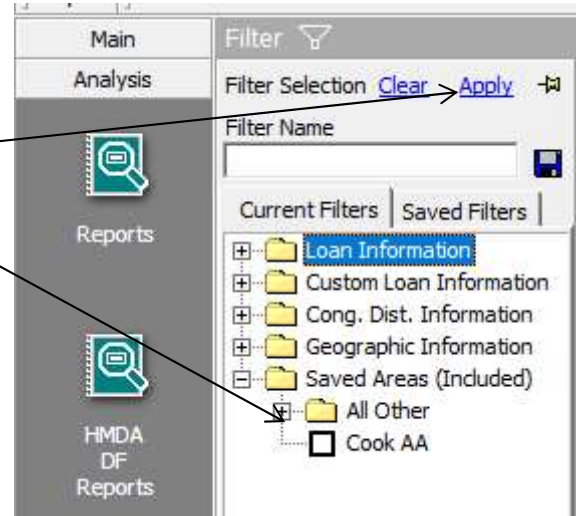
The software displays the filter tree view.

2. Double-click the **Saved Areas (Included)** folder.

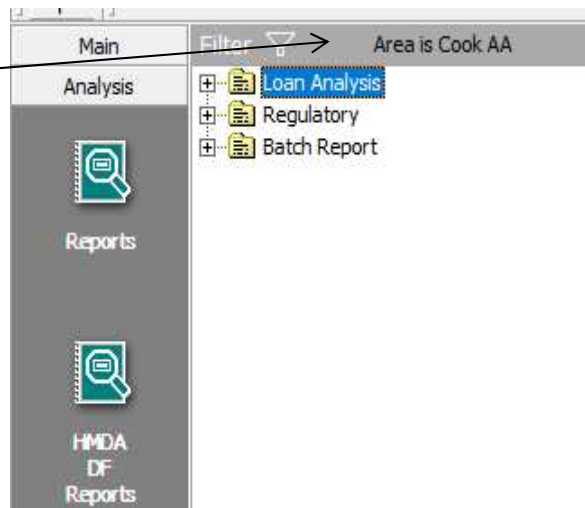


The software displays all assessment areas that have been created and saved in CRA Wiz.

3. Select an assessment area.
4. Click the **Apply** link.



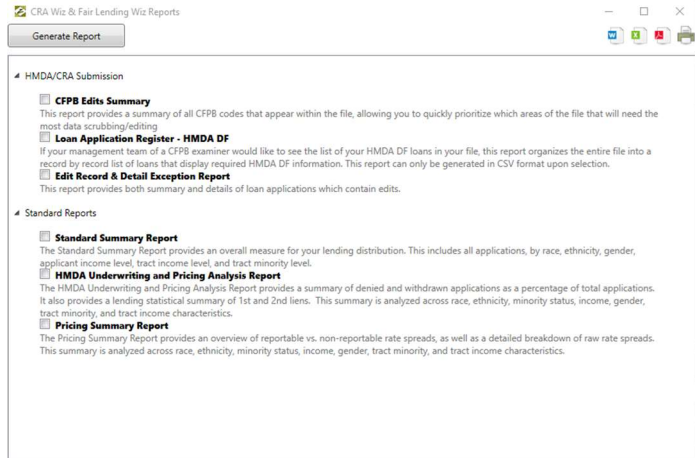
The software will apply the filter and display a description of the filter next to the Filter button.



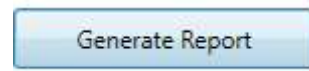
5. Click the **HMDA DF Reports** button to access the reports.



6. Select the **Standard Summary** report.



7. Click the **Generate Report** button located at the top left-hand side of the screen.

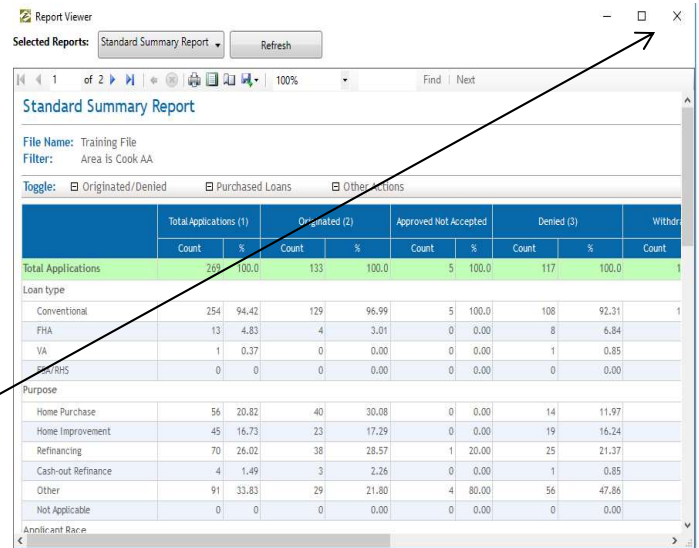


The software displays the Standard Summary report with data only from the selected Assessment Area.

In the upper left-hand corner of the report there's two buttons:

- Selected Reports - allows you to select another report if more than one report was selected from the report list.
- Refresh - if you select a different report you need to click the refresh button to generate the report.

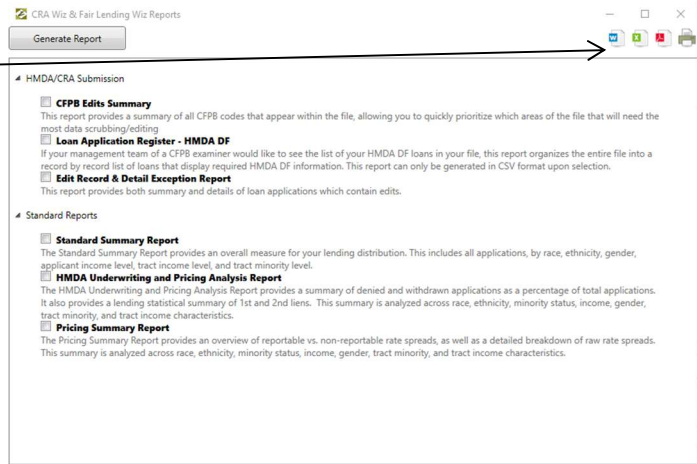
8. Close the report by clicking the "X" button.



Exporting Reports to Microsoft Excel, Word, and PDF

To generate and send a report to Microsoft Excel, following these steps:

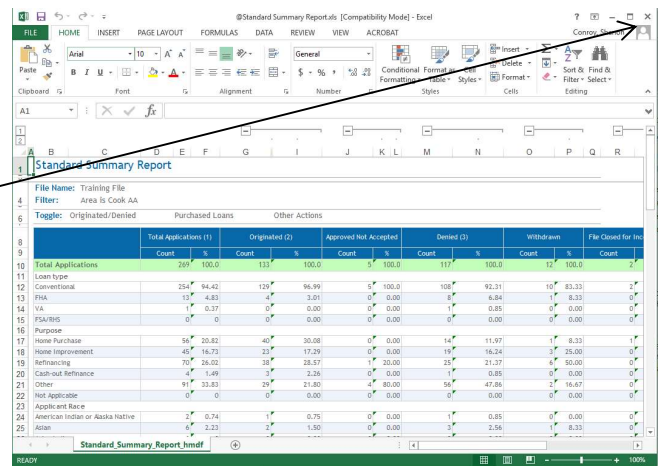
1. Click the **Excel** link.



The software begins the process of opening Microsoft Excel.

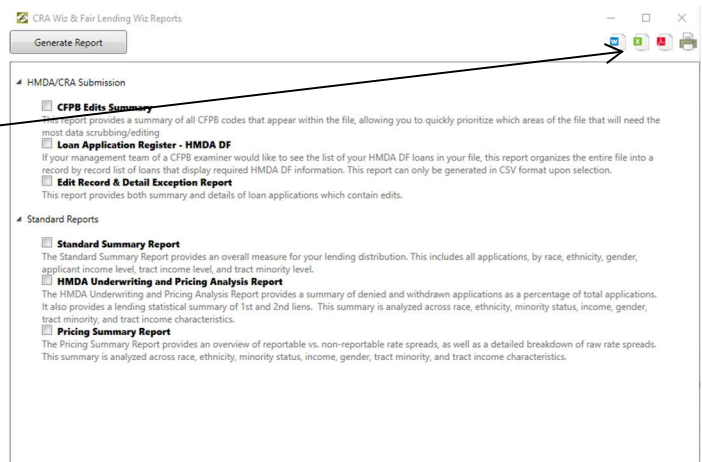
Once Excel is opened, the report is now displayed in the application.

2. Click the **“X”** button to close the Excel file.



CRA Wiz displays the report list with Standard Summary Report still selected.

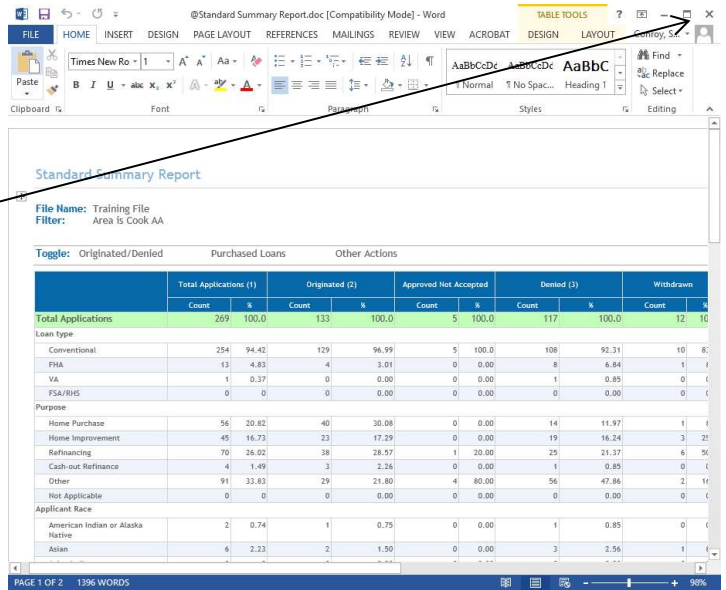
1. Click the **Word** link.



The software begins the process of opening Microsoft Word.

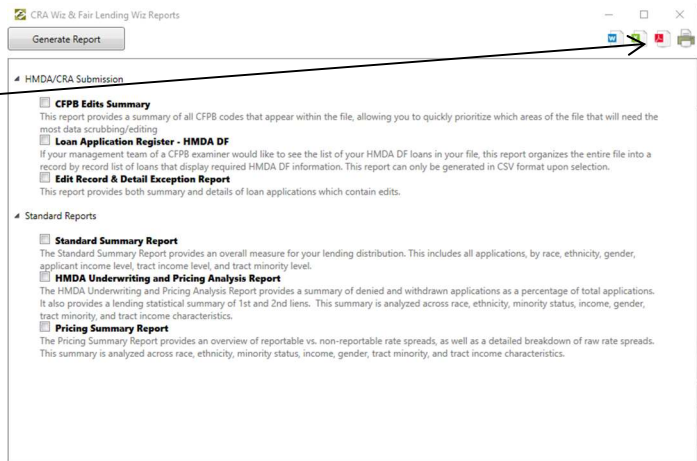
Once Word is opened, the report is now displayed in the application.

2. Click the “X” button to close the Word file.



CRA Wiz displays the report list with Standard Summary Report still selected.

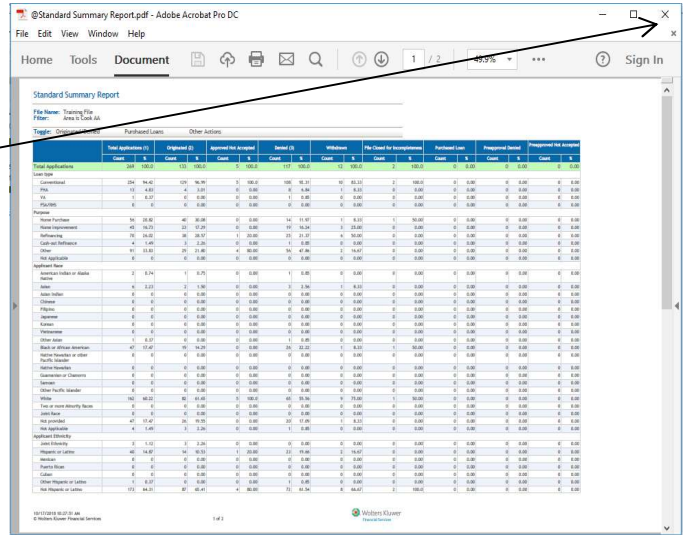
1. Click the PDF link.



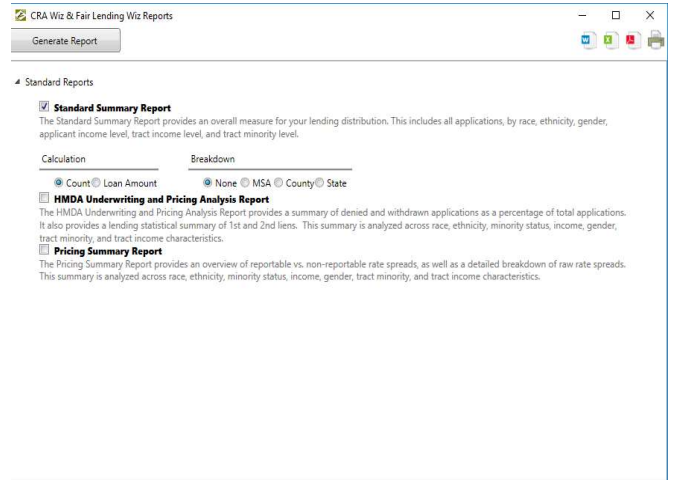
The software begins the process of opening pdf document.

Once PDF is opened, the report is now displayed in the application.

2. Click the “X” button to close the Word file.



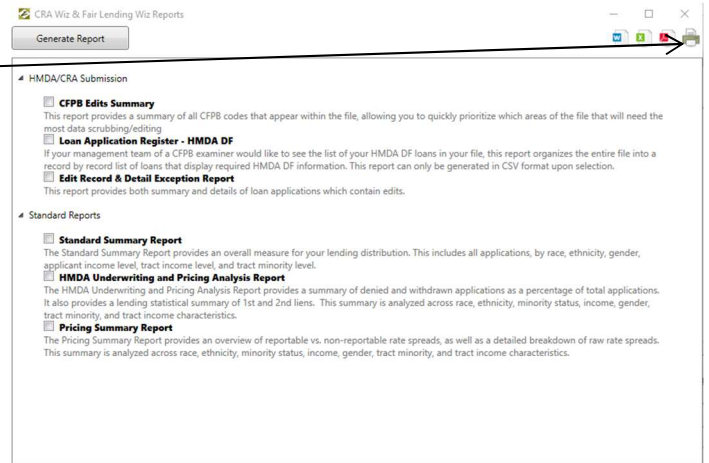
The software displays the reports tree view.



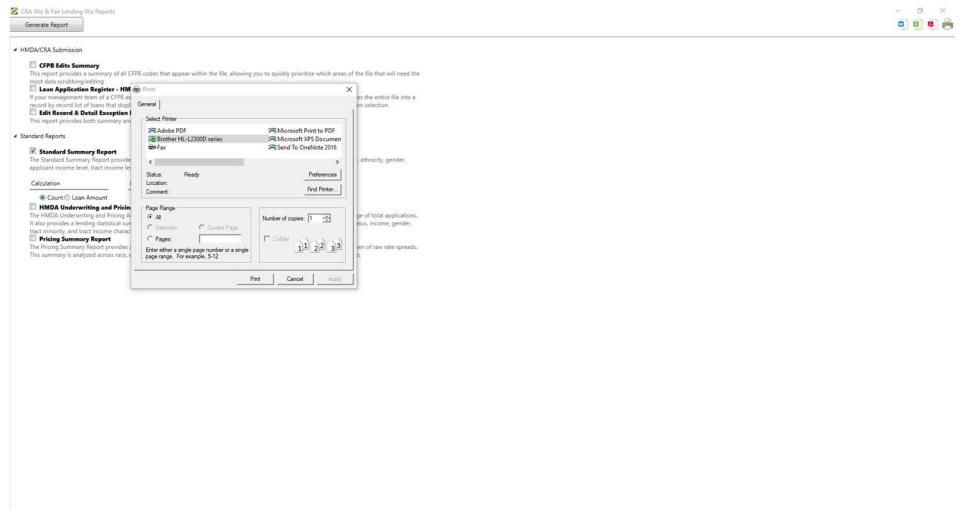
Printing Reports

To print a report, following these steps:

1. Click the **Print** button.



2. A print option box will appear. Select printer and click the **Print** button.
3. Once printing has completed, click the **"X"** button to close the report list.

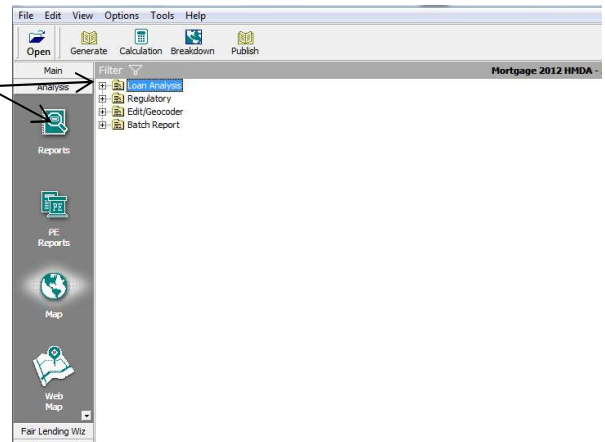


Creating Columnar Reports

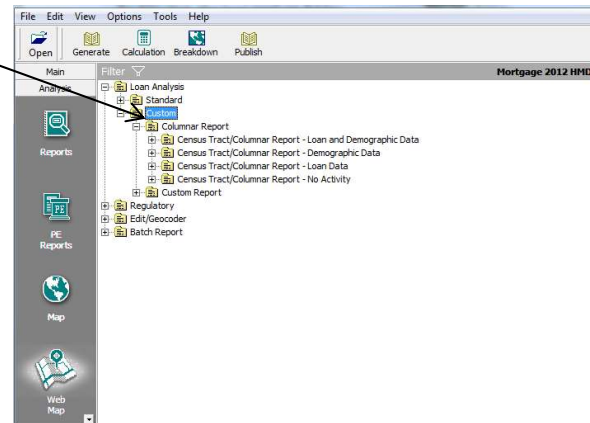
The purpose of columnar reports is to give users the flexibility to view any variable and how they correlate with geography or other variables. Apart from filtering, the custom reports allow users to fully utilize any user-defined field that exists in the file.

To create columnar reports, follow these steps:

1. Under the Analysis tab, click **Reports**.
2. Double click the **loan analysis** folder.

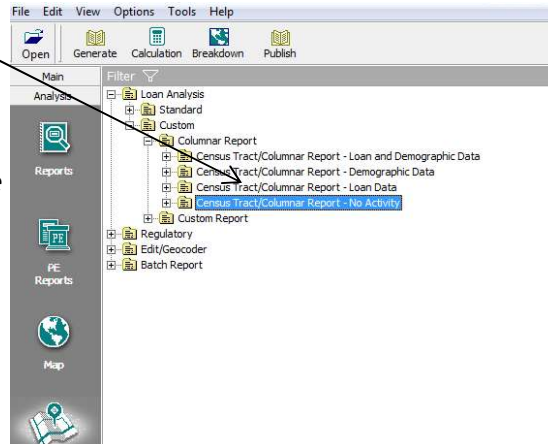


3. Expand **Custom and Columnar Report**.



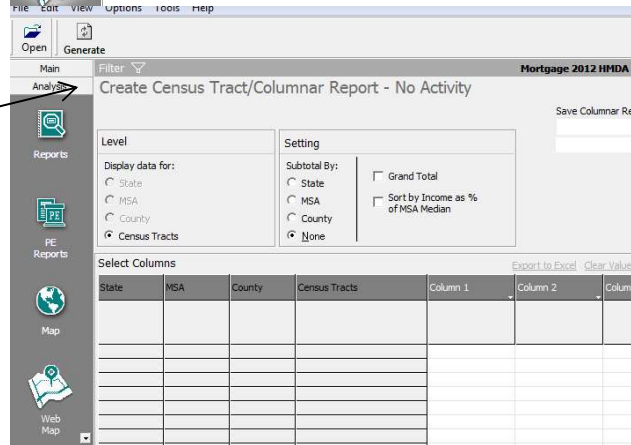
4. Select **Census Tract/Columnar Report - No Activity**.

This report compares census tracts found within a selected assessment area to tracts in the active file. The tracts not having activity will be listed in this report.



The software opens the **Census Tract Report**.

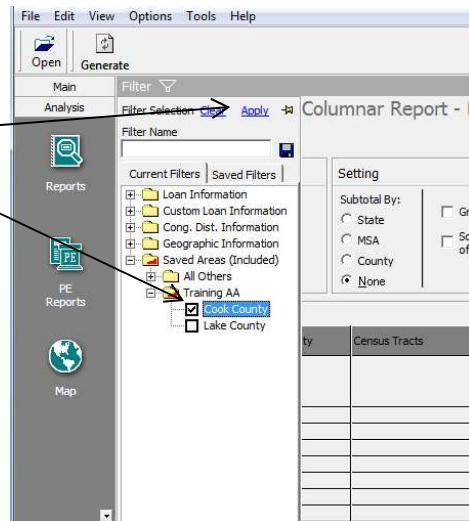
5. Click the **Filter** button.



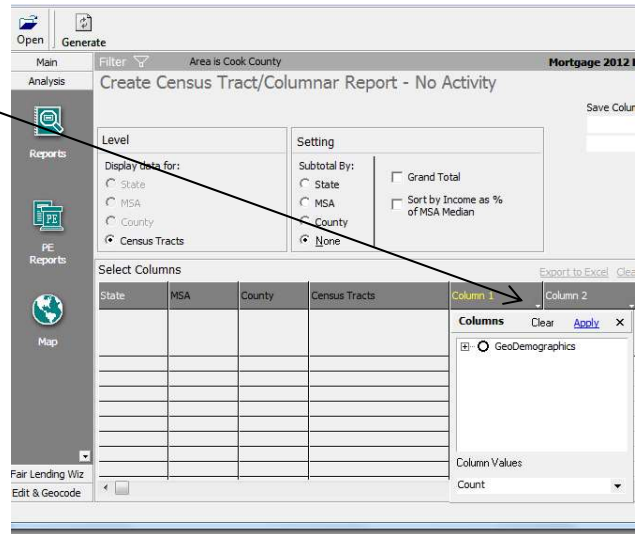
6. Select **Saved Areas**.

7. Select an assessment area.

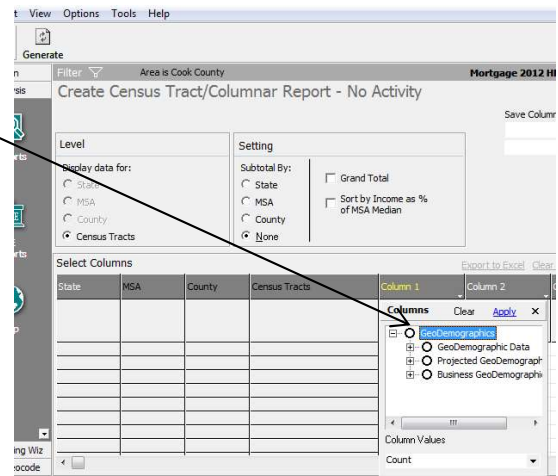
8. Click **Apply**.



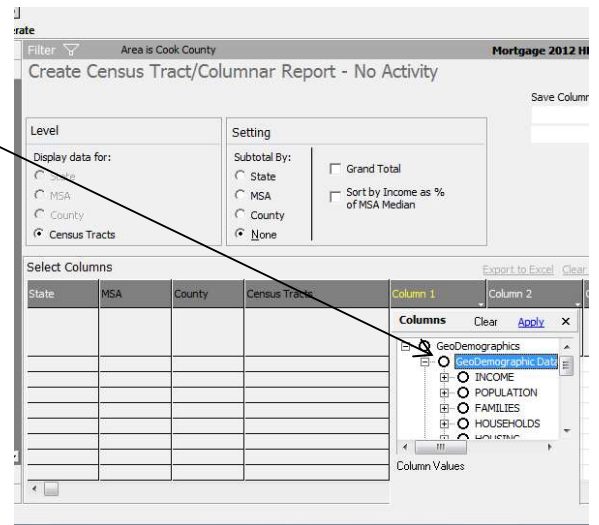
9. Leave the defaults set. Click the drop-down button in Column 1.



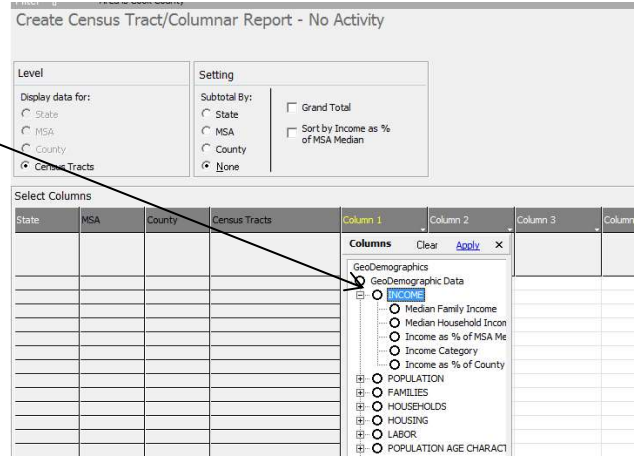
10. Expand Geodemographics.



11. Expand Geodemographic Data.

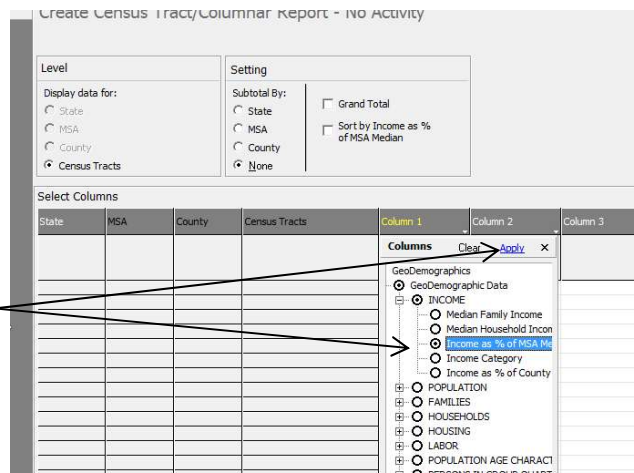


12. Select Income.



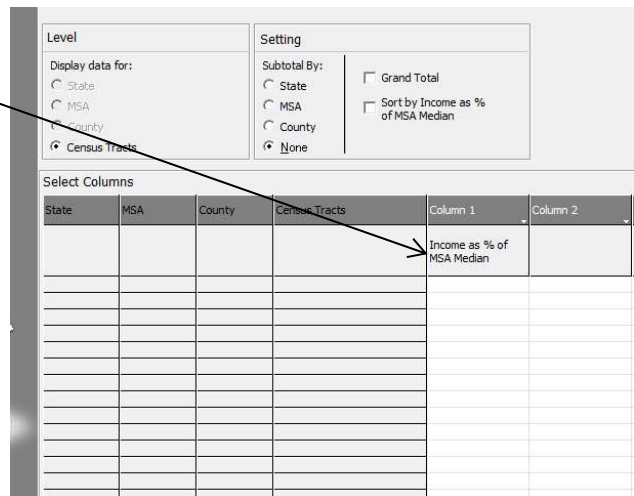
13. Select Income as a % of MSA Median.

14. Click Apply.

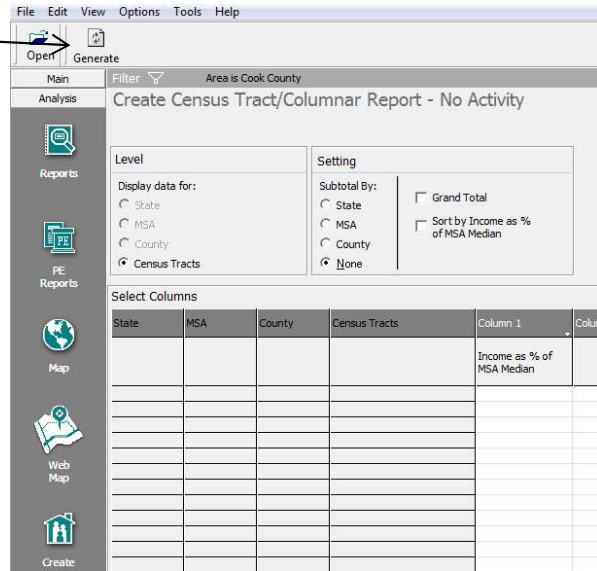


The column selection will show the percentage of each census tract listed.

Note: You can make only one selection per column.



15. Click **Generate**.

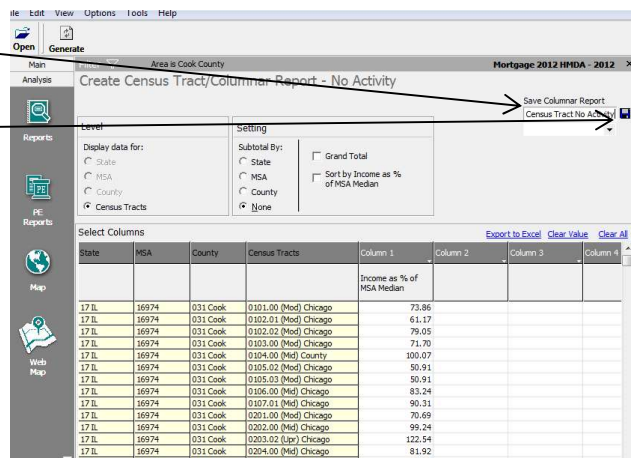


The report displays all census tracts within the AA that do not have activity.

Note: Depending on the size of your LAR, you may decide the best time to run this is mid-year. Running this report at the beginning of the year would not make sense because you would expect no lending in the majority of census tracts.

State	MSA	County	Census Tracts	Column 1	Column 2
				Income as % of MSA Median	
17 IL	16974	031 Cook	0101.00 (Mod) Chicago		73.86
17 IL	16974	031 Cook	0102.01 (Mod) Chicago		61.17
17 IL	16974	031 Cook	0102.02 (Mod) Chicago		79.05
17 IL	16974	031 Cook	0103.00 (Mod) Chicago		71.70
17 IL	16974	031 Cook	0104.00 (Mod) County		100.07
17 IL	16974	031 Cook	0105.02 (Mod) Chicago		50.91
17 IL	16974	031 Cook	0105.03 (Mod) Chicago		50.91
17 IL	16974	031 Cook	0106.00 (Mod) Chicago		83.24
17 IL	16974	031 Cook	0107.01 (Mod) Chicago		90.31
17 IL	16974	031 Cook	0201.00 (Mod) Chicago		70.69
17 IL	16974	031 Cook	0202.00 (Mod) Chicago		99.24
17 IL	16974	031 Cook	0203.02 (Up) Chicago		122.54
17 IL	16974	031 Cook	0204.00 (Mod) Chicago		81.92
17 IL	16974	031 Cook	0205.00 (Mod) Chicago		50.57
17 IL	16974	031 Cook	0206.01 (Mod) Chicago		52.51

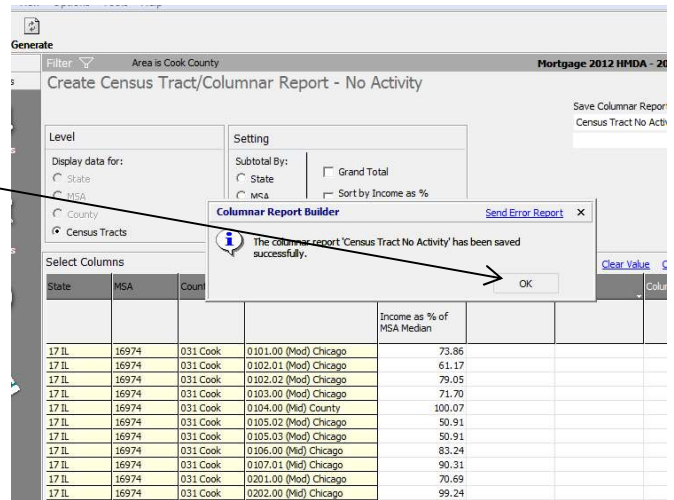
16. To save this report, type in the window 'Census Tract No Activity'.



17. Click the **Save** button.

The report has been saved and can be used with each update to the LAR.

18. Click OK.

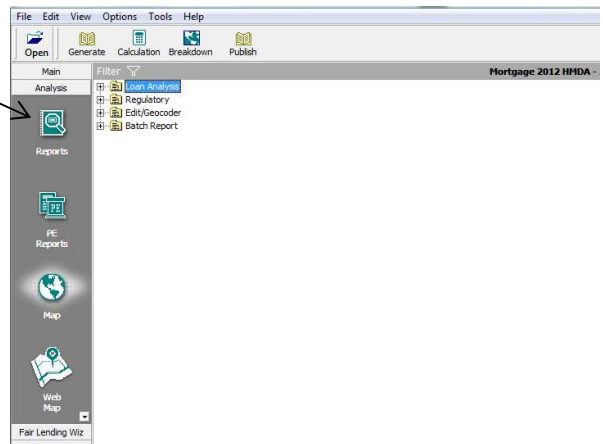


Creating a Batch Report

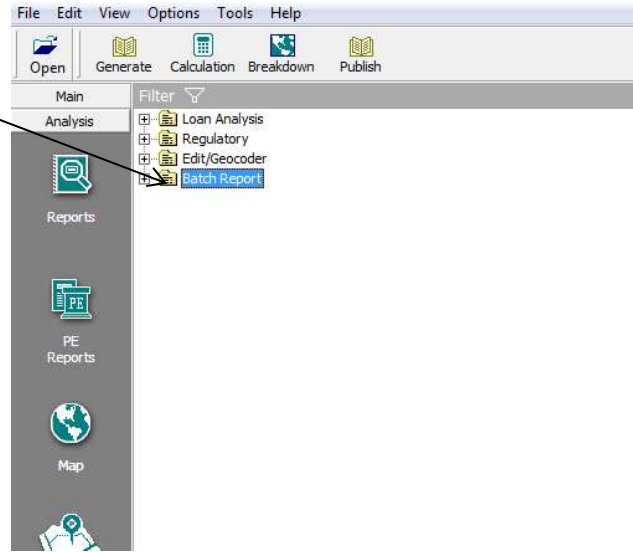
The Batch Report feature in CRA Wiz provides users with the ability to generate multiple reports at once. Creating a Batch Report can be used as your institution's standard monthly or quarterly management reporting. This time saving feature can be saved and used against future files.

To create a batch report, follow these steps:

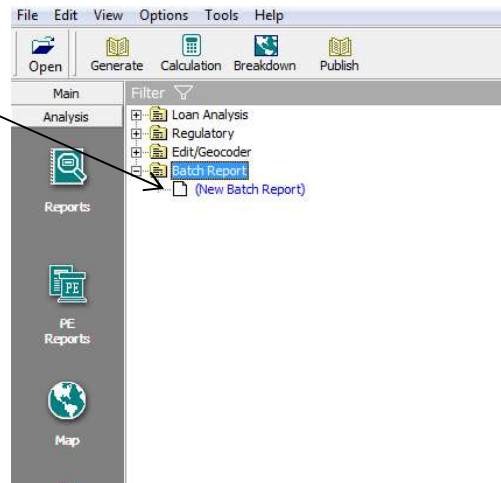
1. In the Analysis Tab, select **Reports**.



2. Select **Batch Report**.

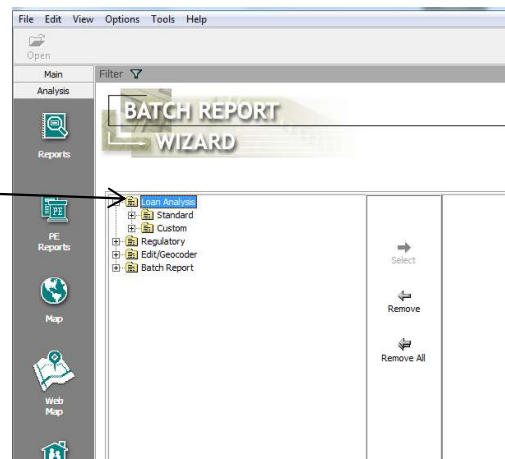


3. Select **New Batch Report**



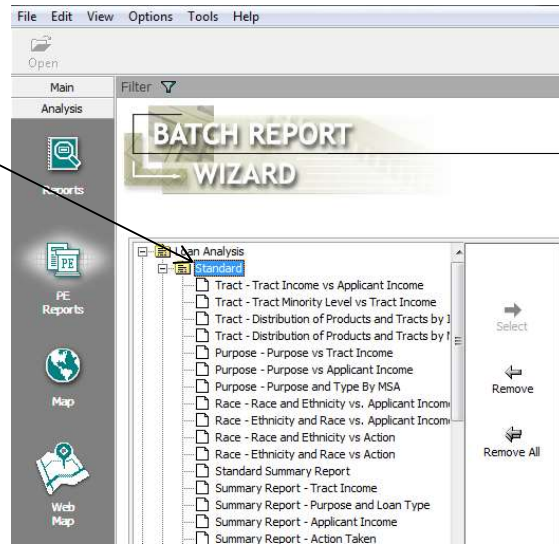
The software opens the Report Wizard. You can now build your batch report to best suit your reporting requirements.

4. Expand **Loan Analysis**.



5. Expand **Standard**.

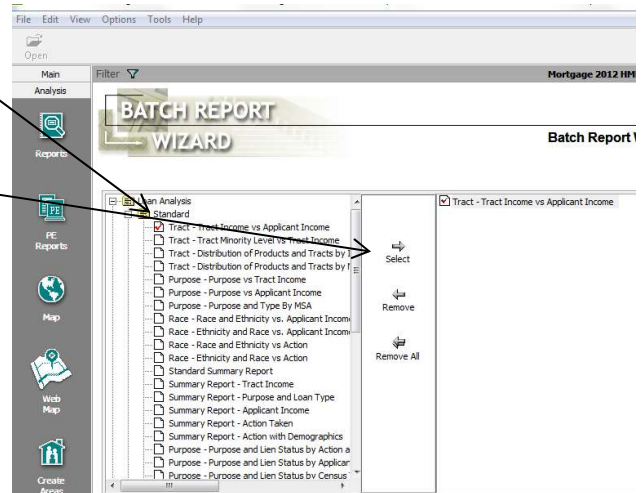
You now have access to all reports associated with a mortgage file.



6. Select **Tract - Tract Income vs Applicant Income**.

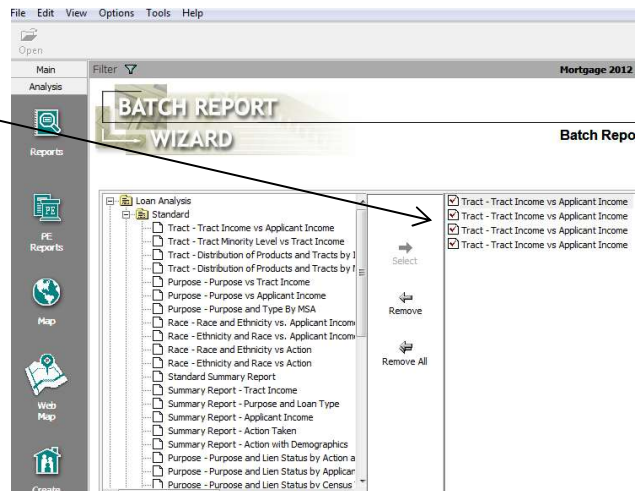
7. Click **Select**.

The software moves the report to the right side of the screen.



8. Perform this function three more times. Including four instances of this report in the batch report allows a user to filter the report by three purpose categories and by total purpose.

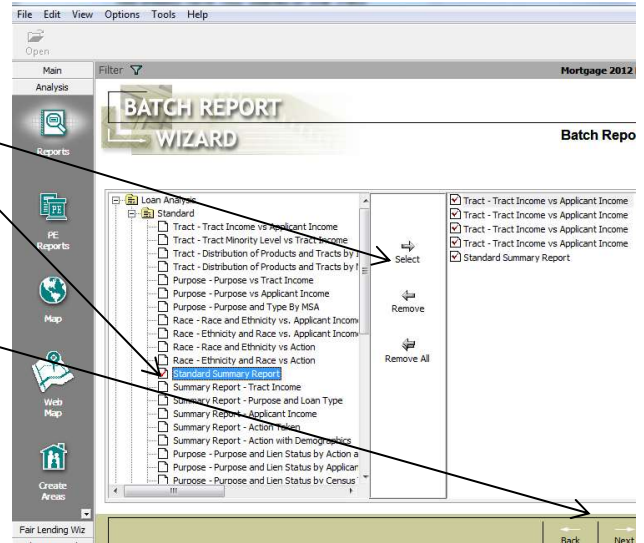
You should have four copies of the **Tract - Tract Income vs Applicant Income** report.



9. Select **Standard Summary Report**.

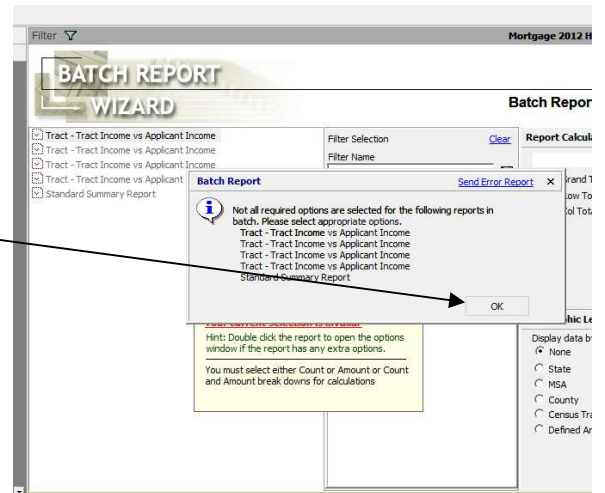
10. Click **Select** to move the report to the right.

11. Click **Next**.



A message will pop up telling you that you need to select options for each of the reports.

12. Click **OK**.

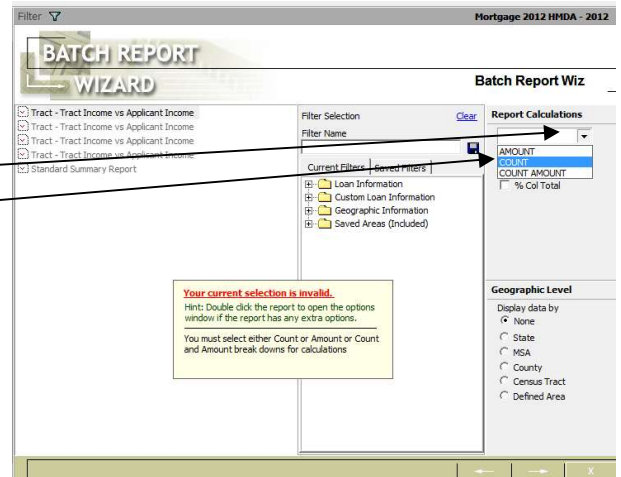


Customizing each report:

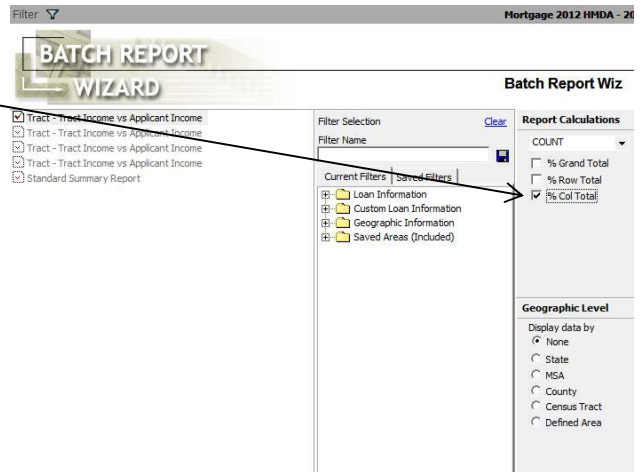
13. Click on the first report.

14. Click the drop-down button under **Report Calculations**.

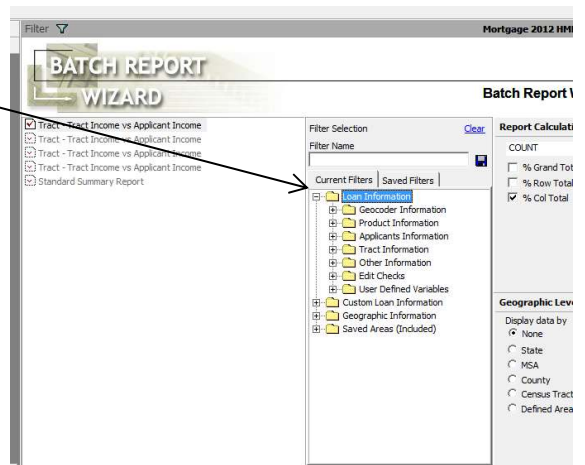
15. Select **Count**.



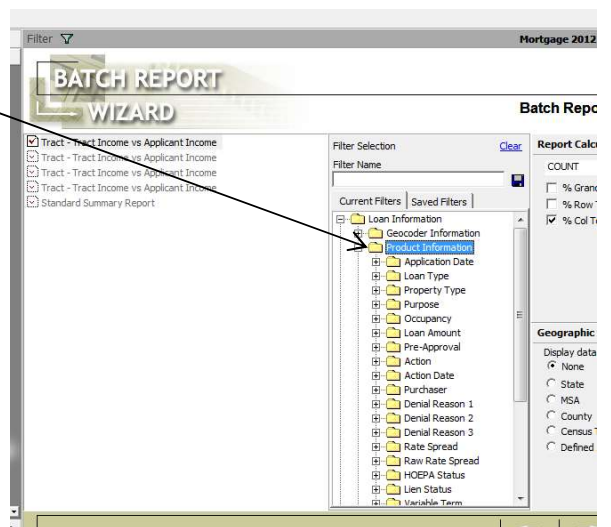
16. Select % Col Total



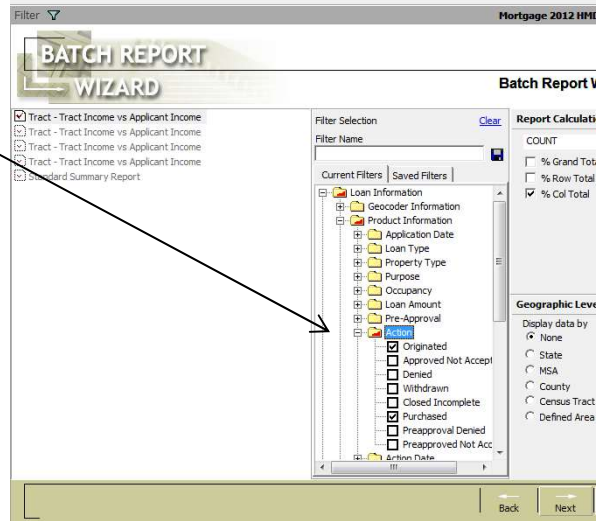
17. To select a filter, expand Loan Information.



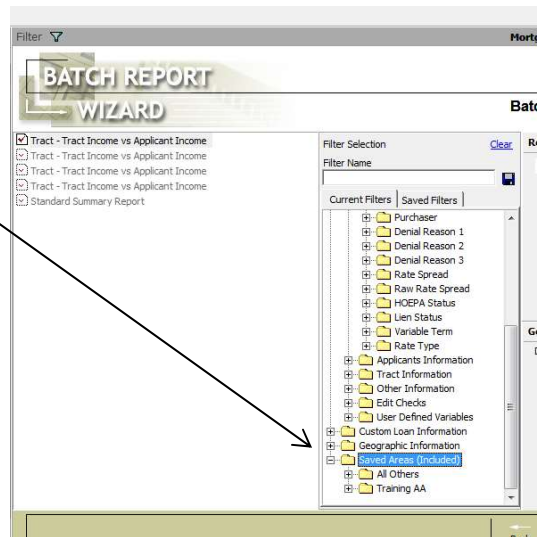
18. Expand Product Information.



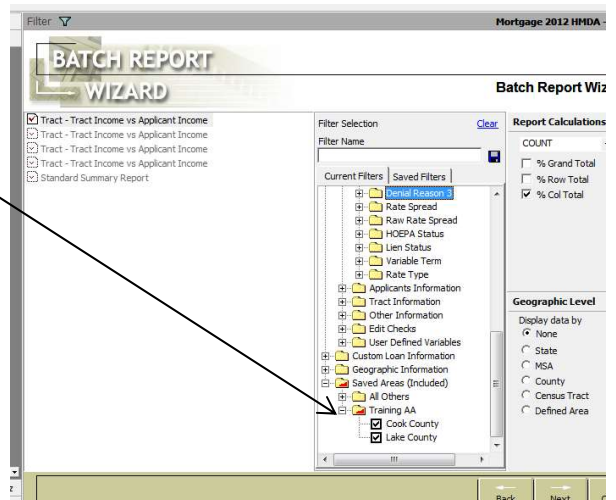
19. Expand Action and select 'Originated' and 'Purchased'.



20. Use the scroll bar to expand Saved Areas.

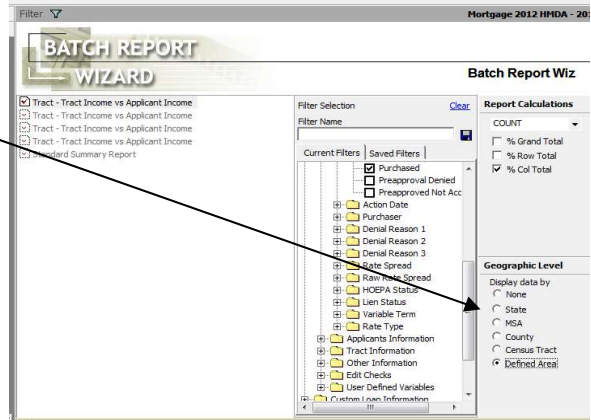


21. Select the assessment area.



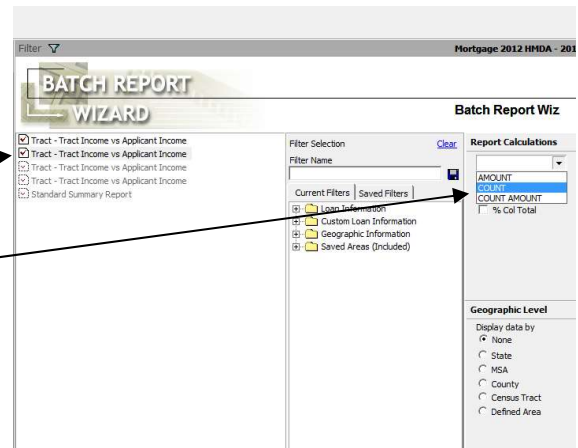
22. Under Geographic Level, select **Defined Area**.

The first report is now complete.

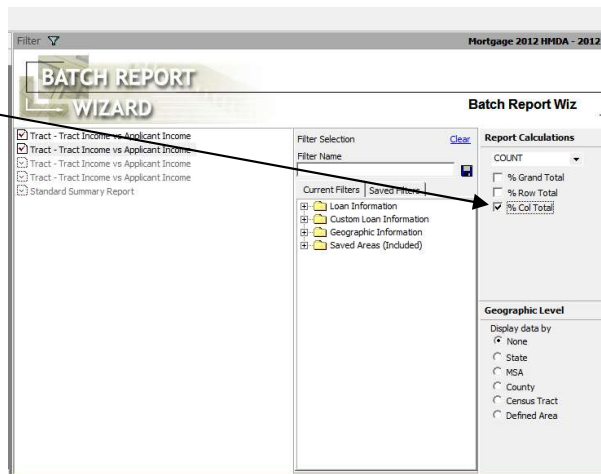


23. Select the second report.

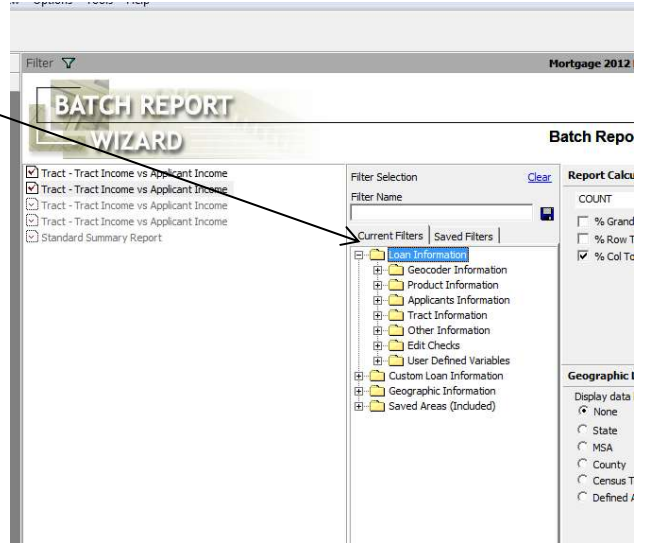
24. Click the drop-down button under Report Calculations and select **Count**



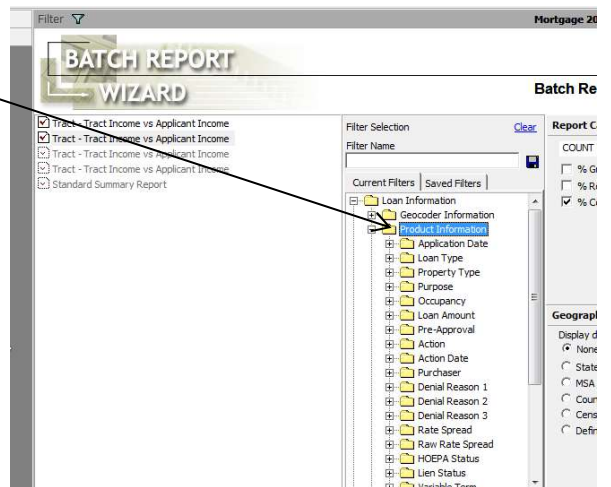
25. Select **% Col Total**



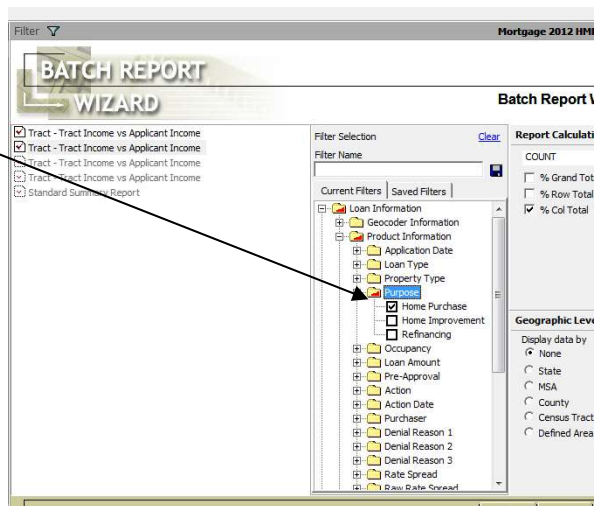
26. Expand Loan Information.



27. Expand Product Information.

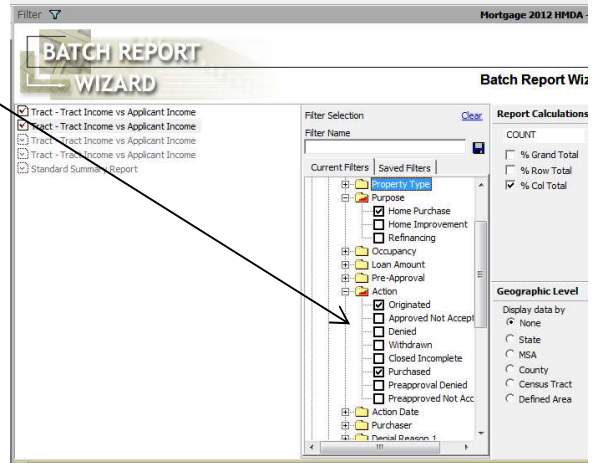


28. Expand Purpose and select Home Purchase.



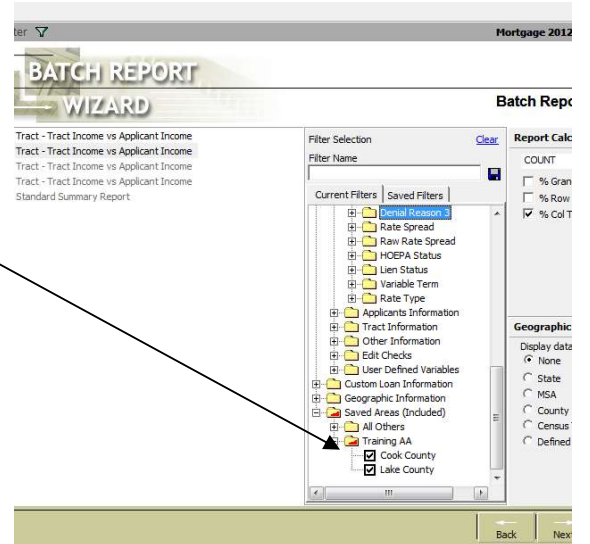
29. Using your scroll bar, scroll to Action.

30. Expand Action and select **Originated** and **Purchased**.

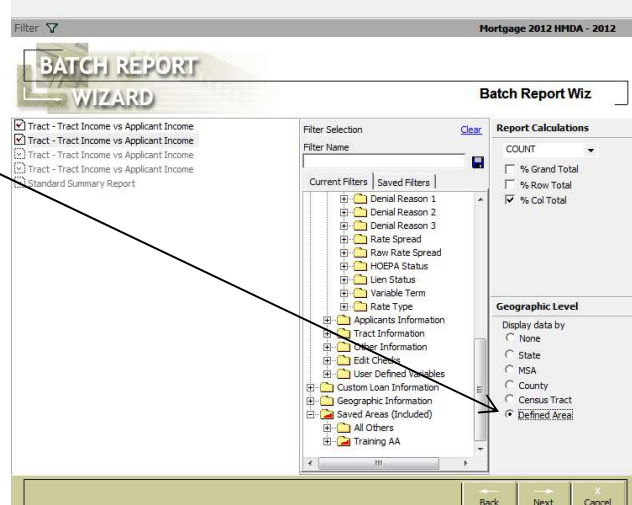


31. Using your scroll bar, scroll to Saved Areas.

32. Select the assessment areas.

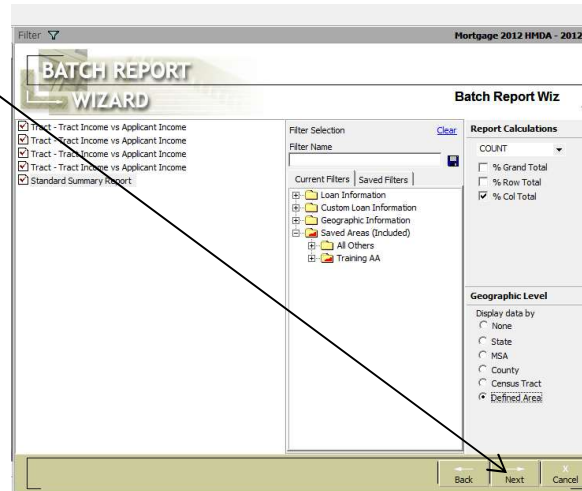


33. Under Geographic Level, select **Defined Area**.



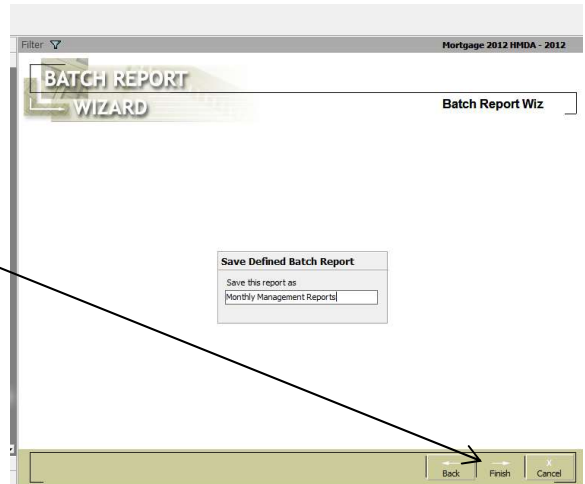
Continue with the next two reports making the appropriate selections for Purpose. Create a report for Home Improvement and a report for Refinancing. When building the Standard Summary Report, don't forget all the information contained in that report. Your only selection will be selecting the geographic level of defined area for assessment areas.

34. When all reports have been built, Click **Next**.



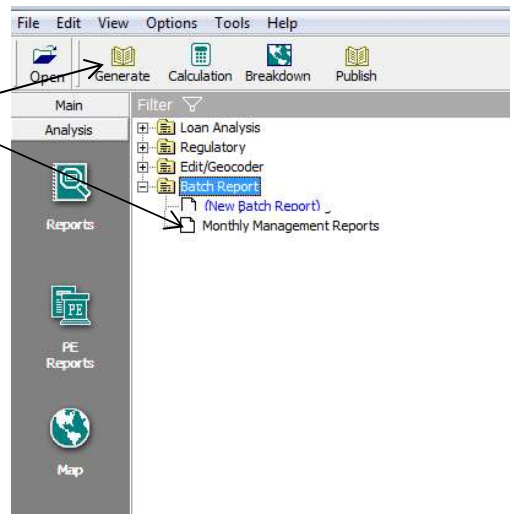
35. Name your batch report 'Monthly Management Reports'.

36. Click Finish.



Your Batch Report is now ready to generate.

37. Select your report and click **Generate**.



You have added breakdown and calculation settings as well as filters to each report. *Global filtering will not take effect.*

Once all reports have been created, hover your cursor over each tab to view your selections.

The screenshot shows a software interface for generating reports. The main content area displays a report titled "Tract Income vs Applicant Income" for "Mortgage 2012 HMDA". The report includes a table with the following data:

Tract Median as % of MSA Median Income	Count		Applicant Income as % of MSA Median		Count		Count	
	Count	%	Low(<50%)	Mod(50-79%)	Mid(80-119%)	Upper(>=120%)	Count	%
Low	0	0.00	8	2.64	3	0.97	11	4.64
Moderate	32	25.00	45	14.85	49	15.86	42	17.72
Middle	47	36.72	128	42.24	128	41.42	107	45.15
Upper	49	38.28	122	40.26	129	41.75	77	32.49
NA	0	0.00	0	0.00	0	0.00	0	0.00

TIP: Create a batch report with all edit/exception reports. Your monthly/quarterly process could include:

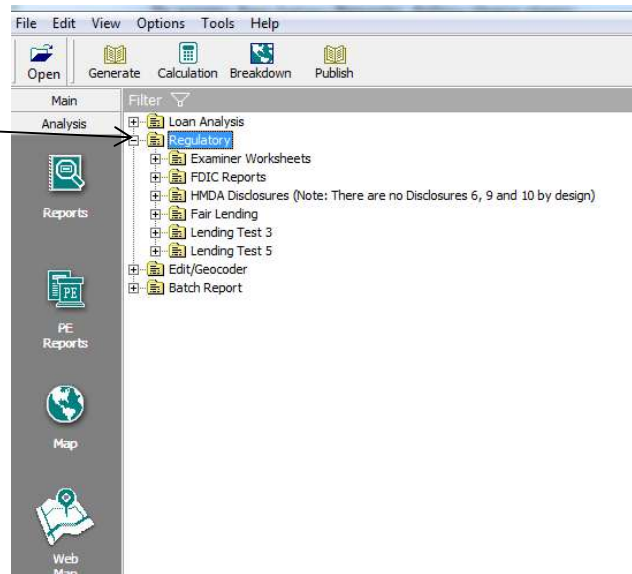
- *Importing*
- *Geocoding*
- *Generate Exception Batch Report*

Accessing Regulatory Reports

To access Regulatory Reports, follow these steps:

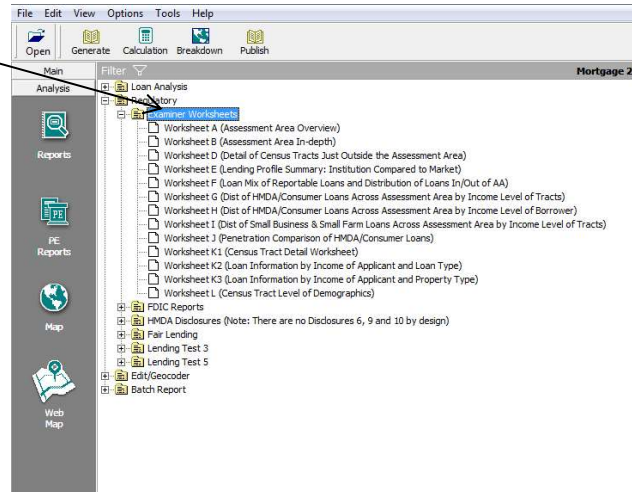
Regulatory Reports can be found under the Analysis Tab.

1. Select the **Regulatory Folder**.



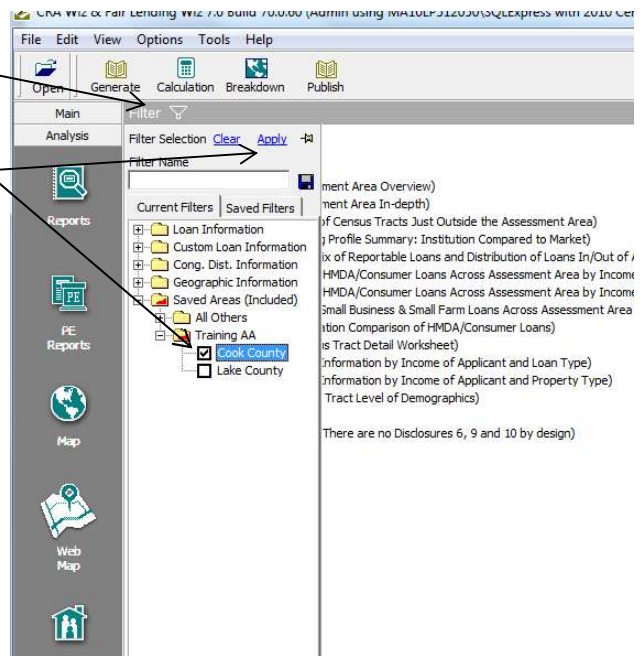
2. Expand **Examiner Worksheets**

Note: Examiner Worksheets provides you with reports that can help you prepare for an examination. Part of your analysis involves understanding the demographics of your assessment area.

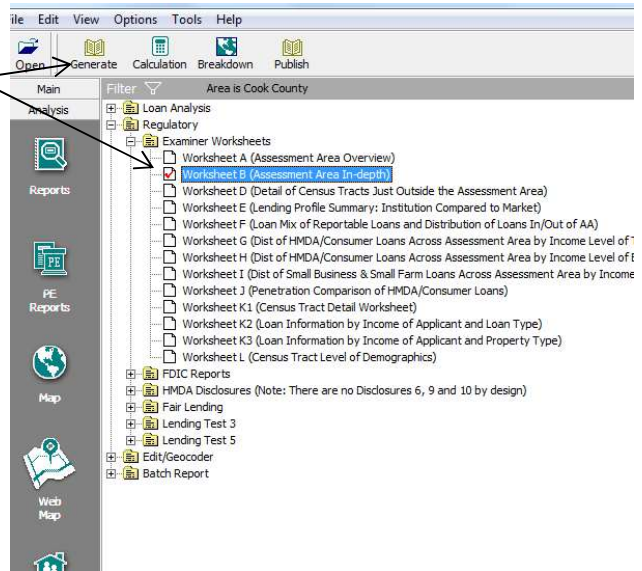


Before you can run any assessment area reports, you must first set a filter including an assessment area.

3. Click the **Filter** button.
4. Expand **Saved Areas** and select the assessment area.
5. Click **Apply**.

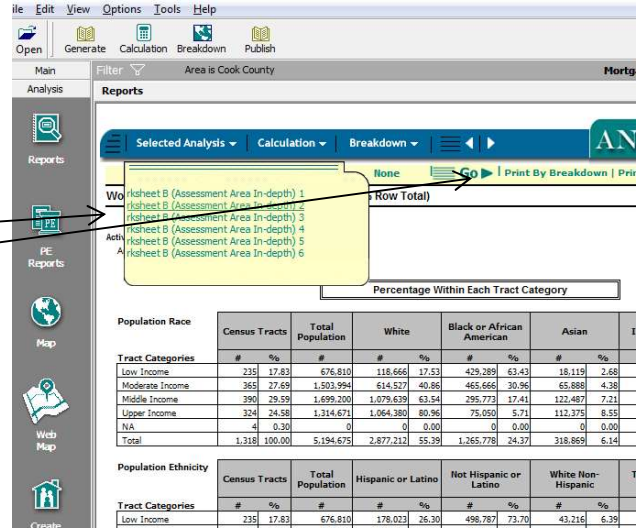


6. Select **Worksheet B (Assessment Area In-Depth)**
7. Click **Generate**.

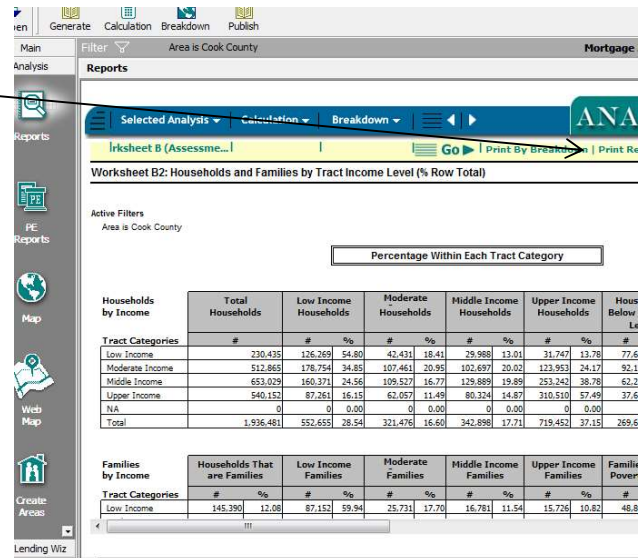


CRA Wiz generates six reports.

8. To view additional reports, place your cursor over the Selected Analysis tab.
9. Select the next report.
10. Click Go.



You can print all reports by selecting Print Reports.

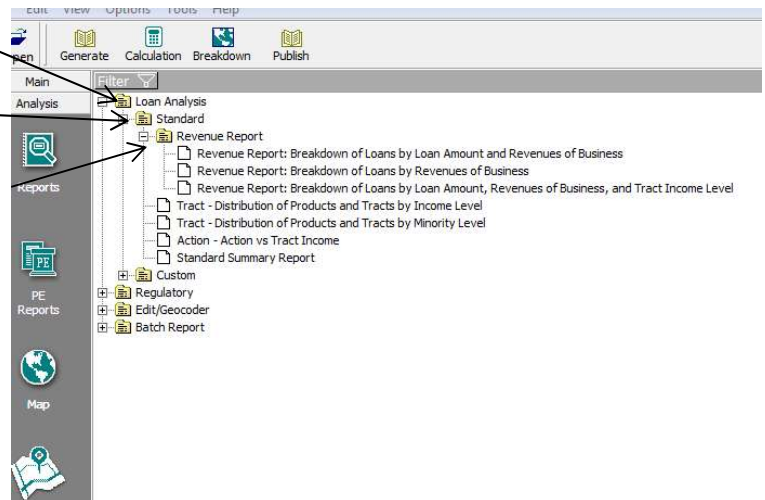


Accessing Small Business Reports

To access the standard Small Business reports, follow these steps:

1. Switch to a Small Business file using the **Open** file feature found in the upper left corner.
2. Under reports, double-click the **Loan Analysis Folder**.
3. Double-click the **Standard** folder.
4. Double-click the **Revenue Report** folder.

The software displays all of the Small Business and Farm reports within the Standard folder.



Run the Standard Summary Report. Include selecting an assessment area as a filter.

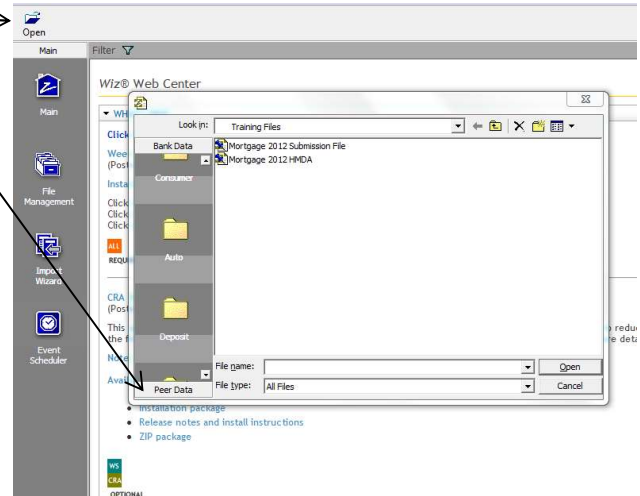
Chapter 4 - Peer Analysis

An institution's performance under regulatory assessment criteria is evaluated in the context of information about the institution, its community and its competitors. Peer analysis is a critical step in creating performance context. Comparing the lending patterns to institutions similar in size and products to your institution will aid you in measuring your current lending activity against those competitors.

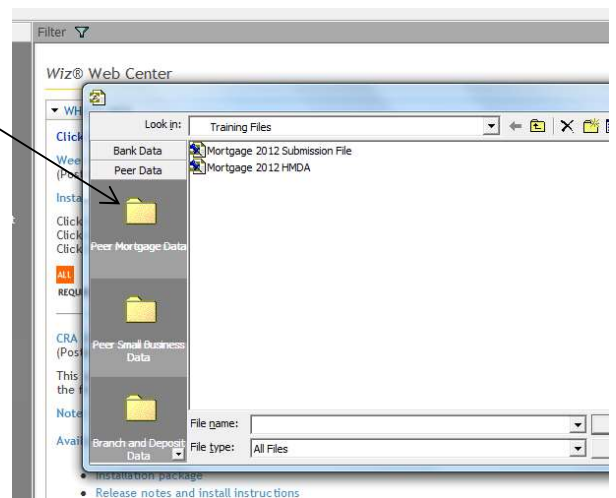
Accessing Peer Mortgage Reports

To access Peer Mortgage reports (both HMDA 2004 and HMDA DF data), follow these steps:

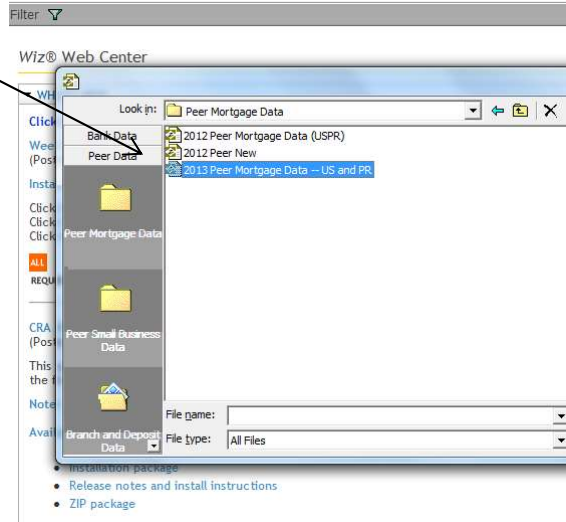
1. Click the **Open** button.
2. Click the **Peer Data** tab in the dialog box that appears.



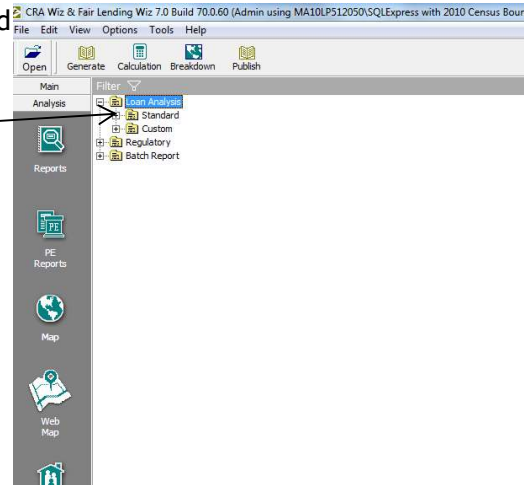
3. Click the **Peer Mortgage Data** folder.



4. Double-click the current **Peer Mortgage** file.



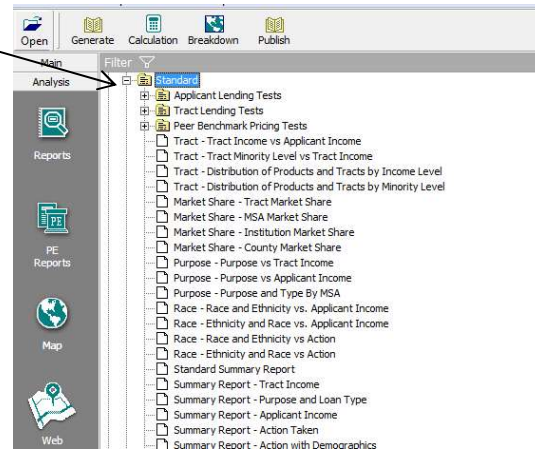
5. Click the **Analysis** tab on the view bar and click the **Reports** Button.



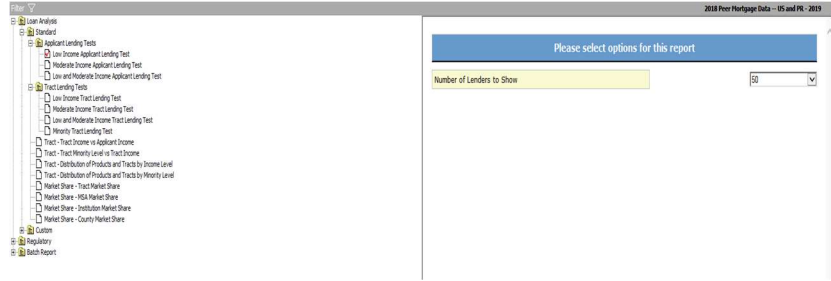
6. Double-click the **Loan Analysis** folder.

7. Double-click the **Standard** folder.

The software displays the Report tree view.



- Select a report and number of lenders to show and click **Generate**.



The system will return the report.

Reports

Selected Analysis: Calculation Breakdown

Low Income Applicant Lending Test

2018 Peer Mortgage Data - US and PR

Active Filters

Low Income vs All Applicants Market Share Report

All Lenders

Total Applicants: 15,419,664
 Total Low Income Applicants: 1,310,054
 Low Income Applicants/All Applicants: 8.66%

Institution ID	Institution Name	All Applicants			Low Income Applicants			Low Income Applicants/Total Appl (%)	Index Based On Total Market	Additional Applications needed for Market Share Index(%)	Market Share Index(%)
		Count	% Market Share	Rank(1)	Count	% Market Share	Rank(1)				
9000411965	WELLS FARGO BANK, NATIONAL ASS	966,471	6.39	1	62,056	4.74	1	6.42	74	21703	74
9119000005	GUARANTY LOAN INC	556,515	3.67	2	59,254	4.54	2	10.74	124	11640	124
9000832218	SPRINGWATER CHASE BANK, NATIONAL	509,796	3.37	3	39,370	3.01	5	7.72	89	4801	89
9000040229	BANK OF AMERICA, NATIONAL ASSO	462,401	3.06	4	41,709	3.64	4	10.92	139	7643	139
9000054713	U.S. BANK NATIONAL ASSOCIATION	399,511	2.64	5	24,441	1.87	7	6.65	77	7453	77
1024899244	LOANDEPOT COVA LLC	237,911	1.57	6	28,121	2.13	6	11.82	156	7507	157
1022359888	FREDORS MORTGAGE CORPORATION	237,247	1.57	7	18,421	1.41	11	7.76	90	2183	90
9000414651	FENSTMAC LOAN SERVICES, LLC	218,778	1.43	8	3,627	0.26	61	1.37	38	10559	38
1013613491	CALIBER HOME LOANS, INC	202,818	1.34	9	13,123	0.93	15	5.98	69	5431	69
108270395	UNITED HOME FINANCIAL SERVICE	182,654	1.21	10	10,866	0.82	19	5.92	68	3620	68
9000417477	NAVY FEDERAL CREDIT UNION	172,269	1.14	11	8,214	0.63	26	4.77	55	4712	55
108279925	AMERIMORT MORTGAGE COMPANY, LL	165,781	1.10	12	795	0.06	207	0.48	6	13649	5
9000017824	FNC BANK, NATIONAL ASSOCIATION	158,844	1.05	13	19,137	1.44	10	12.03	139	9251	139
9000144672	FLAGSTAR BANK, FIB	149,350	0.99	14	6,770	0.52	31	4.33	52	6170	53
1016038825	FARMWAY INDEPENDENT MORTGAGE C	148,197	0.98	15	11,157	0.83	17	7.50	87	1750	87
1041176688	STRECH FINANCIAL LLC	132,294	0.87	16	23,692	1.80	9	17.87	204	12172	207
1072921440	NATIONSTAR MORTGAGE LLC	131,628	0.87	17	8,399	0.64	25	6.38	74	5006	74
9000052130	BRANSON BANKING AND TRUST CO,PA	125,214	0.83	18	10,958	0.83	18	8.71	101	-60	100

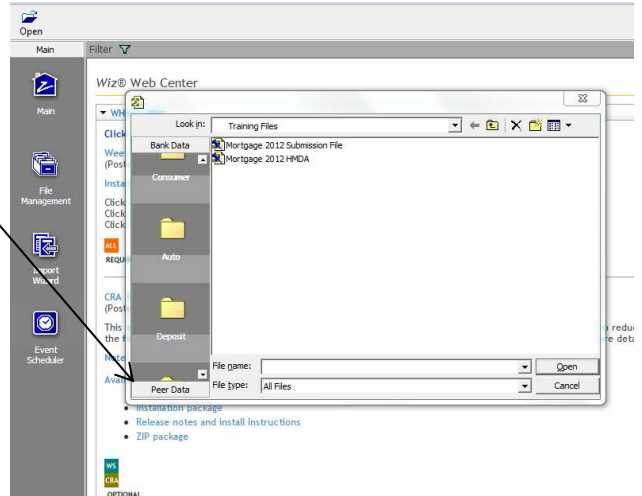
1. Rank is based on total number of loans and total \$ amount of loans made by each institution.
 2. Total Applications by lender = Total Applications by all lenders from low income applicants/Total Applications by all lenders from all applicants - Total Applications by lender from low income applicants
 3. Total applications include only listed lenders.
 4. % Applicants of low income applicants of a lender/Total Applications by all lenders from low income applicants of all lenders

Note: Filters can be applied to segment the peer data by geographic area, assessment area, loan information, institutions, lender groups, etc.

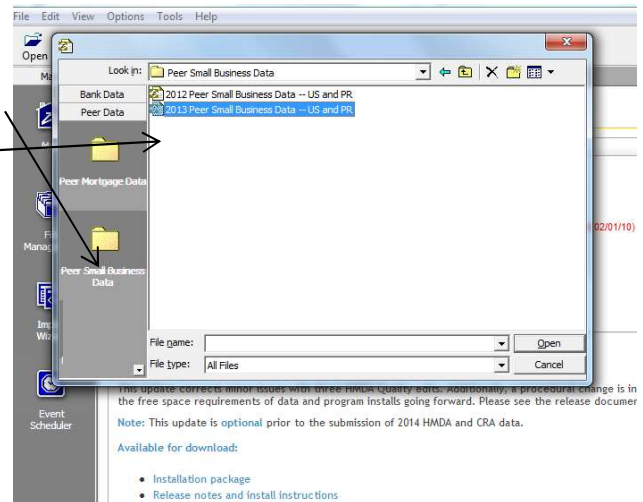
Accessing Peer Small Business Reports

To access Peer Small Business reports, follow these steps:

1. Click the **Open** button.
2. Click the **Peer Data** tab in the dialog box that appears.

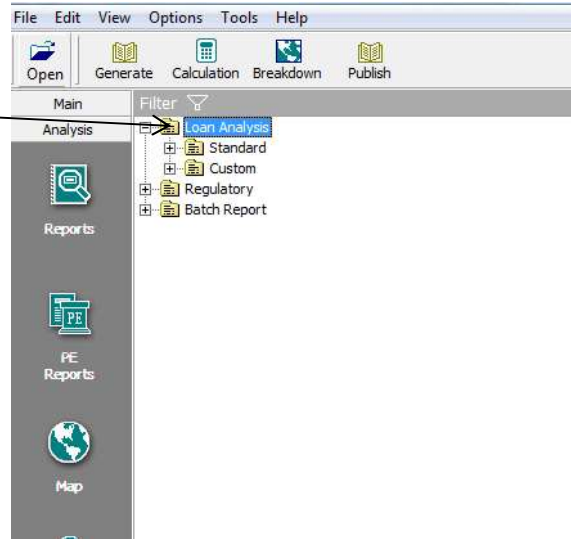


3. Click the **Small Business and Farm** folder.
4. Double click the current **Peer Small Business** file.



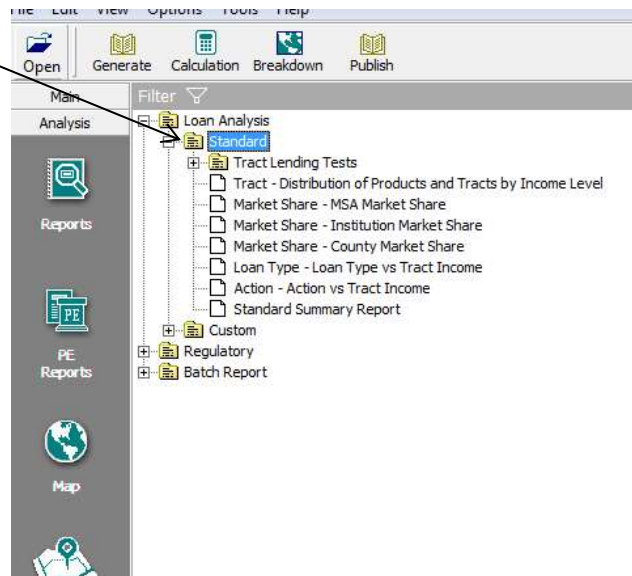
5. Click the **Analysis** tab on the view bar and click the Reports Button.

6. Double-click the **Loan Analysis** folder.



7. Double-click the **Standard** folder.

The software displays the Report tree view.



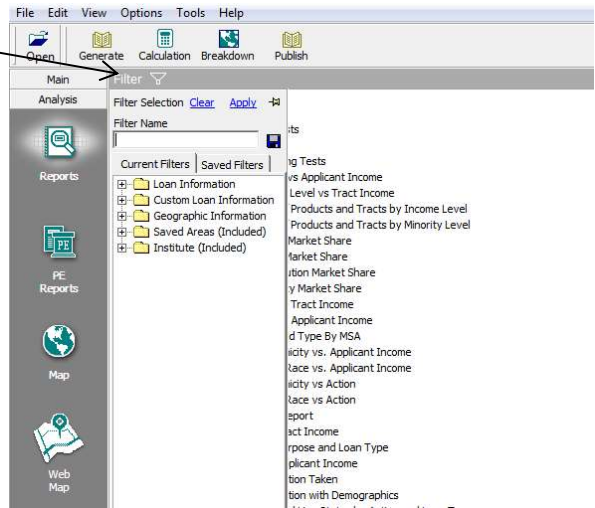
Note: If a filter is not set for Loan Type, all reports will include both Small Business and Farm data. Only the Standard Summary Report will break out the two different loan types.

Filtering for Lender Groups

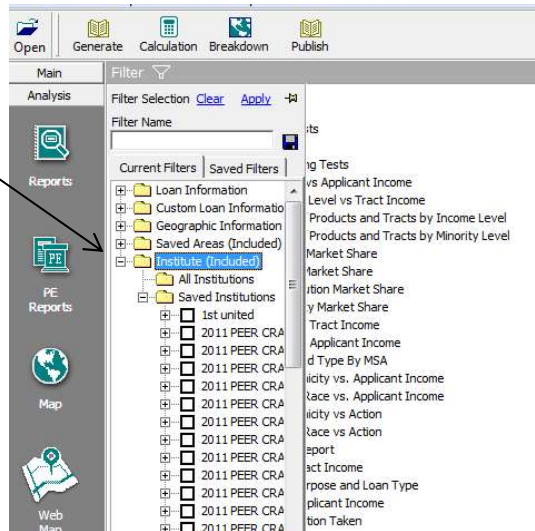
When working with Peer Data, the ability to filter for lenders is an added feature. Users are able to filter for a single lender or several lenders. When generating Market Share or Lending test reports, the ability to compare your performance against your peers is an important component of putting your lending performance into context.

To filter for one or more lenders, follow these steps:

1. In the Reports screen, click the **Filter** button.



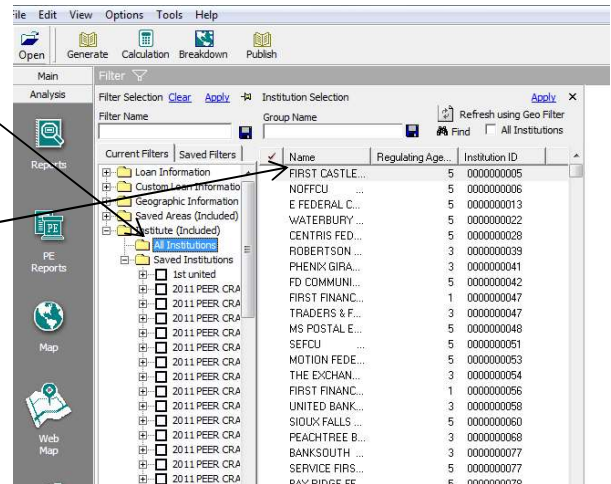
2. Click the folder named **Institute (Included)**.



- Click the folder named **All Institutions**. The software displays a list of lenders.

The list can be sorted by clicking on any column header.

Click once and the list sorts in descending order, click again to sort ascending.



The column headings include:

Check Mark - when a lender is to be included in the filter, or group, a check mark appears next to the name.

Name - The name the institution included with its data submission.

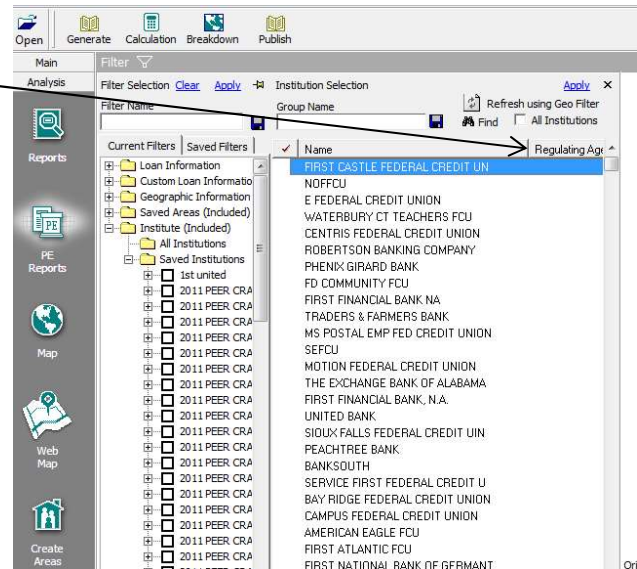
Regulating Agency - the agency the institution reports to.

Institution ID - the ten digit identification number included with the institution's data submission.

of Loans - the number of loans made by each lender for the area displayed.

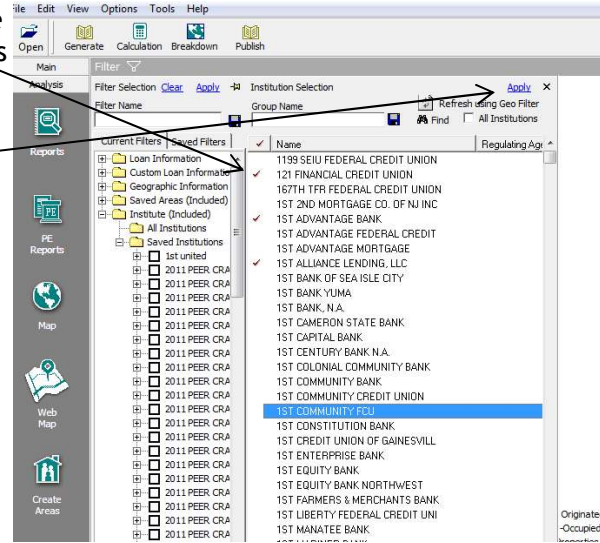
% Market Share - the overall market share for each lender for the area displayed.

The Name column can be expanded to facilitate viewing. Place your cursor between the Name and Regulating Agency columns. When the cursor becomes a cross, drag the Name column to the right.



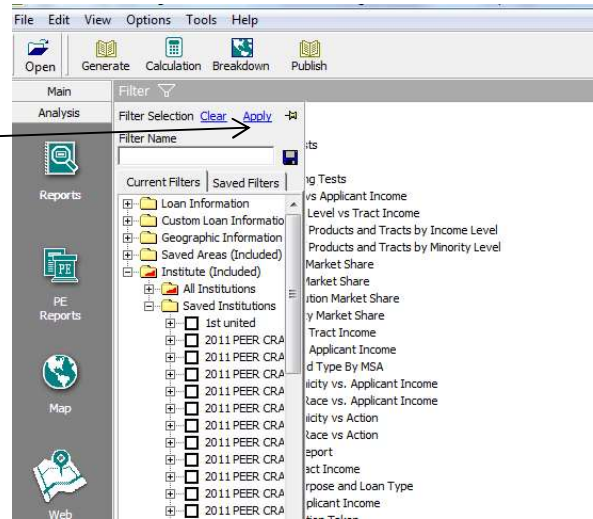
4. To choose one or more lenders to include in your filter, double click on the lender's name.

5. Click the Apply link.

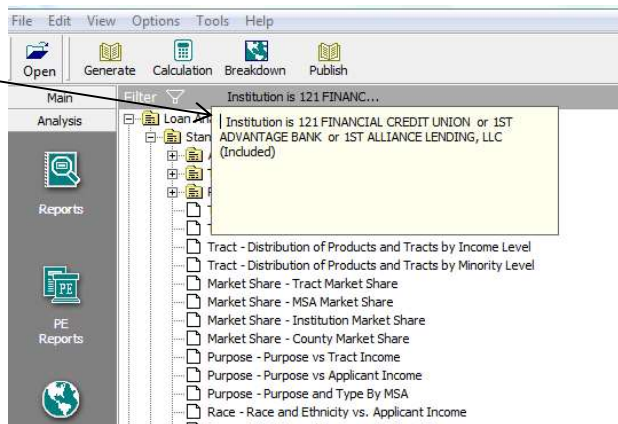


The software closes the Institution list and places a red mark on the Institute and All Institutions folders.

6. Click Apply.



The software displays the chosen institutions in a list next to the Filter button. These are the institutions whose data will be included in any reports that are generated.

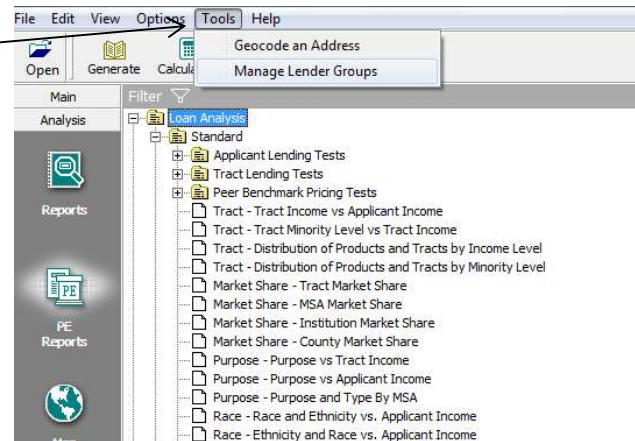


Managing Lender Groups

Using the Manage Lender Groups function, you can create new groups from a master (non-filtered) list and instruct the software to aggregate lenders within a group together as one lender.

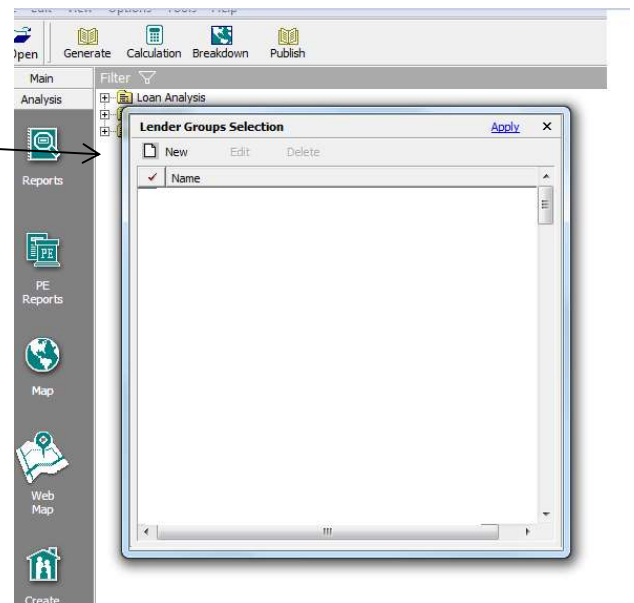
To create an aggregate lender group, follow these steps:

1. From the Reports screen, click on the **Tools** drop-down menu
2. Choose **Manage Lender Groups**.



The software displays the Lender Groups Selection box.

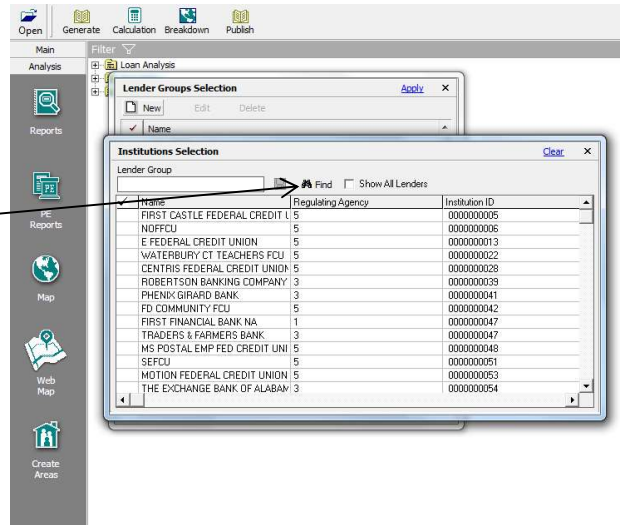
3. Click **New**.



The software displays the Institution Selection screen.

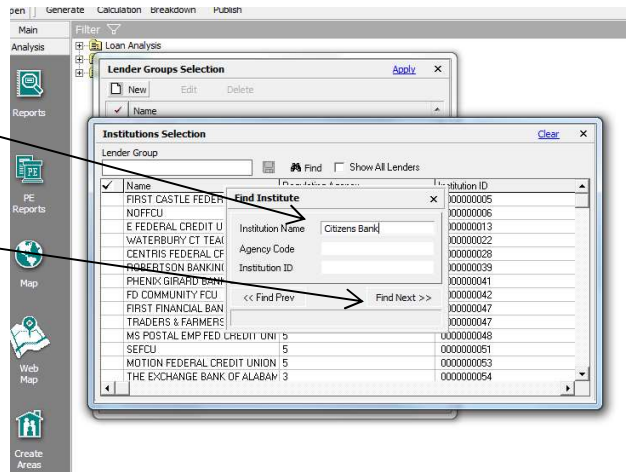
The columns can be sorted by clicking on the header, once for ascending and again for descending.

4. Click the Find icon.

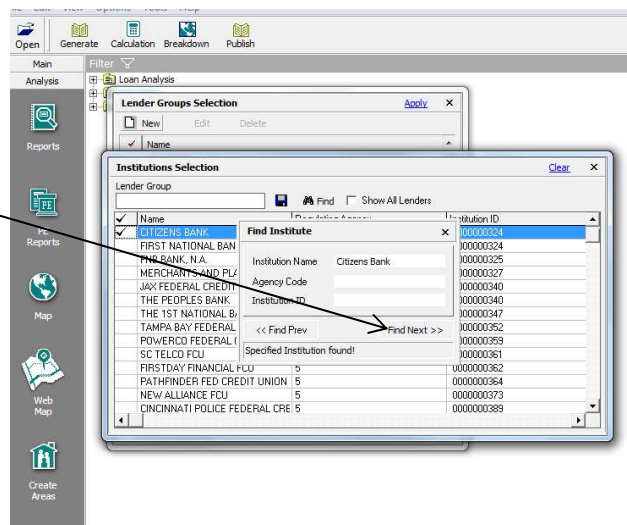


The software displays the Find Institute box.

5. Type Citizens Bank in the Institution Name box.
6. Click Find Next.

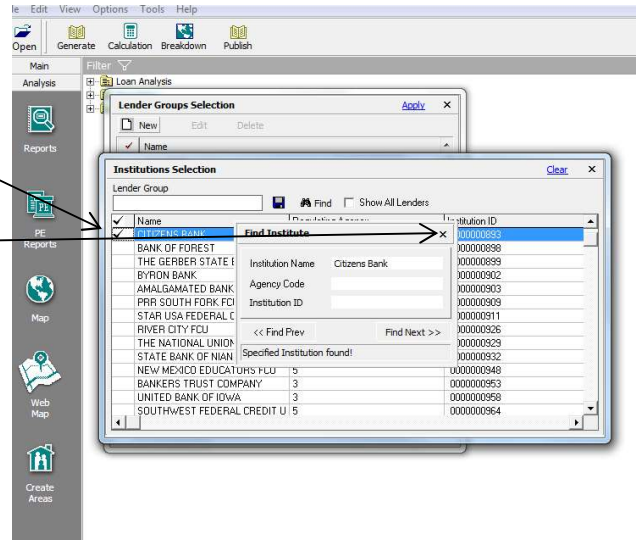


7. Place a check mark next to the Citizens Bank at the top of the list.
8. Click Find Next again.

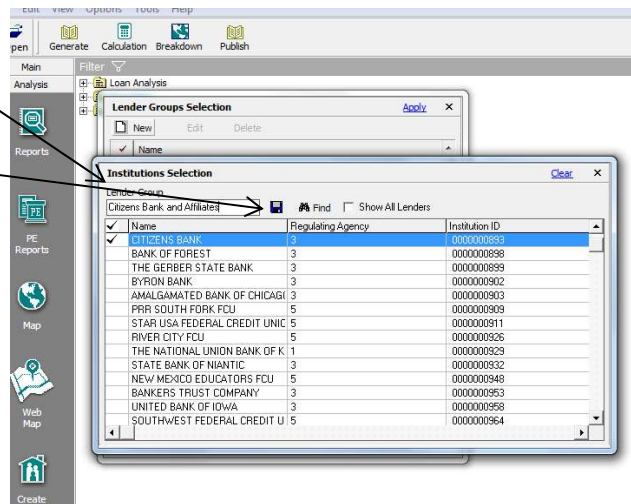


The software finds the next instance of Citizens Bank.

9. Click in the column next to Citizens to select.
10. Click the 'X' to close the Find Institute box.

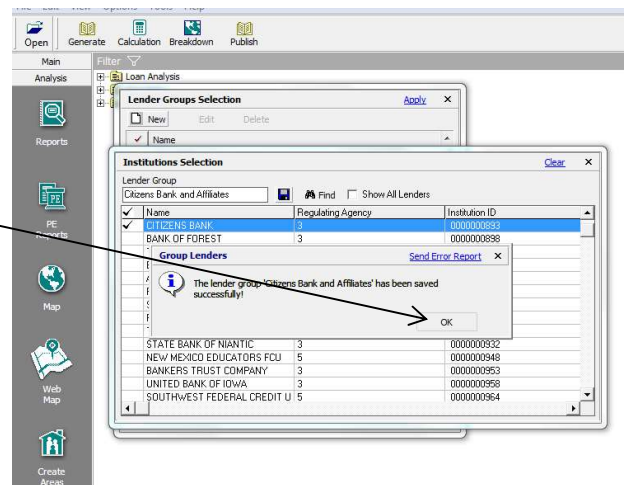


11. In the Lender Group box, type Citizens Bank and Affiliates.
12. Click the Save icon.

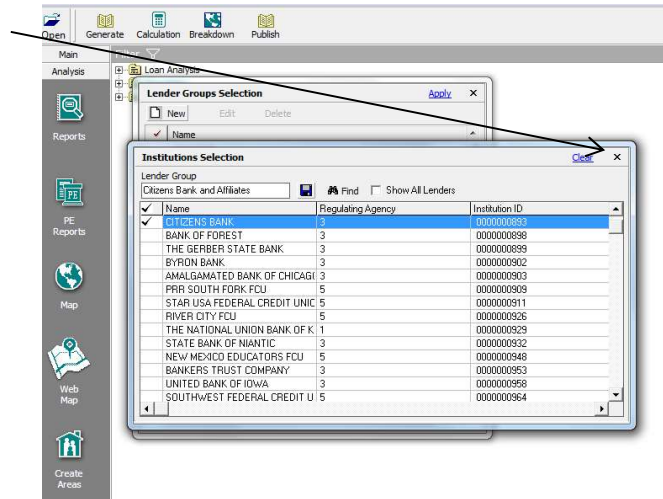


The software displays a dialog box confirming that the lender group has been saved.

13. Click OK.

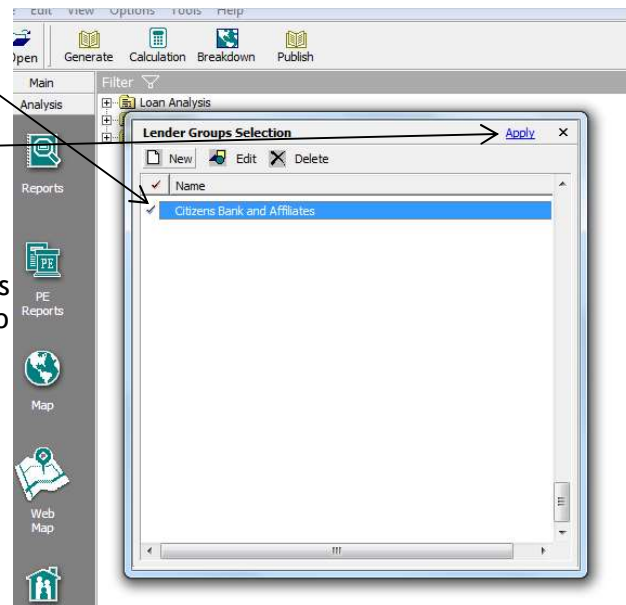


14. Click the 'X' to close the Institution Selection box.



15. To instruct the software to aggregate these two lenders, click the check mark column next to the group name.

Click Apply.



When reports are generated with this selection active, Citizens Bank and Affiliates will appear as a single line item with their data aggregated into one.

Note: Some institutions have the same name. To ensure inclusion of only one institution, research the bank using, for example, the institution's website. Also consider making use of the FDIC.gov website to check branch locations.

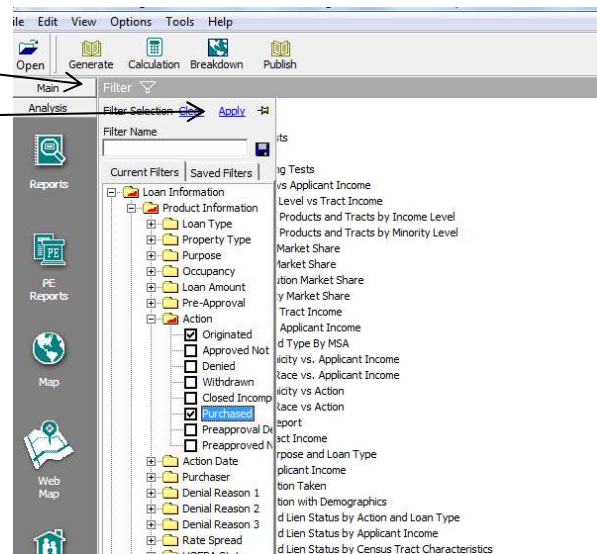
Analyzing Peer Reports

Peer reports provide you with information on the lending patterns within any given area. When your examiners conduct an examination on your institution, peer data is another comparator they use. Some recommended peer reports found in CRA Wiz are as follows:

Applicant and Tract Lending Tests

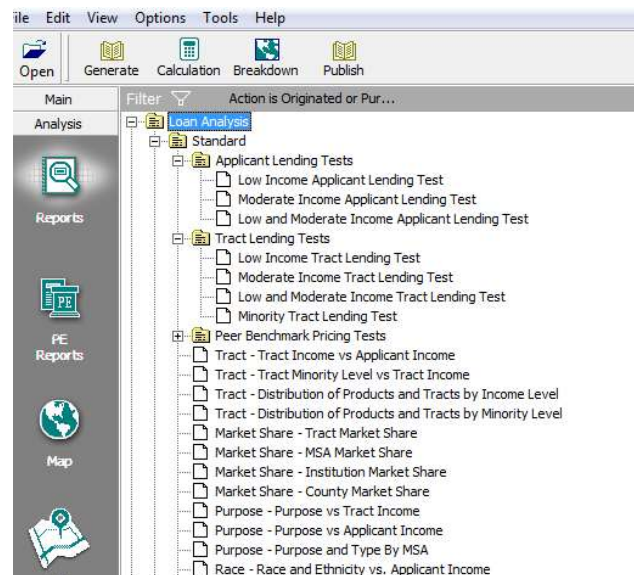
Applicant and Tract Lending Tests reports provide a lot of information in one place. They provide market share, ranking and comparisons of each lender to the overall market.

1. Select **Originated, Purchased** and the **assessment area** as filters.
2. Click **Apply**.

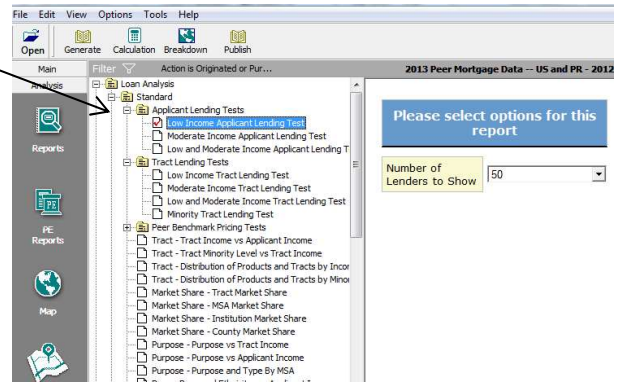


3. To view the reports, **expand both applicant and tract lending tests**.

Note: Applicant Lending Tests have three report options and Tract Lending Tests provide you with four report options. If your institution has limited lending in either low-income or moderate-income, you may opt to run the combined LMI report.

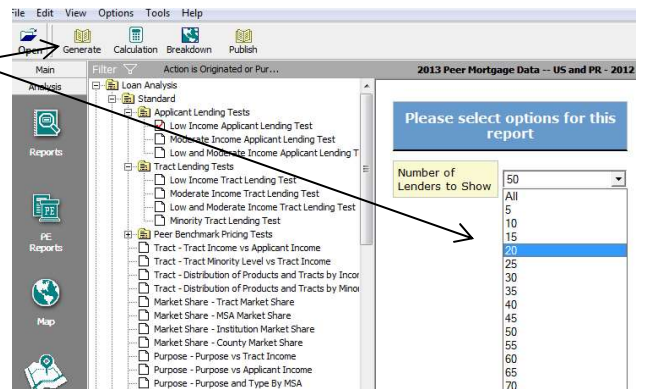


- Select the **Low-Income Applicant Lending Test**. When a market share report is selected, the software provides you with an option to select the number of lenders you want to have included in the report.



- Click the drop-down button and select **20 lenders** to show.

- Click **Generate**.



All Lending Test reports are generated in this standard format. The report contains the following elements:

Peer Report - displays the active peer report

Active Filters - lists all filters for the report

Name of the report

All Lenders - depending on the filter set, will show total applications to all applicants, total applications to low-income applicants and low-income applicants as a % of total applicants (will change based on the report selected, i.e. moderate-income tracts or applicants. If Originated is selected, total loans will display.)

Institution ID - displays the institution ID of each lender

Institution Name - displays the name of each institution

All Applicants - displays total count for all applicants (based on action code), % market share and ranking of each lender

Low-Income Applicants - displays total count (based on action code), % market share and ranking of each lender based on low-income applicants

Low Income Applicants/Total Applicants - calculates a % of applications (or loans) based on low-income applicants compared to total applicants. This calculation is comparable to the All Lenders calculation, which is the overall market %.

Index Based on Total Market - this number is based on the comparison of % applications of low-income applicants of a lender divided by % applications of low-income applicants of all lenders. An index of 100 indicates that an individual lender matched total market.

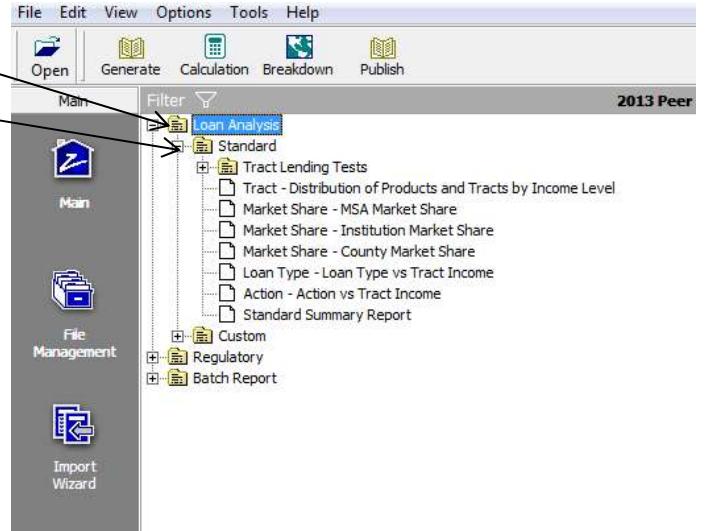
Additional Applications Needed for Market Parity - a negative number indicates that lender did better than the overall market. A positive number indicates that lender did not meet the market.

CRA Peer Market Share Reports

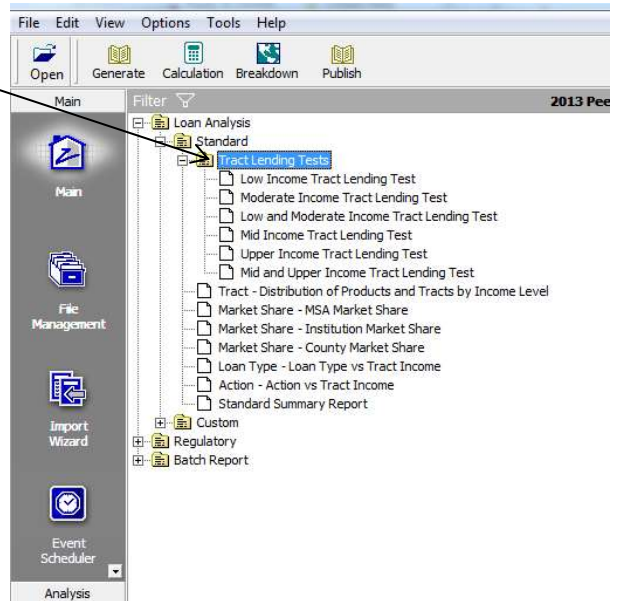
The following gives a description on how to run CRA peer reports. To access CRA market share reports, follow these steps:

Make sure to have a Small Business and Farm Peer file set as the active file.

1. Double click **Loan Analysis**.
2. Double-click **Standard**.



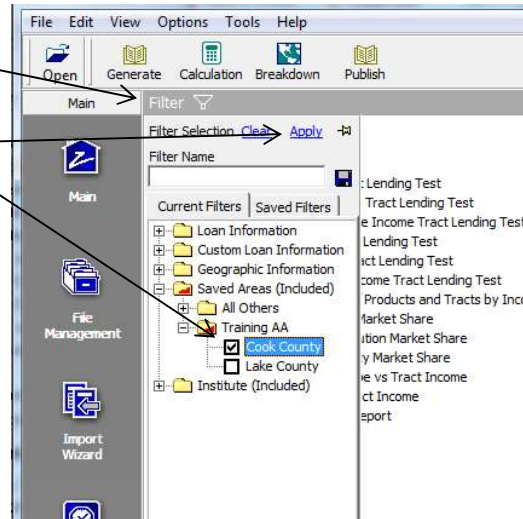
3. Double-click **Tract Lending Tests**.



Much like the HMDA Lending Tests reports, the Tract Lending Tests reports provide you with the same type of information, but for Small Businesses and Farms.

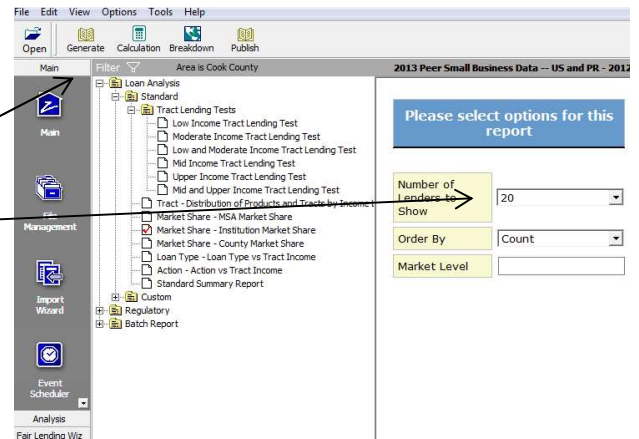
The Market Share - Institution Market Share report can assist you with determining banks that are lending to small businesses and farms versus credit card companies. For some small businesses, a credit card can provide quick access to cash.

4. Click the **filter** button.
5. Select an assessment area.
6. Click **Apply**.



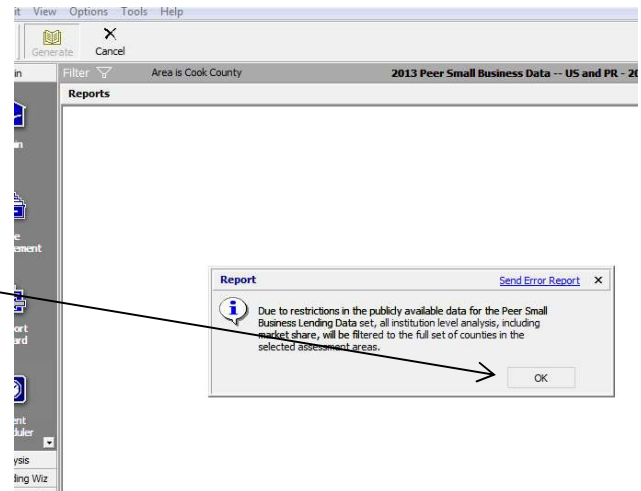
Note: An additional filter for Loan Type will generate a report focused on Small Business or Small Farm data.

7. Select **Market Share - Institution Market Share**. You have the option to select the total number of lenders to view as well as ranking the report by count (the default) or amount.
8. Select **20 lenders** and leave the default of Count selected.
9. Click **Generate**.



The software reminds you that although an assessment area has been selected, the Small Business and Farm file will run against full counties, even if your assessment area includes only a portion of a county.

10. Click **OK**.



Chapter 5 - Creating Custom Tables

The many standard reports in *CRA Wiz* are valuable tools in managing your institution's performance. There may be times when you need a report to meet very specific requirements, including adding in user-defined variables. Custom Tables allows you to create and save a template for building a custom report or Pivot Table. Once the template is saved it can be used to create a report for any file of a matching type (HMDA, CRA, Other, etc).

The Custom Table area is set up as follows:

Column/Row Area - drop fields into this area to build the table.

Select Data Content - have your data listed by count, amount, revenues, rate spread, APR and other variables.

Display Area - display your data with subtotals or percent (%) totals.

Fields - select either system defined or user defined fields.

Saved Custom Tables - once you have created a table, save it to be used against another file at a later date.

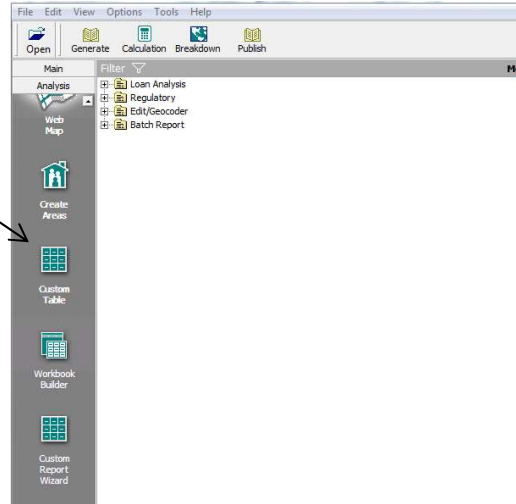
Name your Table and save it - name your table and hit the save icon to use at a later date.

Fields - expand the folders and find the fields to build your custom table.

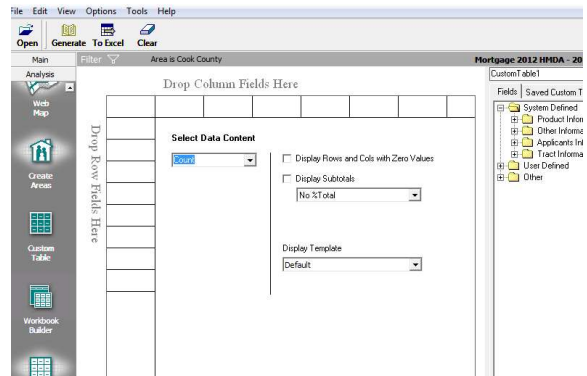
Filter - using filters, you can limit the type of data to include in your table.

To create a custom table, follow these steps:

1. Select the **Analysis** tab and select **Custom Tables**.



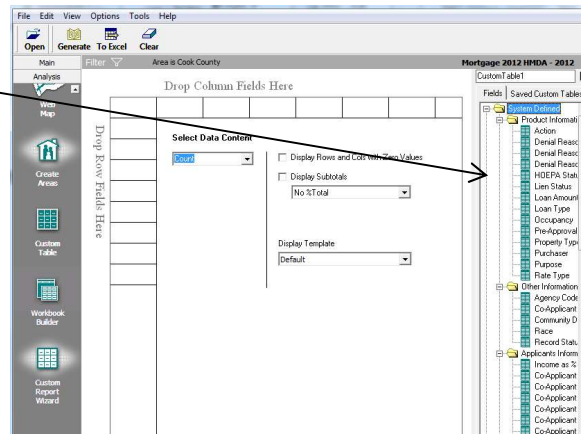
The software displays the Custom Table creation screen.



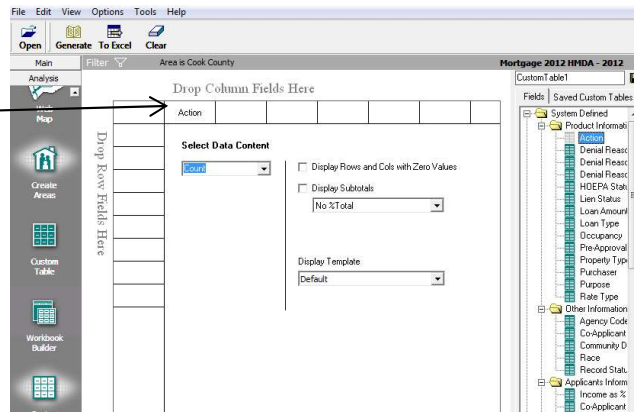
Exercise: Build a table that will list loans with a rate spread greater than 1.5% in the assessment area. You also want to know the branches that each application came from.

To build this table, follow these steps:

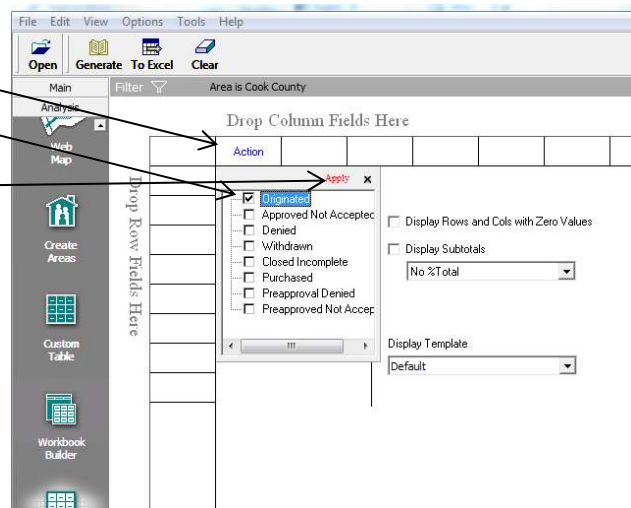
1. Expand all folders to become familiar with the location of each field.



2. Select Action. Click, drag and drop into the first column.

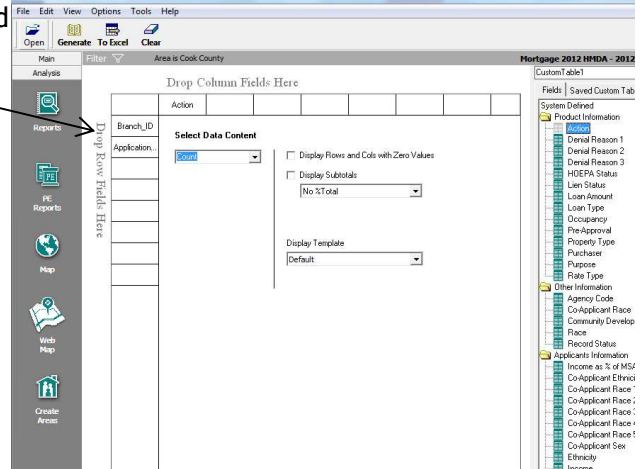


3. Double click Action.
4. Deselect all action codes except Originated.
5. Click Apply.



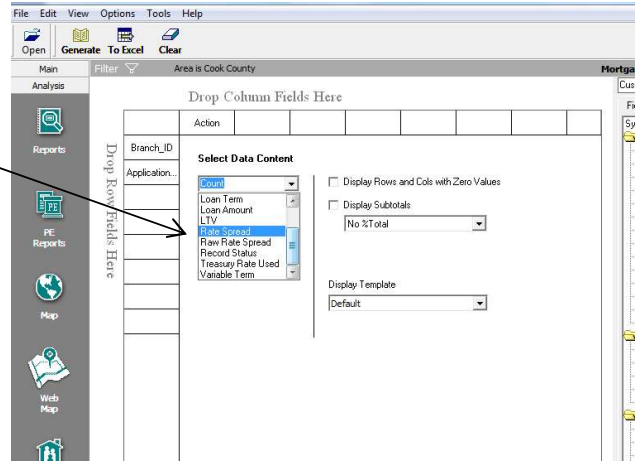
- Using the scroll bar, select **branch_id** and **Application number**.

Move each field to the row area.

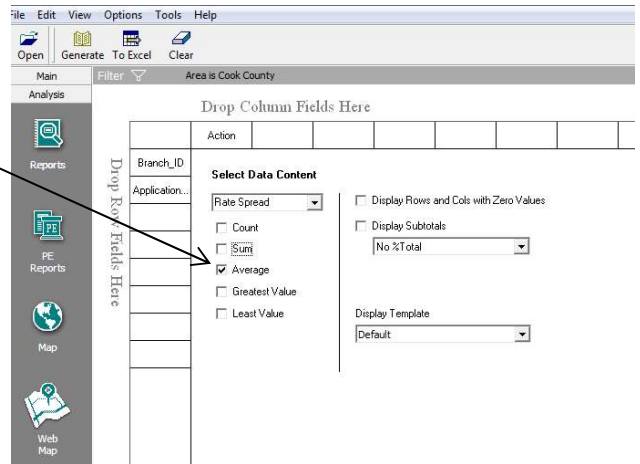


- Click the drop-down button for **Select Data Content**.

- Select **Rate Spread**.

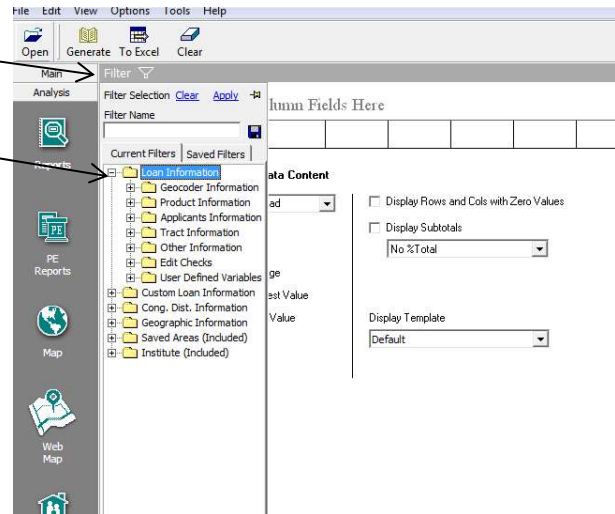


- Select **Average**.

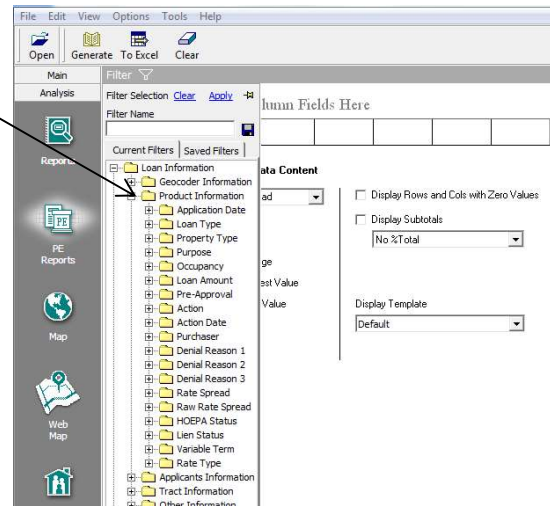


10. Click the **Filter** button.

11. Expand **Loan Information**.



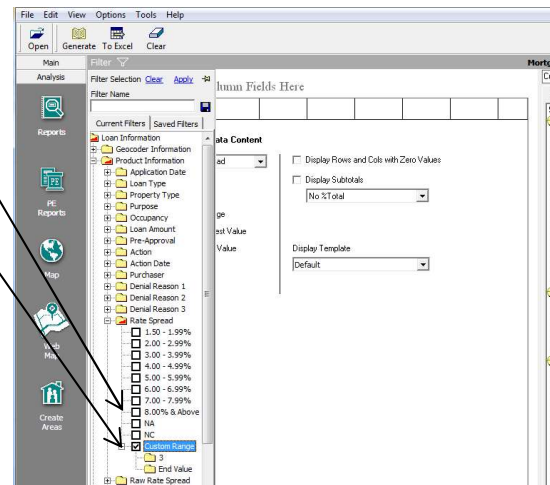
12. Expand **Product Information**.



13. Expand **Rate Spread**.
Place a check into **Custom Range**.

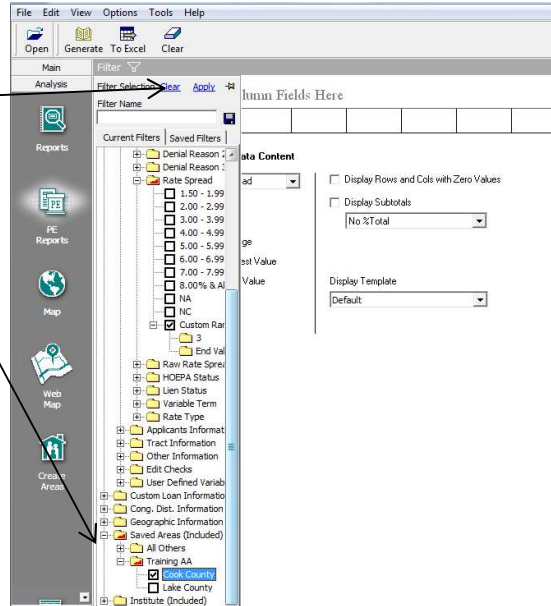
14. Click in **Start Value** and enter **1.5**.

By not selecting an **End Value**, the rate spread will not have a limit on your table.

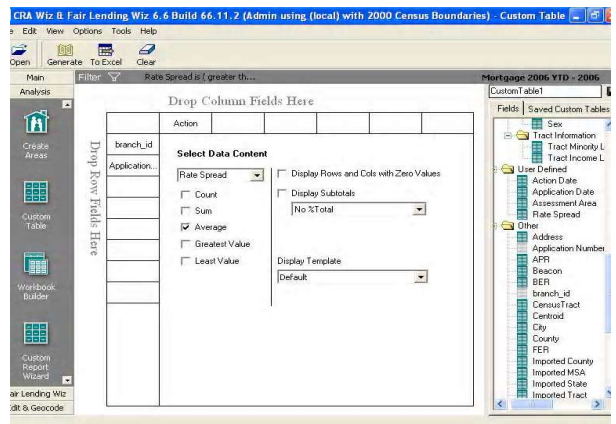


15. Using the scroll bar, expand **Saved Areas**.
Select the assessment area.

16. Click **Apply**.



17. You have the option to either generate the report to HTML or export to Excel. Select either to run the table.



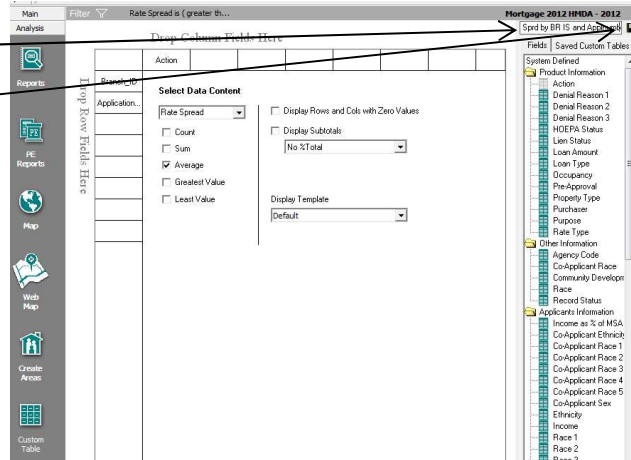
The report lists all applications, by branch number, that had a rate spread greater than or equal to 1.5% in the Cook County AA.

18. Click the X to close the report.

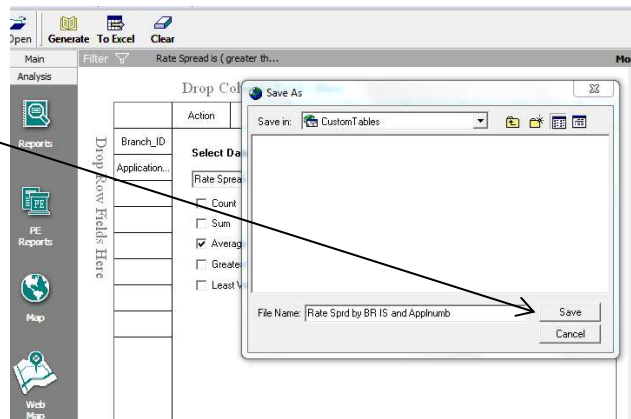
Branch_ID	Application Number	Active	Item	Originate
100112400			Item	3.75
100112800			Item	3.75
100112875			Item	4.50
100113300			Item	3.75
100113320			Item	4.75
260607811			Item	3.34
260607897			Item	3.35
260608190			Item	3.34
260608125			Item	3.32
260608515			Item	4.24
260608511			Item	3.34
260608784			Item	4.26
260608943			Item	3.34
260608957			Item	4.29
260610104			Item	3.39
260610128			Item	6.46
260610746			Item	3.32
260610827			Item	3.34
260610849			Item	4.31
260611086			Item	4.32
260611187			Item	3.34
260611181			Item	3.34
260611181			Item	4.34
260611192			Item	3.34
260611443			Item	3.34
260618759			Item	4.35
260620235			Item	3.34
260621770			Item	3.34
260120460			Item	6.34
100112470			Item	3.75
100113787			Item	3.75

19. Save the table. In the save window type **Rate Sprd by br ID and applnumb.**

20. Click the **Save** button.



21. Click **Save**.

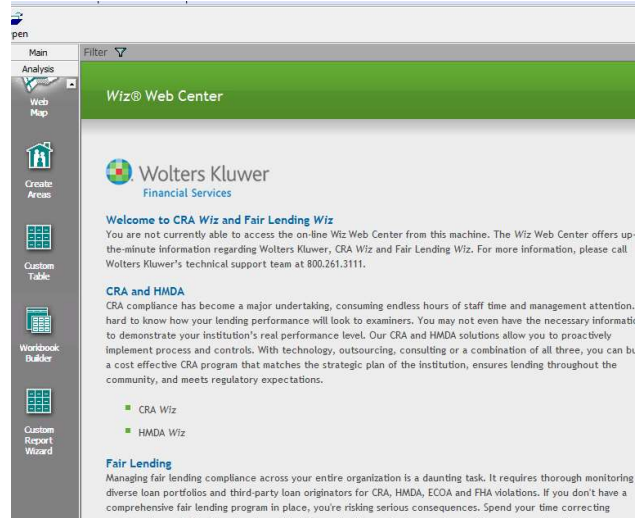


You can view your saved table by selecting the Saved Custom Tables tab. Your table can be used at a later date against another mortgage file.

Chapter 6 - Using Workbook Builder

The Workbook Builder allows you to create one file that will capture any or all Custom Tables that have been created in CRA Wiz. Making use of the Workbook Builder can be a timesaver when multiple tables have been created and you need to print those tables on a consistent basis. Instead of printing multiple tables separately, create a workbook and print from one workbook.

The Workbook Builder is found under the Analysis tab.

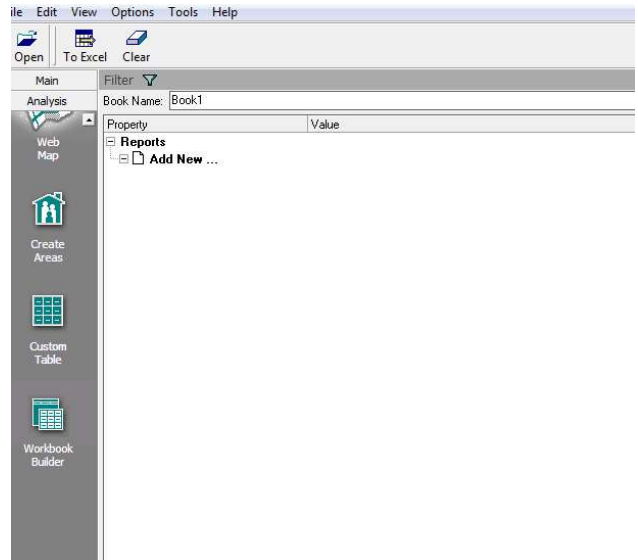


The Workbook Builder is set up into two distinct areas.

The main area - allows for creation of a book.

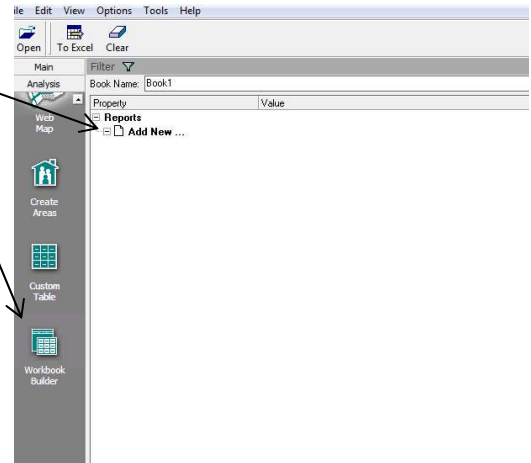
The area to the right allows you to save a workbook template for later use with different files.

Book Name - this option allows you to save a workbook in excel. You can create and save various books based on a saved workbook template each month.

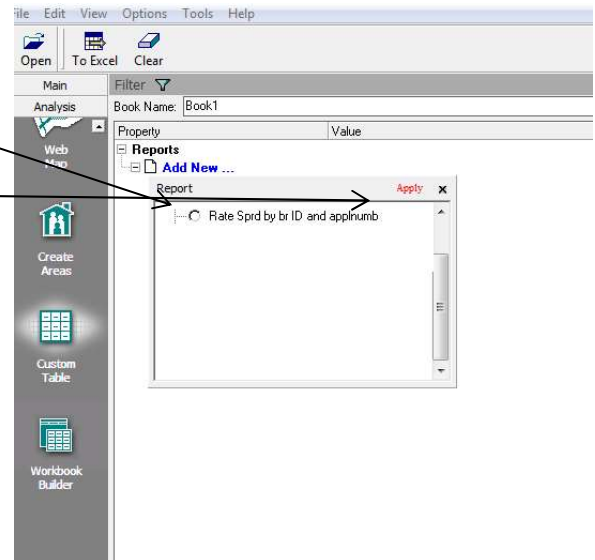


To create a workbook, follow these steps:

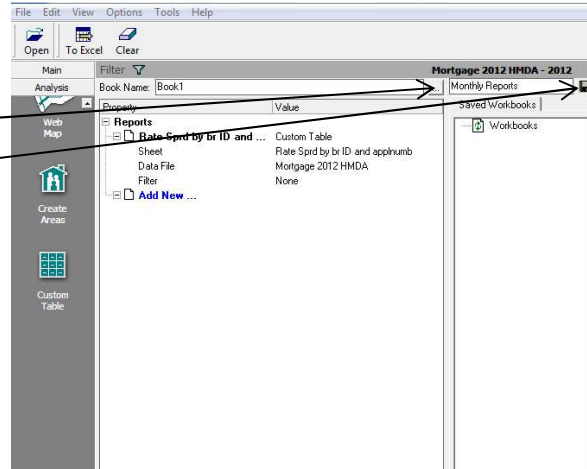
1. Under the Analysis tab, select **Workbook Builder**.
2. Under Reports select **Add New**.



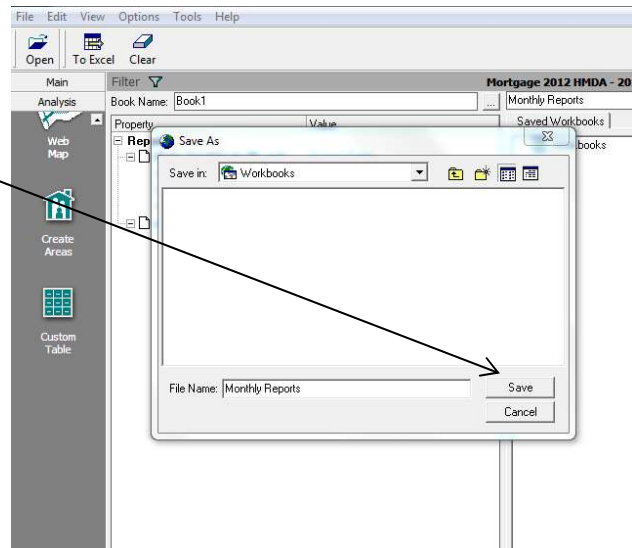
3. Expand **Custom Tables**.
4. Select the custom table that was created.
5. Click **Apply**.



6. In the save window, save the Workbook template.
7. Name the template **Monthly Reporting**.
8. Click the **Save** button.

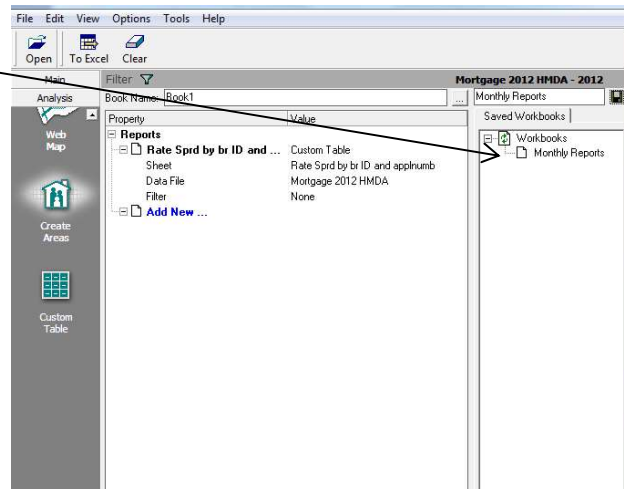


9. Click **Save**.



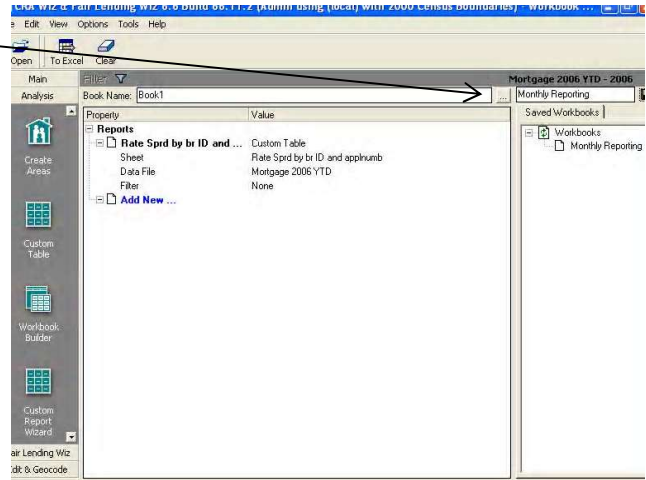
The template has been saved.

This can now be accessed at any time.

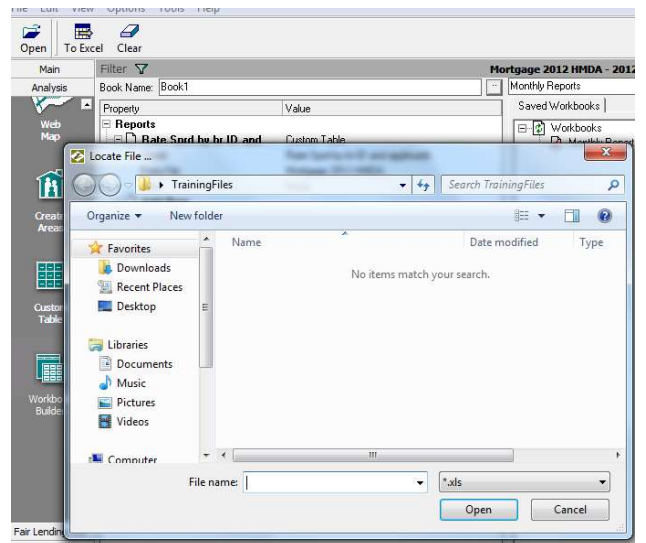


Note: A user can set unique filters to each table in the workbook.

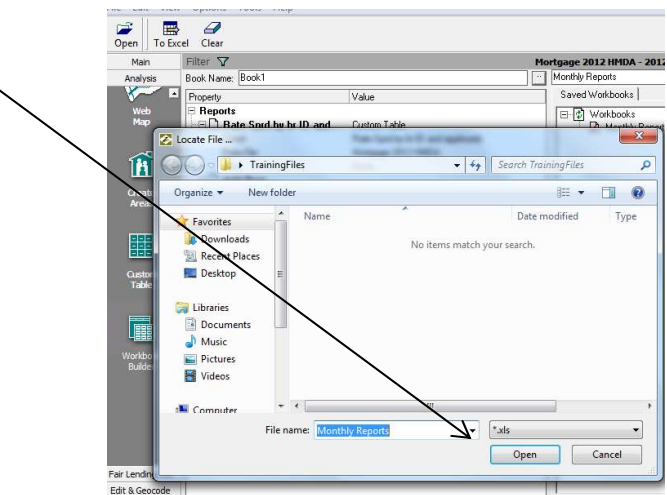
10. Click the ellipsis button.



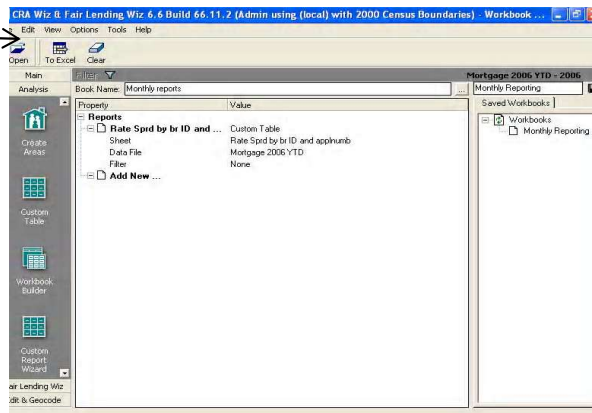
The software brings you outside of CRA Wiz allowing you to save the Book in excel.



11. Label the book **Monthly Reports** and click **Open**.



12. Select To Excel.



Your report will now open in Excel.

The screenshot shows an Excel spreadsheet with a PivotTable titled 'Avg of Rate Spread'. The PivotTable has 'Branch_ID' and 'Application Number' as row labels and 'Action' as the column label. The data shows the average rate spread for various mortgage applications.

Branch_ID	Application Number	Action	Avg of Rate Spread
		Originated	
100112435			
100112440			2.55
100112445			
100112450			
100112455			
100112540			
100112545			
100112550			
100112575			
100112580			
100112585			
100112590			
100112595			2.68
100112600			3.73
100112605			
100112610			
100112615			

Chapter 7 - Mapping Assessment Areas

Mapping in *CRA Wiz* is a valuable tool that helps institutions compliment their lending analysis. There is a variety of data available in *CRA Wiz*, including business, product, economic, projected business, and geodemographic data. You can use this data to create a map of a specific geographic area.

The geographic area you use for your map can either be an existing assessment area or the area for which you have activity in your current file--all the areas in which your institution has loans, or a geographic area you define.

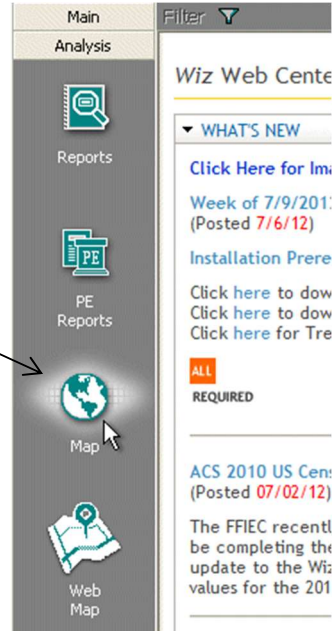
Accessing the Mapper

To access the **Mapper**, follow these steps:

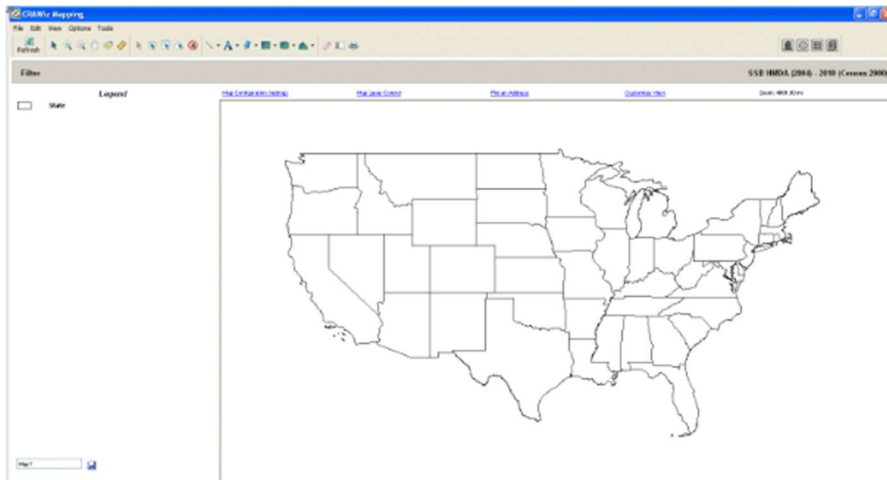
Click the **Analysis** tab.

The software displays the **Analysis** view bar.

Click the **Map** button.

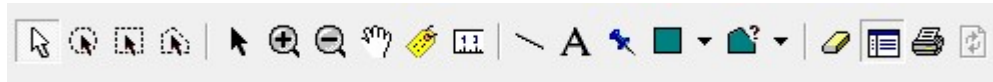


The software displays the **Mapper** main screen in a separate window:



Note: The map image will default to the region of mapping data that you have installed.

Mapper Toolbar



Select - Selects features on a map.

Select Radius - Draws a radius on the map in which all features within the area will be selected.

Select Marquee - Draws a rectangle on the map in which all features within the area will be selected.

Select Polygon - User draws a polygon on the map in which all features within the area will be selected.

Pointer - The Pointer allows the mouse to become an arrow to point to features on the map as well as select items like user defined text.

Zoom In - Zoom In button works in two ways: by selecting this tool a user can either click a spot on the map to zoom in or hold down the left mouse button to select an area (rectangle/square) to zoom in to.

Zoom Out - Zoom Out button works in two ways: by selecting this tool a user can either click a spot on the map to zoom out of or hold down the left mouse button to select an area (rectangle/square) to zoom out of.

Pan - Users select the Pan tool to navigate around the map. The user can click and drag the “hand” to change the area of the map that displays.

Label - Label tool allows the user to manually add labels to features on a map.

Ruler - Ruler measures distance on the map. The user selects this option and clicks anywhere on the map. Holding the cursor down the user drags the cursor the distance they wish to measure (creating a dotted line on the map). In the upper righthand corner of the display where the Zoom is generally displayed, CRA Wiz displays the distance in miles.

Insert Line Button & Drop Down Menu - This tool is used to draw a user defined line on the map. User left clicks at ‘Point A’ to start drawing a link then drags the mouse to ‘Point B’ where they want the line to finish.

Insert Text Button & Drop Down Menu - This tool is used to insert user defined text on the map. User selects this button then clicks the spot on the map where text is desired. A text box appears on the map for the user to key in text.

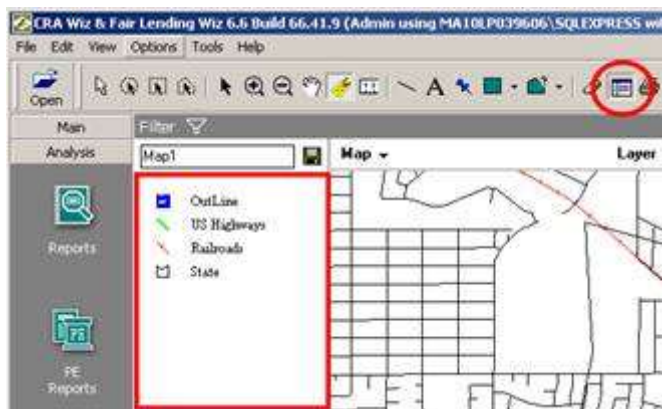
Insert Symbol Button - This tool is used to draw a user defined symbol on the map. User selects this button then clicks the spot on the map where symbol is desired.

Insert Rectangle Button - This tool is used to draw a user defined rectangle on the map. User selects this button then left clicks the map in one corner of the desired rectangle then drags the mouse to the diagonal corner of the desired rectangle. When the user releases the mouse button, the rectangle is displayed.

Insert Polygon Button & Drop Down Menu - This tool is used to draw a user defined polygon on the map. User selects this button then begins to draw their desired polygon by clicking on point of their desired outline. The user continues to click additional nodes of the polygon, expanding the polygon based on the new parameters. To finish the polygon, the user double clicks (rather than a single click to continue changing the parameters of the polygon).

Clear Manual Label - Clicking this button clears all manually added labels from the map.

Side Legend - This button controls whether the Legend is displayed in the left margin of the map view. This button is set to 'True' by default. If the 'Side Legend button is set to 'False' by the user, the map should take up the entire display area with no legend present.



Print - Click this button to generate a map layout that can be customized for printing.

Creating Map of an Assessment Area

You can use CRA Wiz to create a map of your assessment area.

You can enhance the display of information on your map by adding layers.

Layers include the following:

Boundary layers - these include MSAs, congressional districts, bodies of water, and parks.

Linear layers - these include railroad tracks and roads.

Point layers - these indicate the location of airports, places of worship, and schools.

Themes - add or remove themes from the map.

Setting Map Parameters Overview

To set map parameters, you use the options available in the Map Settings pane:

Map Settings Saved Maps Clear Apply X

General 4

Geographic Breakdown By: 1
 Census Tract County MSA State

Data Files Displayed By: 2
 Current File Area
 User Defined Assessment Area
Current: Boston AA
[Change Your Assessment Area](#)
 Custom Area
Current: None
[Select Your Area](#)

Map View
 Map Area Current

Customize Your Display

Choose Your Data: Thematic Shading:
[Select a Layer](#)
Current: No layer selected [Change Display Settings](#)
Current: default

Choose Your Data: Thematic Overlay
[Select a Layer](#)
Current: No layer selected [Change Display Settings](#)
Current: default

Dot Density 3
[Select a Layer](#)
Current: No layer selected [Change Display Settings](#)
Current: default

Pie Chart
[Create a Pie Chart](#)
Current: No layer selected [Change Display Settings](#)
Current: default

Add Data Labels
[Select a Layer](#)
Current: No layer selected [Change Display Settings](#)
Current: default
[Select a Layer](#)
Current: No layer selected [Change Display Settings](#)
Current: default
[Select a Layer](#)
Current: No layer selected [Change Display Settings](#)
Current: default

Options include:

Geographic Breakdown - (1) - Use the options in the Geographic Breakdown By section of the Map Settings pane to select the geographic level to display map information--Census Tract, County, State, or MSA.

Selecting Area - (2) - Use the options in the Data Files Displayed By section of the Map Settings pane to display geographic information from the current file, using a previously saved assessment area, or by defining a custom assessment area.

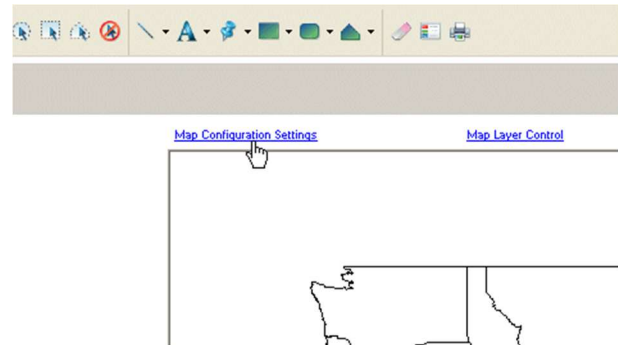
Adding Themes - (3) - Use the options in the Customize Your Display section of the Map Settings pane to add thematic information to a map including thematic shading, thematic overlay, dot density, pie charts, or data labels.

Apply button - (4) Important! After configuring all of the necessary map parameters in the Map Settings pane, apply the changes to the map using the Map Settings Apply button.

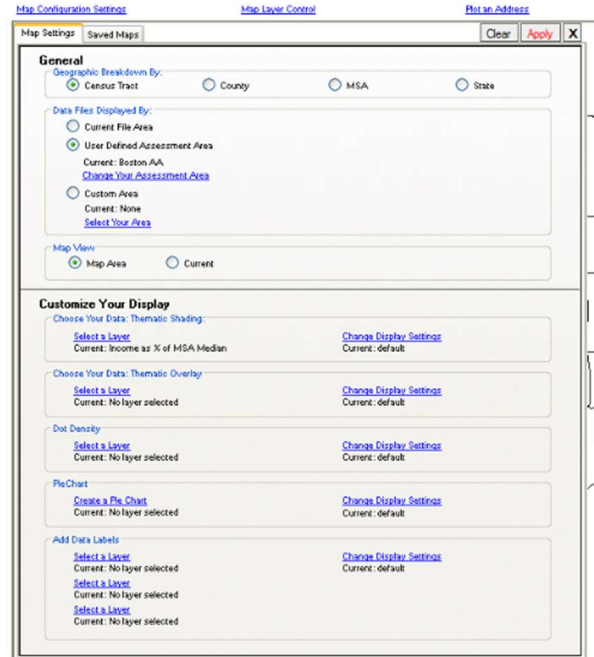
Accessing Map Settings Pane

You use the **Map Settings** pane to select a geographic area for a map. To access the Map Settings pane, do the following:

On the **Mapper** main screen, click the **Map Configuration Settings** link.

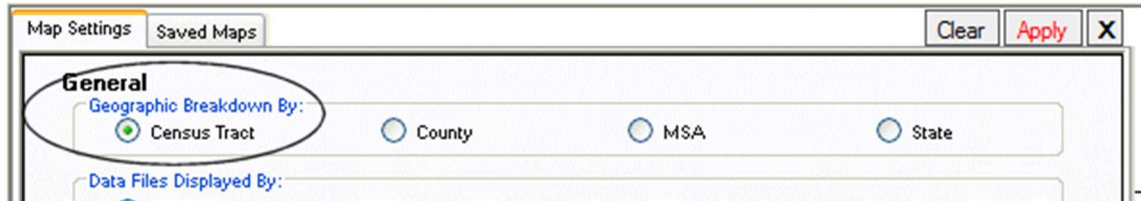


The software displays the **Map Settings** pane:



Selecting Geographic Breakdown

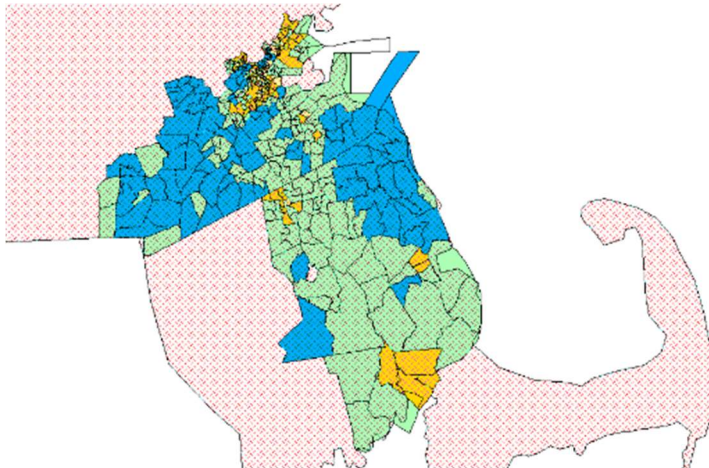
Use the options in the **Geographic Breakdown By** section of the **General** panel of the Map Settings pane to select the geographic level at which the map displays information for an area:



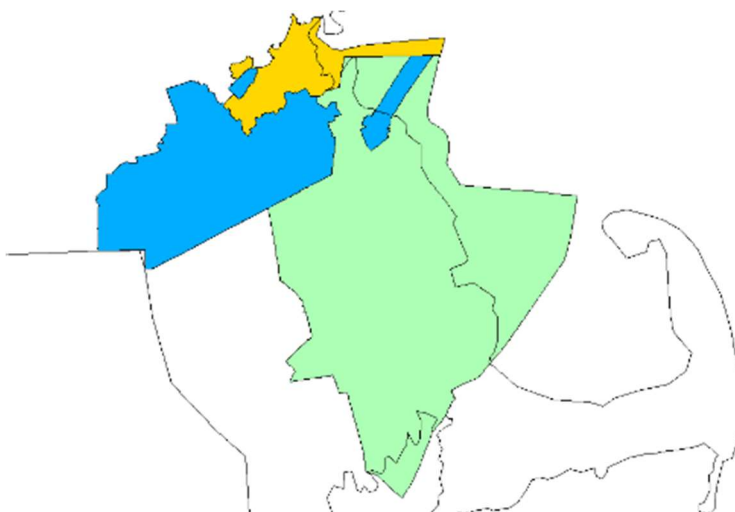
To select a geographic breakdown, follow these steps:

In the Geographic Breakdown By panel of the Map Settings pane, select one of the following option buttons:

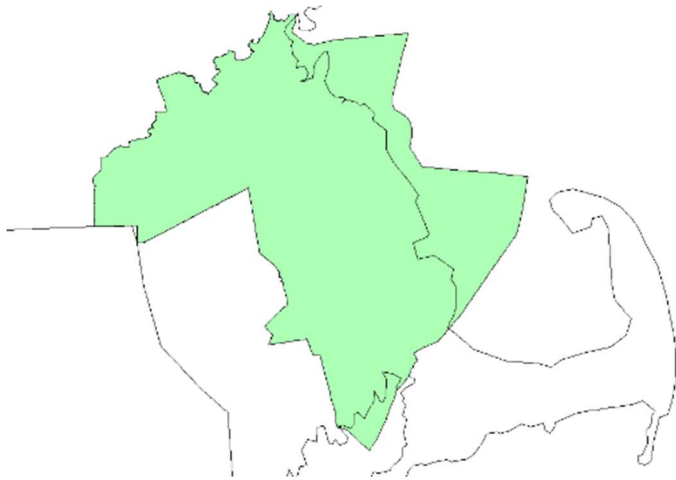
Census Tract:



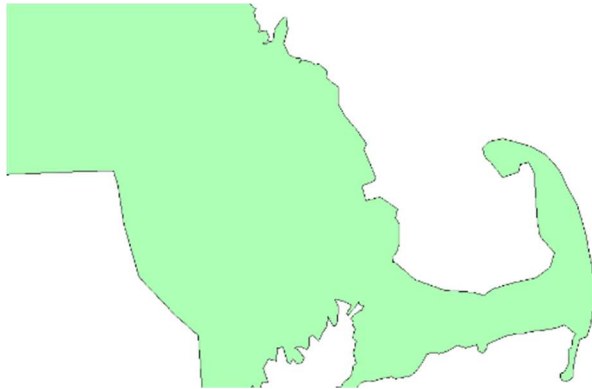
County:



MSA:



State:



Click the **Apply** link located at the top-right corner of the Map Settings pane

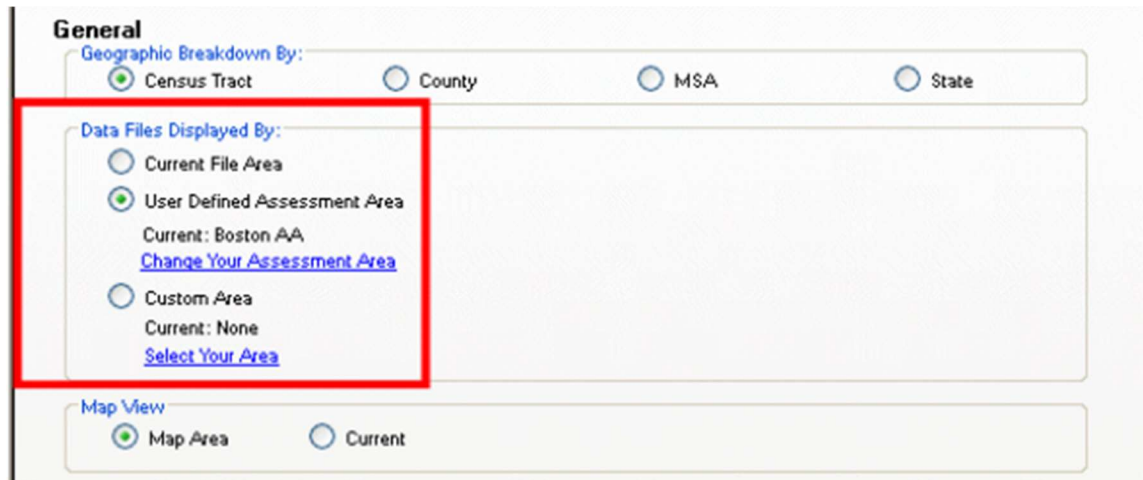
The software applies the selected geographic level.



Selecting Area

Use the options in the **Data Files Displayed By** section of the General panel of the Map Settings pane to define the specific geographic area you want to display on the map:

Note: For ease of selection, the software saves the last assessment area used.



Available options include:

Current File Area - Displays data for geographic areas in which your institution had loan activity, based on the currently active file in the system.

User Defined Assessment Area - Displays geographic data for a Saved Assessment Area.

Custom Area - Displays geographic data for areas (states, MSAs, counties, census tracts) selected.

Displaying Current File Area

To display a map of geographic data from the loan file that is currently active in CRA [Wiz](#), follow these steps:

In the Data Files Displayed By section of the General panel of the Map Settings pane, select the **Current File Area** option button:



Click the **Apply** link located at the top-right corner of the Map Settings pane. The software displays a map of the geographic data in the currently active file.

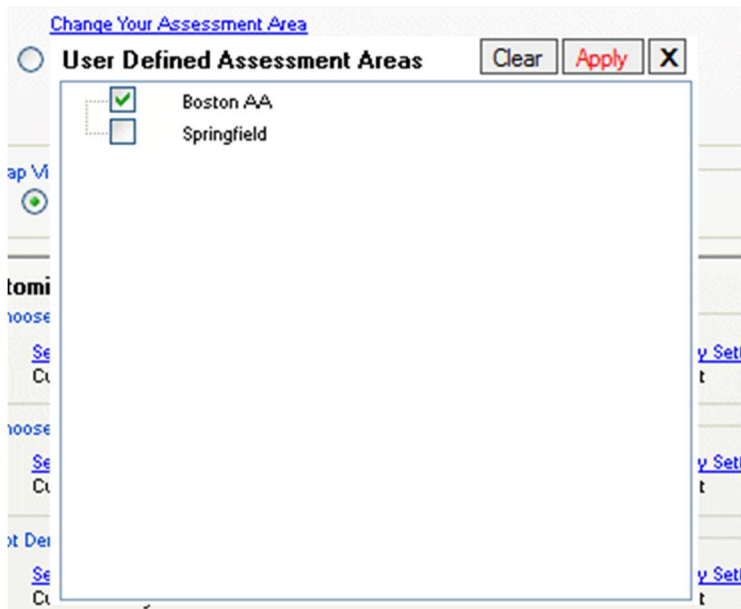
Displaying Assessment Area

To display a map of a pre-defined and saved assessment area, follow these steps:

In the Data Files Displayed By section of the General panel of the Map Settings pane, click the [Change Your Assessment Area](#) link.



The software displays the **User Defined Assessment Areas** pane.



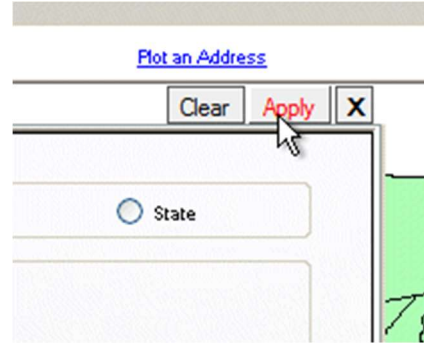
From the list of saved areas, select the area for which you want to display a map.

Note: You can select multiple areas.

Note: The list of saved areas the software displays is **based on your current Census Year selection**. For example, if Census Year is set to **2000**, the software displays only those saved assessment areas associated with the 2000 Census Year. If Census Year is set to **2010**, the software displays only those saved assessment areas associated with the 2010 Census Year.

Click the **Apply** link located at the top-right corner of the User Defined Assessment Areas pane. The software displays the Map Settings pane.

Click the **Apply** link located at the top-right corner of the Map Settings pane.

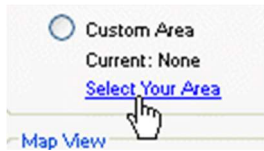


The software displays the map.

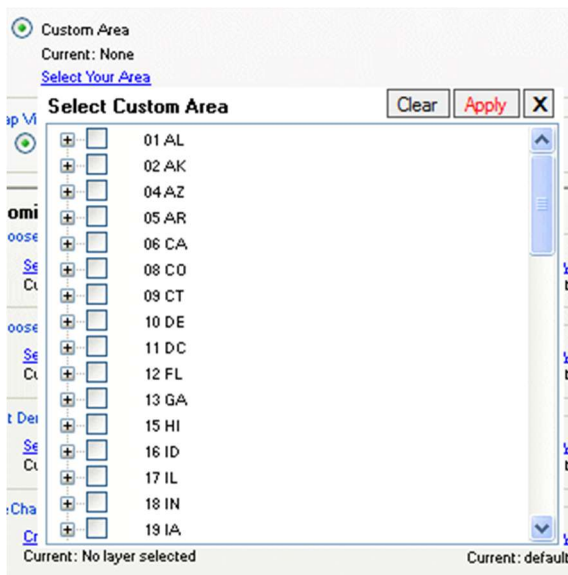
Displaying Custom Area

A user can create a map on any geographic area such as a state, MSA or county. To display a map of a geographic area that you select, follow these steps:

In the Data Files Displayed By section of the General panel of the Map Settings pane, click the **Select Your Area** link.



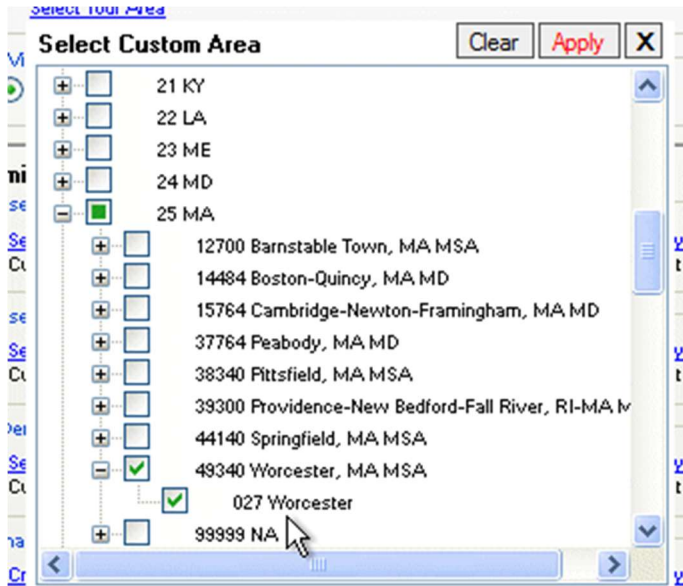
The software displays the **Select Custom Area** pane.



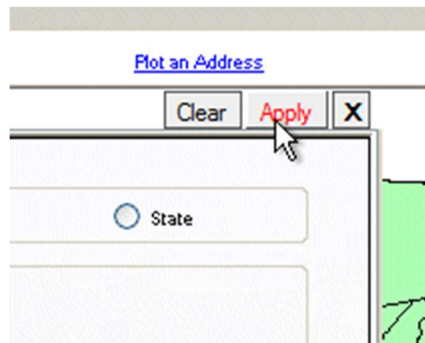
Use the tree view to select the areas you want to include in your map.

Click the Apply link located at the top-right corner of the Select Custom Area pane.

The software displays the Map Settings pane.



Click the **Apply** link located at the top-right corner of the Map Settings pane.



The software displays a map of the area(s) you selected.

Adding Themes

You use themes to create geographical representations showing the distribution and relationship of the information your institution maintains in your data files within the geographic areas your institution serves.

Themes include the following:

Thematic Shading - Represented with geographies, for example: census tracts, being shaded various colors on the map

Note: By default, the system uses a regulator suggested color palette for displaying map theme ranges. For more information, refer to the description of the Style tab in Modifying Existing Themes.

Thematic Overlay - Represented with geographies, for example: census tracts, displaying with cross-hatches or other transparent patterns on a map.

Dot Density - Represented with geographies being populated with dots to represent the presence of selected demographic information with the area. Can be configured based on display preferences, for example 1 dot = 1 loan or 1 dot = 100 loans.

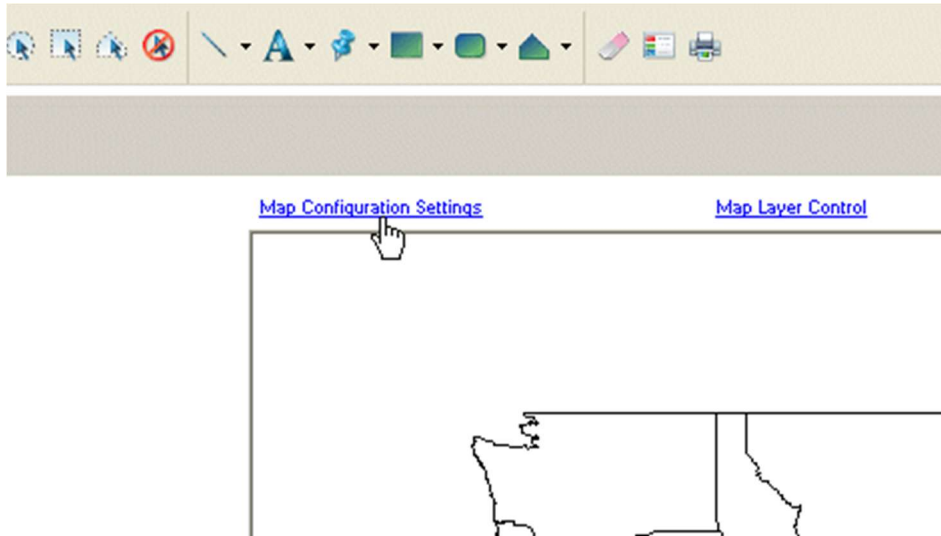
Pie Chart - Display lending or demographic variables in pie chart form. You can select up to six variables per type.

Data Labels - Provides count of a variable in a Census Tract. You can apply up to three labels per type.

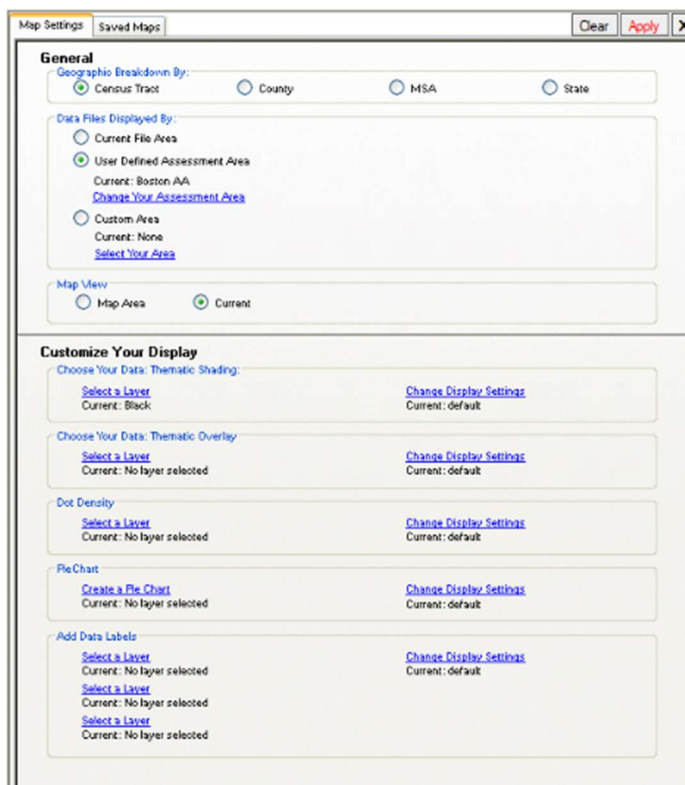
Adding Thematic Shading

To add thematic shading to a map, follow these steps:

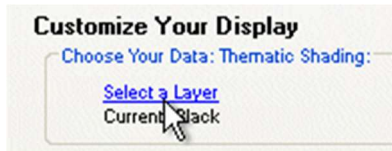
1. Click the **Map Configuration Settings** link.



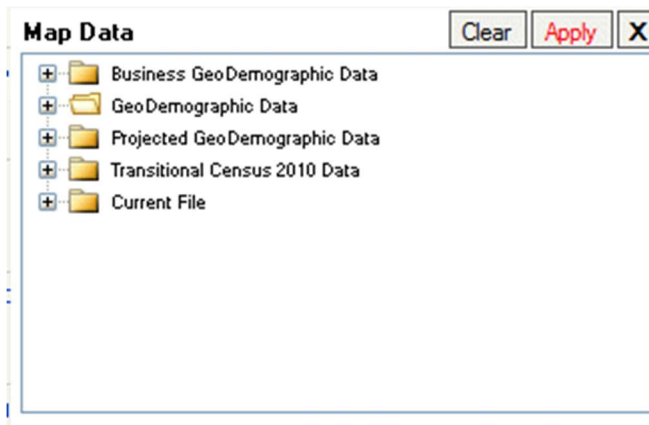
The software displays the **Map Settings** pane.



2. In the Customize Your Display pane, click the Select a Layer link located under the **Choose Your Data: Thematic Shading** section.



The software displays the Map Data pane.



Use the tree view to select the data you want to display on the map.

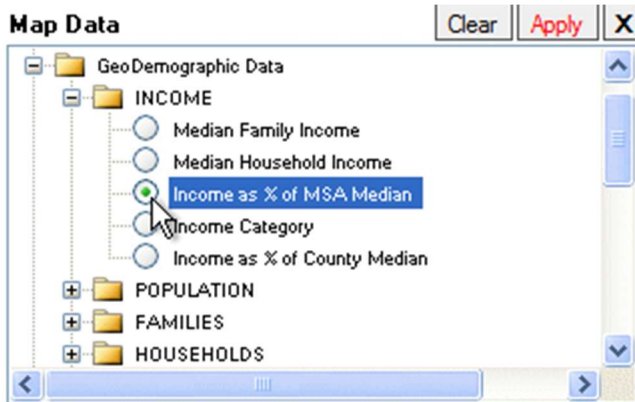
3. Select the GeoDemographic Data folder.

The software displays the contents of the GeoDemographic folder.

4. Select the Income folder.

The software displays the themes available in the Income folder.

5. Select Income as % of MSA Median and click Apply.



Note: Income Category is another option to use to display tract income categories. This selection is useful for individuals not familiar with the percentage categories for tract income.

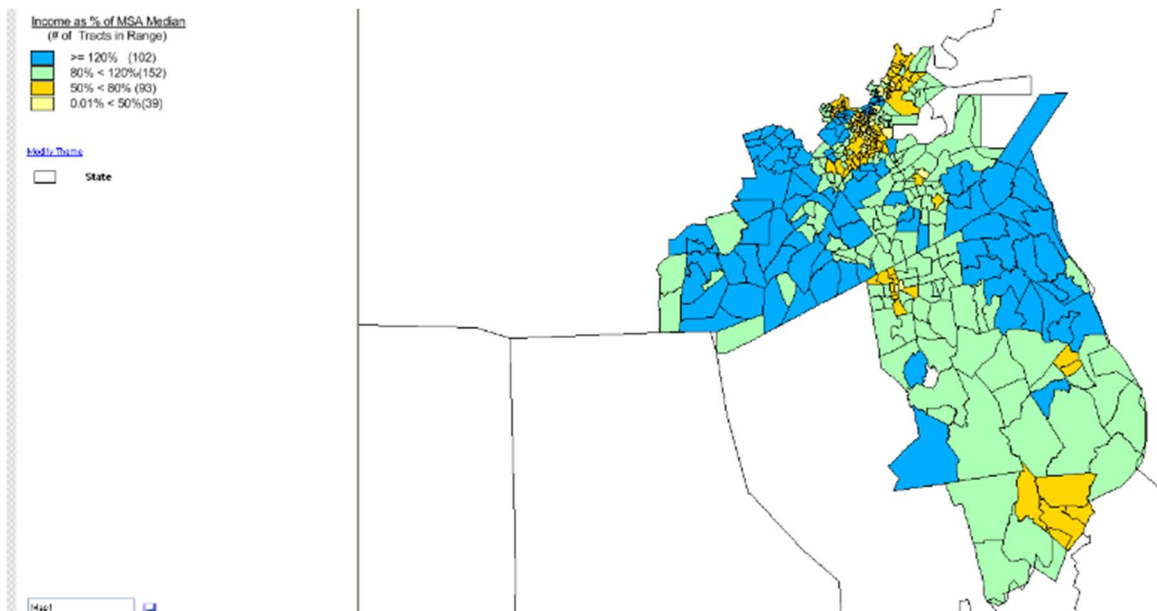
The software displays the Map Settings pane.

6. Click the Apply link located at the top-right of the Map Settings pane.

The software does the following:

Adds thematic shading to your map (Income as % of MSA Median).

Adds Income as % of MSA Median ranges to the legend.



Note: While reviewing the legend you see that the four income ranges defined by government regulation (low, moderate, middle, and upper) are displayed. The number in parentheses is the number of census tracts in each range. There may be a fifth category listed, All Others. All Others represents tracts that do not have households with reportable income.

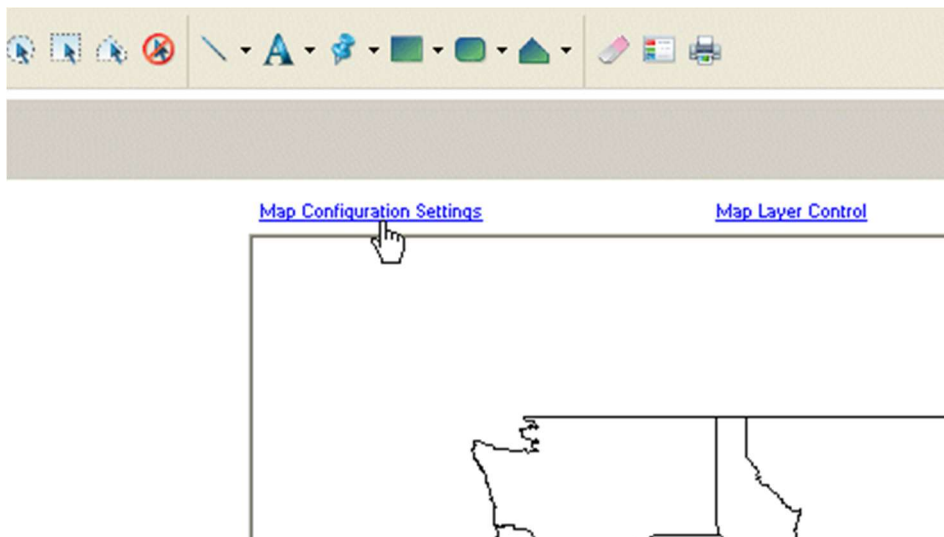
There are several reasons why this might be the case, including:

- No family income data;
- No population with families;
- No population (the entire census tract, might, for example, be an airport).

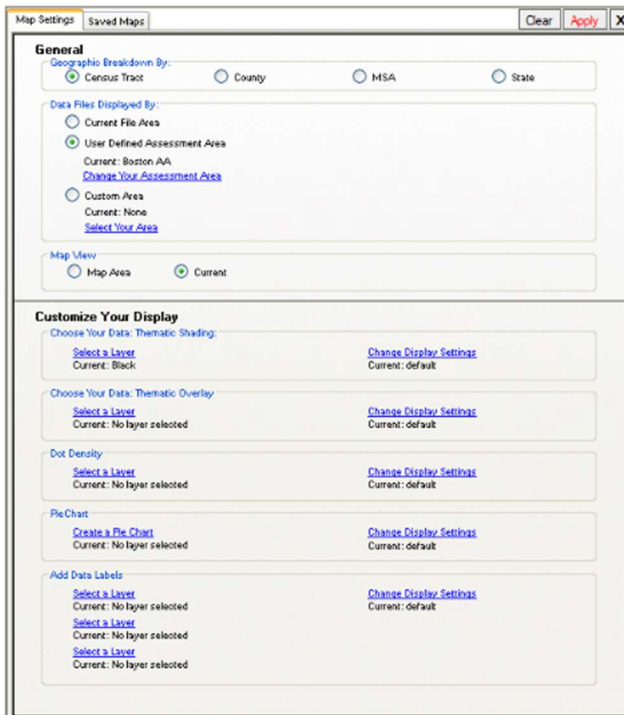
Adding Thematic Overlay

To add a thematic overlay (cross-hatching) to a map, follow these steps:

1. Click the Map Configuration Settings link.



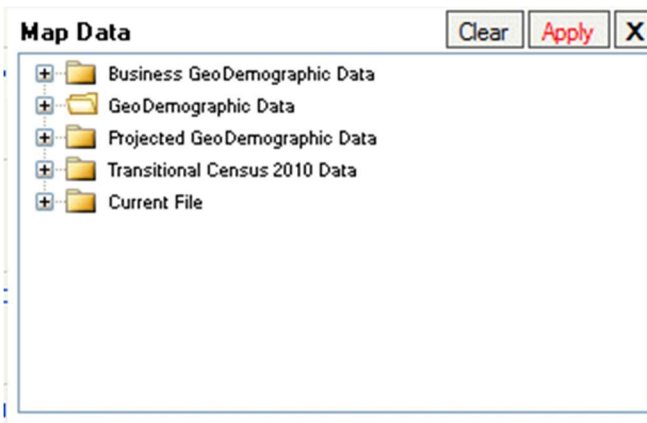
The software displays the Map Settings pane.



2. In the 'Customize Your Display' pane, click the **Select a Layer** link located under the Choose Your Data: Thematic Overlay section.



The software displays the Map Data pane.



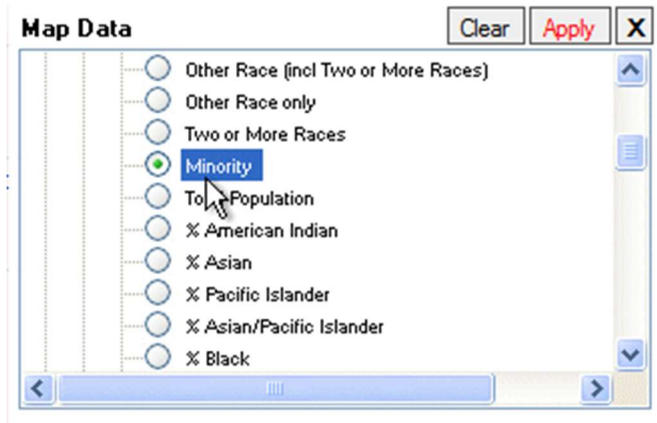
3. Use the tree view to select the data you want to display on the map. For example, select the **GeoDemographic Data** folder.

The software displays the contents of the **GeoDemographic** folder.

4. Select the **Population** folder.

The software displays the themes available in the Population folder.

5. Select **Minority**.

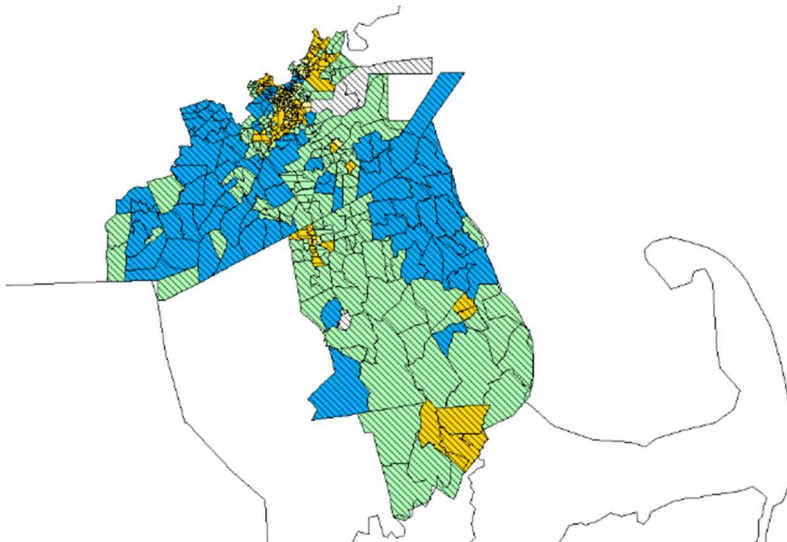


6. Click the **Apply** link. The software displays the Map Settings pane.

7. Click the **Apply** link located at the top-right of the Map Settings pane.

The software does the following:

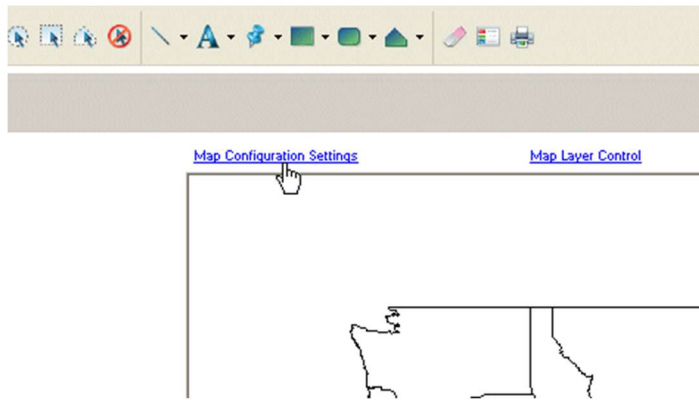
- Adds a thematic overlay to your map;
- Adds associated ranges to the legend.



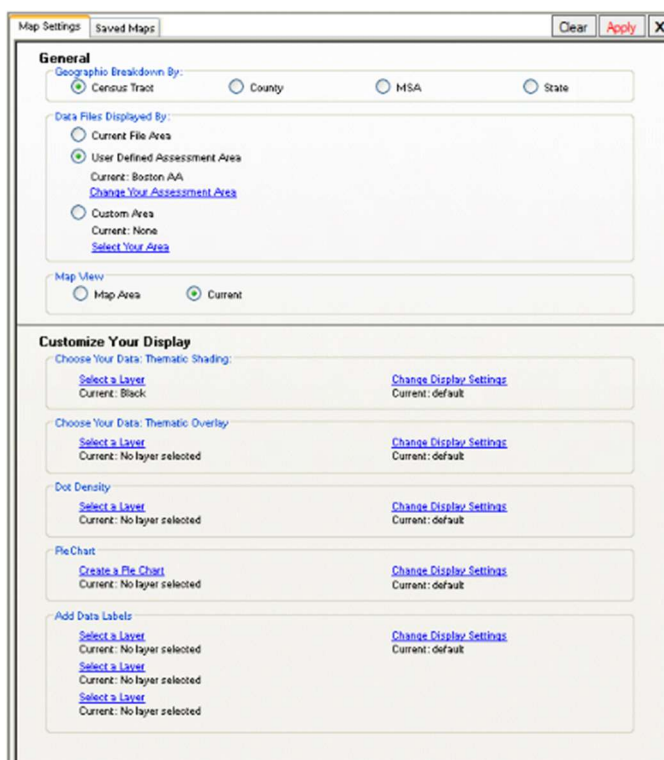
Adding Dot Density

To add dot density data to a map, follow these steps:

1. Click the **Map Configuration Settings** link.



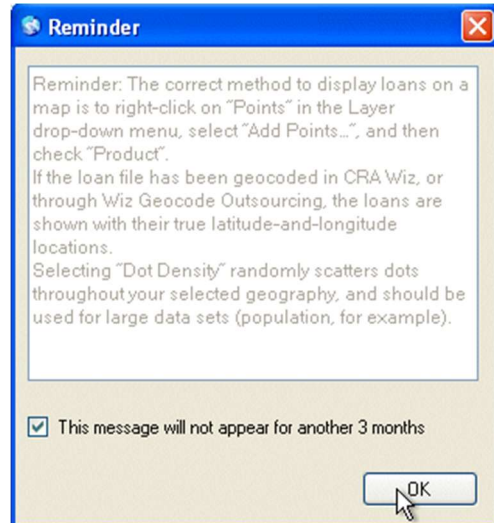
The software displays the Map Settings pane.



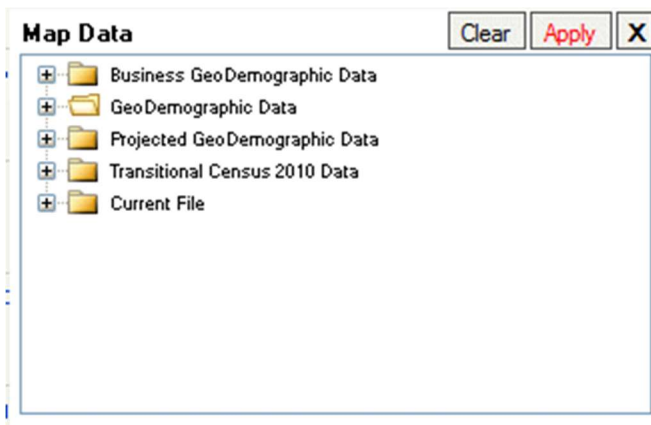
2. In the Customize Your Display pane, click the **Select a Layer** link located under the Dot Density section.



Note: The software displays a **Reminder** dialog box indicating that dot density themes should be used **only** for displaying large data sets and is **not** recommended for displaying loans. To disable this message for three months, click the **'This message will not appear for another 3 months'** check box, then click the **OK** button.



The software displays the Map Data pane.

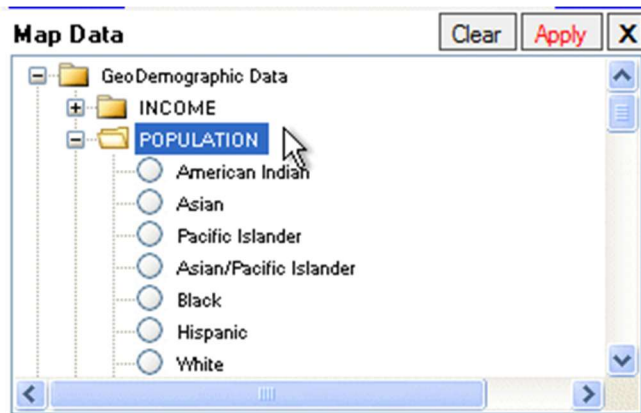


3. Use the tree view to select the data you want to display on the map. For example, select the **GeoDemographic Data** folder.

The software displays the contents of the **GeoDemographic** folder.

4. Select the **Population** folder.

The software displays the themes available in the Population folder.



5. Scroll down the list and select **Minority**.



6. Click the **Apply** link. The software displays the Map Settings pane.

7. Click the **Apply** link located at the top-right of the Map Settings pane.

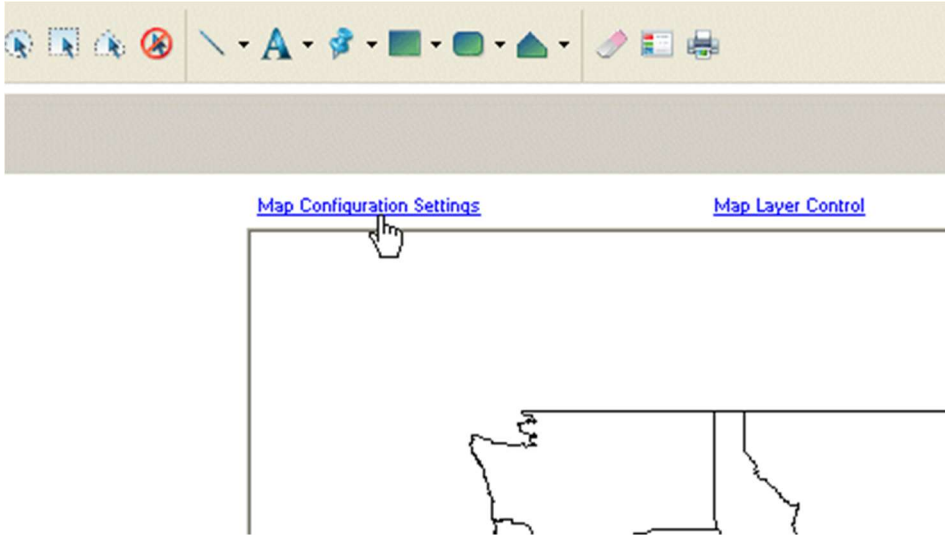
The software does the following:

- Adds dot density to your map;
- Adds the calculated "Per Dot" value to the legend. For example, 1 Dot = 118.

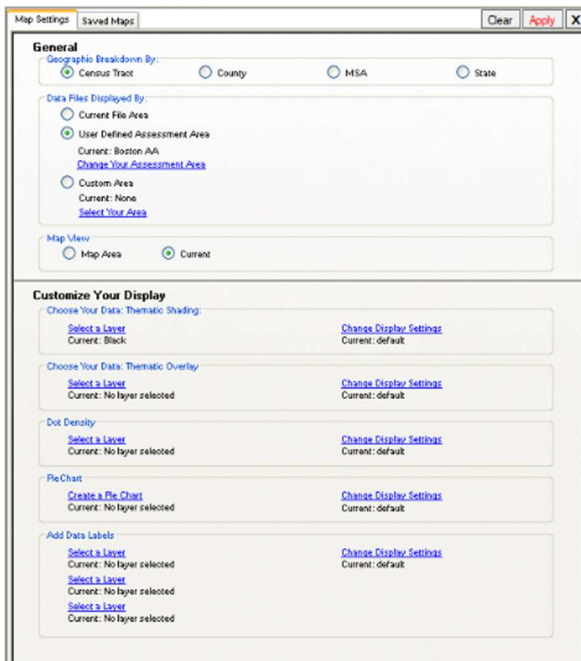
Adding Pie Charts

To add pie charts to a map, follow these steps:

1. Click the **Map Configuration Settings** link.



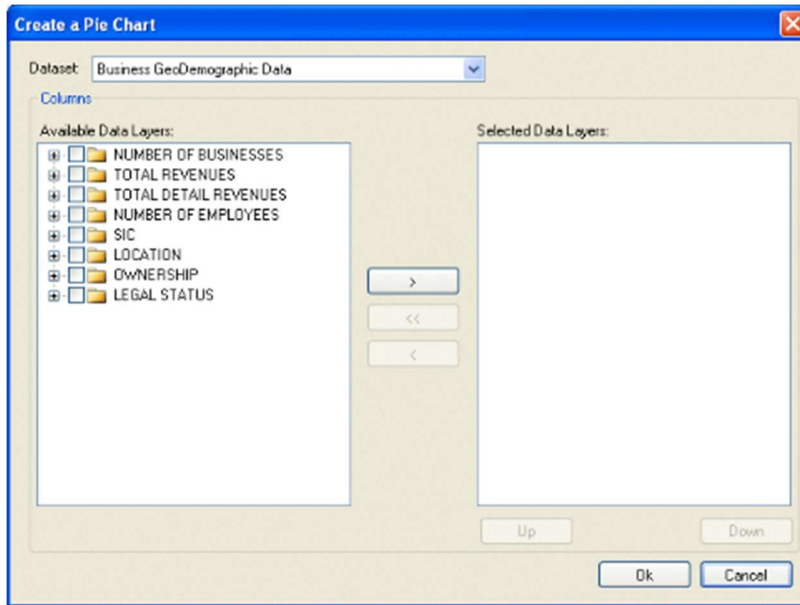
The software displays the Map Settings pane.



2. In the Customize Your Display pane, click the **Select a Layer** link located under the Pie Chart section.



The software displays the 'Create a Pie Chart' dialog box.



3. Use the Dataset drop-down menu located at the top of the dialog box to select the data set (Business GeoDemographic Data, GeoDemographic Data, Projected GeoDemographic Data, Transitional Census 21010, and Current File) whose variables you want to add to the pie charts.


Use the tree view in the left-hand list box to display the variables you want to display in the pie charts.

4. To add a variable, select the checkbox for the variable then click the right-facing arrow



button  .

The software displays the variable in the right-hand list box.

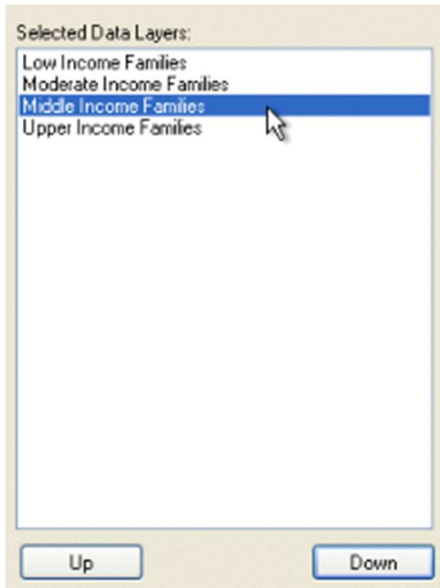
Note: To remove a variable, click the left-facing arrow button. To remove all selected variables,

click the double-left-facing arrow button  .

Note: You must select a minimum of **two (2)** variables to create a pie chart, and can select up to a maximum of **six (6)** variables.

If you add multiple variables, the software enables the Up  and Down  buttons located at the bottom Selected Data Layers list box.

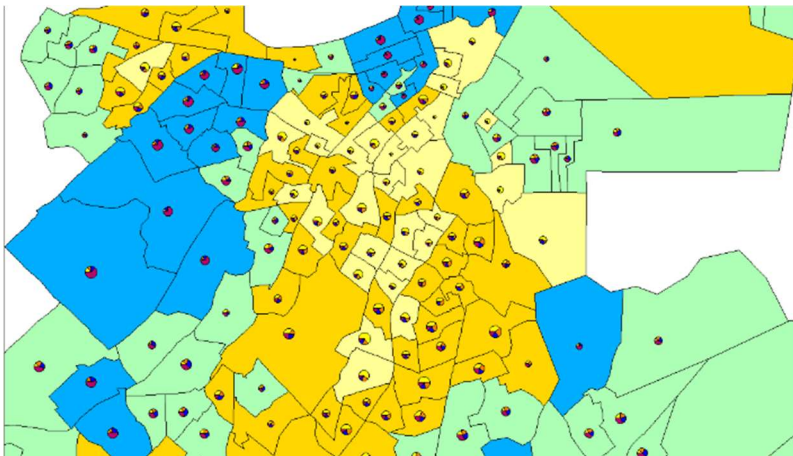
5. Select a layer variable then click the Up or Down buttons to move the variable up or down the list.



6. When you have finished adding variables, click the **OK** button. The software displays the Map Settings pane.
7. Click the **Apply** link located at the top-right of the Map Settings pane.

The software does the following:

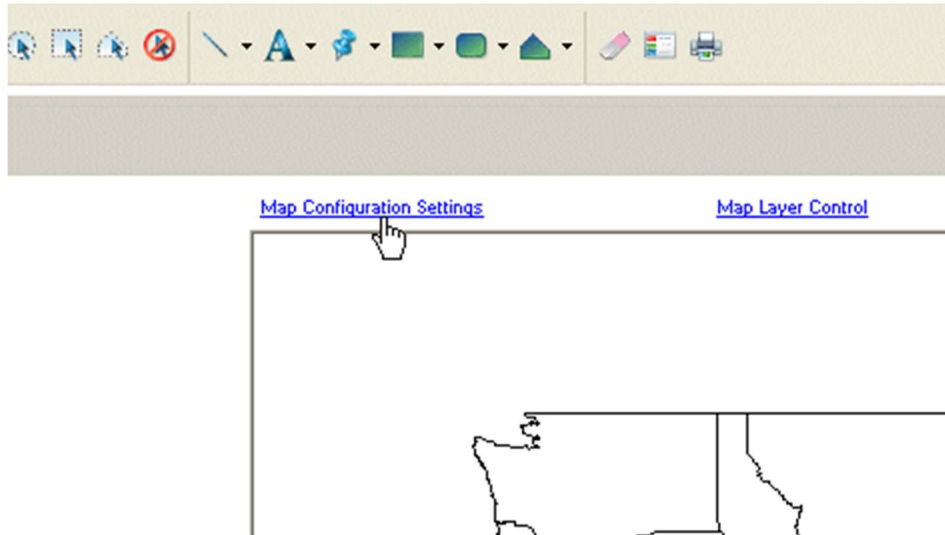
- Adds the pie charts to your map;
- Adds associated pie chart descriptions to the legend.



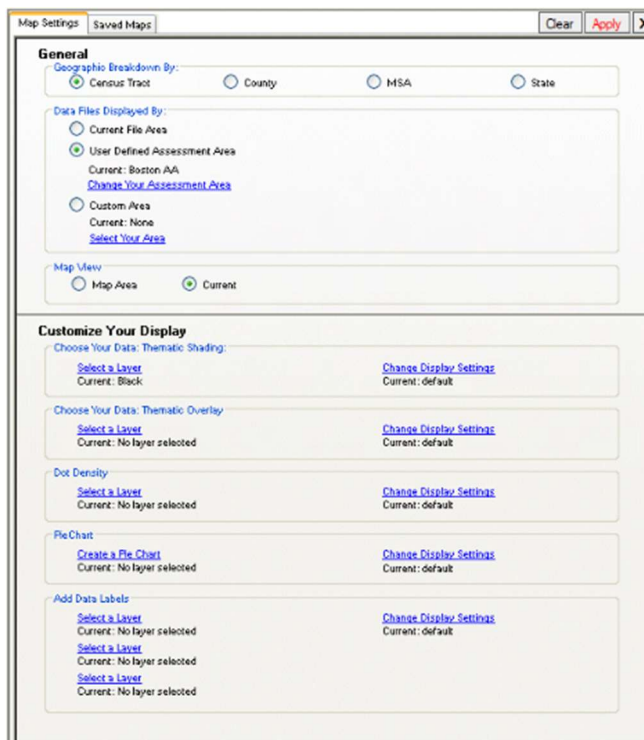
Adding Data Labels

To add data labels to a map, follow these steps:

1. Click the Map Configuration Settings link.



The software displays the Map Settings pane.

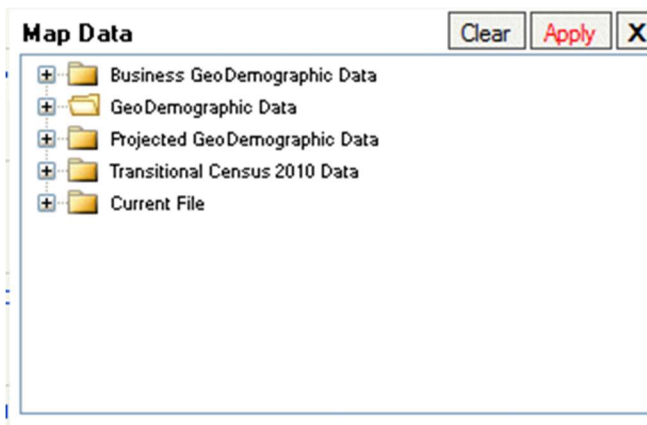


2. In the Customize Your Display pane, click the **Select a Layer** link located under the Add Data Labels section.



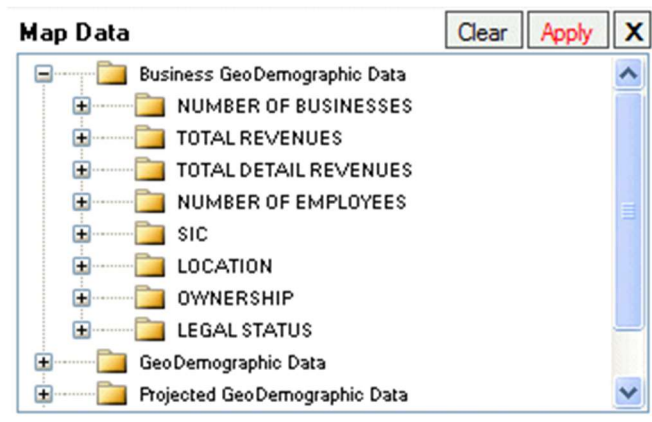
Note: You can configure the other two Select a Layer links to display a total of three data labels on your map.

The software displays the Map Data pane.



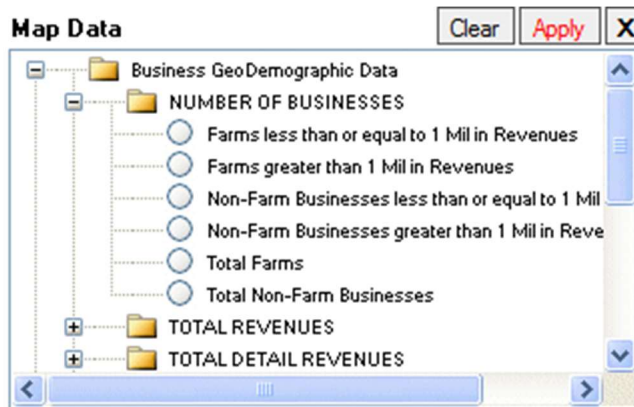
3. Use the tree view to select the data you want to display on the map. Select the **Business GeoDemographic Data** folder.

The software displays the contents of its folder.

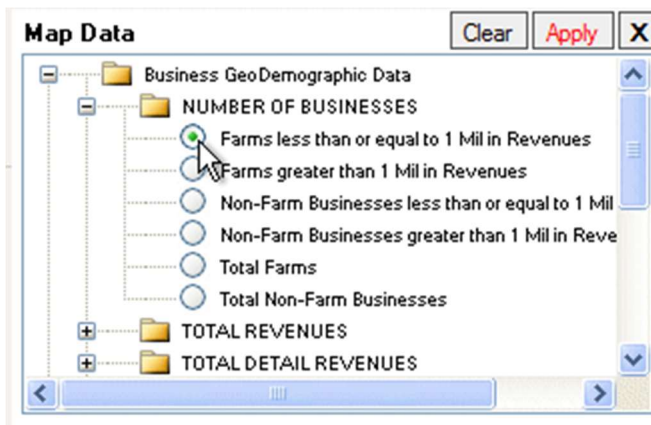


4. Select the **Number of Businesses** folder.

The software displays the themes available in the Number of Businesses folder.



5. Select, for example, **Farms less than or equal to 1 Mil in Revenues**.



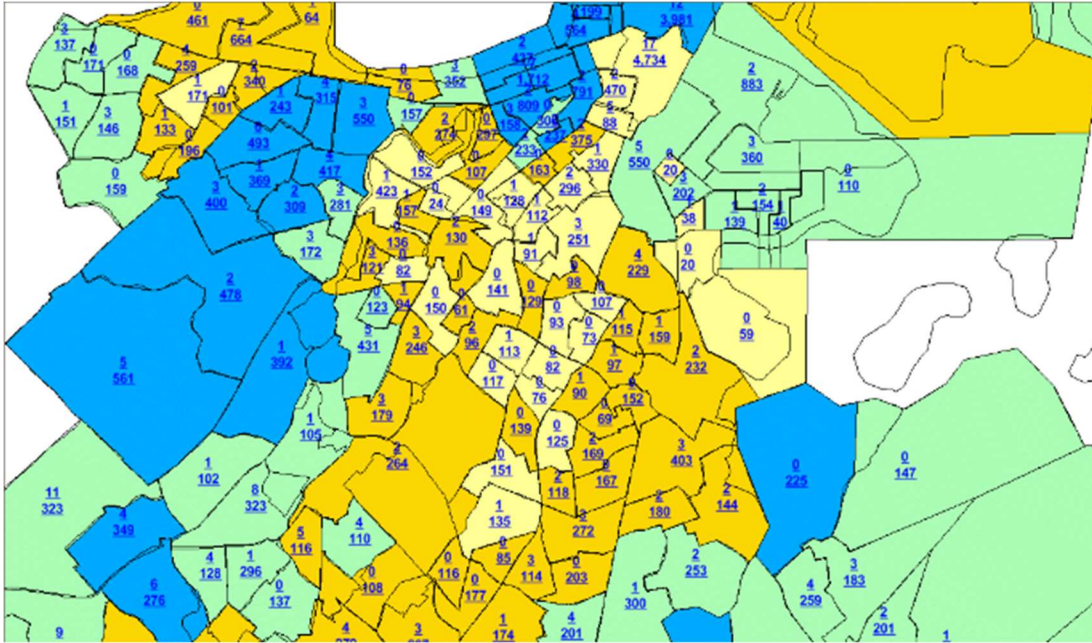
6. Click the **Apply** link.

The software displays the Map Settings pane.

Note: Repeat Steps 2 through 6 to display two additional data labels on the map, for a total of three labels. For the purposes of example, repeat these steps to add Non-Farm Business less than or equal to 1 Mil in Revenues.

7. Click the **Apply** link located at the top-right of the Map Settings pane.

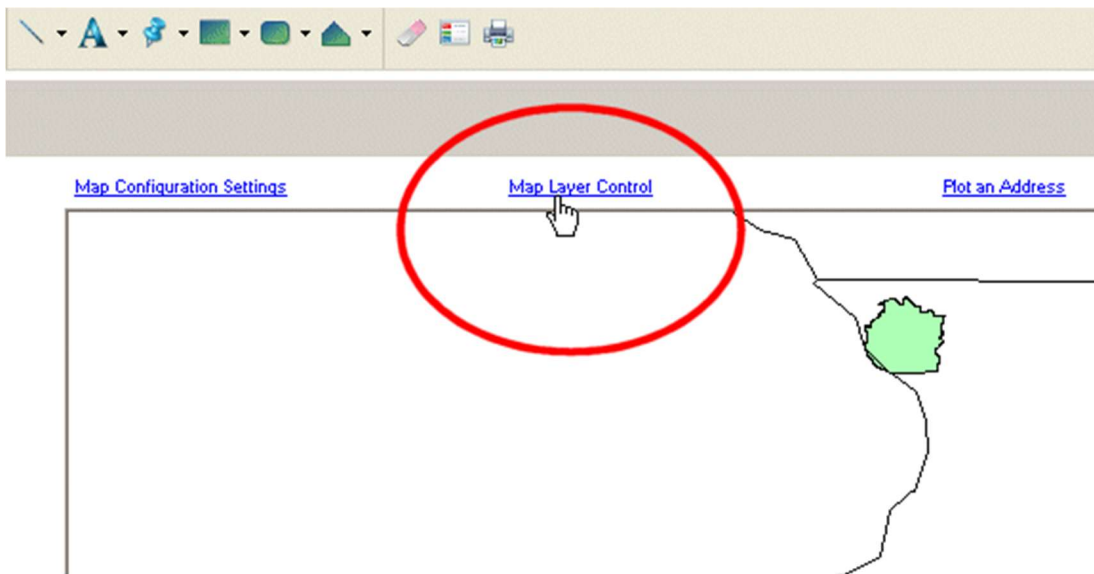
The software adds labels to the map.



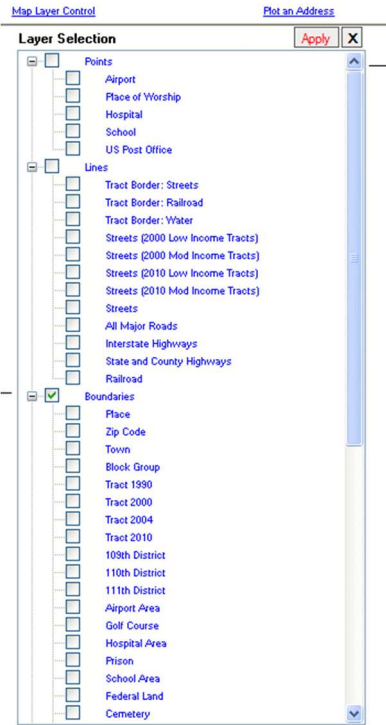
Adding Map Layers

To add layers (features) to a map, follow these steps:

1. Click the **Map Layer Control** link.



The software displays the Layer Selection pane.



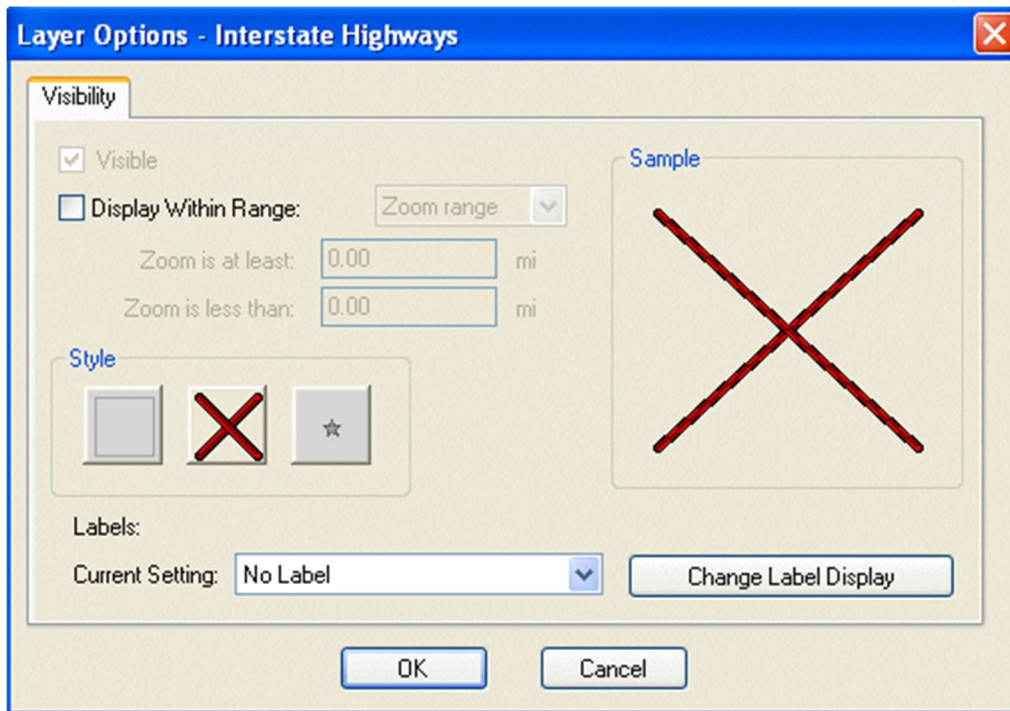
2. To turn a layer on, select the checkbox for a layer, for example, Interstate Highways.



3. To configure display options for the layer, click the name for the item.



The software displays the Layer Options - [Name of Layer] dialog box.



Use the various options in the dialog box to configure how you want the layer to display on the map.

4. Click the **OK** button.

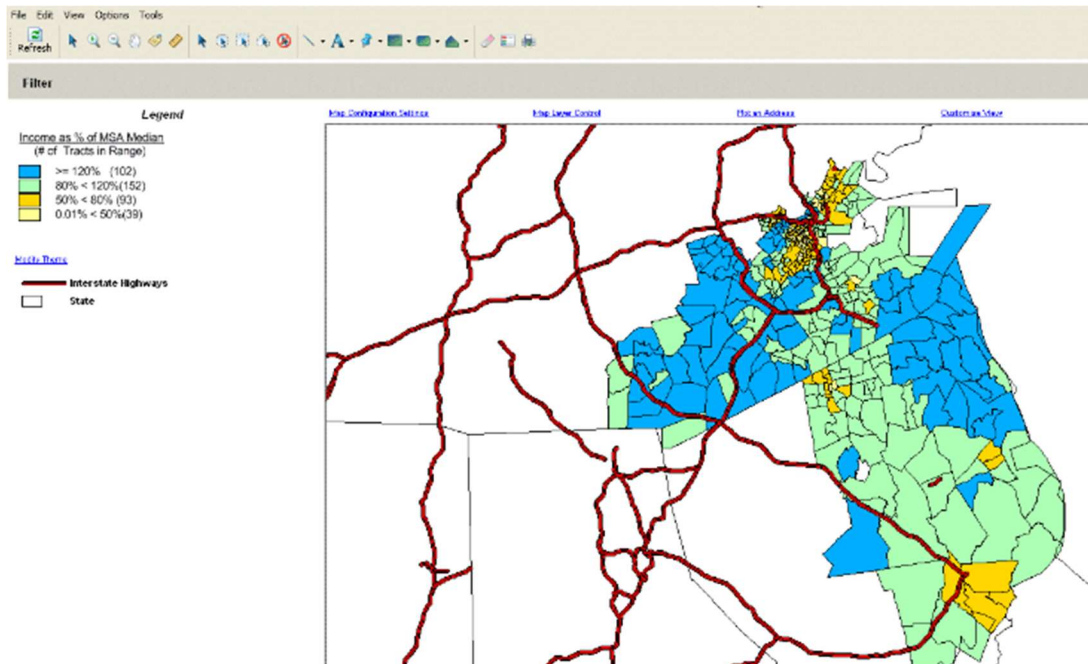
The software displays the Layer Selection pane.

5. Click the **Apply** link located at the top-right corner of the Layer Selection pane:



The software does the following.

- Displays the layers (features) on the map;
- Adds the new layers to the legend.

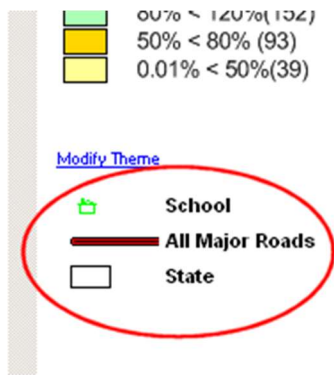


Applying Labels to Map Layers

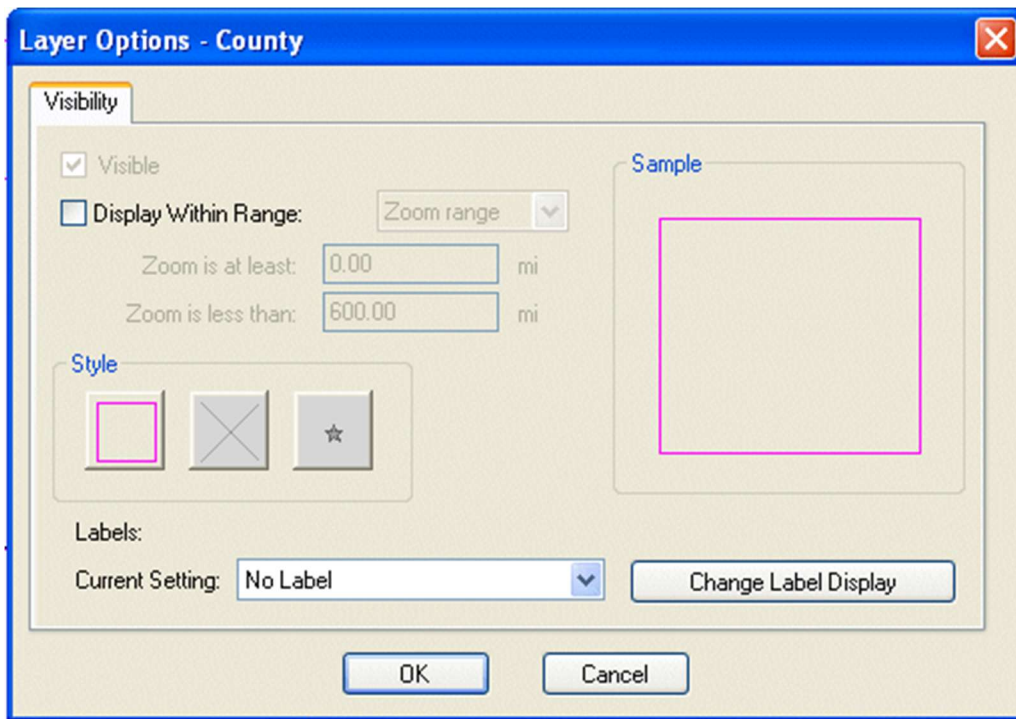
Using the Layer Options dialog box, you can add labels to the three map layer types (geographic boundaries, lines, and points).

To add labels to a layer, follow these steps:

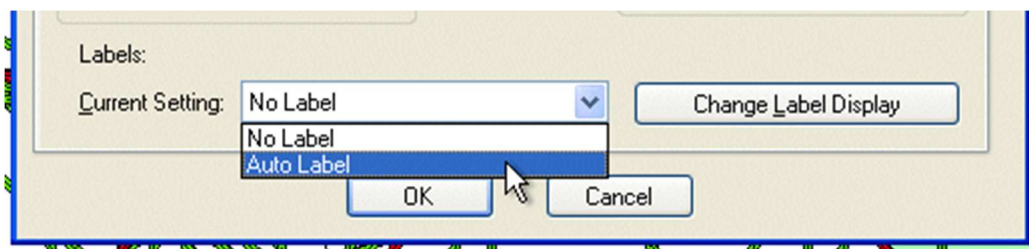
1. Below the map theme legend on the left side of the map, double-click on a currently displayed layer.



The software displays the Layer Options - [Name of Layer] dialog box.

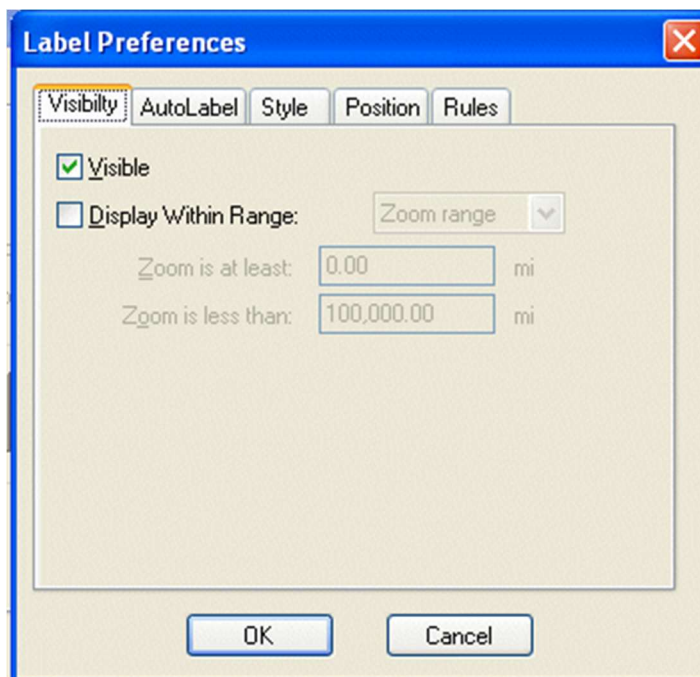


2. From the Current Setting drop-down menu located in the Labels section of the dialog box, select **Auto Label**.



3. To change label display options, click the **Change Label Display** button.

The software displays the Label Preferences dialog box.



Use the provided options in the five tabs (Visibility, AutoLabel, Style, Position, and Rules) to customize label settings such as font, color, and position.

4. When you have configured label options, click the **OK** button.

The software displays the Layer Options dialog box.

5. Click the **OK** button in the Layer Options dialog box.

The software displays label names on the map.

Modifying Layer Display

Using the Layer Options dialog box, you can modify the display options for the following map layer types:

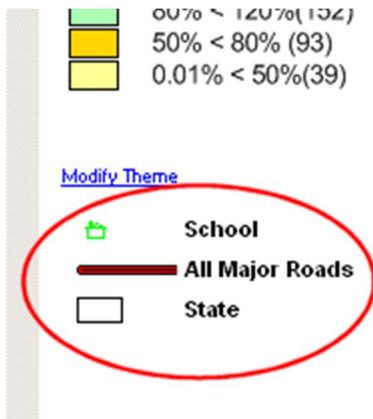
Geographic Boundaries - Modify the style (fill type, color, transparency level, width, etc) of borders for geographic boundaries such as States or Counties.

Points - Modify the display symbols and style used for points such as schools and hospitals.

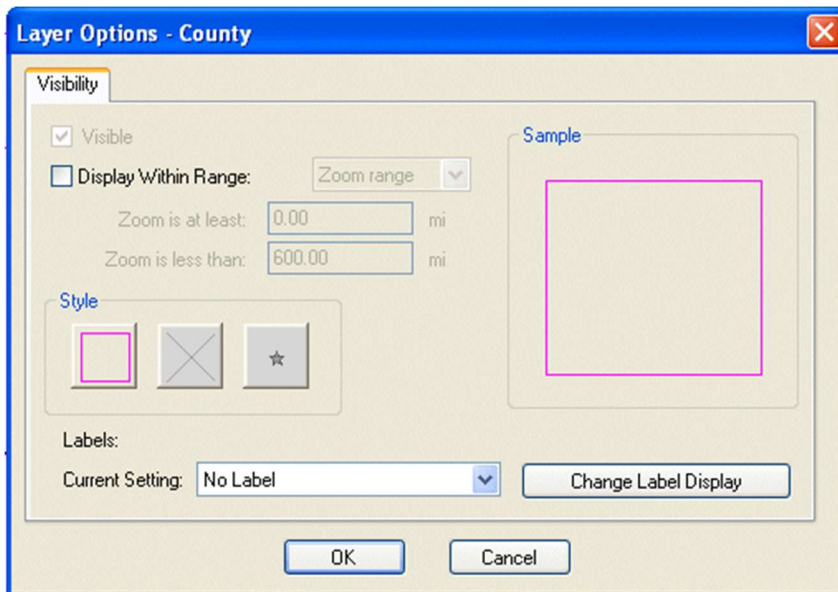
Lines - Modify the style used for lines such as streets, highways, and railroads.

To modify layer display, follow these steps:

1. Below the map theme legend on the left side of the map, double-click on a currently displayed layer.



The software displays the Layer Options - [Name of Layer] dialog box.



2. To change the display properties of a layer, click one of the three buttons located in the Style section of the Layer Options dialog box.

Note: The type of the layer you selected in Step 1 determines which of the three buttons is enabled in the dialog box.



- Click to modify the style for a geographic area.



- Click to modify the style for a line.



- Click to modify the style for a point.

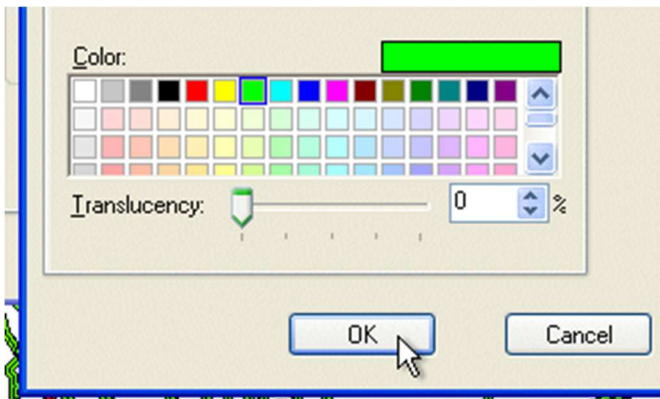
The software displays one of the following Style dialog boxes:

Area Style dialog box - Use the options provided in the two tabs (Fill and Border) of this dialog box to change the style and color of the fill for a geographical boundary layer, as well as the style, width, and color of the area's borders.

Line Style dialog box - Use the provided options to change the style, color, and width of a line layer such as a street or railroad.

Symbol Style dialog box - Use the provided options to change the font family used to display a symbol, along with the symbol type and color.

3. When you have configured the necessary layer options in a dialog box, click the OK button.



The software displays the Layer Options dialog box.

4. Click the **OK** button.

The software applies your changes to the layer.

Modifying Existing Themes

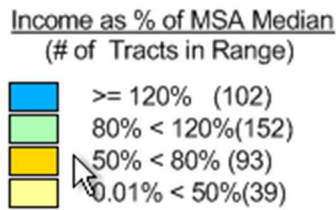
You can modify an existing theme by changing map legend display options such as range colors used, calculation method, number of ranges, rounding, labels, and more.

To modify an existing theme, follow these steps:

Do one of the following:

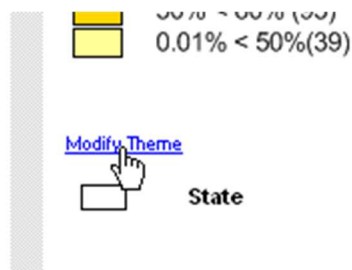
Double-click the map legend.

Legend

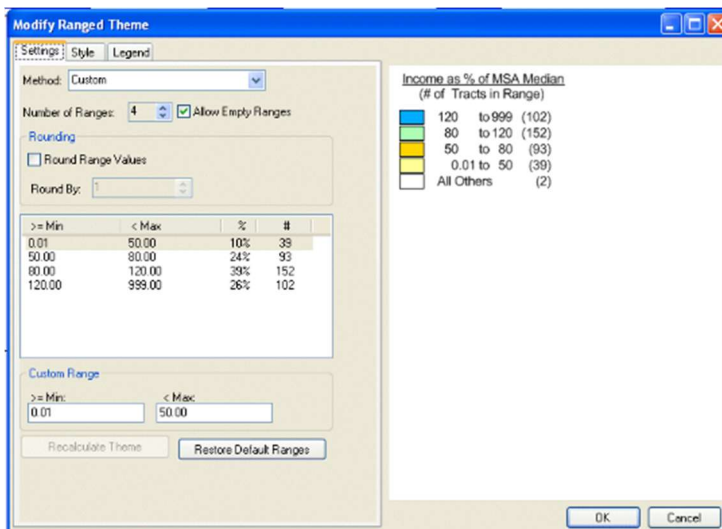


OR—

Click the **Modify Theme** link located beneath the map legend.



The software displays the Modify Ranged Theme dialog box.



The dialog box is divided into three tabs. Each tab displays legend options on the left, and a live preview of your changes to the map legend on the right.

Settings tab

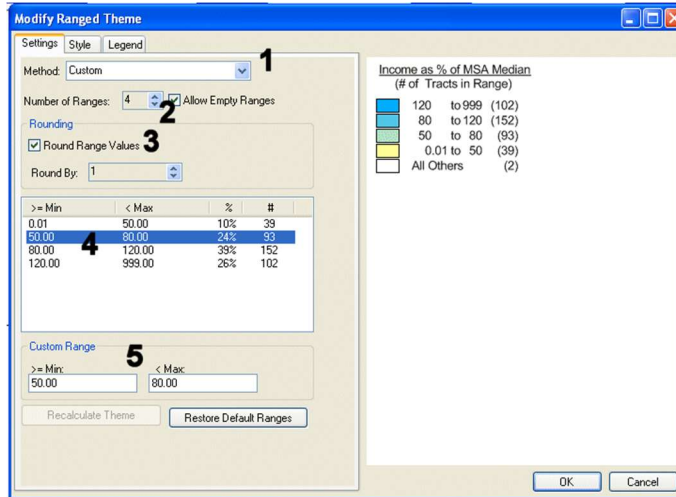
Select a range breakdown (Equal Count, Equal Ranges, Natural Break, Standard Deviation, and Custom) (1)

Select the number of ranges displayed in the legend (2)

Enable rounding for range values (3)

Create custom ranges by selecting a range in the list box (4)

and then entering a new minimum (\geq Min) and maximum ($<$ Max) range in the provided text fields (5).

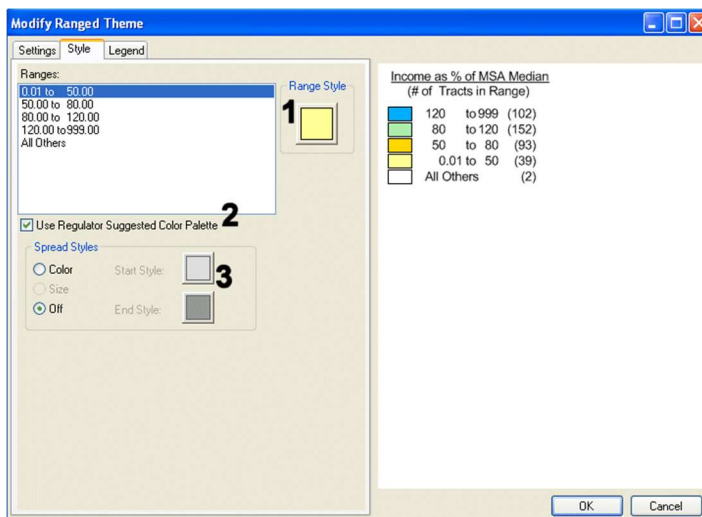


Style tab

Click the Range Style button for a selected range to modify the display style for a selected range including fill color, transparency, border style, and border thickness (1)

Note: The Use Regulator Suggested Color Palette checkbox/option is enabled by default for demographics with four ranges (2)

To override this option, de-select the checkbox then use the Start Style and End Style buttons in the Spread Styles section to configure customized color spreads for a data range (3).



Legend tab

Modify the legend title and subtitle (1)

Click the font buttons located next to each legend title to change display font options (2)

Click the legend display border button to add a border around the legend. This option is disabled by default. To enable, select the Display Border checkbox (3).

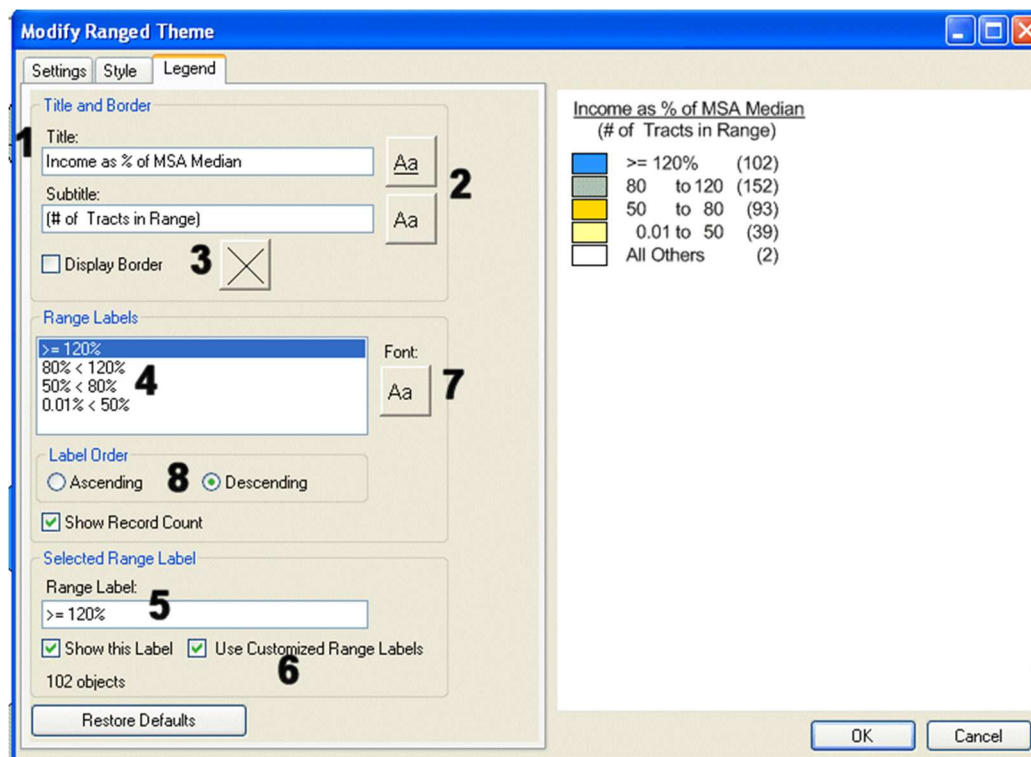
Modify range labels in the legend by selecting a range in the Range Labels list box (4)

Modify the selected label in the Selected Range Label text field (5).

If you are modifying the range labels, select the Use Customized Range Labels checkbox (6).

Click the range labels Font button to change range label font options. (7).

You can change the range label display order by selecting the Ascending or Descending option buttons (8).



Modify legend options as necessary in the tabs then click the **OK** button.

The software updates the legend and/or map theme.

Applying Theme to Current File

CRA *Wiz* and Fair Lending *Wiz* have four theme types available in its Map module:

- Thematic Shading
- Thematic Overlay
- Dot Density
- Pie Charts

Users frequently utilize GeoDemographic or Business Demographic data, to apply themes to their map. The Income as a % MSA Median variable available in GeoDemographic Data is a commonly used variable when applying thematic shading to a map.

In addition to using demographic data sets to create thematic maps, the CRA *Wiz* and Fair Lending *Wiz* Mapper allows users to apply themes based on data found in their institution's data files.

As an example, an institution may wish to apply thematic shading to census tracts in their assessment area based on the number of loans originated to low- and moderate-income applicants.

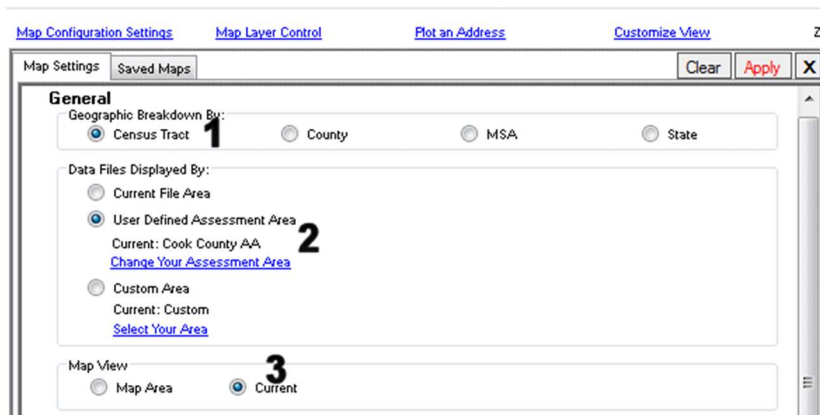
To create this map, complete the following steps:

Note: Prior to creating to your map, ensure that your Current File in the Mapper is set and fulfills your requirements for analysis.

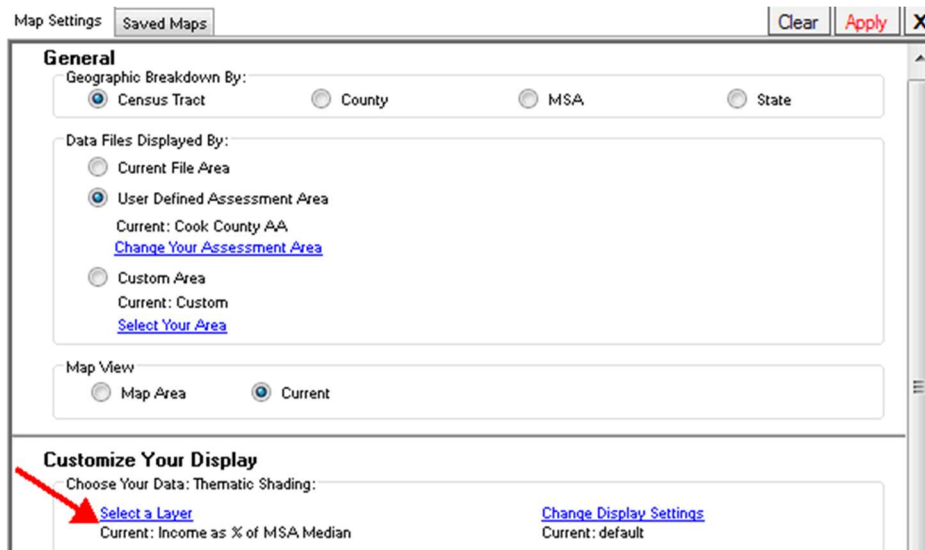
1. Click the Map Configuration Settings link.

In the General section, confirm the following settings:

- Geographic Breakdown By: Census Tract - 1
- Data Files Displayed by: User Defined Assessment Area Current: <<your desired AA>> - 2
- Map View: Current - 3

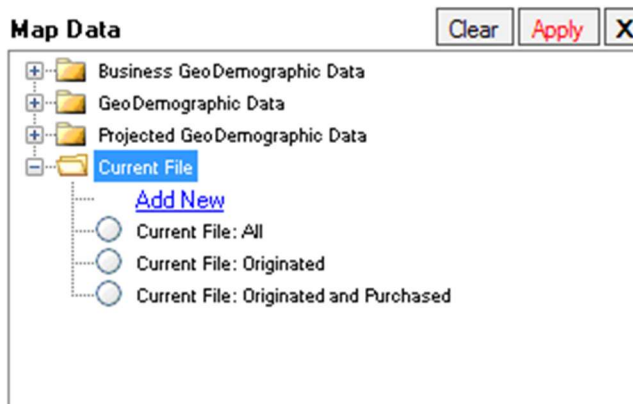


2. In the Customize Your Display section, select the **Select a Layer** link available for Thematic Shading.



The software displays the Map Data dialog box.

3. Click on the **Current File** folder to expand its contents.

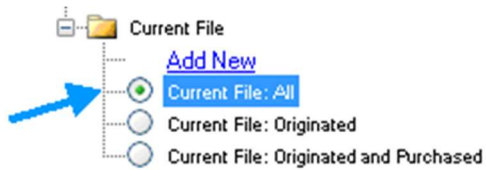


The software displays several predefined filters available to filter your Current File as well as an option to create a new custom filter.

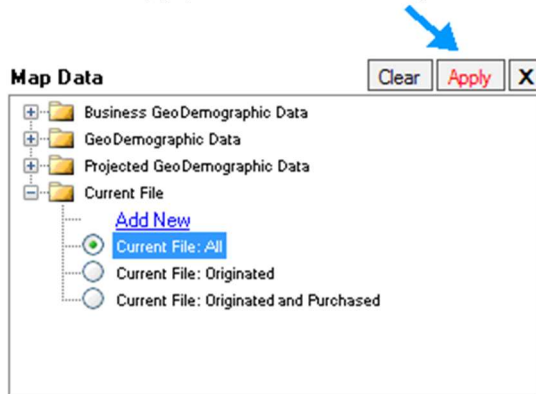
Note: Three of the most commonly utilize filters are available as default selections:

- Current File: All
- Current File: Originated
- Current File: Originated and Purchased

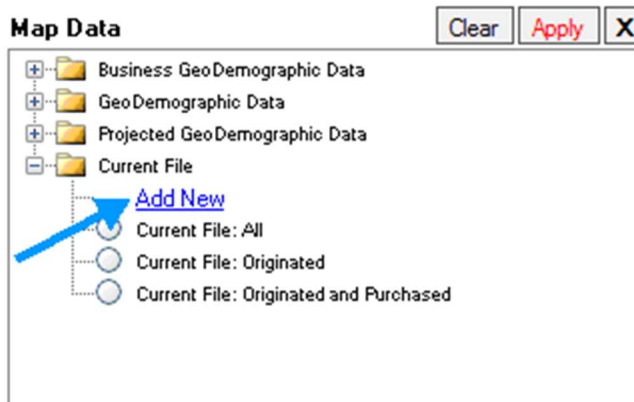
4. To apply a predefined filter to your Current File, simply select the radio button for your desired filter.



5. Click the **Apply** button in the Map Data dialog box.



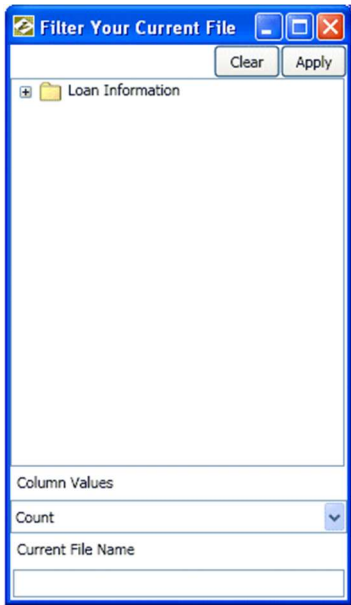
6. To create a new custom filter, click the **Add New** link.



Note: For the purposes of this example, we will create a custom filter based on **Action = Originated and Applicant Income = Low & Moderate**.

The software displays the Filter Your Current File dialog. Use this dialog box to select filter criteria.

7. Double-click **Loan Information**.

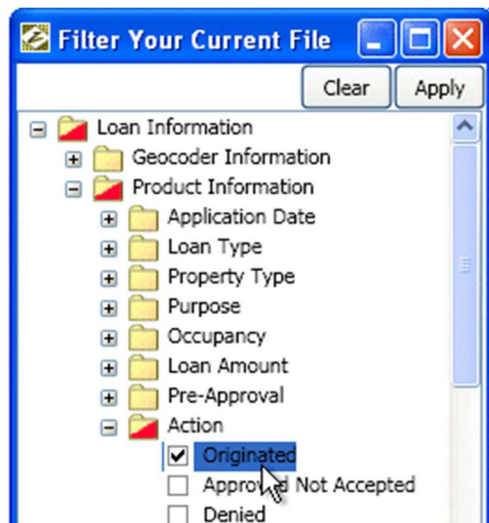


The software displays the available types of Loan Information.

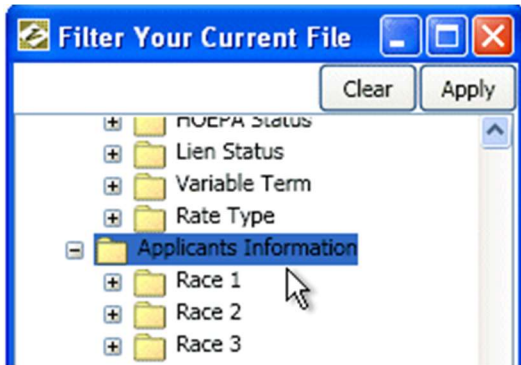
8. Double-click the **Product Information** folder.
9. Double-click the **Action** folder.

The software displays the available Action codes.

10. Select **Originated**.



11. Scroll down to the Applicants Information and double-click this folder.

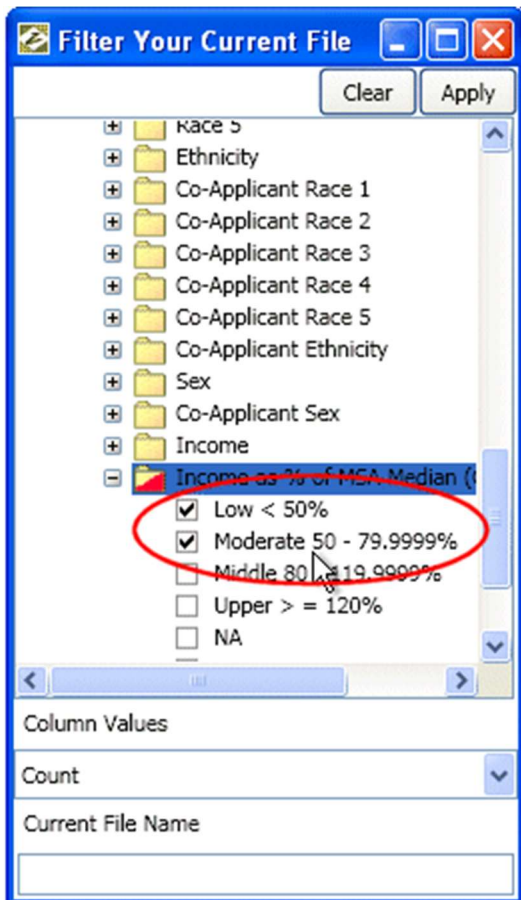


The software displays the available types of Applicants Information.

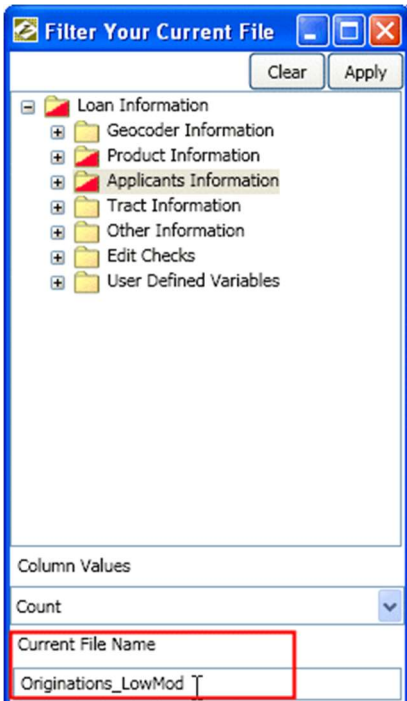
12. Scroll down to the **Income as % MSA Median (Custom Range)** folder and double-click it.

The software displays the available options for Income as % MSA Median.

13. Select both **Low < 50%** and **Moderate 50 - 79.9999%**.



14. In the Current File Name field, enter a filter name. For example: **Originations_LowMod**.

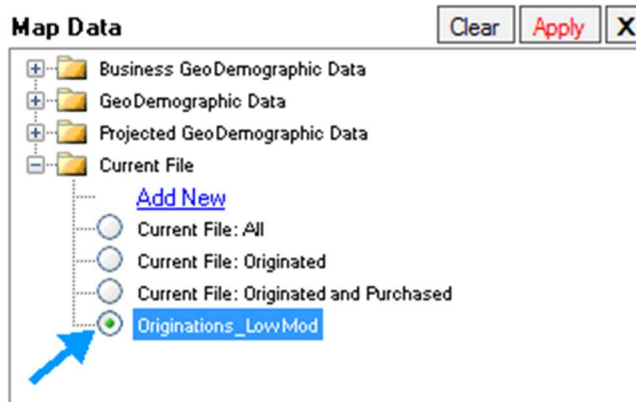


Note: Filter names cannot contain spaces.

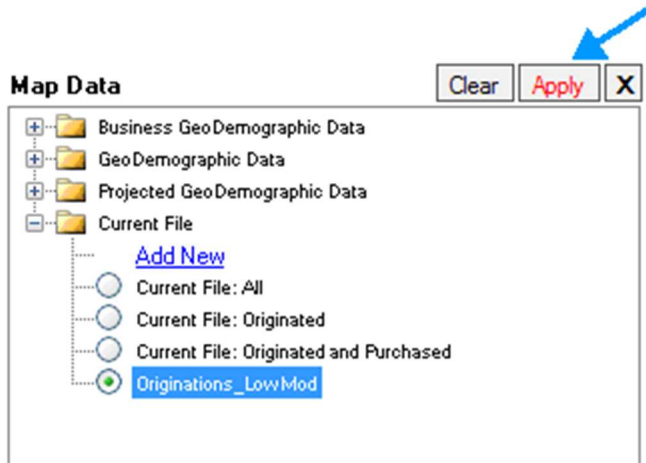
15. Click the **Apply** button.

The software does the following:

- Closes the dialog box.
- Displays Originations_LowMod under Current File.



16. With the radio button for the **Originations_LowMod** filter selected in the Map Data dialog box, click the **Apply** button



The software does the following:

- Closes the dialog box.
- Displays Originations_LowMod as the Current: value for Thematic Shading.



17. On the Map Configuration Settings drop-down list, click the **Apply** button.

The software does the following:

- Closes the Map drop-down list.
- Adds thematic shading to census tracts based on the number of loans originated to low- and moderate-income applicants.

Legend

Originations_LowMod
(# of Tracts in Range)

3	to	2	(0)
2	to	3	(8)
1	to	2	(44)
0	to	1	(1809)

[Modify Theme](#)

State

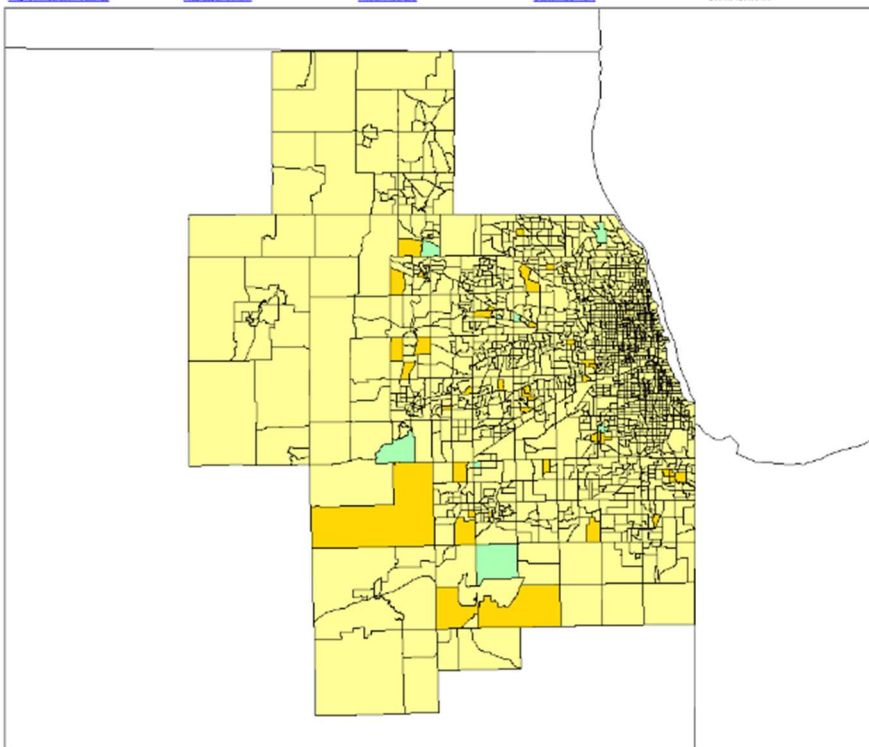
[Map Coordinates Legend](#)

[Map Layer Control](#)

[Box an Address](#)

[Customize Map](#)

Zoom: 125.31 mi



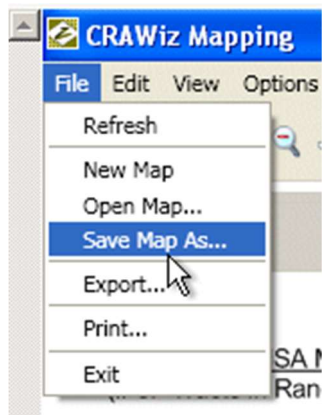
Map

Saving Map


To save the map, follow these steps:

Do one of the following:

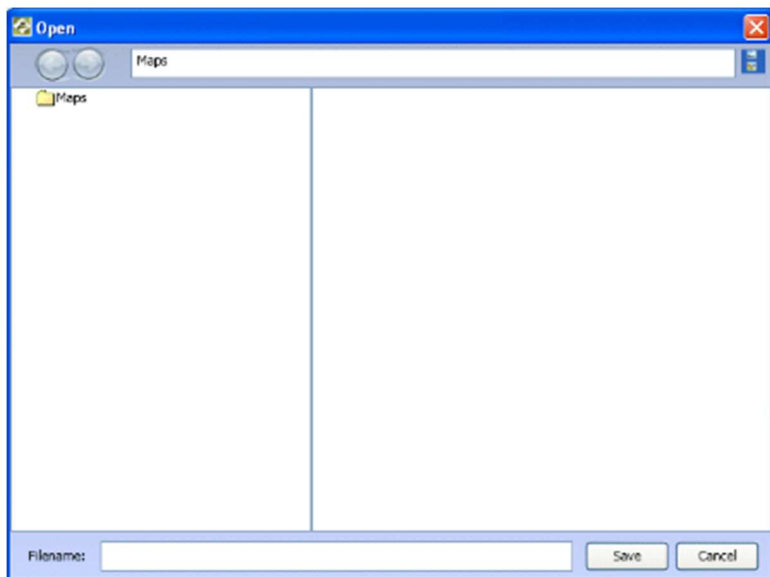
From the File menu, select **Save Map As....**



OR-

At the bottom-left of the map screen, click the Save  icon.

The software displays a dialog box.



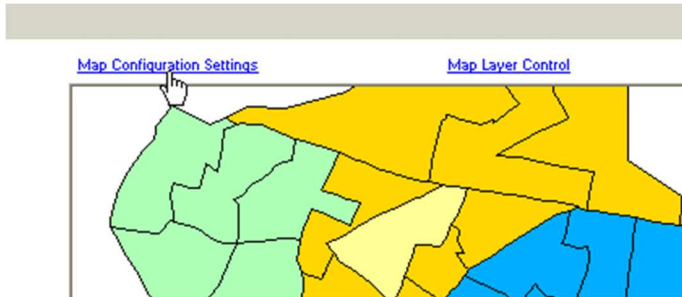
In the Filename text field located at the bottom of the dialog box, enter a name for the map.

Click the Save button. The software saves your map.

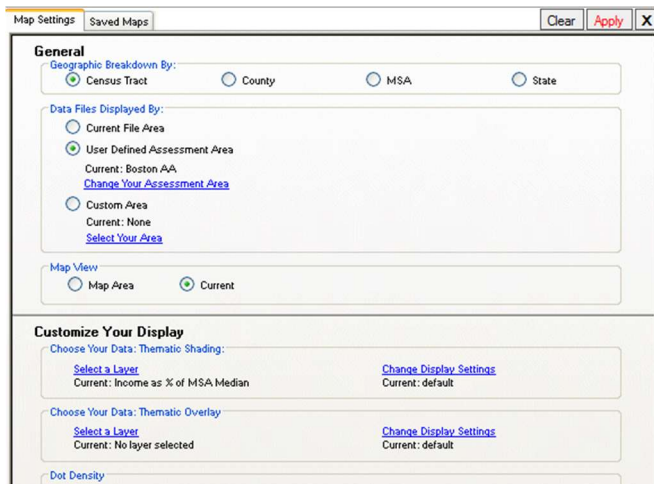
Accessing Saved Maps

To access saved maps, follow these steps:

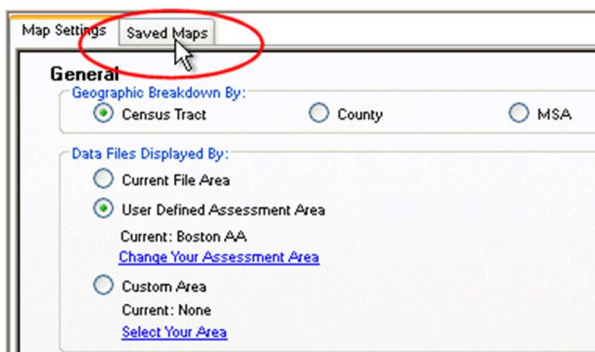
1. On the Mapper main screen, click the **Map Configuration Settings** link.



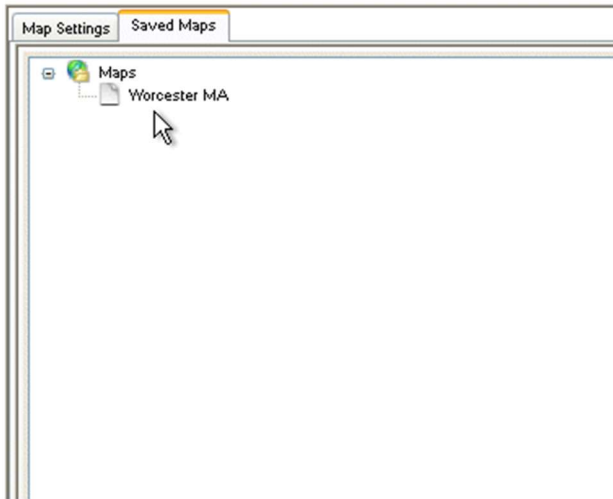
The software displays the Map Settings pane.



2. Click the **Saved Maps** tab.

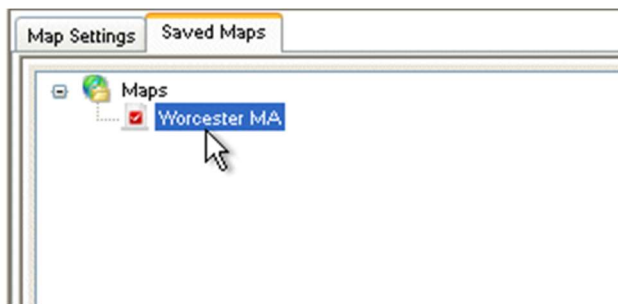


The software displays the Saved Maps pane.

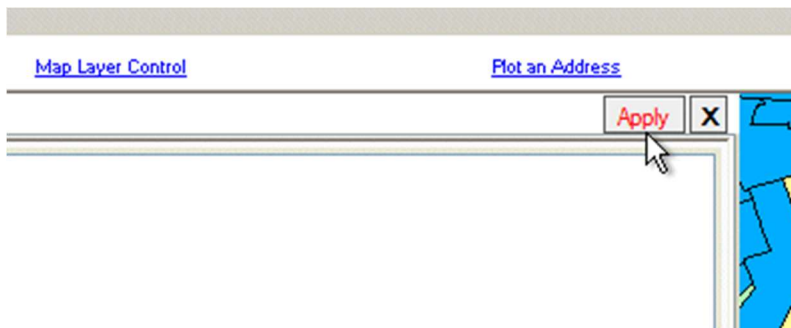


The Maps tree view lists all of your previously saved maps in alphabetical order.

3. Click the saved map you want to restore.



4. Click **Apply** in the upper right-hand corner of the Saved Maps pane.

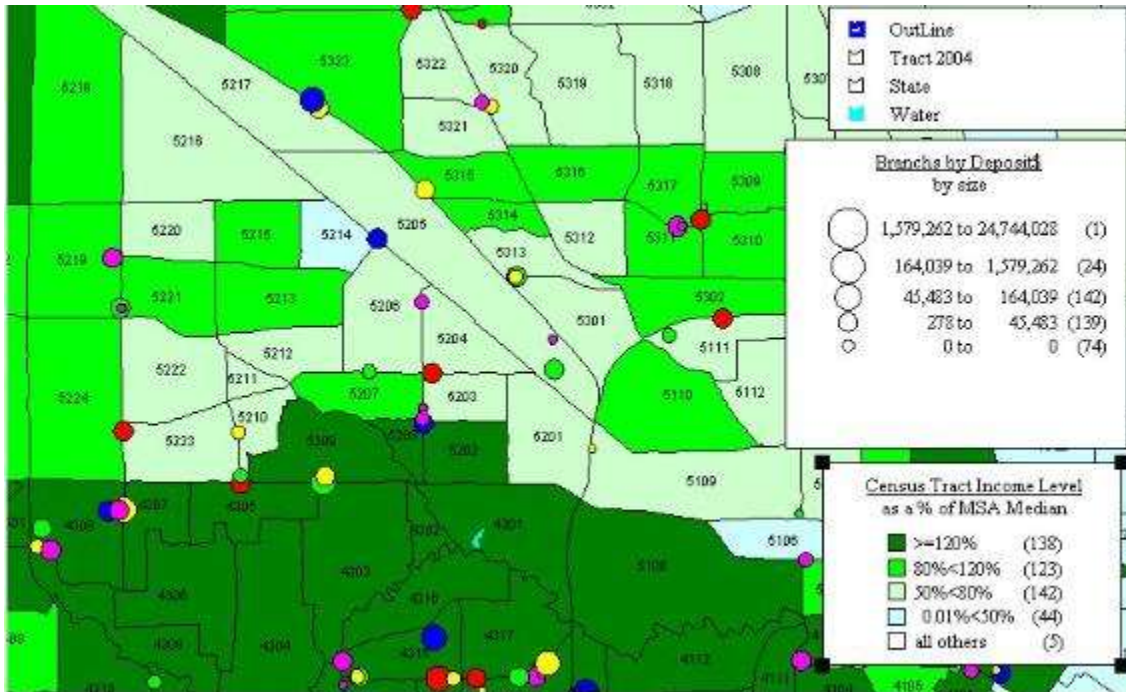


The software restores the saved map.

Mapping Peer Branches

Branch and Deposit data is assembled (by Highline Financial, LLC) from the June 30th Call Reports that every financial institution submits to the FDIC.

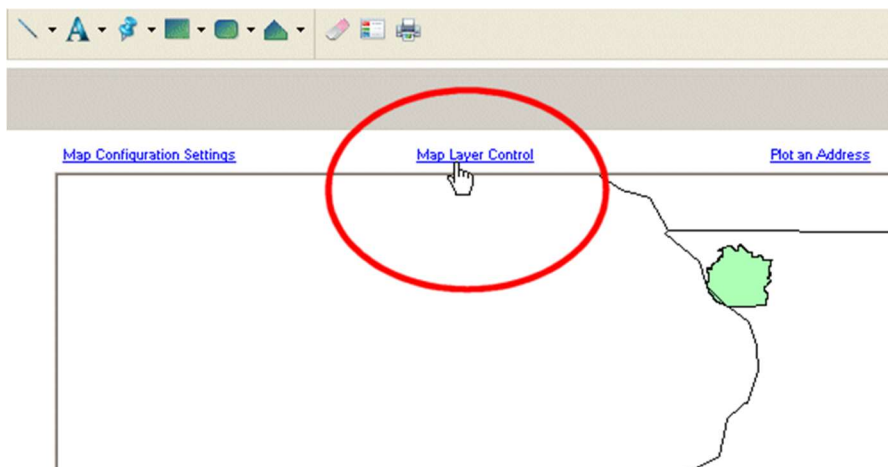
The data can be used in the Mapping module to plot the branches of your institution as well as your peers. A user can label the individual branches, show the size of the branch based on the deposit amounts and view multiple institutions at once.



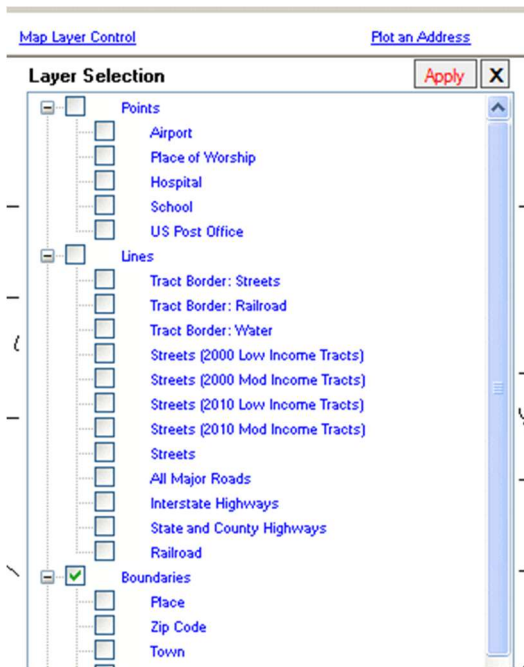
You use the two-step Branch Mapping Wizard to configure peer branch mapping options.

To Access the Branch Mapping Wizard to map branches, follow these steps:

1. In the main map screen, click the **Map Layer Control** link.



The software displays the Layer Selection pane.



2. Scroll to the very bottom of the pane to display the **Branches** item in the tree view.



3. Click the **Add Branches** link.



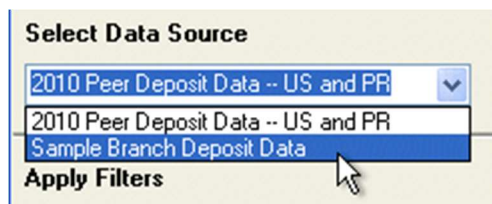
The software displays the Branch Mapping Wizard.

The screenshot shows a window titled "Branch Mapping Wizard: Step 1 of 2". It contains a "Select Data Source" section with a dropdown menu currently set to "2010 Peer Deposit Data -- US and PR". Below this is an "Apply Filters" section with several options: "Branch Locations" with radio buttons for "All", "Map Area", "Assessment Area", and "Custom Area"; "Bank Type" with checkboxes for "All", "Bank", "Savings & Loan Association", "Savings Bank", and "Credit Union"; "Branch Deposit Amount" with a checkbox for "All" and a "Between" dropdown; and "Select Specific Institutions" with checkboxes for "Institutions" and "Holding Companies", each followed by a text input field and a search button. At the bottom are "Reset", "Next", and "Finish" buttons.

You use the Branch Mapping Wizard - Step 1 screen to select peer data source, the mapping area on which you want branches to display, and which institutions and/or holding companies you want to map.

Note: To clear your selections and reset branch mapping options to their default values, click the Reset button located at the bottom left of the Branch Mapping Wizard screen.

From the 'Select Data Source' drop-down menu, select a Peer Data source.




Note: The data sources available in the drop-down menu will depend upon the types of Peer Data you have installed in CRA Wiz and Fair Lending Wiz.

Use the Branch Location options to select the geographic area for which branch locations should be drawn on the map.

All (1) - Select if you want to display all branches across the U.S. Warning: Because the Mapper has to display all branches in the U.S., it will take the system longer than normal to render the map. Rendering time can also be affected by the specifications of your computer.

Map Area (2) - Select if you want to map branches in the area currently displayed by the main map window.

Assessment Area (3) - Use to select a previously defined and saved assessment area in which you want to map branches.

Click the ellipses  button (4) to display the User Defined Assessment Areas list box.

To select a saved area, click the checkbox for an area, then click the Apply link.

The software displays the area in the Assessment Areas text field.

Custom Area (5) - Select areas (States, MSAs, and Counties) where you want to map branches.

Click the ellipses  button (6) to display the Select Custom Area list box.

Use the tree view to display and select the areas you want to include, then click the Apply link.

The software displays the selected area(s) in the Custom Area text field.

Selecting Bank Type

To map branches by specific institution type, select one or more of the following Institution Type checkboxes.

Select Specific Institutions: All
Holding Companies: All

- All
- Bank
- Savings & Loan Association
- Savings Bank
- Credit Union

Selecting Branch Deposit Amount

To map branches by deposit amount, select one of the following Branch Deposit Amount options.

Branch Deposit Amount: All Between and

All-(1) - Select to include branches with all deposit amounts.

Checkbox (2) - Select to specify a deposit amount.

Use the drop-down menu (3) to specify Between, Greater Than (>), or Less Than (<).

Use the text boxes (4 and 5) to enter a value (if you select greater than or less than operators from the drop-down menu), or a range of values (if you select Between from the drop-down menu).

Selecting Specific Institutions

To map specific institutions you select from a list, use the following Select Specific Institutions options.

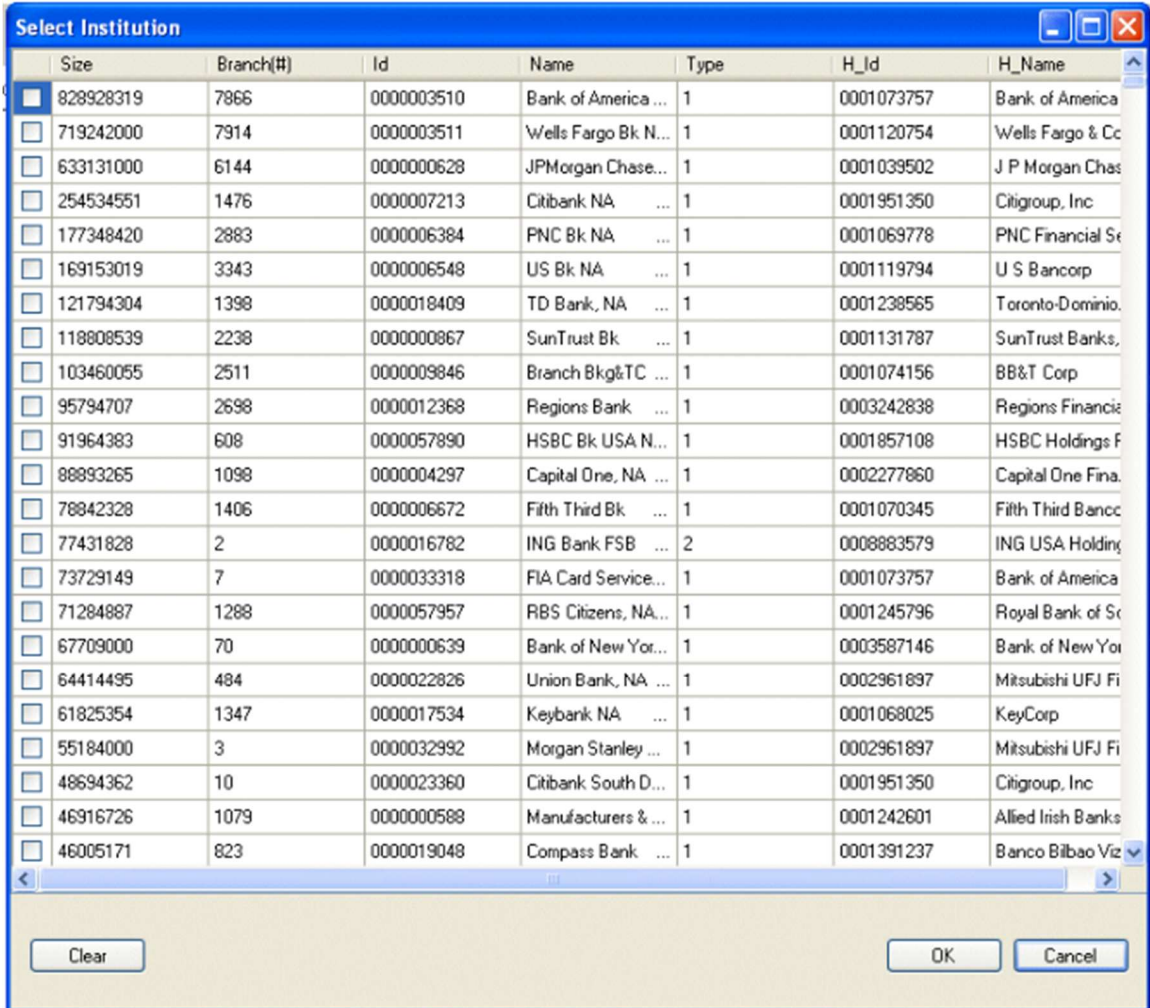
Select Specific Institutions: All
Holding Companies: All

Options are divided into Institutions and Holding Companies - (1)

All checkboxes - (2) - Select to include all institutions or holding companies.

The institutions and/or holding companies you select display in the accompanying text fields - (3).

Ellipses buttons - (4) - For each type, click to display a list box that you use to select the institutions and/or holding companies you want to map.



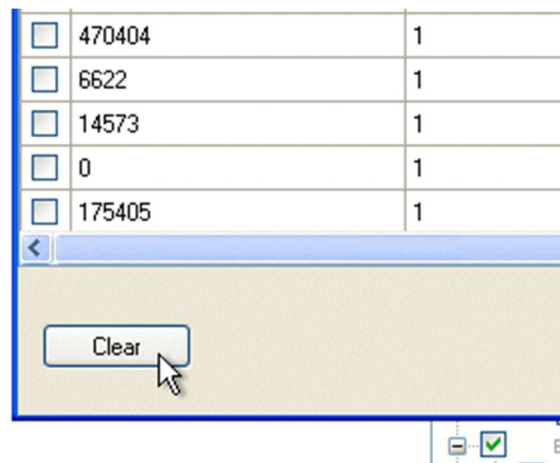
To sort institution or holding company information in ascending or descending order, click the column heading.

Branch(#)	Id	Name	Ty
1	0000000001	Morris Sheppard...	4
1	0000000005	First Castle ...	4
1	0000000006	New Orleans Fire...	4
14	0000000007	Piedmont FSB ...	2
26	0000000008	Fleet Bk-Maine ...	1

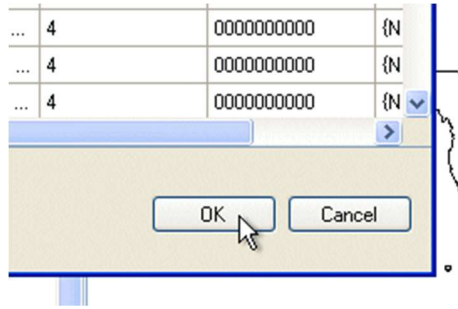
To select an institution or holding company, select its checkbox.

	Size	Branch(#)
<input type="checkbox"/>	263993	1
<input type="checkbox"/>	11147	1
<input type="checkbox"/>	15312	1
<input type="checkbox"/>	37	1
<input checked="" type="checkbox"/>	163206	1
<input type="checkbox"/>	184080	1
<input type="checkbox"/>	724890	1
<input type="checkbox"/>	243292	1

To clear your selections, click the Clear button located at the bottom left of the dialog box.



To confirm your selections, click the OK button located at the bottom right of the dialog box.



Confirming Selections

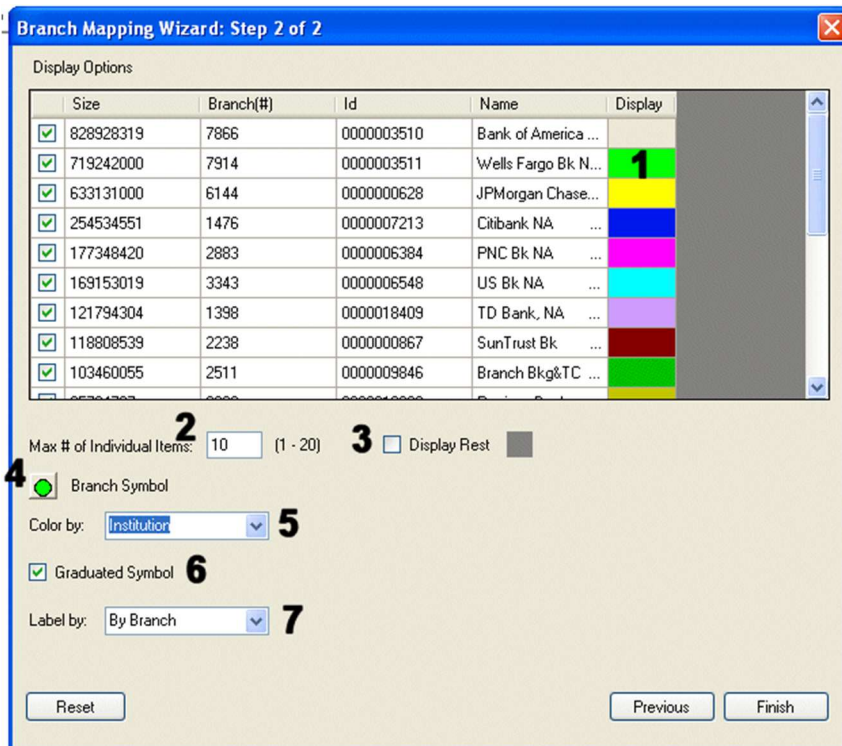
When you have configured all of the necessary options on the Branch Mapping Wizard - Step 1 screen, confirm your selections by doing one of the following:

Next button - Click to display the Branch Mapping Wizard - Step 2 screen.

Finish button - Click to skip the Branch Mapping Wizard - Step 2 screen. The software maps the branches.

Using Branch Mapping Wizard - Step 2 Screen

You use the Branch Mapping Wizard - Step 2 screen to configure display options for branches including colors used to display branches, and symbol types and options.



Note: To clear your selections and reset branch mapping options to their default values, click the Reset button located at the bottom left of the Branch Mapping Wizard screen.

To Use the Branch Mapping Wizard - Step 2 screen, refer to the following procedures:

Selecting Display Color

You can change the color used to display a branch on the map.

To change the display color, follow these steps:

Click the color for an institution or holding company located under the Display column.

	Name	Display
510	Bank of America ...	
511	Wells Fargo Bk N...	
628	JPMorgan Chase...	
712	Citibank NA	

The software displays the Color Panel dialog box.

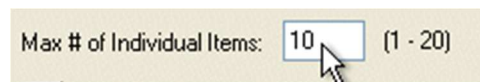


Select a new color from the color grid.

Click the **OK** button.

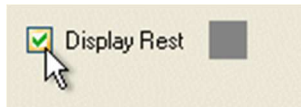
Max # of Individual Items

To limit the number of branches displayed on the map, enter a numerical value in the Max # of Individual Items text field.



Display Rest Checkbox

Select the Display Rest checkbox to display other branches in a single-color grouping.

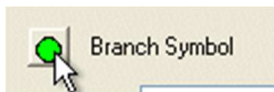


Branch Symbol

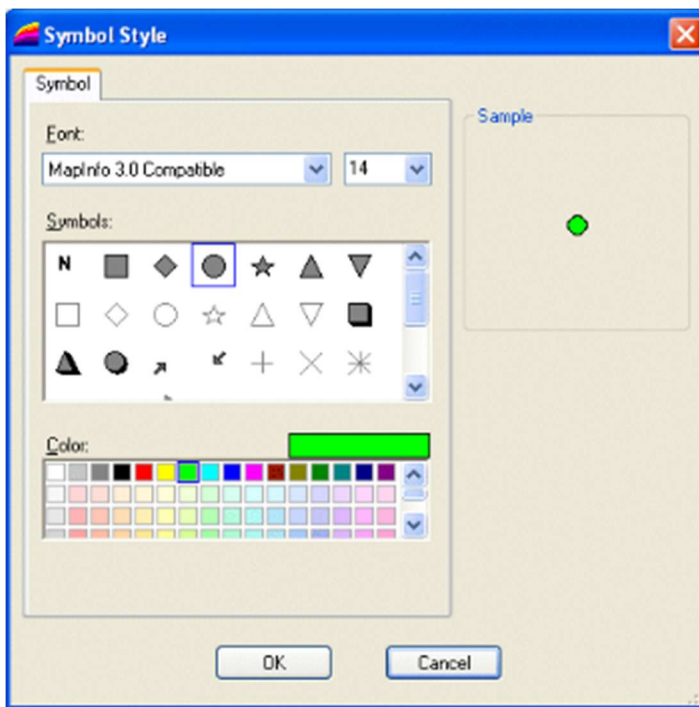
You use the Branch Symbol button to change the symbol type and style used to display branches on the map.

To modify the branch symbol, follow these steps:

Click the Branch Symbol button to change the type and style of the symbol used to display branches on the map.



The software displays the Symbol Style dialog box:



Use the dialog box to select symbol options including:

- Font Family
- Font size
- Symbol type
- Color

Click the **OK** button.

Color By Drop-Down Menu

You use the Color By drop-down menu to select the type of institution for which you want to display colors.

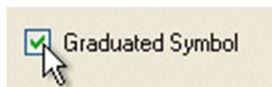


Available types include:

- Institution
- Holding Companies
- Bank Type
- Default Color

Graduated Symbol Checkbox

Select the Graduated Symbol checkbox if you want the size of the symbol displayed on the map to correspond with the asset size of the institution.



The larger the size of the symbol on the map, the greater the assets of the institution.

Note: This option is enabled by default.

Label By Drop-Down Menu

You use the Label By drop-down menu to select for which type of institution the map will display labels.



Available types include:

- By Branch
- By Institution
- By Holding Company
- By Bank Type

Confirming Selections

When you have configured all of the necessary options on the Branch Mapping Wizard - Step 2 screen, confirm your selections by doing one of the following.

Previous button - Click if you need to return to the Branch Mapping Wizard - Step 1 screen.

Finish button - Click if you are finished making your selections. The software maps the branches.

About Wolters Kluwer Governance, Risk & Compliance

Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer, which provides legal and banking professionals with solutions to ensure compliance with ever-changing regulatory and legal obligations, manage risk, increase efficiency, and produce better business outcomes. GRC offers a portfolio of technology-enabled expert services and solutions focused on legal entity compliance, legal operations management, banking product compliance, and banking regulatory compliance.

Wolters Kluwer (AEX: WKL) is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance and legal sectors. Wolters Kluwer reported 2019 annual revenues of €4.6 billion. The company, headquartered in Alphen aan den Rijn, the Netherlands, serves customers in over 180 countries, maintains operations in over 40 countries and employs 19,000 people worldwide.