

### CRA Wiz and Fair Lending Wiz - Datasets

The table below illustrates all additional datasets our customers will typically be expected to receive during each calendar year:

<u>Dataset</u>	<u>Description</u>	<u>Frequency of Distribution</u>	<u>Distribution Method</u>	<u>Installation Method</u>
APOR data	<p>This dataset is used to calculate Rate Spread within HMDA record(s); Rate Spread is a required field for HMDA Submission starting in 2004.</p> <p>WKFS goes to the FFIEC website to obtain the latest APOR rate data on Friday of each week. The FFIEC posts Monday's rates on every Friday except holidays. If the Friday before the release date falls on a holiday, usually the data is not posted until the Monday the rates are for.</p> <p>The dataset we retrieve from the FFIEC website is a comma separated values text file, and contains data going back 10 years from the current week. This means, for example, if the previous week's Reference Rate installation was missed for whatever reason, you can download and install this week's APOR data and it will have cumulative data back to 10 years from the current week.</p>	Once every week; typically available on Friday.	<p>Primary Method: Via download from the Wiz Web Center (a single EXE installation file).</p> <p>New Method: Automated download and installation each time CRA Wiz client is opened. (See notes on Wiz Web Center or in the 3.1 Release notes for more information.)</p>	<p><u>Server, Client or Automated installation</u>; the IT person would install this dataset on the server where the CRA Wiz server installation resides. Alternatively, the client can run the exe on the Client, or the Administrator could set the Automated install option. This installation updates the ReferenceRate table in the General database.</p>
Geocoding data	This data allows you to geocode an address which returns the State, MSA, County, Census Tract (required data for CRA and HMDA Submission), and Census information.	Once every 6 months; typically customers receive the first batch in January and the second batch in	Via DVDs; We ship these DVDs to the primary ship-to contact person that your Account Executive has on record.	<p><u>Server-only installation</u>; the IT person would install this dataset on the Server where the CRA Wiz Server</p>

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		July.		installation resides. He/she would run the setup.exe from the installation DVD and will be prompted with the InstallShield Wizard. The installation updates all necessary physical files within the Geodata folder and its child folders.
Median Family Income	As of 2012, the FFIEC has announced that it will begin using the ACS data as a source for its demographic data including the annual update of the median family income which is used as a source for calculating borrowers family income classification. This data will be released each summer by the FFIEC and then processed and released within CRA Wiz.	Once per year; July	Primary Method: Via download from the Wiz Web Center (a single EXE installation file).	<u>Server-only installation</u> ; the IT person would install this dataset on the Server where the CRA Wiz Server installation resides. He/she runs the EXE file and will be prompted with the InstallShield Wizard. This installation creates and updates tables in the USCensus database.

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<p><b>Business Demographic data</b></p>	<p>This data provides demographic information on businesses in the United States and Puerto Rico. This data is produced by D&amp;B (Dun and Bradstreet) and is modified by PCi to be distributed with Performance Context Data, made available at the national, state, and regional levels. This data is primarily used for analysis of small business and small farm lending activity. The data allows for evaluation of opportunities among geographies in CRA Wiz. The following components and functionality in CRA Wiz support analysis of Business GeoDemographic Data:</p> <ul style="list-style-type: none"> <li>• Defining assessment areas</li> <li>• Generating demographic reports</li> <li>• Using Reports with a Saved Area filter</li> <li>• Utilizing variables within the Mapper component</li> </ul>	<p>Once per year; typically customers receive this in May or June.</p>	<p>Primary Method: Via file download from the Wiz Web Center (either in a single EXE installation file, or within the Performance Context Data (see below for more details) EXE installation file).</p>	<p><u>Server-only installation</u>; the IT person would install this dataset on the Server where the CRA Wiz Server installation resides. He/she runs the EXE file (or the setup.exe file if the CD contains the uncompressed version) and will be prompted with the InstallShield Wizard. This installation creates and updates tables in the USCensus database.</p>
<p><b>Peer Branch and Deposit data</b></p>	<p>The data contains information on all credit unions, savings and loans, thrifts, and banks which submit information for FDIC required Quarterly Call Reports.</p> <p>WKFS receives this dataset from Highline Financial, who acquires the data from the FDIC. Then we take this data from thousands of Call Reports, geocode &amp; process the data, and make it usable within CRA Wiz.</p> <p>This data set goes back from the current year to the past 4 years, and offers coverage for the United States and Puerto Rico. This data can be accessed as a peer deposit file and allows for the generation of reports and maps via similar functionality to any other LAR file.</p>	<p>Once per year; typically customers receive this in May or June.</p>	<p>Primary Method: Via file download from the Wiz Web Center (either in a single EXE installation file, or within the Performance Context Data (see below for more details) EXE installation file).</p> <p>Alternate Method (usually for those who cannot access the Web Center): Via 1 CD (either in the single EXE installation file, or within the Performance Context Data installation file). We ship this CD to the primary ship-to contact person that your Account Executive has on</p>	<p><u>Server-only installation</u>; the IT person would install this dataset on the Server where the CRA Wiz Server installation resides. He/she runs the EXE file (or the setup.exe file if the CD contains the uncompressed version) and will be prompted with the InstallShield Wizard. This installation creates a new database</p>

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			record.	(Wiz_nnnnn) containing this data.
Distressed and Underserved Nonmetropolitan Middle-Income Geographies	This data comes from the FFIEC, which annually posts a list of census tracts that qualifies for the Distressed and Underserved Nonmetropolitan Middle-Income Geographies. Any bank revitalization or stabilization activities in any one of these Census Tracts will receive Community Reinvestment Act (CRA) consideration as "community development". All of the census tracts on this list are in "99999 non-MSA areas".	Once per year; typically customers receive this in May or June.	Via file download from the Wiz Web Center (the download file will be in *.mdb format).	<u>Client-only installation</u> ; for a group of users who connect to the same CRA Wiz server, only 1 user from that group has to perform the installation. It requires the user to install this *.mdb file within the Create Areas screen of the software. The CRA Wiz user will just follow the same process as if they were installing one of their own saved areas they transferred out as a *.mdb file. No IT involvement is required.
Projected Demographic data	Enables lenders to review population migrations and income adjustments that may explain lending performance and support services test issues.  As of 2012, this data will be transitioned to use the ACS data as a source as the census is releasing updates to its annual income levels.	Once per year; typically customers receive this in June or July.	Primary Method: Via file download from the Wiz Web Center (either in a single EXE installation file, or within the Performance Context Data (see below for more details) EXE installation file).  Alternate Method (usually for those who cannot access the Web Center): Via 1 CD (either	<u>Server-only installation</u> ; the IT person would install this dataset on the Server where the CRA Wiz Server installation resides. He/she runs the EXE file (or the setup.exe file if the CD contains the

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			<p>in the single EXE installation file, or within the Performance Context Data installation file). We ship this CD to the primary ship-to contact person that your Account Executive has on record.</p>	<p>uncompressed version) and will be prompted with the InstallShield Wizard. This installation creates and updates tables within the USCensus database.</p>
<p><b>Peer Small Business Data</b></p>	<p>This data represents the aggregate loan data from all institutions that were required to submitting their CRA data. Usually, the FFIEC takes about 3-4 months to provide this aggregated dataset. WKFS then takes the data and makes it usable within the software.</p> <p>Users can use this data to evaluate them against their peer institutions, measuring the total market share, and market parity analysis in low, moderate, middle, and upper income census tracts.</p>	<p>Once per year; typically customers receive this in July or August.</p>	<p><b>Primary Method:</b> Via file download from the Wiz Web Center (either in a single EXE installation file, or within the Performance Context Data (see below for more details) EXE installation file).</p> <p><b>Alternate Method</b> (usually for those who cannot access the Web Center): Via 1 CD (either a single EXE installation file, or within the Performance Context Data installation file). We ship this CD to the primary ship-to contact person that your Account Executive has on record.</p>	<p><b>Server-only installation;</b> the IT person would install this dataset on the Server where the CRA Wiz Server installation resides. He/she runs the EXE file (or the setup.exe file if the CD contains the uncompressed version) and will be prompted with the InstallShield Wizard. This installation creates a new database</p>

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				(Wiz_nnnnn) containing this data.
Performance Context data	<p>This dataset contains the 4 previous mentioned datasets in a bundled package: Business Demographic data, Projected Demographic data, Peer Branch and Deposit data, Peer Small Business data. Typically, when the Peer Small Business data is ready to be delivered, we make this dataset available to our customers.</p> <p>If you had already installed the individual datasets prior to receiving this dataset, the installation wizard will ask if you wish to overwrite the existing data.</p>	Once per year; typically customers receive this in August.	<p>Primary Method: Via file download from the Wiz Web Center (in a single EXE installation file).</p> <p>Alternate Method (usually for those who cannot access the Web Center): Via 1 CD (either a single EXE installation file, or the uncompressed version that contains the SETUP.EXE file). We ship this CD to the primary ship-to contact person that your Account Executive has on record.</p>	<p><u>Server-only installation</u>; the IT person would install this dataset on the Server where the CRA Wiz Server installation resides. He/she runs the EXE file (or the setup.exe file) and be prompted with the InstallShield Wizard. This installation, depending on your installation options, will create new database(s) (Wiz_nnnnn), and creates/updates tables within the USCensus database.</p>
Peer Mortgage Data	<p>This data represents the aggregate loan data from all institutions that were required to submitting their HMDA data. Usually, the FFIEC takes about 4-5 months to provide this aggregated dataset. WKFS then takes the data and makes it usable within the software.</p> <p>Users can use this data to evaluate them against their peer institutions, measuring the total market share, and market parity analysis in low, moderate, middle, and upper income census tracts.</p>	Once per year; typically customers receive this in September.	Via CDs; We ship these CDs to the primary ship-to contact person that your Account Executive has on record.	<p><u>Server-only installation</u>; the IT person would install this dataset on the Server where the CRA Wiz Server installation resides. He/she runs the EXE file (or the setup.exe file) and be prompted with the InstallShield Wizard. This installation</p>

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				creates a new database (Wiz_nnnnn) with the new data.
Peer Lender Groups	<p>This update contains the list of lenders that are grouped together as a single combined institution, so users can analyze Peer reports using this combined institution as a single entity.</p> <p>WKFS contacts these institutions to get the group-of-lenders that they submitted for the previous year. Then it is checked against last year's list for any additions/subtractions and confirming those changes. Finally, we confirm them against the Peer Data (HMDA and CRA) when they are released.</p>	Once per year; typically customers receive this in October.	Via file download from the Wiz Web Center (the download file will be an EXE installation file).	<p><u>Server-only installation</u>; the IT person would install this dataset on the Server where the CRA Wiz Server installation resides. He/she runs the EXE file (or the setup.exe file) and be prompted with the InstallShield Wizard. This installer updates the GrpLndrs table in the General database.</p>
Submission Update	<p>This update provides our users with the most current list of FFIEC edits for HMDA and CRA in the software. This is important because HMDA and CRA Submissions require that ALL records are free of any FFIEC Validity and Syntactical edits. To this end, WKFS strongly encourages all of our users to install this update as soon as possible.</p> <p>This update also contains any last minute regulatory changes by the FFIEC that will affect submission. Users who submit their data over the internet will also need to be using the most current FFIEC data encryption utility. Installing this update will provide the users with this need.</p>	Once a year; typically customers receive this in November or December.	<p>Primary Method: Via file download from the Wiz Web Center as a single EXE installation file.</p> <p>Alternate Method (usually for those who cannot access the Web Center): Via 1 CD (either a single EXE installation file, or the uncompressed version that contains the SETUP.EXE file). We ship this CD to the primary ship-to contact person that your Account Executive has on record.</p>	<p><u>Client AND Server installation</u>; this update requires ALL workstations and servers that has CRA Wiz installed to run this update. The IT person runs the EXE file (or the setup.exe file) and be prompted with the InstallShield Wizard. The installation updates SQL DB tables (on the CRA</p>

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				<b>Wiz Server) such as General..CRAErrors, and other tables as needed. The client updates several components to allow the software to be compatible with the latest submission updates, like the FFIEC Data Encryption utility.</b>
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