

Consumer Compliance Solutions

CRA Wiz[®]

Business Demographic Data

Insight into Annual Changes

Last Updated August 31, 2012

Insight into Annual Changes

About the Business Demographic Data Set

Wolters Kluwer Financial Services provides an annual update of business demographic data for use within CRA Wiz. This data serves as a primary demographic comparator against which institutions can measure their small business and small farm lending distribution. This data is sourced from Dun & Bradstreet (D&B), a leading provider of business credit information, with the most comprehensive and accurate database of businesses in the United States.

D&B data contains annual variations in the quantity of businesses in any given census tract, which may alter the tract demographic composition for the purposes of CRA. It is important to use the most recently available D&B data for setting any CRA goals or benchmarks for small business and small farm lending as it is the most accurate at that time.

D&B Historical and Upcoming Annual Changes

The methodology of D&B is based on its need to aggregate a listing of all businesses and farms in existence. They continually update the data based on new records that are identified for existing businesses. In addition, each year, they set a particular goal to update the existing data which can have a significant impact on the overall aggregate counts. Changes from the past few years, as well as upcoming guidance into future changes, are as follows:

- **2010 - 2011:** D&B focused on adding businesses that were not currently present in the existing data. This resulted in an average increase of 21% of businesses with revenues reported.
- **2011 - 2012:** D&B focused on improving and increasing the amount of detail in the data they have on each business in their listings. We anticipate an increase in businesses with revenue provided where previously categorized in the Revenues 'NA' column.
- **2013:** D&B's focus will be on Global Data completeness. This includes deeper insight into US Small Businesses, linkage enhancements between small and medium US companies, deeper performance data to enable more predictive analytics and anticipatory analytics.

As the data is released, the release notes will reflect major shifts or trends that occur in that year's data so that you can better prepare for the impact to your analysis.



Wolters Kluwer

Financial Services

About Wolters Kluwer Financial Services - Wolters Kluwer Financial Services provides audit, risk and compliance solutions that help financial organizations improve efficiency and effectiveness across their enterprise. Whether complying with regulatory requirements, addressing a single key risk, or working toward a holistic risk management strategy, more than 15,000 customers worldwide count on Wolters Kluwer Financial Services for a comprehensive and dynamic view of risk management and compliance. With more than 30 offices in over 20 countries, the company's prominent brands include: FRSGlobal, ARC Logics for Financial Services, PCi, Bankers Systems, VMP® Mortgage Solutions, AppOne®, GainsKeeper®, Capital Changes, NILS, AuthenticWeb™ and Uniform Forms™. Wolters Kluwer Financial Services is part of Wolters Kluwer, a leading global information services and publishing company with annual revenues of (2011) €3.4 billion (\$4.7 billion) and approximately 19,000 employees worldwide. Please visit our website for more information.

Wolters Kluwer Financial Services

130 Turner Street
Building 3, 4th Floor
Waltham, MA 02453

800.261.3111



Wolters Kluwer

Financial Services