



Consumer Compliance Solutions

# CRA *Wiz* and Fair Lending *Wiz* 7.1: CRA Tables

*User Guide*

November 2015

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## Important Note About Table Rounding

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

So for example:

- For an **existing CRA *Wiz* report value** that is calculated as **23.8482514**, the software displays the result in the generated report as **23.85**.
- For a **new CRA Table value** that is calculated as **23.8482514**, the software displays the result in the generated report as **23.8**.

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

# Introduction to CRA Tables

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

The CRA Tables combine Demographic data, Peer Data and institutions lending data in one comprehensive view. Analysis can be conducted for up to 3 years of an evaluation period and provides an overview of lending activity in Low, Moderate, Middle and Upper income Geographies and Borrowers and breakdowns of business and farm loans by revenue size.

For more information on CRA Tables, refer to the following topics:

[Important Note About Table Rounding](#)

[Accessing CRA Tables](#)

[CRA Tables Workflow and Tips](#)

[Selecting Table Format](#)

[Selecting Evaluation Period](#)

[Selecting HMDA/Mortgage Files](#)

[Selecting Small Business & Small Farm Files](#)

[Selecting Consumer Files](#)

[Selecting Assessment Area\(s\)](#)

[Institution Selection for Market Share Analysis](#)

[Branch and ATM Data Entry](#)

[Selecting Tables to Generate](#)

[Generating Table\(s\)](#)

[Exporting Table\(s\) to Word Format](#)

[Exporting Table\(s\) to Excel Format](#)

[Exporting Table\(s\) to PDF](#)

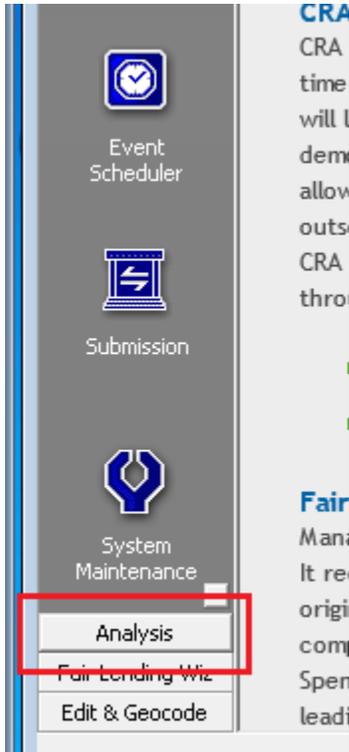
[Printing Table\(s\)](#)

[Using Report Viewer](#)

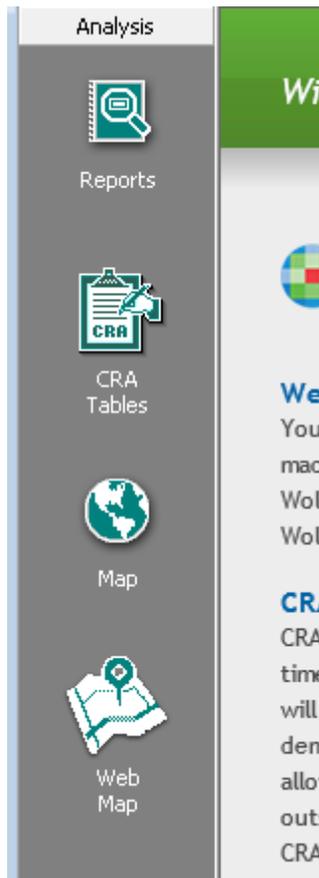
## Accessing CRA Tables

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

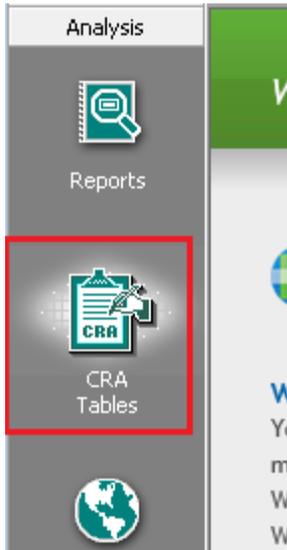
1. In the *CRA Wiz* and *Fair Lending Wiz* tool bar, click the **Analysis** button:



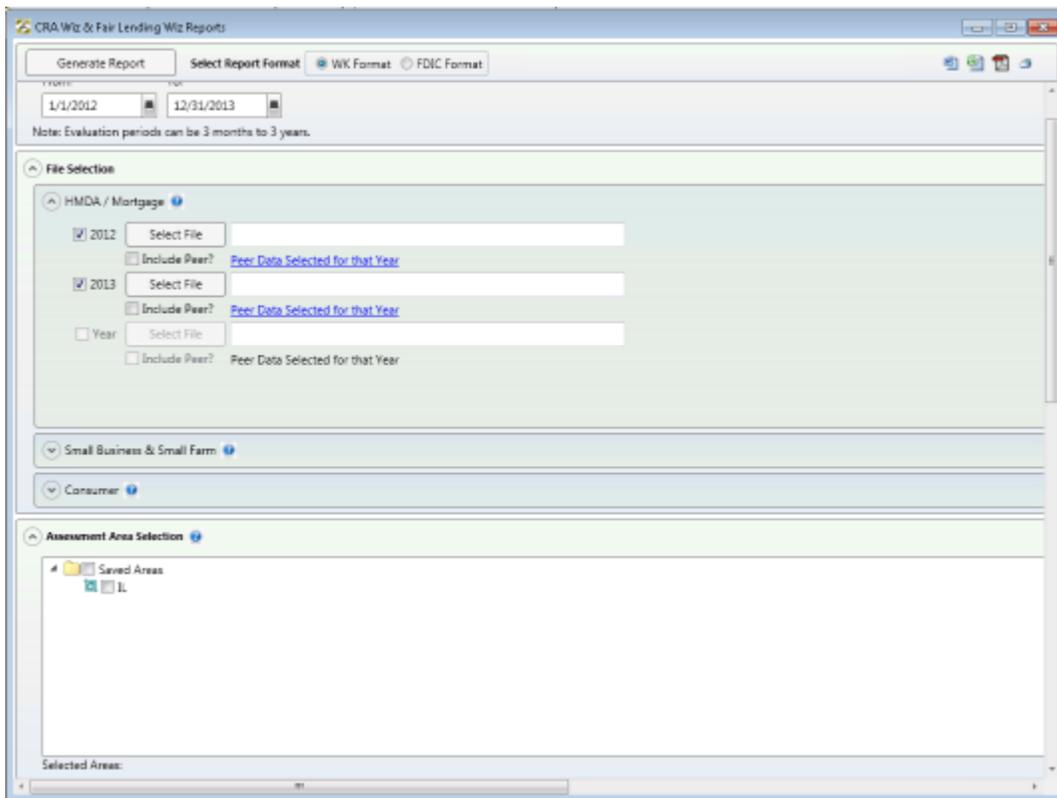
The software displays the Analysis tool bar options:



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



The software displays the CRA Tables configuration screen:



## CRA Tables Workflow and Tips

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

1. Enter an [Evaluation Period](#).
2. Select a file or files for analysis:
  - [HMDA / Mortgage](#)
  - [Small Business](#)
  - [Consumer](#)
4. Select an [Assessment Area or Areas](#).
5. Select [Lender\(s\)](#) (Optional).
6. Populate [Branch / ATM Data](#) (Optional).
7. [Select](#) and [generate](#) reports.
8. [View](#) reports.

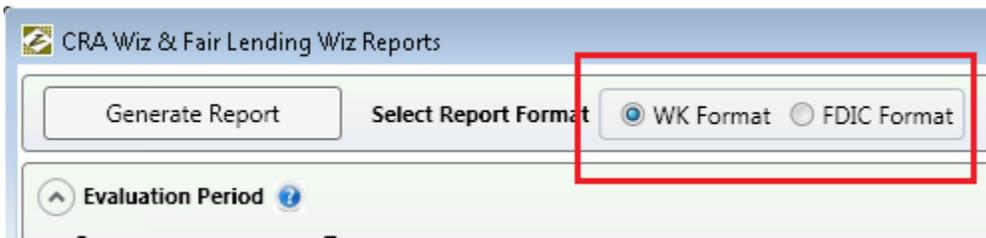
## Selecting Table Format

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

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

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

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



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

## Selecting Evaluation Period

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

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

**Note:** The year or years of the evaluation period you select are displayed as selectable check boxes in the [HMDA/Mortgage](#), [Small Business and Small Farm](#), and [Consumer](#) file selection panes:

The screenshot shows a 'File Selection' pane with a sub-pane for 'HMDA / Mortgage'. It contains three rows, one for each year from 2013 to 2015. Each row has a checked checkbox for the year, a 'Select File' button, and an 'Include Peer?' checkbox with a link to 'Peer Data Selected for that Year'. The checkboxes for 2013, 2014, and 2015 are highlighted with red boxes.

For more information on selecting files for analysis, refer to the [Selecting HMDA/Mortgage Files](#), [Selecting Small Business and Small Farm Files](#), or [Selecting Consumer Files](#) topics.

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

^ Evaluation Period ?

From: 1/1/2013 To: 1/8/2014

Note: Evaluation periods can be 3 months to 3 years.

File Selection

To configure an evaluation period, do the following:

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

From: 1/1/2012

From: |

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

**-OR-**

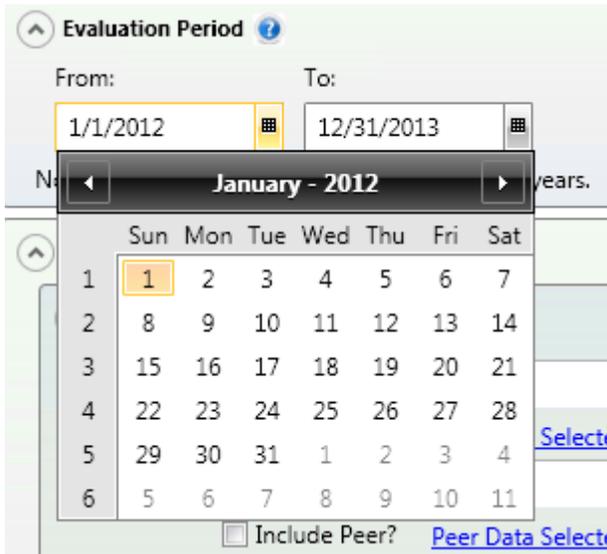
- To select the start and/or end date using the **calendar controls**, follow these steps:
  1. Click the **From:** or **To:** drop-down menu:

^ Evaluation Period ?

From: 1/1/2012 To: 12/31/2013

Note: Evaluation periods can be 3 months to 3 years.

The software displays a calendar:



2. Click a date in the displayed month.

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



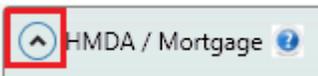
## Selecting HMDA/Mortgage File(s)

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

**Note:** For more information on selecting Peer Data, refer to the [Using Peer Data](#) section of this topic.

By default, you can select a file for each year that is included in your [evaluation period](#).

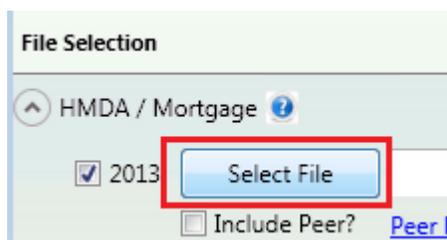
**Note:** To hide or display all the file selection panes, or hide or display just the **HMDA/Mortgage** pane, click the File Selection or HMDA/Mortgage arrow toggle buttons  , respectively:



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

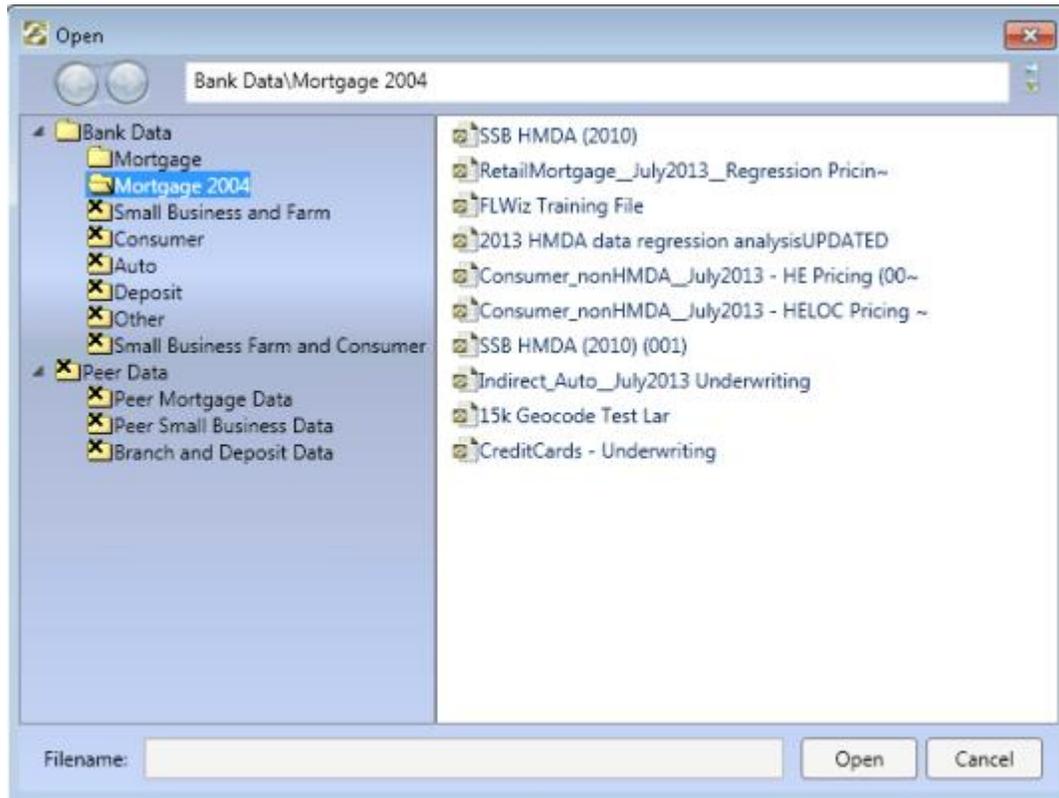
1. In the **HMDA/Mortgage** pane, click the **Select File** button for the file year you want to include in your analysis:

**Note:** The software displays only the year or years you defined in your [evaluation period](#):

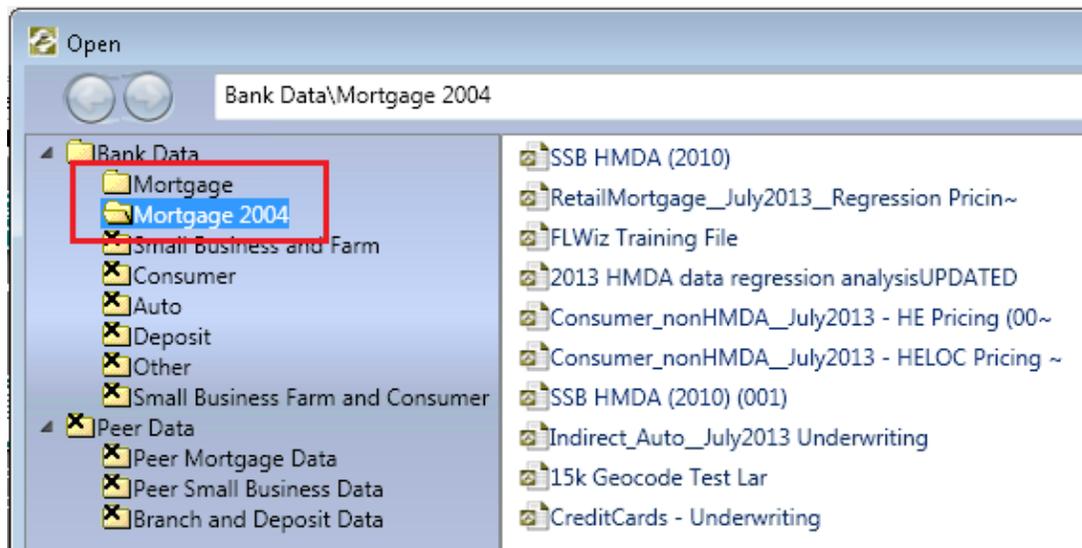


**Note:** Use the year check boxes to select which file year you want to include in your analysis. For example, within a three-year [evaluation period](#), you can analyze three years of HMDA files, two years of [Small Business](#) files, and only one year for a [Consumer](#) file/year.

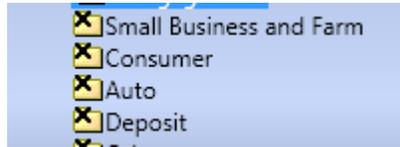
The software displays the **Open** dialog box:



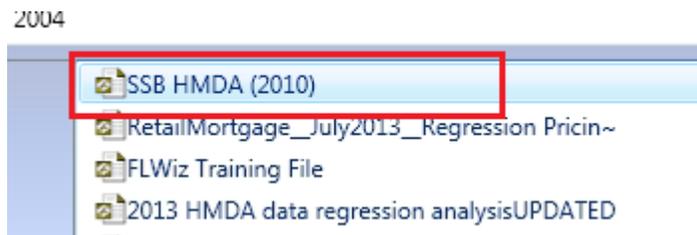
2. In the tree-view in the left pane, click either the **Mortgage** or **Mortgage 2004** folder to display a list of files of that type that are currently installed in CRA *Wiz* and Fair Lending *Wiz*:



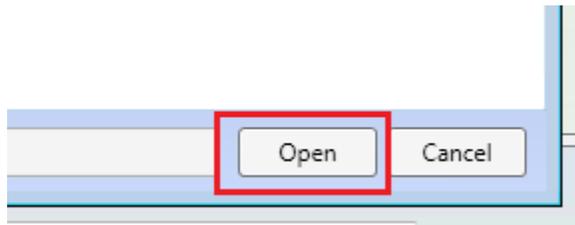
**Note:** The system displays an **X** on folders that do not contain HMDA/Mortgage files. You cannot access these folders in the dialog box:



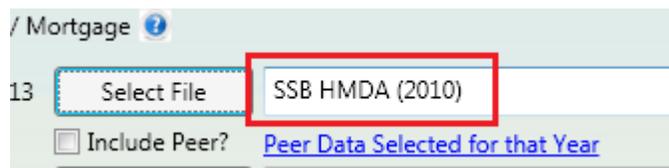
3. In the right pane, click the file you want to select for analysis:



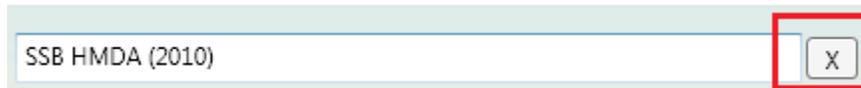
4. Click the **Open** button:



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



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

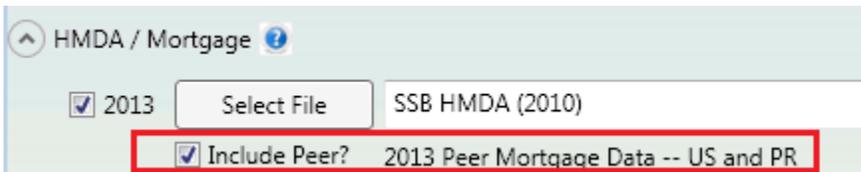


5. To select another file, repeat **Step 1** through **Step 4** using different file year(s):

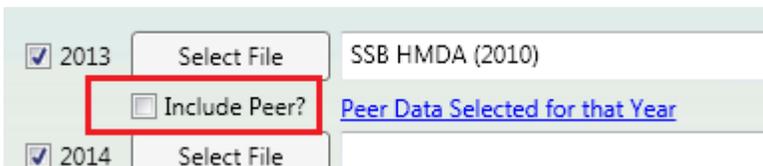


## Using Peer Data

If you are licensed for and have installed **Peer Data**, the system automatically selects the relevant Peer Data set when you select a file:



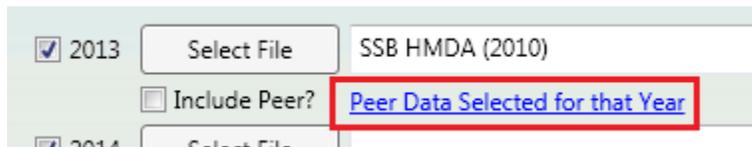
If you do not want to include Peer Data, deselect the **Include Peer** check box:



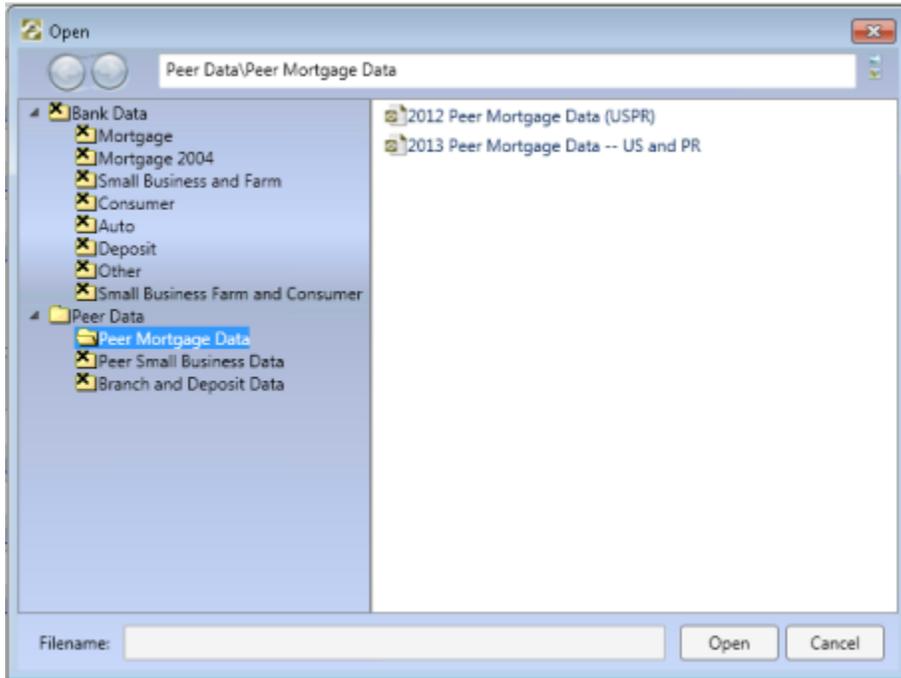
If you want to change the default Peer Data set that the software selects automatically, or select a Peer Data set for a year that it does not apply to (for example, use 2012 Peer Data for a 2015 file), you can also select Peer Data manually.

To select Peer Data manually, follow these steps:

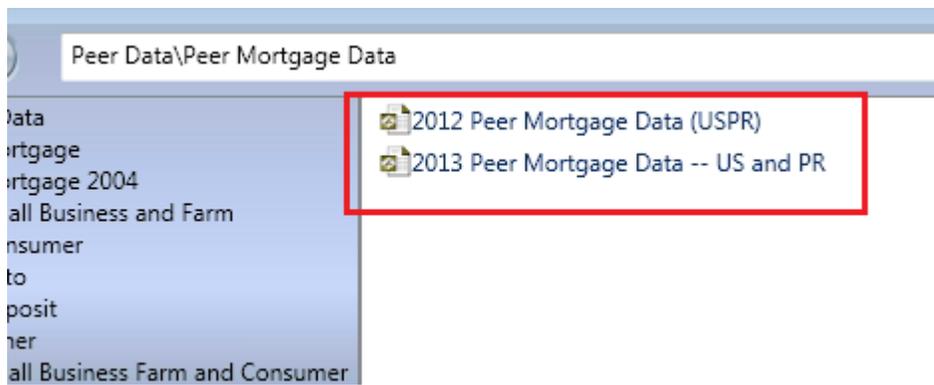
1. Click the **Peer Data Selected for that Year** link:



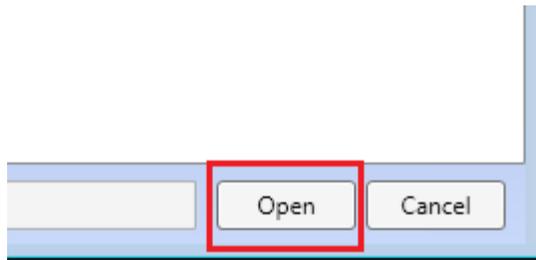
The software displays the **Open** dialog box:



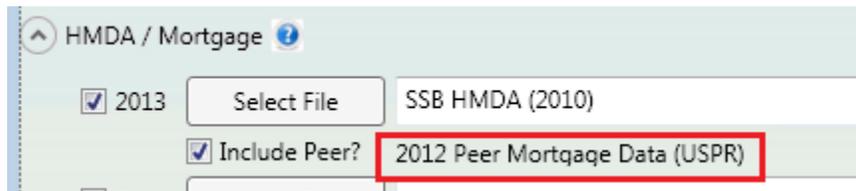
2. Select the relevant Peer Data set in the right plane:



3. Click the **Open** button:



The software displays the data set name below the selected file:



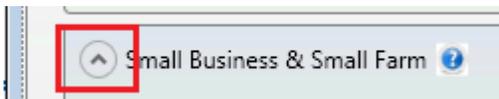
## Selecting Small Business and Small Farm File(s)

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

**Note:** For more information on selecting Peer Data, refer to the [Using Peer Data](#) section of this topic.

By default, you can select a file for each year that is included in your [evaluation period](#).

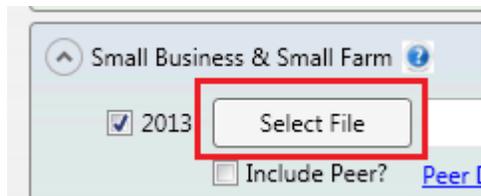
**Note:** To hide or display all the file selection panes, or hide or display just the **Small Business and Small Farm** pane, click the File Selection or Small Business and Small Farm arrow toggle buttons  , respectively:



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

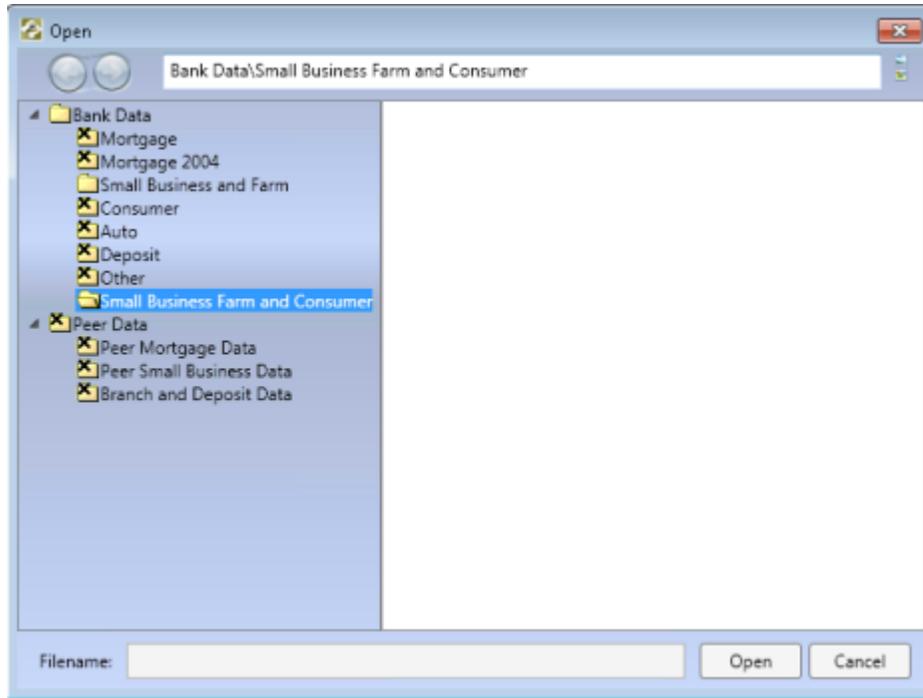
1. In the **Small Business & Small Farm** pane, click the **Select File** button for the file year you want to include in your analysis:

**Note:** The software displays only the year or years you defined in your [evaluation period](#).



**Note:** Use the year check boxes to select which file year you want to include in your analysis. For example, within a three-year [evaluation period](#), you can analyze three years of [HMDA files](#), two years of Small Business files, and only one [Consumer](#) file/year.

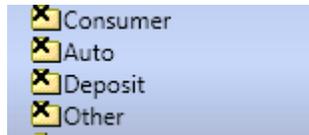
The software displays the **Open** dialog box:



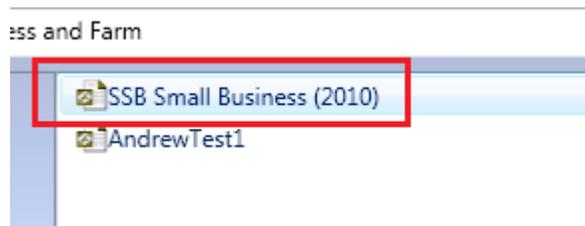
2. In the tree-view in the left pane, click either the **Small Business and Farm** or **Small Business Farm and Consumer** folder to display a list of files of that type that are currently installed in CRA *Wiz* and Fair Lending *Wiz*:



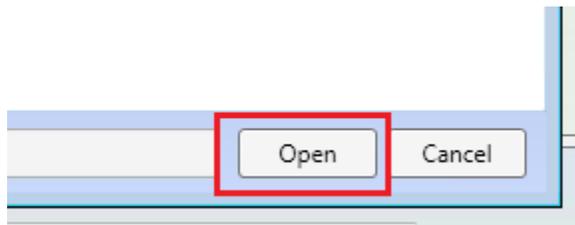
**Note:** The system displays an **X** on folders that do not contain Small Business and Small Farm files. You cannot access these folders in the dialog box:



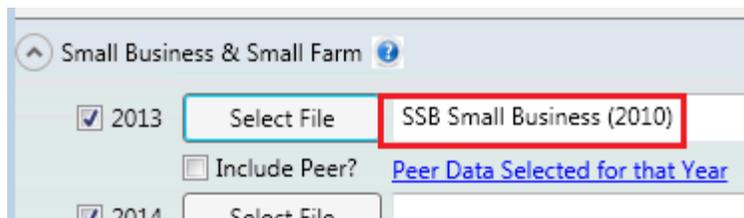
3. In the right pane, click the file you want to select for analysis:



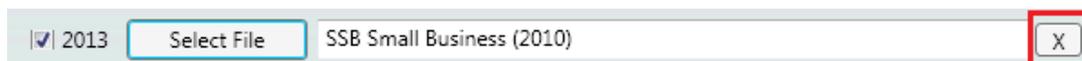
4. Click the **Open** button:



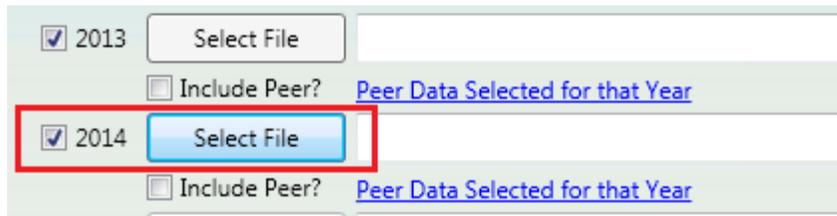
The software displays the selected file name in the text field:



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



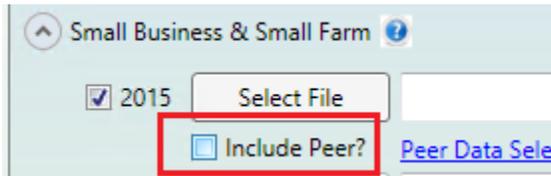
5. To select another file, repeat **Step 1** through **Step 4** using different file year(s):



## Using Peer Data

If you are licensed for and have installed **Peer Data**, the system automatically selects the relevant Peer Data set when you select a file.

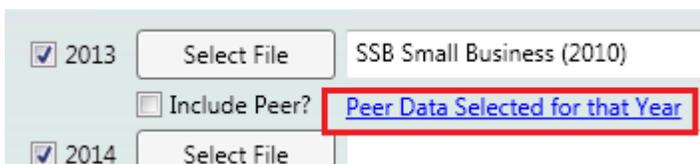
If you do not want to include Peer Data, deselect the **Include Peer** check box:



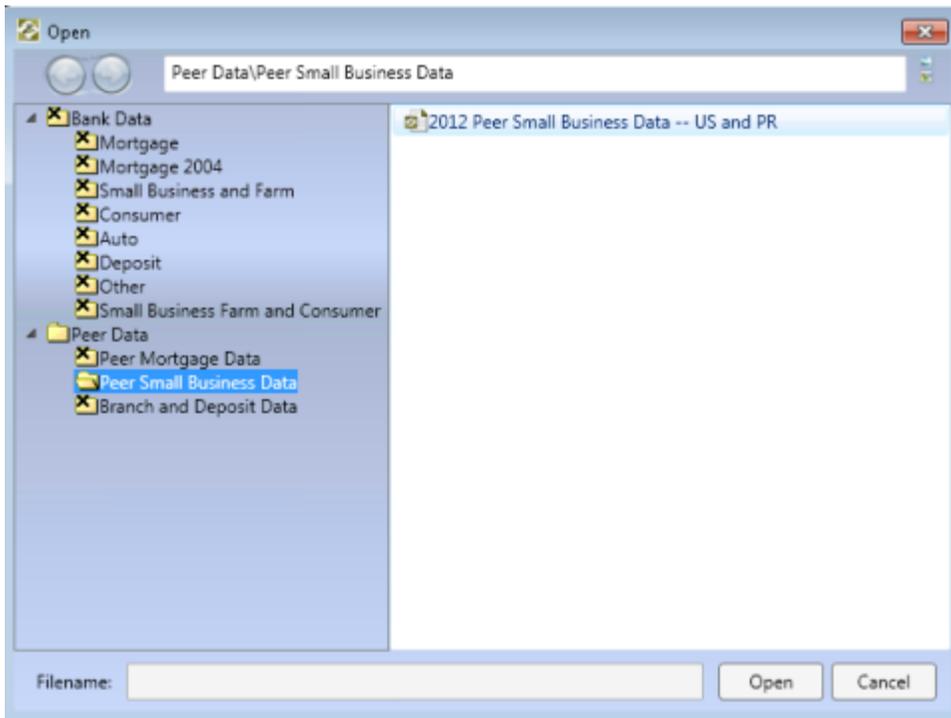
If you want to change the default Peer Data set that the software selects automatically, or select a Peer Data set for a year that it does not apply to (for example, use 2012 Peer Data for a 2015 file), you can also select Peer Data manually.

To select Peer Data manually, follow these steps:

1. Click the **Peer Data Selected for that Year** link:



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



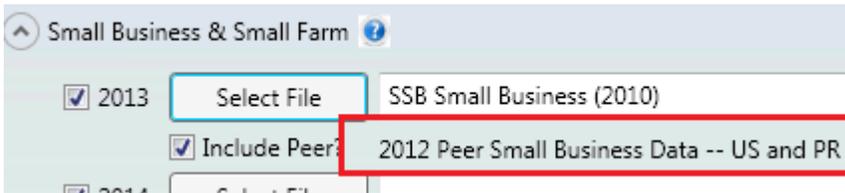
2. Select the relevant Peer Data set in the right plane:



3. Click the **Open** button:



The software displays the data set name below the selected file:

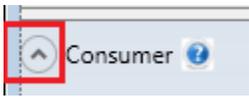


## Selecting Consumer File(s)

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

By default, you can select a file for each year that is included in your [evaluation period](#).

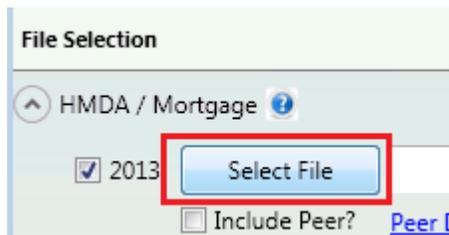
**Note:** To hide or display all the file selection panes, or hide or display just the **Consumer** pane, click the File Selection or Consumer arrow toggle buttons , respectively:



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

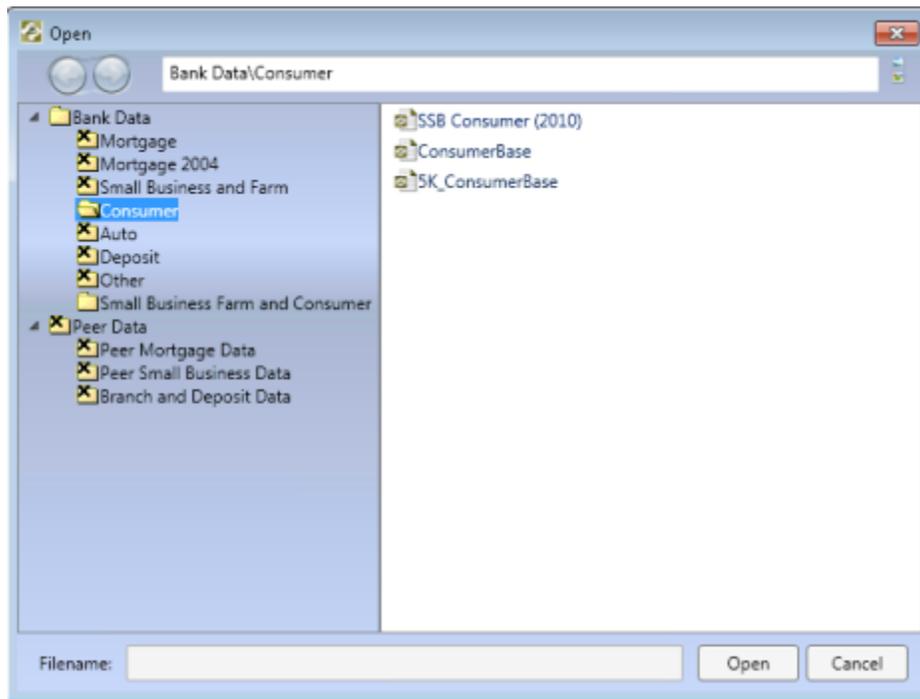
1. In the **Consumer** pane, click the **Select File** button for the file year you want to include in your analysis:

**Note:** The software displays only the year or years you defined in your [evaluation period](#):



**Note:** Use the year check boxes to select which file year you want to include in your analysis. For example, within a three-year [evaluation period](#), you can analyze three years of [HMDA files](#), two years of [Small Business](#) files, and only one year for a Consumer file/year.

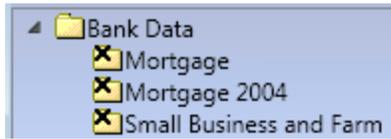
The software displays the **Open** dialog box:



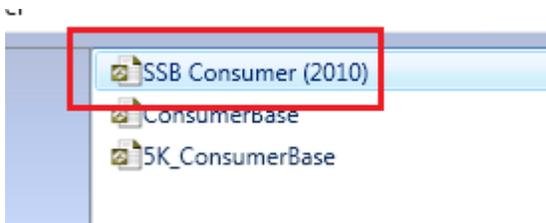
2. In the tree-view in the left pane, click either the **Consumer** or **Small Business Farm and Consumer** folder to display a list of files of that type that are currently installed in CRA *Wiz* and Fair Lending *Wiz*:



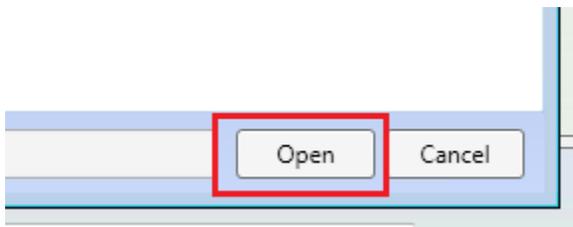
**Note:** The system displays an **X** on folders that do not contain Consumer files. You cannot access these folders in the dialog box:



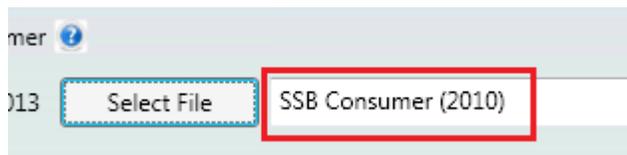
3. In the right pane, click the file you want to select for analysis:



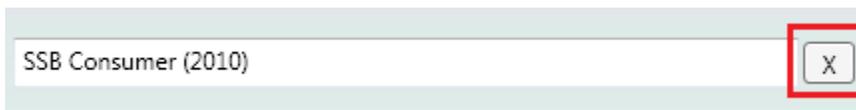
4. Click the **Open** button:



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



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



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

<input checked="" type="checkbox"/> 2013	Select File	
<input type="checkbox"/> Include Peer?		<a href="#">Peer Data Selected for that Year</a>
<input checked="" type="checkbox"/> 2014	Select File	
<input type="checkbox"/> Include Peer?		<a href="#">Peer Data Selected for that Year</a>

## Selecting Assessment Area

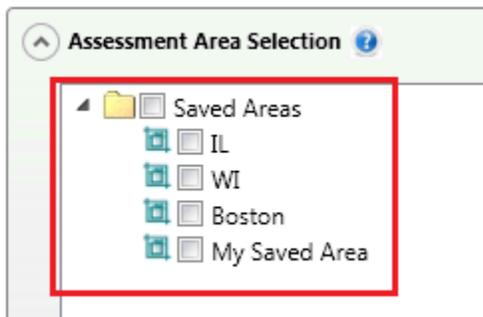
The **Assessment Area Selection** pane displays a list of your [saved assessment areas](#) in a tree view format. Use the tree view to select one or more assessment area(s) you want to include in your analysis.

**Note:** To hide or display all the file selection panes, or hide or display just the Assessment Area Selection pane, click the File Selection or **Assessment Area Selection** arrow toggle buttons  , respectively:

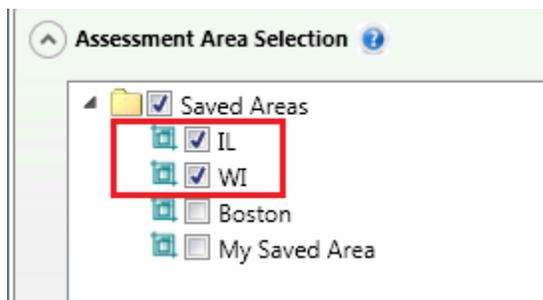


To select an assessment area or areas, follow these steps:

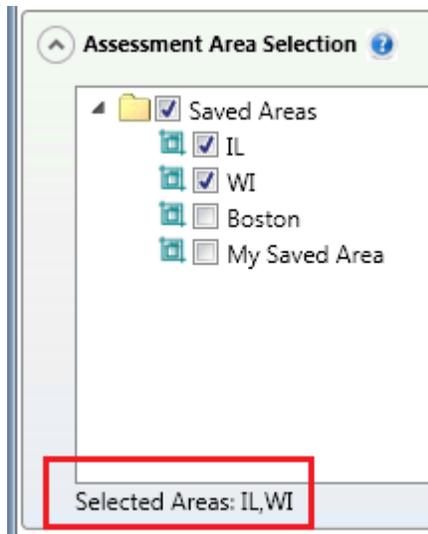
1. In the tree view, click the **Saved Areas** folder to display your saved areas:



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



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



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

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

## Institution Selection for Market Share Analysis

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

**Note:** This step is optional and only necessary if you would like to include Market Share information for the selected institution(s).

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

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



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

[Searching for Institutions](#)

[All Institutions Tab](#)

[Sorting and Filtering Institutions](#)

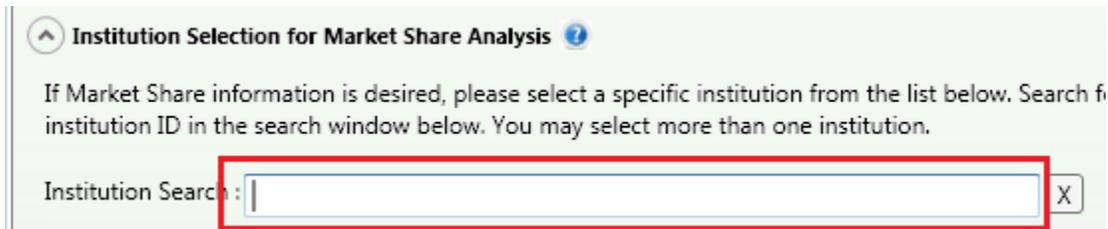
[Adding Lender Groups \(Saved Institutions tab\)](#)

[Selected Institutions Tab](#)

## Searching for Institutions

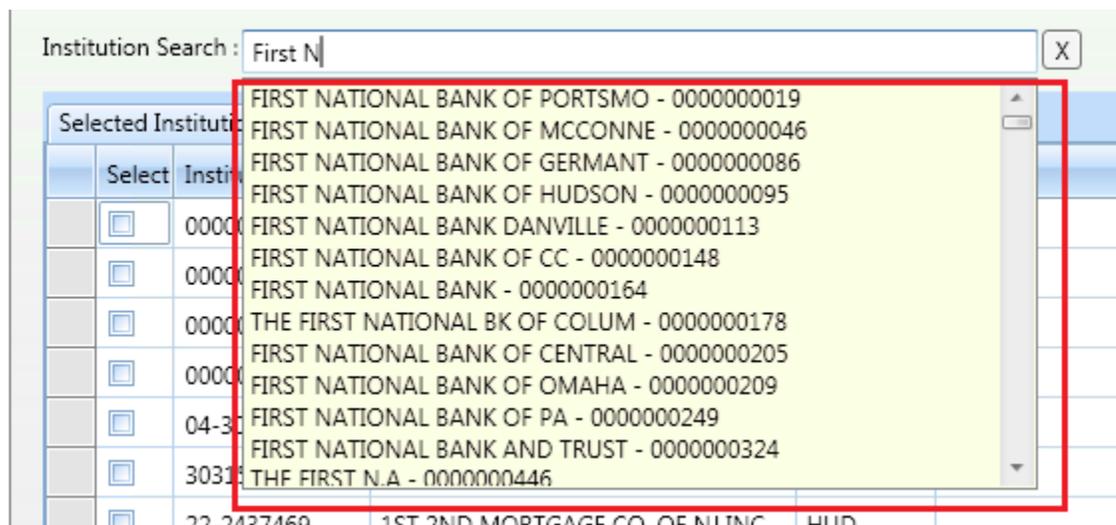
To search for an institution, follow these steps:

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



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

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



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

The software adds the selected institution to the [Selected Institutions tab](#).

**Note:** For more information, refer to the [Selected Institutions tab section](#) of this topic.

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

Institution Search : FIRST NATIONAL BANK DANVILLE - 0000000113

X

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

## All Institutions Tab

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

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

Selected Institutions					All Institutions					Saved Institutions				
Select	Institution Id	Institution Name			Agency									
<input type="checkbox"/>	0000013028	167TH TFR FEDERAL CREDIT UNION			NCUA									
<input type="checkbox"/>	04-3077687	1-800-EAST/WEST MORTGAGE CO.			FDIC									
<input type="checkbox"/>	3031509990	1ST 2ND MORTGAGE CO. OF NJ.,			HUD									
<input type="checkbox"/>	22-2437469	1ST 2ND MORTGAGE CO. OF NJ INC			HUD									
<input type="checkbox"/>	0000057899	1ST ADVANTAGE BANK			FDIC									
<input type="checkbox"/>	0000007448	1ST ADVANTAGE FEDERAL CREDIT			NCUA									
<input type="checkbox"/>	1099500003	1ST ADVANTAGE MORTGAGE			HUD									
<input type="checkbox"/>	20-2053401	1ST ALLIANCE LENDING, LLC			HUD									
<input type="checkbox"/>	01-0769892	1ST ALLIANCE MORTGAGE, LLC			HUD									
<input type="checkbox"/>	7920200002	1ST AMERICAN MORTGAGE & LENDIN			HUD									
<input type="checkbox"/>	02-0608040	1ST ASSET MORTGAGE			HUD									
<input type="checkbox"/>	0000888253	1ST BANK			FRB									

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

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

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

Repeat until you have selected all desired institutions.

**Note:** Selected institutions are displayed in the [Selected Institutions](#) tab. For more information, refer to [Selected Institutions Tab section](#) of this topic.

## Sorting and Filtering Institutions

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

For more information, refer to the following sections:

[Sorting Lists](#)

[Filtering Lists](#)

### Sorting Lists

You can sort the list of institutions in the [Selected Institutions](#), [All Institutions](#), and [Selected Institutions](#) tabs by **Institution ID**, **Institution Name**, **Group Name**, or **Reporting Agency**.

To sort a list, follow these steps:

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

Selected Institutions		All Institutions	Saved Institutions
Select	Institution Id	Institution Name	Agency
<input type="checkbox"/>	00-1196704	AMCORE MORTGAGE, INC.	OCC
<input type="checkbox"/>	00-1440906	B. F. SAUL MORTGAGE COMPANY	OCC
<input type="checkbox"/>	00-2000006	SOUTHEASTERN MORTGAGE OF TN	OCC
<input type="checkbox"/>	00-2096530	CAPITAL ONE HOME LOANS, LLC	OCC
<input type="checkbox"/>	00-3324993	STERLING NATL MTGE CO., INC	OCC
<input type="checkbox"/>	0000000001	WELLS FARGO BANK, N.A.	OCC
<input type="checkbox"/>	0000000008	JP MORGAN CHASE BANK NA	OCC

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

stitutions	Saved Institutions
Institution Name	
1150 PURCHASE STREET	
1199 SEIU FEDERAL CREDIT UNION	
121 FINANCIAL CREDIT UNION	
167TH TFR FEDERAL CREDIT UNION	
1-800-EAST/WEST MORTGAGE CO.	

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

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

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

## Filtering Lists

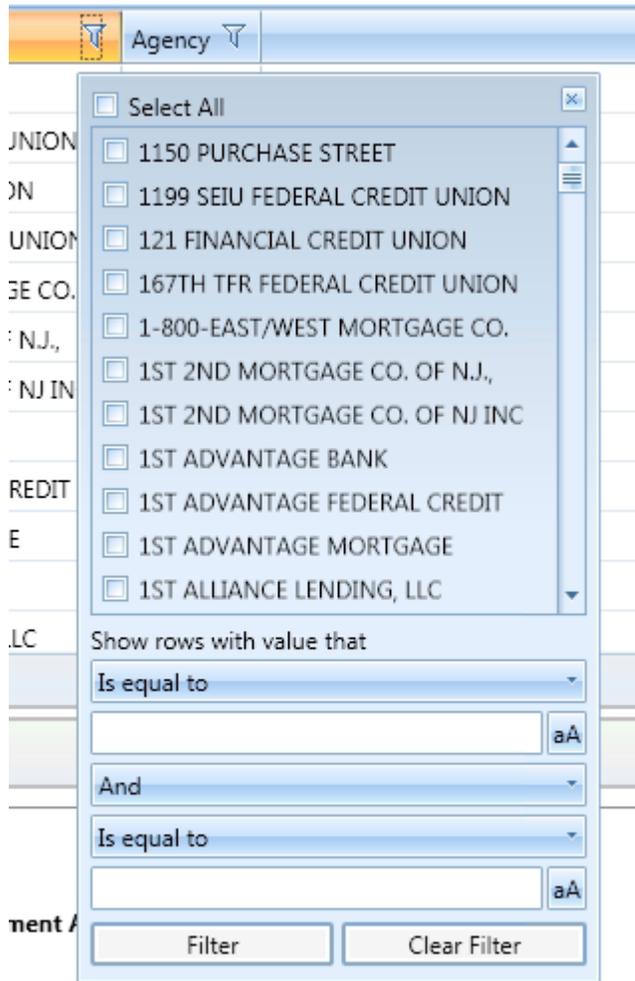
You can also locate institutions by filtering a list using criteria you select.

To filter a list, follow these steps:

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

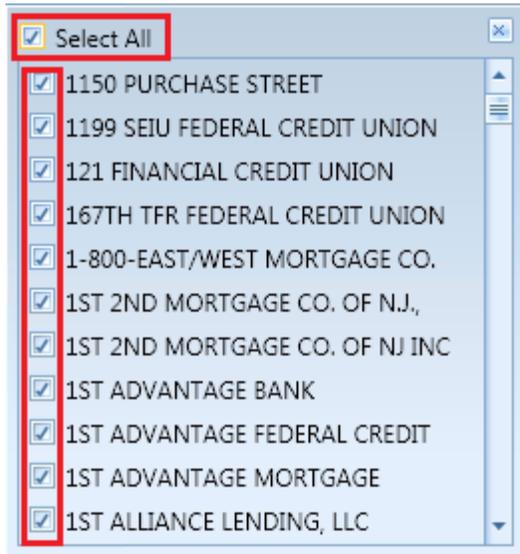
All Institutions		Saved Institutions	
Institution Id 	Institution Name 	Agency 	
1733	1150 PURCHASE STREET	NCUA	
1670	1199 SEIU FEDERAL CREDIT UNION	NCUA	
1605	121 FINANCIAL CREDIT UNION	NCUA	
1028	167TH TFR FEDERAL CREDIT UNION	NCUA	
1687	1-800-EAST/WEST MORTGAGE CO.	FDIC	

The software displays the filter dialog box:



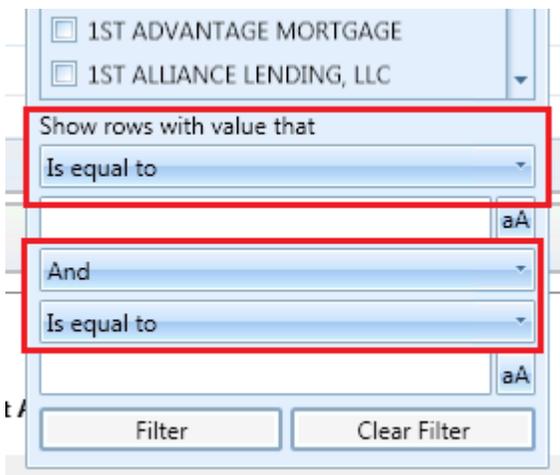
2. Do one or more of the following:

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



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

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



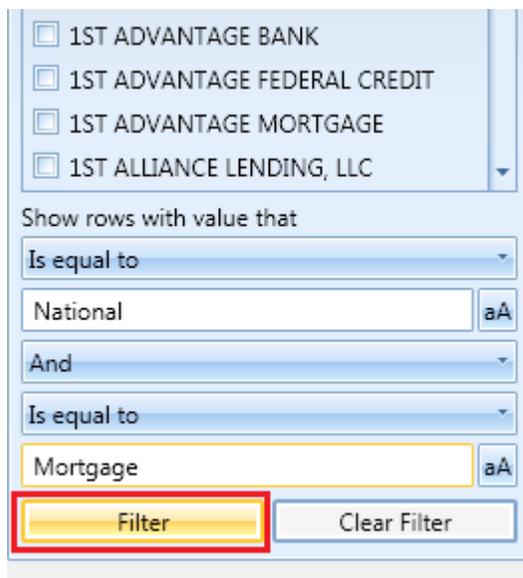
- Is equal to
- Is not equal to
- Starts with
- Ends with
- Contains

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

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

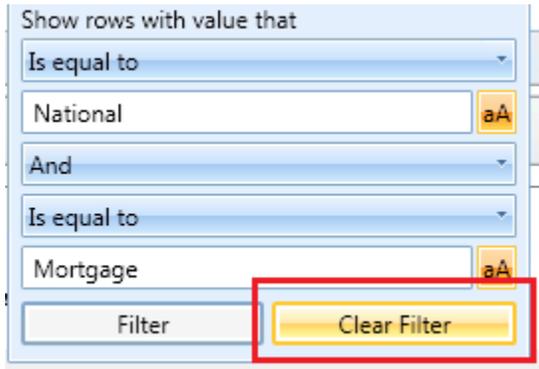


3. When you have configured the filter expression, click the **Filter** button located at the bottom left of the dialog box:



The software filters the list.

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



4. [Select the institutions](#) you want to include in your analysis.

**Note:** The software displays selected institutions in the [Selected Institutions tab](#). For more information, refer to the Selected Institution Tab section of this topic.

## **Adding Lender Groups (Saved Institutions Tab)**

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

Selected Institutions		All Institutions	Saved Institutions
Select	Group Name		
<input type="checkbox"/>	2013 PEER CRA - ALLY FINANCIAL		
<input type="checkbox"/>	2013 PEER CRA - AMERICAN EXPRESS		
<input type="checkbox"/>	2013 PEER CRA - BANK OF AMERICA		
<input type="checkbox"/>	2013 PEER CRA - BBT		
<input type="checkbox"/>	2013 PEER CRA - CAPITAL ONE FINANCIAL CORPORATION		
<input type="checkbox"/>	2013 PEER CRA - CHASE		
<input type="checkbox"/>	2013 PEER CRA - CITIGROUP		
<input type="checkbox"/>	2013 PEER CRA - COMPASS BANK		
<input type="checkbox"/>	2013 PEER CRA - DISCOVER BANK		
<input type="checkbox"/>	2013 PEER CRA - FIRST NATIONAL BANK OF OMAHA		
<input type="checkbox"/>	2013 PEER CRA - GE CAPITAL		
<input type="checkbox"/>	2013 PEER CRA - JOHN DEERE FINANCIAL		

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

<input type="checkbox"/>	<input type="checkbox"/>	2013 PEER HMDA - CHASE
<input type="checkbox"/>	<input type="checkbox"/>	2013 PEER HMDA - CITIGROUP
<input type="checkbox"/>	<input type="checkbox"/>	2013 PEER HMDA - DISCOVER BANK
<input type="checkbox"/>	<input type="checkbox"/>	2013 PEER HMDA - EVERBANK
<input type="checkbox"/>	<input type="checkbox"/>	2013 PEER HMDA - FIFTH THIRD BANK

The software expands the group list:

2013 PEER HMDA - CHASE		
<input type="checkbox"/>	2013 PEER HMDA - CITIGROUP	
Institution Id	Institution Name	Agency
0000476810	CITIBANK, N.A.	CFPB
13-3222578	CITIMORTGAGE, INC	CFPB
27-4397485	ONEMAIN FINANCIAL SERVI	CFPB
99-0054335	ONEMAIN FINANCIAL (HI), INC.	CFPB
27-4318010	ONEMAIN FINANCIAL, INC.	CFPB
38-3830253	ONEMAIN FINANCIAL, INC.	CFPB
80-0671537	ONEMAIN FINANCIAL, INC.	CFPB
2013 PEER HMDA - DISCOVER BANK		

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

<input type="checkbox"/>	2013 PEER HMDA - BBT
<input type="checkbox"/>	2013 PEER HMDA - CHASE
<input checked="" type="checkbox"/>	2013 PEER HMDA - CITIGROUP
<input type="checkbox"/>	2013 PEER HMDA - DISCOVER BANK
<input type="checkbox"/>	2013 PEER HMDA - EVERBANK

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

<input checked="" type="checkbox"/>	0000057581	MAPLE BANK	FDIC	
<input checked="" type="checkbox"/>	0000476810	CITIBANK, N.A.	CFPB	2013 PEER HMDA - CITIGROUP
<input checked="" type="checkbox"/>	13-3222578	CITIMORTGAGE, INC	CFPB	2013 PEER HMDA - CITIGROUP
<input checked="" type="checkbox"/>	27-4397485	ONEMAIN FINANCIAL SERVI	CFPB	2013 PEER HMDA - CITIGROUP
<input checked="" type="checkbox"/>	99-0054335	ONEMAIN FINANCIAL (HI), INC.	CFPB	2013 PEER HMDA - CITIGROUP
<input checked="" type="checkbox"/>	80-0671537	ONEMAIN FINANCIAL, INC.	CFPB	2013 PEER HMDA - CITIGROUP
<input checked="" type="checkbox"/>	38-3830253	ONEMAIN FINANCIAL, INC.	CFPB	2013 PEER HMDA - CITIGROUP
<input checked="" type="checkbox"/>	27-4318010	ONEMAIN FINANCIAL, INC.	CFPB	2013 PEER HMDA - CITIGROUP

For more information about using the **Selected Institutions** tab, refer to the [Selected Institutions Tab section](#) of this topic.

- You can also do the following:
  - Deselect the check box located next to a lender group to remove it from your analysis.
  - [Sort](#) the lender group list.
  - [Filter](#) the lender group list.

## Selected Institutions Tab

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

Selected Institutions					
All Institutions					
Saved Institutions					
Select	Institution Id	Institution Name	Agency	Group Name	
<input checked="" type="checkbox"/>	0000057899	1ST ADVANTAGE BANK	FDIC		
<input checked="" type="checkbox"/>	61-1447492	FIRST STATE HOME LOAN	HUD		
<input checked="" type="checkbox"/>	0000057581	MAPLE BANK	FDIC		
<input checked="" type="checkbox"/>	0000011504	OREGON FIRST COMMUNITY CU	NCUA		
<input checked="" type="checkbox"/>	0000718095	BB&T FNCL FSB	OCC	2013 PEER CRA - BBT	
<input checked="" type="checkbox"/>	0000009846	BRANCH BANKING AND TRUST CO	FDIC	2013 PEER CRA - BBT	

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

You can also do the following:

- Deselect the check box located next to an institution to remove it from your analysis.
- [Sort](#) the selected institutions list.
- [Filter](#) the selected institutions list.

Selected Institutions						All Institutions						Saved Institutions					
Select	Institution Id	Institution Name	Agency	Group Name		Select	Institution Id	Institution Name	Agency	Group Name		Select	Institution Id	Institution Name	Agency	Group Name	
<input checked="" type="checkbox"/>	0000057899	1ST ADVANTAGE BANK	FDIC														
<input checked="" type="checkbox"/>	61-1447492	FIRST STATE HOME LOAN	HUD														
<input checked="" type="checkbox"/>	0000057581	MAPLE BANK	FDIC														
<input checked="" type="checkbox"/>	0000011504	OREGON FIRST COMMUNITY CU	NCUA														
<input checked="" type="checkbox"/>	0000718095	BB&T FNCL FSB	OCC	2013 PEER CRA - BBT													
<input checked="" type="checkbox"/>	0000009846	BRANCH BANKING AND TRUST CO	FDIC	2013 PEER CRA - BBT													

## Branch and ATM Data Entry

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

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

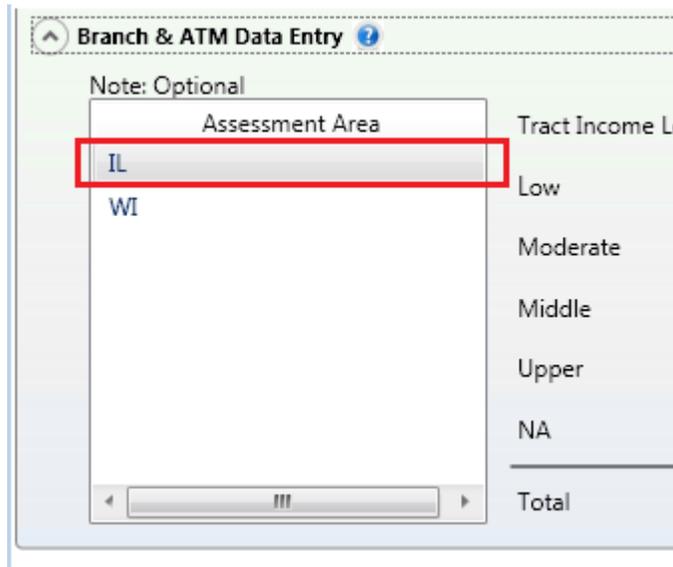
**Tip:** If you want to generate Table C without entering in the Branch & ATM data in the data entry screen, the report will still generate, but will not contain any bank data.

**Note:** To hide or display all the file selection panes, or hide or display just the **Branch & Data Entry** pane, click the File Selection or Branch & Data Entry arrow toggle buttons  , respectively:



To enter branch and ATM data, follow these steps:

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



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

- Click in the relevant branch or ATM **text field** to activate the field, and then type the number of branches and/or ATMs:

Tract Income Level	Branch		ATM
Low	5	100 %	0
Moderate	0	0 %	0

--OR--

- Click the up or down arrows located next to the relevant branch or ATM text field to increase or decrease the number of branches and/or AMTs incrementally:

Tract Income Level	Branch		ATM	
Low	5	100 %	0	0%
Moderate	0	0 %	0	0%

3. Repeat **Step 2** until you have entered branch and/or ATM data for all relevant tract income categories:

Tract Income Level	Branch	ATM
Low	5 25 %	7 32 %
Moderate	5 25 %	5 23 %
Middle	4 20 %	7 32 %
Upper	6 30 %	3 14 %
NA	0 0 %	0 0 %
<b>Total</b>	<b>20 100%</b>	<b>22 100%</b>

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

Tract Income Level	Branch	ATM
Low	5 25 %	7 32 %
Moderate	5 25 %	5 23 %
Middle	4 20 %	7 32 %
Upper	6 30 %	3 14 %
NA	0 0 %	0 0 %
<b>Total</b>	<b>20 100%</b>	<b>22 100%</b>

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

Branch & ATM Data Entry ?

Note: Optional

Assessment Area	Tract Income Level	Bran
IL	Low	0
WI	Moderate	0
	Middle	0
	Upper	0
	NA	0
	Total	0

## Selecting Tables to Generate

After you have [configured your analysis](#) using the various CRA Tables configuration panes, you select which CRA Tables you want to generate.

To select CRA Tables to generate, do the following:

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



The image shows two configuration panes from the CRA Tables configuration screen. The first pane is titled "Institution Selection for Market Share Analysis" and the second is titled "Branch & ATM Data Entry". Both panes have a dropdown arrow on the left and a help icon on the right.

### 4 CRA Tables

- Table A - Demographic Information of the Assessment Area [?](#)
- Table B - Median Family Income Ranges [?](#)
- Table C - Branch and ATM Distribution by Geography Income Level [?](#)
- Table D - Lending Inside and Outside of the Assessment Area [?](#)
- Table D (Version 2) - Lending Inside and Outside of the Assessment Area [?](#)
- Table E - Geographic Distribution of Home Mortgage Loans [?](#)
- Table E (Version 2) - Geographic Distribution of Home Mortgage Loans [?](#)
- Table F - Geographic Distribution of Small Business Loans [?](#)
- Table F (Version 2) - Geographic Distribution of Small Business Loans [?](#)
- Table G - Geographic Distribution of Small Farm Loans [?](#)
- Table G (Version 2) - Geographic Distribution of Small Farm Loans [?](#)
- Table H - Geographic Distribution of Consumer Loans [?](#)
- Table H (Version 2) - Geographic Distribution of Consumer Loans [?](#)
- Table I - Distribution of Home Mortgage Loans by Borrower Income Level [?](#)

**Note:** To view a table/report definition, click the **Help**  icon located at the end of the table name:

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

**Note:** For information on how to **generate** the selected tables, refer to the [Generating Table\(s\)](#) topic.

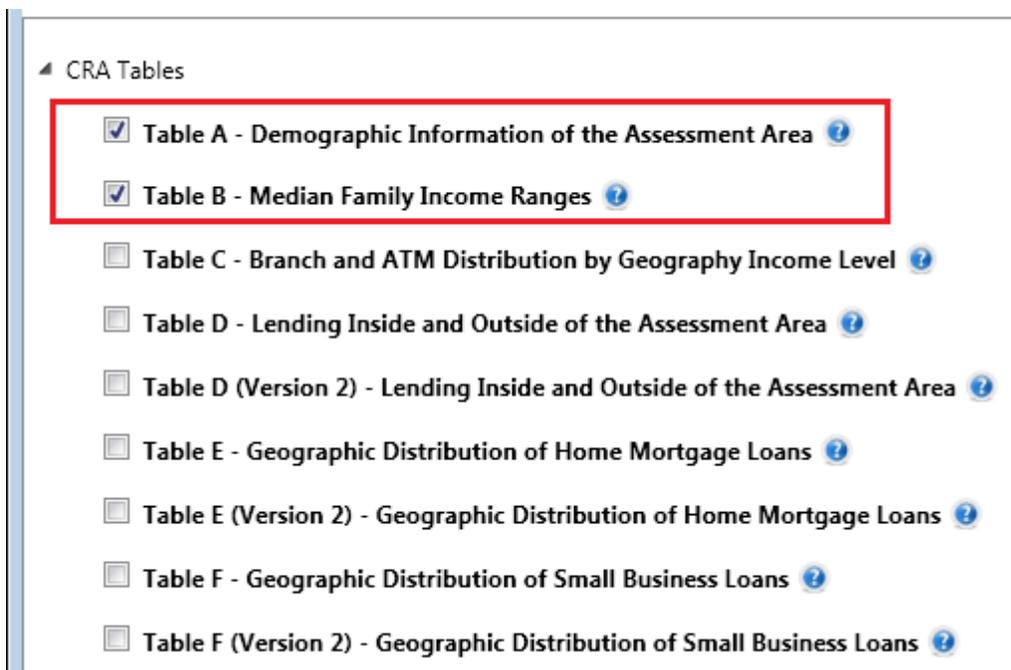
## Exporting Table(s) to Word Format

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

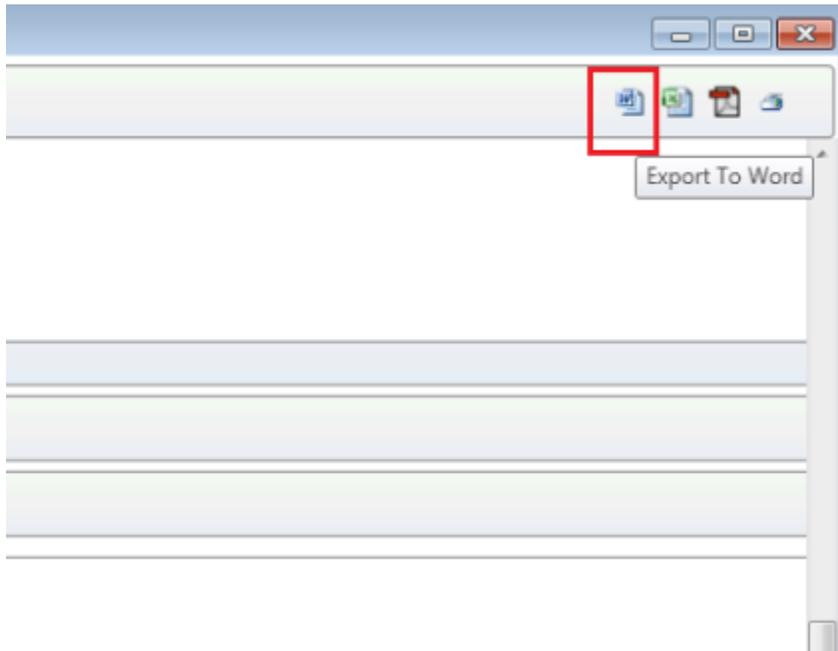
To export a table or tables to Microsoft Word, follow these steps:

1. [Select the table or tables](#) you want to export to Word.

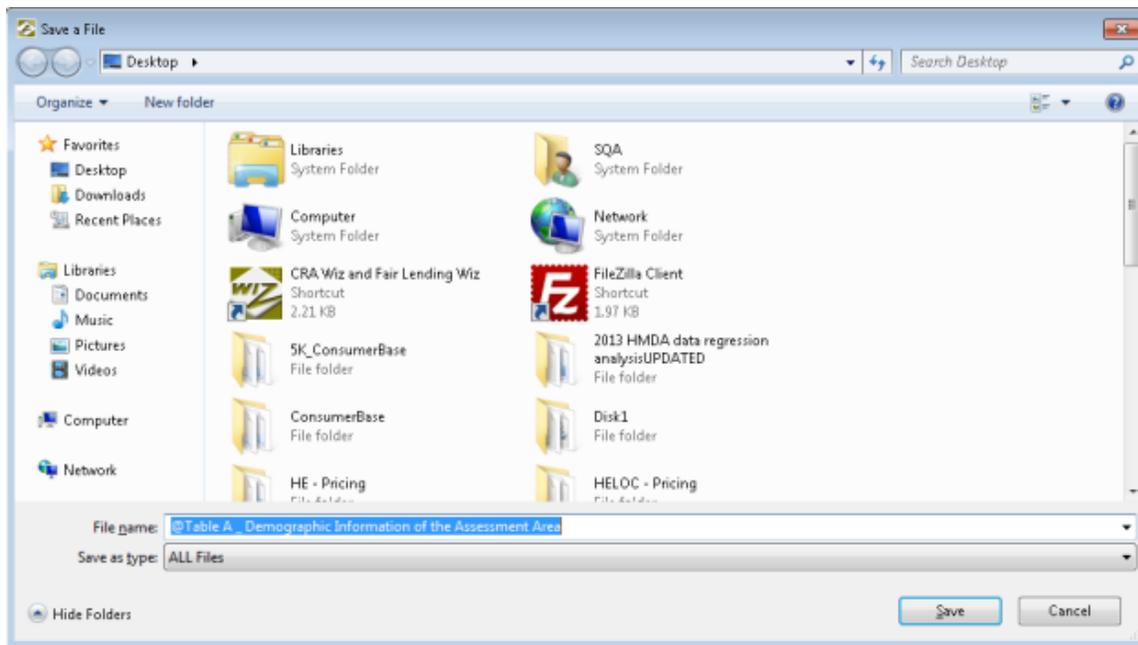
**Note:** For more information on how to select tables, refer to the [Selecting Tables to Generate](#) topic.



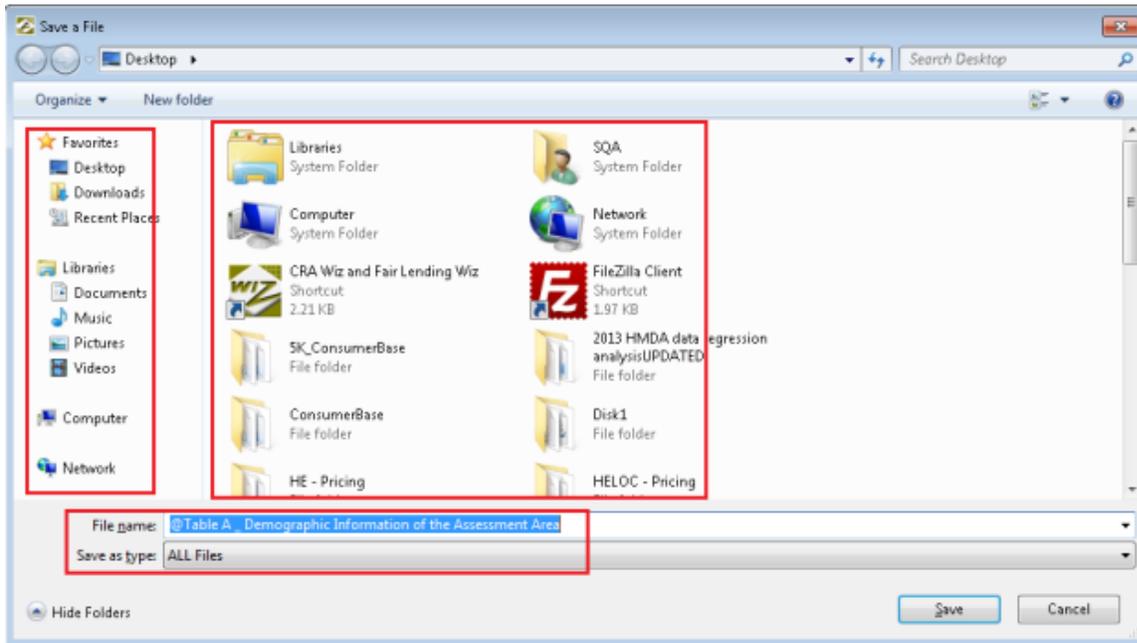
2. Click the **Word**  icon located at the upper right corner of the table configuration screen:



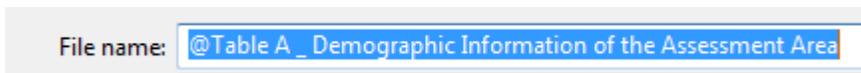
The software generates the table(s) and displays the **Save a File** dialog box:



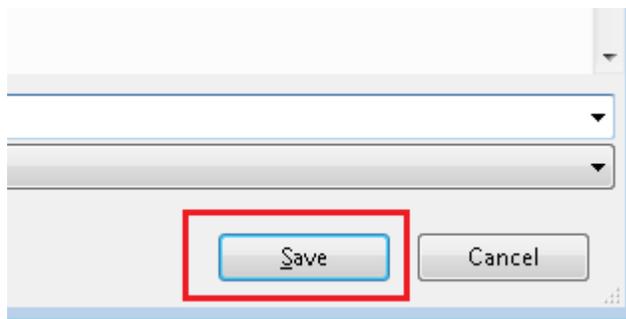
3. Use the dialog box controls to select a location to save the Word document version of the table and also enter a name for the saved Word document:



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



4. Click the **Save** button:



The software does one of the following:

- If you [selected a single table](#), the software displays the table in Microsoft Word:

**Table A - Demographic Information of the Assessment Area**  
Assessed Area: E

Demographic Characteristics	#	Low % of #	Median % of #	High % of #	Upper % of #	NA% % of #
Population	5,121	18.8	21.8	41.8	26.8	0.4
Population by Geography	12,899,632	7.4	26.8	42.8	28.7	0.2
Housing Units by Geography	5,287,814	7.8	26.6	43.8	27.8	0.1
Owner-Occupied Units by Geography	3,380,681	3.2	16.3	47.4	33.1	0.8
Occupied Rental Units by Geography	1,846,260	15.1	29.4	37.8	18.7	0.2
Vacant Units by Geography	487,863	18.4	25.8	37.8	20.8	0.9
Income by Geography	885,182	4.8	16.8	41.2	27.4	0.2
Families by Geography	63,819	8.8	7.8	47.8	29.8	0.8
Family Distribution by Income Level	3,981,847	21.8	17.2	20.8	48.8	0.1
Household Distribution by Income Level	4,799,981	24.7	18.8	18.8	41.7	0.8
Median Family Income MSA - 14010 Birmingham, AL MSA	74,818	Median Housing Value			227,898	
Median Family Income MSA - 18020 Cape Charles, VA MSA	21,872	Median Gross Rent			881	
Median Family Income MSA - 18030 Charleston-Awena, IL MSA	58,889	Families Below Poverty Level			3.2%	
Median Family Income MSA - 18080 Chesapeake-Arland, IL MSA	84,821					
Median Family Income MSA - 18374 Chicago-Naperville-Arlington Heights, IL MSA	72,718					
Median Family Income MSA - 18180 Charlotte, IL MSA	48,428					
Median Family Income MSA - 18040 Columbia-McKeesport-Rock Island, IA MSA	61,721					
Median Family Income MSA - 19000 Decatur, IL MSA	57,878					
Median Family Income MSA - 20094 Elgin, IL MSA	16,874					
Median Family Income MSA - 28100 Hialeah, FL MSA	24,898					
Median Family Income MSA - 28884 Lake County-Panola County, IL MSA	88,241					
Median Family Income MSA - 37000 Peoria, IL MSA	66,878					
Median Family Income MSA - 48020 Rockford, IL MSA	81,201					
Median Family Income MSA - 37180 St. Louis, MO MSA	88,798					
Median Family Income MSA - 37170 St. Louis, MO MSA	88,798					

- If you selected multiple tables, the software displays the first table in Microsoft Word, then displays the **Save a File** dialog box for each subsequent table you selected. For every table you have selected, repeat **Step 3** to select a save location for the table and name the table. The software then displays the table in Microsoft word.

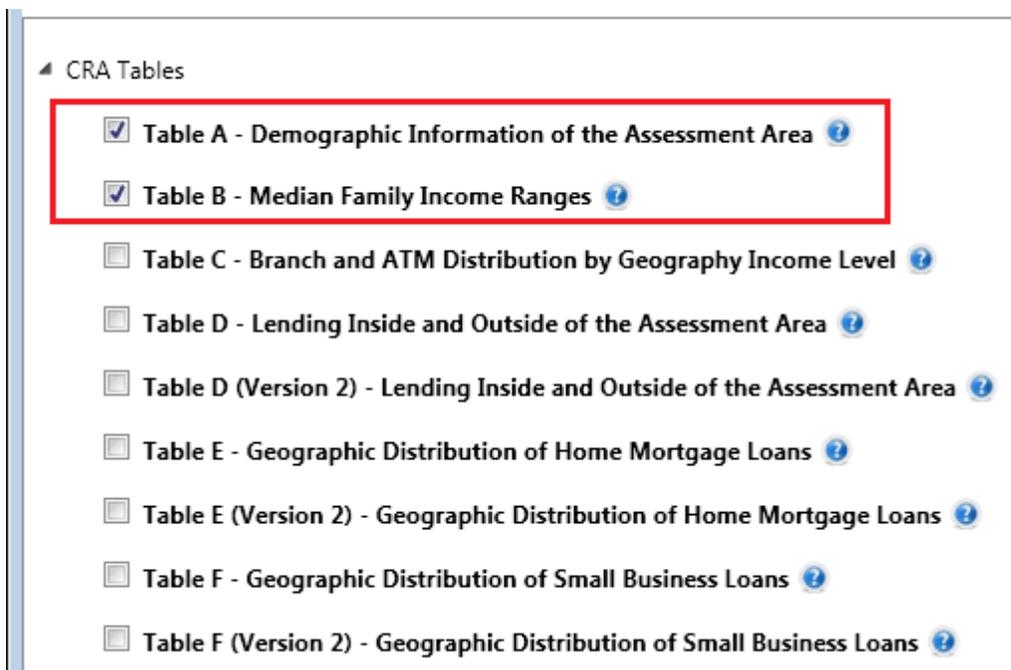
## Exporting Table(s) to Excel Format

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

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

1. [Select the table or tables](#) you want to export to Excel.

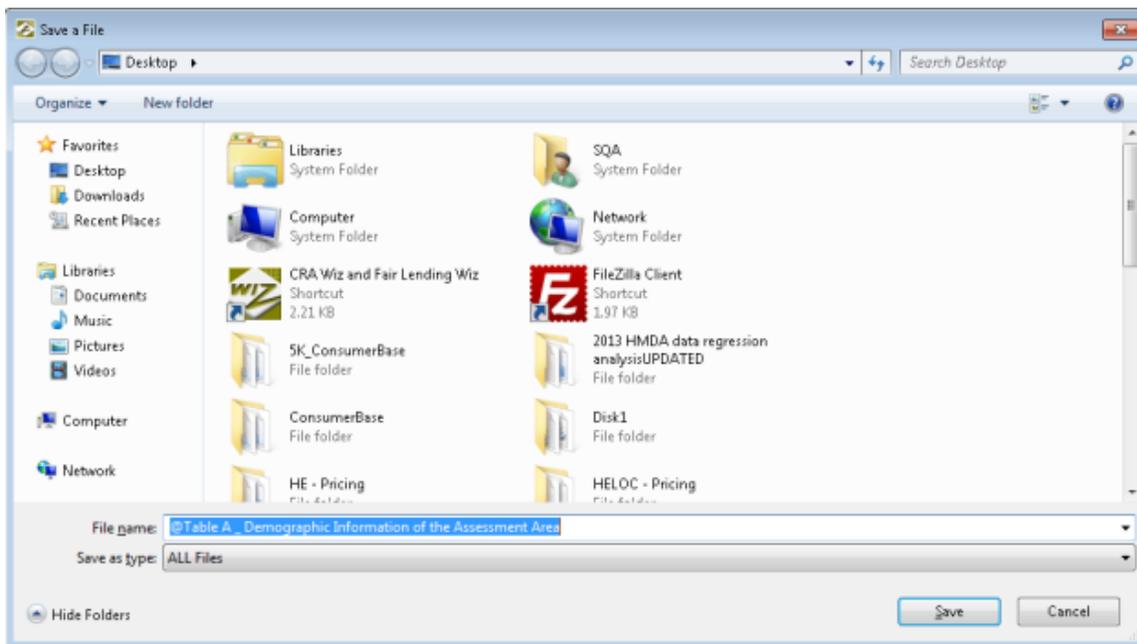
**Note:** For more information on how to select tables, refer to the [Selecting Tables to Generate](#) topic.



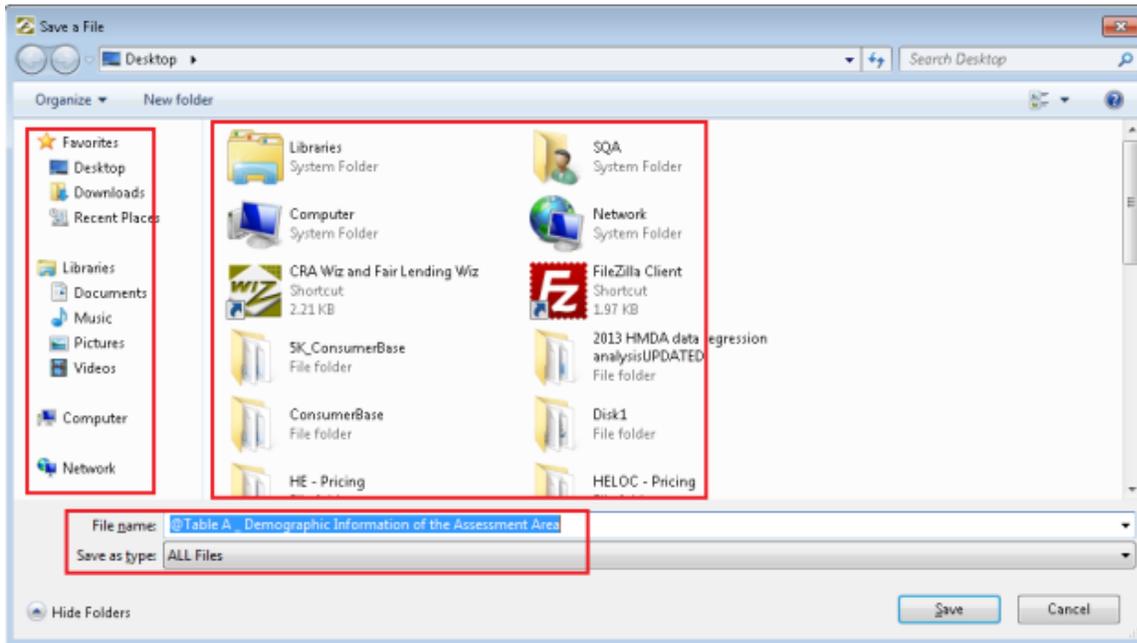
2. Click the **Excel**  icon located at the upper right corner of the table configuration screen:



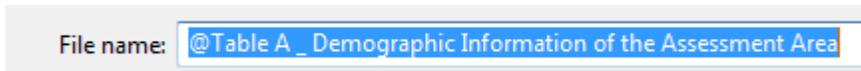
The software generates the table(s) and displays the **Save a File** dialog box:



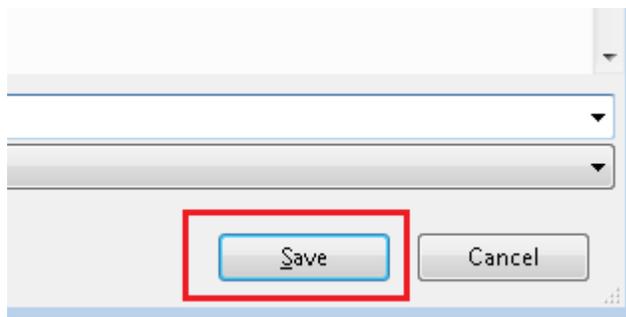
3. Use the dialog box controls to select a location to save the Excel version of the table and also enter a name for the saved Excel spreadsheet:



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



4. Click the **Save** button:



The software does one of the following:

- If you [selected a single table](#), the software displays the table in Microsoft Excel:

Table A - Demographic Information of the Assessment Area

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA*
Geographies	3,121	10.5	21.6	41.5	26.0	0.4
Population by Geography	12,830,632	7.4	20.8	42.8	28.7	0.2
Housing Units by Geography	5,267,614	7.8	20.8	43.8	27.9	0.1
Owner-Occupied Units by Geography	3,300,691	3.2	16.3	47.4	33.1	0.0
Occupied Rental Units by Geography	1,469,260	15.1	28.4	37.6	16.7	0.2
Vacant Units by Geography	497,663	16.4	25.6	37.9	20.0	0.1
Businesses by Geography	885,195	4.8	16.0	41.2	37.8	0.2
Farms by Geography	42,610	0.9	7.8	67.9	23.6	0.0
Family Distribution by Income Level	3,161,547	21.6	17.2	20.5	40.6	0.0
Household Distribution by Income Level	4,769,951	24.3	16.0	18.0	41.7	0.0
Median Family Income MSA - 14010 Bloomington, IL MSA	74,500	Median Housing Value				227,495
Median Family Income MSA - 16020 Cape Girardeau, MO-IL MSA	61,673	Median Gross Rent				651
Median Family Income MSA - 16060 Carbondale-Marion, IL MSA	50,689	Families Below Poverty Level				9.2%
Median Family Income MSA - 16580 Champaign-Urbana, IL MSA	66,521					
Median Family Income MSA - 19010 Danville, IL MSA	72,196					
Median Family Income MSA - 19180 Decatur, IL MSA	49,429					
Median Family Income MSA - 20994 Elgin, IL MD	61,723					
Median Family Income MSA - 19500 Decatur, IL MSA	57,570					
Median Family Income MSA - 20994 Elgin, IL MD	76,576					
Median Family Income MSA - 28100 Karlovale, IL MSA	59,998					
Median Family Income MSA - 37900 Peoria, IL MSA	66,241					
Median Family Income MSA - 40420 Rockford, IL MSA	66,036					
Median Family Income MSA - 41180 St. Louis, MO-IL MSA	61,291					
Median Family Income MSA - 44100 Springfield, IL MSA	66,798					
Median Family Income MSA - 44100 Springfield, IL MSA	66,823					
Median Family Income Non-MSAs - IL	54,499					

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

- If you [selected multiple tables](#), the software displays the first table in Microsoft Excel, then displays the **Save a File** dialog box for each subsequent table you selected. For every table you have selected, repeat **Step 3** to select a save location for the table and name the table. The software then displays the table in Microsoft word.

## Exporting Table(s) to PDF

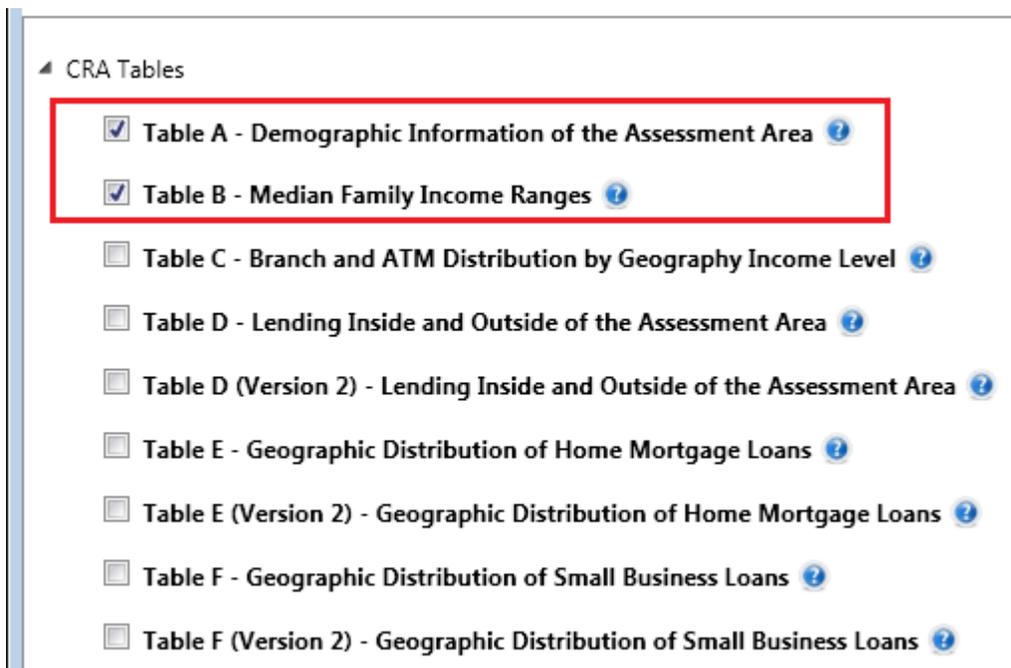
You can export one or more selected CRA Tables to Adobe System's **Portable Document Format (PDF)**.

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

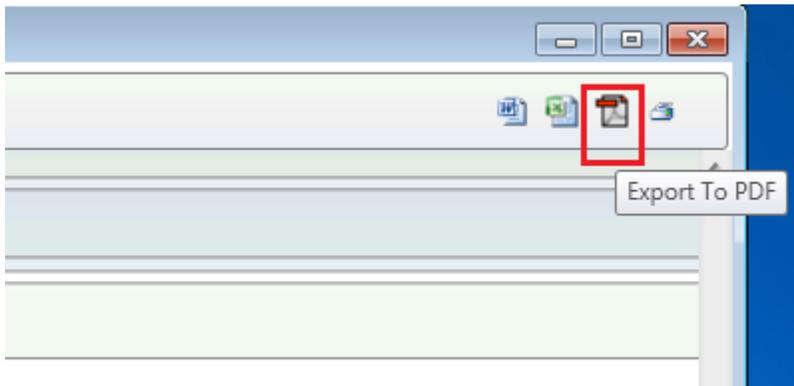
To export a table or tables to PDF, follow these steps:

1. [Select the table or tables](#) you want to export to PDF.

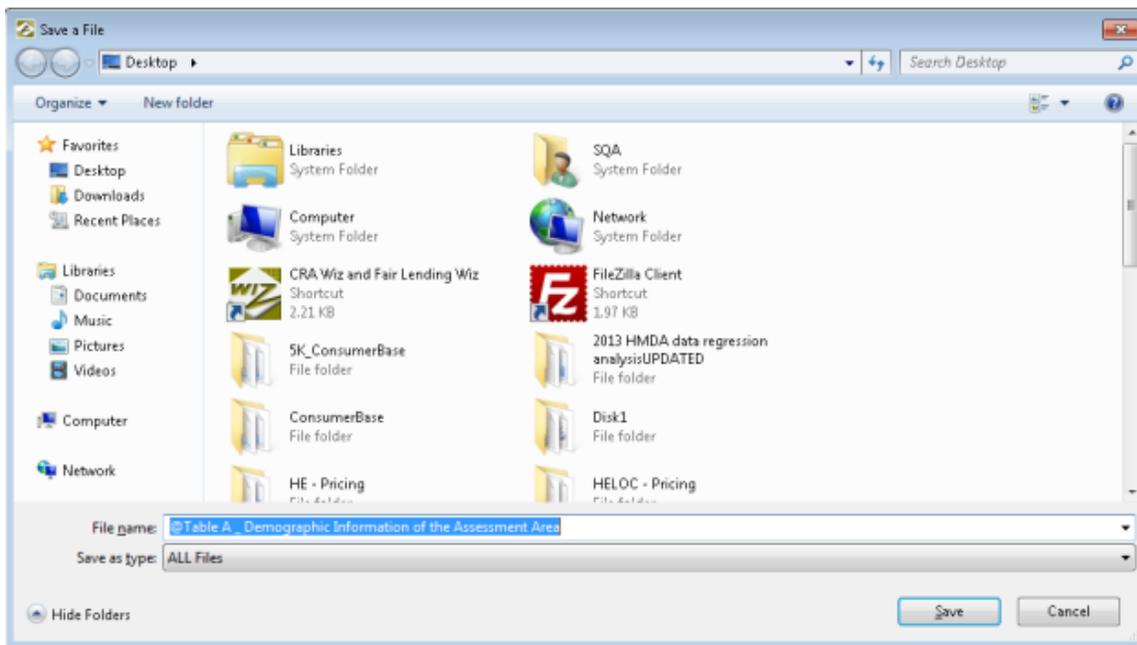
**Note:** For more information on how to select tables, refer to the [Selecting Tables to Generate](#) topic.



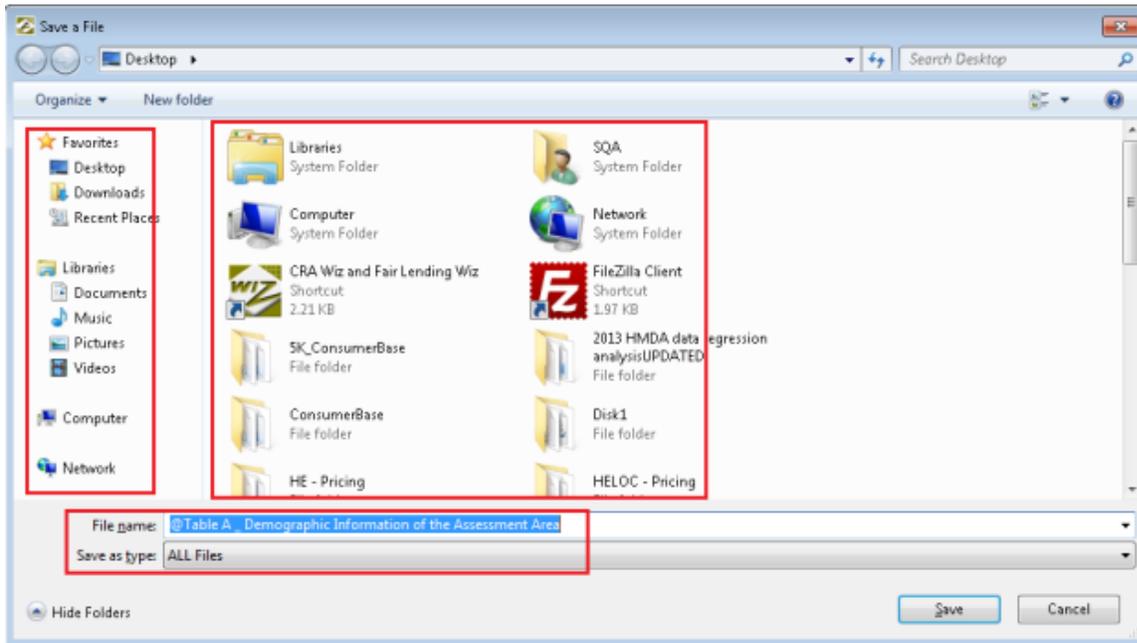
2. Click the **PDF**  icon located at the upper right corner of the table configuration screen:



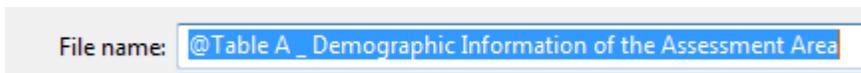
The software generates the table(s) and displays the **Save a File** dialog box:



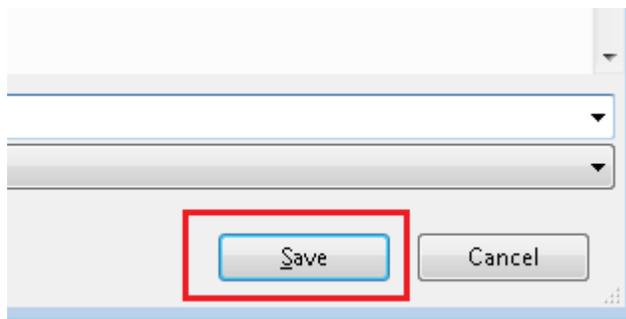
3. Use the dialog box controls to select a location to save the PDF version of the table and also enter a name for the saved PDF:



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



4. Click the **Save** button:



The software does one of the following:

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

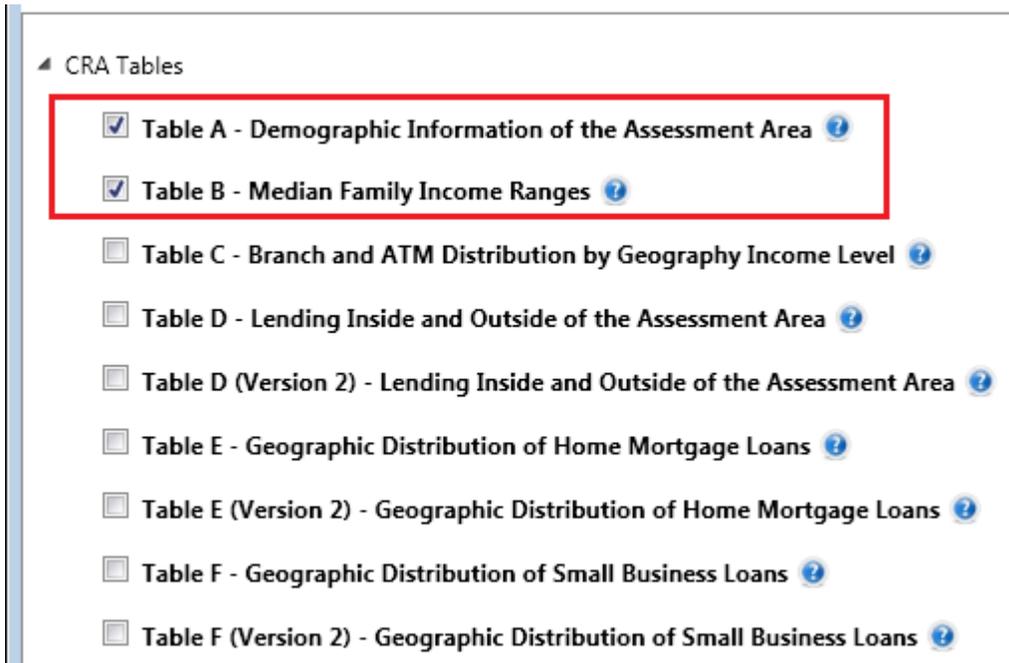
- If you [selected multiple tables](#), the software displays the first table, then displays the **Save a File** dialog box for each subsequent table you selected. For every table you have selected, repeat **Step 3** to select a save location for the table and name the table. The software then displays the table.

# Printing Table(s)

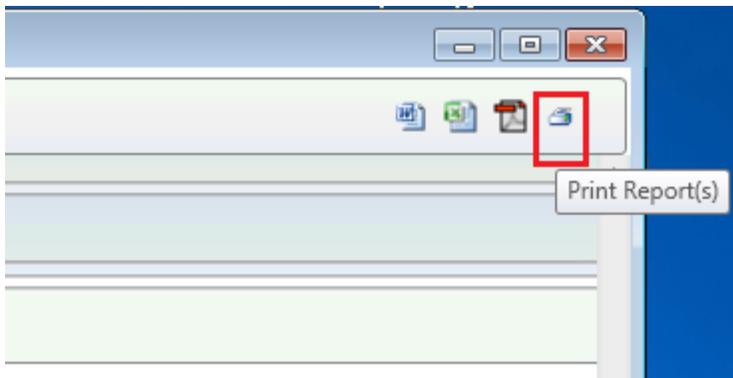
To print a table or tables, follow these steps:

1. [Select the table or tables](#) you want to print

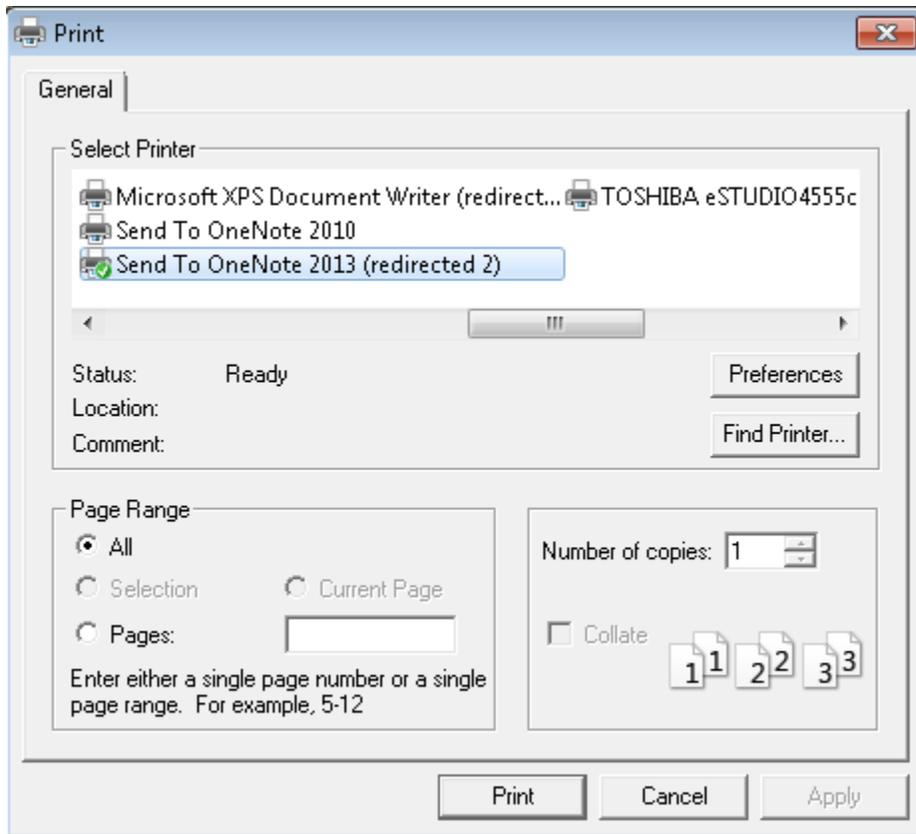
**Note:** For more information on how to select tables, refer to the [Selecting Tables to Generate](#) topic.



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

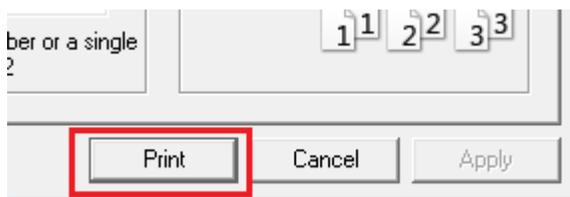


The software generates the table(s) and displays the **Print** dialog box:



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

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



The software does one of the following:

- If you [selected a single table](#), the software prints the table.
- If you [selected multiple tables](#), the software prints the first table, then displays the **Print** dialog box for each subsequent table you selected. For every table you have selected, repeat **Step 3** (configure printing options). The software then prints the table.

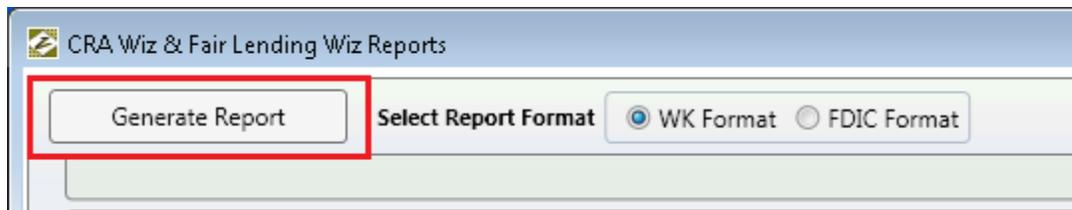
## Generating Table(s)

To generate a table or tables, follow these steps:

1. [Select the table or tables](#) you want to generate.

**Note:** For more information on how to select a table or tables, refer to the [Selecting Tables to Generate](#) topic.

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



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

**Note:** For more information about [how to use the Report Viewer](#), including viewing multiple tables, refer to the [Using Report Viewer](#) topic.

Report Viewer

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

1 of 3 100% Find | Next

### Table A - Demographic Information of the Assessment Area

Assessment Area: IL

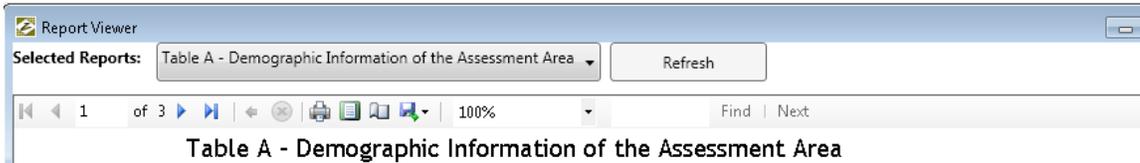
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies	3,121	10.5	21.6	41.5	26.0	0.4
Population by Geography	12,830,632	7.4	20.8	42.8	28.7	0.2
Housing Units by Geography	5,267,614	7.8	20.6	43.8	27.9	0.1
Owner-Occupied Units by Geography	3,300,891	3.2	16.3	47.4	33.1	0.0
Occupied Rental Units by Geography	1,469,260	15.1	28.4	37.6	18.7	0.2
Vacant Units by Geography	497,663	16.4	25.6	37.9	20.0	0.1
Businesses by Geography	685,185	4.8	16.0	41.2	37.8	0.2
Farms by Geography	42,610	0.9	7.6	67.9	23.6	0.0
Family Distribution by Income Level	3,161,547	21.6	17.2	20.5	40.6	0.0
Household Distribution by Income Level	4,769,951	24.3	16.0	18.0	41.7	0.0
Median Family Income MSA - 14010 Bloomington, IL MSA	74,930					Median Housing Value 227,495
Median Family Income MSA - 16020 Cape Girardeau, MO-IL MSA	51,673					Median Gross Rent 851
Median Family Income MSA - 16060 Carbondale-Marion, IL MSA	50,669					Families Below Poverty Level 9.2 %
Median Family Income MSA - 16590 Champaign-Urbana, IL MSA	65,521					
Median Family Income MSA - 16974 Chicago-Naperville-Arlington Heights, IL MD	72,196					
Median Family Income MSA - 19180 Danville, IL MSA	49,429					
Median Family Income MSA - 19340 Davenport-Moline-Rock Island, IA-IL MSA	61,723					
Median Family Income MSA - 19500 Decatur, IL MSA	57,570					
Median Family Income MSA - 20994 Elgin, IL MD	76,576					
Median Family Income MSA - 26100 Kankakee, IL MSA	59,998					
Median Family Income MSA - 29404 Lake County-Kenosha County, IL-VI MD	86,241					
Median Family Income MSA - 37900 Peoria, IL MSA	66,038					
Median Family Income MSA - 40420 Rockford, IL MSA	61,291					
Median Family Income MSA - 41180 St. Louis, MO-IL MSA	66,798					
Median Family Income MSA - 44100 Springfield, IL MSA	66,823					
Median Family Income Non-MSAs - IL	54,499					

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

8/17/2015 6:37:44 PM 1 of 3 Wolters Kluwer Financial Services

# Introduction to Report Viewer

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



The report viewer enables you to do the following:

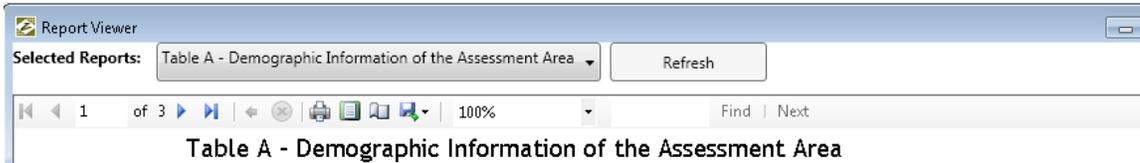
- [Display](#) a different report if you generated multiple report types
- [Navigate](#) through and display additional report pages
- [Zoom](#) the report display
- [Search](#) report text
- [Export](#) a report to either Word, Excel, or PDF format
- [Print](#) the report

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

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

# Introduction to Report Viewer

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



The report viewer enables you to do the following:

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

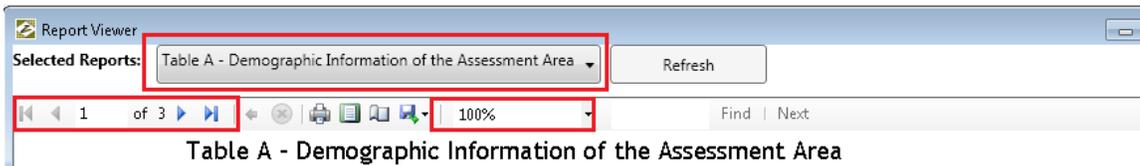
To use the report viewer, refer to the following topics:

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

# Report Navigation

You use the navigation controls in the report viewer to:

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



To navigate reports, refer to the following sections:

[Displaying Report Pages](#)

[Displaying Different Reports](#)

[Zooming Report Display](#)

## Displaying Report Pages

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



To display report pages, do the following:

- To display the next report page, click the right  arrow
- To display the previous report page, click the left  arrow
- To display the last page of the report, click the  button.

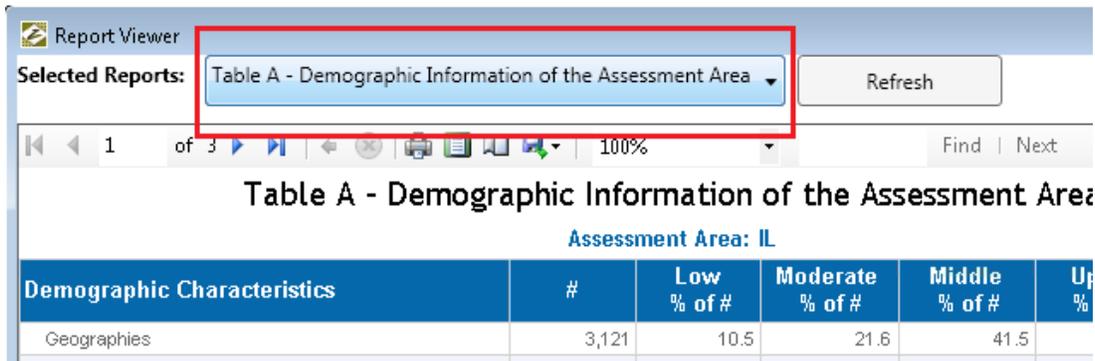
- To display the first page of the report, click the  button.
- To jump to a specific report page, enter a page number in the text box -  of 2 - and then press **Return** on your keyboard.

## Displaying Different Reports

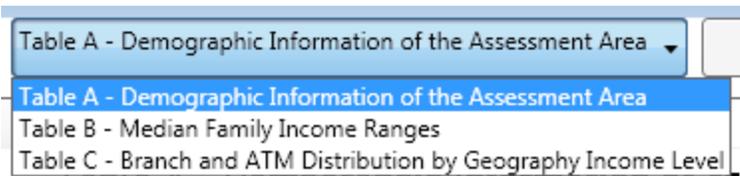
If you [selected](#) and [generated](#) multiple reports, you can select a different report to display.

To display a different report, do the following:

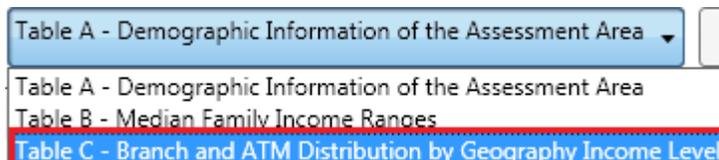
1. Click the **Select Report** drop-down menu.:



The software displays a list of reports:

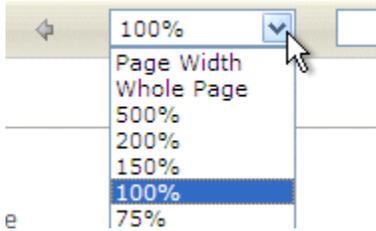


2. Select the report you want to display:



The software displays the report.

## Zooming Report Display



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

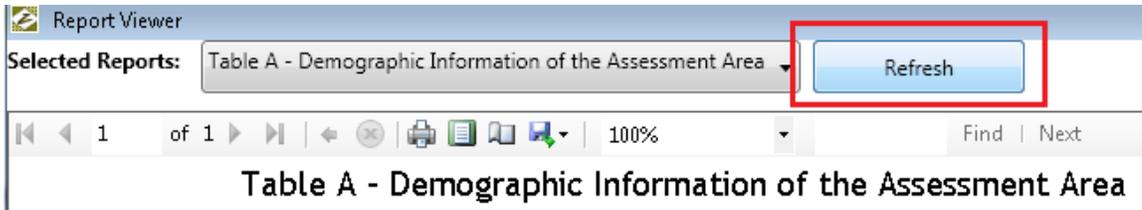
From the zoom drop-down menu, select one of the following zoom presets:

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

The software changes the zoom setting.

# Refreshing Report

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

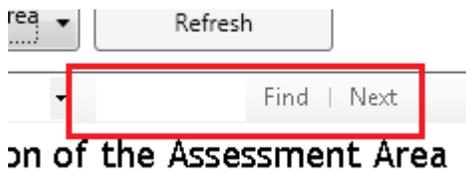


# Searching Reports

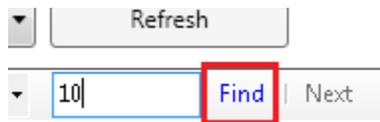
You can search a report for text and numerical values that you specify in the search box.

To search a report, do the following:

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



2. Click the **Find** link:



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

**Table A - Demographic Information of th**

Assessment Area: IL

Demographic Characteristics	#	Low % of #	Mode % of #
Geographies	3,121	10.5	
Population by Geography	12,830,632	7.4	
Housing Units by Geography	5,267,614	7.8	
Owner-Occupied Units by Geography	3,300,691	3.2	
Occupied Rental Units by Geography	1,469,260	15.1	
Vacant Units by Geography	497,663	16.4	
Businesses by Geography	885,185	4.8	
Farms by Geography	42,610	0.9	
Family Distribution by Income Level	3,161,547	21.6	
Household Distribution by Income Level	4,769,951	24.3	
Median Family Income MSA - 14010 Bloomington, IL MSA		74,930	Median I

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



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

**Table A - Demographic Information of the**  
Assessment Area: IL

Demographic Characteristics	#	Low % of #	Moderate % of #
Geographies	3,121	10.5	
Population by Geography	12,830,632	7.4	
Housing Units by Geography	5,267,614	7.8	
Owner-Occupied Units by Geography	3,300,691	3.2	
Occupied Rental Units by Geography	1,469,260	15.1	
Vacant Units by Geography	497,663	16.4	
Businesses by Geography	885,185	4.8	
Farms by Geography	42,810	0.9	
Family Distribution by Income Level	3,161,517	21.6	
Household Distribution by Income Level	4,769,951	24.3	
Median Family Income MSA - 14010 Bloomington, IL MSA		74,930	Median Hou

# Printing Reports

To print a [generated report](#), follow these steps:

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

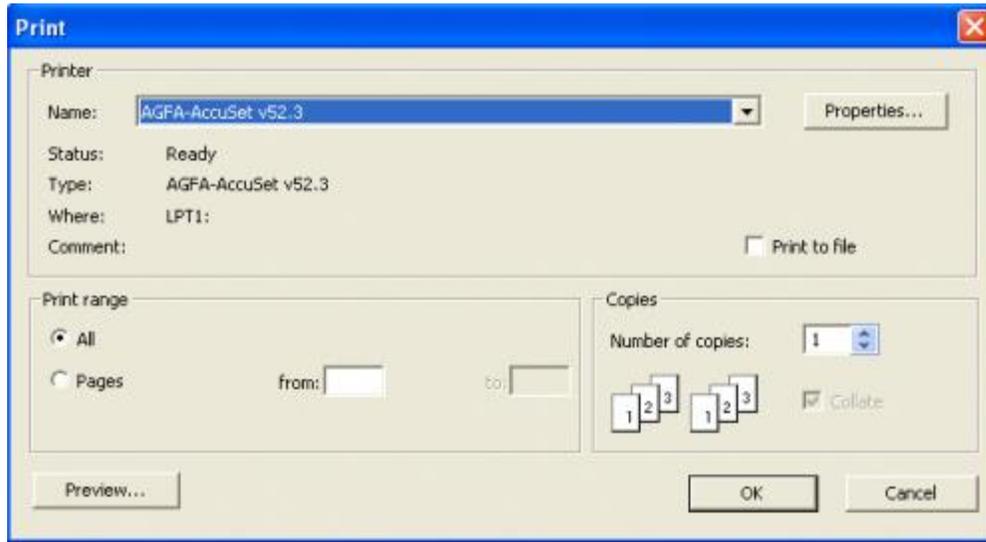


**IMPORTANT:** If you are printing a report for the first time, the system displays the following dialog box, indicating that **SQL Server Reporting Services** will be installed:



Click the **Install** button.

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



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

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

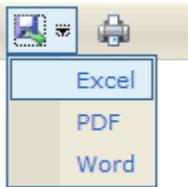
## Exporting Reports

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

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

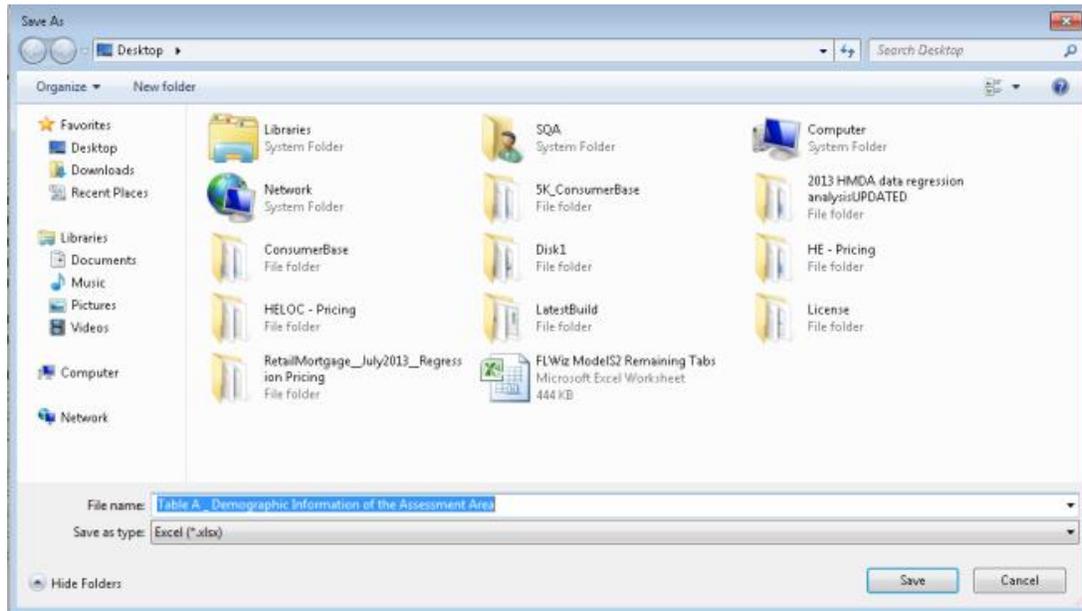
To export a report, do the following:

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



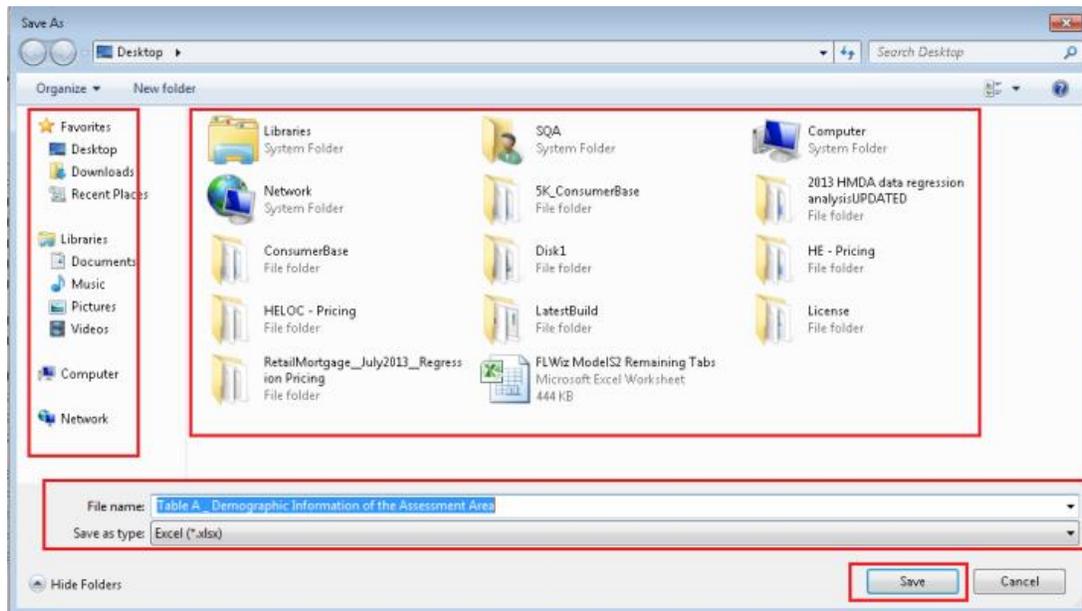
2. Select one of the following export file types:
  - Excel
  - PDF
  - Word

The software displays the **Save As** dialog box:

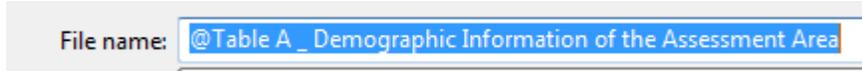


**Note:** Depending on your computer operating system configuration and security settings, your computer may display a file download confirmation message **before** displaying the Save As dialog box. If this happens, click the **Save** button.

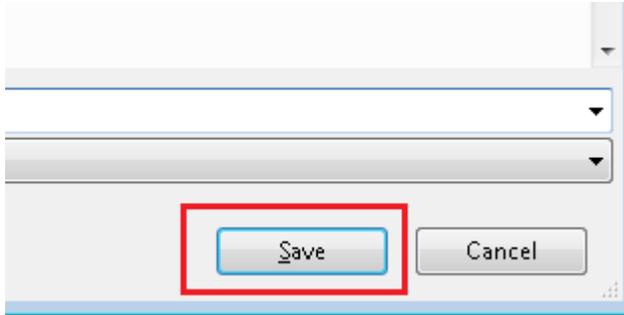
3. Use the dialog box controls to name the report and select the location where you want to save the exported report:



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



4. Click the **Save** button:



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



**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.

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