



Compliance Data Platform Exam Tables Guide

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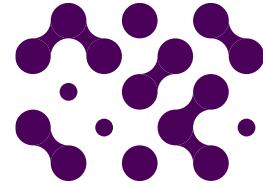
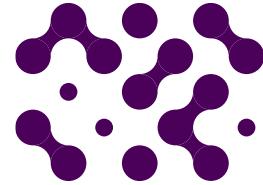


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Exam Table Guide

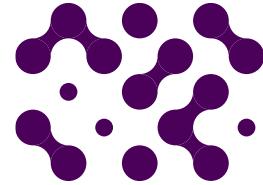
What are Exam Tables?

Exam Tables are reports that simulate the Lending Performance analysis conducted by regulators during the CRA Examination process, for the selected Assessment Area(s). Exam Tables are useful for ongoing analysis between CRA Examinations.

To locate the Exam Table Reports, click Discovery, hover over Reporting, and select Exam Tables.

Selections are then used to generate reports which can anticipate and gauge periodic progress in lending performance in comparison to peers and demographic benchmarks.

The screenshot shows the Compliance Data Platform interface. At the top, the navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Discovery' menu is expanded, showing 'Reporting' with 'CRA' and 'Exam Tables' selected. Below this, a search bar has 'Start: 01/01/2022' and 'End: 12/31/2022'. A checkbox for 'Report by Year' is checked. A 'Filter' dropdown is set to 'Current' and 'Other'. A 'Report Table' dropdown is set to 'Select All'. A 'Report Table' list on the right includes: Demographic Information for Assessment Areas, Table 1 - Lending Volume, Table 2 - Geographic Distribution of Home Purchase Loans, Table 3 - Geographic Distribution of Home Improvement Loans, Table 4 - Geographic Distribution of Home Refinance Loans, Table 5 - Geographic Distribution of Multi-family Loans, Table 6 - Geographic Distribution of All HMDA Loans, Table 7 - Geographic Distribution of Small Loans to Businesses, Table 8 - Borrower Distribution of Home Purchase Loans, Table 9 - Borrower Distribution of Home Improvement Loans, Table 10 - Borrower Distribution of Home Refinance Loans, HMDA - Borrower Distribution of All HMDA Loans, Table 11 - Borrower Distribution of Small Loans to Businesses, and Table 12 - Borrower Distribution of Small Loans to Farms. Below these are dropdowns for 'Target Institution' (set to 'Current Institution') and 'Target Market' (set to 'All Institutions'), and a 'Process' button. The bottom section shows a generated report for 'Table 6 - Geographic Distribution of Small Loans to Businesses' for 'Assessment Area(s) 0003' (Dallas, TX) from 01/01/2022 to 12/31/2022. The report includes a table with columns for Assessment Area, Total Loans, Overall Market, and various income tract percentages. The table shows data for 2022 Dallas, 2020 Census, 2022 Dun & Bradstreet 55SF Demographics, 2022 Aggregate Lending, and a note about rounding. The report is dated 1/1/2022 and is a PDF file. The right side of the interface shows 'Prosperity Training 2022 CRA', 'SUPPORT | HELP', 'Marquis Learning & Development', and 'Log Out'.



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Exam Table Guide

Preliminary Setup

Institutions must have a valid Respondent ID in order to run the Exam Tables.

The Respondent ID is located in the Resp ID field in both the HMDA & CRA areas of the institution setup.

The Respondent ID is the same as the FDIC Cert # located on the FDIC site.

Prosperity Bank is used throughout this guide for training purposes.

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Prosperity Training | SUPPORT | HELP | 2022 CRA | Marquis Learning & Development | Log Out

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Prosperity Training

Settings > Institutions > Edit Institution

Primary Bank

Name * Prosperity Training Require HMDA Denial Reasons Restrict User File Visibility

LEI * 549300D003QRZFSQ4N43 Tax ID 12-1234567

SR2155 Partial Exemptions

Closed-End-Mortgages No Exemption Full Year 5/24/2018 - 12/31/2018

Open-End Lines of Credit No Exemption Full Year 5/24/2018 - 12/31/2018

Respondent Institution

Name	Prosperity Training	Name	
Address	1301 North Mechanic Street	Address	
City	Ei Campo	City	
State	TX	State	TX
ZIP	77437	ZIP	

Parent Institution

Name	
Address	
City	
State	
ZIP	

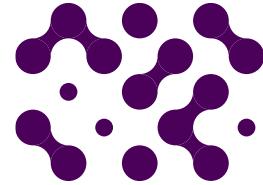
CRA

Resp ID 16835 Agency Code FDIC

HMDA

Resp ID Agency Code Bureau

Contact Phone



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Exam Table Guide

Exam Table Setup

Several options are available when determining which information you'd like to include in your Exam Tables.

Click within the **Start** and **End** date fields to determine what data will be represented in the report(s), based on the Action Date on the records.

If the date spans multiple years, clicking inside the **Report by Year** checkbox enables the reports to break down the totals by year.

Click the **Current** or **Other** radio buttons to determine which file will be used.

Click **Other** to select a different file from the current, active file in use. To select an alternate file, click the "File(s)" button. From the popup "File Selection" box, select the checkbox(es) for any files that will be utilized instead of the current file. Click **Save** to apply the new files selected.

The screenshot shows the 'Exam Tables' setup screen. At the top, there are date fields for 'Start' (01/01/2022) and 'End' (12/31/2022), a 'Report by Year' checkbox, and a 'File(s)' button (which is highlighted with a yellow oval). Below these are 'Assessment Area' and 'Report Table' checkboxes. The 'Report Table' section is expanded, showing a list of tables: Table 1 - Existing volume, Table 2 - Geographic distribution of Home Purchase Loans, Table 3 - Geographic Distribution of Home Improvement Loans, Table 4 - Geographic Distribution of Home Refinance Loans, Table 5 - Geographic Distribution of Multifamily Loans, Table 6 - Geographic Distribution of All MPPA Loans, Table 7 - Geographic Distribution of Small Loans to Businesses, Table 8 - Geographic Distribution of Small Loans to Farms, Table 9 - Borrower Distribution of Home Purchase Loans, Table 10 - Borrower Distribution of Home Improvement Loans, Table 11 - Borrower Distribution of Home Refinance Loans, Table 12 - Borrower Distribution of Small Loans to Businesses, Table 13 - Borrower Distribution of Small Loans to Farms, and Table 15 - Distribution of Branch Delivery Systems and Branch Openings/Closings. At the bottom, there are 'Target Institution' and 'Target Market' dropdowns, and a 'Process' button.

From **The Assessment Area** column, choose the desired geographic area(s) to apply to the reports.

From the **Report Table** column, choose the desired Exam Table reports to run.

The selections made here will also determine what data will be represented within the reports.

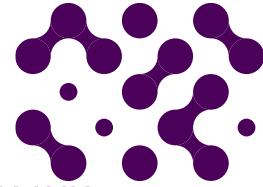
Select the **Enhanced Tables** checkbox to include numbers, percentage, and parity values in the report.

Sample Enhanced Tables are included in this guide for tables 2, 6, 7, 8, 11, and 12.

The **Target Institution** provides comparative data against the Target Market.

Target Market provides a comparison between your institution's lending and that of your peers.

Target Market includes several comparison options:



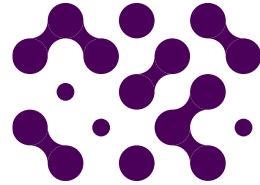
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Exam Table Guide

- All OCC/FRB/FDIC - compare your institution against other institutions who report to the same agency
- All Thrifts/All Banks/All Credit Unions/All Mortgage Companies/All Bureau - compare your institution against other institutions of the same type
- All other options - compare your institution to the peer groups you have created within Settings/Peer Groups

A Three Step Filter and/or Fast Filter can be combined with the Exam Table Report to further hone your results.

Once all selections have been made, including the desired dates and Assessment Area(s), click the **Process** button to create the desired reports.



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Exam Table Guide

Exam Table Walkthrough

Beginning at the top of the image below, let's walk through the information displayed:

This section displays the current Institution, Table in use, and the selected Assessment Area(s). The Assessment Area code corresponds with the Area ID, which was generated when the Assessment Area was created as a Reportable CRA Assessment Area within Settings/Tract Groups/AA's.

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Exam Tables > Report

Output Select Output

Table 6 - Geographic Distribution of Small Loans to Businesses

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File: 2022 CRA LR

Table 6 - Geographic Distribution of Small Loans to Businesses

Assessment Area(s) 0003

State: 40 - Oklahoma
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835
CRA ID: 16835

Assessment Area Number % of Total Overall Market % Lns % Bus. Agg Lending% % Lns % Bus. Agg Lending%

Assessment Area	Number	% of Total	Overall Market	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%
0003 - 2022 OKC	75	100.00	32,686	1.33	5.63	3.74	24.00	27.24	19.42	41.33	36.70	32.68	30.67	27.80	41.68

1/1/2022 To 12/31/2022 Bank Lending
FFIEC File - 2020 Census
2022 Dun & Bradstreet SBSF Demographics
2022 Aggregate Lending
Due to rounding, totals may not equal 100.0%
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This section displays either the current file in use, or if Other was selected, the designated file will be displayed.

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Exam Tables > Report

Output Select Output

Table 6 - Geographic Distribution of Small Loans to Businesses

Marquis ONE - 055t | SUPPORT | HELP | Marquis Learning & Development | Log Out

File: 2022 CRA LR

Table 6 - Geographic Distribution of Small Loans to Businesses

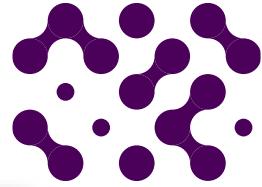
Assessment Area(s) 0003

State: 40 - Oklahoma
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835
CRA ID: 16835

Assessment Area Number % of Total Overall Market % Lns % Bus. Agg Lending% % Lns % Bus. Agg Lending%

Assessment Area	Number	% of Total	Overall Market	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%
0003 - 2022 OKC	75	100.00	32,686	1.33	5.63	3.74	24.00	27.24	19.42	41.33	36.70	32.68	30.67	27.80	41.68

1/1/2022 To 12/31/2022 Bank Lending
FFIEC File - 2020 Census
2022 Dun & Bradstreet SBSF Demographics
2022 Aggregate Lending
Due to rounding, totals may not equal 100.0%
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Exam Table Guide

Compliance Data Platform

Dashboard | Discovery | Data Entry | Data Processing | Filing | Settings | Administration

Discovery > Reporting > CRA > Exam Tables > Report

Output: Select Output

Table 6 - Geographic Distribution of Small Loans to Businesses

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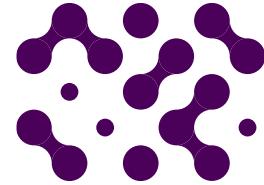
Table 6 - Geographic Distribution of Small Loans to Businesses

Assessment Area(s) 0003

State: 40- Oklahoma
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835
CRA ID: 16835

Assessment Area	Number	Total Loans		Low Income Tracts			Moderate Income Tracts			Middle Income Tracts			Upper Income Tracts			Unclassified Income Tracts		
		% of Total	Overall Market	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%
0003 - 2022 OKC	75	100.00	32,686	1.33	5.63	3.74	24.00	27.24	19.42	41.33	36.70	32.68	30.67	27.80	41.68	2.67	2.63	1.65
1/1/2022 To 12/31/2022 Bank Lending																		
FFIEC File - 2020 Census																		
2022 Dun & Bradstreet SBSF Demographics																		
2022 Aggregate Lending																		
Due to rounding, totals may not equal 100.0%																		
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This section displays the selected area, Evaluation Time Period, and HMDA/CRA codes. These codes correspond to the Respondent ID, listed in Settings/Institution/Edit Institution.



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Exam Table Guide

Report Export Options

Once your desired Exam Table(s) have been generated, click **PDF Export** or **Excel Export** to create a copy of the report in an electronic format.

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Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Exam Tables > Report

Output Select Output

Table 2 - Geographic Distribution of Home Purchase Loans

Table 6 - Geographic Distribution of Small Loans to Businesses

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Table 2 - Geographic Distribution of Home Purchase Loans

Assessment Area(s) 0003

State: 48 - Texas

Evaluation Period: 2022-01-01 - 2022-12-31

HHDA ID: 16835

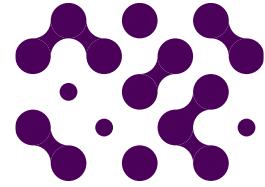
File: 2022 CRA

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Overall	Low	Mod	Mid	Up	Unc
0003 - 2022 Dallas Plano Irving	1	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00
1/1/2022 To 12/31/2022 Bank Lending																			
Owner Occupied Housing %			5.06		19.74		31.10		43.76		0.34								
2022 Aggregate Lending %			4.56		14.06		37.09		43.82		0.45								
PFTEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
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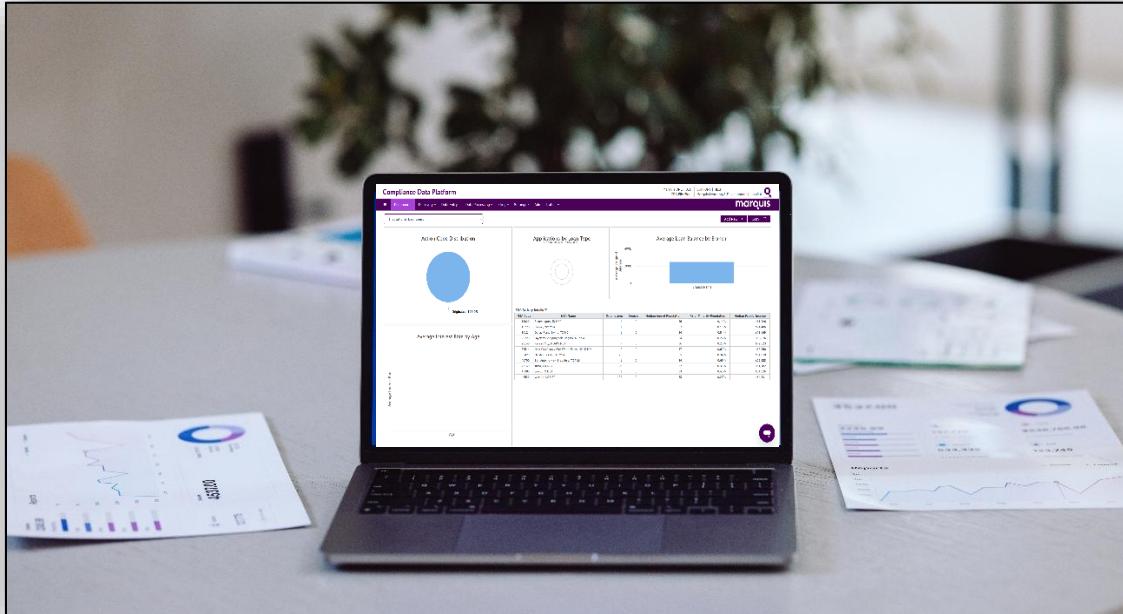
Table 6 - Geographic Distribution of Small Loans to Businesses

File: 2022 CRA

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Overall	Low	Mod	Mid	Up	Unc
0003 - 2022 Dallas Plano Irving	1	100.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00
1/1/2022 To 12/31/2022 Bank Lending																			
Owner Occupied Housing %			5.06		19.74		31.10		43.76		0.34								
2022 Aggregate Lending %			4.56		14.06		37.09		43.82		0.45								
PFTEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
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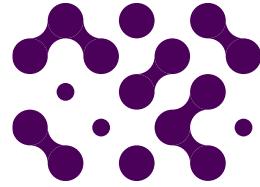
Exam Table Reports



Exam Tables are reports that simulate the lending performance analysis conducted by regulators during the CRA Examination process for the selected Assessment Area(s).

A note about running the Exam Tables:

Many tables correspond to either the HMDA Market Share or CRA Market Share reports. These reports can be used as a self check to validate the totals listed in the Exam Tables.



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Exam Table Guide

Demographic Information for Assessment Area

The Demographic Information for Assessment Area(s) displays key Demographic Characteristics by Tract Income Level. This report can be used to obtain high-level demographic information for your assessment area.

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Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Exam Tables > Report

Demographic Information for Assessment Areas

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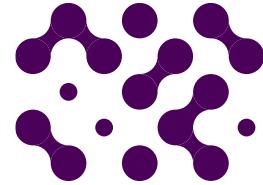
Demographic Characteristics

Demographic Characteristics	Total Number	Low Income Geographies % of Number	Moderate Income Geographies % of Number	Middle Income Geographies % of Number	Upper Income Geographies % of Number	Unclassified Geographies % of Number
Geographies (Census Tracts)	419	7.16	24.82	35.08	26.40	4.53
Population by Geography	1,425,695	5.54	22.27	37.84	32.82	1.52
Owner-Occupied Housing by Geography	336,847	3.40	17.95	40.08	37.71	0.85
Businesses by Geography (D & B Data)	49,754	5.63	27.24	36.70	27.80	2.63
Farms by Geography (D & B Data)	2,256	3.55	24.96	40.96	28.95	1.60
Family Distribution by Income Level	337,178	21.07	17.58	20.53	40.82	1.12
Distribution of Low and Moderate Income Families throughout AA Geographies	130,302	9.82	32.82	37.41	18.01	1.95
MSA/MD Median Family Income (MSA/MD 36420)	975,170					
MSA/MD FFIEC Median Family Income (MSA/MD 36420) for 2022	884,900					
Median Housing Value	\$146,300	\$65,000	\$95,900	\$149,500	\$235,200	49
Unemployment rate (%)	6.00	0.00	0.00	0.00	0.00	0.00
Households Below Poverty Level (%)	13.01	31.45	19.80	11.07	6.01	31.27
Housing Units	578,343	5.96	24.45	39.18	29.00	1.41
Occupied Rental Units	186,307	9.45	33.67	58.23	16.44	2.20
Vacant Units	55,189	9.77	33.01	56.88	18.27	2.12
Household Distribution by Income Level	523,154	5.56	23.55	39.42	30.13	1.33
Median Gross Rent	366,008	6.19	23.61	38.34	29.79	2.07
Families Below Poverty Level	32,087	16.39	35.26	31.54	12.36	4.44

FFIEC File - 2020 Census
2022 Dunn & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.00%
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Processing the Report:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the desired Assessment Area(s) from the Assessment Areas column.
4. Select the checkbox for Demographic Information for Assessment Areas.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.



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Exam Table Guide

Table 1- Lending Volume

Table 1- Lending Volume provides various types of loan information for both inside and outside the selected Assessment Area. This report can be used to see Bank Activity in each area, broken out by loan type (Home Mortgage, Small Business, etc).

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<p>Marquis ONE - 0554</p> <p>Table 1 - Lending Volume - Loans By Assessment Area</p> <p>Assessment Area(s) 0003</p> <p>State: 40- Oklahoma</p> <p>Evaluation Period: 2022-01-01 - 2022-12-31</p> <p>HMDA ID: 16835</p> <p>CRA ID: 16835</p> <table border="1"> <thead> <tr> <th rowspan="2">Assessment Area</th> <th colspan="2">Bank Activity in Each Area</th> <th rowspan="2">Home Mortgage</th> <th rowspan="2">Small Business</th> <th rowspan="2">Small Farm</th> <th rowspan="2">Community Development</th> <th rowspan="2">Total Optional Loans</th> <th rowspan="2">Business Real Estate Secured</th> <th rowspan="2">Home Equity</th> <th rowspan="2">Motor Vehicle</th> <th rowspan="2">Credit Card</th> <th rowspan="2">Other Secured Consumer</th> <th rowspan="2">Other Unsecured Consumer</th> <th rowspan="2">Other Optional</th> </tr> <tr> <th>Loans</th> <th>Deposits</th> <th>Num</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>0003 - 2022 OKC</td> <td></td> </tr> <tr> <td>1/1/2022 To 12/31/2022 Inside Area</td> <td>75</td> <td>30.00</td> <td>0.00</td> <td>0.00</td> <td>75</td> <td>30.36</td> <td>0</td> <td>0.00</td> <td>0</td> <td>0.00</td> <td>0</td> <td>0.00</td> <td>0</td> <td>0.00</td> <td>0</td> <td>0.00</td> <td>0</td> <td>0.00</td> </tr> <tr> <td>1/1/2022 To 12/31/2022 Outside Area</td> <td>178</td> <td></td> <td>0.00</td> <td>172</td> <td>69.64</td> <td>3</td> <td>100.00</td> <td>0</td> <td>0.00</td> <td>0</td> <td>0.00</td> <td>0</td> <td>0.00</td> <td>0</td> <td>0.00</td> <td>0</td> <td>0.00</td> </tr> <tr> <td>Summary Results - All Areas</td> <td>250</td> <td></td> <td></td> <td>0</td> <td>247</td> <td>3</td> <td></td> <td>0</td> <td></td> <td>0</td> <td></td> <td>0</td> <td></td> <td>0</td> <td></td> <td>0</td> <td></td> <td>0</td> </tr> </tbody> </table> <p>FFIEC File - 2020 Census Due to rounding, totals may not equal 100.0% Copyright © 2025 MARQUIS</p> <p>Marquis ONE - 0554</p> <p>Table 1 - Lending Volume - Loan Amounts By Assessment Area</p> <p>Assessment Area(s) 0003</p> <p>State: 40- Oklahoma</p> <p>Evaluation Period: 2022-01-01 - 2022-12-31</p> <p>HMDA ID: 16835</p> <p>CRA ID: 16835</p> <table border="1"> <thead> <tr> <th rowspan="2">Assessment Area</th> <th colspan="2">Bank Activity in Each Area</th> <th rowspan="2">Home Mortgage</th> <th rowspan="2">Small Business</th> <th rowspan="2">Small Farm</th> <th rowspan="2">Community Development</th> <th rowspan="2">Total Optional Loans</th> <th rowspan="2">Business Real Estate Secured</th> <th rowspan="2">Home Equity</th> <th rowspan="2">Motor Vehicle</th> <th rowspan="2">Credit Card</th> <th rowspan="2">Other Secured Consumer</th> <th rowspan="2">Other Unsecured Consumer</th> <th rowspan="2">Other Optional</th> </tr> <tr> <th>\$000s</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>0003 - 2022 OKC</td> <td></td> </tr> <tr> <td>1/1/2022 To 12/31/2022 Inside Area</td> <td>19,059</td> <td>30.45</td> <td>0.00</td> <td>0</td> <td>0</td> <td>19,059</td> <td>30.71</td> <td>0</td> </tr> <tr> <td>1/1/2022 To 12/31/2022 Outside Area</td> <td>43,516</td> <td></td> <td>0</td> <td>0</td> <td>43,004</td> <td>69.29</td> <td>532</td> <td>100.00</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table> <p>File: 2022 CRA LR</p>																			Assessment Area	Bank Activity in Each Area		Home Mortgage	Small Business	Small Farm	Community Development	Total Optional Loans	Business Real Estate Secured	Home Equity	Motor Vehicle	Credit Card	Other Secured Consumer	Other Unsecured Consumer	Other Optional	Loans	Deposits	Num	%	0003 - 2022 OKC																		1/1/2022 To 12/31/2022 Inside Area	75	30.00	0.00	0.00	75	30.36	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1/1/2022 To 12/31/2022 Outside Area	178		0.00	172	69.64	3	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	Summary Results - All Areas	250			0	247	3		0	Assessment Area	Bank Activity in Each Area		Home Mortgage	Small Business	Small Farm	Community Development	Total Optional Loans	Business Real Estate Secured	Home Equity	Motor Vehicle	Credit Card	Other Secured Consumer	Other Unsecured Consumer	Other Optional	\$000s	%	0003 - 2022 OKC																		1/1/2022 To 12/31/2022 Inside Area	19,059	30.45	0.00	0	0	19,059	30.71	0	0	0	0	0	0	0	0	0	0	1/1/2022 To 12/31/2022 Outside Area	43,516		0	0	43,004	69.29	532	100.00	0	0	0	0	0	0	0	0	0																																		
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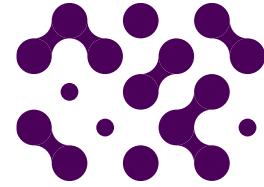
Record Requirements

1. Action must be 1 or 6. **Note:** Deposits must have an action code
2. Loan/Deposit must be L or D
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. HMDA or CRA Qualified must be Yes
5. Record must be geocoded

Processing the Report:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the desired Assessment Area(s).
4. Select the checkbox for Table 1- Lending Volume.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.

For an explanation of terms, refer to the [Glossary](#).



Compliance Data Platform

Exam Table Guide

Table 2 - Geographic Distribution of Home Purchase Loans

Table 2- Geographic Distribution of Home Purchase Loans provides information regarding the Geographic Distribution of Home Purchase loans for all types of income tracts. This report can be used to see owner occupied housing % and most recent Aggregate Lending % for home purchase loans based on income level for the selected Assessment Area.

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Output | Select Output

Table 2 - Geographic Distribution of Home Purchase Loans

File: 2022 CRA

Prosperity Training
Table 2 - Geographic Distribution of Home Purchase Loans
Assessment Area(s) 0003
State: 48- Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID:
CRA ID: 16835

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank Total Lenders	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Overall	Low	Mod	Mid	Up	Unc
0003 - 2022 Dallas Plano Irving	2	100.00	0.00	0.00	0.00	0.00	50.00	0.00	50.00	0.00	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00
1/1/2022 To 12/31/2022 Bank Lending																			
Owner Occupied Housing %		5.06		19.74			31.10		43.76		0.34								
2022 Aggregate Lending %		4.56		14.06			37.09		43.82		0.45								
FFIEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
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Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup
4. HMDA Qualified = Yes
5. Record must be geocoded
6. HMDA Purpose = 1 (Home Purchase)
7. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution

Processing the Report:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 2-Geographic Distribution of Home Purchase.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.



Compliance Data Platform

Exam Table Guide

Alternatively, you may wish to process the Exam Table as an Enhanced Table to display dollar and Parity % values.

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Discovery > Reporting > CRA > Exam Tables > Report

Table 2 - Geographic Distribution of Home Purchase Loans

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Output: Select Output

File: 2022 CRA

Table 2 - Geographic Distribution of Home Purchase Loans

Assessment Area(s) 0003

State: 48 - Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835
CRA ID: 16835

FFIEC File - 2020 Census
2022 Aggregate Lending
Due to rounding, totals may not equal 100.00%
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Output: Select Output

File: 2022 CRA

Table 2 - Geographic Distribution of Home Purchase Loans

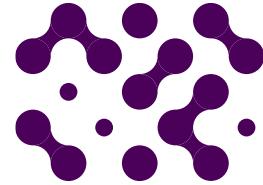
Assessment Area(s) 0003

State: 48 - Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835
CRA ID: 16835

FFIEC File - 2020 Census
2022 Aggregate Lending
Due to rounding, totals may not equal 100.00%
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For an explanation of terms, refer to the [Glossary](#).

For an explanation of how to validate/calculate values (including Owner Occupied Housing % and Aggregate Lending %), refer to [Appendix 1](#).



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Exam Table Guide

Table 3 - Geographic Distribution of Home Improvement

Table 3 - Geographic Distribution of Home Improvement can be used to see owner occupied housing % and the most Aggregate Lending % for home refinance loans based on income level.

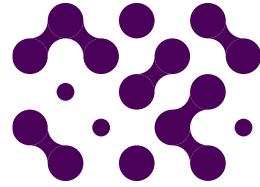
Compliance Data Platform											Prosperity Training 2022 CRA	SUPPORT HELP	Marquis Learning & Development	Log Out	marquis						
Discovery > Reporting > CRA > Exam Tables > Report											Output	Select Output									
Table 3 - Geographic Distribution of Home Improvement Loans											File: 2022 CRA										
Prosperity Training Table 3 - Geographic Distribution of Home Improvement Loans Assessment Area(s) 0003																					
State: 48- Texas Evaluation Period: 2022-01-01 - 2022-12-31 HMDA ID: CRA ID: 16835																					
Assessment Area		Total Loans	Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)							
0003 - 2022 Dallas Plano Irving		Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	Total Lenders	Overall	Low	Mod	Mid	Upp	Unc		
3/1/2022 To 12/31/2022 Bank Lending		1	100.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	22	1.17	1.85	1.33	1.66	0.98	0.00		
Owner Occupied Housing %				5.06		19.74		31.10		43.76		0.34									
2022 Aggregate Lending %				1.89		9.22		23.10		65.33		0.38									
FFIEC File - 2020 Census 2022 Aggregate Lending Due to rounding, totals may not equal 100.0% Copyright © 2025 MARQUIS																					

Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. HMDA Qualified = Yes
5. Record must be geocoded
6. HMDA Purpose =2 (Home Improvement)
7. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution.

Processing the Report:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the desired Assessment Area(s).
4. Select the checkbox for Table 3-Geographic Distribution of Home Improvement Loans.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.



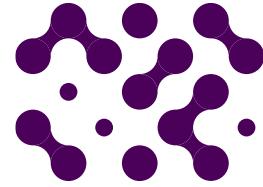
Compliance Data Platform

Exam Table Guide

Calculations

Values for Bank Lending/Total Loans (2), Owner Occupied Housing % for each income tract, Aggregate Lending % for each income tract, etc. are calculated identically to those in Table 2-Geographic Distribution of Home Purchase Loans.

For information on how to validate totals for Bank Lending, Owner Occupied Housing %, Aggregate Lending %, and Institution Market share, refer to [Appendix 1](#).



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Exam Table Guide

Table 4 – Geographic Distribution of Home Refinance Loans

Table 4 - Geographic Distribution of Home Refinance Loans provides information regarding the Geographic Distribution of Home Refinance loans for all types of income tracts. Used to see Owner Occupied Housing % and most recent Aggregate Lending % for home refinance loans based on income level.

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Output: Select Output

Table 4 - Geographic Distribution of Home Refinance Loans

Prosperity Training | File: 2022 CRA

Table 4 - Geographic Distribution of Home Refinance Loans

Assessment Area(s): 0003

State: 48 - Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID:
CRA ID: 16835

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Total Lenders	Overall	Low	Mod	Mid	Up
0003 - 2022 Dallas Plano Irving																			
1/1/2022 To 12/31/2022 Bank Lending	2	100.00	0.00	0.00	50.00	0.00	0.00	0.00	50.00	0.00	0.00	0.00	42	0.52	0.77	0.73	0.40	0.53	0.00
Owner Occupied Housing %			5.06		19.74		31.10		43.76		0.34								
2022 Aggregate Lending %			3.00		13.92		32.77		49.85		0.43		681						

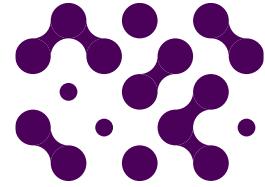
FFIEC File - 2020 Census
2022 Aggregate Lending
Due to rounding, totals may not equal 100.0%
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Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. HMDA Qualified = Yes
5. Record must be geocoded
6. HMDA Purpose = 31 (Refinancing), 32 (Cash-out Refinancing)
7. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution.

Processing the Report:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 4-Geographic Distribution of Home Refinance Loans.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.



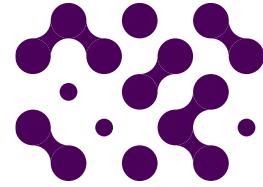
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Exam Table Guide

Calculations

Values for Total Loans, Owner Occupied Housing %, Aggregate Lending %, etc. are calculated identically to those in Exam Tables 2-4.

To learn how to validate totals for Owner Occupied Housing % and Aggregate Lending %, refer to [Appendix 1](#).



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Exam Table Guide

Table 5 – Geographic Distribution of Multifamily Loans

Table 5 – Geographic Distribution of Multifamily loans provides information regarding the Geographic Distribution of Multifamily loans for all types of income tracts. Used to see owner occupied housing % and most recent Aggregate Lending % for geographic distribution of multifamily loans based on income level.

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Output Select Output

Table 5 - Geographic Distribution of Multifamily Loans

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Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Total Lenders	Overall	Low	Mod	Mid	Upp
0003 - 2022 Dallas Plano Irving													22	1.43	3.00	1.10	0.00	2.54	0.00
1/1/2022 To 12/31/2022 Bank Lending	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22	1.43	3.00	1.10	0.00	2.54	0.00
Owner Occupied Housing %			18.38		28.02		27.97		23.19		2.43								
2022 Aggregate Lending %			17.83		32.44		22.46		21.03		2.50			137					

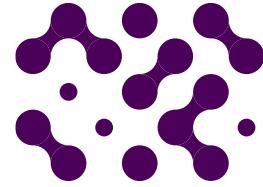
FFIEC File - 2020 Census
2022 Aggregate Lending
Due to rounding, totals may not equal 100.00%
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Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. HMDA Qualified = Yes
5. Record must be geocoded
6. HMDA Property Type = 3
7. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution.

Processing the Report:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 5-Geographic Distribution of Multifamily Loans.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.



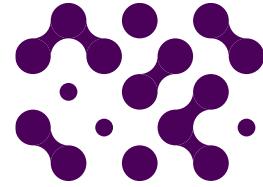
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Exam Table Guide

Calculations

Values for Total Loans, Owner Occupied Housing %, Aggregate Lending %, etc. are calculated identically to those in Exam Tables 2-4. Refer to [Appendix 1](#) for complete calculation information.

Note: Content displayed in this table may vary depending on the edit year of the file.



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Exam Table Guide

HMDA – Geographic Distribution of all HMDA Loans

The Geographic Distribution of All HMDA Loans provides information regarding the distribution of all HMDA loans by Tract Income Level within the Assessment Area. Used to see owner occupied housing % and most recent Aggregate Lending % for Geographic Distribution of all HMDA loans based on income level.

Record Requirements

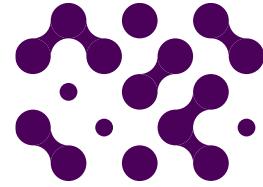
1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range entered when processing the Exam Table
4. HMDA Qualified = Yes
5. Record must be geocoded
6. HMDA Purpose = 1, 2, 31, and 32

Processing the Report:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for HMDA – Geographic Distribution of All HMDA Loans.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.

Calculations

Values for Total Loans, Owner Occupied Housing %, Aggregate Lending %, etc. are calculated identically to those in Exam Tables 2-5. Refer to [Appendix 1](#) for complete calculation information.



Compliance Data Platform

Exam Table Guide

Table 6 – Geographic Distribution of Small Loans to Businesses

Table 6 - Geographic Distribution of Small Loans to Businesses can be used to see % of Businesses (D&B Data) and most recent Aggregate Lending % for Geographic Distribution of Small Loans to Businesses based on income level, for the selected Assessment Area.

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Table 6 - Geographic Distribution of Small Loans to Businesses

Marquis ONE - 0551
Table 6 - Geographic Distribution of Small Loans to Businesses
Assessment Area(s) 0002
State: 20 - Kansas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835
CRA ID: 16835

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts				
	Number	% of Total	Overall Market	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%
0002 - 2022 Wichita KS 1/1/2022 To 12/31/2022 Bank Lending FFIEC File - 2020 Census 2022 Dun & Bradstreet SBSF Demographics 2022 Aggregate Lending Due to rounding, totals may not equal 100.0% Copyright © 2022 MARQUIS	121	54.50	11,347	4.96	3.05	2.06	33.06	27.25	19.72	31.40	41.09	37.04	25.62	27.42	38.01
															4.96
															1.20
															2.64

File: Test 2022 CRA LR

Marquis ONE - 0551
Table 6 - Geographic Distribution of Small Loans to Businesses
Assessment Area(s) 0003/0005
State: 40 - Oklahoma
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835
CRA ID: 16835

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts				
	Number	% of Total	Overall Market	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%
0003 - 2022 OK 1/1/2022 To 12/31/2022 Bank Lending FFIEC File - 2020 Census 2022 Dun & Bradstreet SBSF Demographics 2022 Aggregate Lending Due to rounding, totals may not equal 100.0% Copyright © 2022 MARQUIS	75	33.78	32,686	1.33	5.63	3.74	24.00	27.24	19.42	41.33	36.70	32.66	30.67	27.80	41.68
0005 - 2022 Tulsa OK 1/1/2022 To 12/31/2022 Bank Lending FFIEC File - 2020 Census 2022 Dun & Bradstreet SBSF Demographics 2022 Aggregate Lending Due to rounding, totals may not equal 100.0% Copyright © 2022 MARQUIS	26	11.71	22,215	15.30	4.62	3.35	7.69	28.29	22.39	30.77	34.77	34.08	46.15	32.19	39.22
															0.00
															0.13
															0.09

File: Test 2022 CRA LR

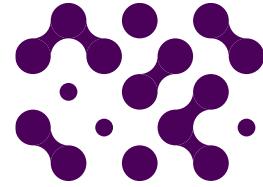
Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. CRA Qualified = Yes
5. Record must be geocoded
6. CRA Type = 01

Processing the Exam Table:

Note: Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution.

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 6-Geographic Distribution of Small Loans to Businesses.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.



Compliance Data Platform

Exam Table Guide

7. Click Process.
8. Alternatively, you may wish to process the Exam Table as an Enhanced Table.

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Exam Tables > Report

Output: Select Output

Table 6 - Geographic Distribution of Small Loans to Businesses

File: 2022 CRA

Table 6 - Geographic Distribution of Small Loans to Businesses
Assessment Area(s) 0003
State: 48- Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835
CRA ID: 16835

Assessment Area	Total Loans		Low Income Tracts						Moderate Income Tracts						Middle Income Tracts						Upper Income Tracts																
	Number	% of Total	#	%	\$	Parity	Parity %	# Bus.	% Bus.	# Agg	Agg %	Lending %	#	%	\$	Parity	Parity %	# Bus.	% Bus.	# Agg	Agg %	Lending %	#	%	\$	Parity	Parity %	# Bus.	% Bus.	# Agg	Agg %	Lending %					
0003 - 2022 Dallas Plano Irving 1/1/2022 To 12/31/2022 Bank Lending	1	100.00	0	0.00	0	0.00	0.00	10,565	6.07	7,963	4.60	0	0.00	0	0.00	34,729	19.94	29,678	17.15	1	100.00	0	329.71	335.46	52,806	30.33	51,585	29.81	0	0.00	0	0.00	0.00	75,280	43.23	81,566	47.13

FFIEC File - 2020 Census
2022 Dun & Bradstreet SBSF Demographics
2022 Aggregate Lending
Due to rounding, totals may not equal 100.0%.
Copyright © 2025 MARQUIS

Table 6 - Geographic Distribution of Small Loans to Businesses
Assessment Area(s) 0003
State: 48- Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835
CRA ID: 16835

Assessment Area	Total Loans		Unclassified Income Tracts						Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)									
	Number	% of Total	#	%	\$	Parity %	Parity %	# Bus.		% Bus.	# Agg	Agg %	Lending %	Total Lenders	Overall	Low	Mod	Mid	Upp
0003 - 2022 Dallas Plano Irving 1/1/2022 To 12/31/2022 Bank Lending	1	100.00	0	0.00	0	0.00	0.00	748	0.43	1,684	0.97	22	288	0.38	0.53	0.45	0.39	0.34	0.40

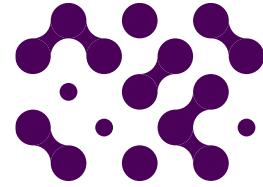
FFIEC File - 2020 Census
2022 Dun & Bradstreet SBSF Demographics
2022 Aggregate Lending

Additional Calculations

Values for Total Loans, Institution Rank, and Institution Market Share are calculated identically to those in Exam Tables 2-5.

Refer to [Appendix 2](#) for information on how to calculate the most recent Aggregate Lending % and % of Businesses (D&B Data).

Click [here](#) for information about how to utilize the Market Share tab of the CRA Peer Report to validate totals.



Compliance Data Platform

Exam Table Guide

Table 7 – Geographic Distribution of Small Loans to Farms

Table 7- Geographic Distribution of Small Loans to Farms provides information regarding the Geographic Distribution of Small Loans to Farms for all types of income tracts. Used to see % of Farms (D&B Data) and most recent Aggregate Lending % for geographic distribution of Small Loans to Farms based on income level.

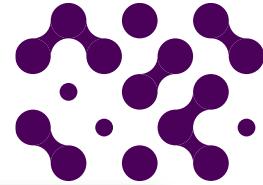
Compliance Data Platform																																																																																	
Dashboard Discovery Data Entry Data Processing Filing Settings Administration																																																																																	
Discovery > Reporting > CRA > Exam Tables > Report																																																																																	
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Table 7 - Geographic Distribution of Small Loans to Farms																																																																																	
Marquis ONE - 055t SUPPORT HELP Marquis Learning & Development Log Out																																																																																	
Table 7 - Geographic Distribution of Small Loans to Farms																																																																																	
Assessment Area(s) 0003																																																																																	
State: 40- Oklahoma Evaluation Period: 2022-01-01 - 2022-12-31 HMDA ID: 16835 CRA ID: 16835																																																																																	
<table border="1"> <thead> <tr> <th>Assessment Area</th> <th>Number</th> <th>Total Loans</th> <th>% of Total</th> <th>Overall Market</th> <th>Low Income Tracts</th> <th>Moderate Income Tracts</th> <th>Middle Income Tracts</th> <th>Upper Income Tracts</th> <th>Unclassified Income Tracts</th> </tr> </thead> <tbody> <tr> <td>0003 - 2022 OKC</td> <td>1/1/2022 To 12/31/2022 Bank Lending</td> <td>0</td> <td>0.00</td> <td>978</td> <td>3.55</td> <td>0.31</td> <td>0.00</td> <td>24.96</td> <td>17.18</td> <td>40.96</td> <td>48.47</td> </tr> <tr> <td></td> <td>FFIEC File - 2020 Census</td> <td></td> </tr> <tr> <td></td> <td>2022 Dun & Bradstreet SBSF Demographics</td> <td></td> </tr> <tr> <td></td> <td>2022 Aggregate Lending</td> <td></td> </tr> <tr> <td></td> <td>Due to rounding, totals may not equal 100.00%</td> <td></td> </tr> </tbody> </table>												Assessment Area	Number	Total Loans	% of Total	Overall Market	Low Income Tracts	Moderate Income Tracts	Middle Income Tracts	Upper Income Tracts	Unclassified Income Tracts	0003 - 2022 OKC	1/1/2022 To 12/31/2022 Bank Lending	0	0.00	978	3.55	0.31	0.00	24.96	17.18	40.96	48.47		FFIEC File - 2020 Census												2022 Dun & Bradstreet SBSF Demographics												2022 Aggregate Lending												Due to rounding, totals may not equal 100.00%										
Assessment Area	Number	Total Loans	% of Total	Overall Market	Low Income Tracts	Moderate Income Tracts	Middle Income Tracts	Upper Income Tracts	Unclassified Income Tracts																																																																								
0003 - 2022 OKC	1/1/2022 To 12/31/2022 Bank Lending	0	0.00	978	3.55	0.31	0.00	24.96	17.18	40.96	48.47																																																																						
	FFIEC File - 2020 Census																																																																																
	2022 Dun & Bradstreet SBSF Demographics																																																																																
	2022 Aggregate Lending																																																																																
	Due to rounding, totals may not equal 100.00%																																																																																
Copyright © 2025 MARQUIS																																																																																	

Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. CRA Qualified = Yes
5. Record must be geocoded
6. CRA Type = 02
7. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution.

Processing the Exam Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 7-Geographic Distribution of Small Loans to Farms.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.
8. Alternatively, you may wish to process the Exam Table as an Enhanced Table.



Compliance Data Platform

Exam Table Guide

Compliance Data Platform

Dashboard | Discovery | Data Entry | Data Processing | Filing | Settings | Administration

Discovery > Reporting > CRA > Exam Tables > Report

Output: Select Output

Table 7 - Geographic Distribution of Small Loans to Farms

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Table 7 - Geographic Distribution of Small Loans to Farms

Assessment Area(s) 0003

State: 48-Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HHDA ID: 16835
CRA ID: 16835

Assessment Area	Total Loans			Low Income Tracts						Moderate Income Tracts						Middle Income Tracts						Upper Income Tracts																
	Number	% of Total	#	%	\$	Parity %	Farms	%	#	Agg	Agg Lending	%	#	%	Parity %	Farms	%	#	Agg	Agg Lending	%	#	%	Parity %	Farms	%	#	Agg	Agg Lending	%	#	%	Parity %	Farms	%	#	Agg	Agg Lending
0003 - 2022 Dallas Plano Irving 1/1/2022 To 12/31/2022 Bank Lending	2	100.00	0	0.00	0	0.00	158	4.13	16	1.83	1	50.00	0	277.47	464.25	689	18.02	94	10.77	1	50.00	0	153.70	101.75	1,244	32.53	429	49.14	0	0.00	0	0.00	0	0.00	1,724	45.08	329	37.69

FFIEC File - 2020 Census
2022 Dun & Bradstreet SBSF Demographics
2022 Aggregate Lending
Due to rounding, totals may not equal 100.0%
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Table 7 - Geographic Distribution of Small Loans to Farms

Assessment Area(s) 0003

State: 48-Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HHDA ID: 16835
CRA ID: 16835

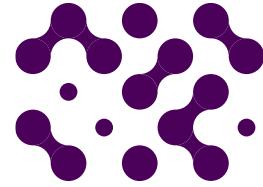
Assessment Area	Total Loans			Unclassified Income Tracts						Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)								
	Number	% of Total	#	%	\$	Parity %	Farms	%	#		Agg	Agg Lending	%	Total Lenders	Overall	Low	Mod	Mid	Upp
0003 - 2022 Dallas Plano Irving 1/1/2022 To 12/31/2022 Bank Lending	2	100.00	0	0.00	0	0.00	0.00	9	0.24	1	0.11	16	44	0.92	0.00	3.19	0.70	0.61	0.00

FFIEC File - 2020 Census
2022 Dun & Bradstreet SBSF Demographics
2022 Aggregate Lending

Additional Calculations

Values for Total Loans and Institution Market Share are calculated identically to those in Exam Tables 2-6.

For information on how to calculate the most recent Aggregate Lending % and % of Farms (D&B Data), refer to [Appendix 2](#).



Compliance Data Platform

Exam Table Guide

Table 8 – Borrower Distribution of Home Purchase Loans

Table 8 – Borrower Distribution of Home Purchase Loans provides information regarding the Borrower Distribution of Home Purchase Loans for all types of income tracts. Used to see % of Families and most recent Aggregate Lending % for Borrower Distribution of Home Purchase Loans based on income level.

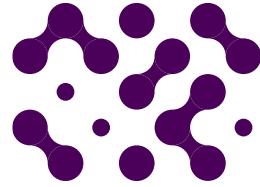
Compliance Data Platform												
Table 8 - Borrower Distribution of Home Purchase Loans												
Prosperity Training Assessment Area(s) 0003 State: 48-Texas Evaluation Period: 2022-01-01 - 2022-12-31 HMDA ID: 16835												
Assessment Area	Total Loans	Low Income Borrowers	Moderate Income Borrowers	Middle Income Borrowers	Upper Income Borrowers	Unknown Income Borrowers	Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)				
0003 - 2022 Dallas Plano Irving	Number % of Total	Num \$000s	Num \$000s	Num \$000s	Num \$000s	Num \$000s	Total Lenders	Overall	Low	Mod	Mid	Upp
1/1/2022 To 12/31/2022 Bank Lending	2 100.00	100.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	26	0.84	2.82	2.47	0.90	0.65
% of Families		22.49	17.19	18.85	41.47	N/A						
2022 Aggregate Lending %		1.98	11.58	20.05	43.32	23.07	922					

Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. HMDA Qualified = Yes
5. Record must be geocoded
6. HMDA Purpose = 1
7. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution.

Processing the Exam Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 8-Borrower Distribution of Home Purchase Loans.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.
8. Alternatively, you may wish to process the Exam Table as an Enhanced Table.



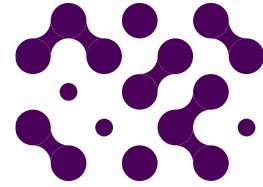
Compliance Data Platform

Exam Table Guide

Additional Calculations

Values for Total Loans, Institution Rank, and Institution Market Share are calculated identically to those in Exam Tables 2-5.

For more information about how to calculate % of Families as well as most recent Aggregate Lending %, refer to [Appendix 2](#).



Compliance Data Platform

Exam Table Guide

Table 9 – Borrower Distribution of Home Improvement Loans

Table 9 – Borrower Distribution of Home Improvement Loans provides information regarding the Borrower Distribution of Home Improvement Loans for all types of income tracts. Used to see % of Families and most recent Aggregate Lending % for Borrower Distribution of Home Improvement Loans based on income level.

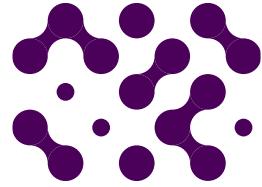
Table 9 - Borrower Distribution of Home Improvement Loans											Institution Market Share (Matches Aggregate Lending Year)						
Assessment Area	Total Loans		Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Overall	Low	Mod	Mid	Upp	Unc
0003 - 2022 Dallas Plano Irving	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22	1.17	0.40	1.76	1.18	1.15	1.12
1/1/2022 To 12/31/2022 Bank Lending																	
% of Families			22.49		17.19		18.85		41.47								
2022 Aggregate Lending %			4.34		7.96		14.87		69.70								

Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. HMDA Qualified = Yes
5. Record must be geocoded
6. HMDA Purpose = 2
7. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution.

Processing the Exam Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 9-Borrower Distribution of Home Improvement Loans.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.
8. Alternatively, you may wish to process the Exam Table as an Enhanced Table.



Compliance Data Platform

Exam Table Guide

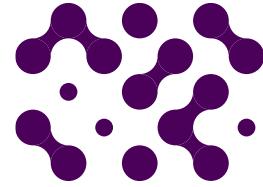
Additional Calculations

This table contains values for:

- % of Families for each borrower income level
- Aggregate Lending % for each borrower income level
- Institution Rank
- Institution Market Share

These values are calculated identically to those in Exam Tables 2-5, & 8-9.

For information on how to calculate % of Families and the most recent Aggregate Lending %, refer to [Appendix 2](#).



Compliance Data Platform

Exam Table Guide

Table 10 – Borrower Distribution of Home Refinance Loans

Table 10- Borrower Distribution of Home Refinance Loans provides information regarding the Borrower Distribution of Home Refinance Loans for all types of income tracts. This table is used to see % of Families and most recent Aggregate Lending % for Borrower Distribution of Home Refinance Loans based on income level.

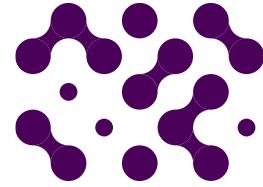
Table 10 - Borrower Distribution of Home Refinance Loans													
Assessment Area(s) 0003													
State: 48-Texas													
Evaluation Period: 2022-01-01 - 2022-12-31													
HMDA ID: 16835													
CRA ID: 2022 CRA													
Assessment Area	Total Loans	Low Income Borrowers	Moderate Income Borrowers	Middle Income Borrowers	Upper Income Borrowers	Unknown Income Borrowers	Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)					
	Number % of Total	Num \$000s	Num \$000s	Num \$000s	Num \$000s	Num \$000s	Total Lenders	Overall	Low	Mod	Mid	Upp	Unc
0003 - 2022 Dallas Plano Irving 1/1/2022 To 12/31/2022 Bank Lending	2 100.00	100.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	42	0.52	0.28	0.62	0.41	0.66	0.23
% of Families		22.49	17.19	18.85	41.47	N/A							
2022 Aggregate Lending %		7.36	16.03	20.40	42.37	13.84	681						

Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. HMDA Qualified = Yes
5. Record must be geocoded
6. HMDA Purpose = 3
7. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution.

Processing the Exam Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 10-Borrower Distribution of Home Refinance Loans.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.
8. Alternatively, you may wish to process the Exam Table as an Enhanced Table.



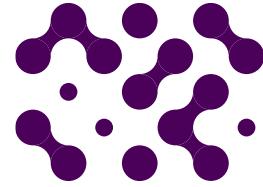
Compliance Data Platform

Exam Table Guide

Additional Calculations

Values for Total Loans, Owner Occupied Housing %, Aggregate Lending %, etc. are calculated identically to those in Exam Tables 2-5.

For information on how to calculate % of Families and the most recent Aggregate Lending %, refer to [Appendix 2](#).



Compliance Data Platform

Exam Table Guide

HMDA – Borrower Distribution of all HMDA Loans

The HMDA-Borrower Distribution of all HMDA Loans report provides information regarding the Borrower Distribution of all HMDA Loans for all types of income tracts. This table may be used to see % of Families and most recent Aggregate Lending % for borrower distribution of all HMDA loans based on income level.

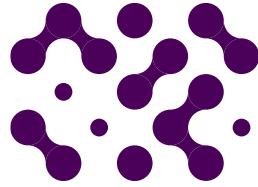
Assessment Area	Total Loans			Low Income Borrowers			Moderate Income Borrowers			Middle Income Borrowers			Upper Income Borrowers			Unknown Income Borrowers		
	Number	% of Total	Overall Market	% Lns	% Families	% Agg Lending	% Lns	% Families	% Agg Lending	% Lns	% Families	% Agg Lending	% Lns	% Families	% Agg Lending	% Lns	% Families	% Agg Lending
0003 - 2022 OKC	0	0.00	44,281	0.00	21.07	6.60	0.00	17.58	16.59	0.00	20.53	19.00	0.00	40.82	30.39	0.00	N/A	27.42
1/1/2022 To 12/31/2022 (Bank Lending)																		
FFIEC File - 2020 Census																		
2022 Aggregate Lending																		
Due to rounding, totals may not equal 100.0%																		

Record Requirements

- Action must be 1 or 6
- Loan/Deposit = L
- Open/Action date must be inside the date range entered when processing the Exam Table
- HMDA Qualified = Yes
- Record must be geocoded
- HMDA Purpose = 1, 2, 31, and 32
- Applicant income field must have a value

Processing the Exam Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for HMDA-Borrower Distribution of all HMDA Loans.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.
8. Alternatively, you may wish to process the Exam Table as an Enhanced Table.



Compliance Data Platform

Exam Table Guide

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Exam Tables > Report

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HMDA - Borrower Distribution of All HMDA Loans

File: 2022 CRA

HMDA - Borrower Distribution of All HMDA Loans
Assessment Area(s) 0003
State: 48 - Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID:
CRA ID: 16835

Assessment Area	Low Income Borrowers										Moderate Income Borrowers										Middle Income Borrowers									
	Total Loans Number	% of Total # Lns	% Lns	\$000s	Parity % Families	Parity % Agg	# Families	% Families	# Agg Lending	% Agg Lending	# Lns	% Lns	\$000s	Parity % Families	Parity % Agg	# Families	% Families	# Agg Lending	% Agg Lending	# Lns	% Lns	\$000s	Parity % Families	Parity % Agg	# Families	% Families	# Agg Lending	% Agg Lending		
0003 - 2022 Dallas Plano Irving 1/1/2022 To 12/31/2022 Bank Lending	2	100.00	2	100.00	0	444.64	2857.14	272,145	22.49	5,650	3.50	0	0.00	0	0.00	208,070	17.19	20,408	12.64	0	0.00	0	0.00	0.00	228,148	18.85	32,232	19.96		

FFIEC File - 2020 Census
2022 Aggregate Lending
Due to rounding, totals may not equal 100.0%

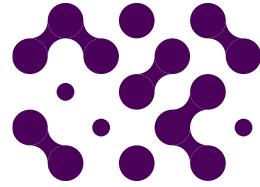
HMDA - Borrower Distribution of All HMDA Loans
Assessment Area(s) 0003
State: 48 - Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID:
CRA ID: 16835

Assessment Area	Upper Income Borrowers										Unknown Income Borrowers										Institution Market Share (Matches Aggregate Lending Year)									
	# Lns	% Lns	\$000s	Parity % Families	Parity % Agg	# Families	% Families	# Agg Lending	% Agg Lending	# Lns	% Lns	\$000s	Parity % Families	Parity % Agg	# Families	% Families	# Agg Lending	% Agg Lending	Institution Rank	Total Lenders	Overall	Low	Mod	Mid	Upp	Unc				
0003 - 2022 Dallas Plano Irving 1/1/2022 To 12/31/2022 Bank Lending	0	0.00	0	0.00	0.00	501,961	41.47	71,069	44.00	0	0.00	0	N/A	0.00	N/A	N/A	32,154	19.91	30	1002	0.77	1.29	1.83	0.77	0.68	0.18				

FFIEC File - 2020 Census
2022 Aggregate Lending

Calculations

Values for Total Loans, Owner Occupied Housing %, Aggregate Lending %, etc. are calculated identically to those in Exam Tables 2-5.



Compliance Data Platform

Exam Table Guide

Table 11 – Borrower Distribution of Small Loans to Businesses

Table 11-Borrower Distribution of Small Loans to Businesses provides information regarding the Borrower Distribution of Small Loans to Businesses for all types of income tracts. Used to see % of Businesses (D & B Data) and most recent Aggregate Lending % for Borrower Distribution of Small Loans to Businesses based on income level.

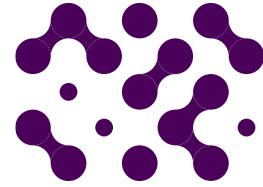
Table 11 - Borrower Distribution of Small Loans to Businesses									
Assessment Area(s)	Number	Total Small Loans to Businesses		Businesses with Revenues of \$1M or less			Businesses with Unknown Revenues		
		% of Total	Avg Loan Amt	Overall Market	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.
0003 - 2022 Dallas Plano Irving	2	100.00	0	173,070	100.00	87.82	49.45	0.00	8.50
FFIEC File - 2020 Census									
2022 Dun & Bradstreet SBSF Demographics									
2022 Aggregate Lending									
Due to rounding, totals may not equal 100.0%									
Copyright © 2022 MARQUIS									
Table 11: Borrower Distribution of Small Loans to Businesses - Loan Amount Distribution									
Assessment Area(s)	\$100k or Less			Percent of Loans by Ln Amount Regardless of Business Size			250k to \$1M		
	% Lns	% \$000s	Agg Lending%	% Lns	% \$000s	Agg Lending%	% Lns	% \$000s	Agg Lending%
0003 - 2022 Dallas Plano Irving	0.00	0.00	94.59	0.00	0.00	2.89	0.00	0.00	2.52
FFIEC File - 2020 Census									
2022 Dun & Bradstreet SBSF Demographics									
2022 Aggregate Lending									
Due to rounding, totals may not equal 100.0%									
Copyright © 2022 MARQUIS									

Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. CRA Qualified = Yes
5. Record must be geocoded
6. CRA Type = 01
7. Gross revenue code = 01 or 02
8. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution.

Compliance Data Platform

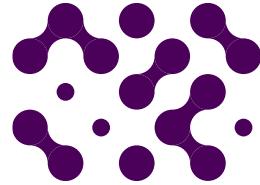
Exam Table Guide



Processing the Exam Table:

1. Set the desired Start/End date range.
 2. Decide if the Current file will be used, or Other File(s) will be selected instead.
 3. Select the checkboxes for the desired Assessment Area(s).
 4. Select the checkbox for Table 11-Borrower Distribution of Small Loans to Businesses
 5. Select the desired Institution (or retain the default setting).
 6. Select the desired Target Market.
 7. Click Process.
 8. Alternatively, you may wish to process the Exam Table as an Enhanced Table.

For information on how to calculate the most recent Aggregate Lending % and % of Businesses (D&B Data), refer to [Appendix 2](#).



Compliance Data Platform

Exam Table Guide

Table 12 – Borrower Distribution of Small Loans to Farms

Table 12- Borrower Distribution of Small Loans to Farms provides information regarding the Borrower Distribution of Small Loans to Farms for all types of income tracts. Used to see % of Businesses (D&B Data) and most recent Aggregate Lending % for Borrower Distribution of Small Loans to Farms based on income level.

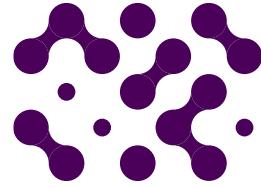
Table 12 - Borrower Distribution of Small Loans to Farms										
Prosperity Training 2022 CRA SUPPORT HELP Marquis Learning & Development Log Out										
marquis										
Output: <input type="button" value="Select Output"/>										
File: 2022 CRA										
Prosperity Training										
Table 12: Borrower Distribution of Small Loans to Farms										
Assessment Area(s) 0003										
State: 48- Texas										
Evaluation Period: 2022-01-01 - 2022-12-31										
HMDA ID:										
CRA ID: 16835										
Assessment Area										
0003 - 2022 Dallas Plano Irving										
1/1/2022 To 12/31/2022										
Number										
% of Total										
Avg Loan Amt										
Overall Market										
% Lns										
Farms with Revenues of \$1M or less										
% Farms										
Agg Lending%										
Farms with Unknown Revenues										
% Farms										
Agg Lending%										
FFIEC File - 2020 Census										
2022 Dun & Bradstreet SBSF Demographics										
2022 Aggregate Lending										
Due to rounding, totals may not equal 100.0%										
Copyright © 2022 MARQUIS										
Prosperity Training										
Table 12: Borrower Distribution of Small Loans to Farms - Loan Amount Distribution										
Assessment Area(s) 0003										
State: 48- Texas										
Evaluation Period: 2022-01-01 - 2022-12-31										
HMDA ID:										
CRA ID: 16835										
Assessment Area										
0003 - 2022 Dallas Plano Irving										
1/1/2022 To 12/31/2022										
% Lns										
% \$100k or Less										
Agg Lending%										
Percent of Loans by Lo Amount Regardless of Farm Size										
\$100k to 250k										
% Lns										
% \$250k to \$1Mil										
% Lns										
% \$200k										
Agg Lending%										
FFIEC File - 2020 Census										
2022 Dun & Bradstreet SBSF Demographics										
2022 Aggregate Lending										
Due to rounding, totals may not equal 100.0%										
Copyright © 2022 MARQUIS										

Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. CRA Qualified = Yes
5. Record must be geocoded
6. CRA Type = 02
7. Gross revenue code = 01 or 02
8. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution.

Compliance Data Platform

Exam Table Guide

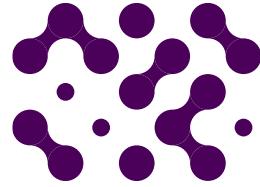


Processing the Exam Table:

1. Set the desired Start/End date range.
 2. Decide if the Current file will be used, or Other File(s) will be selected instead.
 3. Select the checkboxes for the desired Assessment Area(s).
 4. Select the checkbox for Table 12-Borrower Distribution of Small Loans to Farms.
 5. Select the desired Institution (or retain the default setting).
 6. Select the desired Target Market.
 7. Click Process.

Alternatively, you may wish to process the Exam Table as an Enhanced Table to include numbers, percentage, and parity values in the report.

For information on how to calculate the most recent Aggregate Lending % and % of Businesses (D&B Data), refer to [Appendix 2](#).



Compliance Data Platform

Exam Table Guide

Table 13 – Consumer Loan Distribution (Aggregate)

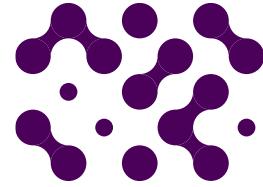
Table 13- Consumer Loan Distribution (Aggregate) provides information about Consumer Loan Distribution, segmented by Tract Income Level and Borrower Income Level. This report, divided into tabs broken up by type of loan, is used to see Tract Income & Borrower Income totals for Bank Lending and % of Households.

Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. CRA Qualified = Yes
5. Record must be geocoded
6. CRA Type = 04-09

Processing the Exam Table:

1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 13 - Consumer Loan Distribution (Aggregate).
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.



Compliance Data Platform

Exam Table Guide

For more information on how to calculate % of Households, refer to [Appendix 2](#).

Table 15 - Distribution of Branch Delivery Systems and Branch Openings/Closings

Table 15 - Distribution of Branch Delivery Systems and Branch Openings/Closings provides information about Branch Activity, segmented by Tract Income and Tract Minority Level. Used to display % of deposits in a given area, Branch Activity; as well as net change in location, location of branches, and % of population divided up by Tract Income and Minority Levels.

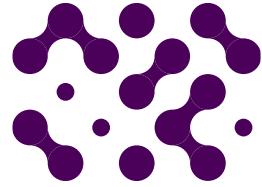
Table 15 - Distribution of Branch Delivery Systems and Branch Openings/Closings																		
Assessment Area		% of Deposits		Branch Activity in Rated Area				Tract Income Level				Tract Minority Level						
Assessment Area	State	Number	Percent	Openings	Closings	Change	% Branches	% Pop.	Change	% Branches	% Pop.	Change	% Branches	% Pop.	Change	% Branches	% Pop.	
0003 - 2022 OKC	Oklahoma	0.00	0	0.00	0	0	0	0.00	5.54	0	0.00	22.27	0	0.00	37.84	0	0.00	32.82
FFIEC File - 2020 Census																		
Due to rounding, totals may not equal 100.0%																		
Assessment Area		% of Deposits		Branch Activity in Rated Area				Tract Income Level				Tract Minority Level						
Assessment Area	State	Number	Percent	Openings	Closings	Change	% Branches	% Pop.	Change	% Branches	% Pop.	Change	% Branches	% Pop.	Change	% Branches	% Pop.	
0003 - 2022 OKC	Oklahoma	0.00	0	0.00	0	0	0	0.00	4.25	0	0.00	71.71	0	0.00	18.97	0	0.00	5.07
FFIEC File - 2020 Census																		
Due to rounding, totals may not equal 100.0%																		

Record Requirements

1. Branches must be set up within Settings/Organizations/Branches
2. Branches must include a valid geocode.

Processing the Exam Table:

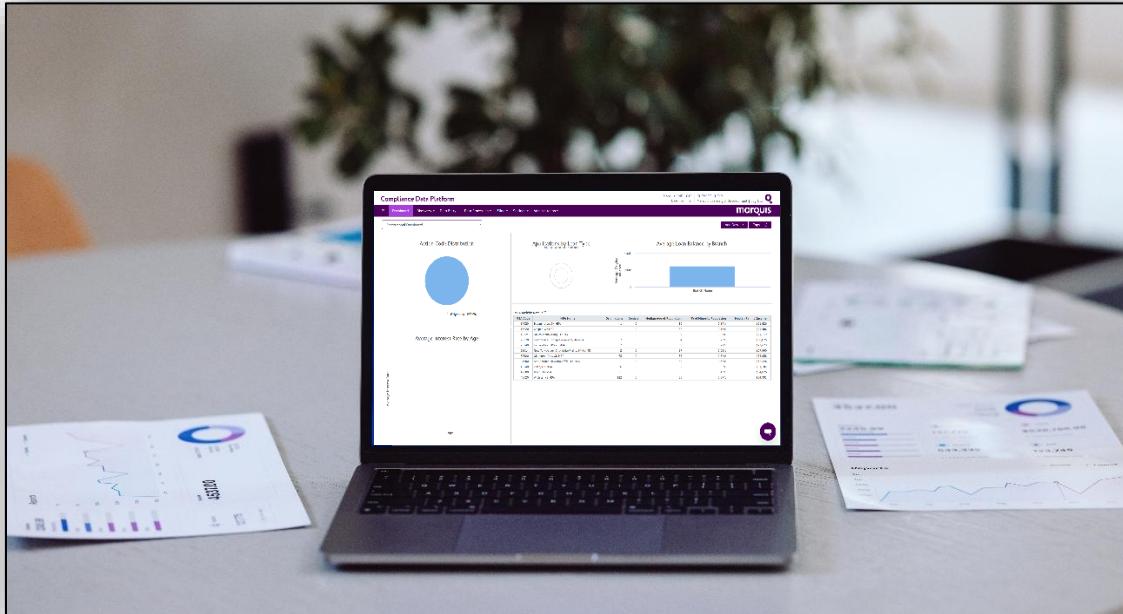
1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 15- Distribution of Branch Delivery Systems and Branch Openings/Closings.
5. Select the desired Institution (or retain the default setting).
6. Select the desired Target Market.
7. Click Process.
8. Alternatively, you may wish to process the Exam Table as an Enhanced Table.



Compliance Data Platform

Exam Table Guide

Appendix 1

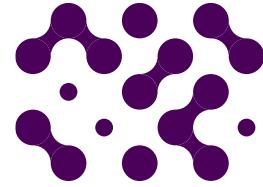


This Appendix walks through validation of these totals:

- Bank Lending – pg 41
- Owner Occupied Housing % - pg 42
- Aggregate Lending % - pg 44
- Institution Rank – pg 46
- Institution Market Share – pg 48

Reminder: Aggregate data & calculated values are based on your institution's Respondent ID.

Prosperity Bank is used throughout this guide as an example to illustrate how values have been validated and/or calculated.



Compliance Data Platform

Exam Table Guide

Bank Lending (Number, % of Total, & \$000s)

The Number value is calculated by taking the total # of loans for this category (Home Purchase) in this assessment area / Total # of loans for this category in all selected assessment areas.

Compliance Data Platform

Discovery > Reporting > CRA > Exam Tables > Report

Output: Select output

Table 2 - Geographic Distribution of Home Purchase Loans

Prosperity Training
Assessment Area(s) 0003
State: 48 - Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)						
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Total Lenders	Overall	Low	Mod	Mid	Upp	Unc
0003 - 2022 Dallas Plano Irving	2	100.00	0	0.00	0	0.00	50	50.00	66.67	50.00	33.33	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00
Owner Occupied Housing %			5.06		19.74			31.10		43.76		0.34								
2022 Aggregate Lending %			4.56		14.06			37.09		43.82		0.45								

FFIEC File - 2020 Census
2022 Aggregate Lending
Due to rounding, totals may not equal 100.0%
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The \$000s value is the \$ value that corresponds with the number of Bank Loans within the given census tract. The \$ Value displayed for enhanced tables is populated from the HMDA balance value in the record.

Compliance Data Platform

Discovery > Reporting > CRA > Exam Tables > Report

Output: Select output

Table 2 - Geographic Distribution of Home Purchase Loans

Prosperity Training
Assessment Area(s) 0003
State: 48 - Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Inst. Rank	Total Lenders							
	Number	% of Total	#	%	\$	Parity %	#	%	\$	Parity %			#	%	\$	Parity %			
0003 - 2022 Dallas Plano Irving	2	100.00	0	0.00	0	0.00	0	0.00	0	0.00	2	26							
Owner Occupied Housing %			52,049	5.06	0.00	203,014	19.74	0.00	319,433	31.10	160.77	450,000	43.76	114.26					
2022 Aggregate Lending %			5,146	4.56	0.00	15,848	14.06	0.00	41,821	37.09	134.81	49,412	43.82	114.10					

FFIEC File - 2020 Census
2022 Aggregate Lending
Due to rounding, totals may not equal 100.0%
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Table 2 - Geographic Distribution of Home Purchase Loans

Assessment Area(s) 0003
State: 48 - Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: 16835

Assessment Area	Total Loans		Unclassified Income Tracts		Inst. Rank	Total Lenders
	Number	% of Total	#	%		
0003 - 2022 Dallas Plano Irving	2	100.00	0	0.00	26	922
Owner Occupied Housing %			3,451	0.34		
2022 Aggregate Lending %			508	0.45		

FFIEC File - 2020 Census
2022 Aggregate Lending
Due to rounding, totals may not equal 100.0%
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Application Details

Applicants: HMDA 1071 AUS Fair Lending CRA

HHDA Loan Information

Quality Edit Verified
Applicant Income: Household Income:
HHDA Balance: Address: CLTV:

HHDA (Qualified)
1 - Yes

Action: 1 - Loan Originated

Loan Type

Property Type

Purpose: 1 - Home Purchase

HHDA:

Occupancy

Purchaser: Spread: Net Reg:

Annual Income: \$15,000.00

Interest Rate: 0.0000

Previous Next Validate Print Save Cancel



Compliance Data Platform

Exam Table Guide

See the example using Exam Table 2-Geographic Distribution of Home Purchase Loans. For example, the \$000s value for Low Income is listed below as 66.67. This was calculated by taking the value of HMDA balance for middle income (10k) divided by the total value of HMDA balance (15K).

Compliance Data Platform											Prosperity Training 2022 CRA		SUPPORT HELP		Marquis Learning & Development Log Out																																																																																																																																																																																																					
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<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Assessment Area</th> <th colspan="2">Total Loans</th> <th colspan="2">Low Income Tracts</th> <th colspan="2">Moderate Income Tracts</th> <th colspan="2">Middle Income Tracts</th> <th colspan="2">Upper Income Tracts</th> <th colspan="2">Unclassified Income Tracts</th> <th rowspan="2">Inst. Rank Total Lenders</th> <th colspan="4">Institution Market Share (Matches Aggregate Lending Year)</th> </tr> <tr> <th>Number</th> <th>% of Total</th> <th>Num</th> <th>\$000s</th> <th>Num</th> <th>\$000s</th> <th>Num</th> <th>\$000s</th> <th>Num</th> <th>\$000s</th> <th>Num</th> <th>\$000s</th> <th>Overall</th> <th>Low</th> <th>Mod</th> <th>Mid</th> <th>Upp</th> <th>Unc</th> </tr> </thead> <tbody> <tr> <td>0003 - 2022 Dallas Plano Irving</td><td>2</td><td>100.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>0.00</td><td>50.00</td><td>66.67</td><td>50.00</td><td>33.33</td><td>0.00</td><td>0.00</td><td>26</td><td>0.84</td><td>2.33</td><td>1.69</td><td>0.69</td><td>0.55</td><td>0.00</td></tr> <tr> <td>1/1/2022 To 12/31/2022 Bank Lending</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr> <td>Owner Occupied Housing %</td><td></td><td></td><td>5.06</td><td></td><td>19.74</td><td></td><td>31.10</td><td></td><td>43.76</td><td></td><td>0.34</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr> <td>2022 Aggregate Lending %</td><td></td><td></td><td>4.56</td><td></td><td>14.06</td><td></td><td>37.09</td><td></td><td>43.82</td><td></td><td>0.45</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>922</td></tr> <tr> <td>FIEC File - 2020 Census</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr> <td>2022 Aggregate Lending</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr> <td>Due to rounding, totals may not equal 100.0%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr> <td>Copyright © 2025 MARQUIS</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>															Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank Total Lenders	Institution Market Share (Matches Aggregate Lending Year)				Number	% of Total	Num	\$000s	Overall	Low	Mod	Mid	Upp	Unc	0003 - 2022 Dallas Plano Irving	2	100.00	0.00	0.00	0.00	0.00	50.00	66.67	50.00	33.33	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00	1/1/2022 To 12/31/2022 Bank Lending																				Owner Occupied Housing %			5.06		19.74		31.10		43.76		0.34									2022 Aggregate Lending %			4.56		14.06		37.09		43.82		0.45								922	FIEC File - 2020 Census																				2022 Aggregate Lending																				Due to rounding, totals may not equal 100.0%																				Copyright © 2025 MARQUIS																													
Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank Total Lenders	Institution Market Share (Matches Aggregate Lending Year)																																																																																																																																																																																																						
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0003 - 2022 Dallas Plano Irving	2	100.00	0.00	0.00	0.00	0.00	50.00	66.67	50.00	33.33	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00																																																																																																																																																																																																	
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To validate this total, first run the table as Enhanced, then complete these steps:

Add the \$ value totals (highlighted) for each income level, including the \$ value for unclassified.

1. Divide the \$ total for the income level in question by the total for all income levels.
2. The result should equal the \$000s total from Exam Table 6-Geographic Distribution of Small Loans to Business above.

Owner Occupied Housing %:

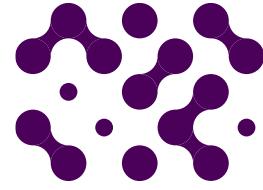
Use the Demographic Summary by Tract Category Income Level Report to validate the totals for Owner Occupied Housing % (housing demographic data).

Note: The Total number of Owner Occupied Housing units can also include/exclude unclassified tracts.

1. Click Discovery, hover over Reporting, and select Reports.
2. Use the search to locate the Demographic Summary by Tract Category Income Level Report, or access from the left-hand menu.
3. Use the Census Tract Income Level, Housing Data breakout
4. Filter by the desired Tract Group and Demographic Year

Compliance Data Platform

Exam Table Guide

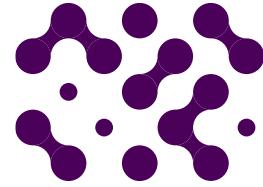


In this example from Exam Table 2-Geographic Distribution of Home Purchase loans, the Owner Occupied housing % (units) low income value is listed as 5.06%. This same value can also be found within the Demographic Summary by Tract Category Income Level Report.

Table 2 - Geographic Distribution of Home Purchase Loans														Institution Market Share (Matches Aggregate Lending Year)						
Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank	Total Lenders	Overall	Low	Mod	Mid	Up	Unc
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		26	0.84	2.33	1.69	0.69	0.55	0.00
0003 - 2022 Dallas Plano Irving	2	100.00	0.00	0.00	0.00	0.00	50.00	0.00	50.00	0.00	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00	
1/1/2022 To 12/31/2022 Bank Lending	2	100.00	0.00	0.00	0.00	0.00	50.00	0.00	50.00	0.00	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00	
Owner Occupied Housing %		5.06			19.74		31.10		43.76		0.34									
2022 Aggregate Lending %		4.56			14.06		37.09		43.62		0.45									922
FFIEC File - 2020 Census																				
2022 Aggregate Lending																				
Due to rounding, totals may not equal 100.00%																				
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Refer to the Housing Data section. The total will be located within the Low % of Row column.

Demographic Summary by Tract Category Income Level																						
Segment	Low				Moderate				Middle				Upper				Unclassified				Totals	
	Number of Low	Low Percent of Column	Low Percent of Row	Number of Moderate	Moderate Percent of Column	Moderate Percent of Row	Number of Middle	Middle Percent of Column	Middle Percent of Row	Number of Upper	Upper Percent of Column	Upper Percent of Row	Number of Unclassified	Unclassified Percent of Column	Unclassified Percent of Row	Total Number	Total Percent of Column					
MINORITY STATUS																						
White, Non-Hispanic	57,183	11.41%	2.78%	287,417	22.75%	14.00%	672,381	44.65%	32.74%	1,036,589	57.25%	50.48%	20,452	42.16%	0.00%	2,053,570	40.41%					
All Others, Including Hispanic	444,180	88.59%	14.67%	976,223	77.25%	32.24%	833,595	53.35%	27.53%	773,891	42.75%	25.56%	28,055	57.84%	0.00%	3,027,889	59.59%					
FAMILY DATA																						
Total Families	108,302	100.00%	8.99%	284,491	100.00%	23.62%	359,294	100.00%	29.83%	452,237	100.00%	37.55%	6,000	100.00%	0.00%	1,204,324	100.00%					
Low Income Families	64,887	59.91%	24.02%	102,678	36.09%	38.00%	65,809	18.32%	24.36%	36,800	8.14%	13.62%	1,971	32.85%	0.00%	270,174	22.43%					
Moderate Income Families	21,766	20.10%	10.51%	76,402	26.86%	36.88%	67,320	18.74%	32.49%	41,684	9.22%	20.12%	898	14.97%	0.00%	207,172	17.20%					
Middle Income Families	13,681	12.63%	6.02%	54,939	19.31%	24.16%	89,181	24.82%	39.23%	69,549	15.38%	30.59%	798	13.30%	0.00%	227,350	18.88%					
Upper Income Families	7,968	7.36%	1.59%	50,472	17.74%	10.10%	136,984	38.13%	27.42%	304,204	67.27%	60.89%	2,333	38.88%	0.00%	499,628	41.9%					
Families Below Poverty Level	27,112	25.03%	27.65%	37,735	13.26%	38.48%	20,693	5.76%	21.10%	12,514	2.77%	12.76%	1,115	18.58%	0.00%	98,054	8.14%					
HOUSEHOLD DATA																						
Total Households	179,402	100.00%	10.25%	429,873	100.00%	24.57%	530,329	100.00%	30.31%	610,291	100.00%	34.88%	18,866	100.00%	0.00%	1,749,895	100.00%					
Low Income Households	95,106	53.01%	23.49%	141,582	32.94%	34.97%	102,848	19.39%	25.40%	65,357	10.71%	16.14%	5,369	31.83%	0.00%	404,893	23.14%					
Moderate Income Households	40,608	22.64%	13.71%	104,181	24.24%	35.17%	89,961	16.96%	30.37%	61,437	10.07%	20.74%	3,230	19.15%	0.00%	296,187	16.93%					
Midde Income Households	23,886	13.31%	7.76%	86,110	20.03%	27.97%	113,242	21.35%	36.78%	84,669	13.87%	27.50%	2,950	17.49%	0.00%	307,907	17.60%					
Upper Income Households	19,802	11.04%	2.67%	98,000	22.80%	13.23%	224,278	42.29%	30.27%	398,828	65.35%	53.83%	5,317	31.52%	0.00%	274,613	42.34%					
Wage/Salary Income	138,041	76.95%	9.41%	356,224	82.87%	24.27%	445,349	33.98%	30.35%	527,928	66.50%	35.97%	14,530	86.15%	0.00%	1,467,542	83.66%					
Self Employment Income	14,443	8.05%	6.72%	46,967	10.93%	21.85%	64,974	12.25%	30.23%	88,544	14.51%	41.20%	1,301	7.71%	0.00%	214,928	12.28%					
Social Security Income	37,918	21.14%	10.36%	90,983	21.17%	24.86%	120,080	22.64%	32.80%	117,061	19.18%	31.98%	1,696	10.06%	0.00%	366,042	20.92%					
Supplemental Security Income	11,336	6.32%	19.38%	19,377	4.51%	33.13%	17,526	3.30%	29.97%	10,246	1.68%	17.52%	265	1.57%	0.00%	58,485	3.3%					
Public Assistance Income	5,001	2.79%	19.86%	8,691	2.02%	34.52%	6,813	1.28%	27.06%	4,675	0.77%	18.57%	119	0.71%	0.00%	25,180	1.4%					
Retirement Income	17,756	9.90%	7.26%	51,854	12.06%	21.20%	64,664	15.96%	34.61%	90,339	14.80%	36.93%	988	5.86%	0.00%	244,613	13.89%					
Investment Income	7,847	4.37%	2.69%	35,822	8.33%	12.26%	66,593	16.33%	29.64%	161,888	26.53%	55.41%	2,429	14.40%	0.00%	292,150	16.70%					
Other Income	13,556	7.56%	8.93%	37,847	8.80%	24.94%	48,844	9.21%	32.19%	51,498	8.44%	33.94%	622	3.69%	0.00%	151,745	8.67%					
Rental Costs > 30% of Income	68,718	38.30%	21.57%	105,883	24.63%	33.24%	85,499	16.12%	26.84%	58,417	9.57%	18.34%	5,845	34.66%	0.00%	318,517	18.20%					
Households Below Poverty Level	46,916	26.15%	26.62%	62,926	14.64%	35.70%	39,952	7.53%	22.67%	26,468	4.34%	15.02%	3,237	19.19%	0.00%	176,262	10.07%					
HOUSING DATA																						
Total Housing Units	199,841	100.00%	10.62%	467,718	100.00%	24.85%	568,350	100.00%	30.20%	646,411	100.00%	34.34%	19,513	100.00%	0.00%	1,882,520	100.00%					
Owner Occupied Housing Units	52,049	26.05%	5.05%	203,014	43.41%	19.81%	319,743	56.24%	31.20%	450,006	49.62%	43.91%	3,451	17.69%	0.00%	1,024,812	54.4%					
Renter Occupied Housing Units	127,353	63.73%	17.56%	226,859	48.50%	31.29%	210,586	37.04%	29.04%	160,285	24.80%	22.11%	13,415	68.75%	0.00%	725,083	38.52%					
Vacant Housing Units	20,439	10.23%	15.41%	37,845	8.09%	28.54%	38,221	6.72%	28.82%	36,120	5.59%	27.23%	2,647	13.57%	0.00%	132,625	7.05%					
Urban Housing Units	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%			
Rural Housing Units	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%			
Rural Farm Housing Units	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%			
1 to 4 Family Housing Units	98,903	49.49%	7.34%	313,879	67.11%	23.30%	414,973	72.99%	30.81%	519,105	80.31%	38.54%	6,145	31.49%	0.00%	1,346,860	71.55%					
5+ Family Housing Units	100,938	50.51%	18.84%	153,839	32.89%	28.72%	153,577	27.01%	28.67%	127,306	19.69%	23.77%	13,368	68.51%	0.00%	535,660	28.45%					
Mobile Homes	4,564	2.78%	6.71%	17,746	1.74%	1.76%	21,111	1.76%	41.01%	6,497	0.97%	17.01%	1,971	0.00%	0.00%	48,407	2.63%					



Compliance Data Platform

Exam Table Guide

To validate the most recent Aggregate Lending % totals:

Compliance Data Platform

Dashboard Discovery Data Entry Data Processing Filing Settings Administration

Discovery > Reporting > CRA > Exam Tables > Report

Output: Select Output

Table 2 - Geographic Distribution of Home Purchase Loans

Prosperity Training File: 2022 CRA

Table 2 - Geographic Distribution of Home Purchase Loans

Assessment Area(s): 0003

State: 48 - Texas Evaluation Period: 2022-01-01 - 2022-12-31

HMDA ID: 16835

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Total Lenders	Overall	Low	Mod	Mid	Upp
0003 - 2022 Dallas Plano Irving	2	100.00	0.00	0.00	0.00	0.00	50.00	0.00	50.00	0.00	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00
1/1/2022 To 12/31/2022 Bank Lending																			
Owner Occupied Housing %		5.06		19.74			31.10		43.76		0.34								
2022 Aggregate Lending %		4.56		14.06			37.09		43.82		0.45								
FFIEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
Copyright © 2025 MARQUIS																			

1. Access the HMDA Market Share Report by navigating to Discovery/Reporting/HMDA/HMDA Market Share.
2. Configure the HMDA Market Share Report as shown below, ensuring that Tract Income Level is selected for the "Show Me" report option.
3. Click View Report.

HMDA Market Share Report

Criteria Year: 2022 Tract Group: 2022 Dallas Plano Irving

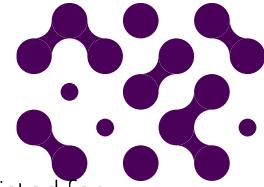
Analysis Area: Tract Group

Data Selection

Criteria Set: Just One Institution PROSPERITY BANK Choose

Report Options

Show Me: Tract Income Level View Report



Compliance Data Platform

Exam Table Guide

Utilize the **Market Totals** row, along with the **% Row** column of the report to validate the totals listed for the **Aggregate %** row of the desired Exam Table. In this example, we're validating the totals listed for Exam Table 2-Geographic Distribution of Home Purchase Loans.

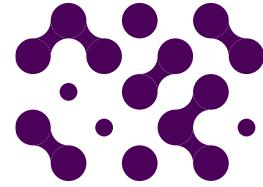
2022 - Market Share Analysis by Tract Income Level														
Institution Detail			Total Applications						Low (less than 50%)					
Rank	ID/Agency	Name	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row
1	549300D003QRZFSQ4N43/9	PROSPERITY BANK	1,959	100.00%	0.72%	\$1,059,965,000	100.00%	1.02%	191	100.00%	9.75%	\$58,895,000	100.00%	5.55%
		Group Totals	1,959		0.72%	\$1,059,965,000		1.02%	191		9.75%	\$58,895,000		5.55%
		Other Institutions	268,722		99.28%	\$102,806,560,000		98.98%	11,276		4.29%	\$3,020,390,000		2.94%
		Market Totals	270,681		100.00%	\$103,866,525,000		100.00%	11,467		4.24%	\$3,079,275,000		2.97%

2022 - Market Share Analysis by Tract Income Level														
Institution Detail			Moderate (50% to less than 80%)						Middle (80% to less than 120%)					
Rank	ID/Agency	Name	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
1	549300D003QRZFSQ4N43/9	PROSPERITY BANK	488	100.00%	24.91%	\$142,310,000	100.00%	13.43%	581	100.00%	29.66%	\$203,395,000	100.00%	19.17%
		Group Totals	488		24.91%	\$142,310,000		13.43%	581		29.66%	\$203,395,000		19.17%
		Other Institutions	39,090		14.55%	\$11,227,900,000		10.94%	94,327		35.10%	\$31,263,845,000		30.47%
		Market Totals	39,578		14.62%	\$11,370,210,000		10.97%	94,908		35.09%	\$31,467,040,000		30.35%

2022 - Market Share Analysis by Tract Income Level														
Institution Detail			Upper (120% and greater)						Unclassified					
Rank	ID/Agency	Name	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
1	549300D003QRZFSQ4N43/9	PROSPERITY BANK	698	100.00%	35.63%	\$654,430,000	100.00%	61.74%	1	100.00%	0.05%	\$1,145,000	100.00%	0.11%
		Group Totals	698		35.63%	\$654,430,000		61.74%	1		0.05%	\$1,145,000		0.11%
		Other Institutions	122,877		45.73%	\$56,195,535,000		54.77%	1,152		0.43%	\$898,890,000		0.88%
		Market Totals	123,575		45.65%	\$56,849,965,000		54.84%	1,153		0.43%	\$900,035,000		0.87%

Aggregate lending % - First, take the number loans made by all lenders to this income segment in this assessment area as indicated in the aggregate data for the listed year. Then, divide by the total # of loans made by all lenders in this assessment area as indicated in the aggregate data for the listed year.

Compliance Data Platform														
Table 2 - Geographic Distribution of Home Purchase Loans														
Prosperity Training														
Assessment Area(s): 0003														
State: 48- Texas														
Evaluation Period: 2022-01-01 - 2022-12-31														
HMDA ID: CRA ID: 16635														
Assessment Area			Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts	
			Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s
0003 - 2022 Dallas Plano Irving			2	100.00	0.00	0.00	0.00	0.00	50.00	0.00	50.00	0.00	0.00	0.00
1/1/2022 To 12/31/2022 Bank Lending														
Owner Occupied Housing %			5.06		19.74		31.10		43.76		0.34			
2022 Aggregate Lending %			4.56		14.06		37.09		43.82		0.45			
FFIEC File - 2020 Census														
2022 Aggregate Lending														
Due to rounding, totals may not equal 100.00%														
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Compliance Data Platform

Exam Table Guide

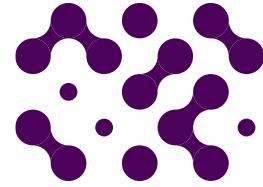
To validate the Institution Rank, Total Lenders, and Institution Market Share:

1. Navigate to the HMDA Market Share report within Discovery/Reporting.
2. Click the House icon to access the HMDA Fast filter.
3. Select the HMDA Filters which best correspond to the Exam Table. The filters will vary slightly depending on the Exam Table being run.
 - a. Use Originated and Purchased for the Action Codes.
 - b. Select Purchase as the Purpose.
 - c. Click Apply.
 - d. The total number of lenders displayed at the bottom of the HMDA Market Share report should match what is displayed in the Exam Table.

4. Next, configure the settings for the HMDA Market Share report.
 - a. Select the appropriate Criteria Year.
 - b. For the Analysis Area, choose Tract Group.
 - c. Choose the desired corresponding Tract Group in the drop-down.
 - d. Choose All Institutions for the Criteria Set.
 - e. Change the total number of Top Lenders to 9999 to include all lenders.
 - f. Select "Summary Report" within the "Show Me" drop-down menu.
 - g. Click the View Report button.

Compliance Data Platform

Exam Table Guide

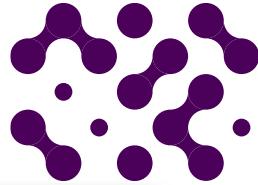


Institution Rank (displayed in the HMDA Market Share Report) is the ranking of your institution compared to all other institutions within the selected Target Market group (total number of lenders).

2022 - Market Share Analysis by Summary Report												
Institution Detail				Total Applications					Avg. Amt.			
Rank	ID/Agency	Name	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Avg. Amt.
1	549300013K3N1K3K1850/7	ROCKET MORTGAGE	10,164	3.75%	3.75%	\$3,237,040,000	3.12%	3.12%	\$310,481	3.12%	3.12%	\$310,481
2	KH11D5PFRYHCF0Y59/9	WELLS FARGO BANK, NA	9,269	3.40%	3.40%	\$3,645,000,000	3.55%	3.55%	\$396,000	3.55%	3.55%	\$396,000
3	BATYCBEGH0H20031H287/9	BANK OF AMERICA NA	8,867	3.16%	3.16%	\$1,997,225,000	1.93%	1.93%	\$223,402	1.93%	1.93%	\$223,402
4	54930015K1V240PPR293/7	DHI MORTGAGE COMPANY LIMITED	7,885	2.81%	2.81%	\$2,456,245,000	2.36%	2.36%	\$310,748	2.36%	2.36%	\$310,748
5	549300H1652H1W1UB50/7	UNITED WHOLESALE MORTGAGE	6,764	2.50%	2.50%	\$2,564,480,000	2.47%	2.47%	\$379,137	2.47%	2.47%	\$379,137
6	54930002ACASX3K1033/7	LAKEVIEW LOAN SERVICING, LLC	6,692	2.40%	2.40%	\$1,571,460,000	1.53%	1.53%	\$241,689	1.53%	1.53%	\$241,689
7	7W6G1XDRUQFQ17N897/9	JPMORGAN CHASE BANK, NA	6,173	2.28%	2.28%	\$2,030,285,000	2.22%	2.22%	\$490,093	2.22%	2.22%	\$490,093
8	R1DPPRHC02404V0731/9	PENNYYMAC LOAN SERVICES LLC	5,774	2.13%	2.13%	\$1,921,350,000	1.85%	1.85%	\$332,742	1.85%	1.85%	\$332,742
9	5493000VQ1VXBNA553/6	21ST MORTGAGE	5,697	2.10%	2.10%	\$332,435,000	0.32%	0.32%	\$58,353	0.32%	0.32%	\$58,353
10	5493000GP2BLQD1753/8	FAIRWAY INDEPENDENT MORT CORP	5,059	1.87%	1.87%	\$1,930,245,000	1.86%	1.86%	\$381,547	1.86%	1.86%	\$381,547
11	254900H44DQWA0V3342/7	AMERIHOME MORTGAGE COMPANY, LL	4,589	1.70%	1.70%	\$1,607,235,000	1.55%	1.55%	\$350,236	1.55%	1.55%	\$350,236
12	5493000G464NHLB7ZPZB5/7	LOANDEPOT.COM, LLC	4,368	1.61%	1.61%	\$1,413,410,000	1.36%	1.36%	\$323,583	1.36%	1.36%	\$323,583
13	GAHATAPB0NWAJQ8RDC78/7	FROST BANK	4,336	1.60%	1.60%	\$742,100,000	0.72%	0.72%	\$171,149	0.72%	0.72%	\$171,149
14	549300XWUSRVJQH0PRY47/7	EVERETT FINANCIAL, INC.	4,239	1.57%	1.57%	\$3,417,995,000	3.30%	3.30%	\$806,321	3.30%	3.30%	\$806,321
15	JXKC12MCHW071265206/9	TRUST BANK	4,046	1.49%	1.49%	\$1,670,800,000	1.41%	1.41%	\$412,951	1.41%	1.41%	\$412,951
16	549300H3ZQ24NS0931/7	LENNAR MORTGAGE, LLC	3,720	1.37%	1.37%	\$1,195,580,000	1.15%	1.15%	\$221,392	1.15%	1.15%	\$221,392
17	X05BV5K687P7Q7T05N22/7	DISCOVER BANK	3,454	1.28%	1.28%	\$365,830,000	0.35%	0.35%	\$105,915	0.35%	0.35%	\$105,915
18	549300L3721P3Q2QY68/7	GUARANTEED RATE, INC	3,396	1.25%	1.25%	\$1,400,430,000	1.35%	1.35%	\$412,376	1.35%	1.35%	\$412,376
19	AD46PRV07D0T1PT1CS68/9	PNIC BANK N.A.	3,346	1.24%	1.24%	\$1,000,970,000	0.97%	0.97%	\$299,154	0.97%	0.97%	\$299,154
20	549300121SFOKL2LN2804/2	PRIMELENDING	3,335	1.23%	1.23%	\$1,462,585,000	1.41%	1.41%	\$438,556	1.41%	1.41%	\$438,556
21	549300V0RT131GZ1N3L5/7	CARDINAL FINANCIAL COMPANY, L1	3,223	1.19%	1.19%	\$972,885,000	0.94%	0.94%	\$301,857	0.94%	0.94%	\$301,857
22	549300F9Y54XN023N4/7	NEWERVE LLC	3,149	1.16%	1.16%	\$910,385,000	0.88%	0.88%	\$289,103	0.88%	0.88%	\$289,103
23	549300L0LCBNCRL1OT0651/7	NATIONSTAR MORTGAGE	3,105	1.15%	1.15%	\$873,735,000	0.84%	0.84%	\$281,396	0.84%	0.84%	\$281,396
24	254900ZQRSHV4Y8CR851/7	CREDIT UNION OF TEXAS	2,994	1.11%	1.11%	\$430,220,000	0.42%	0.42%	\$143,694	0.42%	0.42%	\$143,694
25	254900A110CHF6PV28/7	TOWN SQUARE MORTGAGE & INVEST	2,699	1.00%	1.00%	\$792,830,000	0.76%	0.76%	\$294,076	0.76%	0.76%	\$294,076
26	549300YQ7572PHE53/7	AMERISAVE MORTGAGE COMPANY	2,658	0.98%	0.98%	\$859,040,000	0.83%	0.83%	\$323,190	0.83%	0.83%	\$323,190
27	5493007YX72B5W213/7	CALIBER HOME LOANS, INC.	2,475	0.91%	0.91%	\$800,565,000	0.77%	0.77%	\$323,461	0.77%	0.77%	\$323,461
28	5493003QQUHK4DNHNN17/9	NAVY FEDERAL CREDIT UNION	2,242	0.83%	0.83%	\$614,820,000	0.59%	0.59%	\$274,228	0.59%	0.59%	\$274,228
29	549300W0N576XLSQH005/7	ASPINE FINANCIAL, INC.	2,119	0.78%	0.78%	\$620,685,000	0.60%	0.60%	\$292,914	0.60%	0.60%	\$292,914
30	549300V2N8412L1584/7	CROSSCOUNTRY MORTGAGE, LLC	2,042	0.75%	0.75%	\$849,730,000	0.82%	0.82%	\$416,126	0.82%	0.82%	\$416,126
31	549300DMMHNV2Z2OLB41/3	FIRST UNITED BANK AND TRUST CO	2,035	0.75%	0.75%	\$1,313,975,000	1.27%	1.27%	\$465,658	1.27%	1.27%	\$465,658
32	549300LWRWPSYKPK6532/7	FREEDOM MORTGAGE CORPORATION	2,023	0.75%	0.75%	\$597,315,000	0.58%	0.58%	\$299,262	0.58%	0.58%	\$299,262
33	549300C7WNAH6V1Y737/7	CORNERSTONE CAPITAL BANK, SSB	2,011	0.74%	0.74%	\$692,115,000	0.92%	0.92%	\$473,454	0.92%	0.92%	\$473,454
34	54930014H4L1P1H4L1P1/7	HOMEPOLYMER FINANCIAL CORPORAT	1,970	0.73%	0.73%	\$786,440,000	0.73%	0.73%	\$386,528	0.73%	0.73%	\$386,528
35	54930039P7524N13/9	PROSPERITY BANK	1,772	0.72%	0.72%	\$1,003,255,000	1.02%	1.02%	\$517,951	1.02%	1.02%	\$517,951
36	5493001LWPKENHYZG2U09/7	PLANET HOME LENDING, LLC	1,946	0.72%	0.72%	\$669,930,000	0.67%	0.67%	\$357,631	0.67%	0.67%	\$357,631
37	6H1L5Q21BKA857LJ3H02/8	US BANK, N.A.	1,941	0.68%	0.68%	\$1,045,945,000	1.01%	1.01%	\$560,683	1.01%	1.01%	\$560,683
38	54930043BPH13P93617/7	PROVIDENT FUNDING ASSOCIATES	1,745	0.64%	0.64%	\$755,055,000	0.73%	0.73%	\$354,415	0.73%	0.73%	\$354,415
39	549300LHYTCTG48RY48/5	RANDOLPH-BROOKS FEDERAL CREDIT	1,724	0.64%	0.64%	\$391,170,000	0.38%	0.38%	\$226,097	0.38%	0.38%	\$226,097
40	549300W7P4R4F4EFEPF46/7	PHH MORTGAGE CORPORATION	1,697	0.63%	0.63%	\$587,875,000	0.57%	0.57%	\$246,420	0.57%	0.57%	\$246,420
41	549300F7K9PTEQU48/7	PENTAGON FEDERAL CREDIT UNION	1,677	0.62%	0.62%	\$519,665,000	0.50%	0.50%	\$209,078	0.50%	0.50%	\$209,078

Dollar Amounts for Tract Income Level

Within each Tract Income Level segment, the number of dollar amounts are provided with the balances in the thousands. Dollar values are populated from the HMDA balance field and are calculated by taking the balance of the income tract in question divided by the total balance across all tracts.



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Exam Table Guide

Compliance Data Platform

Discovery > Reporting > CRA > Exam Tables > Report

Output: Select Output

Table 2 - Geographic Distribution of Home Purchase Loans

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File: 2022 CRA

Table 2 - Geographic Distribution of Home Purchase Loans
Assessment Area(s) 0003

State: 48 - Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: CRA ID: 16835

Assessment Area Total Loans Low Income Tracts Moderate Income Tracts Middle Income Tracts Upper Income Tracts Unclassified Income Tracts Inst. Rank Total Lenders Institution Market Share (Matches Aggregate Lending Year)

Overall Low Mod Mid Upp Unc

Assessment Area	Total Loans	Low Income Tracts	Moderate Income Tracts	Middle Income Tracts	Upper Income Tracts	Unclassified Income Tracts	Inst. Rank	Total Lenders	Institution Market Share (Matches Aggregate Lending Year)
	Number % of Total	Num \$000s	Num \$000s	Num \$000s	Num \$000s	Num \$000s			Overall Low Mod Mid Upp Unc
0003 - 2022 Dallas Plano Irving	2 100.00	0.00 0.00	0.00 0.00	50.00 66.67	50.00 33.33	0.00 0.00	26	922	0.84 2.33 1.69 0.69 0.55 0.00
1/1/2022 To 12/31/2022 Bank Lending	2	0.00	0.00	50.00	50.00	0.00			
Owner Occupied Housing %		5.06	19.74	31.10	43.76	0.34			
2022 Aggregate Lending %		4.56	14.06	37.09	43.82	0.45			
FFIEC File - 2020 Census									
2022 Aggregate Lending									
Due to rounding, totals may not equal 100.0%									
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Total Lenders

Total number of peers who originated or purchased loans within the Assessment Area. The total number of lenders is shown here in the Exam Table, and corresponds with the total number of lenders listed at the bottom of the HMDA Market Share report.

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Output: Select Output

Table 2 - Geographic Distribution of Home Purchase Loans

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File: 2022 CRA

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State: 48 - Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: CRA ID: 16835

Assessment Area Total Loans Low Income Tracts Moderate Income Tracts Middle Income Tracts Upper Income Tracts Unclassified Income Tracts Inst. Rank Total Lenders Institution Market Share (Matches Aggregate Lending Year)

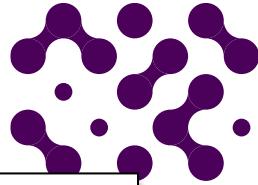
Overall Low Mod Mid Upp Unc

Assessment Area	Total Loans	Low Income Tracts	Moderate Income Tracts	Middle Income Tracts	Upper Income Tracts	Unclassified Income Tracts	Inst. Rank	Total Lenders	Institution Market Share (Matches Aggregate Lending Year)
	Number % of Total	Num \$000s	Num \$000s	Num \$000s	Num \$000s	Num \$000s			Overall Low Mod Mid Upp Unc
0003 - 2022 Dallas Plano Irving	2 100.00	0.00 0.00	0.00 0.00	50.00 66.67	50.00 33.33	0.00 0.00	26	922	0.84 2.33 1.69 0.69 0.55 0.00
1/1/2022 To 12/31/2022 Bank Lending	2	0.00	0.00	50.00	50.00	0.00			
Owner Occupied Housing %		5.06	19.74	31.10	43.76	0.34			
2022 Aggregate Lending %		4.56	14.06	37.09	43.82	0.45			
FFIEC File - 2020 Census									
2022 Aggregate Lending									
Due to rounding, totals may not equal 100.0%									
Copyright © 2025 MARQUIS									

Institution Market Share

The Institution Market Share is the number of originated & purchased loans for your institution within the Assessment Area. Values are populated from % group totals listed within the HMDA Market Share report. Institution Market Share totals are calculated based on a valid respondent ID, present in the institution settings. Filters may be applied when running the HMDA Market Share report as well as the Exam Table.

The values listed for Institution Market Share will correspond to the value(s) listed in the HMDA Market Share report.



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Exam Table Guide

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Discovery > Reporting > CRA > Exam Tables > Report

Output Select Output ▾

Table 2 - Geographic Distribution of Home Purchase Loans

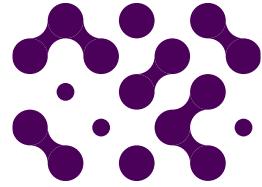
Prosperity Training File: 2022 CRA

Table 2 - Geographic Distribution of Home Purchase Loans

Assessment Area(s) 0003

State: 48-Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID:
CRA ID: 16835

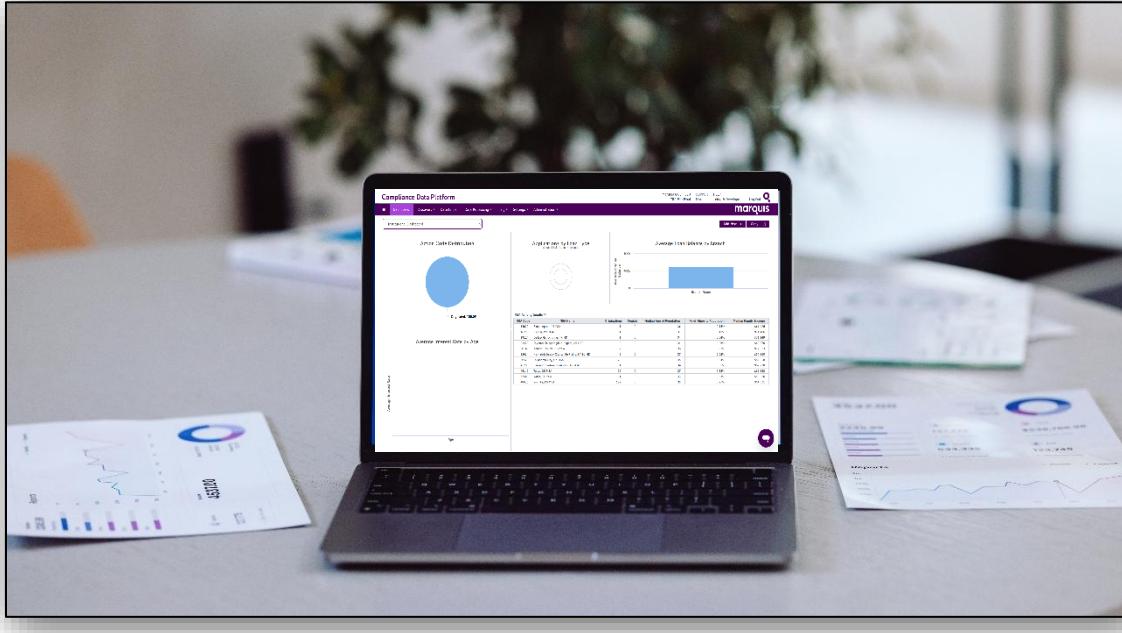
Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank Total Lenders	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Overall	Low	Mod	Mid	Upp	Unc
0003 - 2022 Dallas Plano Irving	2	100.00	0.00	0.00	0.00	50.00	0.00	50.00	0.00	0.00	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00
1/1/2022 To 12/31/2022 Bank Lending																			
Owner Occupied Housing %		5.06		19.74		31.10		43.76		0.34									
2022 Aggregate Lending %		4.56		14.06		37.09		43.82		0.45									
FFIEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
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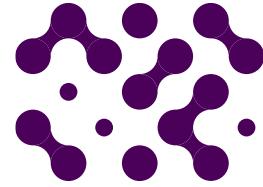
Exam Table Guide

Appendix 2



This Appendix walks through validation of these totals:

- % of Businesses (D&B Data) – pg 51
- CRA Aggregate Lending totals - pg 52-54
- CRA Institution Rank, Total Lenders, & Institution Market Share – pg 52
- % of Farms (D&B Data) – pg 53-54
- % of Families – pg 56
- % of Households – pg 57



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Exam Table Guide

% of Businesses (D&B Data)

Run the Small Business & Small Farm Performance report. The % of Businesses (D&B Data) values can be validated by using the Businesses column of the Income Level Summary. Exam Table 6-Geographic Distribution of Small Loans to Businesses, contains the % of Businesses (D&B Data) values.

To validate the % of Business total for (Low) Income tracts:

1. Add the values for all income levels, **excluding** unclassified.
2. Divide the low income value by the total. The resulting total should align with the value displayed for % of Businesses (D&B Data).

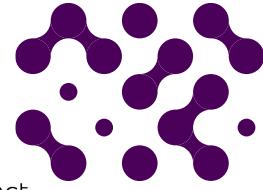
Small Business and Small Farm Performance - Income Level Summary													
Tract Combination		Demographics						Bank Loans					
Income Level	Minority Percent	Farms			Businesses			Farms			Businesses		
		Farms	Small Farms	% Small Farms	Female Farms	Businesses	Small Businesses	% Small Businesses	Female Businesses	Farm Loans	Small Farm Loans	% Small Farm Loans	Female Farm Loans
Low		155	153	96.04%	3.80%	10,565	9,055	85.71%	5.33%	0	0	0.00%	0.00%
Moderate		689	655	95.07%	10.45%	34,729	29,953	86.25%	4.82%	0	0	0.00%	0.00%
Middle		1,244	1,196	96.14%	7.72%	52,806	45,779	86.69%	4.55%	0	0	0.00%	0.00%
Upper		1,724	1,678	97.33%	5.57%	75,380	67,550	89.73%	3.67%	0	0	0.00%	0.00%
Unclassified		9	8	88.09%	0.00%	748	590	78.88%	2.67%	0	0	0.00%	0.00%

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Date: 11/04/2025 4:09:59pm By Marquis Learning & Development

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Table 6 - Geographic Distribution of Small Loans to Businesses													
Prosperity Training 2022 CRA SUPPORT HELP Marquis Learning & Development Log Out													
marquis													
Discovery > Reporting > CRA > Exam Tables > Report													
Output: Select output													
Table 6 - Geographic Distribution of Small Loans to Businesses													
Prosperity Training 2022 CRA													
Table 6 - Geographic Distribution of Small Loans to Businesses													
Assessment Area(s): 0003													
Assessment Area: 0003													
State: TX - Texas													
Evaluation Period: 2022-01-01 - 2022-12-31													
HHDA ID: 16835													
Assessment Area													
Total Loans													
Number % of Total Overall Market													
Low Income Tracts													
% Lns % Bus. Agg Lending%													
Moderate Income Tracts													
% Lns % Bus. Agg Lending%													
Middle Income Tracts													
% Lns % Bus. Agg Lending%													
Upper Income Tracts													
% Lns % Bus. Agg Lending%													
Unclassified Income Tracts													
Assessment Area													
Number % of Total Overall Market													
0003 - 2022 Dallas Plano Irving													
1/1/2022 To 12/31/2022 Bank Lending													
1 100.00 173,070 0.00 6.07													
4.60 0.00 19.94 17.15 100.00 30.33 29.81 0.00 43.23 47.13 0.00 0.43 0.97													
FFIEC File - 2020 Census													
2022 Dun & Bradstreet SBSF Demographics													
2022 Aggregate Lending													
Due to rounding, totals may not equal 100.0%													
Copyright © 2025 MARQUIS													

The % of Business value displayed for Low Income is 6.07. When we total the values from the Businesses column of the Small Business/Small Farm report, we get 173,380. We then take the value for low income, 10,565, and divide that by 173,380 with a result of 6.06.



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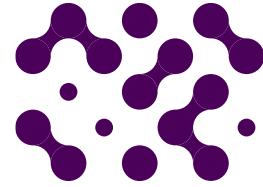
Exam Table Guide

Aggregate Lending % totals may be validated by running the CRA Aggregate Market Share by Tract Income Level report. Use the % Row column for each Income Tract level.

2022 CRA Aggregate Market Share by Tract Income Level																										
Geographic Area: 2022 Dallas Plano Irving																										
Analysis Criteria																										
Agencies: OCC / FRS / FDIC																										
Tract Income Level: Low / Moderate / Middle / Upper / Unclassified / Not Known																										
Action: Originations																										
Loan Type: Small Business																										
Loan Amount: <=\$100,000 / >\$100,000 to <=\$250,000 / >\$250,000																										
Gross Revenues: All Records																										
Institution Detail			Total Loans						Low Income						Moderate Income						Middle Income					
Rank	ID/Agency	Name	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
1	0000025151 / 1	AMERICAN EXPRESS	40,222	24.15%	24.15%	\$679,482	13.19%	13.19%	1,477	19.60%	3.67%	\$25,879	10.26%	3.81%	6,524	22.96%	16.22%	\$105,100	12.11%	15.47%	11,853	24.03%	29.47%	\$190,809	12.42%	28.08%
5	0000013688 / 1	CAPITAL ONE, N.A.	10,394	6.24%	6.24%	\$159,801	3.10%	3.10%	706	9.37%	6.79%	\$6,693	2.65%	4.19%	1,880	6.62%	18.09%	\$25,756	2.97%	16.12%	3,344	6.78%	32.17%	\$54,704	3.56%	34.23%
6	0000000001 / 1	WELLS FARGO BANK, N.A.	5,401	3.24%	3.24%	\$126,008	2.45%	2.45%	197	2.61%	3.65%	\$5,258	2.09%	4.17%	856	3.01%	15.85%	\$25,484	2.94%	20.22%	1,641	3.33%	30.38%	\$36,783	2.40%	29.19%
7	0000034404 / 3	WEBBANK	5,011	3.01%	3.01%	\$111,491	2.16%	2.16%	231	3.07%	4.61%	\$4,157	1.65%	3.73%	967	3.40%	19.30%	\$17,871	2.06%	16.03%	1,666	3.38%	33.25%	\$37,949	2.47%	34.04%
19	0000017043 / 1	AMERICAN NATIONAL BANK OF TEXA	723	0.43%	0.43%	\$125,874	2.44%	2.44%	40	0.53%	5.53%	\$9,927	3.94%	7.89%	197	0.69%	27.25%	\$30,681	3.54%	24.37%	292	0.59%	40.39%	\$45,865	2.99%	36.44%
20	0000016835 / 3	PROSPERITY BANK	665	0.40%	0.40%	\$148,127	2.87%	2.87%	42	0.56%	6.32%	\$8,139	3.23%	5.49%	134	0.47%	20.15%	\$32,691	3.77%	22.07%	201	0.41%	30.23%	\$44,762	2.91%	30.22%
21	0000011063 / 3	FIRST CITIZENS BANK AND TRUST	659	0.40%	0.40%	\$59,088	1.15%	1.15%	42	0.56%	6.37%	\$3,482	1.38%	5.89%	146	0.51%	22.15%	\$11,891	1.37%	20.12%	245	0.50%	37.18%	\$19,914	1.30%	33.70%
22	0000060143 / 2	COMERICA BANK	603	0.36%	0.36%	\$170,338	3.31%	3.31%	64	0.85%	10.61%	\$18,624	7.39%	10.93%	145	0.51%	24.05%	\$41,828	4.82%	24.56%	186	0.38%	30.85%	\$53,327	3.47%	31.31%
23	0000682563 / 2	FROST BANK	583	0.35%	0.35%	\$184,522	3.58%	3.58%	38	0.50%	6.52%	\$11,258	4.46%	6.10%	95	0.33%	16.30%	\$29,950	3.45%	16.23%	180	0.36%	30.87%	\$58,686	3.82%	31.80%
24	0000035583 / 3	PINNACLE FINANCIAL PARTNERS	436	0.26%	0.26%	\$16,779	0.33%	0.33%	11	0.15%	2.52%	\$337	0.13%	2.01%	48	0.17%	11.01%	\$2,081	0.24%	12.40%	117	0.24%	26.83%	\$4,582	0.30%	27.31%

Business/Small Farm values:

1. Configure the appropriate settings for the **Market Share** column of the CRA Peer report.
 - a. Choose the desired Criteria Year.
 - b. Choose Tract Group for the Analysis Area.
 - c. Choose Tract Income Level within the Show Me drop-down menu.
 - d. Depending on the corresponding Exam Table, choose whether to include data for Small Business/Small Farm
 - e. Depending on the corresponding Exam Table, for the **Action**, choose whether to include Originations, Purchases, or Both.
 - f. After all selections have been made, click **View Report**.



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Exam Table Guide

Use Exam Table 2 – Geographic Distribution of Home Purchase loans to validate the **Institution Market Share** totals. The **Institution Market Share** is the number of originated & purchased loans for your institution within the Assessment Area. In the example below, the filter of purpose = purchase was applied when running the HMDA Market Share report.

Table 2 - Geographic Distribution of Home Purchase Loans

Assessment Area(s): 0003

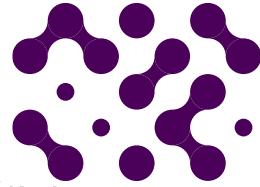
State: 48- Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID: CRA ID: 16835

FFIEC File - 2020 Census
2022 Aggregate Lending
Due to rounding, totals may not equal 100.00%
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Values are populated from % group totals listed within the HMDA Market Share report.

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Exam Table Guide



For example, in Exam Table 2 – Geographic Distribution of Home Purchase loans, the overall % Group total for Prosperity Bank is listed as 0.86. The similar value of .84 is highlighted in the % Group column of the HMDA Market Share Report above.

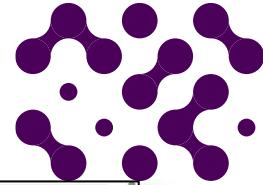
2022 - Market Share Analysis by Summary Report										
Rank	ID/Agency	Name	Institution Detail			Total Applications				Avg. Amt.
			Number	% Grp	% Mkt	Amount	% Grp	% Mkt		
1	54930015XW240F98Z903/7	DHI MORTGAGE COMPANY LIMITED	7,883	4.92%	4.92%	\$2,449,160,000	3.45%	3.45%	\$310,758	
2	K81H1D5P9RPMYHCUF709/9	WELLS FARGO BANK NA	5,134	3.20%	3.20%	\$2,396,140,000	3.38%	3.38%	\$466,720	
3	549300NC0ACXPAX34K033/7	LAKEVIEW LOAN SERVICING, LLC	4,994	3.11%	3.12%	\$1,157,810,000	1.63%	1.63%	\$231,840	
4	549300XQX0123H95A536/7	21ST MILE MORTGAGE, LLC	4,826	3.01%	3.01%	\$133,950,000	0.44%	0.44%	\$64,959	
5	549300XQX0123H95A536/7	UNITED WHOLESALE MORTGAGE	4,725	2.95%	2.95%	\$1,140,075,000	1.28%	2.70%	\$443,453	
6	549300PQXN43H1B1855/7	RECOV MORTGAGE	4,724	2.94%	2.95%	\$1,154,550,000	2.29%	2.95%	\$396,353	
7	549300M0QF28ZQ01L7538/7	FAIRWAY INDEPENDENT MORT CORP	3,855	2.41%	2.41%	\$1,539,105,000	2.17%	2.17%	\$399,223	
8	549300H1ZD240G50931/7	LENNAR MORTGAGE, LLC	3,718	2.32%	2.32%	\$1,195,010,000	1.68%	1.68%	\$321,412	
9	7H6GLDXDRUGJU37RNE9/7	JPMORGAN CHASE BANK, NA	3,502	2.19%	2.19%	\$1,041,905,000	2.74%	2.74%	\$554,512	
10	549300XVJUSRVX0HPR47/7	EVERETT FINANCIAL, INC.	3,449	2.15%	2.15%	\$3,177,155,000	4.48%	4.48%	\$921,182	
11	254900H4A4DQVAE0W3342/7	AMERIHOME MORTGAGE COMPANY, LL	3,295	2.06%	2.06%	\$1,219,465,000	1.72%	1.72%	\$370,096	
12	RVDPPIHCG2404V0731/9	PENNYMAC LOAN SERVICES LLC	3,129	1.95%	1.95%	\$1,158,955,000	1.63%	1.63%	\$370,391	
13	549300121F9KL2N204/7	PRIMELENDING	2,609	1.75%	1.75%	\$1,273,125,000	1.79%	1.79%	\$451,231	
14	549300J372195G2YH68/7	GUARANTEED RATE, INC	2,708	1.89%	1.69%	\$1,165,876,000	1.64%	1.64%	\$430,454	
15	549300J372195G2YH68/7	LOANSTAR, LLC	2,440	1.40%	1.40%	\$1,140,000,000	1.28%	1.28%	\$399,000	
16	JRC32MCHW07128520K/9	TRUST BANK	2,344	1.40%	1.40%	\$1,183,920,000	1.67%	1.67%	\$327,549	
17	549300V0RTT11GCT73/53/7	CARDINAL FINANCIAL COMPANY, LT	2,338	1.40%	1.40%	\$771,030,000	1.02%	1.02%	\$322,176	
18	B4TY0B6BGGKXZQ0331MB2/7	BANK OF AMERICA NA	2,204	1.38%	1.38%	\$539,450,000	1.32%	1.32%	\$26,248	
19	254900AX110CHF6PV28/7	TOWN SQUARE MORTGAGE & INVESTM	2,040	1.27%	1.27%	\$624,850,000	0.88%	0.88%	\$306,299	
20	549300CY7WNAHGHYS373/7	CORNERSTONE CAPITAL BANK, SS	1,902	1.19%	1.19%	\$905,960,000	1.28%	1.28%	\$476,320	
21	54930021WPKXH7Y2UL09/7	PLANET HOME LENDING, LLC	1,865	0.98%	0.98%	\$575,355,000	0.81%	0.81%	\$367,639	
22	5493004WHLN602Z20N46/7	PULTE MORTGAGE LLC	1,542	0.96%	0.96%	\$526,490,000	0.74%	0.74%	\$341,433	
23	549300V2N81412L584/7	CROSSCOUNTRY MORTGAGE, LLC	1,511	0.94%	0.94%	\$676,145,000	0.95%	0.95%	\$447,482	
24	549300V2N81412L584/7	PROFOUND FUNDING ASSOCIATES	1,484	0.93%	0.93%	\$665,700,000	0.94%	0.94%	\$446,733	
25	549300D9HFMH7V2ZD184/3	FIRST UNION BANK AND TRUST CO	1,454	0.91%	0.91%	\$1,102,970,000	1.20%	1.20%	\$373,166	
26	68LY5Q21BXD857137M02/9	US BANK, N.A.	1,401	0.87%	0.87%	\$798,015,000	1.12%	1.12%	\$569,656	
27*	54930000102Z15Q5H43/9	PROSPERITY BANK	1,172	0.86%	0.86%	\$867,770,000	1.22%	1.22%	\$632,485	
28	54930020WYD7HGZB347/7	SPMC, LP	1,335	0.83%	0.83%	\$500,705,000	0.71%	0.71%	\$375,090	
29	549300KX0D75Q5U2J122/7	HIGHLANDS RESIDENTIAL MORTGAGE	1,223	0.76%	0.76%	\$486,985,000	0.69%	0.69%	\$398,189	
30	549300D5SQQU06RCH7/7	MORTGAGE RESEARCH CENTER	1,198	0.75%	0.75%	\$485,740,000	0.68%	0.68%	\$405,459	
31	254900ZPFW52106HWPH48/7	PARAMOUNT RESIDENTIAL MORTGAGE	1,198	0.75%	0.75%	\$475,110,000	0.67%	0.67%	\$396,588	
32	549300BZJYHKKY74B184/7	HOME POINT FINANCIAL CORPORATI	1,154	0.72%	0.72%	\$481,690,000	0.68%	0.68%	\$417,409	
33	549300J7XLTB15WZ413/7	CALIBER HOME LOANS, INC	1,108	0.69%	0.69%	\$435,650,000	0.61%	0.61%	\$327,186	

% of Farms (D&B Data)

Run the Small Business & Small Farm Performance report. The % of Farms (D&B Data) values can be validated by using the Farms column of the Income Level Summary Breakout. Exam Table 7-Geographic Distribution of Small Loans to Farms, contains the % of Farms (D&B Data) values.

To validate the % of Farms total for (Low) income tracts:

1. Add the values for all income levels, **excluding** unclassified.
2. Divide the low income value by the total. The resulting total should align with the value displayed for % of Farms (D&B Data).



Compliance Data Platform

Exam Table Guide

Small Business and Small Farm Performance - Income Level Summary

File Name: 2022 CRA
 BY TRACT GROUP: 2022 Dallas Plano Irving
 Filter: No filter applied
 Exclude Unknown Revenue: False
 Summary Only: False

Tract Combination	Demographics										Bank Loans						
	Income Level	Minority Percent	Farms			Businesses			Farm Loans	Farms			Businesses				
			Farms	Small Farms	% Small Farms	% Female Farms	Businesses	Small Businesses		% Small Businesses	% Female Businesses	Small Farm Loans	% Small Farm Loans	% Female Farm Loans	Business Loans	Small Business Loans	% Small Business Loans
Low	158	153	96.84%	3.80%	10,585	9,055	85.71%	5.33%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0.00%
Moderate	689	655	95.07%	10.45%	34,729	29,953	86.25%	4.82%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0.00%
Middle	1,244	1,196	96.14%	7.72%	52,806	45,779	86.69%	4.55%	0	0	0.00%	0.00%	1	0	0.00%	0.00%	0.00%
Upper	1,724	1,678	97.33%	5.57%	75,280	67,550	89.73%	3.67%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0.00%
Unclassified	9	8	88.89%	0.00%	748	590	78.88%	2.67%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0.00%

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Date: 11/04/2025 4:09:50pm By Marquis Learning & Development

Compliance Data Platform

Discovery	Discovery	Data Entry	Data Processing	Filing	Settings	Administration	Prosperity Training	SUPPORT HELP	2022 CRA	Marquis Learning & Development Log Out	marquis								
Discovery > Reporting > CRA > Exam Tables > Report																			
Table 7 - Geographic Distribution of Small Loans to Farms																			
Prosperity Training																			
Table 7 - Geographic Distribution of Small Loans to Farms																			
Assessment Area(s) 0003																			
State: 48-Texas																			
Evaluation Period: 2022-01-01 - 2022-12-31																			
HMRA ID:																			
CRA ID: 16835																			
Assessment Area	Total Loans			Low Income Tracts			Moderate Income Tracts			Middle Income Tracts			Upper Income Tracts			Unclassified Income Tracts			
0003 - 2022 Dallas Plano Irving	Number	% of Total	Overall Market	% Lns	% Farms	Agg Lending%	% Lns	% Farms	Agg Lending%	% Lns	% Farms	Agg Lending%	% Lns	% Farms	Agg Lending%	% Lns	% Farms	Agg Lending%	
1/1/2022 To 12/31/2022 Bank Lending	2	100.00	873	0.00	4.13		1.83	0.00	18.02	10.77	50.00	32.53	49.14	50.00	45.08	37.69	0.00	0.24	0.11
FFIEC File - 2020 Census																			
2022 Dun & Bradstreet SBSF Demographics																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.00%																			
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The value displayed for Low Income is 4.13. When we total the values from the Farms column of the Small Business/Small Farm report, we get 3815. We then take the value for low income, 158, and divide that by 3815, with a result of 4.13.

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Exam Table Guide



To validate % of Families (Such as Table 10 – Borrower Distribution of Home Refinance Loans), run the Demographic Summary by Tract Category Income Level Report-Tract Group. Validate totals within the Total Percent of Column of Family Data segment, shown below.

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CRA
Exam Tables
Report

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Table 10 - Borrower Distribution of Home Refinance Loans

Prosperity Training
File: 2022 CRA

Table 10 - Borrower Distribution of Home Refinance Loans
Assessment Area(s) 0003

State: 48 - Texas
Evaluation Period: 2022-01-01 - 2022-12-31

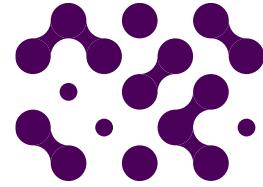
HMDS ID:
CRA ID: 16835

Assessment Area	Total Loans		Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Unknown Income Borrowers		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)				
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Overall	Low	Med	Mid	Upp
0003 - 2022 Dallas Plano Irving	2	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42	0.52	0.28	0.62	0.41	0.66	0.23
1/1/2022 To 12/31/2022 Bank Lending																		
% of Families			22.49			17.19		18.85		41.47		N/A						
2022 Aggregate Lending %			7.36			16.03		20.40		42.37		13.84						

Demographic Summary by Tract Category Income Level																		
BY TRACT GROUP:	2022 Dallas Piano Irving																	
Demographic Year:	2022																	
Include Unclassified Tracts in Percentages and Totals																		False
	Low			Moderate			Middle			Upper			Unclassified			Totals		
Segment	Number of Low	Low Percent of Column	Low Percent of Row	Number of Moderate	Moderate Percent of Column	Moderate Percent of Row	Number of Middle	Middle Percent of Column	Middle Percent of Row	Number of Upper	Upper Percent of Column	Upper Percent of Row	Number of Unclassified	Unclassified Percent of Column	Unclassified Percent of Row	Total Number	Total Percent of Column	
MINORITY STATUS																		
White, Non-Hispanic	57,183	11.41%	2.78%	287,417	22.75%	14.00%	672,381	44.65%	32.74%	1,036,589	57.25%	50.48%	20,452	42.16%	0.00%	2,053,570	40.41%	
All Others, Including Hispanic	444,180	88.59%	14.67%	976,223	77.25%	32.24%	833,595	55.35%	27.53%	773,891	42.75%	25.56%	28,055	57.84%	0.00%	3,027,889	59.59%	
FAMILY DATA																		
Total Families	108,302	100.00%	8.99%	284,491	100.00%	23.62%	359,294	100.00%	29.83%	452,237	100.00%	37.55%	6,000	100.00%	0.00%	1,204,324	100.00%	
Low Income Families	64,087	59.91%	24.02%	102,746	16.08%	28.00%	65,809	18.12%	24.36%	54,000	8.14%	13.42%	1,871	32.85%	0.00%	270,174	22.43%	
Moderate Income Families	21,766	20.10%	10.51%	76,402	26.86%	35.88%	67,320	18.74%	32.49%	41,694	9.22%	20.12%	898	14.97%	0.00%	207,172	17.20%	
Middle Income Families	13,681	12.63%	6.02%	54,939	19.31%	24.16%	89,181	24.82%	39.23%	69,549	15.38%	30.59%	798	13.30%	0.00%	227,350	18.08%	
Upper Income Families	7,966	7.36%	1.59%	50,472	17.74%	10.10%	136,984	38.13%	27.42%	304,204	67.27%	60.89%	2,333	38.88%	0.00%	499,628	41.49%	
Families Below Poverty Level	27,112	25.03%	27.65%	37,735	13.26%	38.48%	20,693	5.76%	21.10%	12,514	2.77%	12.76%	1,115	18.58%	0.00%	98,054	6.14%	
HOUSEHOLD DATA																		
Total Households	179,402	100.00%	10.25%	429,873	100.00%	24.57%	501,339	100.00%	30.31%	610,291	100.00%	34.88%	16,866	100.00%	0.00%	1,749,895	100.00%	
Low Income Households	95,106	53.01%	23.49%	141,182	32.94%	34.97%	102,848	19.39%	25.40%	65,357	10.71%	16.14%	5,369	31.83%	0.00%	404,893	23.14%	
Moderate Income Households	40,608	22.64%	13.71%	104,181	24.24%	35.17%	89,961	16.96%	30.37%	51,437	10.07%	20.74%	3,230	19.15%	0.00%	296,187	16.93%	
Middle Income Households	23,886	13.31%	7.76%	86,110	20.03%	27.97%	113,242	21.35%	36.78%	84,668	13.87%	27.50%	2,950	17.49%	0.00%	307,907	17.60%	
Upper Income Households	18,802	11.04%	2.67%	98,000	22.80%	13.32%	224,278	42.29%	30.27%	398,828	65.35%	53.83%	5,317	31.52%	0.00%	740,908	42.34%	
Wage/Salary Income	138,041	76.95%	9.41%	356,224	82.87%	24.27%	445,349	83.98%	30.35%	327,928	86.50%	35.97%	14,530	86.15%	0.00%	1,467,542	83.86%	
Self Employment Income	14,443	8.05%	6.72%	46,967	10.93%	21.85%	64,974	12.25%	30.23%	88,544	14.51%	41.20%	1,301	7.71%	0.00%	214,928	12.28%	
Social Security Income	37,918	21.14%	10.36%	90,983	21.17%	24.86%	120,080	22.64%	32.80%	117,061	19.18%	31.98%	1,696	10.06%	0.00%	366,042	20.92%	
Supplemental Security Income	11,336	6.32%	19.38%	19,377	4.51%	31.13%	17,526	3.30%	29.87%	10,266	1.68%	17.52%	265	1.57%	0.00%	59,485	3.34%	
Public Assistance Income	5,001	2.79%	19.86%	8,491	2.02%	34.52%	6,813	1.28%	27.05%	4,675	0.77%	18.57%	119	0.71%	0.00%	25,180	1.44%	
Retirement Income	17,756	9.90%	7.26%	51,854	12.06%	21.20%	84,464	15.96%	34.41%	90,339	14.80%	36.93%	988	5.86%	0.00%	244,613	13.98%	
Investment Income	7,847	4.37%	2.69%	35,822	8.33%	12.26%	65,593	16.33%	29.64%	161,888	26.53%	55.41%	2,429	14.40%	0.00%	292,150	16.70%	
Other Income	13,556	7.56%	8.93%	37,847	8.80%	24.94%	48,844	9.21%	32.19%	51,498	8.44%	33.94%	622	3.69%	0.00%	151,745	8.67%	
Rental Costs > 30% of Income	68,718	38.30%	21.57%	105,883	24.63%	33.42%	85,499	16.12%	26.84%	59,417	9.57%	18.34%	5,845	34.66%	0.00%	318,517	18.20%	
Households Below Poverty Level	46,916	26.15%	26.62%	62,926	14.64%	35.70%	39,952	7.53%	22.67%	26,468	4.34%	15.02%	3,237	19.19%	0.00%	176,262	10.07%	
HOUSING DATA																		
Total Housing Units	199,841	100.00%	10.42%	467,718	100.00%	24.85%	566,550	100.00%	30.20%	646,411	100.00%	34.34%	19,513	100.00%	0.00%	1,882,520	100.00%	
Owner Occupied Housing Units	92,049	26.05%	5.08%	203,014	43.41%	19.81%	319,743	56.24%	31.20%	450,006	69.62%	43.91%	3,451	17.69%	0.00%	1,024,812	54.44%	
Renter Occupied Housing Units	127,353	63.73%	17.56%	226,859	48.50%	31.29%	210,596	37.04%	29.04%	160,285	24.80%	22.11%	13,415	68.75%	0.00%	725,083	38.52%	
Vacant Housing Units	20,439	10.23%	15.41%	37,845	8.09%	28.54%	38,221	6.72%	28.82%	36,120	5.59%	27.23%	2,647	13.57%	0.00%	1,322,625	7.05%	
Urban Housing Units	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0	0.00%	0.00%	
Rural Housing Units	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0	0.00%	0.00%	
Rural Farm Housing Units	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0	0.00%	0.00%	
1 to 4 Family Housing Units	98,903	49.49%	7.34%	313,879	67.13%	23.30%	414,973	72.99%	30.81%	519,105	80.31%	38.54%	6,145	31.49%	0.00%	1,346,860	71.55%	
5+ Family Housing Units	100,938	50.51%	18.84%	153,839	32.89%	28.72%	153,577	27.01%	28.67%	127,306	19.69%	23.77%	13,368	68.51%	0.00%	535,560	28.45%	
Mobile Homes	4,564	2.79%	8.31%	17,746	3.79%	35.78%	21,533	3.75%	43.01%	5,987	0.92%	5,715%	585	1.97%	0.00%	49,607	2.61%	

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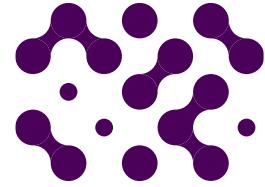
Exam Table Guide



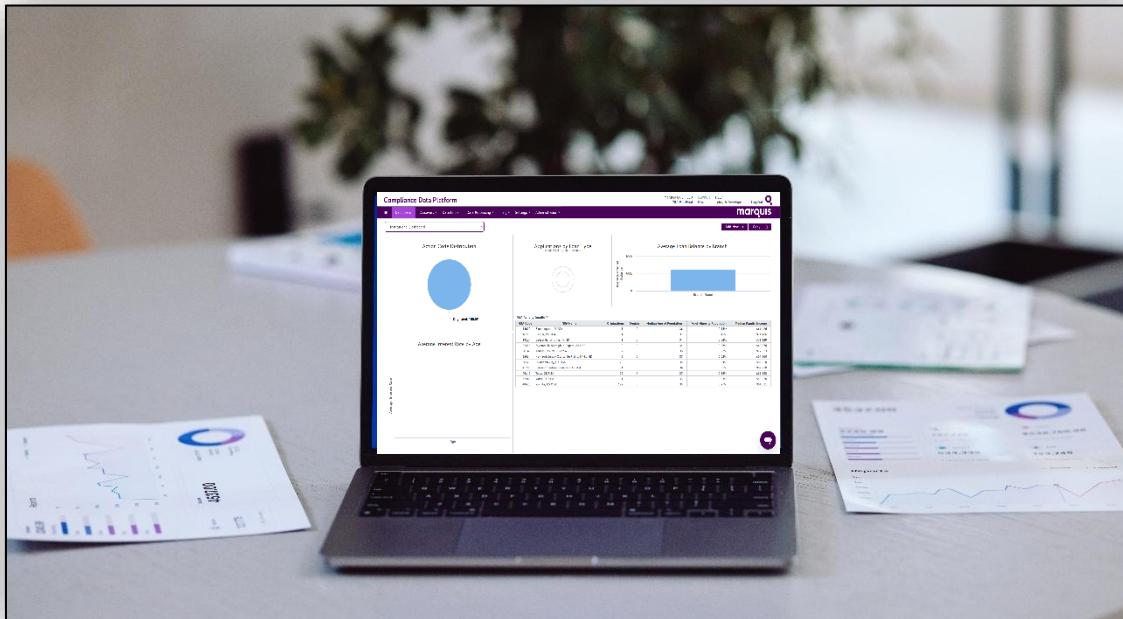
% of Households Total

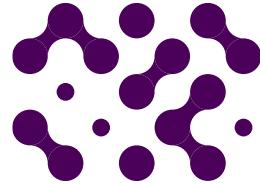
To validate this total, as shown in Exam Table 13 - Consumer Loan Distribution (Aggregate), refer to the Percent of Row column of Household Data for each income level within the Demographic Summary by Income Level-Tract Group Report.

Demographic Summary by Tract Category Income Level																		
By TRACT GROUP: Demographic Year:		2022 Dallas Plano Irving																
Include Unclassified Tracts in Percentages and Totals:		False																
		Low	Low Percent of Column	Low Percent of Row	Moderate	Moderate Percent of Column	Moderate Percent of Row	Middle	Middle Percent of Column	Middle Percent of Row	Upper	Upper Percent of Column	Upper Percent of Row	Unclassified	Unclassified Percent of Column	Unclassified Percent of Row	Total	Total Percent of Column
Segment	Number	Low	Low Percent of Column	Low Percent of Row	Number of Moderate	Moderate Percent of Column	Moderate Percent of Row	Number of Middle	Middle Percent of Column	Middle Percent of Row	Number of Upper	Upper Percent of Column	Upper Percent of Row	Number of Unclassified	Unclassified Percent of Column	Unclassified Percent of Row	Total Number	Total Percent of Column
MINORITY STATUS																		
White, Non-Hispanic	57,183	11.41%	2.78%	287,417	22.75%	14.00%	672,381	44.65%	32.74%	1,036,589	57.25%	50.48%	20,452	42.16%	0.00%	2,053,570	40.41%	
All Others, Including Hispanic	444,180	88.59%	14.67%	976,223	77.25%	32.24%	833,595	55.35%	27.53%	773,891	42.75%	25.56%	28,055	57.84%	0.00%	3,027,889	59.59%	
FAMILY DATA																		
Total Families	108,302	100.00%	8,999%	284,491	100.00%	23.62%	359,294	100.00%	29.83%	452,237	100.00%	37.55%	6,000	100.00%	0.00%	1,204,324	100.00%	
Low Income Families	64,887	59.91%	24.02%	102,478	36.09%	18.32%	24,36%	36,000	8.14%	13,62%	1,971	32.85%	0.00%	270,174	23.43%			
Moderate Income Families	21,766	20.10%	10.51%	76,402	26.86%	36.88%	67,220	18.74%	32.49%	41,694	9.22%	20.12%	898	14.97%	0.00%	207,172	17.20%	
Middle Income Families	13,681	12.63%	6.02%	84,939	19.31%	24.16%	89,181	24.82%	39.23%	69,549	15.38%	30.59%	798	13.30%	0.00%	237,350	18.88%	
Upper Income Families	7,968	7.36%	1.59%	50,472	17.74%	10.10%	136,504	36.13%	27.42%	304,204	67.27%	60.89%	2,333	38.88%	0.00%	499,628	41.49%	
Families Below Poverty Level	27,112	25.03%	7.65%	37,375	13.26%	18.48%	26,693	5.76%	21.10%	12,514	2.77%	12.76%	1,115	18.58%	0.00%	98,054	8.14%	
HOUSEHOLD DATA																		
Total Households	179,402	100.00%	10.29%	429,873	100.00%	24.57%	530,229	100.00%	30.31%	610,191	100.00%	34.88%	16,866	100.00%	0.00%	1,749,895	100.00%	
Low Income Households	95,106	53.01%	23.49%	141,582	32.94%	34.97%	102,648	19.39%	25.40%	65,357	10.71%	16.14%	5,369	31.83%	0.00%	404,893	23.14%	
Moderate Income Households	40,608	22.64%	13.71%	104,181	24.24%	35.17%	89,961	16.96%	30.37%	61,437	10.07%	20.74%	3,220	19.15%	0.00%	296,187	16.93%	
Middle Income Households	23,886	13.31%	7.76%	86,110	20.03%	27.97%	113,342	21.35%	36.78%	64,669	13.87%	27.50%	2,950	17.49%	0.00%	307,967	17.60%	
Upper Income Households	19,802	11.04%	2.67%	98,000	22.80%	13.23%	224,278	42.29%	30.27%	398,628	65.35%	53.83%	5,317	31.52%	0.00%	740,908	42.34%	
Wage/Salary Income	136,041	76.95%	9.41%	356,224	82.87%	24.27%	445,349	83.98%	30.35%	527,928	86.50%	35.97%	14,530	86.19%	0.00%	1,467,542	83.86%	
Self Employment Income	14,443	8.05%	6.72%	46,567	10.93%	21.85%	64,974	12.25%	30.23%	88,544	14.51%	41.20%	1,301	7.71%	0.00%	214,928	12.28%	
Social Security Income	37,918	21.14%	10.36%	90,803	21.17%	24.86%	120,080	22.64%	32.80%	117,061	19.18%	31.98%	1,696	10.06%	0.00%	366,042	20.92%	
Supplemental Security Income	11,336	6.32%	19.38%	19,377	4.51%	33.13%	17,526	3.30%	29.97%	10,246	1.68%	17.52%	265	1.57%	0.00%	58,485	3.34%	
Public Assistance Income	5,001	2.79%	19.86%	8,691	2.02%	36.52%	6,813	1.28%	27.66%	4,675	0.77%	18.57%	119	0.71%	0.00%	25,180	1.44%	
Retirement Income	17,756	9.90%	7.26%	51,854	12.06%	21.20%	84,664	15.96%	34.61%	90,339	14.80%	36.93%	988	5.86%	0.00%	244,613	13.98%	
Investment Income	7,847	4.37%	2.69%	35,822	8.33%	12.26%	86,593	16.33%	29.64%	161,888	26.53%	55.41%	2,429	14.40%	0.00%	292,150	16.70%	
Other Income	13,556	7.56%	0.93%	37,847	8.80%	24.94%	48,844	9.21%	32.19%	51,498	8.44%	33.94%	622	3.69%	0.00%	151,745	8.67%	
Rental Costs > 30% of Income	66,718	38.30%	21.57%	105,883	24.63%	33.24%	85,499	16.12%	26.84%	58,417	9.57%	18.34%	5,845	34.66%	0.00%	318,517	18.20%	
Households Below Poverty Level	46,916	26.15%	26.62%	62,926	14.61%	35.70%	39,952	7.53%	22.67%	26,468	4.34%	15.02%	1,237	19.19%	0.00%	176,262	10.07%	
HOUSING DATA																		
Total Housing Units	199,841	100.00%	10.62%	467,718	100.00%	24.85%	568,550	100.00%	30.20%	646,411	100.00%	34.34%	19,513	100.00%	0.00%	1,182,320	100.00%	
Owner Occupied Housing Units	52,049	26.05%	5.08%	203,014	43.41%	19.81%	319,743	56.24%	31.20%	450,006	69.62%	43.91%	3,451	17.69%	0.00%	1,024,812	54.44%	
Renter Occupied Housing Units	127,353	63.73%	17.56%	226,859	48.50%	31.29%	210,586	37.04%	29.04%	160,285	24.80%	22.11%	13,415	68.75%	0.00%	725,083	38.52%	
Vacant Housing Units	20,439	10.23%	15.41%	37,845	8.09%	28.54%	38,221	6.72%	28.82%	36,120	5.59%	27.23%	2,647	13.57%	0.00%	132,625	7.05%	
Urban Housing Units	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	
Rural Housing Units	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	
Rural Farm Housing Units	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	
1 to 4 Family Housing Units	98,903	49.49%	7.34%	313,879	67.11%	23.30%	414,973	72.99%	30.81%	519,105	80.31%	38.54%	6,145	31.49%	0.00%	1,346,860	71.55%	
5+ Family Housing Units	100,938	50.51%	18.84%	153,839	32.89%	28.72%	153,577	27.01%	28.67%	127,306	16.99%	23.77%	13,368	68.51%	0.00%	535,660	28.45%	
Mobile Homes	4,646	2.78%	9.31%	17,746	1.76%	9.36%	31,111	1.76%	41.11%	5,497	0.43%	12.61%	885	1.97%	0.00%	4,497	2.61%	



Glossary





Compliance Data Platform

Exam Table Guide

Glossary

% of Businesses (D&B Data) - This data is located within the Businesses column of the Small Business & Small Farm Performance report and references Dun and Bradstreet data

% of Families - % of Families info is located in Demographic Summary by Tract Category Income Level Report (Census Tract Income Level, Family Data breakout, Total % column)

% Inside Area - number of inside loans / total (Exam Table 1)

% Outside Area - number of outside loans / total (Exam Table 1)

Aggregate lending % - First, locate the Total number of loans made by all lenders to this income segment in this assessment area as indicated in the aggregate data for the listed year. Then, divide that number by the total number of loans made by all lenders in this assessment area as indicated in the aggregate data for the listed year.

Bank Activity (Inside Area) number - total each number from all columns to the right of Bank Activity columns (includes Home Mortgage, Small Business, Small Farm etc.) from the Inside Area row. Displayed in Exam Table 1

Bank Activity (Outside Area) number - total each number from all columns to the right (includes Home Mortgage, Small Business, Small Farm etc.) from the Outside Area row of Exam Table 1

Bank Lending - Total number of loans in this category for this geographic area, based on the current or other file in use

Institution Market Share - Values are populated from % group totals listed within the HMDA Market Share report

Institution Rank - Number of originated & purchased loans for the user's institution within the Assessment Area

OOH (Owner Occupied Housing) - Number of Owner Occupied Units in the tract (which can be found on the Demographic Review report)/Total Housing Units in the tract

Summary Results total - Total number of loans inside area + total number of loans outside area (Exam Table 1 – Lending Volume)

Total Lenders - Total number of peers who originated or purchased loans within the Assessment Area. The total number of lenders shown in the Exam Table corresponds with the total number of lenders listed at the bottom of the HMDA Market Share report.

Tract Income Level - Each Tract Income Level segment will display the number of dollar amounts, with the balance values listed in thousands. These totals can also be found within other Exam Table reports.