



Compliance Data Platform Exam Tables Guide

Marquis

6509 Windcrest Drive, Suite 170

Plano, Texas 75024

Technical Support: Call 800-627-5388 or email csupport@gomarquis.zendesk.com

www.gomarquis.com

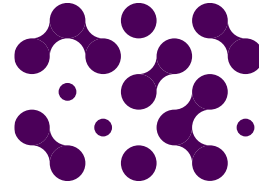
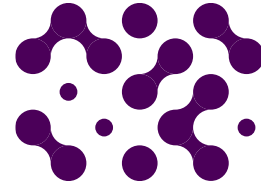


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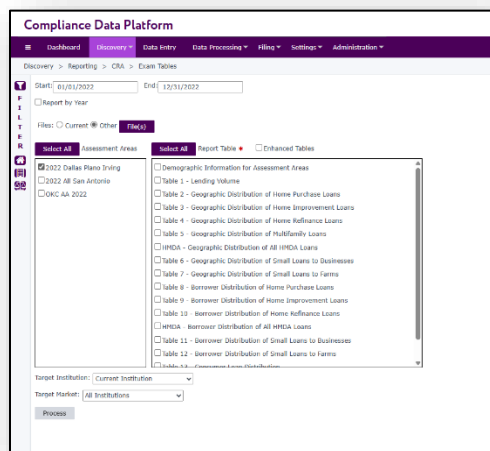


What are Exam Tables?

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.



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Discovery > Reporting > CRA > Exam Tables > Report

Output: Select Output

Table 6 - Geographic Distribution of Small Loans to Businesses

Table 11 - Borrower Distribution of Small Loans to Businesses

Prosperity Training 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: CRA ID: 15835

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%	% Lns	% Bus.	Agg Lending%
0003 - 2022 Dallas Plano Irving	2	100.00	173,070	0.00	6.07	4.60	50.00	19.94	17.15	0.00	30.33	29.81	50.00	43.23	47.13	0.00	0.43	0.97

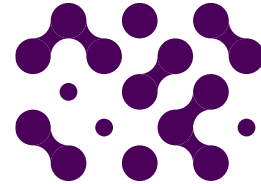
FFEC File - 2020 Census

2022 Qtr 8 Broadstreet SISP Demographics

2022 Aggregate Lending

Due to rounding, totals may not equal 100.0%

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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.

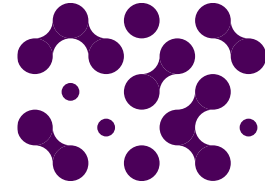
The Respondent ID is the same as the FDIC Cert # located on the FDIC site.

Prosperity Bank is used throughout this guide for training purposes.

The screenshot shows the 'Compliance Data Platform' interface with the 'Edit Institution' page for 'Prosperity Training'. The page is divided into several sections:

- Primary Bank:** Includes fields for Name (Prosperity Training), LEI (54930D003QRZFSQ4H43), and Tax ID (12-1234567). There are checkboxes for 'Require HMDA Denial Reasons' and 'Restrict User File Visibility'.
- SB2155 Rental Exemptions:** Includes radio button options for 'Closed-End Mortgages' and 'Open-End Lines of Credit', each with 'No Exemption' and 'Full Year' choices, and date ranges for 5/24/2018 - 12/31/2018.
- Respondent Institution:** Includes fields for Name, Address (1301 North Mechanic Street), City (El Campo), State (TX), and ZIP (77437).
- Parent Institution:** Includes fields for Name, Address, City, State (TX), and ZIP.
- CRA:** Includes a 'Resp ID' field (16835, highlighted with a yellow arrow), 'Agency Code' (FDIC), 'Contact', and 'Phone'.
- HMDA:** Includes a 'Resp ID' field, 'Agency Code' (Bureau), 'Contact', and 'Phone'.

The top navigation bar includes links for Dashboard, Discovery, Data Entry, Data Processing, Filing, Settings, and Administration. The Marquis logo is in the top right corner.



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.

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.



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.

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2022 CRA LR

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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	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%	% Lns	% Bus.	Agg Lending%
0003 - 2022 OKC																		
1/1/2022 To 12/31/2022 Bank Lending	75	100.00	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	2.67	2.63	1.65

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.

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Discovery > Reporting > CRA > Exam Tables > Report

OutputSelect Output

Table 6 - Geographic Distribution of Small Loans to Businesses

Marquis ONE - 055xFile: 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

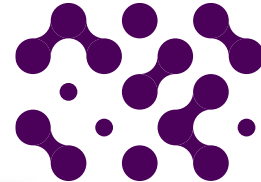
HMDA ID: 16835

CRA ID: 16835

Assessment Area	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%	% Lns	% Bus.	Agg Lending%
0003 - 2022 OKC																		
1/1/2022 To 12/31/2022 Bank Lending	75	100.00	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	2.67	2.63	1.65
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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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	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%	% 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	32.66	30.67	27.80	41.68	2.67	2.63	1.66

3/1/2022 To 12/31/2022 Bank Lending

FFIEC File - 2020 Census

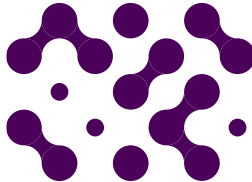
2022 Dun & Bradstreet SBSF Demographics

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.



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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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

File: 2022 CRA

Assessment Area(s) 0003

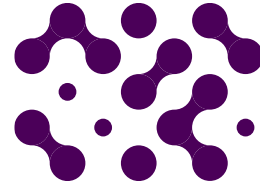
State: 48- Texas

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

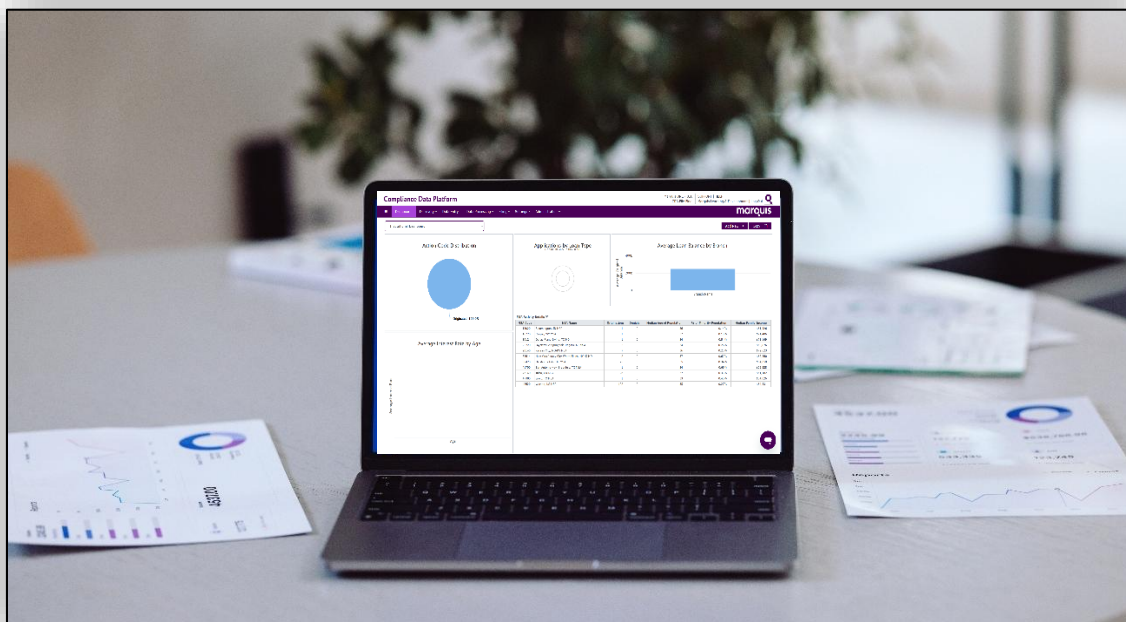
HMDA ID:

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																			
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	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		922						
FFIEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
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Exam Table Reports



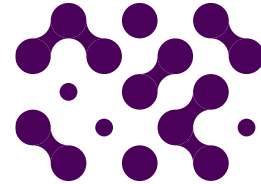
Exam Tables are reports that simulate the lending performance analysis conducted by regulators during the CRA Examination process for the selected Assessment Area(s).

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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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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Discovery > Reporting > CRA > Exam Tables > Report						
<div> <div>Demographic Information for Assessment Areas</div> <div>Output Select Output</div> </div>						
<div> <div>Marquis ONE - 055K</div> <div>Demographic Information for Assessment Areas</div> <div>Full Review Area: 2022 OKC</div> <div>Assessment Area(s) - 0003</div> <div>State: 40 - Oklahoma</div> <div>Evaluation Period: 2022-01-01 - 2022-12-31</div> <div>HMDA ID: 16835</div> <div>CRA ID: 16835</div> </div>						
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	28.40	4.53
Population by Geography	1,425,695	5.54	22.27	37.84	32.82	1.52
Owner-Occupied Housing by Geography	336,647	3.40	17.95	40.08	37.71	0.85
Businesses by Geography (D & B Data)	49,754	5.63	27.24	36.79	27.80	2.63
Farms by Geography (D & B Data)	2,256	3.55	24.46	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)	\$75,170					
MSA/MD FFIEC Median Family Income (MSA/MD 36420) for 2022	\$84,900					
Median Housing Value	\$146,300	\$65,000	\$95,900	\$149,500	\$235,200	\$0
Unemployment rate (%)	0.00	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	38.23	16.44	2.20
Vacant Units	55,189	9.77	33.01	36.88	18.22	2.12
Household Distribution by Income Level	523,154	5.56	23.55	39.42	30.13	1.33
Median Gross Rent	\$66,008	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						
<div> <div>2022 Dunn & Bradstreet SBSP Demographics</div> <div>Due to rounding, totals may not equal 100.0%</div> <div>Copyright © 2023 MARQUIS</div> </div>						

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.

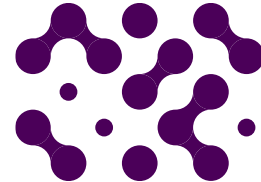


Table 1- Lending Volume

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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Output

Select Output

Table 1 - Lending Volume

Marquis ONE - QSSA
File: 2022 CRA LR

Table 1 - Lending Volume - Loans By Assessment Area

Assessment Area(s) 0003

State: 40- Oklahoma

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

HMDA ID: 16835

CRA ID: 16835

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	%	Num	%	Num	%	Num	%	Num	%	Num	%	Num	%	Num	%	Num	%	Num	%	Num	%	Num	%
0003 - 2022 OKC																											
1/1/2022 To 12/31/2022	75	30.00	0.00	0	0.00	75	30.36	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Inside Area																											
1/1/2022 To 12/31/2022	175			0	0.00	172	69.64	3	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Outside Area																											
Summary Results - All Areas	250			0		247		3		0		0		0		0		0		0		0		0		0	

FFIEC File - 2020 Census

Due to rounding, totals may not equal 100.0%

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Marquis ONE - QSSA
File: 2022 CRA LR

Table 1 - Lending Volume - Loan Amounts By Assessment Area

Assessment Area(s) 0003

State: 40- Oklahoma

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

HMDA ID: 16835

CRA ID: 16835

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	%	\$000s	%	\$000s	%	\$000s	%	\$000s	%	\$000s	%	\$000s	%	\$000s	%	\$000s	%	\$000s	%	\$000s	%	\$000s	%	\$000s	%
0003 - 2022 OKC																											
1/1/2022 To 12/31/2022	19,059	30.45	0.00	0	0	19,059	30.71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inside Area																											
1/1/2022 To 12/31/2022	43,536			0	0	43,504	69.29	532	100.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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](#).

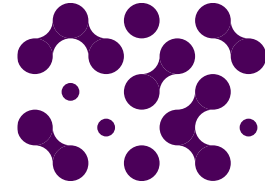


Table 2 - Geographic Distribution of Home Purchase Loans

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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Table 2 - Geographic Distribution of Home Purchase Loans

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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:

CRA 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 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																			
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		43.82		0.45		922						
FFIEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
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Record Requirements

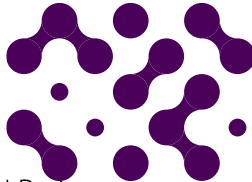
1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup
4. HMDA Qualified = Yes
5. Record must be geocoded
6. HMDA Purpose = 1 (Home Purchase)
7. Institution Market Share & Overall Market Rank require that a valid Respondent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

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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

Output Select Output

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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:

CRA ID: 16835

File: 2022 CRA

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 %	#	%	\$	Parity %	
0003 - 2022 Dallas Plano Irving	2	100.00	0	0.00	0		0	0.00	0		1	50.00	0		1	50.00	0		26
1/1/2022 To 12/31/2022 Bank Lending																			
Owner Occupied Housing %			52,049	5.06		0.00	203,014	19.74		0.00	319,743	31.10		160.77	450,006	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	922
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:

CRA ID: 16835

File: 2022 CRA

Assessment Area	Total Loans		Unclassified Income Tracts				Inst. Rank Total Lenders
	Number	% of Total	#	%	\$	Parity %	
0003 - 2022 Dallas Plano Irving	2	100.00	0	0.00	0		26
1/1/2022 To 12/31/2022 Bank Lending							
Owner Occupied Housing %			3,451	0.34		0.00	
2022 Aggregate Lending %			508	0.45		0.00	922
FFIEC File - 2020 Census							
2022 Aggregate Lending							
Due to rounding, totals may not equal 100.0%							

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](#).

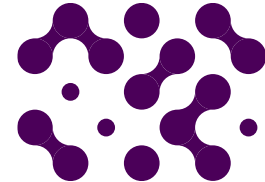


Table 3 - Geographic Distribution of Home Improvement

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.

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Table 3 - Geographic Distribution of Home Improvement Loans

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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

File: 2022 CRA

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	Un
0003 - 2022 Dallas Plano Irving																			
1/1/2022 To 12/31/2022 Bank Lending	1	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	22	1.17	1.85	1.33	1.66	0.96	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		162						

FFIEC File - 2020 Census

2022 Aggregate Lending

Due to rounding, totals may not equal 100.0%

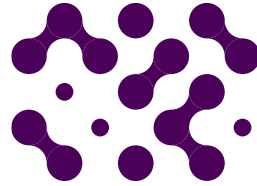
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Record Requirements

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 = 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.



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](#).

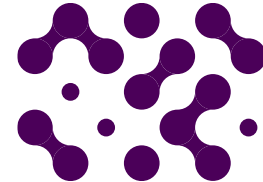


Table 4 – Geographic Distribution of Home Refinance Loans

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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Table 4 - Geographic Distribution of Home Refinance Loans

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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

File: 2022 CRA

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	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
1/1/2022 To 12/31/2022 Bank Lending			5.06		19.74		31.10		43.76		0.34								
Owner Occupied Housing %			3.00		13.92		32.77		49.85		0.43		681						
2022 Aggregate Lending %																			

FFIEC File - 2020 Census

2022 Aggregate Lending

Due to rounding, totals may not equal 100.0%

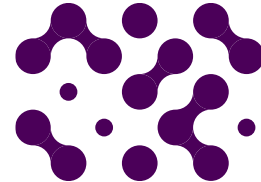
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Record Requirements

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.



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](#).

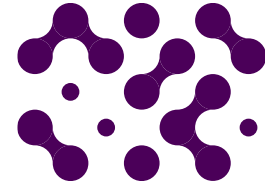


Table 5 – Geographic Distribution of Multifamily Loans

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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Table 5 - Geographic Distribution of Multifamily Loans

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Table 5 - Geographic Distribution of Multifamily Loans

Assessment Area(s) 0003

State: 48- Texas

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

HMDA ID:

CRA 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 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																			
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 100.0%

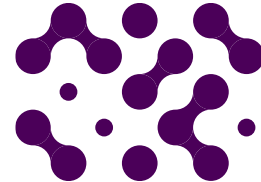
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Record Requirements

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 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:

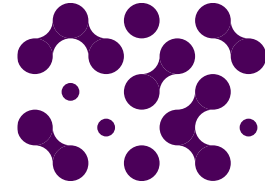
1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 5-Geographic Distribution of Multifamily Loans.
5. Select the desired Institution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



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.



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.

The screenshot shows the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Discovery' menu is active. Below the navigation bar, the breadcrumb trail reads 'Discovery > Reporting > CRA > Exam Tables > Report'. The main content area is titled 'HMDA - Geographic Distribution of All HMDA Loans'. It displays a table with the following data:

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	Own Occ %	Agg Lending%	% Lns	Own Occ %	Agg Lending%	% Lns	Own Occ %	Agg Lending%	% Lns	Own Occ %	Agg Lending%	% Lns	Own Occ %	Agg Lending%
0003 - 2022 OKC	0	0.00	44,281	0.00	3.40	2.44	0.00	17.95	15.74	0.00	40.08	37.30	0.00	37.71	43.82	0.00	0.85	0.67

Below the table, it notes: 'FFIEC File - 2020 Census', '2022 Aggregate Lending', and 'Due to rounding, totals may not equal 100.0%'.

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.

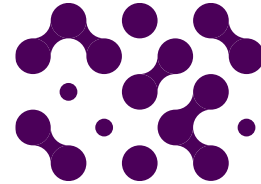


Table 6 – Geographic Distribution of Small Loans to Businesses

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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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) 0002

State: 20- Kansas

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

HMDA ID: 16835

CRA ID: 16835

Assessment Area	Number	Total Loans % of Total	Overall Market	Low Income Tracts			Moderate Income Tracts			Middle Income Tracts			Upper Income Tracts			Unclassified Income Tracts		
				% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%
0002 - 2022 Wichita KS	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
1/1/2022 To 12/31/2022 Bank Lending																		
FFIEC File - 2020 Census																		
2022 Dun & Bradstreet SBOF Demographics																		
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

Assessment Area(s) 0003/0005

State: 40- Oklahoma

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

HMDA ID: 16835

CRA ID: 16835

Assessment Area	Number	Total Loans % of Total	Overall Market	Low Income Tracts			Moderate Income Tracts			Middle Income Tracts			Upper Income Tracts			Unclassified Income Tracts		
				% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%
0003 - 2022 OKC	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	2.67	2.63	1.65
1/1/2022 To 12/31/2022 Bank Lending																		
FFIEC File - 2020 Census																		
2022 Dun & Bradstreet SBOF Demographics																		
2022 Aggregate Lending																		
Due to rounding, totals may not equal 100.0%																		
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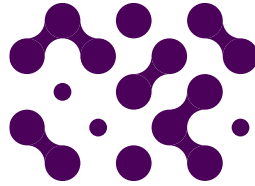
Record Requirements

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. 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.



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

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Discovery > Reporting > CRA > Exam Tables > Report

Output:

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Table 6 - Geographic Distribution of Small Loans to Businesses

Prosperity Training 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:

CRA ID: 16835

Assessment Area	Total Loans		Low Income Tracts								Moderate Income Tracts								Middle Income Tracts								Upper Income Tracts											
	Number	% of Total	#	%	Parity % Bus.	Parity % Agg.	# Bus.	% Bus.	# Agg.	Agg Lending%	#	%	Parity % Bus.	Parity % Agg.	# Bus.	% Bus.	# Agg.	Agg Lending%	#	%	Parity % Bus.	Parity % Agg.	# Bus.	% Bus.	# Agg.	Agg Lending%	#	%	Parity % Bus.	Parity % Agg.	# 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	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%
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Table 6 - Geographic Distribution of Small Loans to Businesses

Prosperity Training 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:

CRA ID: 16835

Assessment Area	Total Loans		Unclassified Income Tracts								Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)							
	Number	% of Total	#	%	Parity % Bus.	Parity % Agg.	# Bus.	% Bus.	# Agg.	Agg Lending%		Total Lenders	Overall	Low	Mod	Mid	Upp	Unc	
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	0.48

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.

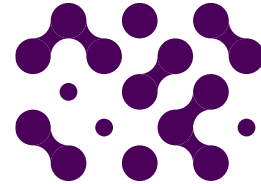


Table 7 – Geographic Distribution of Small Loans to Farms

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.

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	%Farms	Agg Lending%	% Lns	%Farms	Agg Lending%	% Lns	%Farms	Agg Lending%	% Lns	%Farms	Agg Lending%	% Lns	%Farms	Agg Lending%
0003 - 2022 OKC	0	0.00	978	0.00	3.55	0.31	0.00	24.96	17.18	0.00	40.96	48.47	0.00	28.95	32.92	0.00	1.60	0.31

Record Requirements

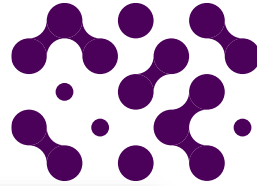
1. Action must be 1 or 6
2. Loan/Deposit = L
3. Open/Action date must be inside the date range given at the top of the Exam Table setup.
4. CRA Qualified = Yes
5. Record must be geocoded
6. CRA Type = 02
7. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in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

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Table 7 - Geographic Distribution of Small Loans to Farms

Prosperity Training File: 2022 CRA

Table 7 - Geographic 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	Total Loans		Low Income Tracts								Moderate Income Tracts								Middle Income Tracts								Upper Income Tracts												
	Number	% of Total	#	%	Parity %	Parity %	#	%	#	%	#	%	Parity %	Parity %	#	%	#	%	Parity %	Parity %	#	%	#	%	Parity %	Parity %	#	%	#	%	Parity %	Parity %							
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	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	0.00	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

Prosperity Training File: 2022 CRA

Table 7 - Geographic 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	Total Loans		Unclassified Income Tracts								Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)																								
	Number	% of Total	#	%	Parity %	Parity %	#	%	#	%		Agg Lending	Agg Lending%	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	0	0.00	0	0.00	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](#).

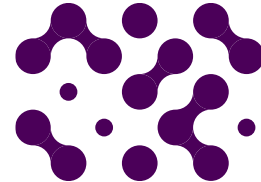


Table 8 – Borrower Distribution of Home Purchase Loans

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.

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Table 8 - Borrower Distribution of Home Purchase Loans

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Table 8 - Borrower 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

File: 2022 CRA

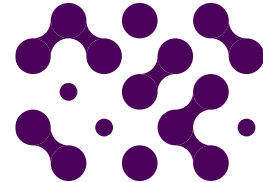
Assessment Area	Total Loans		Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Unknown Income Borrowers		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	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	26	0.84	2.82	2.47	0.90	0.65	0.18
% 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.



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](#).

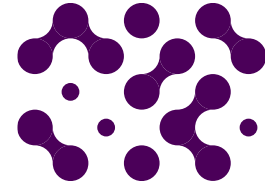


Table 9 – Borrower Distribution of Home Improvement Loans

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.

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Table 9 - Borrower Distribution of Home Improvement Loans

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Table 9 - Borrower 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

File: 2022 CRA

Assessment Area	Total Loans		Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Unknown Income Borrowers		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
0003 - 2022 Dallas Plano Irving	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22	1.17	0.40	1.76	1.18	1.12
1/1/2022 To 12/31/2022 Bank Lending			22.49		17.19		18.85		41.47		N/A							
% of Families			4.34		7.96		14.87		69.70		3.13		182					
2022 Aggregate Lending %																		

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.



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](#).

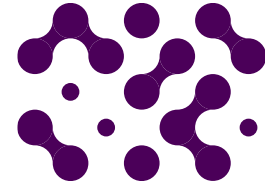


Table 10 – Borrower Distribution of Home Refinance Loans

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.

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Table 10 - Borrower Distribution of Home Refinance Loans

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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:

CRA ID: 16835

File: 2022 CRA

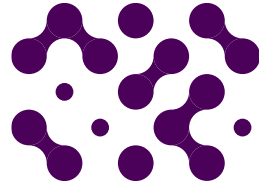
Assessment Area	Total Loans		Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Unknown Income Borrowers		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Total Lenders	Overall	Low	Mid	Mid	Upper
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	0.00	42	0.52	0.28	0.82	0.41	0.66	0.00
1/1/2022 To 12/31/2022 Bank Lending			22.49		17.19		18.85		41.47		N/A								
% of Families			7.36		16.03		20.40		42.37		13.84		681						
2022 Aggregate Lending %																			

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.



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](#).



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.

The screenshot shows the Marquis Compliance Data Platform interface. The top navigation bar includes links for Dashboard, Discovery, Data Entry, Data Processing, Filing, Settings, and Administration. The main content area displays the report title "HMDA - Borrower Distribution of All HMDA Loans" and a table with the following data:

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

Additional information displayed includes: Marquis ONE - 0556, HMDA - Borrower Distribution of All HMDA Loans, Assessment Area(s) 0003, State: 40- Oklahoma, Evaluation Period: 2022-01-01 - 2022-12-31, HMDA ID: 16835, CRA ID: 16835, and a note: "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.

Calculations

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



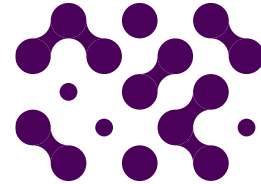
Table 11 – Borrower Distribution of Small Loans to Businesses

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.

Compliance Data Platform										
Dashboard				Discovery	Data Entry	Data Processing	Filing	Settings	Administration	
Discovery > Reporting > CRA > Exam Tables > Report										
Table 11 - Borrower Distribution of Small Loans to Businesses										
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Table 11: Borrower Distribution of Small Loans to Businesses										
Assessment Area(s) 0003										
State: 48- Texas										
Evaluation Period: 2022-01-01 - 2022-12-31										
HMIDA ID:										
CRA ID: 16835										
Assessment Area	Number	% of Total	Avg Loan Amt	Overall Market	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%
0003 - 2022 Dallas Plano Irving	2	100.00	0	173,070	100.00	87.62	49.45	0.00	8.50	0.51
1/1/2022 To 12/31/2022										
FFIEC File - 2020 Census										
2022 Dun & Bradstreet SBSP Demographics										
2022 Aggregate Lending										
Due to rounding, totals may not equal 100.0%										
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Prosperity Training										
Table 11: Borrower Distribution of Small Loans to Businesses - Loan Amount Distribution										
Assessment Area(s) 0003										
State: 48- Texas										
Evaluation Period: 2022-01-01 - 2022-12-31										
HMIDA ID:										
CRA ID: 16835										
Assessment Area	\$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										
1/1/2022 To 12/31/2022	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 SBSP Demographics										
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. 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.



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.

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Table 11 - Borrower Distribution of Small Loans to Businesses

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Table 11: Borrower Distribution of Small Loans to Businesses
Assessment Area(s) 0003
State: 48- Texas
Evaluation Period: 2022-01-01 - 2022-12-31
HMDA ID:
CRA ID: 14835

Assessment Area	Total Small Loans to Businesses							Businesses with Revenues of \$1M or less							Businesses with Unknown Revenues							Total Business Loans by Loan Amount Regardless of Business																	
	Num	% Lns	Avg \$ Amt	% Bus	% App Bus	% App Lending	Parity %	% Lns	% \$000s	Parity % Bus	Parity % App	% Bus	% App Bus	% App Lending	Parity % Lns	% \$000s	Parity % Bus	Parity % App	% Bus	% App Bus	% App Lending	% Lns	% \$000s	% App Lending	Parity % Lns	% \$000s	% App Lending	Parity % Lns	% \$000s	% App Lending	Parity % Lns								
0003 - 2022 Dallas Plano Irving	2	100.00	0	174,128	100.00	173,070	100.00	32	100.00	2	100.00	0	113.87	202.22	152,027	87.82	85,578	49.45	0	0.00	0	0.00	0.00	14,801	8.50	878	0.51	0	0.00	0	163,715	94.59	0.00	0	0.00	0	4,999	2.89	0.00
FFIEC File - 2020 Census 2022 Dun & Bradstreet SBA Demographics 2022 Aggregate Lending Due to rounding, totals may not equal 100.0% Copyright © 2025 MARQUIS																																							

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

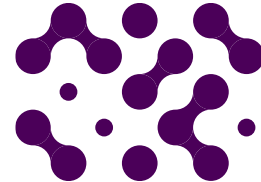


Table 12 – Borrower Distribution of Small Loans to Farms

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.

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Output:

Table 12 - Borrower Distribution of Small Loans to Farms

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Table 12: Borrower Distribution of Small Loans to Farms

File: 2022 CRA

Assessment Area(s) 0003

State: 48- Texas

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

HMDA ID:

CRA ID: 16835

Assessment Area	Number	Total Small Loans to Farms			Farms with Revenues of \$1M or less			Farms with Unknown Revenues		
		% of Total	Avg Loan Amt	Overall Market	% Lns	% Farms	Agg Lending%	% Lns	% Farms	Agg Lending%
0003 - 2022 Dallas Plano Irving	2	100.00	0	873	50.00	95.50	63.34	0.00	1.86	5.61
1/1/2022 To 12/31/2022										
FFIEC File - 2020 Census										
2022 Dun & Bradstreet SBDF Demographics										
2022 Aggregate Lending										
Due to rounding, totals may not equal 100.0%										
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Table 12: Borrower Distribution of Small Loans to Farms - Loan Amount Distribution

File: 2022 CRA

Assessment Area(s) 0003

State: 48- Texas

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

HMDA ID:

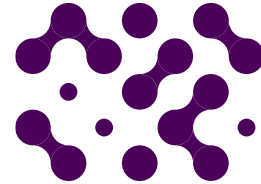
CRA ID: 16835

Assessment Area	\$100k or Less			Percent of Loans by Ln Amount Regardless of Farm 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	91.07	0.00	0.00	6.76	0.00	0.00	2.18
1/1/2022 To 12/31/2022									
FFIEC File - 2020 Census									
2022 Dun & Bradstreet SBDF Demographics									
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. 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.



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.

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Table 12 - Borrower Distribution of Small Loans to Farms

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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	Total Small Loans to Farms								Farms with Revenues of \$1M or less								Farms with Unknown Revenues								Total Farm Loans by Loan Amount Regardless of Farm Size																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
	Num	% Lns	Avg \$ Amt	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# 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Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s	Parity % Farms	Parity % Agg	# Farms	% Farms	#Agg Lending	%Agg Lending	\$Agg Avg	Parity %	# Lns	% Lns	\$000s

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

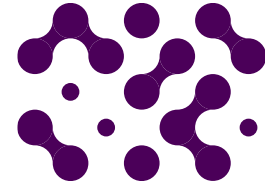


Table 13 – Consumer Loan Distribution (Aggregate)

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.

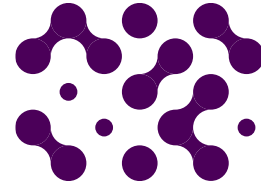
Compliance Data Platform											
<div> <div> Dashboard Discovery Data Entry Data Processing Filing Settings Administration </div> <div> Prosperity Training 2022 CRA SUPPORT HELP Marquis Learning & Development Log Out </div> </div>											
Discovery > Reporting > CRA > Exam Tables > Report											
<div> <div>Table 13 - Consumer Loan Distribution ...</div> <div>Table 13 - Consumer Loan Distribution - Ho...</div> <div>Table 13 - Consumer Loan Distribution - Mot...</div> <div>Table 13 - Consumer Loan Distribution - Cre...</div> <div>Table 13 - Consumer Loan Distribution - Oth...</div> <div>Table 13 - Consumer Loan Distribution - Oth...</div> </div>											
<div> <div>Prosperity Training</div> <div> Table 13: Consumer Loan Distribution - Aggregate <div>File: 2022 CRA</div> </div> <div> Assessment Area(s) 0003 State: 48-Texas Evaluation Period: 2022-01-01 - 2022-12-31 HMDA ID: CRA ID: 16835 </div> </div>											
Assessment Area	Total Loans			Tract Income Level							
	Number	% of Total	Balance	Low % Loans % Households	Moderate % Loans % Households	Middle % Loans % Households	Upper % Loans % Households	Unclassified % Loans % Households			
0003 - 2022 Dallas Plano Irving											
1/1/2022 To 12/31/2022 Bank Lending	0	0.00	0.00	0.00	10.15	0.00	24.33	0.00	30.02	0.00	34.54
<div> <div>FFTEC File - 2020 Census</div> <div>Due to rounding, totals may not equal 100.0%</div> </div>											
Assessment Area	Total Loans			Borrower Income Level							
	Number	% of Total	Balance	Low % Loans % Households	Moderate % Loans % Households	Middle % Loans % Households	Upper % Loans % Households	Unclassified % Loans % Households			
0003 - 2022 Dallas Plano Irving											
1/1/2022 To 12/31/2022 Bank Lending	0	0.00	0.00	0.00	23.22	0.00	16.95	0.00	17.59	0.00	42.24
<div> <div>FFTEC File - 2020 Census</div> <div>Due to rounding, totals may not equal 100.0%</div> </div>											

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.



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.

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2022 CRA LR

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Discovery > Reporting > CRA > Exam Tables > Report

Output

Select Output

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

Marquis ONE - 0551

File: 2022 CRA LR

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

Assessment Area(s) 0003

State: 40- Oklahoma

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

HMDA ID: 16835

CRA ID: 16835

Assessment Area	% of Deposits	Branch Activity in Rated Area				Tract Income Level															
		Number	Percent	Openings	Closings	Change	Low		% Pop.	Change	Mod		% Pop.	Change	Mid		% Pop.	Change	Upp		% Pop.
0003 - 2022 OKC	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 Minority Level																	
		Number	Percent	Openings	Closings	Change	<10%		% Pop.	Change	10-20%		% Pop.	Change	20-50%		% Pop.	Change	50-80%		% Pop.	Change	80-100%
0003 - 2022 OKC	0.00	0	0.00	0	0	0	0.00	0.00	0	0.00	4.25	0	0.00	71.71	0	0.00	18.97	0	0.00	5.00			
FFIEC File - 2020 Census																							
Due to rounding, totals may not equal 100.0%																							

Record Requirements

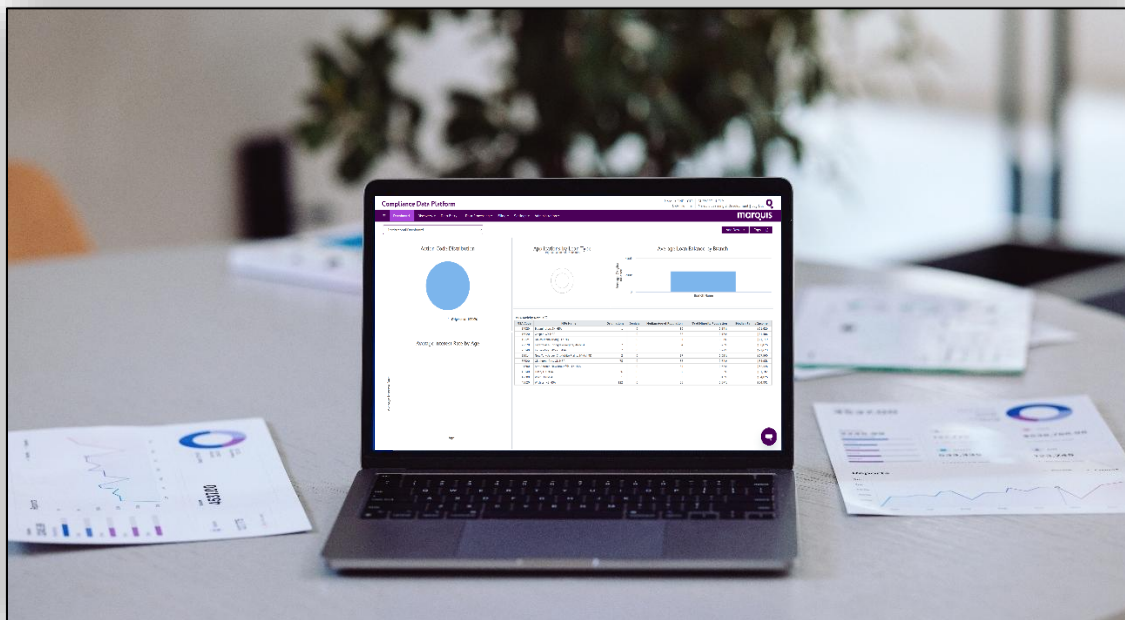
1. Branches must be set up within Settings/Organizations/Branches
2. Branches must include a valid geocode.

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.



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.

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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.

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Table 2 - Geographic Distribution of Home Purchase Loans

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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:

CRA 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 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	Un
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						
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.

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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			Inst. Rank Total Lenders
	Number	% of Total	#	%	\$	#	%	\$	#	%	\$	#	%	\$	
0003 - 2022 Dallas Plano Irving	2	100.00	0	0.00	0	0	0.00	0	1	50.00	18	1	50.00	\$	26
1/1/2022 To 12/31/2022 Bank Lending															
Owner Occupied Housing %			52,049	5.06		203,014	19.74	0.00	319,743	31.10	160,777	450,006	43.76	114.26	
2022 Aggregate Lending %			5,146	4.56		15,848	14.06	0.00	41,821	37.09	134,851	49,412	43.82	114.10	922
FFIEC File - 2020 Census															
2022 Aggregate Lending															
Due to rounding, totals may not equal 100.0%															
Copyright © 2025 MARQUIS															

Application Details Applicants HMDA 1571 AUS Fair Lending CRA

Add New

HMDA Loan Information

Applicant Income: \$625,000/yr Household Income: \$625,000/yr
HMDA Balance: \$10,000.00 Address: 5483000FR1785W540N8500000019233
CLTV: 0.0000000102

HMDA Qualified: 1 - Yes

Application Date: Application Date

Action: 1 - Loan Originated

Action Date: 01/03/2022

Loan Type: Decision Date: Decision Date

Property Type: Maturity Date: Maturity Date

Purpose: 1 - Home Purchase

HMDA Balance: \$10,000.00

Annual Income: \$0.00

Interest Rate: 0.0000

Purchaser: Not Reg. 7

Previous Next Validate Print Save Cancel

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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).

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Table 2 - Geographic Distribution of Home Purchase Loans

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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:

CRA 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		Total Lenders	Overall	Low	Mid	Mod	Unc
0003 - 2022 Dallas Plano Irving																			
1/1/2022 To 12/31/2022 Bank Lending	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
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						
FFIEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
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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 %:

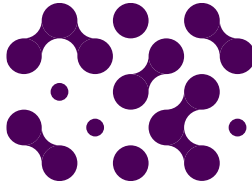
Use the **Demographic Summary by Tract Category Income Level Report** to validate the totals for Owner Occupied Housing % (housing demographic data).

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

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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.

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Table 2 - Geographic Distribution of Home Purchase Loans

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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:

CRA ID: 16835

File: 2022 CRA

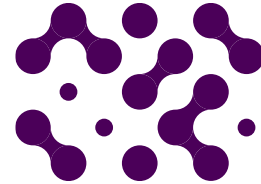
Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank Total Lenders	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Overall	Low	Mod	Mid	Upp	Unc
0003 - 2022 Dallas Plano Irving																			
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		43.82		0.45		922						
FFIEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
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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																	
BY TRACT GROUP: 2022 Dallas Plano Irving Demographic Year: 2022 Include Unclassified Tracts in Percentages and Totals: False																	
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	64,887	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	7,960	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	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%	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%	102,848	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%
Middle 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%	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%	527,928	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%	24.88%	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%	8,891	2.02%	34.52%	6,813	1.28%	27.06%	4,875	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%	11.20%	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%	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 Povert 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%	568,550	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	52,049	26.05%	5.06%	203,014	43.41%	19.81%	219,743	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	127,333	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%	25.54%	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	19.69%	23.77%	13,368	68.51%	0.00%	535,660	28.45%
Mobile Homes	4,566	2.28%	9.71%	17,566	3.76%	18.70%	31,333	5.50%	43.01%	8,983	1.39%	12.01%	188	0.97%	0.00%	49,603	2.63%

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Exam Table Guide



To validate the most recent Aggregate Lending % totals:

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Table 2 - Geographic Distribution of Home Purchase Loans

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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:
CRA 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 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
0003 - 2022 Dallas Plano Irving																		
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
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					

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

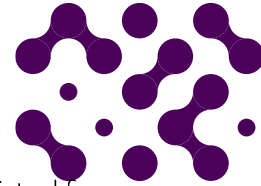
Report Options

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: Marquis ONE - 010 Tract Group: 2022 Dallas Plano Irving Institution(s): PROSPERITY BANK														
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	5493000003Q8ZF5Q4N43/9	PROSPERITY BANK	1,959	100.00%	0.72%	\$1,059,965,000	100.00%	1.02%	191	100.00%	9.75%	\$58,885,000	100.00%	5.56%
		Group Totals	1,959		0.72%	\$1,059,965,000		1.02%	191		9.75%	\$58,885,000		5.56%
		Other Institutions	268,722		99.28%	\$102,606,560,000		98.98%	11,276		4.20%	\$3,020,390,000		2.94%
		Market Totals	270,681		100.00%	\$103,666,525,000		100.00%	11,467		4.24%	\$3,079,275,000		2.97%
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Date: 11/12/2025 4:26:49pm By Marquis Learning & Development														
2022 - Market Share Analysis by Tract Income Level														
Institution: Marquis ONE - 010 Tract Group: 2022 Dallas Plano Irving Institution(s): PROSPERITY BANK														
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	5493000003Q8ZF5Q4N43/9	PROSPERITY BANK	488	100.00%	24.91%	\$142,310,000	100.00%	13.43%	581	100.00%	29.66%	\$203,195,000	100.00%	19.17%
		Group Totals	488		24.91%	\$142,310,000		13.43%	581		29.66%	\$203,195,000		19.17%
		Other Institutions	39,090		14.55%	\$11,227,900,000		10.94%	94,327		35.10%	\$31,263,945,000		30.47%
		Market Totals	39,578		14.62%	\$11,370,210,000		10.97%	94,908		35.06%	\$31,467,040,000		30.35%
Copyright © 2025 MARQUIS														
Date: 11/12/2025 4:26:49pm By Marquis Learning & Development														
2022 - Market Share Analysis by Tract Income Level														
Institution: Marquis ONE - 010 Tract Group: 2022 Dallas Plano Irving Institution(s): PROSPERITY BANK														
Institution Detail			Upper (120% and greater)						Unclassified					
Rank	ID/Agency	Name	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row
1	5493000003Q8ZF5Q4N43/9	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%	\$998,890,000		0.89%
		Market Totals	123,575		45.65%	\$56,849,965,000		54.84%	1,153		0.43%	\$999,035,000		0.87%
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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.

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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

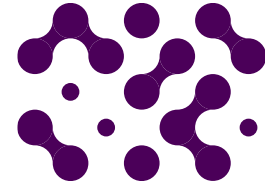
State: 48- Texas

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	Up	Unc
0003 - 2022 Dallas Plano Irving																			
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		43.82		0.45		922						
FFIEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
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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.

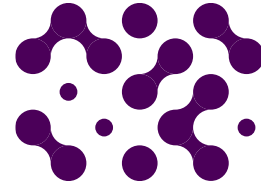
The screenshot shows the 'Aggregate Fast Filter' window with the following settings:

- Next Income:** Low, Moderate, Middle, Upper, Unclassified
- Next Month's %:** Less than 20%, 20% to 20%, 20% to 50%, 50% to 80%, 80% or More, Missing/Invalid Data
- HMDA Applicant Income:** Less than 50%, 50% to < 60%, 60% to < 100%, 100% to < 120%, 120% or More, Missing/Invalid Data
- Action Codes:** Originated (checked), Closed / Inc., Appx/Not Acc., Denied, Withdrawn, Preappr. Denied, Preappr. A.N.A.
- Purpose:** Purchase (checked), Improvement, Refinancing (2018 and after), Cash-out Ref., Other, Not Applicable
- Loan Type:** Conventional, FHA, VA, PSA/RHS
- Rate Spread:** >= 0, <= 0

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.

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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).

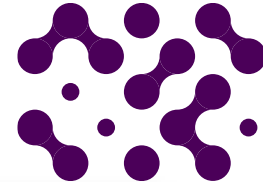
2022 - Market Share Analysis by Summary Report										
Institution: Prosperity Training										
Tract Group: 2022 Dallas Plano Irving										
Institution(s): All Institutions - Top 9999										
Institution Detail				Total Applications						
Rank	ID/Agency	Name	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Avg. Amt.	
1	54930DF001K3H1B1S0/7	ROCKET MORTGAGE	10,164	3.75%	3.75%	\$3,237,040,000	3.12%	3.12%	\$318,481	\$318,481
2	HB1H1D9F8F8H8F8F8F8/9	WELLS FARGO BANK NA	9,205	3.40%	3.40%	\$3,245,385,000	3.92%	3.92%	\$396,026	\$396,026
3	B47Y0E8GKH20031M827/9	BANK OF AMERICA NA	8,557	3.16%	3.16%	\$1,997,225,000	1.93%	1.93%	\$233,402	\$233,402
4	54930015XW240F82903/7	DHI MORTGAGE COMPANY LIMITED	7,885	2.91%	2.91%	\$2,450,245,000	2.36%	2.36%	\$310,748	\$310,748
5	549300HW66M1WU8550/7	UNITED WHOLESALE MORTGAGE	6,764	2.50%	2.50%	\$2,564,480,000	2.47%	2.47%	\$379,137	\$379,137
6	549300NCASXPA34X033/7	LAKEVIEW LOAN SERVICING, LLC	6,502	2.40%	2.40%	\$1,571,460,000	1.52%	1.52%	\$241,689	\$241,689
7	7H6GLXD8GQFUS7RNE97/9	JPMORGAN CHASE BANK, NA	6,173	2.28%	2.28%	\$3,030,285,000	2.92%	2.92%	\$490,893	\$490,893
8	RVDPPHGC62404VQ731/9	PENNYMAC LOAN SERVICES LLC	5,774	2.13%	2.13%	\$1,921,250,000	1.89%	1.89%	\$332,742	\$332,742
9	549300VJ01W8VASS06/7	21ST MORTGAGE	5,697	2.10%	2.10%	\$332,435,000	0.32%	0.32%	\$50,353	\$50,353
10	549300GZ8ZBLQDL7336/7	FAIRWAY INDEPENDENT MORT CORP	5,059	1.87%	1.87%	\$1,830,245,000	1.86%	1.86%	\$361,547	\$361,547
11	254900H4Q0V8AE0V3342/7	AMERIHOM MORTGAGE COMPANY, LL	4,589	1.70%	1.70%	\$1,607,235,000	1.55%	1.55%	\$350,236	\$350,236
12	549300AG64NHLB7ZP05/7	LOANDEPOT.COM, LLC	4,360	1.61%	1.61%	\$1,413,410,000	1.36%	1.36%	\$323,583	\$323,583
13	GSATAP80NWA3Q8RDC78/9	FROST BANK	4,336	1.60%	1.60%	\$742,100,000	0.72%	0.72%	\$171,149	\$171,149
14	549300XW8VVOHPRV47/7	EVERETT FINANCIAL, INC.	4,239	1.57%	1.57%	\$3,417,995,000	3.30%	3.30%	\$806,321	\$806,321
15	3JKC12CHOWD71265206/9	TRUIST BANK	4,046	1.49%	1.49%	\$1,670,800,000	1.61%	1.61%	\$412,951	\$412,951
16	549300H2Z04H0G0031/7	LENNAR MORTGAGE, LLC	3,720	1.37%	1.37%	\$1,195,580,000	1.15%	1.15%	\$321,392	\$321,392
17	X08BV5H48T07Y05N822/9	DISCOVER BANK	3,454	1.28%	1.28%	\$365,830,000	0.35%	0.35%	\$105,911	\$105,911
18	5493003721F0G2YV68/7	GUARANTEED RATE, INC	3,396	1.25%	1.25%	\$1,400,430,000	1.35%	1.35%	\$412,376	\$412,376
19	AD6GFRVSD01YPT1CS68/9	PNC BANK N.A.	3,346	1.24%	1.24%	\$1,000,970,000	0.97%	0.97%	\$299,154	\$299,154
20	5493001215F0K2LN804/2	PRIMELENDING	3,335	1.23%	1.23%	\$1,462,585,000	1.41%	1.41%	\$430,556	\$430,556
21	549300VORT131G2TL53/7	CARDINAL FINANCIAL COMPANY, LI	3,223	1.19%	1.19%	\$972,885,000	0.94%	0.94%	\$301,057	\$301,057
22	549300F0XVY5G0K2384/7	NEWREZ LLC	3,149	1.16%	1.16%	\$910,385,000	0.88%	0.88%	\$289,103	\$289,103
23	549300L8C8M10700651/7	NATIONSTAR MORTGAGE	3,105	1.15%	1.15%	\$873,735,000	0.84%	0.84%	\$281,396	\$281,396
24	2549002582SHWV8C851/5	CREDIT UNION OF TEXAS	2,994	1.11%	1.11%	\$430,220,000	0.42%	0.42%	\$143,694	\$143,694
25	254900AX110CHF8V28/7	TOWN SQUARE MORTGAGE & INVESTM	2,696	1.00%	1.00%	\$792,830,000	0.76%	0.76%	\$294,076	\$294,076
26	549300Y375728FDE3/7	AMERISAVE MORTGAGE COMPANY	2,658	0.99%	0.99%	\$859,040,000	0.83%	0.83%	\$323,190	\$323,190
27	54930077XKT2B5WX213/7	CALIBER HOME LOANS, INC.	2,475	0.91%	0.91%	\$800,565,000	0.77%	0.77%	\$323,461	\$323,461
28	54930030Q0UHQ2QDNH13/9	NAVY FEDERAL CREDIT UNION	2,242	0.83%	0.83%	\$614,820,000	0.59%	0.59%	\$274,228	\$274,228
29	549300W8Y6X1Q2H06/7	ASPIRE FINANCIAL, INC.	2,119	0.79%	0.79%	\$620,488,000	0.60%	0.60%	\$292,914	\$292,914
30	549300VZ8H412L5B47/7	CROSSCOUNTRY MORTGAGE, LLC	2,042	0.75%	0.75%	\$849,730,000	0.82%	0.82%	\$416,136	\$416,136
31	549300D0H8HNV220LB41/3	FIRST UNITED BANK AND TRUST CO	2,035	0.75%	0.75%	\$1,313,975,000	1.27%	1.27%	\$645,688	\$645,688
32	549300LVW5PYK65325/7	FREEDOM MORTGAGE CORPORATION	2,023	0.75%	0.75%	\$997,315,000	0.98%	0.98%	\$298,262	\$298,262
33	549300CY7WNAH0VH5173/7	CORNERSTONE CAPITAL BANK, SSB	2,011	0.74%	0.74%	\$952,115,000	0.92%	0.92%	\$473,454	\$473,454
34	5493008R2YHKT48384/7	HOME POINT FINANCIAL CORPORATI	1,970	0.73%	0.73%	\$761,460,000	0.73%	0.73%	\$386,528	\$386,528
35*	549300003QZ2F29Q4H43/9	PROSPERITY BANK	1,959	0.72%	0.72%	\$1,059,965,000	1.02%	1.02%	\$541,075	\$541,075
36	54930021W8VW1ZU209/7	PLANET HOME LENDING, LLC	1,946	0.72%	0.72%	\$695,950,000	0.67%	0.67%	\$357,631	\$357,631
37	6B1Y5QZ7BK057179M02/9	US BANK, N.A.	1,841	0.68%	0.68%	\$1,046,945,000	1.01%	1.01%	\$564,681	\$564,681
38	54930043BMD5130F5617/7	PROVIDENT FUNDING ASSOCIATES	1,745	0.64%	0.64%	\$758,055,000	0.73%	0.73%	\$434,415	\$434,415
39	549300L6Y27YG48Q48/5	RANDOLPH-BROOKS FEDERAL CREDIT	1,724	0.64%	0.64%	\$391,170,000	0.38%	0.38%	\$226,897	\$226,897
40	PA00WF3GUFH46F8F5P561/7	PHH MORTGAGE CORPORATION	1,697	0.63%	0.63%	\$587,875,000	0.57%	0.57%	\$346,420	\$346,420
41	549300FX7K8PTEQJG487/9	PENTAGON FEDERAL CREDIT UNION	1,677	0.62%	0.62%	\$519,665,000	0.50%	0.50%	\$309,878	\$309,878

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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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																			
1/1/2022 To 12/31/2022 Bank Lending	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	0.09
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						
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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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																			
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		43.82		0.45		922						
FFIEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
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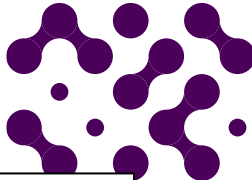
Institution Market Share

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 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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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

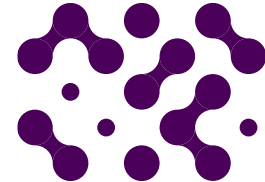
State: 48- Texas

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

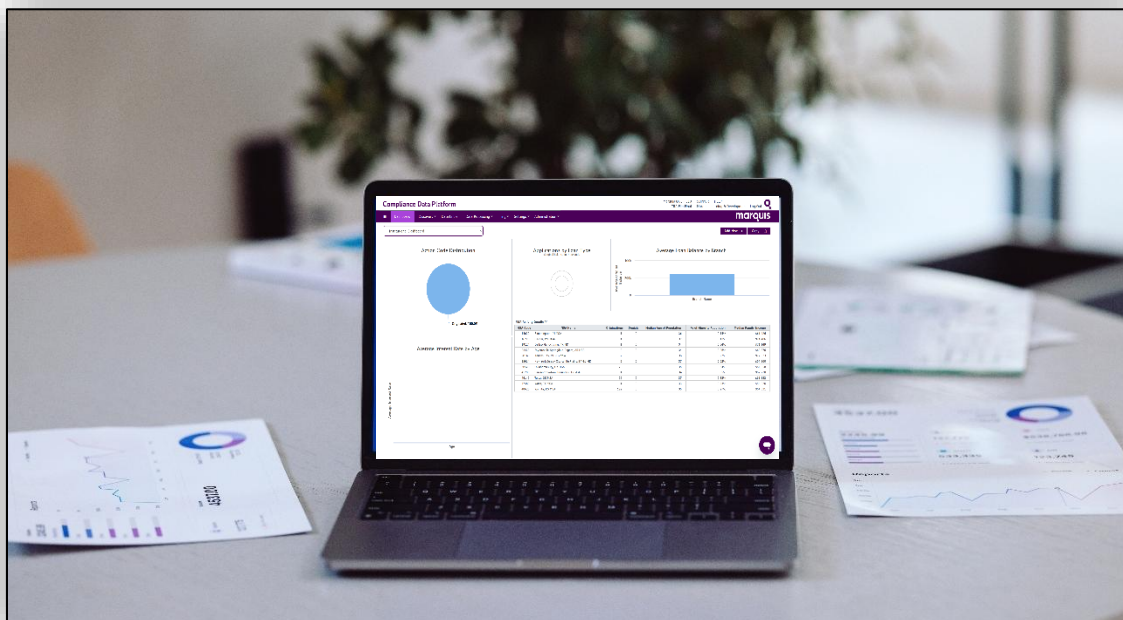
HMDA ID:

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																			
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		43.82		0.45		922						
FFIEC File - 2020 Census																			
2022 Aggregate Lending																			
Due to rounding, totals may not equal 100.0%																			
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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

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

Tract Combination	Census Tract		Demographics				Businesses				Farms				Bank Loans			
			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	Business Loans	Small Business Loans	% Small Business Loans	% Female Business Loans
Low			158	153	96.84%	3.80%	10,565	9,055	85.71%	5.33%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
Moderate			889	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%
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%
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%
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%

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Table 6 - Geographic Distribution of Small Loans to Businesses

Prosperity Training 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:

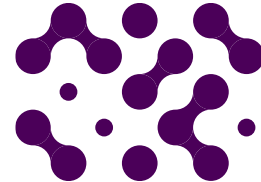
CRA ID: 16835

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%	% Lns	% Bus.	Agg Lending%
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 SBAF 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	% Mkt	Amount	% Grp	% Mkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% 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%	19		
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%	4		
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%	2		
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%	2		
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:

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

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Exam Table Guide



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

Discovery > Reporting > CRA > CRA Peer Reports

Aggregate | Institution Disclosure | Peer Analysis | **Market Share**

Data Selection

Criteria Year: 2022

Analysis Area: Tract Group | Tract Group: 2022 Dallas Plano Irving

Report Options

Show Me: Tract Income Level

Agency: ☒ OCC ☒ FRS ☒ FDIC

Include: ☒ Small Business ☐ Small Farm

Rank by: ☒ Number ☐ Amount

Tract Income: ☒ Low ☒ Mod ☒ Middle ☒ Upper ☒ Uncl ☒ Not Known

Action: ☒ Originations ☐ Purchases ☐ Both

Annual Rev.: ☒ All ☐ <= \$1M

Loan Amt: ☒ <= \$100K ☒ > \$100K to <= \$250K ☒ > \$250K

☒ Unable to create regulatory peer group. We cannot locate your institution in the report data.

☐ Create Peer Group

Peer Group Name: | Activity: 50 To 200

Report Heading: |

Report Footer: |

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.

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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																			
3/1/2022 To 12/31/2022 Bank Lending	2	100.00	0.00	0.00	0.00	0.00	50.00	66.67	50.00	33.33	0.00	0.00	26	0.94	2.33	1.69	0.69	0.55	0.09
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						

FFIEC File - 2020 Census

2022 Aggregate Lending

Due to rounding, totals may not equal 100.0%

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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									
Institution: Prosperity Training		Tract Group: 2022 Dallas Plano Irving		Institution(s): All Institutions - Top 9999					
Purpose: Home Purchase									
Institution Detail						Total Applications			
Rank	ID/Agency	Name	Number	% Grp	% Mkt	Amount	% Grp	% Mkt	Avg. Amt.
1	54930015XWZ40PR2903/7	DHI MORTGAGE COMPANY LIMITED	7,883	4.92%	4.92%	\$2,449,705,000	3.45%	3.45%	\$310,758
2	KB1H1DSRPMYKUF0X09/9	WELLS FARGO BANK NA	5,134	3.20%	3.20%	\$2,396,140,000	3.38%	3.38%	\$466,720
3	5493000OCASXPA34X033/7	LAKEVIEW LOAN SERVICING, LLC	4,994	3.12%	3.12%	\$1,157,810,000	1.63%	1.63%	\$231,840
4	5493000QV12XNFA5536/7	21ST MORTGAGE	4,826	3.01%	3.01%	\$313,450,000	0.44%	0.44%	\$64,950
5	5493004W62MNL1WU8550/7	UNITED WHOLESALE MORTGAGE	4,725	2.95%	2.95%	\$1,919,075,000	2.70%	2.70%	\$406,153
6	549300FQ3N3KHL81850/7	ROCKET MORTGAGE	4,124	2.57%	2.57%	\$1,634,560,000	2.30%	2.30%	\$396,593
7	5493000P23CQEL7538/7	FAIRWAY INDEPENDENT MORT CORP	3,855	2.41%	2.41%	\$1,539,005,000	2.17%	2.17%	\$399,223
8	549300H31ZQ4NS00931/7	LENNAR MORTGAGE, LLC	3,718	2.32%	2.32%	\$1,195,010,000	1.68%	1.68%	\$321,812
9	7H6GLXDUGJUF57RNE97/9	JPMORGAN CHASE BANK, NA	3,502	2.19%	2.19%	\$1,941,900,000	2.74%	2.74%	\$554,512
10	549300XW5R5V0HRY47/7	EVERETT FINANCIAL, INC.	3,449	2.15%	2.15%	\$3,177,155,000	4.48%	4.48%	\$921,182
11	254900H4Q0QW40W3342/7	AMERIHOMER MORTGAGE COMPANY, LL	3,295	2.06%	2.06%	\$1,219,465,000	1.72%	1.72%	\$370,096
12	549300P0CE240WQV331/9	PENNYMAC LOAN SERVICES LLC	3,129	1.95%	1.95%	\$1,150,955,000	1.63%	1.63%	\$370,391
13	549300115F0KZLN2804/2	PRIMELENDING	2,809	1.75%	1.75%	\$1,273,125,000	1.79%	1.79%	\$453,231
14	549300U372P5GQZY68/7	GUARANTEED RATE, INC	2,708	1.69%	1.69%	\$1,165,670,000	1.64%	1.64%	\$430,454
15	549300A064NHL87ZP05/7	LOANDEPOT.COM, LLC	2,462	1.50%	1.50%	\$882,160,000	1.24%	1.24%	\$367,261
16	3JC320CQHW0D71265206/9	TRUIST BANK	2,244	1.40%	1.40%	\$1,183,820,000	1.67%	1.67%	\$527,549
17	549300V0TTE11GCTA13/7	CARDINAL FINANCIAL COMPANY, LI	2,238	1.40%	1.40%	\$721,030,000	1.02%	1.02%	\$322,176
18	847YCE86GKHQ0031MB27/9	BANK OF AMERICA NA	2,204	1.38%	1.38%	\$939,450,000	1.32%	1.32%	\$426,248
19	254900AK110CHF6V28/7	TOWN SQUARE MORTGAGE & INVESTM	2,040	1.27%	1.27%	\$624,850,000	0.88%	0.88%	\$306,299
20	549300CY7WNAH0H5373/7	CORNERSTONE CAPITAL BANK, SSB	1,902	1.19%	1.19%	\$905,960,000	1.28%	1.28%	\$476,320
21	54930021WPEXNHY2L006/7	PLANET HOME LENDING, LLC	1,565	0.98%	0.98%	\$575,355,000	0.81%	0.81%	\$367,839
22	5493004WHLN60230946/7	PULTE FINANCIAL MORTGAGE LLC	1,542	0.96%	0.96%	\$528,490,000	0.74%	0.74%	\$341,433
23	549300VZVNB41ZLS584/7	CROSSCOUNTRY MORTGAGE, LLC	1,511	0.94%	0.94%	\$676,145,000	0.95%	0.95%	\$447,482
24	549300438MDE130F517/7	PROVIDENT FUNDING ASSOCIATES	1,484	0.93%	0.93%	\$665,920,000	0.94%	0.94%	\$448,733
25	549300D9H9H9V220L841/3	FIRST UNITED BANK AND TRUST CO	1,454	0.91%	0.91%	\$1,062,970,000	1.50%	1.50%	\$731,066
26	58F15Q2H08R5F73902/9	US BANK, N.A.	1,401	0.87%	0.87%	\$798,015,000	1.12%	1.12%	\$569,804
27*	549300003QZ3F5Q4N43/9	PROSPERITY BANK	1,372	0.86%	0.86%	\$867,770,000	1.22%	1.22%	\$632,485
28	54930020V0K7HGH2R34/7	SFMC, LP	1,335	0.83%	0.83%	\$500,705,000	0.71%	0.71%	\$375,060
29	549300KH0Q75QZU22/7	HIGHLANDS RESIDENTIAL MORTGAGE	1,223	0.76%	0.76%	\$486,985,000	0.69%	0.69%	\$398,189
30	549300D55QQUH0PCH70/7	MORTGAGE RESEARCH CENTER	1,198	0.75%	0.75%	\$485,740,000	0.68%	0.68%	\$405,459
31	254900Z7H51106H9H46/7	PARAMOUNT RESIDENTIAL MORTGAGE	1,198	0.75%	0.75%	\$475,110,000	0.67%	0.67%	\$398,086
32	549300583ZYHYK74B384/7	HOME POINT FINANCIAL CORPORATI	1,154	0.72%	0.72%	\$461,690,000	0.68%	0.68%	\$417,409
33	54930072XK72B16V3213/7	CALIBER HOME LOANS, INC.	1,108	0.69%	0.69%	\$435,850,000	0.61%	0.61%	\$393,106

% of Farms (D&B Data)

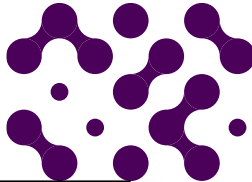
Run the **Small Business & Small Farm Performance** report. The % of Farms (D&B Data) values can be validated by using the **Farms** column of the **Income Level Summary Breakout**. Exam Table 7-Geographic Distribution of Small Loans to Farms, contains the % of Farms (D&B Data) values.

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).

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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

Include Unknown Revenue: False

Summary Only: False

Tract Combination	Census Tract		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	Business Loans	Small Business Loans	% Small Business Loans	% Female Business Loans
	Low		138	153	96.84%	3.80%	10,365	9,055	85.71%	5.33%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Moderate		609	655	95.07%	10.45%	34,729	29,953	86.25%	4.52%	0	0	0.00%	0.00%	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%	1	0	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%
	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%

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Table 7 - Geographic Distribution of Small Loans to Farms

Prosperity Training | File: 2022 CRA

Table 7 - Geographic 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	Total Loans			Low Income Tracts			Moderate Income Tracts			Middle Income Tracts			Upper Income Tracts			Unclassified Income Tracts		
	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%
0003 - 2022 Dallas Plano Irving																		
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
FIEC File - 2020 Census																		
2022 Dun & Bradstreet SBRF Demographics																		
2022 Aggregate Lending																		
Due to rounding, totals may not equal 100.0%																		
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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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Table 10 - Borrower Distribution of Home Refinance Loans

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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:

CRA ID: 16835

File: 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					
	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	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
1/1/2022 To 12/31/2022 Bank Lending			22.49		17.19		18.85		41.47		N/A								
% of Families			7.36		16.03		20.40		42.37		13.84		681						
2022 Aggregate Lending %																			

Demographic Summary by Tract Category Income Level

BY TRACT GROUP: 2022 Dallas Plano Irving

Demographic Year: 2022

Include Unclassified Tracts in Percentages and Totals: False

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	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%	102,678	36.09%	35.00%	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	41.49%
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%	96,054	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%	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%	102,848	19.39%	25.40%	65,357	10.71%	18.14%	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%
Middle 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%	399,828	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%	527,928	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%	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%	8,891	2.02%	34.52%	6,813	1.28%	27.06%	4,678	0.77%	18.57%	119	0.71%	0.00%	25,180	1.44%
Retirement Income	17,786	9.90%	7.26%	51,854	12.06%	21.20%	84,664	15.96%	34.61%	90,339	14.80%	36.93%	988	5.88%	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%	8.93%	37,847	8.80%	24.94%	46,644	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%	568,550	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	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	63.75%	17.56%	226,859	48.50%	31.29%	210,506	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%	25.54%	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	96,903	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%	28.87%	127,306	19.69%	23.77%	13,368	68.51%	0.00%	535,660	28.45%
Mobile Homes	4,664	2.38%	9.31%	17,746	3.78%	3.78%	31,333	5.51%	4.71%	8,467	0.92%	12.81%	385	1.97%	0.00%	48,602	2.58%

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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.

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Table 13 - Consumer Loan Distribution ...

Table 13 - Consumer Loan Distribution - Ho...

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Table 13 - Consumer Loan Distribution - Oth...

Table 13 - Consumer Loan Distribution - Oth...

Prosperity Training

Table 13: Consumer Loan Distribution - Aggregate

Assessment Area(s) 0903

State: 48- Texas

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

HMDA ID:

CRA ID: 16835

File: 2022 CRA

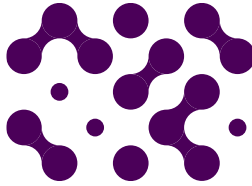
Assessment Area	Total Loans			Low		Moderate		Tract Income Level		Upper		Unclassified	
	Number	% of Total	Balance	% Loans	% Households	% Loans	% Households	% Loans	% Households	% Loans	% Households	% Loans	% Households
0903 - 2022 Dallas Plano Irving	0	0.00	0.00	0.00	10.15	0.00	24.33	0.00	30.02	0.00	34.54	0.00	0.95
1/1/2022 To 12/31/2022 Bank Lending													
FFIEC File - 2020 Census													
Due to rounding, totals may not equal 100.0%													

Assessment Area	Total Loans			Low		Moderate		Borrower Income Level		Upper		Unclassified	
	Number	% of Total	Balance	% Loans	% Households	% Loans	% Households	% Loans	% Households	% Loans	% Households	% Loans	% Households
0903 - 2022 Dallas Plano Irving	0	0.00	0.00	0.00	23.22	0.00	16.95	0.00	17.59	0.00	42.24	0.00	0.00
1/1/2022 To 12/31/2022 Bank Lending													
FFIEC File - 2020 Census													
Due to rounding, totals may not equal 100.0%													

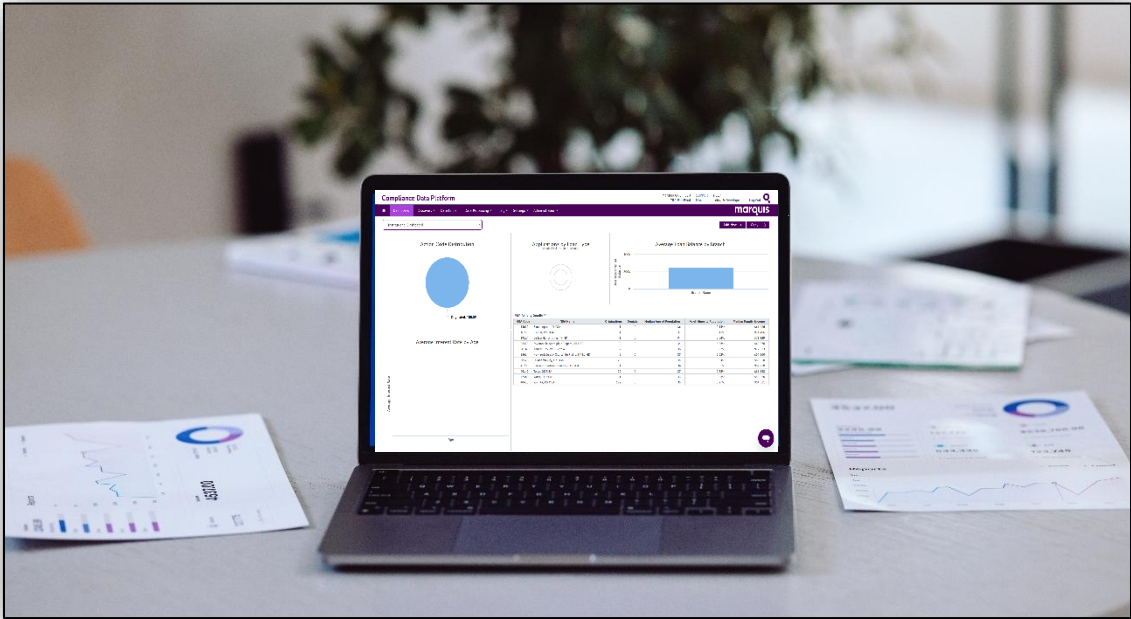
Demographic Summary by Tract Category Income Level

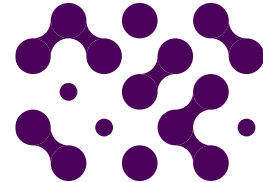
BY TRACT GROUP: 2022 Dallas Plano Irving
Demographic Year: 2022
Include Unclassified Tracts in Percentages and Totals: False

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	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	64,887	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	41.49%
Families Below Poverty Level	27,112	25.03%	27.65%	37,735	13.26%	38.48%	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%	10.25%	429,873	100.00%	24.57%	530,329	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%	141,582	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%
Middle 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%	740,908	42.34%
Wage/Salary Income	138,041	76.99%	8.41%	386,224	89.87%	24.27%	445,349	83.98%	30.35%	527,928	86.50%	38.97%	14,530	86.19%	0.00%	1,487,942	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%	41.29%	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	10.04%	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%	56,485	3.24%
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	1.44%
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%	161,088	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%	28.84%	58,417	9.57%	18.34%	5,845	34.66%	0.00%	318,517	18.20%
Households Below Poverty Level	46,916	26.15%	28.62%	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%	568,550	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	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%	6,545	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 Home	4,564	2.28%	8.71%	17,746	3.78%	58.78%	21,333	3.76%	43.01%	4,967	0.77%	13.01%	385	1.97%	0.00%	48,602	2.58%



Glossary





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.