



## Compliance Data Platform Exam Tables Guide

Marquis

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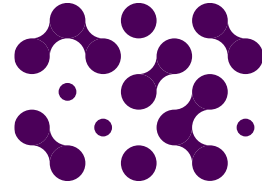
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# Table of Contents

- What are Exam Tables? .....3
- Preliminary Setup.....4
- Exam Table Setup .....5
- Exam Table Walkthrough.....7
- Report Export Options.....9
- Exam Table Reports..... 10
  - Demographic Information for Assessment Area..... 11
  - Table 1 - Lending Volume ..... 12
  - Table 2 - Geographic Distribution of Home Purchase Loans..... 13
  - Table 3 - Geographic Distribution of Home Improvement ..... 15
  - Table 4 – Geographic Distribution of Home Refinance Loans ..... 17
  - Table 5 – Geographic Distribution of Multifamily Loans..... 19
  - HMDA – Geographic Distribution of all HMDA Loans ..... 21
  - Table 6 – Geographic Distribution of Small Loans to Businesses ..... 22
  - Table 7 – Geographic Distribution of Small Loans to Farms ..... 24
  - Table 8 – Borrower Distribution of Home Purchase Loans..... 26
  - Table 9 – Borrower Distribution of Home Improvement Loans ..... 28
  - Table 10 – Borrower Distribution of Home Refinance Loans..... 30
  - HMDA – Borrower Distribution of all HMDA Loans ..... 32
  - Table 11 – Borrower Distribution of Small Loans to Businesses..... 34
  - Table 12 – Borrower Distribution of Small Loans to Farms..... 36
  - Table 13 – Consumer Loan Distribution (Aggregate)..... 38
  - Table 15 - Distribution of Branch Delivery Systems and Branch Openings/Closings..... 39
- Appendix 1 ..... 40
- Appendix 2 ..... 50
- Glossary ..... 58

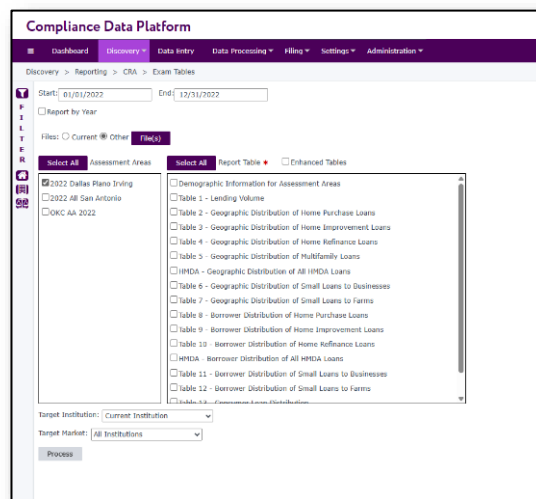


## What are Exam Tables?

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:

Table 6 - Geographic Distribution of Small Loans to Businesses

Table 11 - Borrower Distribution of Small Loans to Businesses

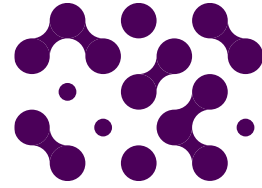
Prosperity Training File: 2022 CRA

**Table 6 - Geographic Distribution of Small Loans to Businesses**  
Assessment Area(s) 0903

State: 48 - Texas  
Evaluation Period: 2022-01-01 - 2022-12-31  
HMMA 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																		
3/1/2022 To 12/31/2022 Bank Lending	2	100.00	175,070	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 Dun & Bradstreet 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.

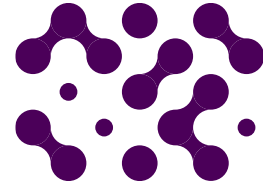
The Respondent ID is the same as the FDIC Cert # located on the FDIC site.

Prosperity Bank is used throughout this guide for training purposes.

The screenshot displays the 'Edit Institution' page in the Compliance Data Platform. The page is titled 'Prosperity Training' and includes a navigation menu with options like Dashboard, Discovery, Data Entry, Data Processing, Filing, Settings, and Administration. The main content area is divided into several sections:

- Primary Bank:** Fields for Name (Prosperity Training), LEI (54930D003QR2F8Q4H43), and Tax ID (12-1234567). There are checkboxes for 'Require HMDA Denial Reasons' and 'Restrict User File Visibility'.
- SB2155 Partial Exemptions:** Radio buttons for 'No Exemption', 'Full Year', and '5/24/2018 - 12/31/2018' for both 'Closed-End Mortgages' and 'Open-End Lines of Credit'.
- Respondent Institution:** Fields for Name (Prosperity Training), Address (1301 North Mechemic Street), City (El Campo), State (TX), and ZIP (77437).
- Parent Institution:** Fields for Name, Address, City, State (TX), and ZIP.
- CRA:** Fields for Resp ID (16835), Agency Code (FDIC), Contact, and Phone.
- HMDA:** Fields for Resp ID, Agency Code (Bureau), Contact, and Phone.

A yellow arrow points to the 'Resp ID' field in the CRA section, which contains the value '16835'.



## Exam Table Setup

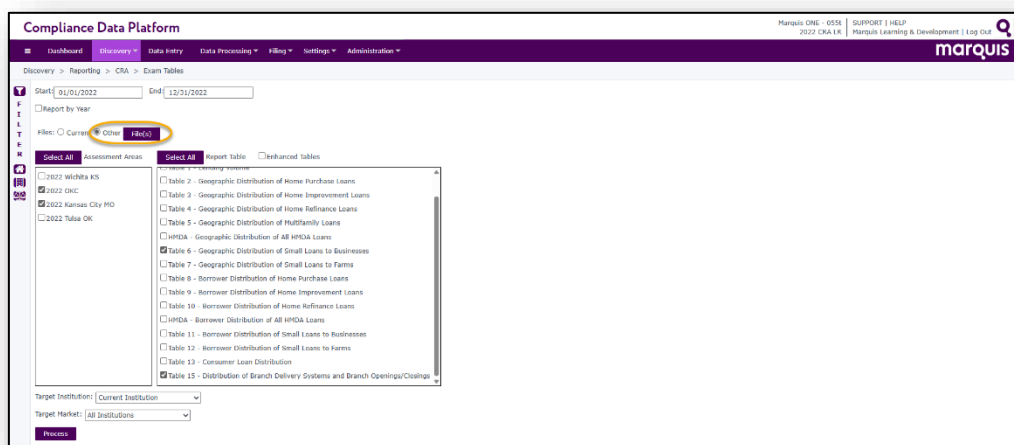
Several options are available when determining which information you'd like to include in your Exam Tables.

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.

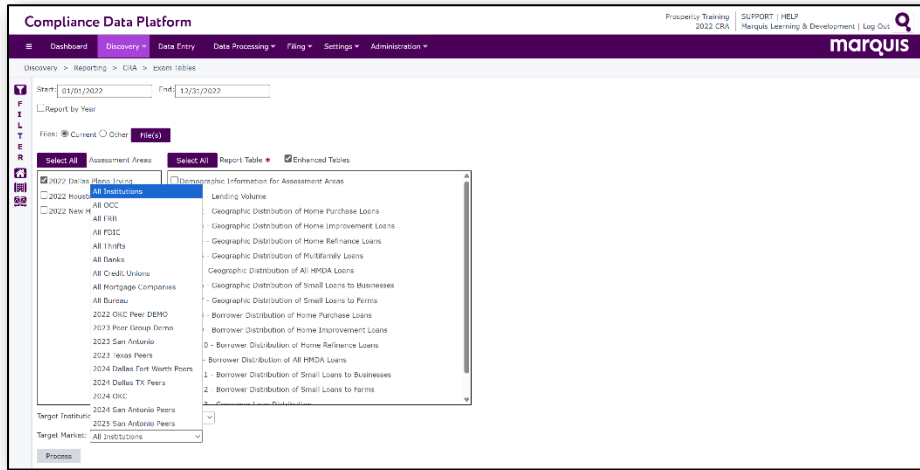
**Target Market** provides a comparison between your institution's lending and that of your peers.

**Target Market** includes several comparison options:

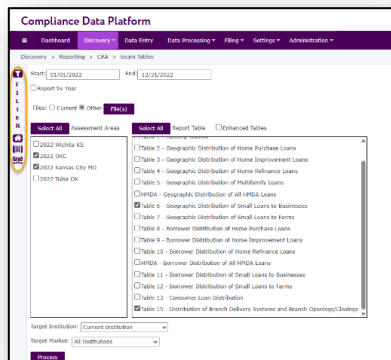
# Compliance Data Platform Exam Table Guide



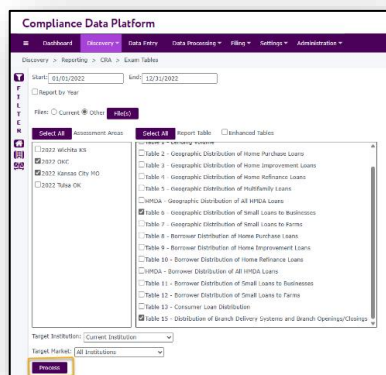
- All OCC/FRB/FDIC - compare your institution against other institutions who report to the same agency
- All Thrifts/All Banks/All Credit Unions/All Mortgage Companies/All Bureau - compare your institution against other institutions of the same type
- All other options - compare your institution to the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

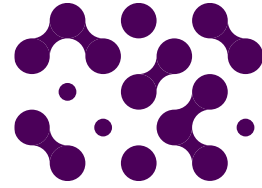


A Three Step Filter and/or Fast Filter can be combined with the Exam Table Report to further hone your results.



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

Discovery > Reporting > CRA > Exam Tables > Report

Output: Select Output

Table 6 - Geographic Distribution of Small Loans to Businesses

Marquis ONE - 055r | 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  
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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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2022 CRA LR | Marquis Learning & Development | Log Out

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

Discovery > Reporting > CRA > Exam Tables > Report

Output: Select Output

Table 6 - Geographic Distribution of Small Loans to Businesses

Marquis ONE - 055r | File: 2022 CRA LR

**Table 6 - Geographic Distribution of Small Loans to Businesses**  
Assessment Area(s) 0003

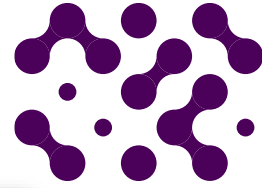
State: 40- Oklahoma  
Evaluation Period: 2022-01-01 - 2022-12-31  
HMDA ID: 16835  
CRA ID: 16835

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  
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# Compliance Data Platform

## Exam Table Guide



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2022 CRA LR | Marquis Learning & Development | Log Out

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

Discovery > Reporting > CRA > Exam Tables > Report Output | Select Output

**Table 6 - Geographic Distribution of Small Loans to Businesses**

Marquis ONE - 055t File: 2022 CRA LR

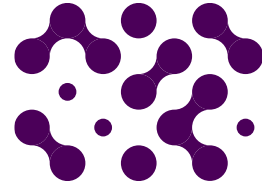
**Table 6 - Geographic Distribution of Small Loans to Businesses**

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 FFIEC File - 2020 Census 2022 Dun & Bradstreet SBSF Demographics 2022 Aggregate Lending Due to rounding, totals may not equal 100.0% Copyright © 2025 MARQUIS	75	100.00	32,686	1.33	5.63	3.74	24.00	27.24	19.42	41.33	35.70	32.66	30.67	27.80	41.68	2.67	2.63	1.66

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

Discovery > Reporting > CRA > Exam Tables > Report

Output:  Select Output

Table 2 - Geographic Distribution of Home Purchase Loans | Table 6 - Geographic Distribution of Small Loans to Businesses

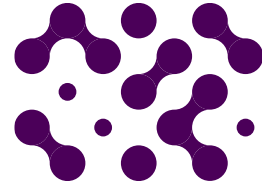
Prosperity Training | File: 2022 CRA

**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	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
3/1/2022 To 12/31/2022 Bank Lending			5.06		19.74		31.10		43.76		0.34								
Owner Occupied Housing %			4.56		14.06		37.09		43.82		0.45		922						
2022 Aggregate Lending %																			
FFIEC File - 2020 Census																			
2022 Aggregate Lending																			

Due to rounding, totals may not equal 100.0%  
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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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Dashboard | **Discovery** | Data Entry | Data Processing | Filing | Settings | Administration

Discovery > Reporting > CRA > Exam Tables > Report Output: Select Output

**Demographic Information for Assessment Areas**

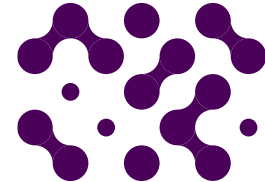
Marquis ONE - 055K  
**Demographic Information for Assessment Areas**  
 Full Review Area: 2022 OKC  
 Assessment Area(s) - 0003  
 State: 40 - Oklahoma  
 Evaluation Period: 2022-01-01 - 2022-12-31  
 HMDA ID: 16835  
 CRA ID: 16835

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	4.33
Population by Geography	1,425,695	5.54	22.27	37.84	32.82	1.52
Owner-Occupied Housing by Geography	336,847	3.40	17.95	40.08	37.71	0.85
Businesses by Geography (D & B Data)	49,754	5.63	27.24	36.79	27.80	2.63
Farms by Geography (D & B Data)	2,156	3.55	24.96	40.96	28.95	1.60
Family Distribution by Income Level	337,378	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 FFTEC 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
FFTEC File - 2010 Census						

2022 Dunn & Bradstreet SBSP Demographics  
 Due to rounding, totals may not equal 100.0%  
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### Processing the Report:

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



### 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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Dashboard Discovery Data Entry Data Processing Filing Settings Administration **marquis**

Discovery > Reporting > CRA > Exam Tables > Report Output: Select Output

**Table 1 - Lending Volume**

---

Marquis ONE - OSSA 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													
0003 - 2022 OKC															
1/1/2022 To 12/31/2022 Inside Area	75	30.00	0.00	0	0.00	75	30.36	0	0.00	0	0.00	0	0.00	0	0.00
1/1/2022 To 12/31/2022 Outside Area	175			0	0.00	172	69.64	3	100.00	0	0.00	0	0.00	0	0.00
<b>Summary Results - All Areas</b>	<b>250</b>			<b>0</b>		<b>247</b>	<b>3</b>	<b>3</b>	<b>100.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

FFIEC File - 2020 Census  
 Due to rounding, totals may not equal 100.0%  
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Marquis ONE - OSSA 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													
0003 - 2022 OKC															
1/1/2022 To 12/31/2022 Inside Area	19,059	30.45	0.00	0	0	19,059	30.71	0	0	0	0	0	0	0	0
1/1/2022 To 12/31/2022 Outside Area	43,536			0	0	43,004	69.29	532	100.00	0	0	0	0	0	0

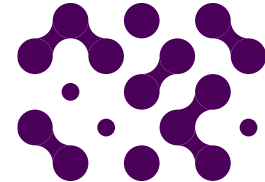
### Record Requirements

1. Action must be 1 or 6. **Note:** Deposits must have an action code
2. Loan/Deposit must be L or D
3. 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.

**Table 2 - Geographic Distribution of Home Purchase Loans**

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

Discovery > Reporting > CRA > Exam Tables > Report

Output: select output

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	Mid	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	0.08
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. Action date must be inside the date range given at the top of the Exam Table setup
4. HMDA Qualified = Yes
5. Record must be geocoded
6. HMDA Purpose = 1 (Home Purchase)
7. Institution Market Share & Overall Market Rank require that a valid Respondent ID be entered in Settings/Institutions/Edit Institution

### Processing the Report:

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

# Compliance Data Platform

## Exam Table Guide



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

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**Table 2 - Geographic Distribution of Home Purchase Loans**

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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				Inst. Rank Total Lenders
	Number	% of Total	#	%	\$	Parity %	#	%	\$	Parity %	#	%	\$	Parity %	#	%	\$	Parity %	
<b>0003 - 2022 Dallas Plano Irving</b>	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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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

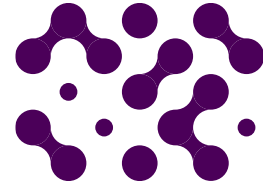
HMDA ID:

CRA ID: 16835

Assessment Area	Total Loans		Unclassified Income Tracts				Inst. Rank Total Lenders
	Number	% of Total	#	%	\$	Parity %	
<b>0003 - 2022 Dallas Plano Irving</b>	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.

**Table 3 - Geographic Distribution of Home Improvement Loans**

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

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank 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	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		23.18		65.33		0.38		182						

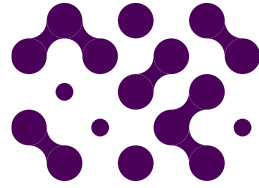
FYEC File - 2020 Census  
 2022 Aggregate Lending  
 Due to rounding, totals may not equal 100.0%  
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### Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. 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:

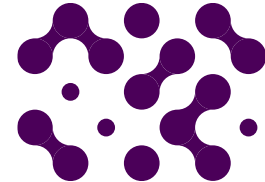
1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the desired Assessment Area(s).
4. Select the checkbox for Table 3-Geographic Distribution of Home Improvement Loans.
5. Select the desired Institution (or retain 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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Prosperity Training File: 2022 CRA

**Table 4 - Geographic Distribution of Home Refinance Loans**

Assessment Area(s) 0003

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

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank 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																			
Owner Occupied Housing %			5.06		19.74		31.10		43.76		0.34								
2022 Aggregate Lending %			3.00		13.92		32.77		49.85		0.43		681						

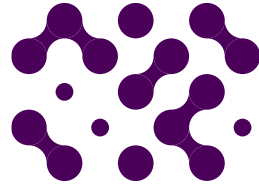
FFIEC File - 2020 Census  
2022 Aggregate Lending  
Due to rounding, totals may not equal 100.0%  
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### Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. 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:

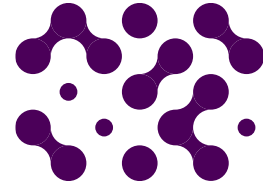
1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 4-Geographic Distribution of Home Refinance Loans.
5. Select the desired Institution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

Prosperity Training File: 2022 CRA

**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

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
<b>0003 - 2022 Dallas Plano Irving</b>																			
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
<b>Owner Occupied Housing %</b>			18.38		28.02		27.97		23.19		2.43								
<b>2022 Aggregate Lending %</b>			17.83		32.44		22.46		21.03		2.50		137						

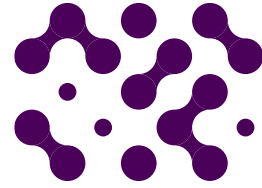
FFIEC File - 2020 Census  
2022 Aggregate Lending  
Due to rounding, totals may not equal 100.0%  
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### Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. 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.

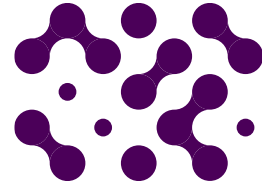


7. Click Process.

## 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.

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

### Record Requirements

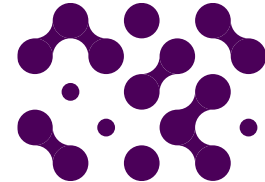
1. Action must be 1 or 6
2. Loan/Deposit = L
3. Action date must be inside the date range entered when processing the Exam Table
4. HMDA Qualified = Yes
5. Record must be geocoded
6. HMDA Purpose = 1, 2, 31, and 32

### 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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**Table 6 - Geographic Distribution of Small Loans to Businesses**

Marquis ONE - 0551 | File: Test 2022 CRA LR

**Table 6 - Geographic Distribution of Small Loans to Businesses**  
Assessment Area(s) 0003

State: 20 - Kansas  
Evaluation Period: 2022-01-01 - 2022-12-31  
HMMA 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	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	
0002 - 2022 Wichita KS 1/1/2022 To 12/31/2022 Bank Lending FFIEC File - 2020 Census 2022 Dun & Bradstreet SBEF Demographics 2022 Aggregate Lending Due to rounding, totals may not equal 100.0% Copyright © 2023 MARQUIS	121	54.50	11,347	4.96	3.05	2.06	33.06	27.25	19.72	31.40	41.09	37.04	25.62	27.42	38.01	4.96	1.20	2.64

Marquis ONE - 0551 | File: Test 2022 CRA LR

**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  
HMMA 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	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%	
0003 - 2022 OKC 3/1/2022 To 12/31/2022 Bank Lending	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
0005 - 2022 Tulsa OK 1/1/2022 To 12/31/2022 Bank Lending FFIEC File - 2020 Census 2022 Dun & Bradstreet SBEF Demographics 2022 Aggregate Lending Due to rounding, totals may not equal 100.0% Copyright © 2023 MARQUIS	26	11.71	22,215	15.38	4.62	3.35	7.66	28.29	22.39	30.77	34.77	34.08	46.15	32.19	39.22	6.00	6.13	6.09

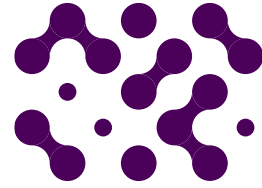
### Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. 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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**Table 6 - Geographic Distribution of Small Loans to Businesses**

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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.	# Bus.	% Bus.	# Agg Lending	Agg Lending%	#	%	\$	Parity % Bus.	# Bus.	% Bus.	# Agg Lending	Agg Lending%	#	%	\$	Parity % Bus.	# Bus.	% Bus.	# Agg Lending	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	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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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 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	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	

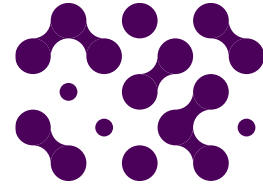
FFIEC File - 2020 Census  
2022 Dun & Bradstreet SBSF Demographics  
2022 Aggregate Lending

### 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.

**Table 7 - Geographic Distribution of Small Loans to Farms**

Marquis ONE - 055t  
**Table 7 - Geographic Distribution of Small Loans to Farms**  
 Assessment Area(s) 0003  
 State: 40 - Oklahoma  
 Evaluation Period: 2022-01-01 - 2022-12-31  
 HMDA ID: 16835  
 CRA ID: 16835

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

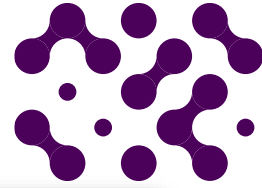
FFIEC File: 2020 Census  
 2022 Dun & Bradstreet SBSF Demographics  
 2022 Aggregate Lending  
 Due to rounding, totals may not equal 100.0%  
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### Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. 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	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%  
Copyright © 2025 MARQUIS

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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

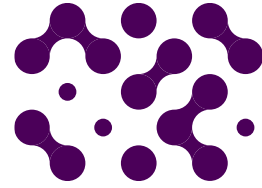
Assessment Area	Total Loans		Unclassified Income Tracts						Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)																											
	Number	% of Total	#	%	Parity %	Parity %	#	%		#	%	Agg Lending	Agg Lending%	Total Lenders	Overall	Low	Mod	Mid	Upp	Unc																	
0003 - 2022 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.

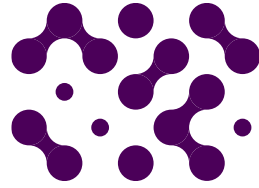
Compliance Data Platform													Prosperity Training   SUPPORT   HELP						
Dashboard   Discovery   Data Entry   Data Processing   Filing   Settings   Administration													2022 CRA   Marquis Learning & Development   Log Out						
Discovery > Reporting > CRA > Exam Tables > Report													marquis						
Table 8 - Borrower Distribution of Home Purchase Loans													Output   Select Output						
Prosperity Training													File: 2022 CRA						
<b>Table 8 - Borrower Distribution of Home Purchase Loans</b>																			
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 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	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. 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:

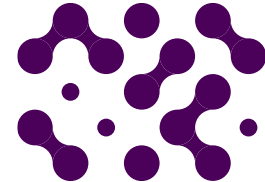
1. Set the desired Start/End date range.
2. Decide if the Current file will be used, or Other File(s) will be selected instead.
3. Select the checkboxes for the desired Assessment Area(s).
4. Select the checkbox for Table 8-Borrower Distribution of Home Purchase Loans.
5. Select the desired Institution (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.

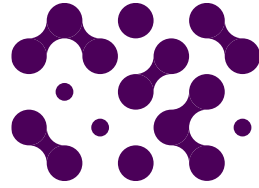
Assessment Area	Total Loans		Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Unknown Income Borrowers		Inst. Rank Total Lenders	Institution Market Share (Matches Aggregate Lending Year)						
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Overall	Low	Mod	Mid	Upp	Unc	
0003 - 2022 Dallas Plano Irving	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22	1.17	0.40	1.76	1.18	1.15	1.12	
1/1/2022 To 12/31/2022 Bank Lending																				
% of Families			22.49		17.19		18.85		41.47		N/A									
2022 Aggregate Lending %			4.34		7.96		14.87		69.70		3.13		182							

### Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. 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.



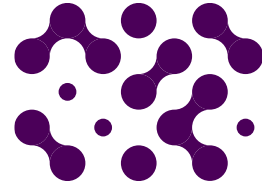
### Additional Calculations

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.

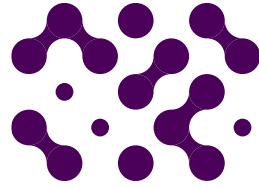
Assessment Area	Total Loans		Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Unknown Income Borrowers		Inst. Rank	Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Total Lenders	Overall	Low	Mid	Mid	Upp
0003 - 2022 Dallas Plano Irving	2	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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 %																			

### Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. 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.

**Compliance Data Platform** | Marquis ONE - 055t | SUPPORT | HELP | 2022 CRA LR | Marquis Learning & Development | Log Out

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

Discovery > Reporting > CRA > Exam Tables > Report

Output: select output

**HMDA - Borrower Distribution of All HMDA Loans**

Marquis ONE - 055t | File: 2022 CRA LR

**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

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

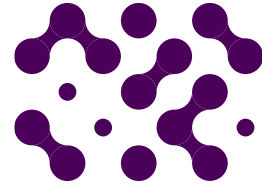
FTEC File - 2020 Census  
2022 Aggregate Lending  
Due to rounding, totals may not equal 100.0%

### Record Requirements

- Action must be 1 or 6
- Loan/Deposit = L
- 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 annual income field must have a value

### Processing the Exam Table:

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



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

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

Discovery > Reporting > CRA > Exam Tables > Report Output: Select Output

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**HMDA - Borrower Distribution of All HMDA Loans**

Prosperity Training File: 2022 CRA

**HMDA - Borrower Distribution of All HMDA Loans**

Assessment Area(s) 0003

State: 48- Texas

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

HMDA ID:

CRA ID: 16835

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

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

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Prosperity Training File: 2022 CRA

**HMDA - Borrower Distribution of All HMDA Loans**

Assessment Area(s) 0003

State: 48- Texas

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

HMDA ID:

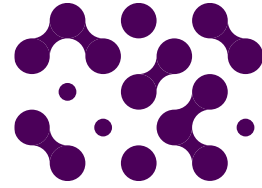
CRA ID: 16835

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

FFIEC File - 2020 Census  
2022 Aggregate Lending

### Calculations

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



### 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.

The screenshot displays the Compliance Data Platform interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The breadcrumb trail is 'Discovery > Reporting > CRA > Exam Tables > Report'. The main content area shows two exam tables for 'Table 11: Borrower Distribution of Small Loans to Businesses'.

**Table 11: Borrower Distribution of Small Loans to Businesses**  
 Prosperity Training | 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 Small Loans to Businesses			Overall Market	Businesses with Revenues of \$1M or less			Businesses with Unknown Revenues		
	Number	% of Total	Avg Loan Amt		% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	Agg Lending%
0003 - 2022 Dallas Plano Irving 1/1/2022 To 12/31/2022	2	100.00	0	173,070	100.00	87.62	49.45	0.00	8.50	0.51

FFIEC File - 2020 Census  
 2022 Dun & Bradstreet SB5F Demographics  
 2022 Aggregate Lending  
 Due to rounding, totals may not equal 100.0%  
 Copyright © 2025 MARQUIS

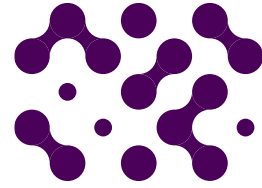
**Table 11: Borrower Distribution of Small Loans to Businesses - Loan Amount Distribution**  
 Prosperity Training | File: 2022 CRA  
 Assessment Area(s) 0003  
 State: 48- Texas  
 Evaluation Period: 2022-01-01 - 2022-12-31  
 HMDA ID:  
 CRA ID: 16835

Assessment Area	\$100k or Less			\$100k to 250k			250k to \$1Mill		
	% 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	2.99	0.00	0.00	2.52

FFIEC File - 2020 Census  
 2022 Dun & Bradstreet SB5F Demographics  
 2022 Aggregate Lending  
 Due to rounding, totals may not equal 100.0%  
 Copyright © 2025 MARQUIS

### Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. 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.

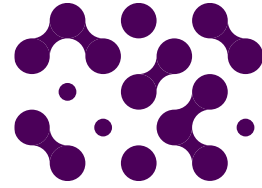
**Table 11 - Borrower Distribution of Small Loans to Businesses**

Prosperity Training  
**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: 14635

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 Size													
	Num	% Lns	Avg \$ Amt	% Bus	% Lending	% App Lending	% App Avg	Parity %	% Lns	% \$000s	Parity % Bus	Parity % App	% Bus	% Lending	% App Lending	% Lns	% \$000s	Parity % Bus	Parity % App	% Bus	% Lending	% App Lending	% Lns	% \$000s	# Lns	%	# App Lending	% App	# Lns	%	# App Lending	% App	# Lns	%	# App Lending	% App								
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	0.00	14,801	8.50	878	0.51	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	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](#).



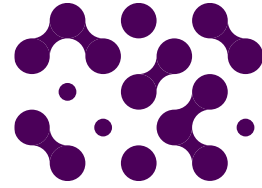
### Table 12 – Borrower Distribution of Small Loans to Farms

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.

Compliance Data Platform											
Dashboard   Discovery   Data Entry   Data Processing   Filing   Settings   Administration										Prosperity Training 2022 CRA   SUPPORT   HELP   Marquis Learning & Development   Log Out	
Discovery > Reporting > CRA > Exam Tables > Report										Output: <input type="text" value="Excel Output"/>	
<b>Table 12 - Borrower Distribution of Small Loans to Farms</b>											
Prosperity Training <b>Table 12: Borrower Distribution of Small Loans to Farms</b> Assessment Area(s) 0003 State: 48- Texas Evaluation Period: 2022-01-01 - 2022-12-31 HRDA ID: CRA ID: 16835										File: 2022 CRA	
Assessment Area	Number	% of Total	Avg Loan Amt	Overall Market	Farms with Revenues of \$1M or less			Farms with Unknown Revenues			
0003 - 2022 Dallas Plano Irving 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% Copyright © 2025 MARQUIS	2	100.00	0	873	% Lns	% Farms	Agg Lending%	% Lns	% Farms	Agg Lending%	
					50.00	96.50		63.34	0.00	1.86	
Prosperity Training <b>Table 12: Borrower Distribution of Small Loans to Farms - Loan Amount Distribution</b> Assessment Area(s) 0003 State: 48- Texas Evaluation Period: 2022-01-01 - 2022-12-31 HRDA ID: CRA ID: 16835											File: 2022 CRA
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 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% Copyright © 2025 MARQUIS	0.00	0.00	91.07	0.00	0.00	6.76	0.00	0.00	2.18		

### Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. 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.

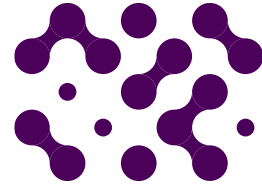
**Table 12 - Borrower Distribution of Small Loans to Farms**

Prosperity Training  
 Assessment Area(s) 0003  
 State: 48 - Texas  
 Evaluation Period: 2022-01-01 - 2022-12-31  
 HMIDA 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	#	%	#Agg	%Agg	\$Agg	Parity %	#	%	#	%	#Agg	%Agg	\$Agg	Parity %	#	%	#	%	#Agg	%Agg	\$Agg	Parity %	#	%	#	%	#Agg	%Agg	\$Agg	Parity %										
0003 - 2022 Dallas Plano Irving	2	100.00	0	3,824	100.00	873	100.00	37	100.00	1	50.00	0	51.81	78.94	3,690	96.50	553	63.34	0	0.00	0	0.00	0.00	0.00	71	1.86	49	5.61	0	0.00	0	795	91.07	0.00	0	0.00	0	59	6.76	0.00	0	0.00

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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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.

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Discovery > Reporting > CRA > Exam Tables > Report

Output: Select Output

Table 13 - Consumer Loan Distribution - Ho... Table 13 - Consumer Loan Distribution - Mot... Table 13 - Consumer Loan Distribution - Cre... Table 13 - Consumer Loan Distribution - Oth... Table 13 - Consumer Loan Distribution - Oth...

Prosperity Training File: 2022 CRA

**Table 13: Consumer Loan Distribution - Aggregate**

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

Assessment Area	Total Loans			Tract Income Level									
	Number	% of Total	Balance	Low		Moderate		Middle		Upper		Unclassified	
			% Loans	% Households	% Loans	% Households	% Loans	% Households	% Loans	% Households	% Loans	% Households	
0003 - 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			Borrower Income Level									
	Number	% of Total	Balance	Low		Moderate		Middle		Upper		Unclassified	
			% Loans	% Households	% Loans	% Households	% Loans	% Households	% Loans	% Households	% Loans	% Households	
0003 - 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%

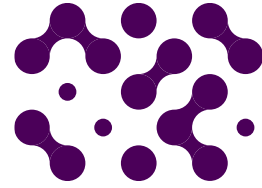
### Record Requirements

1. Action must be 1 or 6
2. Loan/Deposit = L
3. 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 = 05-08

### 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.

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

Marquis ONE - 0551  
2022 CRA LR

Assessment Area(s) 0003

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

Assessment Area	% of Deposits	Branch Activity in Rated Area				Tract Income Level													
		Number	Percent	Openings	Closings	Low			Mod			Mid			Upp				
		Change	% Branches	% Pop.	Change	% Branches	% Pop.	Change	% Branches	% Pop.	Change	% Branches	% Pop.	Change	% Branches	% Pop.			
0003 - 2022 OKC	0.00	0	0.00	0	0	0	0.00	5.54	0	0.00	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	<10%			10-20%			20-50%			50-80%			80-100%	
		Change	% Branches	% Pop.	Change	% Branches	% Pop.	Change	% Branches	% Pop.	Change	% Branches	% Pop.	Change	% Branches	% Pop.			
0003 - 2022 OKC	0.00	0	0.00	0	0	0.00	0.00	0	0.00	4.25	0	0.00	71.71	0	0.00	18.97	0	0.00	5.07

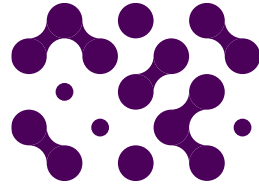
FFIEC File - 2020 Census  
Due to rounding, totals may not equal 100.0%

### Record Requirements

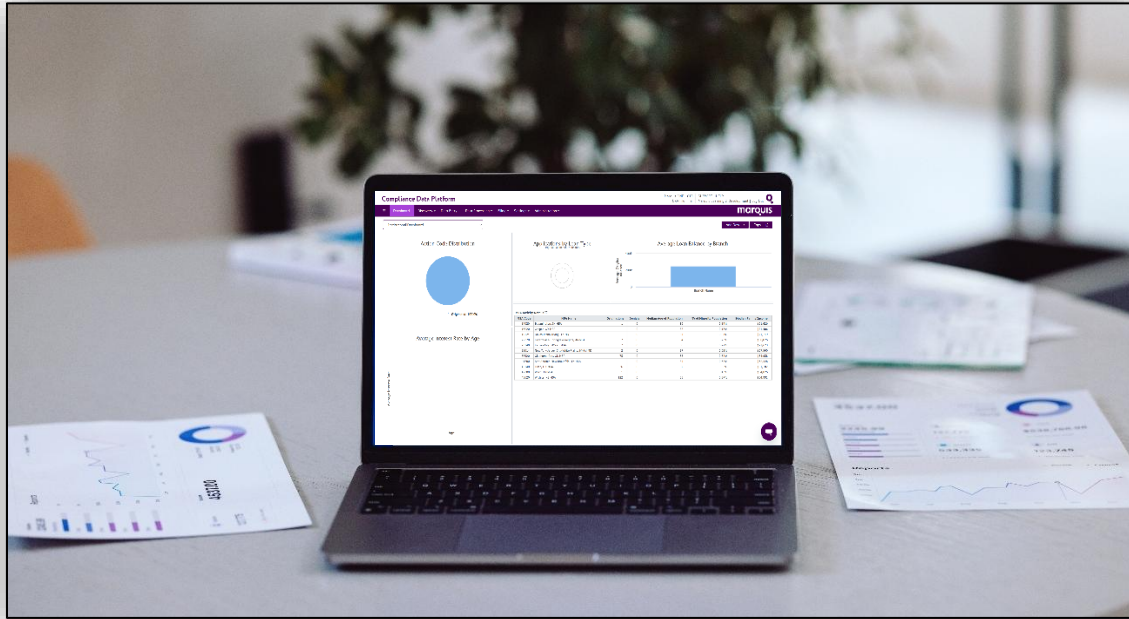
1. Branches must be set up within Settings/Organizations/Branches
2. Branches must include a valid geocode.

### Processing the Exam Table:

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



# Appendix 1

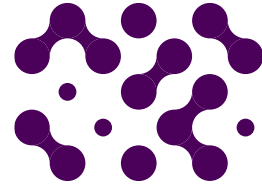


This Appendix walks through validation of these totals:

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

**Reminder:** Aggregate data & calculated values are based on your institution's Respondent ID. Prosperity Bank is used throughout this guide as an example to illustrate how values have been validated and/or calculated.

# Compliance Data Platform Exam Table Guide



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

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

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Discovery > Reporting > CRA > Exam Tables > Report

Table 2 - Geographic Distribution of Home Purchase Loans

Prosperity Training File: 2022 CRA

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

Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank Total Lenders	Institution Market Share (Matches Aggregate Lending Year)						
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Overall	Low	Mod	Mid	Upp	Unc	
0003 - 2022 Dallas Plano Irving	2	100.00	0.00	0.00	0.00	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	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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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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Discovery > Reporting > CRA > Exam Tables > Report

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				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	18		1	50.00	\$		26
1/1/2022 To 12/31/2022 Bank Lending	2	100.00	0	0.00	0		0	0.00	0		1	50.00	18		1	50.00	\$		26
Owner Occupied Housing %			52,049	5.06	0.00		203,014	19.74	0.00		319,743	31.10	0.00		160,777	43.76	450,006		114.26
2022 Aggregate Lending %			5,146	4.56	0.00		15,848	14.06	0.00		41,821	37.09	0.00		134,811	43.82	49,412		114.10

FFIEC File - 2020 Census  
2022 Aggregate Lending  
Due to rounding, totals may not equal 100.0%  
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Application Details | Applicants | HMDA | 1071 | AUS | Fair Lending | CRA

Quality Edit Verified

HMDA Loan Information

Applicant Income: Race/Ethnicity/Hispanic: HMDA Balance: Address: CLTV:

5483000F81785W540N8500000010233

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

HMDA: Annual Income: \$0.00

Occupancy: Interest Rate: 0.0000

Purchaser: Spread: Not Reg. 7

Previous Next Validate Print Save Cancel

# Compliance Data Platform

## Exam Table Guide



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

Compliance Data Platform														Prosperity Training 2022 CRA		SUPPORT   HELP Marquis Learning & Development   Log Out									
Dashboard														Discovery		Data Entry		Data Processing		Filing		Settings		Administration	
Discovery > Reporting > CRA > Exam Tables > Report														Output: <input type="text" value="Select Output"/>											
<b>Table 2 - Geographic Distribution of Home Purchase Loans</b>																									
Prosperity Training																File: 2022 CRA									
<b>Table 2 - Geographic Distribution of Home Purchase Loans</b>																									
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	0.00						
Owner Occupied Housing %																									
			5.06		19.74		31.10		43.76		0.34														
2022 Aggregate Lending %																									
			4.56		14.06		37.09		43.82		0.45														
FFIEC File - 2020 Census																									
2022 Aggregate Lending																									
Due to rounding, totals may not equal 100.0%																									
Copyright © 2025 MARQUIS																									

To validate this total, first run the table as Enhanced, then complete these steps:

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

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

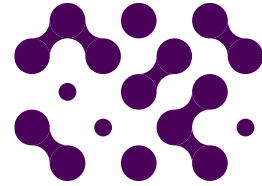
### Owner Occupied Housing %:

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

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

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

# Compliance Data Platform Exam Table Guide

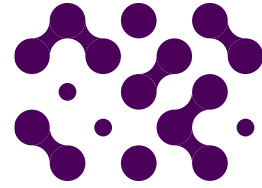


In this example from Exam Table 2-Geographic Distribution of Home Purchase loans, the **Owner Occupied housing % (units) low income** value is listed as 5.06%. This same value can also be found within the Demographic Summary by Tract Category Income Level Report.

Compliance Data Platform															Prosperity Training   SUPPORT   HELP 2022 CRA   Marquis Learning & Development   Log Out					
Table 2 - Geographic Distribution of Home Purchase Loans																				
Prosperity Training Table 2 - Geographic Distribution of Home Purchase Loans Assessment Area(s) 0003 State: 48- Texas Evaluation Period: 2022-01-01 - 2022-12-31 HMDA ID: CRA ID: 16835																				
Assessment Area	Total Loans		Low Income Tracts		Moderate Income Tracts		Middle Income Tracts		Upper Income Tracts		Unclassified Income Tracts		Inst. Rank		Institution Market Share (Matches Aggregate Lending Year)					
	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Total Lenders	Overall	Low	Mod	Mid	Upp	Unc	
0003 - 2022 Dallas Plano Irving	2	100.00	0.00	0.00	0.00	0.00	50.00	0.00	50.00	0.00	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00	
1/1/2022 To 12/31/2022 Bank Lending			5.06		19.74		31.10		43.76		0.34		922							
Owner Occupied Housing %			4.56		14.06		37.09		43.82		0.45									
2022 Aggregate Lending %																				
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	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
<b>MINORITY STATUS</b>																	
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%	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%	
<b>FAMILY DATA</b>																	
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%
<b>HOUSEHOLD DATA</b>																	
Total Households	179,402	100.00%	10.25%	420,873	100.00%	24.57%	536,329	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	33.94%	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	24.74%	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	23.28%	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	11.16%	21.85%	64,974	12.25%	32.80%	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	21.63%	24.88%	120,080	22.64%	33.00%	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%	28.97%	10,246	1.68%	17.52%	265	1.57%	0.00%	58,485	3.34%
Public Assistance Income	8,001	2.79%	19.86%	8,891	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%	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%	86,993	16.33%	29.64%	161,088	26.33%	55.41%	2,429	14.40%	0.00%	292,150	16.70%
Other Income	13,556	7.56%	8.93%	37,847	8.99%	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%	316,517	18.20%
Households Below Poverty Level	48,916	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%
<b>HOUSING DATA</b>																	
Total Housing Units	199,841	100.00%	10.82%	487,718	100.00%	24.85%	568,558	100.00%	30.20%	646,411	100.00%	34.34%	19,513	100.00%	0.00%	1,882,528	100.00%
Owner Occupied Housing Units	52,049	26.05%	5.06%	203,014	41.83%	19.81%	319,743	56.24%	31.20%	450,005	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	46.50%	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	7.76%	28.54%	38,221	6.72%	28.82%	36,120	5.59%	17.23%	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	64.41%	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	31.29%	28.72%	153,577	27.01%	28.67%	127,306	19.69%	23.77%	13,368	68.51%	0.00%	535,660	28.45%
Mobile Homes	4,564	2.28%	8.71%	17,566	3.60%	18.79%	71,333	12.55%	43.91%	8,983	1.39%	13.91%	188	0.95%	0.00%	48,607	2.58%



To validate the most recent Aggregate Lending % totals:

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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
<b>0003 - 2022 Dallas Plano Irving</b>																			
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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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	5493000003QRZFSQ4M43/9	PROSPERITY BANK	488	100.00%	0.72%	\$1,059,965,000	100.00%	1.02%	191	100.00%	9.75%	\$58,885,000	100.00%	5.56%
		<b>Group Totals</b>	1,959		0.72%	\$1,059,965,000		1.02%	191		9.75%	\$58,885,000		5.56%
		<b>Other Institutions</b>	268,722		99.28%	\$102,606,560,000		98.98%	11,276		4.24%	\$3,020,390,000		2.94%
		<b>Market Totals</b>	270,681		100.00%	\$103,666,525,000		100.00%	11,467		4.24%	\$3,079,275,000		2.97%

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**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	5493000003QRZFSQ4M43/9	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%
		<b>Group Totals</b>	488		24.91%	\$142,310,000		13.43%	581		29.66%	\$203,195,000		19.17%
		<b>Other Institutions</b>	39,090		14.55%	\$11,227,900,000		10.94%	94,327		35.10%	\$31,263,945,000		30.47%
		<b>Market Totals</b>	39,578		14.62%	\$11,370,210,000		10.97%	94,908		35.06%	\$31,467,040,000		30.35%

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**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	5493000003QRZFSQ4M43/9	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%
		<b>Group Totals</b>	698		35.63%	\$654,430,000		61.74%	1		0.05%	\$1,145,000		0.11%
		<b>Other Institutions</b>	122,877		45.73%	\$56,195,535,000		54.77%	1,152		0.43%	\$998,890,000		0.88%
		<b>Market Totals</b>	123,575		46.65%	\$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**  
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State: 48 - Texas  
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	Number	% of Total	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s	Num	\$000s		Overall	Low	Mod	Mid	Upp	Unc	
0003 - 2022 Dallas Plano Irving	2	100.00	0.00	0.00	0.00	0.00	50.00	0.00	50.00	0.00	0.00	0.00	26	0.84	2.33	1.69	0.69	0.55	0.00	
1/1/2022 To 12/31/2022 Bank Lending																				
<b>Owner Occupied Housing %</b>			5.06		19.74		31.10		43.76		0.34									
<b>2022 Aggregate Lending %</b>			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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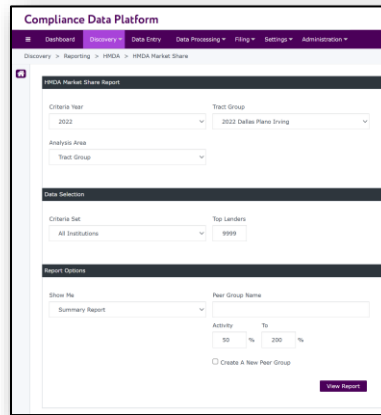
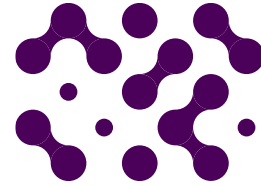


To validate the Institution Rank, Total Lenders, Overall Market Share & Institution Market Share:

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

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

**Note:** To validate the totals for Overall Market Share (within the HMDA Geographic and Borrower Distribution Exam Tables), all of the Loan Purpose codes (Purchase, Improvement, Refinancing and Cash-out Refi) will be included in the setup.



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).

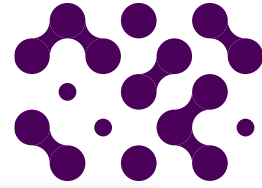
**2022 - Market Share Analysis by Summary Report**

Institution: Prosperity Training  
Tract Group: 2022 Dallas Plano Irving  
Institution(s): All Institutions - Top 9999

Rank	ID/Agency	Institution Detail	Number	% Grp	% Mkt	Total Applications			Avg. Amt.
						Amount	% Grp	% Mkt	
1	549300F0N1K3HLB1R50/7	ROCKET MORTGAGE	10,164	3.75%	3.75%	\$3,237,040,000	3.12%	3.12%	\$313,481
2	HB1H1D9F9H9H9L9F109/9	WELLS FARGO BANK NA	9,205	3.40%	3.40%	\$3,145,385,000	3.52%	3.52%	\$339,022
3	B4TYDE8GKZD031M823/9	BANK OF AMERICA NA	8,557	3.16%	3.16%	\$1,997,225,000	1.93%	1.93%	\$233,402
4	54930015XWZ40F9E2903/7	DHI MORTGAGE COMPANY LIMITED	7,885	2.91%	2.91%	\$2,450,245,000	2.36%	2.36%	\$310,748
5	549300H662MNLWLU550/7	UNITED WHOLESALE MORTGAGE	6,764	2.50%	2.50%	\$2,564,480,000	2.47%	2.47%	\$379,137
6	549300N0C5XPA34X033/7	LAKEVIEW LOAN SERVICING, LLC	6,502	2.40%	2.40%	\$1,571,460,000	1.52%	1.52%	\$241,689
7	7H6GLXDUGUQF57RME97/9	JPMORGAN CHASE BANK, NA	6,173	2.28%	2.28%	\$3,030,285,000	2.92%	2.92%	\$490,893
8	RVDPPH9C024024VQ731/9	PENNYMAC LOAN SERVICES LLC	5,774	2.13%	2.13%	\$1,921,250,000	1.85%	1.85%	\$332,742
9	549300VJ11WVH5536/7	ZIST MORTGAGE	5,697	2.10%	2.10%	\$332,435,000	0.32%	0.32%	\$50,353
10	549300M9ZBLQDL7538/7	FAIRWAY INDEPENDENT MORT CORP	5,059	1.87%	1.87%	\$1,830,245,000	1.86%	1.86%	\$361,547
11	254900H44QWAE0W3342/7	AMERIHOM MORTGAGE COMPANY, LL	4,589	1.70%	1.70%	\$1,607,235,000	1.55%	1.55%	\$350,236
12	549300A664NHLB7ZP05/7	LOANDEPOT.COM, LLC	4,368	1.61%	1.61%	\$1,413,410,000	1.36%	1.36%	\$323,583
13	GSAPTAP0NWA3Q8RDC78/9	FROST BANK	4,336	1.60%	1.60%	\$742,100,000	0.72%	0.72%	\$171,149
14	549300XW8V0V0RPR47/7	EVERETT FINANCIAL, INC.	4,239	1.57%	1.57%	\$3,417,995,000	3.30%	3.30%	\$806,321
15	J3K3C2MCHWD071265206/9	TRUIST BANK	4,046	1.49%	1.49%	\$1,670,900,000	1.61%	1.61%	\$412,951
16	549300H2Z04N000303/7	LENOR MORTGAGE, LLC	3,720	1.37%	1.37%	\$1,155,500,000	1.15%	1.15%	\$281,396
17	X08W8M48T07T05NR22/9	DISCOVER BANK	3,454	1.28%	1.28%	\$368,830,000	0.35%	0.35%	\$105,913
18	549300J32FJGG2YV68/7	GUARANTEED RATE, INC	3,396	1.25%	1.25%	\$1,400,430,000	1.35%	1.35%	\$412,376
19	AD6GFRV0T01YPT1CS68/9	PNC BANK N.A.	3,346	1.24%	1.24%	\$1,000,970,000	0.97%	0.97%	\$299,154
20	5493001215F0K2LN2804/2	PRIMELENDING	3,335	1.23%	1.23%	\$1,462,585,000	1.41%	1.41%	\$438,556
21	549300VORT131G2TL53/7	CARDINAL FINANCIAL COMPANY, LI	3,223	1.19%	1.19%	\$972,885,000	0.94%	0.94%	\$301,857
22	549300F0NYY540N2384/7	NEWREZ LLC	3,149	1.16%	1.16%	\$910,385,000	0.88%	0.88%	\$289,103
23	549300L28M10T06051/7	NATIONSTAR MORTGAGE	3,105	1.15%	1.15%	\$573,735,000	0.84%	0.84%	\$281,396
24	254900Z5Q5SHWYB0R5L5/5	CREDIT UNION OF TEXAS	2,994	1.11%	1.11%	\$430,220,000	0.42%	0.42%	\$143,694
25	254900AX110CHFV028/7	TOWN SQUARE MORTGAGE & INVESTM	2,696	1.00%	1.00%	\$792,830,000	0.76%	0.76%	\$294,076
26	549300J5Q75728FHE3/7	AMERISAVE MORTGAGE COMPANY	2,658	0.98%	0.98%	\$859,040,000	0.83%	0.83%	\$323,190
27	5493007XKT285W213/7	CALIBER HOME LOANS, INC.	2,475	0.91%	0.91%	\$800,565,000	0.77%	0.77%	\$323,461
28	5493003QDQ4H26D0N13/9	NAVY FEDERAL CREDIT UNION	2,242	0.83%	0.83%	\$614,820,000	0.59%	0.59%	\$274,228
29	549300W97415QPH05/7	ASPIRE FINANCIAL, INC.	2,119	0.79%	0.79%	\$620,485,000	0.60%	0.60%	\$290,304
30	549300V28M412L2L84/7	CROSSCOUNTRY MORTGAGE, LLC	2,042	0.75%	0.75%	\$849,730,000	0.82%	0.82%	\$416,136
31	549300D0MHNHY20C841/3	FIRST UNITED BANK AND TRUST CO	2,035	0.75%	0.75%	\$1,313,975,000	1.27%	1.27%	\$645,668
32	549300LVW9Y3YK65325/7	FREEDOM MORTGAGE CORPORATION	2,023	0.75%	0.75%	\$997,315,000	0.98%	0.98%	\$293,262
33	549300CY7WNAHKKH5J73/7	CORNERSTONE CAPITAL BANK, SSB	2,011	0.74%	0.74%	\$952,115,000	0.92%	0.92%	\$473,454
34	5493008J2YHXYK48384/7	HOME POINT FINANCIAL CORPORATI	1,970	0.73%	0.73%	\$761,460,000	0.73%	0.73%	\$386,528
35*	5493000023QZ2F2Q4H43/9	PROSPERITY BANK	1,959	0.72%	0.72%	\$1,059,965,000	1.02%	1.02%	\$541,075
36	549300211P6N1WZ0L09/7	PLANET HOME LENDING, LLC	1,946	0.72%	0.72%	\$695,950,000	0.67%	0.67%	\$357,631
37	68YL5QZ8DKN857L3M02/9	US BANK, N.A.	1,841	0.68%	0.68%	\$1,046,945,000	1.01%	1.01%	\$563,683
38	54930043BMDI130F817/7	PROVIDENT FUNDING ASSOCIATES	1,745	0.64%	0.64%	\$758,055,000	0.73%	0.73%	\$434,415
39	549300L8Y27XG48QV48/5	RANDOLPH-BROOKS FEDERAL CREDIT	1,724	0.64%	0.64%	\$391,170,000	0.38%	0.38%	\$226,897
40	PA00WF3GUFH468F8P561/7	PHH MORTGAGE CORPORATION	1,697	0.63%	0.63%	\$587,875,000	0.57%	0.57%	\$346,420
41	549300FX78PFEQU487/9	PENTAGON FEDERAL CREDIT UNION	1,677	0.62%	0.62%	\$519,665,000	0.50%	0.50%	\$309,876

## 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**

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	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	0.00
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						

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 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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	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						

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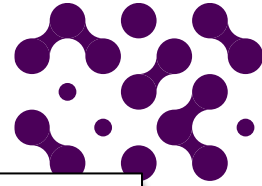
### Institution Market Share

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

**Table 2 - Geographic Distribution of Home Purchase Loans**

Assessment Area(s) 0003

State: 48- Texas

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

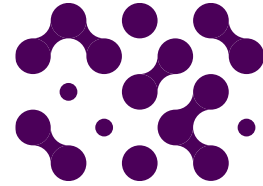
HMDA ID:

CRA ID: 16835

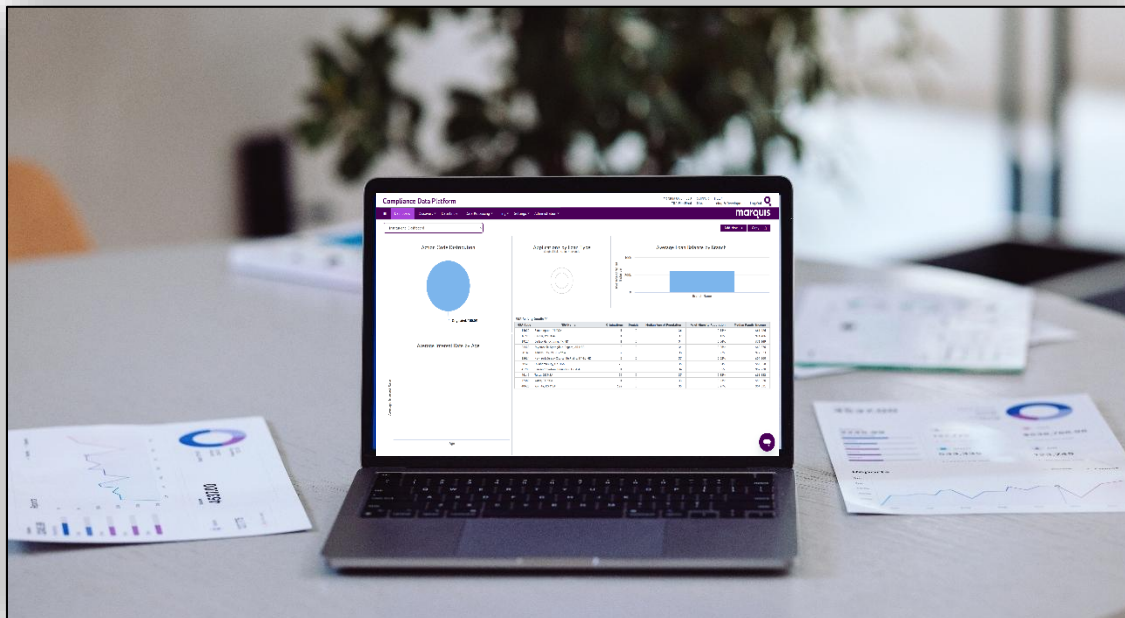
File: 2022 CRA

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
<b>0003 - 2022 Dallas Plano Irving</b>																			
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								
<b>2022 Aggregate Lending %</b>			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

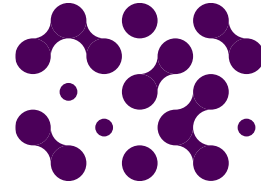


This Appendix walks through validation of these totals:

- % 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

# Compliance Data Platform

## 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								Bank Loans							
			Farms				Businesses				Farms				Businesses			
			Income Level	Minority Percent	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
Low			150	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			609	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

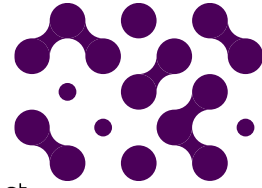
**Table 6 - Geographic Distribution of Small Loans to Businesses**

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

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



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.

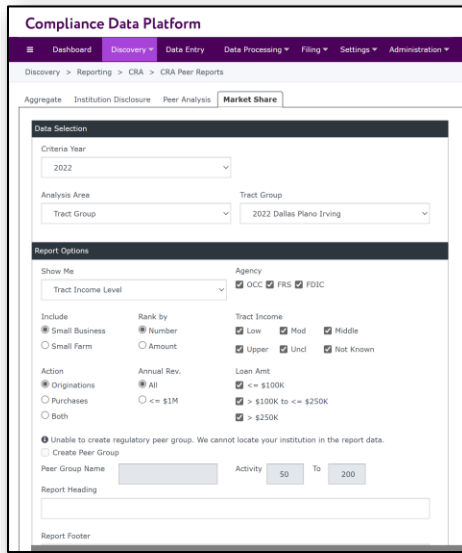
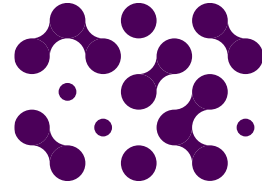
2022 CRA Aggregate Market Share by Tract Income Level																											
Geographic Area: 2022 Dallas Plano Irving																											
Analysis Criteria																											
Agencies: OCC / FRS / FDIC																											
Tract Income Level: Low / Moderate / Middle / Upper / 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	Nun
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 SERVICES	436	0.26%	0.26%	\$16,779	0.33%	0.33%	11	0.15%	2.52%	\$337	0.13%	2.01%	48	0.17%	11.01%	\$2,081	0.24%	12.40%	117	0.24%	26.83%	\$4,582	0.30%	27.31%	

### Business/Small Farm values:

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

# Compliance Data Platform

## Exam Table Guide



Use Exam Table 2 – Geographic Distribution of Home Purchase loans to validate the Institution Market Share totals. The Institution Market Share is the number of originated & purchased loans for your institution within the Assessment Area. Similar values will be populated from % group totals listed within the HMDA Market Share Analysis report, shown below Table 2.

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Discovery > Reporting > CRA > Exam Tables > Report

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**Table 2 - Geographic Distribution of Home Purchase Loans**

Prosperty 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	0.00
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 Guide



In Exam Table 2 – Geographic Distribution of Home Purchase loans (above), the overall % Group total is listed as .84. Comparing the value for Prosperity Bank below, the similar % group total is listed as 0.86.

To display these results, the additional filter of purpose = purchase was applied.

2022 - Market Share Analysis by Summary Report											
Institution: Prosperity Trading											
Tract Group: 2022 Dallas Plano Irving											
Institution(s): All Institutions - Top 9999											
Purpose: Home Purchase											
Rank	ID/Agency	Institution Detail	Name	Number	% Grp	% Mkt	Total Applications				Avg. Amt.
							Amount	% Grp	% Mkt		
1	54930015XWZ40FFR2903/7	DHI MORTGAGE COMPANY LIMITED		7,883	4.92%	4.92%	\$2,449,705,000	3.45%	3.45%	\$310,758	
2	KBH1D5FRPHYXJCFXT09/9	WELLS FARGO BANK NA		5,134	3.20%	3.20%	\$2,396,140,000	3.38%	3.38%	\$466,720	
3	549300NOCASXPA34X033/7	LAKEVIEW LOAN SERVICING, LLC		4,994	3.12%	3.12%	\$1,157,810,000	1.63%	1.63%	\$231,840	
4	549300QV12BNR5536/7	ZIST MORTGAGE		4,826	3.01%	3.01%	\$212,450,000	0.44%	0.44%	\$64,850	
5	549300H662MNLVUB550/7	UNITED WHOLESALE MORTGAGE		4,725	2.95%	2.95%	\$1,919,075,000	2.70%	2.70%	\$406,153	
6	549300FQVX1K3HLB1850/7	ROCKET MORTGAGE		4,124	2.57%	2.57%	\$1,634,560,000	2.30%	2.30%	\$396,353	
7	549300MGF2BLQDL753B/7	FAIRWAY INDEPENDENT MORT CORP		3,655	2.41%	2.41%	\$1,539,000,000	2.17%	2.17%	\$399,223	
8	549300H3Z024N9D0931/7	LENNAR MORTGAGE, LLC		3,718	2.32%	2.32%	\$1,199,010,000	1.68%	1.68%	\$321,412	
9	7H6G3LXDRUGQF17RNR87/9	JPMORGAN CHASE BANK, NA		3,502	2.19%	2.19%	\$1,941,900,000	2.74%	2.74%	\$554,512	
10	549300VWUSRVV0HPRV47/7	EVERETT FINANCIAL, INC.		3,449	2.15%	2.15%	\$3,177,155,000	4.48%	4.48%	\$921,182	
11	254900H4ADQWAE0W3342/7	AMERIHOM MORTGAGE COMPANY, LL		3,295	2.06%	2.06%	\$1,219,465,000	1.72%	1.72%	\$370,096	
12	RVDPPHGCZ404VQ731/9	FENNYMAC LOAN SERVICES LLC		3,129	1.95%	1.95%	\$1,159,955,000	1.63%	1.63%	\$370,391	
13	5493001215F0KLN2904/2	PRIMELENDING		2,809	1.75%	1.75%	\$1,273,125,000	1.79%	1.79%	\$453,231	
14	549300372195QZVY68/7	GUARANTEED RATE, INC		2,768	1.69%	1.69%	\$1,165,670,000	1.64%	1.64%	\$430,454	
15	549300A646NHLB72P05/7	LOANDEPOT.COM, LLC		2,402	1.50%	1.50%	\$882,160,000	1.24%	1.24%	\$367,261	
16	J1K323MCHWID71285Z06/9	TRUIST BANK		2,244	1.40%	1.40%	\$1,183,820,000	1.67%	1.67%	\$527,549	
17	549300VORT131G2T7L3/7	CARDINAL FINANCIAL COMPANY, LI		2,238	1.40%	1.40%	\$721,030,000	1.02%	1.02%	\$322,176	
18	64710EB80RQK0031R82/7/9	BANK OF AMERICA NA		2,204	1.38%	1.38%	\$939,450,000	1.32%	1.32%	\$426,248	
19	254900A112CHCFPV28/7	TOWN SQUARE MORTGAGE & INVESTM		2,040	1.27%	1.27%	\$624,850,000	0.88%	0.88%	\$306,209	
20	549300CY70NAH0HYS173/7	CORNERSTONE CAPITAL BANK, SSB		1,902	1.19%	1.19%	\$905,960,000	1.28%	1.28%	\$476,320	
21	54930021WFXNHYZL09/7	PLANET HOME LENDING, LLC		1,565	0.98%	0.98%	\$578,355,000	0.81%	0.81%	\$367,839	
22	5493004WRLN602J20N46/7	PULTE MORTGAGE LLC		1,542	0.96%	0.96%	\$526,490,000	0.74%	0.74%	\$341,433	
23	549300V2N614E13L84/7	CROSSCOUNTRY MORTGAGE, LLC		1,511	0.94%	0.94%	\$676,145,000	0.95%	0.95%	\$447,482	
24	549300418MDE139F61/7/7	PROVIDENT FUNDING ASSOCIATES		1,484	0.93%	0.93%	\$665,920,000	0.94%	0.94%	\$448,733	
25	549300DMHEHYV220L841/3	FIRST UNITED BANK AND TRUST CO		1,454	0.91%	0.91%	\$1,062,970,000	1.50%	1.50%	\$731,066	
26	68YLSQZY8K857L73M02/9	US BANK, N.A.		1,401	0.87%	0.87%	\$798,015,000	1.12%	1.12%	\$569,604	
27*	549300D03QZP29Q4N43/9	PROSPERITY BANK		1,372	0.86%	0.86%	\$887,770,000	1.22%	1.22%	\$632,485	
28	54930020W870H2834/7	SINCE, LP		1,335	0.83%	0.83%	\$500,700,000	0.71%	0.71%	\$375,560	
29	549300KH0715QZJ22/7	HIGHLANDS RESIDENTIAL MORTGAGE		1,223	0.76%	0.76%	\$486,985,000	0.69%	0.69%	\$398,189	
30	549300DD5QJH09PCH70/7	MORTGAGE RESEARCH CENTER		1,198	0.75%	0.75%	\$485,740,000	0.68%	0.68%	\$405,459	
31	254900ZFW52106WPH46/7	PARAMOUNT RESIDENTIAL MORTGAGE		1,198	0.75%	0.75%	\$475,110,000	0.67%	0.67%	\$396,166	
32	549300BR3ZYHYK74B384/7	HOME POINT FINANCIAL CORPORATI		1,154	0.72%	0.72%	\$481,690,000	0.68%	0.68%	\$417,409	
33	54930073K73N897213/7	CALIBER HOME LOANS, INC		1,108	0.69%	0.69%	\$435,659,000	0.61%	0.61%	\$393,186	

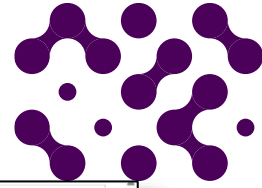
### % of Farms (D&B Data)

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

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

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

# Compliance Data Platform Exam Table Guide



**Small Business and Small Farm Performance - Income Level Summary**

File Name: 2022 CRA  
 BY TRACT GROUP: 2022 Dallas Plano Irving  
 Filter: No filter applied  
 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			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			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

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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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.

# Compliance Data Platform

## Exam Table Guide

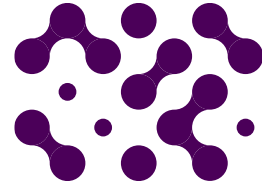


To validate Dallas % of Families (Such as Table 10 – Borrower Distribution of Home Refinance Loans), run the Demographic Summary by Tract Category Income Level Report- Tract Group. Validate totals within the Total Percent of Column of Family Data segment, shown below.

Compliance Data Platform													Prosperity Training   SUPPORT   HELP		2022 CRA   Marquis Learning & Development   Log Out					
Dashboard   Discovery   Data Entry   Data Processing   Filing   Settings   Administration													marquis							
Discovery > Reporting > CRA > Exam Tables > Report													Output: <input type="text" value="Select output"/>							
<b>Table 10 - Borrower Distribution of Home Refinance Loans</b>																				
Prosperity Training													File: 2022 CRA							
<b>Table 10 - Borrower Distribution of Home Refinance Loans</b>																				
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 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	Up	Unc		
0003 - 2022 Dallas Plano Irving													42	0.52	0.28	0.62	0.41	0.66	0.23	
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								
% of Families			22.49		17.19		18.85		41.47		N/A									
2022 Aggregate Lending %			7.36		16.03		20.40		42.37		13.84		681							

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
<b>MINORITY STATUS</b>																	
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%
<b>FAMILY DATA</b>																	
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	64,037	59.11%	24.52%	102,678	36.09%	35.00%	65,029	18.32%	24.36%	76,800	8.14%	13.62%	1,971	32.85%	0.00%	170,174	22.43%
Moderate Income Families	21,766	20.10%	10.51%	76,402	26.86%	36.89%	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%
<b>HOUSEHOLD DATA</b>																	
Total Households	179,402	100.00%	10.23%	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%	85,357	10.71%	18.14%	5,369	31.83%	0.00%	404,893	23.14%
Moderate Income Households	40,608	22.64%	12.71%	104,181	24.24%	35.17%	89,951	16.96%	30.37%	61,437	10.07%	20.74%	2,230	13.15%	0.00%	296,157	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%	24.86%	120,080	22.64%	32.80%	117,061	19.18%	31.90%	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%	24.52%	6,813	1.28%	27.06%	4,678	0.77%	18.57%	119	0.71%	0.00%	25,180	1.44%
Retirement Income	17,788	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%	344,613	19.80%
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%	46,844	9.21%	32.19%	51,498	8.44%	33.94%	622	3.69%	0.00%	151,745	8.67%
Rental Costs > 30% of Income	68,718	38.30%	21.57%	105,883	24.63%	33.24%	85,499	16.12%	26.84%	58,417	9.57%	18.34%	5,845	34.66%	0.00%	318,517	18.20%
Households Below Poverty Level	46,916	26.15%	26.62%	62,926	14.64%	35.70%	39,952	7.53%	22.67%	26,468	4.34%	15.02%	3,237	19.19%	0.00%	176,262	10.07%
<b>HOUSING DATA</b>																	
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%	49.91%	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%	186,285	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%	13.57%	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%	28.27%	153,577	27.01%	28.67%	127,306	19.69%	23.77%	13,368	68.51%	0.00%	535,660	28.45%
Mobile Home	4,664	2.38%	9.31%	17,746	3.79%	3.78%	21,333	3.76%	47.01%	5,467	0.82%	12.01%	584	2.97%	0.00%	48,607	2.58%

# Compliance Data Platform 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.

Compliance Data Platform												Prosperity Training 2022 CRA		SUPPORT   HELP Marquis Learning & Development   Log Out									
Dashboard												Discovery		Data Entry		Data Processing		Filing		Settings		Administration	
Discovery > Reporting > CRA > Exam Tables > Report												Output		Select Output									
Table 13 - Consumer Loan Distribution ...												Table 13 - Consumer Loan Distribution - Ho...		Table 13 - Consumer Loan Distribution - Mot...		Table 13 - Consumer Loan Distribution - Cre...		Table 13 - Consumer Loan Distribution - Oth...		Table 13 - Consumer Loan Distribution - Oth...			
Prosperity Training <b>Table 13: Consumer Loan Distribution - Aggregate</b> Assessment Area(s) 0003 State: 48- Texas Evaluation Period: 2023-01-01 - 2022-12-31 HMMA 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										
0003 - 2022 Dallas Plano Irving 1/1/2022 To 12/31/2022 Bank Lending FFIEC File - 2020 Census Due to rounding, totals may not equal 100.0%	0	0.00	0.00	0.00	10.15	0.00	24.33	0.00	30.02	0.00	34.54	0.00	0.93										
Assessment Area	Total Loans			Borrower Income Level		Upper		Unclassified															
	Number	% of Total	Balance	% Loans	% Households	% Loans	% Households	% Loans	% Households														
0003 - 2022 Dallas Plano Irving 1/1/2022 To 12/31/2022 Bank Lending FFIEC File - 2020 Census Due to rounding, totals may not equal 100.0%	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										

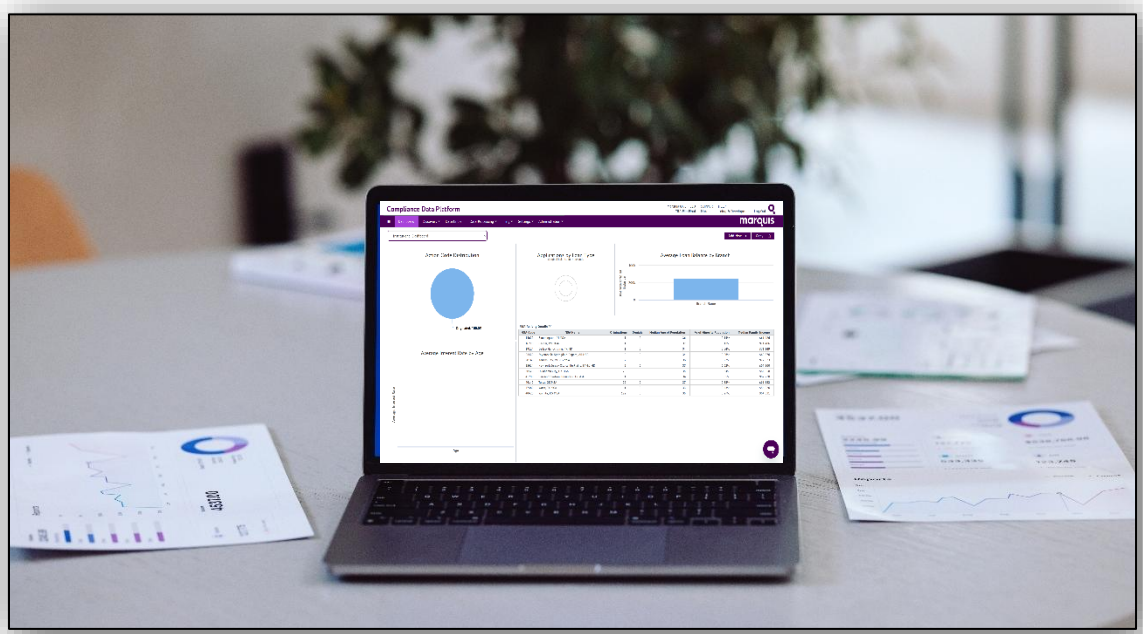
### Demographic Summary by Tract Category Income Level

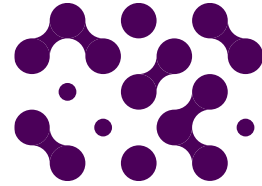
BY TRACT GROUP: 2022 Dallas Plano Irving  
Demographic Year: 2022  
Include Unclassified Tracts in Percentages and Totals:  False

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
<b>MINORITY STATUS</b>																	
White, Non-Hispanic	57,183	11.41%	2.78%	297,417	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%	976,233	77.25%	32.24%	833,595	55.35%	27.53%	773,991	42.75%	25.56%	28,055	57.84%	0.00%	3,027,889	59.59%
<b>FAMILY DATA</b>																	
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%	30.99%	798	13.30%	0.00%	227,350	18.88%
Upper Income Families	7,968	7.36%	1.59%	50,472	17.74%	10.10%	136,964	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%
<b>HOUSEHOLD DATA</b>																	
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%	398,028	65.35%	53.83%	5,317	31.52%	0.00%	740,908	42.34%
Wage/Salary Income	138,041	76.99%	9.41%	336,224	82.07%	24.27%	445,349	83.98%	30.35%	527,928	86.50%	35.97%	14,530	86.15%	0.00%	1,467,942	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%	41.20%	1,301	7.71%	0.00%	214,928	12.28%
Social Security Income	37,818	21.14%	10.36%	90,983	21.17%	24.86%	120,080	22.64%	32.00%	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%	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%	161,888	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%	46,844	8.83%	32.19%	51,498	8.44%	33.94%	622	3.69%	0.00%	151,745	8.67%
Rental Costs > 30% of Income	66,718	37.20%	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%	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%
<b>HOUSING DATA</b>																	
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%	13.57%	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%	1,246,860	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	4,664	2.38%	8.71%	17,746	3.78%	5.78%	21,333	3.75%	43.01%	6,967	0.97%	17.61%	385	1.97%	0.00%	48,607	2.63%



# 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.