



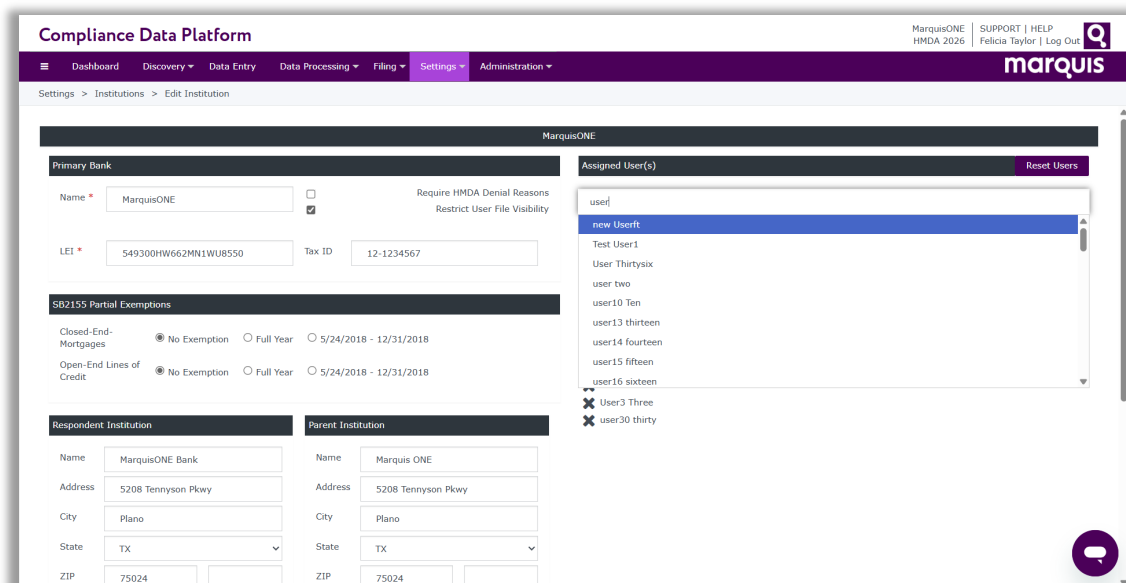
COMPLIANCE DATA PLATFORM

2026.2.1 RELEASE NOTES

Enhancements & Modifications

Assign Users Within Institution Setup

Now, when creating a new institution, you can select each user that needs access to it directly within the Institution setup saving time and energy when giving users the access they need. Click in the Search box to view a list of users and filter the list down as you type. Clicking a user within the list will select them. Clicking an X next to the selected user will remove their assignment to the institution.





Apply Word Wrap in the User Audit Report Excel Output

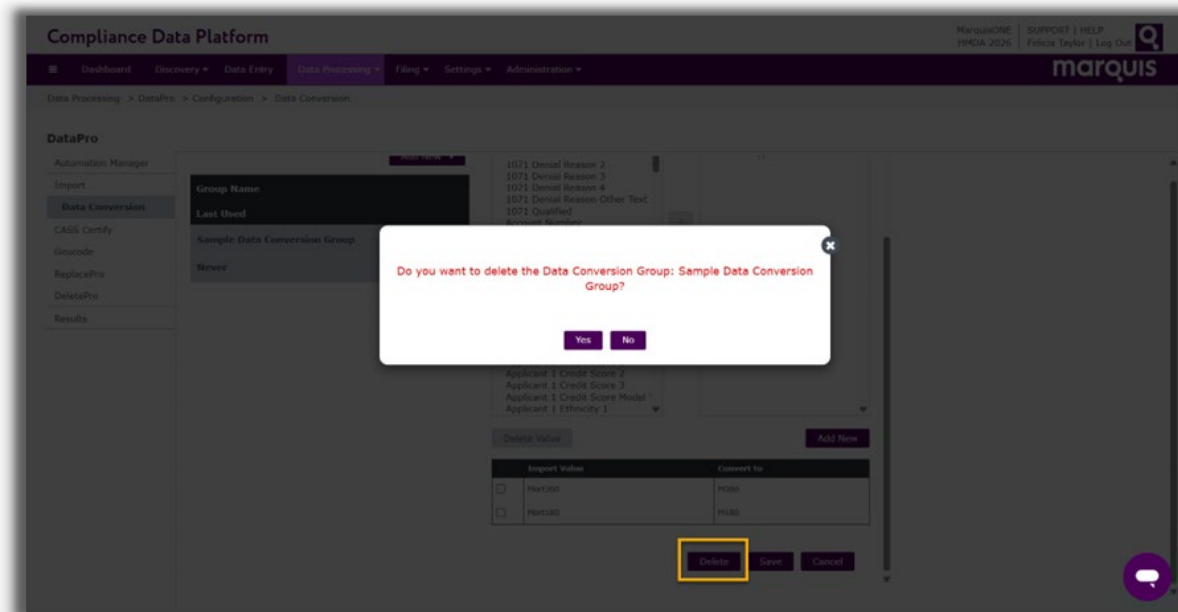
The User Audit Report Excel export has been updated to word wrap the content within the Roles and Institution columns to allow for a better viewing experience.

Username	Email	Phone	Roles	Institutions	Enabled	Password	Last Login	Password Changed
0104	AWatson@MarquisFed.com	(214) 555-0104	Compliance Officer (Default), Frontline (Default)	Marquis QA, MarquisONE, MarquisOne - Testing, Sample Inst. - Both Exempt, Staff Demo Bank, Sample Institution, OCC Test, Sample Institution 1 - charternumber, Sample Institution 2 - charternumber, Sample Institution 3 - charternumber, Sample Institution 4 - charternumber, Sample Institution 5 - charternumber, Sample Institution 6 - charternumber, Sample Institution 7 - charternumber, Sample Institution 8 - charternumber, Sample Institution 9 - charternumber, Sample Institution 10 - charternumber, Sample Institution 11 - charternumber, Sample Institution 12 - charternumber, Sample Institution 13 - charternumber, Sample Institution 14 - charternumber, Sample Institution 15 - charternumber, Sample Institution 16 - charternumber, Sample Institution 17 - charternumber, Sample Institution 18 - charternumber, Sample Institution 19 - charternumber, Sample Institution 20 - charternumber, Sample Institution 21 - charternumber, Sample Institution 22 - charternumber, Sample Institution 23 - charternumber, Sample Institution 24 -	Yes	Yes		
0117	BHester@MarquisFed.com	(214) 555-0117	Compliance Officer (Default), Frontline (Default)	Marquis QA, MarquisONE, MarquisOne - Testing, Sample Inst. - Both Exempt, Staff Demo Bank, Sample Institution, OCC Test, Sample Institution 1 -	Yes	Yes		



Deletion Confirmation Message in Data Converter

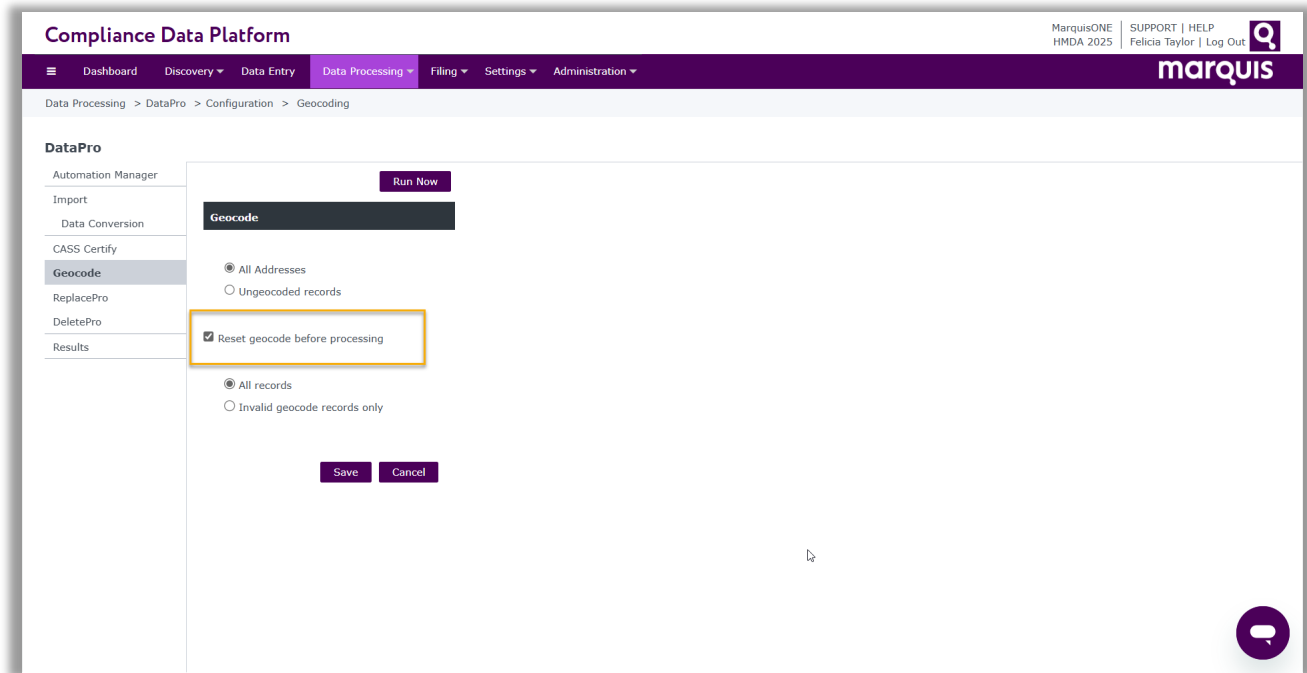
A confirmation message has been added when clicking the delete button for the conversion group. This will ensure you do not accidentally delete the entire group if that was not your intention. Clicking Yes to the confirmation message will permanently delete the data conversion group and the codes within it.





“Purge” Description Updated in Geocode Process

The “Purge” setting within the Geocode process was updated to better reflect the action it applies. It has been changed to “Reset geocode before processing” to ensure all users understand what process will occur when selecting that option.





Performance Evaluation Table 5 Footer Update – Deposit Balance Year

The FDIC Import option within Branch provides the ability to select a year to derive the branch deposits from. To provide clarity in the Performance Evaluation Table 5, IF that deposit balance was derived from FDIC, the year would be displayed within the footer. If the deposit balance is imported through CSV or manually entered, the FDIC deposit balance year will be blank resulting in it not being present in the footer.

Compliance Data Platform

MarquisONE | SUPPORT | HELP
HMDA 2025 | Felicia Taylor | Log Out

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

Discovery > Reporting > CRA > Performance Evaluation Tables

< Report Setup

Table 5: Distribution of Branch Delivery Systems

Assessment Area:	Deposits		Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography					
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA	
2025 Houston AA	0.00	135	51.33	12.59	17.78	21.48	45.93	2.22	9.91	24.20	28.72	35.53	1.64	
2025 North Dallas AA	60.00	90	34.22	8.89	20.00	25.56	44.44	1.11	9.77	24.63	29.36	35.29	0.95	
San Antonio - 2025 Year	40.00	38	14.45	0.00	28.95	31.58	39.47	0.00	5.64	27.77	32.38	33.88	0.33	
Total	100.00	263	100.00	9.51	20.15	24.33	44.49	1.52	9.13	24.97	29.57	35.16	1.18	

Source: FFIEC File - 2024 Census
11/1/2025 - 12/31/2025 Bank Data
FDIC Branch Deposits as of 2025
Due to rounding, totals may not equal 100.0%

Add Description to Reports Without One

A brief description is included on each report setup page to give a clear definition of the purpose for the report and how it can be applied. Some reports were missing this description, so to ensure the clarity is present, those reports were updated with a description.

The following reports had descriptions added to their setup page:

- Loan Applications by Median Age of Homes report
- Applications by Ethnicity and Sex report
- Applications by Income Race and Ethnicity
- Applications by Race and Sex
- Action Code Summary
- Pricing Snapshot
- Loan Applications by Tract



- Loans Purchased by Tract
- Rate Spread Analysis Summary
- Outside Assessment Area
- Inside/Outside Lending Summary
- Borrower and Demographic Analysis
- Decision Analysis Summary
- Demographic Review
- CRA Loan Register
- HMDA Loan Application Register
- CRA Exceptions
- HMDA Exceptions
- Distribution Report
- Cross Tab Report
- 1071 Loan Application Register
- Matched Pairs Report

The screenshot displays the Marquis Compliance Data Platform interface. At the top, the header includes the title "Compliance Data Platform" and navigation links for "Dashboard", "Discovery", "Data Entry", "Data Processing", "Filing", "Settings", and "Administration". The user is logged in as "Felicia Taylor" with a "Log Out" option. The breadcrumb trail shows the path: "Discovery > Reporting > Fair Lending > Action Code Summary".

A central text box explains: "The Action Code Summary report summarizes key applicant factors such as Joint Race, Joint Gender, Joint Ethnicity, Joint Minority Status, Age, and Marital Status as well as select HMDA fields and the borrower income, tract income and tract minority level segmented by the action of those loans within the selected geography."

The "Action Code Summary Report Setup" section contains the following fields:

- Geographic Area:** A dropdown menu currently set to "All".
- Balance:** A dropdown menu currently set to "HMDA".
- Date:** Radio buttons for "Application" and "Action" (selected). A date range is set from "01/01/2025" to "12/31/2025".
- Include Purchased Loans:** An unchecked checkbox.

The "Report Options" section includes a "Report Heading" text input field.



Multi-select Within Tract Group/AA Detail and Summary Report

The Tract Group AA Detail and Summary report now provides the ability to select more than one group when running the report. Simply click the drop-down arrow and select each area to include in the report. Clicking the X next to a selected area will remove it from the selection.

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 > Setup Maintenance > Tract Group Assessment Area - Detail and Summary'. The main content area features a text box explaining that the list shows tract groups/assessment areas defined in CenTrax Next. Below this is the 'Tract Group Assessment Area - Detail and Summary Report Setup' section. It includes a 'Selected Geographic Area' field with a multi-select dropdown containing 'San Antonio - 2025 Year X', '2025 North Dallas AA X', '2025 Florida mix of msas', '2025 Creating Ark AA', and '2025 Houston AA'. There is also an 'Assessment Areas Only' checkbox. The 'Report Options' section contains 'Report Heading' and 'Report Footer' text input fields, and a 'View Report' button.



Reload Loan Rates – Manual Update Option Added

CDP is designed to reach out to the CFPB's site to automatically load the loan rates applied when the system is calculating rate spread. Occasionally, the API is blocked and unable to return the page. We have added a button to manually load it should the automated function performing at login fail.

Navigate to Settings/System Settings and at the bottom of the System Settings tab will be the Loan Rates URLs along with a Reload Loan Rates button. Simply click the Reload Loan Rates button to tell the system to reach out and pull back the loan rate data. When it completes, a green success toast message will display.

Note, to make room for the Reload Loan Rate settings, the Audit Manager has been moved to its own tab.

The screenshot shows the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Settings' tab is active, and the 'System Settings' sub-tab is selected. The main content area is divided into several sections: 'HMDA Settings', 'CRA Settings', '1071 Settings', 'User Defined Geocode Exception Labels', 'Geocode Settings', and 'System Settings'. At the bottom of the 'System Settings' section, there are two text input fields for 'Fixed Rate URL' and 'Adjustable Rate URL', both containing the URL 'https://files.ffiec.cfb.gov/apor/YieldTableFixed.txt' and 'https://files.ffiec.cfb.gov/apor/YieldTableAdjustable.txt' respectively. A purple 'Reload Loan Rates' button is positioned to the right of these fields. A yellow arrow points from this button to a green toast message that reads 'Loan Rates successfully reloaded.' with a checkmark icon and a close button. A 'Save' button is located below the toast message.



Performance Improvements for ExportPro

The process applied to ExportPro has been updated to provide improved performance and quicker processing, eliminating challenges when attempting to export a large data file.

Bug Fixes

Reporting

- A table lock resulted in delaying the creation of Performance Evaluation Tables when another user was creating AA's at the same time as the user attempting to generate the PE tables. The table lock was removed, allowing users to work simultaneously without impacting performance. (#38101)
- The ETL processed for 2026.1.1 had an older stored procedure that resulted in the aggregate data applied to Performance Evaluation table to be inconsistent with the CRA Aggregate data in the CRA Market Share. The ETL has been updated to contain the corrected stored procedure. (#38470)
- The User Audit Excel export displays an xml error when the institution column overflows/hits a limitation on characters. An update has been applied to support the overflow and resolve the error. (#39046)
- The HMDA LAR report displayed the Aggregate data year in the header for CDP file when selecting to compare peer data to a CDP file, resulting in confusion when the CDP file year was different from the aggregate data year. The label has been updated to reflect simply "Compliance Data File". (# 38611)
- The Geocode Exception report included records with a valid geocode but contained an empty state address field. The report has been updated to look strictly at the geocode fields when determining if a record contains a geocode exception. (#37939)

Data Processing

- Tract and Applicant Income levels were not being calculated upon import for Delimited or Excel file types. This has been updated to ensure if the geocode information is available, the tract and applicant income levels will calculate upon import. (#39311)
- Tract Income level was miscalculated during import for Submission file types when a specific order of operations was applied. This has been updated to ensure the appropriate tract income is calculated during import. (#39417)

Data Entry

- Different time zones between the CDP server and the workstation resulted in dates on records changing to one day ahead or backwards when saving within Data Entry. This process has been corrected. (#38450)



- Days to Decide is recalculated whenever saving a record and if the value is over 999 or -999, it errored out preventing the record from saving. The process has been updated to cap the calculation at 999 or -999 to allow the record to be saved. (#38948)
- Applicant Income was not calculated for records in CDP files containing a reporting year of 2026. The data within the applicable table has been updated with the necessary information to allow for the applicant income to calculate. (#39496)

Regulatory Exceptions/Edits

- Edit Q660.4 triggered on records where address is Exempt and the institution had exempt settings enabled. It has been updated to recognize “Exempt” as a valid text entry for the address field. (#38617)
- It was discovered that if a deleted CDP file contained the same name as an existing active CDP file both files would be “read” when running the exception reporting. The process has been updated to review only the active CDP file, regardless of if a deleted file contains the same name. (#38561)

Version Check

The screenshot shows the Marquis Compliance Data Platform interface. At the top, the title "Compliance Data Platform" is on the left, and "MarquisONE HMDA 2025" and "SUPPORT | HELP Felicia Taylor | Log Out" are on the right. A navigation bar below the title contains links for Dashboard, Discovery, Data Entry, Data Processing, Filing, Settings, and Administration. The main content area is titled "Support" and contains the following text:

For Assistance
Contact Marquis Support
(800) 627-5388
csupport@gomarquis.zendesk.com
www.GoMarquis.com

Compliance Data Platform
2026.2.1

Marquis Next
v2026.2.1

A chat icon is visible in the bottom right corner of the page.



Ever wonder what version you are on? Simply click the SUPPORT link at the top right corner of the page. If it doesn't match the screenshot below, please contact [Marquis Support](#) or your Client Relationship Manager.