



COMPLIANCE DATA PLATFORM

2026.5.1 RELEASE NOTES

Enhancements & Modifications

2025 HMDA Aggregate Data

The 2025 HMDA Aggregate Snapshot Level file was released by the CFPB in July 2026. We have compiled the data and it is now available within the HMDA Market Share and HMDA LAR Report in addition to being available within the Performance Evaluation and Exam Tables.

- Additional note: Due to the aggregate reporting providing the ability to identify and report on peer groups, CDP needs the snapshot level file as it contains the required data elements used to identify institutions.

2026 Demographic Update

The 2026 FFIEC demographic data is now available in applicable reports. It is also used to derive applicant income level and tract income level on the records within a 2026 reporting year file.

To update those derived fields for your records, navigate to Data Processing/Update Derived Fields and select the "Demographics" process and click Process.



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Data Processing > Update Derived Fields Process

☐ **Account Type**
Assigns the deposit/loan, fixed/variable rate, product, CRA type, HMDA type and data system ID based on the account type setup

☐ **Region**
Assigns the region codes based on the branch table setup

☐ **CRA Qualified Validation**
Checks the CRA qualified code on each record against the collateral code and purpose code setting in the lookup table setup
☐ **Flag collateral mismatch**
☐ **Flag purpose mismatch**

☐ **CRA/HMDA Qualified**
Assigns the CRA/HMDA qualified codes based on the call code setup

☐ **HMDA Rate Spread**
Calculates the HMDA rate spread on selected records
☒ All records excluding permanent ☐ Only records with no spread source

☐ **Denial Reasons**

☐ **Calculated Fields**
Assigns values to Joint Race, Sex, Ethnicity, Minority Status, Loan-To-Income Ratio, Lien-To-Loan Ratio and Days to Decide

☒ **Demographics**
Assigns the census tract income level, minority percentage level, and the HMDA and CRA income level of the applicant based on the geocode

☐ **MSA Validation**
Corrects missing or invalid MSA/MD codes based on the state, county and census tract

☐ **Generate Universal Loan Identifier**
Populates the ULI required for HMDA records beginning in 2018
☒ All HMDA Qualified Records ☐ Only HMDA Qualified Records with no existing ULI

☐ **Convert 2018 HMDA codes to 2017 equivalents (2017 files only)**
Assigns the proper 2017 codes based on 2018 values for purpose, occupancy, ethnicity, race, purchaser, denial reason and property type (2 only)

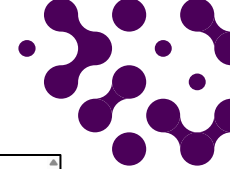
☐ **Mark Applicant Records as "Include in 1071" on All Loan Applications in the Selected File**
Assigns the Include In 1071 flag to all applicant records. If a loan record does not have any applicant records, will be created.

2026 List of Distressed and Underserved Tracts

The 2026 FFIEC list of distressed and underserved tracts is now available when creating tract groups in Tract Groups/AAs and in demographic reports, including the Demographic Review report.

Exam Tables 11 & 12 – Add category for “Businesses Over \$1M”

You spoke and we listened! The "Revenues Greater than \$1M" category has been added to Exam Tables 11 & 12. That category will only provide bank data and demographics.



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

Discovery > Reporting > CRA > Exam Tables

< Report Setup

Output: Select Output

Table 11 - Borrower Distribution of Small Loans to Businesses

Table 12 - Borrower Distribution of Small Loans to Farms

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File: Test File 2025/Test File 2026

Table 11: Borrower Distribution of Small Loans to Businesses

Assessment Area(s) 0018

State: 48- Texas

Evaluation Period: 2025-01-01 - 2026-12-31

HMDA ID:

CRA ID:

Assessment Area	Total Small Loans to Businesses				Businesses with Revenues of \$1M or less			Businesses with Revenues Greater than \$1M		Businesses with Unknown Revenues		
	Number	% of Total	Avg Loan Amt	Overall Market	% Lns	% Bus.	Agg Lending%	% Lns	% Bus.	% Lns	% Bus.	Agg Lending%
0018 - 2025 San Antonio AA for Marquis Testing												
1/1/2025 To 12/31/2026	5	100.00	170	0	40.00	87.01	0.00	40.00	0.00	20.00	9.83	0.00

FFIEC File - 2024 Census
2025 Dun & Bradstreet SBSF Demographics
2024 Aggregate Lending
Due to rounding, totals may not equal 100.0%
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File: Test File 2025/Test File 2026

Table 11: Borrower Distribution of Small Loans to Businesses - Loan Amount Distribution

Assessment Area(s) 0018

State: 48- Texas

Evaluation Period: 2025-01-01 - 2026-12-31

HMDA ID:

CRA ID:

Assessment Area	Percent of Loans by Ln Amount Regardless of Business Size											
	\$100k or Less			\$100k to 250k		250k to \$1M		Over \$1M				
	% Lns	% \$000s	Agg Lending%	% Lns	% \$000s	Agg Lending%	% Lns	% \$000s	Agg Lending%	% Lns	% \$000s	Agg Lending%
0018 - 2025 San Antonio AA for Marquis Testing												

Average Disposition Cycle report – Add “Not Applicable” to Age group

The Average Disposition Cycle report now includes a Not Applicable age group. Records with an applicant age of 8888 are grouped in this category. Records with an applicant age of 0 or a blank value continue to be grouped in Missing/Invalid Data.

Average Disposition Cycle

Institution: MarquisONE
File Name: HMDA 2024
Filter: No filter applied
Area: All
Date for Calculation: Action Date
Date Range (Action): 1/1/2024 - 12/31/2024

APPLICANT AGE	Applications Received		Originated	Approved Not Accepted		Denied	Withdrawn		Closed for Incomplete		Purchased		Preapproval Request Denied		Preapproval Request Approved Not Accepted		
	Number of Applications	Average Days of Applications		Number of Approved Not Accepted	Average Days of Approved Not Accepted		Number of Denied	Average Days of Denied	Number of Withdrawn	Average Days of Withdrawn	Number of Closed for Incomplete	Average Days of Closed for Incomplete	Number of Purchased	Average Days of Purchased	Number of Preapproval Request Denied	Average Days of Preapproval Request Denied	Number of Preapproval Request Approved Not Accepted
18 - 24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25 - 44	217	22	180	22	7	178	23	22	7	22	0	0	0	0	0	0	0
45 - 61	4	68	0	0	0	0	0	0	0	4	68	0	0	0	0	0	0
62 +	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Applicable	1	22	0	0	0	0	0	1	22	0	0	0	0	0	0	0	0
Missing/Invalid Data	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
APPLICANT MARITAL STATUS																	
Married	1	22	1	22	0	0	0	0	0	0	0	0	0	0	0	0	0
Separated	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unmarried	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Date: 08/27/2026 4:34:52pm By Felicia Taylor

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Output: Select Output



Bug Fixes

Reporting

- The Performance Evaluation Tables 7 & 8 were displaying 2025 as an aggregate year prior to that data being released. The process for identifying the year of aggregate sources applied to the table has been updated to ensure accurate footnotes. (ZD# 41753)
- The Performance Evaluation Tables 10 & 12 were displaying the demographic data based on end date rather than the year of the active CDP file when Report by Year was not selected. This has been corrected to align with Table 2 and Tables 9 and 11. (ZD# 41649)
- The Inside/Outside Lending Summary report was not displaying non reportable assessment area tract groups. This has been corrected to display any tract group regardless of whether it is a CRA Reportable assessment area or not. (ZD# 41277)
- The Performance Evaluation Tables were not displaying a filter id within the browser, which led to reports being generated unknowingly with a filter. This has been updated to display the filter id to ensure clarity regarding data represented in the tables. (ZD# 41082)

Data Entry

- When the Lien-to-Loan ratio derived field calculated during Save within Data Entry and the calculations exceeded the max value, the system would produce an error preventing the record from saving. A capped value has been applied to allow the record to be saved successfully. (ZD# 41348)
- The geocode validation within Data Entry was labeling geocode differences from Geocod.io as FFIEC. The validation messaging has been updated to attribute the geocode differences to the correct source. (ZD# 41439)

Mapping

- Previously, some data points could appear slightly outside of their tract's boundary when zooming in and out on a map or panning. We have improved that process so that the points will consistently render inside the correct tract boundary when it refreshes the view due to zooming or panning to a new location on the map. (ZD# 41083, 41052, 41259)
- The Dot Density by Tract setting was not being refreshed as part of the Reload Data when panning or zooming in/out on the map. This has been corrected to ensure the dots display appropriately. (ZD# 41217)

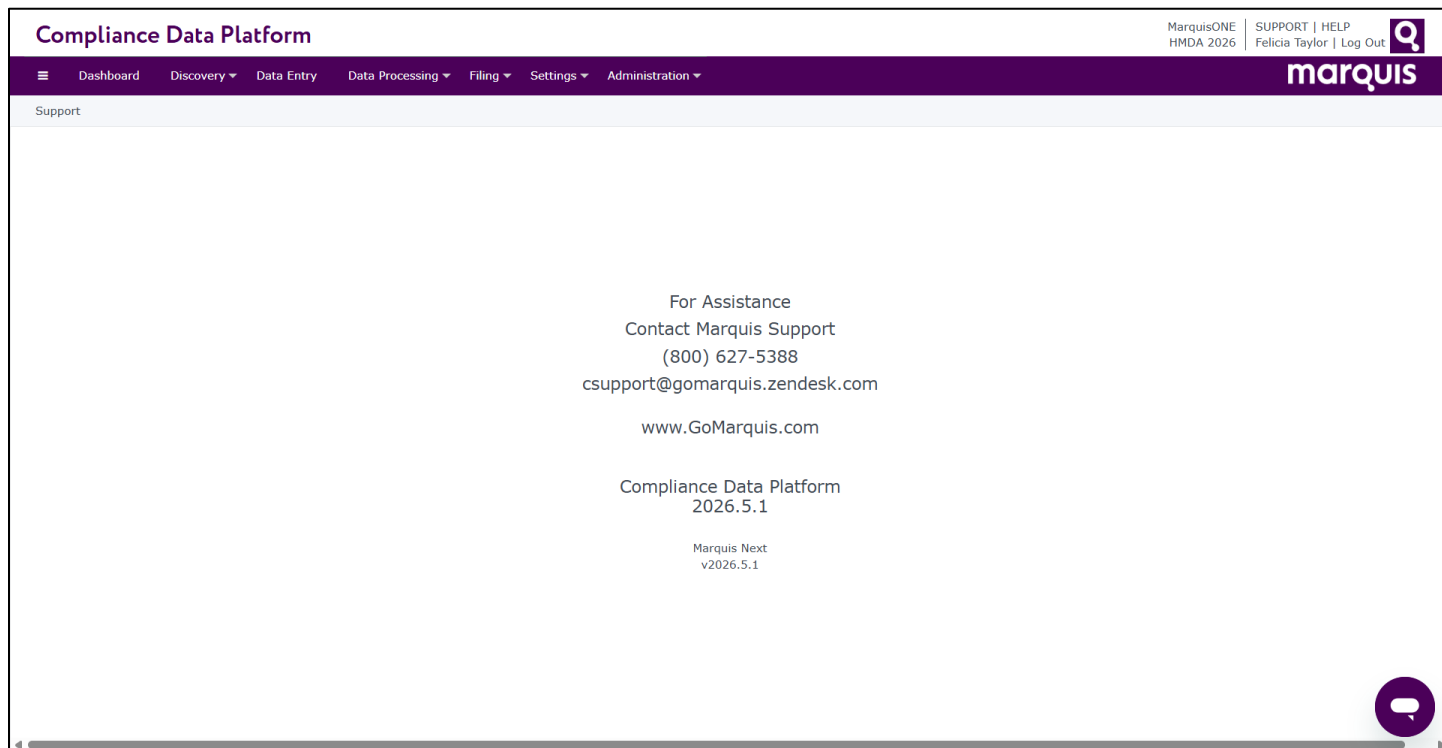


Settings

- When adding a new institution, upon saving the new institution was not showing in the list. It was showing as having the user access within Institution settings but not within the User within Permissions. This has been corrected to ensure the settings align when saving a new institution. (ZD# 41070)

Version Check

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.



The screenshot shows the Marquis Compliance Data Platform interface. At the top, the title "Compliance Data Platform" is on the left, and "MarquisONE HMDA 2026" and "SUPPORT | HELP Felicia Taylor | Log Out" are on the right. Below this is a navigation bar with links: 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

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Marquis Next
v2026.5.1

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