

## MAPPS AND DATA ANALYSIS

### OVERVIEW

The Mapping and Analysis Pre-Exam Planning Software (MAPPS) is an interactive, automated tool used by Division of Compliance and Consumer Affairs' (DCA) examiners during the Pre-Examination Planning process. MAPPS integrates cartographic and loan data to assist in the analysis and evaluation of a financial institution's compliance with fair lending, Community Reinvestment Act (CRA), and other consumer protection laws and regulations.

This section is designed to provide an overview of the recommended uses for the Worksheets, Standard Reports, and Business Reports produced by the CRA Analyzer, rather than the technical use of the software.

Information relating to the technical use of the software is available from a variety of sources, including the Tactician CRA Analyzer User's Guide and Tutorial, CRA Report Data Dictionary Help File, CRA Analyzer Online Help, and the DCA MAPPS Web page on the FDIC Intranet.

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### DEVELOPMENT OF THE PERFORMANCE CONTEXT

The CRA Analyzer is a very useful tool in developing the performance context for CRA and fair lending examinations. The following reports are useful in collecting performance context information. While information is available from numerous reports in Tactician, the following are recommendations for reports that provide consolidated information needed during the Pre-Examination Planning (PEP) process.

**DEVELOPMENT  
OF THE  
PERFORMANCE  
CONTEXT  
(cont'd)  
Worksheets**

**Assessment Area Overview Worksheet** – This report contains seven individual demographic reports where the user may select a geographical area that is based on census tract/block numbering area data. The demographic reports include the following:

- Population Summary – shows the number and percentage of the population by race for the selected geography.
- Income Household Summary – shows the number and percentage of households by low-, moderate-, middle-, and upper-income for the selected geography.
- Income Family Summary – shows the number and percentage of families by low-, moderate-, middle-, and upper-income for the selected geography.
- Labor & Population by Age Summary – shows the number and percentage of persons in the labor force and who are unemployed as well as by age groups for the selected geography.
- Housing Summary – shows the percentage of housing units by owner occupied, rented, vacant, median housing value, and median gross rent by selected geography. In addition, the report shows the number and percentage of housing units by number of units, mobile homes, boarded-up, and median age of housing stock by selected geography.
- Affordability Summary – shows the number and percentage of owner occupied housing units sorted by different dollar values for the selected geography.
- Affordability Summary for Rental Units – shows the number and percentage of rental housing units by different monthly rental fees for a selected geography.

**Assessment Area In-Depth Worksheet** – This report details demographic information categorized by census tract income levels. The report includes the following information:

- Percent Within Each Census Tract – Population – shows the number and percentage of the population by race by census tract income level of the selected geography.
- Percent Within Each Census Tract – Households by Income – shows the number and percentage of low-, moderate-, middle-, and upper-income households by the census tract income level of the selected geography.
- Percent Within Each Census Tract – Families by Income – shows the number and percentage of low-, moderate-, middle-, and upper-income families by the census tract income level of the selected geography.

**DEVELOPMENT  
OF THE  
PERFORMANCE  
CONTEXT  
(cont'd)**

**Worksheets  
(cont'd)**

- Percent Within Each Census Tract – Housing – shows the number and percentage of housing units by different categories including: owner occupied, rentals, vacancies, boarded-up, 1–4 units, 5 or more units, mobile homes, median age, median gross rent, and median value by the different census tract income levels of the selected geography.
- Percent Within Each Census Tract – Labor Summary – shows the number and percentage of persons 16 and older, persons in the labor force, and persons unemployed by the different census tract income levels of the selected geography.
- Race of Householder by Percent of Median Household Income – shows the number and percentage of households by household income level and race of the selected geography.
- Institutionalized Persons – shows the number and percentage of persons institutionalized or in group quarters by type as compared to the percentage of the total population of the selected geography.
- Percent of Assessment Area by Census Tract Population – shows the number and percentage of the population by race and census tract income level of the selected geography.
- Households by Income – shows the number and percentage of low-, moderate-, middle-, and upper-income households by the census tract income level of the selected geography.
- Family Income – shows the number and percentage of low-, moderate-, middle-, and upper-income families by the census tract income level of the selected geography.
- Housing – shows the number and percentage of housing units by different categories including: owner occupied, rentals, vacancies, boarded-up, 1–4 units, 5 or more units, and mobile homes by the different census tract income levels of the selected geography.

**Economic Patterns Worksheet** – This report details employment, building permits, income, and population for the Metropolitan Statistical Area (MSA) and county included in the selected geography.

- Table 1 – shows the established employment of the MSA in a selected geography by type including the number of persons employed and unemployed, the unemployment rate by year, and the percentage of change between years.
- Table 2 – shows the number of new residential permits (single- and multi-family units) in the MSA for various years.
- Table 3 – shows the established employment by type, the population, personal income, and per capita income for the county in a selected geography by various years and the percentage of change between years.

**DEVELOPMENT  
OF THE  
PERFORMANCE  
CONTEXT  
(cont'd)**

**Worksheets  
(cont'd)**

- Table 4 – shows the number of employees, the number of establishments, and the number of establishments by the number of employees according to the type of industry.

**Census Tract Detail Worksheet** – This report details demographic, income, labor, and housing information by selected geography.

**Tract Level Demographics Worksheet** – This report details general demographic information regarding a selected geography (income level, MSA, state, county, census tract, population, households, median household income, owner occupied households, number of families, median family income, and tract to MSA income).

To access Worksheets, select **Report>Worksheets**. Under the heading “Which Worksheets?” select the desired worksheet using the drop down arrow.

**Business Reports** – These reports contain five individual business reports with information relating to industry type, years under current ownership, and gross annual revenue level. The business reports include the following:

**Dun & Bradstreet: Business Summary** - This report includes summarized data on the number and percentages of businesses based on industry type, number of years under current ownership, and sales volume (a.k.a. gross annual revenue) within a geographic grouping.

**Dun & Bradstreet: Industry by Gross Annual Revenue** – The report segregates individual industries by gross annual revenues within various location groupings.

**Dun & Bradstreet: Industry by Control Date** – This report segregates individual industries by the number of years businesses have been under their current ownership. The industries are itemized within various location groupings.

**Dun & Bradstreet: Control Date by Gross Annual Revenue** – This report segregates businesses of different revenue ranges by the number of years under their current ownership. The industries are itemized within various location groupings.

**Dun and Bradstreet: Industry by Start Date** – This report segregates individual industries by the number of years businesses have been in existence despite ownership changes. The industries are itemized within various location groupings.

To access Business Reports, select **Report>Business Reports**. Under the heading “Which Report?” select the desired Business Report using the drop down arrow.

**SMALL BANK  
CRA**

The CRA Analyzer allows loan data to be imported for analysis. This data may include Home Mortgage Disclosure Act (HMDA) or CRA loan data, or may include a loan portfolio download, which is obtained from a financial institution.

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**HMDA  
Reporting  
Financial  
Institutions**

The CRA Analyzer provides numerous reports to evaluate a financial institution's CRA performance based on HMDA data. The following reports are useful in evaluating HMDA loan data.

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**Standard  
Reports**

**Marketshare Performance Report** – This report provides information for the assessment area the user specifies on a specific category of information such as loan type or action taken.

**Census Tract Summary Report** – This report provides a summary of lending and demographic information for census tracts within an assessment area.

**Applicant Income Class Report** – This report provides applicant income classifications by census tract including reporter and aggregate originations. The user may select a category for classification including total applications, originated, approved/not accepted, denied, withdrawn, incomplete, and purchased.

**Market Rank Report** – This report provides a list of reporters receiving the applications. Institutions are ranked from highest to lowest in number of applications received for the assessment area. The user may select a category for classification including total applications, originated, approved/not accepted, denied, withdrawn, incomplete, and purchased.

To access Standard Reports, select **Reports>Standard Reports**. Under the heading “Which Report?” select the desired Standard Report using the drop down arrow.

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**Worksheets**

**Loan Mix of Reportable Loans and Distribution of Loans In/Out of Assessment Area Worksheet** – This report details HMDA, CRA, and consumer loans extended inside and outside the assessment area. The user has the option to select Both Originations and Purchases, Originations Only, or Purchases Only. The report breaks down loan data into the following categories: Home Purchase, Other Home, Small Business, Small Business Secured by Residential Real Estate, Small Farm, Consumer, and Other Loans. In addition, the report provides grand totals.

**SMALL BANK  
CRA  
(cont'd)**

**HMDA  
Reporting  
Financial  
Institutions  
(cont'd)**

**Worksheets  
(cont'd)**

**Distribution of Loans Across Assessment Area by Income Level of Census Tract**

– The report details HMDA, CRA, and consumer loans by census tract income levels and includes totals for each loan type. The user has the option to select Both Originations and Purchases, Originations Only, or Purchases Only. The report breaks down loan data into the following categories: Home Purchase, Refinance, Home Improvement, Multi-family, Total Home, Small Business, Small Business Secured by Residential Real Estate, Small Farm, Consumer, and Other Loans. In addition, grand totals are provided.

**Distribution of Loans Across Assessment Area by Income Level of**

**Borrower** – This report details HMDA and consumer loans by the borrowers' income level and includes totals for each type of loan. The user has the option to query Both Originations and Purchases, Originations Only, or Purchases Only.

**Loan Information by Income of Applicant as a Percentage of Median Income and by Revenue of Small Business or Small Farm**

– This report details borrower income/revenue level distribution for HMDA, consumer, and CRA loans by individual geography. The reports provides separate summaries for HMDA and consumer loans, a Penetration Summary, and a Lending Summary for CRA Loans.

To access Worksheets, select **Report>Worksheets**. Under the heading “Which Worksheets?” select the desired worksheet using the drop down arrow.

**Non-HMDA  
Reporting  
Financial  
Institutions**

The CRA Analyzer also provides useful information for non-HMDA reporting institutions. The following reports will assist with evaluating CRA performance when a loan portfolio download is obtained from a bank.

**Loan Detail  
Reports**

**Analysis of a Loan Portfolio Report** – This report provides loan information and selected demographic data by census tract for a specified assessment area or all assessment areas. The report summarizes information by income category and provides subtotals of the number of loans and the percentage of the assessment area or of all assessment areas. If the user selects “All Assessment Areas,” a separate report will be created for “HMDA” (the location of all loans plotted) and any other assessment areas drawn. Comparing the assessment area's number, dollar volume, and percentages of each with the “HMDA” area shows lending inside and outside the assessment area(s).

**SMALL BANK  
CRA  
(cont'd)**

**Non-HMDA  
Reporting  
Financial  
Institutions  
(cont'd)**

Loan Detail  
Reports  
(cont'd)

**Unit Loan Report (Sorted by Applicant Income Index)** – This report provides loan information and selected demographic data sorted by Applicant Income Index, for all loans within the analysis. The report provides subtotals of the number and dollar volume for lending for each income category.

To access the Analysis of a Loan Portfolio and Unit Loan Reports, select **Reports>Loan Detail**. Select the appropriate report using the drop down arrow.

**LARGE BANK  
CRA  
HMDA and CRA  
Reporting  
Financial  
Institutions**

The CRA Analyzer provides numerous reports to evaluate a financial institution's CRA performance based on HMDA and CRA data. The following reports are useful in evaluating HMDA loan data.

Standard  
Reports

**Marketshare Performance Report** – This report provides information for the assessment area the user specifies on a specific category of information such as loan type or action taken.

**Census Tract Summary Report** – This report provides a summary of lending and demographic information for census tracts within an assessment area.

**Applicant Income Class Report** – This report provides applicant income classifications by census tract including reporter and aggregate originations. The user may select a category for classification including total applications, originated, approved/not accepted, denied, withdrawn, incomplete, and purchased.

**Market Rank Report** – This report provides a list of reporters receiving the applications. Institutions are ranked from highest to lowest in number of applications received for the assessment area. The user may select a category for classification including total applications, originated, approved/not accepted, denied, withdrawn, incomplete, and purchased.

To access Standard Reports, select **Reports>Standard Reports**. Under the heading, "Which Report?" select the desired Standard Report using the drop down menu.

**LARGE BANK  
CRA  
(cont'd)**  
**HMDA and CRA  
Reporting  
Financial  
Institutions  
(cont'd)**  
Worksheets

**Loan Mix of Reportable Loans and Distribution of Loans In/Out of Assessment Area Worksheet** – This report details HMDA, CRA, and consumer loans extended inside and outside the assessment area. The user has the option to select Both Originations and Purchases, Originations Only, or Purchases Only. The report breaks down loan data into the following categories: Home Purchase, Other Home, Small Business, Small Business Secured by Residential Real Estate, Small Farm, Consumer, and Other Loans. In addition, the report provides grand totals.

**Distribution of Loans Across Assessment Area by Income Level of Census Tract** – This report details HMDA, CRA, and consumer loans by census tract income levels and includes totals for each loan type. The user has the option to select Both Originations and Purchases, Originations Only, or Purchases Only. The report breaks down loan data into the following categories: Home Purchase, Refinance, Home Improvement, Multi-family, Total Home, Small Business, Small Business Secured by Residential Real Estate, Small Farm, Consumer, and Other Loans. In addition, grand totals are provided.

**Distribution of Loans Across Assessment Area by Income Level of Borrower** – This report details HMDA and consumer loans by the borrowers' income level and includes totals for each type of loan. The user has the option to query Both Originations and Purchases, Originations Only, or Purchases Only.

**Distribution of Small Business/Small Farm Originations and Purchases** – This report details the distribution of small business/small farm loans by the selected geography. The worksheet includes the following reports.

- Distribution of Originations of Gross Annual Revenues for Small Businesses
- Distribution of Originations by Gross Annual Revenue for Small Farms
- Distribution of Originations by Loan Amount
- Distribution of Purchases by Gross Annual Revenue for Small Businesses
- Distribution of Purchases by Gross Annual Revenue for Small Farms
- Distribution of Purchases by Loan Amount

**Loan Information by Income of Applicant as a Percentage of Median Income and by Revenue of Small Business or Small Farm** – This report details borrower income/revenue level distribution for HMDA, consumer, and CRA loans by individual geography. The report provides separate summaries for HMDA and consumer loans, a Penetration Summary, and a Lending Summary for CRA Loans.

To access Worksheets, select **Report>Worksheets**. Under the heading “Which Worksheets?” select the desired worksheet using the drop down arrow.

**LARGE BANK  
CRA  
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These reports allow the user to select up to ten banks for inclusion in the report and are useful in comparing small business and small farm lending to other CRA reporting institutions.

**HMDA and CRA  
Reporting  
Financial  
Institutions  
(cont'd)**

**Similarly Situated Bank Reports – Small Business Loans** – This report provides CRA composite small business loan information by the size of loans originated. The report details selected institutions' small business lending by loan size, geography, and lending to businesses with gross annual revenues of \$1,000,000 or less.

**Similarly  
Situated Bank  
Reports**

**Similarly Situated Bank Reports – Small Farm Loans** - This report provides CRA composite small farm loan information by the size of loans originated. The report details selected institutions' small farm lending by loan size, geography, and lending to businesses with gross annual revenues of \$1,000,000 or less.

To access Similarly Situated Bank Reports, select **Reports>Similarly Situated Bank Reports>Small Business Loans or Small Farm Loans**. When accessing Similarly Situated Bank Reports, the user is required to provide the FDIC certificate number or the name of the similarly situated bank.

**FAIR LENDING  
ANALYSIS**

CRA Analyzer provides several reports that are useful in assessing a financial institution's compliance with fair lending laws and regulations. The following tables are recommended for use in fair lending examinations. Information generated by the reports is based on HMDA data.

**Standard  
Reports**

**Marketshare Performance Report** – This report provides information for the assessment area the user specifies on a specific category of information such as loan type or action taken.

**Minority Lending Report** – This report provides information for the assessment area on a specific category, such as total applications, action taken, or loan purpose by race.

**Custom Reports** – These reports allow the user to select up to ten variables for an assessment area. The variables that may be selected include demographic and HMDA data variables.

To access Standard Reports, select **Reports>Standard** and the report of choice.

## FAIR LENDING ANALYSIS (cont'd)

### Loan Detail Reports

**Analysis of a Loan Portfolio Report** – This report provides loan information and selected demographic data by census tract for a specified assessment area or all assessment areas. The report summarizes information by income category and provides subtotals of the number of loans and the percentage of the assessment area or of all assessment areas.

To access the Analysis of a Loan Portfolio Report, select **Reports>Loan Detail**. Select **Analysis of Loan Portfolio** using the drop down arrow.

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## CRA ANALYZER ONLINE HELP AND DATA DICTIONARY

The CRA Analyzer Online Help and Data Dictionary are good resources for technical assistance in using the CRA Analyzer. The Help File and Data Dictionary may be accessed by selecting **Help** on the menu bar. In addition, the CRA Analyzer Online Help and Data Dictionary may be accessed by using the F1 key.

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### Online Help File

- **Contents** – The Online Help File contains the following features:
    - ⇒ CRA Analyzer Online Cue Cards – These cue cards help the user to accomplish specific tasks quickly and efficiently.
    - ⇒ What's New? – This feature provides summaries of changes and upgrades to new versions of the CRA Analyzer
    - ⇒ Introduction
    - ⇒ Working with the Toolbar
    - ⇒ Working with Analyses
    - ⇒ Working with Assessment Areas
    - ⇒ Working with Data
    - ⇒ Working with Maps
    - ⇒ Working with Reports
    - ⇒ Glossary
    - ⇒ Appendix
  - **Search for Help** – The search function of the Help File allows the user to type the first letters of the topic needed, and software identifies related topics for which help may be obtained by the user.
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### Data Dictionary

The Data Dictionary is also located under the **Help** function. This feature provides pop-up screens that explain the various CRA Analyzer reports. Within the **Help** function are images of each report that the user can click on, and pop-up screens explain the individual aspects of the report.

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**MAPPS WEB  
PAGE**

Another source of information on the technical uses of the software is the DCA MAPPS Web page on the FDIC Intranet. This Web site provides information on various problems and solutions in using the software, new features, and upcoming events. In addition, the Web site provides a “Tips and Tricks” section that assists users in solutions to frequent problems and best practices for using the CRA Analyzer. The Web site also provides guidance on requesting HMDA and CRA data files from financial institutions and other reference materials.

The MAPPS Web Page may be accessed by selecting **Divisions and Offices>Division of Compliance and Consumer Affairs>Operations>Automation>MAPPS** on the FDIC Intranet.

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**FDIC LAW,  
REGULATIONS,  
& RELATED  
ACTS**

**Applicable Rules**

None

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**Advisory  
Opinions**

None

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**Statements of  
Policy**

None

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**DCA  
MEMORANDA**

Update to Tactician CRA Analyzer, Version 4.1, Transmittal #DCA-99-005,  
dated 6/30/99, classification # 6456.11

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**FINANCIAL  
INSTITUTION  
LETTERS (FIL)**

None

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