# Caliper Banking Compliance Data

## Banking Layers Included

### Community Reinvestment Act (CRA) Aggregate Data at the Tract Level

The CRA Aggregate data are available at the Census Tract level and are from the FFIEC 2021 Aggregate Flat Files available at: https://www.ffiec.gov/cra/craflatfiles.htm. The CRA Aggregate Tract layer is called *ccCRAAggrTracts.CDF*.

### Community Reinvestment Act (CRA) Disclosure Data at the County Level

The CRA Disclosure data are available at the County level and are from the FFIEC 2021 Disclosure Flat Files available at: https://www.ffiec.gov/cra/craflatfiles.htm. The CRA Disclosure table is called *CRA Disclosure Data.BIN*.

### Community Reinvestment Act (CRA) Distressed and Underserved Tracts

The CRA Distressed and Underserved Tracts are from the FFIEC 2023 Distressed and Underserved Tracts available at: https://www.ffiec.gov/cra/distressed.htm. The CRA Distressed and Underserved Tract layer is called *ccCRAUndTracts.CDF*.

### Home Mortgage Disclosure Act (HMDA) Aggregate Data at the Tract Level

The HMDA Aggregate data are available at the Census Tract level and are aggregated from the FFIEC 2022 Snapshot National Loan Level Dataset available at: https://ffiec.cfpb.gov/data-publication/snapshot-national-loan-level-dataset/2022. The HMDA Aggregate Tract layer is called *ccHMDAAggrTracts.CDF*.

## Banking Data Available Upon Request

### Loan Application Register (LAR) Raw Data

The raw Loan Application Register data are taken from the FFIEC 2022 Snapshot National Loan Level Dataset available at: https://ffiec.cfpb.gov/data-publication/snapshot-national-loan-level-dataset/2022. The LAR table is called *Raw LAR Data.BIN*.

For field descriptions, please see the LAR Data Fields documentation here: https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields.

This supplemental data can be requested by contacting us at sales@caliper.com.

# Tips and Tricks for Using the Banking Compliance Data

There are many ways that this information can be utilized in analysis. See below for instructions on some basic analysis techniques.

### How Do I Create a Color Theme Showing the Income Group for Census Tracts?
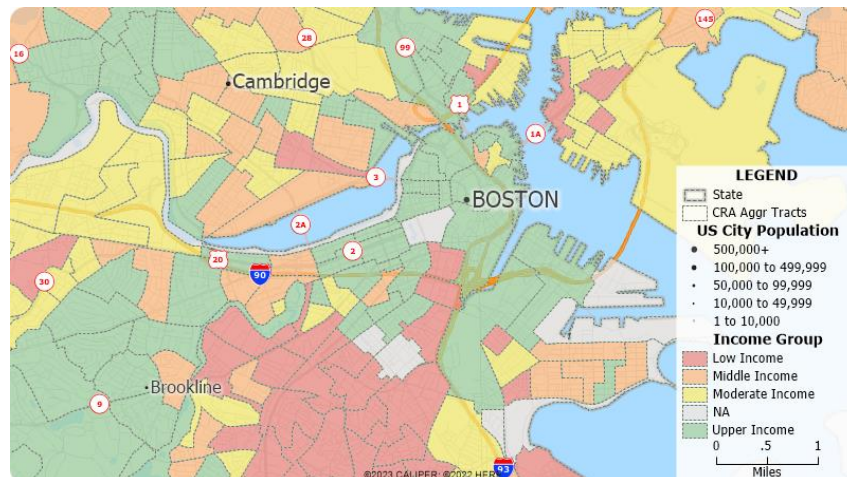
The *[Income Group Total]* field has several categories that show the Income level for each Census Tract. To simplify your map, you may choose to show only the Low-, Moderate-, Middle-, and Upper-Income categories.

1. Add the CRA Aggregate Census Tracts to your map choosing ***Map>Layers>Add Layer*** then browse for the *ccCRAAggrTracts.CDF* file, click **Open**, and click **Close**.
2. Make the **CRA Aggr Tract** layer the working layer.
3. Choose ***Map>Thematic Mapping>Color***.
4. Choose **Formula…** from the bottom of the Field drop-down list.
5. Copy and paste the formula below and type "Income Group" for the formula field name.

    *if ([Income Group Total] = ">= 120% of Median Family Income (MFI)") or ([Income Group Total] ="Upper Income (>= 120% of Median Family Income)") then "Upper Income" else if ([Income Group Total] = "110% to 120% of Median Family Income (MFI)") or ([Income Group Total] = "100% to 110% of Median Family Income (MFI)") or ([Income Group Total] = "90% to 100% of Median Family Income (MFI)") or ([Income Group Total] = "80% to 90% of Median Family Income (MFI)") or ([Income Group Total] = "Middle Income (80% to 120% of Median Family Income)") then "Middle Income" else if ([Income Group Total] = "70% to 80% of Median Family Income (MFI)") or ([Income Group Total] = "60% to 70% of Median Family Income (MFI)") or ([Income Group Total] = "50% to 60% of Median Family Income (MFI)") or ([Income Group Total] = "Moderate Income (50% to 80% of Median Family Income)") then "Moderate Income" else if ([Income Group Total] = "40% to 50% of Median Family Income (MFI)") or ([Income Group Total] = "30% to 40% of Median Family Income (MFI)") or ([Income Group Total] = "20% to 30% of Median Family Income (MFI)") or ([Income Group Total] = "Low Income (<50% of Median Family Income - excluding 0)") then "Low Income" else "NA"*

6. Click **OK**.
7. Go to the Styles tab to change the style for each category and click **OK**.

Maptitude will create a color theme to show the Income level for each Census Tract.

**How Do I See Counties with Loan Information for a Specific Lender?**
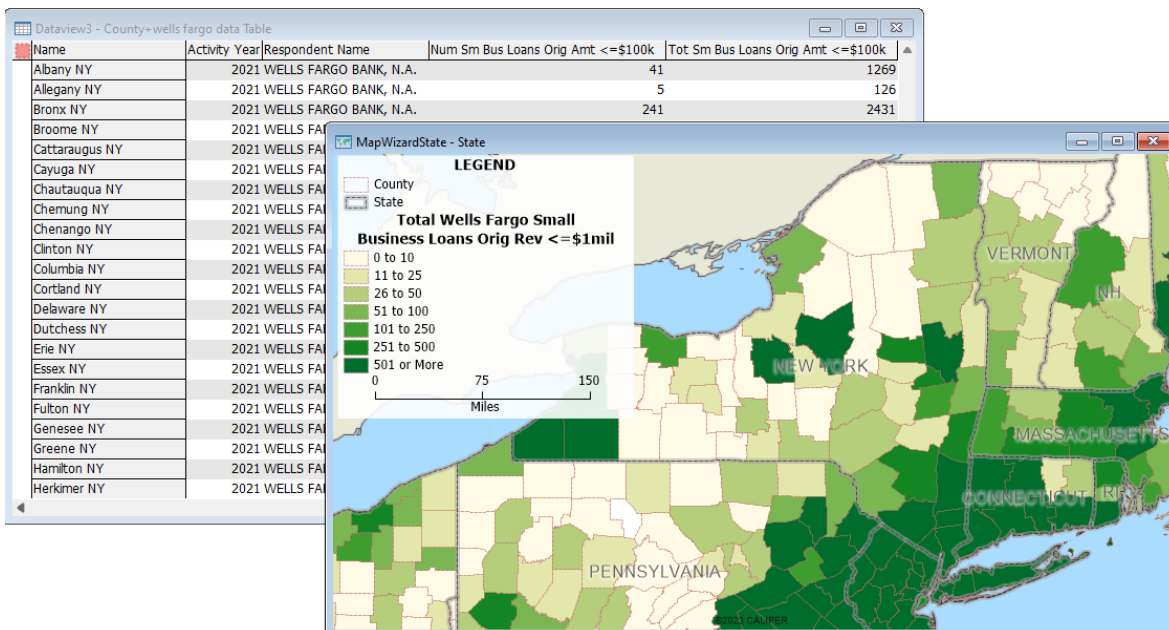
The CRA Disclosure table contains records for the number of loans and total dollar amounts of loans broken down by category by lender by county. You can follow the steps below to filter the data to only show data for a specific lender.

1. Open or create a map of the United States that contains the county layer.
2. Choose *File>Open*, change the file type to **Fixed Format Binary (.bin)**, browse for the *CRA Disclosure Data.bin* file, and click **Open**.
3. To filter the data for a specific Respondent, choose *Selection>Select by Condition*.
4. Enter the following condition:
   *[Respondent Name] contains "LENDER NAME"*
   replacing LENDER NAME with the name of the bank in all uppercase letters. (e.g., *[Respondent Name] contains "WELLS FARGO"* or *[Respondent Name] contains "M&T"*)
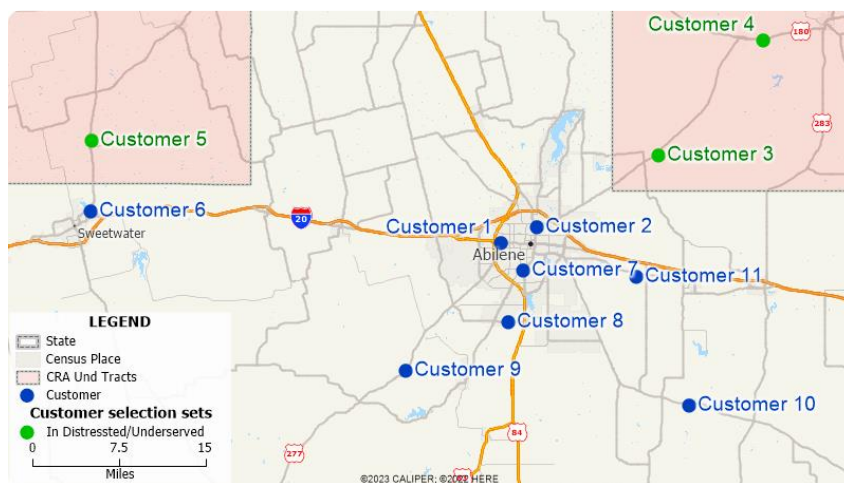5. Export the filtered data to another file by choosing *File>Export>Table*, entering a name for the file, and clicking **Save**.
6. Open the newly exported file by choosing *File>Open*, choosing **Excel Worksheet** as the file type, and opening the file you created in step 4.
7. Join the data to the county layer by choosing *Dataview>Table>Join*.
8. For the left side of join, use the **County** layer and **County** field.
9. For the right side of join, use the newly exported table and the **County** field.
10. Click **OK** and the filtered CRA Disclosure data will be attached to the County layer. Scroll to the right to see the data for each county (You may want to lock the county Name field before scrolling).

**How Do I See if My Locations are Inside a Distressed or Underserved Census Tract?**

After mapping your addresses with the Create-a-map Wizard, you can see which of your points are located inside a distressed or underserved Census Tract.

1. Add the CRA Distressed or Underserved Census Tracts by choosing *Map>Layers>Add Layer* then browse for the *ccCRAUndTracts.CDF* file, click **Open**, and click **Close**.
2. Make your location layer the working layer.
3. Choose *Selection>Select by Location*.
4. Choose **CRA Und Tracts** from the Layer drop-down list, choose **inside** from the Select Features That Are drop-down list, and enter **In Distressted/Underserved** in the Set Name editable drop-down list.
5. Click **OK**. The points inside the Distressed or Underserved Tracts are selected.
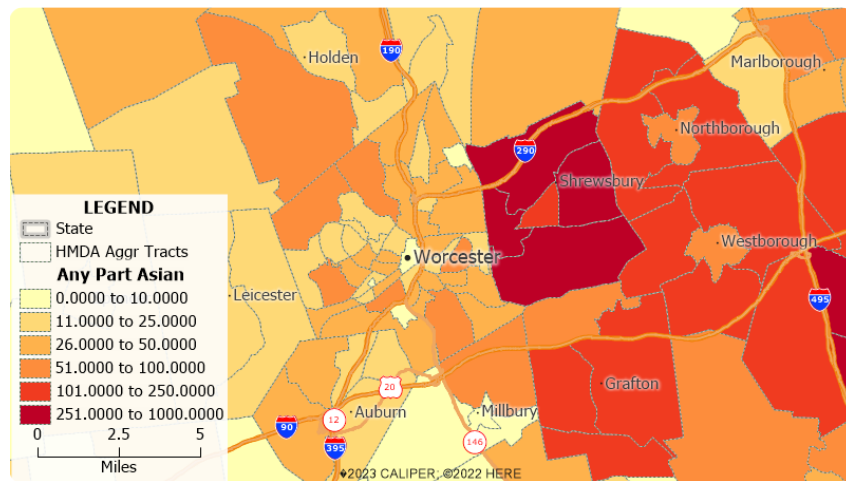
**How Do I See the Number of Loan Applications by Census Tract where the Applicant Identifies as Any Part Asian?**

Loan applicants can fill out between one to five race fields to identify as one or more different races. You may want to see the number of loans where the applicant identifies as a specific race or part of a specific race. As an example, you can follow the steps below to calculate the number of Census Tracts where the applicant identifies as Asian in any of the five different race fields.

1. Add the HMDA Aggregate Census Tracts to your map choosing ***Map>Layers>Add Layer*** then browse for the *ccHMDAAggrTracts.CDF* file, click **Open**, and click **Close**.
2. Make the **HMDA Aggr Tracts** layer the working layer.
3. Choose ***Dataview>Formula Fields*** to display the Formula dialog box.
4. Click **Statistics**.
5. Choose **Sum** from the Statistics drop-down list and click **Choose Fields**.
6. Type **Asian** in the Filter box, highlight the five **App Race: Asian (X)** fields in the Available Fields scroll list, click **Add>>>** and click **OK**.
7. Check the **Treat missing values as zeros** box and click **OK**.
8. Type **Any Part Asian** in the editable Formula Fields drop-down list and click **OK**.

A new field will be added to the HMDA Aggregate Census Tracts layer showing the number of loan applications where the applicant is any part Asian.

## Caliper Banking Compliance Data

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