



GeoDataVision offers a wide range of services for community banks.

The GeoDataVision CRA Professional Performance Analysis Package consists of 6 sections, each of which can be purchased separately or in 2 different combinations (see below):

- ✓ **Performance Benchmark Data:** CRA does not specify quantitative performance standards. Instead, examiners rely on “performance context” data to assess performance. GeoDataVision has captured, organized and presented this data in a series of reports that establish the most important quantitative standards against which your bank will be compared. These standards include:
  - **Comprehensive Mortgage Lender Profile Report:** This Report summarizes all reported HMDA mortgage activity in your uniquely defined community. The Report shows the volume and value of all mortgage originations and the market rank and market share of all reporting lenders. The Report also shows and ranks every lender’s LMI and minority lending activity. This Report is very valuable for CRA Lending Tests 1 and 4.
  - **Mortgage Lender LMI Tract Ranking Report:** This report ranks and compares all the lenders and their activity in your assessment area’s LMI tracts. This Report is invaluable for CRA Lending Test 3.
  - **Detailed Mortgage Borrower Profile Report:** This Report breaks down all mortgage lending activity by Borrower income class for each and every census tract within your assessment area. This Report is pertinent to CRA Lending Tests 2, 3 and 4.
  - **Detailed LMI Tract Mortgage Borrower Profile:** This Report correlates LMI borrowers with LMI tract activity and is important for CRA Lending Tests 3 and 4.
  - **Assessment Area Concentration Ratios:** This report summarizes, ranks and compares every lender in your state with respect to the relative commitment of lending resources in their assessment area. This Report allows comparison of your bank to every lender in your state under CRA Lending Test 1.
  - **Comprehensive CRA Small Business Lending Report:** This Report captures all reported small business loans for each and every census tract in your uniquely defined assessment Area. The Report is another element in CRA Lending Tests 1, 2 and 3.
  - **CRA Lending in Assessment Area LMI Tracts:** This Report focuses on the critical lending in the LMI neighborhoods in your defined community. The data used in this Report applies to CRA Lending Test 3.

- **CRA Lender Profile Report:** This Report details, ranks and compares the small business lending activity of reporting lenders in any county which is included in your assessment area. This Report is fundamental to CRA Lending Test 1
  - **CRA Very Small Business Rankings:** This Report compares and ranks all CRA reporting lenders based on their lending to very small businesses. Critical to CRA Lending Test 4
  - **CRA Very Small Business Loan Index:** This Report creates an index of the relative amount of lending to very small businesses (\$1 million or less annual revenue) that allows comparison of all reporting lenders. Even small banks can compare to and outperform large banks because the index levels the playing field. Critical to CRA Lending Test 4.
  - **Community Development Lending:** This Report displays and ranks all lenders and their reported community development lending activity. Essential for CRA Lending Test 5.
- ✓ **CRA Loan Tables:** These are tables of your loan data. The tables organize your loan data down to a census tract level. The tables show your lending volume and loan values and highlight tract income classes. Your data is broken down by portfolio type, CRA Small Business Loans and HMDA Mortgages. GDV also will create tables of your *non-reported loans* (Consumer and Other Small Business Loans/Lines of Credit) if your LOS will allow segregation. This will permit you to take advantage of a little know CRA secret – the ability to elect to include non-reported loans in your CRA Performance Exam (if they improve your performance). Included with the tables is an edit check of your loan data for some of the most critical information parameters, in particular geo-coding accuracy.
  - ✓ **CRA Assessment Area Map:** This component includes a map delineating your Assessment Area boundaries and branch locations, depicting key towns and cities and revealing census tract income classes by color themes that distinguish Upper-, Middle-, Moderate- and Low-income tracts. The map meets all regulatory standards.
  - ✓ **CRA Loan Activity Maps:** These maps organize and depict your lending inside and outside your assessment area. The maps use “color themes” to portray your loan volumes based on Quartile analysis. The maps also use “double thematic mapping” – a technique that uses graphs superimposed over tracts to show the relative amount of your lending based on tract income class. All maps meet or exceed regulatory guidelines.
  - ✓ **Key Demographic Variable Tables:** These tables capture and demonstrate on a tract by tract basis, the important housing, income and racial demographic variables considered by examiners in a CRA Performance exam.
  - ✓ **Professional CRA Performance Executive Report:** This Report is a narrative evaluation of all the previous components done by a professional compliance analyst who will evaluate your institution’s CRA Loan performance, identify

performance strengths and weaknesses and recommend a course of action. The Report generally runs from 14 to 20 pages depending on size of institution and assessment area. The Report is suitable for Board presentation and is documented to meet or exceed regulatory standards.

The foregoing components are individually and group priced as follows:

	<b>Component:</b>	<b>Pricing</b>
1	Performance Benchmark Reports	\$895
2	CRA Loan Tables	\$595
3	Assessment Area Map	\$150
4	Loan Activity Maps (must also purchase component 2)	\$595
5	Key Demographic Variable Tables	\$250
6	Exam Prep Package (Components 1-5) Use with Self-Assessment Tool	\$1,950
7	CRA Executive Package (all components plus Professional Executive Report)	\$4,750

We will be happy to discuss your CRA needs and to develop a package that is suited for your situation and your budget.

Other GeoDataVision services include:

*Mortgage Market Database Reports* and *Small Business Loan Market Database Reports* on CD suitable for both compliance purposes and market analysis. These reports contain market rank and market share data as well as detailed “Borrower Profiles” that will give you a comprehensive view of your market at a very low cost.

Mortgage Market Database Reports: \$795/State

Small Business Loan Market Database Reports: \$595/State

“*Interactive Maps*” that allow banks to see their markets in a new way. With these maps you will be able to get a true picture of your markets. Community banks can have the same sophisticated computer generated maps that large banks use, but at a very low cost.

Software License: \$495

Maps Package: \$450

*Census Tract Street Maps* that show the streets and boundaries of any census tracts in your community. The maps use a color theme to depict the income classification of tracts according to the latest FFIEC bulletins.

Census Tract Street Map in pdf format: \$75

For more information contact:

Len Suzio at GeoDataVision

203-530-1544

[lensuzio@geodatavision.com](mailto:lensuzio@geodatavision.com)

Last printed 5/7/2005 12:29 AM