Wolters Kluwer

Wiz®

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Performance Analytics *Wiz*®

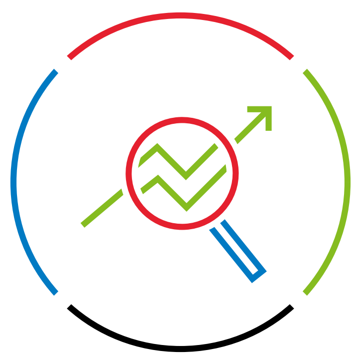
Track progress. Drive what comes next.

Your reality

CRA performance analysis is critical, but often inefficient and reactive. Institutions frequently struggle with:

- Limited ability to assess performance before exam periods end
- Difficulty translating granular data into executive- and board-ready insights
- Heavy reliance on Excel, BI tools, and manual data aggregation
- Increased operational and compliance risk from spreadsheet errors
- Inconsistent scoring logic and undocumented assumptions

The result? Teams spend more time reconciling data and validating formulas than managing CRA performance strategically.



The outcome you want

Imagine a performance analytics program where:

- CRA goals are clearly defined by assessment area, product line, and borrower or tract category
- Results are presented in familiar, stakeholder-ready Excel workbooks
- Current activity automatically rolls up to show progress toward targets
- CRA performance management is proactive rather than reactive
- Shortfalls and risks are visible early in the exam cycle

Results that matter

With Performance Analytics *Wiz*®, institutions gain:

- Clear, configurable CRA performance targets aligned to regulatory expectations
- Automated calculations replacing manual spreadsheet logic
- Forward-looking insight into whether goals will be met, while there’s still time to act
- Repeatable, auditable performance outputs for management, boards, and exams
- Greater confidence walking into exams with documented, defensible analytics

How Performance Analytics *Wiz* delivers

Configurable goal and institution setup

Define how performance is measured, based on how regulators actually evaluate CRA:

- Institution type, regulator, exam period, and activity year
- Custom weightings for lending, investments, and services
- Examiner-aligned rating scales with institution-defined thresholds
- Flexible assessment area definitions for year-to-date and exam-period views

Why it matters: Nothing is hardcoded. Institutions control the rules.

Line of business and goal definition

Set goals using data already captured in *Wiz*:

- Mortgage, small business, and other lending segments
- Borrower- and tract-based LMI metrics
- Community Development lending and investment goals
- Goals defined as percentages, counts, or dollar amounts

Why it matters: Includes proration logic for CD activities (investments, lending, and services), enabling accurate year-to-date tracking instead of waiting for year-end totals.

Forward-looking performance insight

Review where current trends are heading:

- Preview goal attainment based on existing activity
- Identify underperformance before risks materialize
- Quantify how much additional activity is needed to close gaps

Why it matters: Shifts CRA management from hindsight to foresight.

Automated performance calculations

The system automatically calculates:

- Penetration and distribution rates
- Progress-to-goal and shortfalls
- Weighted scores by product, assessment area, and overall CRA performance
- Color-coded results based on institution-defined rating scales

Why it matters: Granular KPIs roll up into a clear, defensible performance narrative.

Flexible output and workbook design

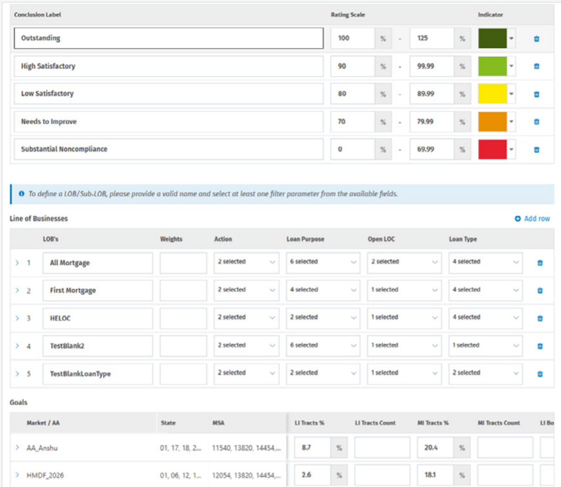
Generate Excel outputs that mirror how institutions already report:

- Configure workbooks and worksheets
- Group results by product, geography, action type, or borrower
- Include optional, non-scored metrics for context
- Produce audit-ready Excel files with a single click

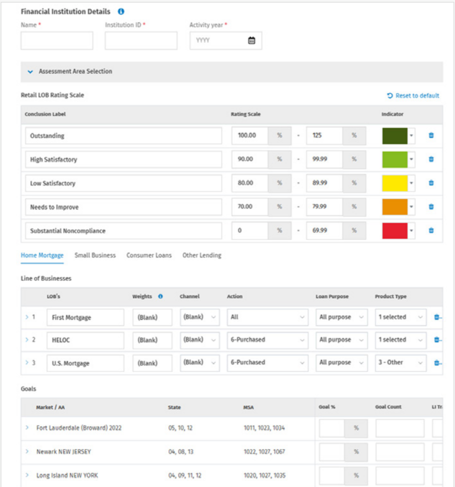
Why it matters: Suitable for self-assessments, management reporting, and exam preparation.

Core benefits

- Repeatable CRA performance analysis
- Reduced reliance on spreadsheets and manual effort
- Lower operational and compliance risk
- Earlier visibility into performance gaps
- Stronger exam readiness with auditable logic



CRA exam goal setup user interface



Retail LOB goal setup user interface

Part of the *Wiz* Suite advantage

Performance Analytics *Wiz* is built on the *Wiz* Suite's shared, validated data backbone, so analytics are powered by the same data used for CRA, HMDA, Fair Lending, and Community Development compliance.

Shared strengths include:

- One data import and validation process
- Consistent controls, workflows, and audit trails
- Unified views of CRA performance and risk
- A future-ready platform for expanded analytics use cases

Transform CRA compliance into confidence

Performance Analytics *Wiz* transforms CRA compliance from static reporting into proactive performance management, helping institutions identify risk earlier, course-correct faster, and enter exams with confidence.

Schedule a demo →

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by Wolters Kluwer

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