

The enhanced Fair Lending *Wiz* SaaS fosters the best compliance management experience for fair lending analytics — a modern interface with improved and dynamic analytics which gives compliance professionals a single platform to minimize fair lending risk through continuous review, analysis, and reporting.

Our *Wiz* products are industry-leading data management applications and set high standards on user experience. *Wiz* allows for a straightforward workflow which reduces the complexity associated with managing enhanced data collection processes and risk analysis through reporting and information sharing. This allows you to deliver the compliance updates your institution depends on with more speed and ease. *Wiz* services and solutions can be combined into a fully customized compliance program, helping institutions grow as they expand their lending footprint into new states and regions while minimizing costs.

In this newest generation of Fair Lending *Wiz* SaaS, you'll have access to our best on-demand technology and content for fair lending compliance. We're raising the bar on user experience with this cloud-hosted solution — you can quickly navigate the intuitive interface through a browser on your computer and when it comes to updating the software, it's hands-off. Fair Lending *Wiz* SaaS conducts real-time updates that don't require costly IT resources.







Regression and comparative file review

Regression analysis is an industry standard practice that helps in assessing whether there is a statistically significant pattern of protected class borrowers receiving different pricing or approval decisions than non-protected class borrowers after controlling for the effects of differences in legitimate loan application characteristics.

9 1 Start analysis	Ø 2 File and a	rea selectio	n 🮯 3 D	efine m	adel	4 An	alyze dat	a			
IMDA 2022 result	s					⊠ No	tes 🚽	Statistical V	alidation -	C Exp	ort summary
how results by Statistics	Total Appl. 2497 / 2882 🝞		roved () / 61.3%	Deni 967		Agreement or Fit	-	f for Review 61.3 % 🛨	0	Recalcu	late
Summary Race	View by 💿 % of Rov	v 🔿 % of	Column						C Export	data • (3 Show leger
BISG Race Ethnicity	Tract Income Category	A Denie	d & Review	_	pproved &	• Prope	ty Denied		roperly		Total
Gender (FL)	Low < 50%	5	6.49%	22	1 28.57%	21	27.27%	29	37.66%	77	100.00%
Aarital Status	Moderate 50 - 79.99%	54	13.06%	78	18.89%	112	27.12%	169	40.92%	413	100.00%
pplicant Income ategory	* Middle 80 - 119.99%	135	14.69%	170	18.50%	213	23.18%	401	43.63%	919	100.00%
ract Income Category	★ Upper >= 120%	118	14.20%	147	17.69%	218	26.23%	348	41.88%	831	100.00%
fract Minority Sender (Standard)	Not Applicable	32	12.45%	57	22.18%	59	22.96%	109	42.41%	257	100.00%
Age (FL)	Not Available	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	100.00%
lge (M6)	Total	344	13.78%	474	18.98%	623	24.95%	1056	42.29%	2497	100.00%
Age (Standard)											

Comparative file review

Comparative file review allows users to locate denied protected class applicants or protected class applicants who were charged a higher price or received a different credit decision than similarly situated applicants quickly and efficiently.

I Start analysis	2 File and area selection	Ø 3 Define model	4 Analyze data	
HMDA 2022 results		2	Notes 🛛 Export summary	
ummary				⑦ Show legen
Borrower Characteristic			Record count	% column
- Total				
Total applications			2,497	100.00 %
+ Race				
+ BISG Race				
+ Ethnicity				
- Gender (FL)				
★ Male			1,814	72.65 %
Female			511	20.46 %
Both Male and Female			0	0.00 %
Not Provided			168	6.73 %
Not Applicable			4	0.16 %
Not Available			0	0.00 %
+ Marital Status				

About Wolters Kluwer Governance, Risk & Compliance

Wolters Kluwer (EURONEXT: WKL) is a global leader in information, software, and services for professionals in healthcare, tax and accounting, financial and corporate compliance, legal and regulatory, and corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with specialized technology and services.

Wolters Kluwer reported 2022 annual revenues of €5.5 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 20,000 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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