

How to Analyze HMDA and Other Data for Fair Lending Compliance



A web-based seminar

Tuesday, March 16th, 2010, 1:30 PM–3:30 PM Central

Program Content:

The HMDA-LAR has been called the ground floor of a fair lending examination. It is a goldmine of information simply because it contains demographic information of applicants and borrowers. Performing analysis of HMDA data is no longer a best practice; it is an expectation of examiners. After all, they too are using statistical and other tools to identify focal points for their exams. They expect you to understand your own data and be able to apply a risk-based focus in your efforts.

But what does this mean? How to best do this? This program explores ways to use HMDA data in various types of analyses. This isn't meant only for larger institutions, either. There are many tools that even the smallest community banks can (and should) utilize. Many of these analyses can be performed with just Excel. But in today's strict fair lending examination environment, understanding your own data is a necessity.

Covered Topics Include:

- Collecting the information you need (it's more than just the LAR)
- Basic calculations to run to identify areas for further analysis: disparity ratios, t-values, and more
- Analyzing your data by "slices"
- Identifying problem areas
- Reviewing peer data
- Examples of tables, calculations and comparisons to run
- Analyzing pricing information
- Examiner expectations regarding additional data elements
- Identifying and analyzing "outliers"
- Regression analysis
- Matched pairs/comparative file review, and individual file review
- Service level analysis

Presenter:

Carl Pry is a Certified Regulatory Compliance Manager (CRCM) and Certified Risk Professional (CRP) who is a Vice President and Compliance Manager for a large financial institution in Ohio. Through his working career, as well as through his experience as a banking attorney and officer, he has provided a variety of regulatory compliance and financial performance services to financial institutions and other clients throughout the country. He has written extensively regarding consumer and commercial compliance, tax, audit, and financial institution legal issues, and is a frequent contributor to and currently serves on the Editorial Advisory Board for the ABA Bank Compliance magazine. He has spoken at dozens of banking, compliance, and state bar associations, and has conducted training sessions for financial institutions across the country.

Who Should Attend:

The program is designed for loan department management, compliance officers, testers, and auditors. Bank counsel and any other department and/or personnel concerned with fair lending performance will benefit by this webinar's information. This program will provide the necessary tools to perform analysis of HMDA and fair lending data.

Registration Fee:

\$255 per web connection, per session. Additional branches will receive a reduced rate of \$150!

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an audio CD plus a special password to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an audio CD, handout materials and a password to view the information online.

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Ways to Register:

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