



2000 CRA FILE SPECIFICATIONS

Reporting Changes For 2000 CRA Files

There are no report changes for 2000.

File Specifications For Reporting 2000 CRA Data

Introduction

The following information describes the formats used when sending automated CRA data to the Board of Governors of the Federal Reserve System. These formats should be used to send data to the Board if you are a CRA reporter regulated by the OCC, FRS, FDIC or OTS.

General Information Regarding CRA Data Reporting Files

All records in the CRA file are 314 characters.

The following records *must be* contained in the CRA file:

Transmittal Sheet record has 16 elements comprising 207 characters and filler comprising 107 characters of blanks.

Community Development record has 18 elements comprising 113 characters and filler comprising 201 characters of blanks.

Assessment Area record(s) has 13 elements comprising 51 characters and filler comprising 263 characters of blanks.

The following records *should be* included in the CRA file *if they are applicable*:

Composite Small Business record(s) has 34 elements comprising 213 characters and filler comprising 101 characters of blanks.

Composite Small Farm record(s) has 34 elements comprising 213 characters and filler comprising 101 characters of blanks.

The following record *can be optionally* included in the CRA file:

Consortium/Third Party record has 12 elements comprising 71 characters and filler comprising 243 characters of blanks.

Cartridge Tape Format Characteristics

CRA data submitted via Cartridge Tape, must adhere to the following specifications:

1. Tape Label: Non-labeled
2. Record Format: Fixed Block
3. Blocksize: 24,178
4. Record Length: 314
5. File Organization: Physical Sequential
6. Tape Density: 3480, 3490, or 3490E IBM Compatible Cartridges should be non-compressed.
7. Data Format: EBCDIC
8. The cartridge tape file may contain six types of records per respondent:
 - 3 = Transmittal Sheet
 - 4 = Composite Small Business
 - 5 = Composite Small Farm
 - 6 = Community Development
 - 7 = Consortium/Third Party (optional)
 - 8 = Assessment Area

IT IS REQUIRED THAT RECORD IDENTIFIERS 3, 6, AND 8 BE INCLUDED IN ANY CRA DATA FILE. Small business and small farm records should be included if applicable. Consortium/third party records are optional. (Micro data records should **NOT** be included.)

9. There must be only one file on the cartridge tape. The file may contain CRA records for multiple respondents that must be sorted in respondent ID, record identifier order.
10. A tape should be accompanied with a document or label containing the respondent ID and agency code for each respondent, tape volume number, record length, block size, contact name and phone number, total number of records (excluding transmittal sheet(s)), and any other pertinent information.
11. There should not be any null values (00 in HEX or ASCII char (0)) contained in the file.

PC Diskette and CD-ROM Format Characteristics

CRA data submitted via diskette must adhere to the following specifications:

1. The diskette or CD-ROM must be formatted for IBM compatible personal computers. The following diskette and CD-ROM formats will be accepted:
 - 3-1/2 high density, 1.44M formatted capacity
 - CD-R or equivalent recordable compact disc

NOTE: 5 1/4" DISKETTES WILL NOT BE ACCEPTED

2. The CRA data should be contained in a filename: **CRA.DAT**

The file must be the only file on the diskette or CD-ROM and may contain CRA records for multiple respondents that must be sorted in respondent ID, record identifier order.

If a CRA file will not fit on one diskette, it must be split into multiple files (each named CRA.DAT) using separate diskettes. If a respondent is continued from a previous diskette, a transmittal sheet (TS) record is not required on each subsequent diskette. The TS record should only be on the first diskette and followed by all other records. The loan count on the TS record should reflect the total number of records on all the diskettes (excluding the transmittal sheet).

The PC Diskette or CD-ROM file may contain six types of records per respondent:

- 3 = Transmittal Sheet
- 4 = Composite Small Business
- 5 = Composite Small Farm
- 6 = Community Development
- 7 = Consortium/Third Party (optional)
- 8 = Assessment Area

IT IS REQUIRED THAT RECORD IDENTIFIERS 3, 6, AND 8 BE INCLUDED IN ANY CRA DATA SUBMISSION. Small business and small farm records should be included if applicable. Consortium/third party records are optional. (Micro data records should **NOT** be included.)

3. The CRA data file must be in ASCII format, containing carriage return/line feed (0D0A in HEX or ASCII char (13) and char (10)) characters at the end of each record. There should not be an end-of-file mark, return or null values (00 in HEX or ASCII char (0)) contained in the file.
4. The record format is fixed; the fields contained in the record should not be delimited. In addition, the record should not be enclosed in double quotes (").
5. Numeric fields on CRA records must be right justified and zero filled. If you are using a product that drops the leading zeros on numeric fields, the data will not pass validity edits.
6. The PC diskette(s) or CD-ROM should be labeled with information containing the respondent ID and agency code for each respondent, processing year, contact name and phone number,

number of diskettes (e.g., 1 of 3), number of records (excluding the transmittal sheet), and any other pertinent information.

7. All diskettes and CD-ROMs submitted should be virusfree.

| | |
|----------------------------------|---------------------------------|
| System Title and Acronym: | CRA: Community Reinvestment Act |
| Descriptive File Name: | 2000 Transmittal Sheet |
| Record Format: | |
| Length | 314 |
| Type | FB |
| Block Size | 24,178 |

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|---------------------------|----------|--------|--------|-------|---|
| | Starting | Ending | Length | | |
| 1. Record ID | 1 | 1 | 1 | N | Value is 3 |
| 2. Respondent ID | 2 | 11 | 10 | AN | Assigned by regulatory agency. (same as HMDA ID, if applicable) Right justified with leading zeros |
| 3. Agency Code | 12 | 12 | 1 | N | Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS |
| 4. Timestamp | 13 | 24 | 12 | N | Format is century, year, month, day, hour, minute(e.g., January 17, 2000, at 1:30 pm would be 200001171330) |
| 5. Transaction Code | 25 | 25 | 1 | N | Value is 2 (Add) |
| 6. Activity Year | 26 | 29 | 4 | N | Four digit year (e.g. 2000) |
| 7. Respondent Name | 30 | 59 | 30 | AN | left justified |
| 8. Respondent Address | 60 | 99 | 40 | AN | left justified |
| 9. Respondent City | 100 | 124 | 25 | AN | left justified |
| 10. Respondent State | 125 | 126 | 2 | AN | Postal Code state abbreviation |
| 11. Respondent Zip Code | 127 | 136 | 10 | AN | Format is 99999 left justified or 99999-9999 |
| 12. Contact Person's Name | 137 | 166 | 30 | AN | For report questions left justified |

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System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 2000 Transmittal Sheet

| | | | | | |
|--------------------------------------|-----|-----|-----|----|---|
| 13. Contact Person's Phone Number | 167 | 178 | 12 | AN | Format is 999-999-9999 |
| 14. Fax Number | 179 | 190 | 12 | AN | Format is 999-999-9999 |
| 15. Tax ID | 191 | 200 | 10 | AN | Format is 99-9999999 |
| 16. Total Records | 201 | 207 | 7 | N | The total number of Composite Small Business and Small Farm, Community Development, Consortium/Third Party {if applicable}, and Assessment Area record(s); Right justified with leading zeros |
| 17. Filler | 208 | 314 | 107 | AN | Blank |

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System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 2000 Composite Small Business

Record Format: **Length** 314

Type FB

Block Size 24,178

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|----------------------|----------|--------|--------|-------|--|
| | Starting | Ending | Length | | |
| 1. Record ID | 1 | 1 | 1 | N | Value is 4 |
| 2. Respondent ID | 2 | 11 | 10 | AN | Assigned by regulatory agency. (Same as HMDA ID, if applicable) Right justified with leading zeros |
| 3. Agency Code | 12 | 12 | 1 | N | Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS |
| 4. Timestamp | 13 | 24 | 12 | N | Format is century, year, month, day, hour, minute(e.g. January 17, 2000, at 1:30 pm would be 200001171330) |
| 5. Transaction Code | 25 | 25 | 1 | N | Value is 2 (Add) |
| 6. Activity Year | 26 | 29 | 4 | N | Four digit year (e.g., 2000) |
| 7. MSA | 30 | 33 | 4 | AN | As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA |
| 8. State | 34 | 35 | 2 | N | FIPS code with leading zeros |
| 9. County | 36 | 38 | 3 | N | FIPS code with leading zeros |
| 10. Census Tract/BNA | 39 | 45 | 7 | AN | As defined by the Bureau of Census; Right justified with leading/trailing zeros and decimal point (e.g., 0010.00)or NA left justified if the street address does not exist |

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System Title and Acronym:

CRA: Community Reinvestment Act

Descriptive File Name:

2000 Composite Small Business

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|---|----|-----|---|---|--|
| 11. Number of Small Business Loans Originated with Loan Amount at Origination \leq \$100,000 | 46 | 51 | 6 | N | Zero if not applicable |
| 12. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination \leq \$100,000 | 52 | 59 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 13. Number of Small Business Loans Purchased with Loan Amount at Origination \leq \$100,000 | 60 | 65 | 6 | N | Zero if not applicable |
| 14. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination \leq \$100,000 | 66 | 73 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 15. Number of Small Business Loans Originated with Loan Amount at Origination $>$ \$100,000 and \leq \$250,000 | 74 | 79 | 6 | N | Zero if not applicable |
| 16. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination $>$ \$100,000 and \leq \$250,000 | 80 | 87 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable |
| 17. Number of Small Business Loans Purchased with Loan Amount at Origination $>$ \$100,000 and \leq \$250,000 | 88 | 93 | 6 | N | Zero if not applicable |
| 18. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination $>$ \$100,000 and \leq \$250,000 | 94 | 101 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable |

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System Title and Acronym:

CRA: Community Reinvestment Act

Descriptive File Name:

2000 Composite Small Business

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|--|-----|-----|---|---|--|
| 19. Number of Small Business Loans Originated with Loan Amount at Origination > \$250,000 | 102 | 107 | 6 | N | Zero if not applicable |
| 20. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination > \$250,000 | 108 | 115 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable |
| 21. Number of Small Business Loans Purchased with Loan Amount at Origination > \$250,000 | 116 | 121 | 6 | N | Zero if not applicable |
| 22. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination > \$250,000 | 122 | 129 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable |
| 23. Number of loans to Small Businesses with Gross Annual Revenues ≤ \$1 million | 130 | 135 | 6 | N | Zero if not applicable |
| 24. Total Loan Amount of loans to Small Businesses with Gross Annual Revenues ≤ \$1 million | 136 | 143 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 25. Number of Small Business Loans Reported as Affiliate Loans | 144 | 149 | 6 | N | Zero if not applicable |
| 26. Total Loan Amount of Small Business Loans Reported as Affiliate Loans | 150 | 157 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 27. Number of loans Originated to Small Businesses with Gross Annual Revenues ≤ \$1 million | 158 | 163 | 6 | N | Zero if not applicable |

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System Title and Acronym:

CRA: Community Reinvestment Act

Descriptive File Name:

2000 Composite Small Business

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|---|-----|-----|-----|----|--|
| 28. Total Loan Amount of loans Originated to Small Businesses with Gross Annual Revenues \leq \$1 million | 164 | 171 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 29. Number of Small Business Loans Purchased with Gross Annual Revenues \leq \$1 million | 172 | 177 | 6 | N | Zero if not applicable |
| 30. Total loan amount of Small Business Loans Purchased with Gross Annual Revenues \leq \$1 million | 178 | 185 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 31. Number of Small Business Loans Originated Reported as Affiliate Loans | 186 | 191 | 6 | N | Zero if not applicable |
| 32. Total Loan Amount of Small Business Loans Originated Reported as Affiliate Loans | 192 | 199 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 33. Number of Small Business Loans Purchased Reported as Affiliate Loans | 200 | 205 | 6 | N | Zero if not applicable |
| 34. Total Loan Amount of Small Business Loans Purchased Reported as Affiliate Loans | 206 | 213 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 35. Filler | 214 | 314 | 101 | AN | Blank |

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System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 2000 Composite Small Farm

| | | | | | |
|---|-----|-----|---|---|--|
| 11. Number of Small Farm Loans Originated with Loan Amount at Origination \leq \$100,000 | 46 | 51 | 6 | N | Zero if not applicable |
| 12. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination \leq \$100,000 | 52 | 59 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 13. Number of Small Farm Loans Purchased with Loan Amount at Origination \leq \$100,000 | 60 | 65 | 6 | N | Zero if not applicable |
| 14. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination \leq \$100,000 | 66 | 73 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 15. Number of Small Farm Loans Originated with Loan Amount at Origination $>$ \$100,000 and \leq \$250,000 | 74 | 79 | 6 | N | Zero if not applicable |
| 16. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination $>$ \$100,000 and \leq \$250,000 | 80 | 87 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable |
| 17. Number of Small Farm Loans Purchased with Loan Amount at Origination $>$ \$100,000 and \leq \$250,000 | 88 | 93 | 6 | N | Zero if not applicable |
| 18. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination $>$ \$100,000 and \leq \$250,000 | 94 | 101 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable |
| 19. Number of Small Farm Loans Originated with Loan Amount at Origination $>$ \$250,000 | 102 | 107 | 6 | N | Zero if not applicable |

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System Title and Acronym:

CRA: Community Reinvestment Act

Descriptive File Name:

2000 Composite Small Farm

| | | | | | |
|--|-----|-----|---|---|--|
| 20. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination > \$250,000 | 108 | 115 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable |
| 21. Number of Small Farm Loans Purchased with Loan Amount at Origination > \$250,000 | 116 | 121 | 6 | N | Zero if not applicable |
| 22. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination > \$250,000 | 122 | 129 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable |
| 23. Number of loans to Small Farms with Gross Annual Revenues \leq \$1 million | 130 | 135 | 6 | N | Zero if not applicable |
| 24. Total Loan Amount of loans to Small Farms with Gross Annual Revenues \leq \$1 million | 136 | 143 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 25. Number of Small Farm Loans Reported as Affiliate Loans | 144 | 149 | 6 | N | Zero if not applicable |
| 26. Total Loan Amount of Small Farm Loans Reported as Affiliate Loans | 150 | 157 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 27. Number of loans Originated to Small Farms with Gross Annual Revenues \leq \$1 million | 158 | 163 | 6 | N | Zero if not applicable |
| 28. Total Loan Amount of loans Originated to Small Farms with Gross Annual Revenues \leq \$1 million | 164 | 171 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 29. Number of Small Farm Loans Purchased with Gross Annual Revenues \leq \$1 million | 172 | 177 | 6 | N | Zero if not applicable |

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System Title and Acronym:

CRA: Community Reinvestment Act

Descriptive File Name:

2000 Composite Small Farm

| | | | | | |
|---|-----|-----|-----|----|--|
| 30. Total loan amount of Small Farm Loans Purchased with Gross Annual Revenues \leq \$1 million | 178 | 185 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 31. Number of Small Farm Loans Originated Reported as Affiliate Loans | 186 | 191 | 6 | N | Zero if not applicable |
| 32. Total Loan Amount of Small Farm Loans Originated Reported as Affiliate Loans | 192 | 199 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 33. Number of Small Farm Loans Purchased Reported as Affiliate Loans | 200 | 205 | 6 | N | Zero if not applicable |
| 34. Total Loan Amount of Small Farm Loans Purchased Reported as Affiliate Loans | 206 | 213 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 35. Filler | 214 | 314 | 101 | AN | Blank |

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System Title and Acronym:

CRA: Community Reinvestment Act

Descriptive File Name:

2000 Community Development

| | | | | | |
|---|-----|-----|-----|----|--|
| 10. Total Loan Amount of Community Development Loans Reported as Affiliate Loans | 50 | 57 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 11. Number of Community Development Loans Originated | 58 | 63 | 6 | N | Zero if not applicable |
| 12. Total Loan Amount of Community Development Loans Originated | 64 | 71 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 13. Number of Community Development Loans Purchased | 72 | 77 | 6 | N | Zero if not applicable |
| 14. Total Loan Amount of Community Development Loans Purchased | 78 | 85 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 15. Number of Community Development Loans Originated Reported as Affiliate Loans | 86 | 91 | 6 | N | Zero if not applicable |
| 16. Total Loan Amount of Community Development Loans Originated Reported as Affiliate Loans | 92 | 99 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 17. Number of Community Development Loans Purchased Reported as Affiliate Loans | 100 | 105 | 6 | N | Zero if not applicable |
| 18. Total Loan Amount of Community Development Loans Purchased Reported as Affiliate Loans | 106 | 113 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 19. Filler | 114 | 314 | 201 | AN | Blank |

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| | |
|----------------------------------|--|
| System Title and Acronym: | CRA: Community Reinvestment Act |
| Descriptive File Name: | 2000 Consortium/Third Party (Optional) (These loans not required to be reported.) |
| Record Format: | |
| Length | 314 |
| Type | FB |
| Block Size | 24,178 |

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|--|----------|--------|--------|-------|--|
| | Starting | Ending | Length | | |
| 1. Record ID | 1 | 1 | 1 | N | Value is 7 |
| 2. Respondent ID | 2 | 11 | 10 | AN | Assigned by regulatory agency. (same as HMDA ID, if applicable) Right justified with leading zeros |
| 3. Agency Code | 12 | 12 | 1 | N | Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS |
| 4. Timestamp | 13 | 24 | 12 | N | Format is century, year, month, day, hour, minute(e.g., January 17, 2000, at 1:30 pm would be 200001171330) |
| 5. Transaction Code | 25 | 25 | 1 | N | Value is 2 (Add) |
| 6. Activity Year | 26 | 29 | 4 | N | Four digit year (e.g., 2000) |
| 7. Number of Consortium/Third Party Loans | 30 | 35 | 6 | N | Zero if not applicable |
| 8. Total Loan Amount of Consortium/Third Party Loans | 36 | 43 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 9. Number of Consortium/Third Party Loans Originated | 44 | 49 | 6 | N | Zero if not applicable |

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System Title and Acronym:

CRA: Community Reinvestment Act

Descriptive File Name:

2000 Consortium/Third Party (Optional)
(These loans not required to be reported.)

| | | | | | |
|--|----|-----|-----|----|--|
| 10. Total Loan Amount of Consortium/Third Party Loans Originated | 50 | 57 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 11. Number of Consortium/Third Party Loans Purchased | 58 | 63 | 6 | N | Zero if not applicable |
| 12. Total Loan Amount of Consortium/Third Party Loans Purchased | 64 | 71 | 8 | N | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable |
| 13. Filler | 72 | 314 | 243 | AN | Blank |

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| | |
|----------------------------------|---------------------------------|
| System Title and Acronym: | CRA: Community Reinvestment Act |
| Descriptive File Name: | 2000 Assessment Area |
| Record Format: | |
| Length | 314 |
| Type | FB |
| Block Size | 24,178 |

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|----------------------------|----------|--------|--------|-------|--|
| | Starting | Ending | Length | | |
| 1. Record ID | 1 | 1 | 1 | N | Value is 8 |
| 2. Respondent ID | 2 | 11 | 10 | AN | Assigned by regulatory agency. (same as HMDA ID, if applicable) Right justified with leading zeros |
| 3. Agency Code | 12 | 12 | 1 | N | Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS |
| 4. Timestamp | 13 | 24 | 12 | N | Format is century, year, month, day, hour, minute(e.g., January 17, 2000, at 1:30 pm would be 200001171330) |
| 5. Transaction Code | 25 | 25 | 1 | N | Value is 2 (Add) |
| 6. Activity Year | 26 | 29 | 4 | N | Four digit year (e.g., 2000) |
| 7. Military Personnel Flag | 30 | 30 | 1 | N | 1 = Not Predominately Military Personnel 2 = Predominately Military Personnel dependents and their dependents |
| 8. Assessment Area Number | 31 | 34 | 4 | N | Values are 0001 through 9999; Right justified with leading zeros or blank if Military Personnel Flag = 2 |
| 9. +/- | 35 | 35 | 1 | AN | + = Add to assessment area - = Delete from assessment area Blank if Military Personnel Flag = 2 |

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System Title and Acronym:

CRA: Community Reinvestment Act

Descriptive File Name:

2000 Assessment Area

| | | | | | |
|----------------------|----|-----|-----|----|--|
| 10. MSA | 36 | 39 | 4 | AN | As defined by OMB; right justified with leading zeros, NA left justified or blank if Military Personnel Flag = 2 |
| 11. State Code | 40 | 41 | 2 | AN | FIPS code with leading zeros, NA left justified, or blank if Military Personnel Flag = 2 |
| 12. County Code | 42 | 44 | 3 | AN | FIPS code with leading zeros, NA left justified, or blank if Military Personnel Flag = 2 |
| 13. Census Tract-BNA | 45 | 51 | 7 | AN | As defined by the Bureau of Census; nclude decimal point and any leading or trailing zeros (e.g., 0010.00), NA left justified, or blank if Military Personnel Flag = 2 |
| 14. Filler | 52 | 314 | 263 | AN | Blank |

AN-AlphaNumeric

N-Numeric

File Specifications For 2000 Micro Data

DO NOT SEND TO THE FEDERAL RESERVE BOARD

The following information describes the format used when importing micro data into the FFIEC CRA Data Entry software or preparing a micro data file to be used by examiners.

General Information Regarding Micro Data Files

All records in the micro data file are 314 characters.

The following records *must be* contained in the micro data file.

Transmittal Sheet record has 16 elements comprising 207 characters and filler comprising 107 characters of blanks. (Specifications listed previously)

Micro data record has 18 elements comprising 92 characters and filler comprising 222 characters of blanks.

System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 2000 Micro Data

Record Format: Length 314

Type FB

Block Size 24,178

| Element Label | Bytes | | | Type* | Comments, Values, Keys, Etc. |
|---------------------|----------|--------|--------|-------|---|
| | Starting | Ending | Length | | |
| 1. Record ID | 1 | 1 | 1 | N | Value is 9 |
| 2. Respondent ID | 2 | 11 | 10 | AN | Assigned by regulatory agency. (same as HMDA ID, if applicable) Right justified with leading zeros |
| 3. Agency Code | 12 | 12 | 1 | N | Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS |
| 4. Timestamp | 13 | 24 | 12 | N | Format is century, year, month, day, hour, minute(e.g., January 17, 2000, at 1:30 pm would be 200001171330) |
| 5. Transaction Code | 25 | 25 | 1 | N | Value is 2 (Add) |
| 6. Activity Year | 26 | 29 | 4 | N | Four digit year (e.g., 2000) |
| 7. Loan Number | 30 | 54 | 25 | AN | Unique identifier across the home office and branch sites |

AN-AlphaNumeric

N-Numeric

| | | | | | |
|--|----|----|---|----|--|
| 8. Type of Loan | 55 | 56 | 2 | N | 01 = Small Business Loan 02 = Small Farm Loan <i>OPTIONAL LOAN TYPES:</i> 03 = Other Lines/Loans for Purposes of Small Business 04 = Home Equity 05 = Motor Vehicle 06 = Credit Card 07 = Other Secured Consumer Loans 08 = Other Unsecured Consumer Loans 09 = Other Loan Data |
| 9. Loan Amount at Origination | 57 | 61 | 5 | AN | Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} OR NA left justified if loan amount is < \$500.00 |
| 10. Action Taken Type | 62 | 62 | 1 | N | 1 = Originated 6 = Purchased |
| 11. Action Taken Date | 63 | 70 | 8 | AN | Date originated or purchased; Format is century, year, month, day (e.g., Jan. 17, 1999 would be 19990117) |
| 12. MSA | 71 | 74 | 4 | AN | As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA |
| 13. State | 75 | 76 | 2 | N | FIPS Code with leading zeros |
| 14. County | 77 | 79 | 3 | N | FIPS Code with leading zeros |
| 15. Census Tract/BNA | 80 | 86 | 7 | AN | As defined by the Bureau of Census; Right justified with leading/trailing zeros and decimal point (e.g., 0010.00) OR NA left justified if the street address does not exist |
| 16. Business/Farm Gross Annual Revenue | 87 | 87 | 1 | N | Values are 1 = ≤ \$1 million 2 = > \$1 million 3 = Not Known 4 = NA (Consumer Loan) |
| 17. Income: Consumer Loans | 88 | 91 | 4 | N | Rounded to the nearest thousand with leading zeros when type of loan = 4, 5, 6, 7, 8, or 9 OR zero when type of loan = 1, 2, 3 or income not relied upon in credit decision |

AN-AlphaNumeric

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| | | | | | |
|---------------------------|----|-----|-----|----|---|
| 18. Affiliate LendingFlag | 92 | 92 | 1 | N | 1 = Loan origination/purchase taken by the institution 2 = Loan origination/purchase taken by an affiliate |
| 19. Filler | 93 | 314 | 222 | AN | Blank |

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