Federal Financial Institutions **Examination Council**

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2004 CRA FILE SPECIFICATIONS

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, National Credit Union Administration, Office of the Comptroller of the Currency, Office of Thrift Supervision

Reporting Changes for 2004 CRA Files

Metropolitan Statistical Area Category:

The number of bytes in this field was increased by one. The field is alphanumeric and 5 bytes in length.

The Office of Management and Budget (OMB) adopted final standards for Metropolitan and Micropolitan Statistical Areas in 2000, and on June 6, 2003 issued a list of these areas (reference OMB Bulletin 03-04), showing new Metropolitan Statistical Areas and revisions to existing areas. They then issued OMB Bulletin 04-03 in February 2004 that updated some of these areas effective December 2003. There are 49 new Metropolitan Statistical Areas, for a total of 369. There are also extensive revisions to existing Metropolitan Statistical Areas. Beginning with the reporting of calendar year 2004 CRA data, the revised and new Metropolitan Statistical Areas or Metropolitan Divisions (where appropriate) will be used in helping to identify the geographic information about the property location. The Metropolitan Area (MA) reference used in 2003 CRA data is changed to Metropolitan Statistical Area/Metropolitan Division (MSA/MD).

The new list also contains 578 Micropolitan Statistical Areas. However, Micropolitan Statistical Areas will NOT be used for CRA reporting purposes. In addition, the new list contains 123 Combined Statistical Areas, which consist of combinations of two or more Metropolitan and/or Micropolitan Statistical Areas. Combined Statistical Areas will also NOT be used in CRA reporting.

The Metropolitan Statistical Areas have at least one urbanized area of 50,000 or more population. There are 11 instances (Boston, Chicago, Dallas, Detroit, Los Angeles, Miami, New York, Philadelphia, San Francisco, Seattle, and Washington) where a Metropolitan Statistical Area containing a single core with a population of 2.5 million or more has been subdivided to form smaller groupings of counties referred to as Metropolitan Divisions. In those cases, the appropriate Metropolitan Division 5-digit code will be used in the MSA/MD instead of the Metropolitan Statistical Area code assigned to the larger populated area.

For those properties located in Micropolitan Statistical Areas, or not located in a Metropolitan or Micropolitan Statistical Area at all, report NA. In the remaining three fields (state, county, census tract) report the 2-digit state and 3-digit county codes as specified by the U.S. Department of Commerce in its Federal Information Processing Standards (FIPS) publication. Because the 2000 Census tracted all areas, all efforts should be made to report the census tract number.

For more information about the OMB Bulletins, see the following web site:

http://www.whitehouse.gov/omb/inforeg/statpolicy.html#ms

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 52 characters and filler comprising 262 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 214 characters and filler comprising 100 characters of blanks.

Composite Small Farm record(s) has 34 elements comprising 214 characters and filler comprising 100 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.

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 <u>WILL NOT</u> BE ACCEPTED

2. The CRA data should be contained in a file named: **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 **<u>NOT</u>** 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 virus-free.

Instructions for Internet Email Submission and File Encryption

The following information describes the procedures for a successful CRA Internet submission via Internet Email. Also included are the procedures for encrypting your CRA submission if the file is generated outside of the CRA FFIEC Data Entry Software.

Internet Email

- Download a free copy of the CRA Data Entry Software at www.ffiec.gov/cra.

- After successful installation of the software, open the software. Initial access into the software will require a Transmittal Sheet to be completed in its entirety.

- Once all submission data are entered, perform a Batch Edit prior to Exporting the data. If errors are detected, print an Error Report to identify the loan/application records in error and correct the erroneous data. CRA data containing errors cannot be exported via email.

- Once the submission is error free, choose the Export option from the Front Page. A message will appear titled "Did you know?", click "Close".

- For export options, choose the second option, "To Regulatory Agency Via Internet Email" and click "OK".

- The file path indicating the location of the file that should be attached to the email submission will be provided. Confirm the current year submission and choose "Begin".

- A warning message will appear containing pertinent submission contact information. If this information is correct, choose "Continue". If the information is incorrect, choose "Cancel" and correct the information.

- The Export Status will create the exported file to the path stated above. A message box, titled "CRA-Prepare for Internet Submission" will appear. **PRINT this message.** The message contains further instructions as well as the email address for your submission. "Close" the box. You have successfully created the **CRAENCR.ENC** file for Internet submission.

- Address an email for submission with the correct email address stated in the printed message above: crasub@frb.gov.

    In the subject line of the email type the following information:
    - Respondent ID
    - Agency Code
    - Initial Submission or Complete Resubmission

    In the body of the email type the following information:
    - Institution Name
    - Contact Name
    - Contact Phone

ATTACH the craencr.enc to the email and send the email.

- You will receive an automatic response to confirm receipt of your file within 48 hours. Save this email for future reference. If you do not receive a response within 48 hours, contact **crahelp@frb.gov or** the CRA Assistance Line at **202-872-7584.** All inquiries regarding CRA should include the following information:

    - Respondent ID
    - Agency Code
    - Institution Name
    - Contact Name and Phone and/or Email

File Encryption Utility

- Institutions utilizing other vendor's software for CRA reporting can still take advantage of the Internet Email option.

    - After successful download of the CRA Data Entry Software from the FFIEC CRA web site at www.ffiec.gov/cra , you must install the FFIEC CRA Internet Submission encryption component.

        - Click on the CRA300setup.exe.
            - You will receive a Welcome screen , click "Next".
            - Select Destination Directory. C:\CRADES, click "Next".
            - Click ONLY the "Internet Submission Software" (You must deselect the other four options), click "Next".
            - Ready to Install.
            - Installation Completed.

    - After successful installation of the encryption component, Click on "Start", "Programs", "CRA", "Internet Submission Software". A warning message will appear to inform you that this software does not connect to the Internet. Click "OK" to continue.

    - Next you will need to locate your CRA data file for encryption. If you are using a software package other than the FFIEC Data Entry Software, your data file may be named something other than CRA.DAT. Please refer to your vendor documentation to determine the name and file location of your CRA data file.

    - Click the "Begin Process" button to start the encryption process.   Once the process is completed, a new file named **CRAENCR.ENC** will be created. A message box, titled "CRA-Prepare for Internet Submission" will appear. **PRINT this message.** The message contains further instructions as well as the email address for your submission. "Close" the box. You have successfully created the **CRAENCR.ENC** file for Internet submission.

        Address the email for submission with the correct email address stated in the printed message above:crasub@frb.gov and attach the file to the message before sending the e-mail. Please include all contact information mentioned in the email instructions on the previous page.

System Title and Acronym:		CRA: Community Reinvestment Act
Descriptive File Name:		2004 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, 2004, at 1:30 PM would be 200401171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four-digit year (e.g. 2004)
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

AN-AlphaNumeric   N-Numeric

System Title and Acronym: CRA: Community Reinvestment Act
Descriptive File Name: 2004 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

AN-AlphaNumeric   N-Numeric

System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 2004 Composite Small Business

Record Format:	Length	314
	Type	FB
	Block Size	24,178

Element Label	Bytes Starting	Bytes Ending	Length	Type*	Comments, Values, Keys, Etc.
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, 2003, at 1:30 PM would be 200401171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four-digit year (e.g., 2004)
7. MSA/MD	30	34	5	AN	As defined by OMB; Right justified or NA left justified for areas outside of an MSA/MD
8. State	35	36	2	N	FIPS code with leading zeros
9. County	37	39	3	N	FIPS code with leading zeros
10. Census Tract	40	46	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

AN-AlphaNumeric   N-Numeric

File Content   Division of IT   Page 2 of 4
System Title and Acronym: CRA: Community Reinvestment Act
Descriptive File Name: 2004 Composite Small Business

11. Number of Small Business Loans Originated with Loan Amount at Origination $\leq$ $100,000	47	52	6	N	Zero if not applicable
12. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination $\leq$ $100,000	53	60	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	61	66	6	N	Zero if not applicable
14. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination $\leq$ $100,000	67	74	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	75	80	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	81	88	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	89	94	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	95	102	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 Business Loans Originated with Loan Amount at Origination $>$ $250,000	103	108	6	N	Zero if not applicable

AN-AlphaNumeric   N-Numeric

File Content   Division of IT   Page 3 of 4
System Title and Acronym: CRA: Community Reinvestment Act
Descriptive File Name: 2004 Composite Small Business

20. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination > $250,000	109	116	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	117	122	6	N	Zero if not applicable
22. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination > $250,000	123	130	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	131	136	6	N	Zero if not applicable
24. Total Loan Amount of loans to Small Businesses with Gross Annual Revenues ≤ $1 million	137	144	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	145	150	6	N	Zero if not applicable
26. Total Loan Amount of Small Business Loans Reported as Affiliate Loans	151	158	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	159	164	6	N	Zero if not applicable
28. Total Loan Amount of loans Originated to Small Businesses with Gross Annual Revenues ≤ $1 million	165	172	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 ≤ $1 million	173	178	6	N	Zero if not applicable

AN-AlphaNumeric   N-Numeric

File Content   Division of IT   Page 4 of 4
System Title and Acronym: CRA: Community Reinvestment Act
Descriptive File Name: 2004 Composite Small Business

30. Total loan amount of Small Business Loans Purchase with Gross Annual Revenue ≤ $1 million	179	186	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	187	192	6	N	Zero if not applicable
32. Total Loan Amount of Small Business Loans Originated Reported as Affiliate Loans	193	200	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	201	206	6	N	Zero if not applicable
34. Total Loan Amount of Small Business Loans Purchased Reported as Affiliate Loans	207	214	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	215	314	100	AN	Blank

AN-AlphaNumeric   N-Numeric

System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 2004 Composite Small Farm

Record Format: **Length**   314

                      Type   FB

                      Block Size   24,178

Element Label	Bytes Starting	Bytes Ending	Bytes Length	Type*	Comments, Values, Keys, Etc.
1. Record ID	1	1	1	N	Value is 5
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, 2004, at 1:30 PM would be 200401171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four-digit year (e.g., 2004)
7. MSA/MD	30	34	5	AN	As defined by OMB; Right justified or NA left justified for areas outside of an MSA/MD
8. State	35	36	2	N	FIPS code with leading zeros
9. County	37	39	3	N	FIPS code with leading zeros
10. Census Tract	40	46	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

AN-AlphaNumeric   N-Numeric

File Content   Division of IT   Page 2 of 4
System Title and Acronym: CRA: Community Reinvestment Act
Descriptive File Name: 2004 Composite Small Farm

11. Number of Small Farm Loans Originated with Loan Amount at Origination $\leq$ $100,000	47	52	6	N	Zero if not applicable
12. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination $\leq$ $100,000	53	60	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	61	66	6	N	Zero if not applicable
14. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination $\leq$ $100,000	67	74	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	75	80	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	81	88	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	89	94	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	95	102	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	103	108	6	N	Zero if not applicable
20. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination > $250,000	109	116	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

AN-AlphaNumeric   N-Numeric

21. Number of Small Farm Loans Purchased with Loan Amount at Origination > $250,000	117	122	6	N	Zero if not applicable
22. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination > $250,000	123	130	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	131	136	6	N	Zero if not applicable
24. Total Loan Amount of loans to Small Farms with Gross Annual Revenues $\leq$ $1 million	137	144	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	145	150	6	N	Zero if not applicable
26. Total Loan Amount of Small Farm Loans Reported as Affiliate Loans	151	158	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	159	164	6	N	Zero if not applicable
28. Total Loan Amount of loans Originated to Small Farms with Gross Annual Revenues $\leq$ $1 million	165	172	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	173	178	6	N	Zero if not applicable
30. Total loan amount of Small Farm Loans Purchased with Gross Annual Revenues $\leq$ $1 million	179	186	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

AN-AlphaNumeric   N-Numeric

File Content   Division of IT   Page 4 of 4
System Title and Acronym: CRA: Community Reinvestment Act
Descriptive File Name: 2004 Composite Small Farm

31. Number of Small Farm Loans Originated Reported as Affiliate Loans	187	192	6	N	Zero if not applicable
32. Total Loan Amount of Small Farm Loans Originated Reported as Affiliate Loans	193	200	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	201	206	6	N	Zero if not applicable
34. Total Loan Amount of Small Farm Loans Purchased Reported as Affiliate Loans	207	214	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	215	314	100	AN	Blank

  AN-AlphaNumeric   N-Numeric

System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 2004 Community Development

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 6
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, 2004, at 1:30 PM would be 200401171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four-digit year (e.g., 2004)
7. Number of Community Development Loans	30	35	6	N	Zero if not applicable
8. Total Loan Amount of Community Development 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 Community Development Loans Reported as Affiliate Loans	44	49	6	N	Zero if not applicable

AN-AlphaNumeric   N-Numeric

File Content   Division of IT   Page 2 of 2
System Title and Acronym: CRA: Community Reinvestment Act
Descriptive File Name: 2004 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

AN-AlphaNumeric   N-Numeric

System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 2004 Consortium/Third Party (Optional)
                                           (These loans are not required to be reported.)

Record Format: **Length**   314

                          Type   FB

                          Block Size   24,178

Element Label	Bytes Starting	Bytes Ending	Bytes Length	Type*	Comments, Values, Keys, Etc.
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, 2004, at 1:30 PM would be 200401171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four-digit year (e.g., 2004)
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

AN-AlphaNumeric   N-Numeric

File Content   Division of IT   Page 2 of 2
System Title and Acronym: CRA: Community Reinvestment Act
Descriptive File Name: 2004 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

AN-AlphaNumeric   N-Numeric

System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 2004 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, 2004, at 1:30 PM would be 200401171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four-digit year (e.g., 2004)
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

    AN-AlphaNumeric   N-Numeric

File Content   Division of IT   Page 2 of 2
System Title and Acronym: CRA: Community Reinvestment Act
Descriptive File Name: 2004 Assessment Area

10. MSA/MD	36	40	5	AN	As defined by OMB; right justified, NA left justified or blank if Military Personnel Flag = 2
11. State Code	41	42	2	AN	FIPS code with leading zeros, NA left justified, or blank if Military Personnel Flag = 2
12. County Code	43	45	3	AN	FIPS code with leading zeros, NA left justified, or blank if Military Personnel Flag = 2
13. Census Tract	46	52	7	AN	As defined by the Bureau of Census; include decimal point and any leading or trailing zeros (e.g., 0010.00), NA left justified, or blank if Military Personnel Flag = 2
14. Filler	53	314	262	AN	Blank

AN-AlphaNumeric   N-Numeric

File Specifications For 2004 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 93 characters and filler comprising 221 characters of blanks.

System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 2004 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, 2004, at 1:30 PM would be 200401171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four-digit year (e.g., 2004)
7. Loan Number	30	54	25	AN	Unique identifier across the home office and branch sites
8. Type of Loan	55	56	2	N	01 = Small Business Loan 02 = Small Farm Loan *OPTIONAL LOAN TYPES:* 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

AN-AlphaNumeric   N-Numeric

File Content   Division of IT   Page 2 of 2
System Title and Acronym: CRA: Community Reinvestment Act
Descriptive File Name: 2004 Micro 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/MD	71	75	5	AN	As defined by OMB; Right justified or NA left justified for areas outside of an MSA/MD
13. State	76	77	2	N	FIPS Code with leading zeros
14. County	78	80	3	N	FIPS Code with leading zeros
15. Census Tract	81	87	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	88	88	1	N	Values are **1** = $\leq$ $1 million **2** = > $1 million **3** = Not Known **4** = NA (Consumer Loan)
17. Income: Consumer Loans	89	92	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
18. Affiliate Lending Flag	93	93	1	N	1 = Loan origination/purchase taken by the institution 2 = Loan origination/purchase taken by an affiliate
19. Filler	94	314	221	AN	Blank

AN-AlphaNumeric   N-Numeric