



# **1997 CRA FILE SPECIFICATIONS (Magnetic Tape and Diskettes)**

## **Magnetic Tape Format Characteristics**

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CRA data submitted via Magnetic 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: 5 or 9 track (reel) tapes should be 6250 bpi.  
3480 or 3490E IBM Compatible Cartridges should be non-compressed.
  7. Data Format: EBCDIC
  8. The magnetic tape file may contain six types of record identifiers per respondent:
    - 3 = Transmittal Sheet
    - 4 = Composite Loan Data: Small Business Loans
    - 5 = Composite Loan Data: Small Farm Loans
    - 6 = Community Development Loans
    - 7 = Consortium/Third Party Loans (optional)
    - 8 = Assessment Area Information
- IT IS REQUIRED THAT RECORD IDENTIFIERS 3, 6, AND 8 BE INCLUDED IN ANY CRA DATA SUBMISSION.** Small business, small farm, and consortium/third party loans should be included if applicable.
9. There must be only one file on the magnetic 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's, agency code, identification number, tape volume number, record length, block size, contact name, phone number, number of records (excluding the transmittal sheet), and any other pertinent information.

## PC Diskette Format Characteristics

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

1. The diskette must be formatted with IBM or MS DOS, for IBM compatible personal computers. The following diskette formats will be accepted:

- 3 1/2" double density, 720K formatted capacity
- 3 1/2" high density, 1.4M formatted capacity

(Please refer to your DOS manual to format diskettes.)

**NOTE: 5 1/4" DISKETTES WILL NOT 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 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 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 file may contain six types of record identifiers per respondent:
  - 3 = Transmittal Sheet
  - 4 = Composite Loan Data: Small Business Loans
  - 5 = Composite Loan Data: Small Farm Loans
  - 6 = Community Development Loans
  - 7 = Consortium/Third Party Loans (optional)
  - 8 = Assessment Area Information

**IT IS REQUIRED THAT RECORD IDENTIFIERS 3, 6, AND 8 BE INCLUDED IN ANY CRA DATA SUBMISSION.** Small business, small farm, and consortium/third party loans should be included if applicable.

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 or return on the file.
4. The record format is fixed; the fields contained in the record may not be delimited. In addition, the record may 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) should be labeled with information containing the reporter's identification number, agency code, processing year, contact name, 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 submitted should be virus free.

System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 1997 Transmittal Sheet

Record Format: Length 314

Type FB

Size Block 24,178

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Record ID	1	1	1	N	Value = 3
2. Respondent ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be 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, 1998, at 1:30 pm would be 199801171330)
5. Transaction Code	25	25	1	N	Value = 2 {Add}
6. Activity Year	26	29	4	N	ccyy (e.g. 1997)
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 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}
13. Contact Person's Phone Number	167	178	12	AN	Format is 999-999-9999

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N-Numeric

**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 1997 Transmittal Sheet

14.	Fax Number	179	190	12	AN	Format is 999-999-9999
15.	Tax ID	191	200	10	AN	Format is nn-nnnnnnn
16.	Total Records	201	207	7	N	The number of records contained in the accompanying Composite Loan Data Records, the Community Development Loan Record, Consortium/Third Party Loan Record {if applicable}, and the 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:** 1997 Composite Loan Data: Small Business Loans

**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 = 4
2. Respondent ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be right justified and zero field.
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, 1998, at 1:30 pm would be 199801171330)
5. Transaction Code	25	25	1	N	Value = 2 {Add}
6. Activity Year	26	29	4	N	ccyy (e.g. 1997)
7. MSA	30	33	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified
8. State	34	35	2	N	Valid FIPS code; Right justified with leading zeros
9. County	36	38	3	N	Valid FIPS code; Right justified with leading zeros.
10. Census Tract/BNA	39	45	7	N	As defined by the Bureau of Census; Right justified with leading zeros and decimal point {format is 9999.99}

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**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 1997 Composite Loan Data: Small Business Loans

11. Number of Small Business Loans Originated with Loan Amount at Origination <\$100,000	46	51	6	N	Zero if not applicable
12. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination ≤ \$100,000	52	59	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
13. Number of Small Business Loans Purchased with Loan Amount at Origination ≤ \$100,000	60	65	6	N	Zero if not applicable
14. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination ≤ \$100,000	66	73	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
15. Number of Small Business Loans Originated with Loan Amount at Origination \$100,000 and ≤ \$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 ≤ \$250,000	80	87	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
17. Number of Small Business Loans Purchased with Loan Amount at Origination >	88	93	6	N	Zero if not applicable

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**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 1997 Composite Loan Data: Small Business Loans

	\$100,000 and ≤ \$250,000				
18. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination > \$100,000 and ≤ \$250,000	94	101	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
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	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
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	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
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	136	143	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be

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**System Title and Acronym:**CRA: Community Reinvestment Act**Descriptive File Name:**1997 Composite Loan Data: Small Business Loans

	Gross Annual Revenues $\leq$ \$1 Million				reported as 25}
25. Number of Small Business Loans Reported by Affiliates	144	149	6	N	Zero if not applicable
26. Total Loan Amount of Small Business Loans Reported by Affiliates	150	157	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
27. Number of Loans Originated to Small Businesses with Gross Annual Revenues $\leq$ \$1 Million	158	163	6	N	Zero if not applicable
28. Total Loan Amount of Loans Originated to Small Businesses with Gross Annual Revenues $\leq$ \$1 Million	164	171	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
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	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
31. Filler	186	314	129	N	Blank

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**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 1997 Composite Loan Data: Small Farm Loans

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	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,000 would be reported as 25}
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	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,000 would be reported as 25}
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	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,000 would be reported as 25}
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

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**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 1997 Composite Loan Data: Small Farm Loans

18. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination > \$100,000 and ≤ \$250,000	94	101	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,000 would be reported as 25}
19. Number of Small Farm Loans Originated with Loan Amount at Origination > \$250,000	102	107	6	N	Zero if not applicable
20. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination > \$250,000	108	115	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,000 would be reported as 25}
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	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,000 would be reported as 25}
23. Number of loans to Small Farms with Gross Annual Revenues ≤ \$1 million	130	135	6	N	Zero if not applicable
24. Total Loan Amount of loans to Small Farms with Gross Annual Revenues ≤ \$1 million	136	143	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,000 would be reported as 25}
25. Number of Small Farm Loans Reported by Affiliates	144	149	6	N	Zero if not applicable

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N-Numeric

**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 1997 Composite Loan Data: Small Farm Loans

26. Total Loan Amount of Small Farm Loans Reported by Affiliates	150	157	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,000 would be reported as 25}
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	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
29. Number of Small Farm Loans Purchased with Gross Annual Revenues $\leq$ \$1 million	172	177	6	N	Zero if not applicable
30. Total loan amount of Small Farm Loans Purchased with Gross Annual Revenues $\leq$ \$1 million	178	185	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
31. Filler	186	314	129	AN	Blank

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N-Numeric

**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 1997 Composite Loan Data: Community Development Loans

**Record Format:** Length 314

**Type:** FB

**Block:** 24,178

**Size:**

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Record ID	1	1	1	N	Value = 6
2. Respondent ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be 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, 1998, at 1:30 pm would be 199801171330)
5. Transaction Code	25	25	1	N	Value = 2 {Add}
6. Activity Year	26	29	4	N	ccyy (e.g. 1997)
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	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,000 would be reported as 25}
9. Number of Community Development Loans Reported by Affiliates	44	49	6	N	Zero if not applicable

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N-Numeric

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**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 1997 Composite Loan Data: Community Development Loans

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10. Total Loan Amount of Community Development Loans Reported by Affiliates	50	57	8	N	Zero if not applicable; Rounded to the nearest thousands and truncated {e.g. \$25,000 would be reported as 25}
11. Filler	58	314	257	AN	Blank

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N-Numeric





System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 1997 Assessment Area

Record Format: Length 314

Type FB

Block 24,178  
Size

Element Label	Bytes			Type *	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Record ID	1	1	1	N	Value = 8
2. Respondent ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be right justified and zero field.
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, 1998, at 1:30 pm would be 199801171330)
5. Transaction Code	25	25	1	N	Value = 2 {Add}
6. Activity Year	26	29	4	N	ccyy (e.g. 1997)
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	1 through 9999; Right justified with leading zeros  Assessment Area Number element label should be blank if Military Personnel Flag = 2
9. +/-	35	35	1	AN	+ = Add to assessment area

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N-Numeric

System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 1997 Assessment Area

					- = Delete from assessment area +/- element label should be blank if Military Personnel Flag = 2
10. MSA	36	39	4	AN	Valid FIPS code right justified with leading zeros or NA left justified or (blank if Military Personnel Flag = 2)
11. State Code	40	41	2	AN	Valid FIPS code right justified with leading zeros, NA left justified, or (blank if Military Personnel Flag = 2)
12. County Code	42	44	3	AN	Valid FIPS code right justified with leading zeros, NA left justified, or (blank if Military Personnel Flag = 2)
13. Census Tract/BNA	45	51	7	AN	Valid Census Tract/BNA right justified with leading zeros, NA left justified, or (blank if Military Personnel Flag = 2); Decimal point included {format = 9999.99}
14. Filler	52	314	263	AN	Blank

AN-AlphaNumeric  
N-Numeric

**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 1997 Micro Data: Individual Loan Applications

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

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Record ID	1	1	1	N	Value = 9
2. Respondent ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be 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, 1998, at 1:30 pm would be 199801171330)
5. Transaction Code	25	25	1	N	Value = 2 {Add}
6. Activity Year	26	29	4	N	ccyy (e.g. 1997)
7. Loan Number	30	54	25	AN	Unique number or alpha-numeric symbol that identifies the relevant loan file {left justified}
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

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System Title and Acronym: CRA: Community Reinvestment Act

Descriptive File Name: 1997 Micro Data: Individual Loan Applications

					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	N	Rounded to the nearest thousands and truncated {e.g. \$25,100 would be reported as 25}
10. Action Taken Type	62	62	1	N	1 = Originated 6 = Purchased
11. Action Taken Date	63	70	8	AN	Format as mm/dd/yy; Date originated or purchased
12. MSA	71	74	4	AN	As defined by OMB; Left justified with leading zeros or NA
13. State	75	76	2	N	Valid FIPS Code; Right justified with leading zeros
14. County	77	79	3	N	Valid FIPS Code; Right justified with leading zeros
15. Census Tract/BNA	80	86	7	N	As defined by the Bureau of Census; Right justified with leading zeros and decimal point {format is 9999.99}
16. Business/Farm Gross Annual Revenue	87	87	1	N	1 = ≤ \$1 million 2 = > \$1 million 3 = Not Known 4 = NA; Consumer Loan
17. Income: Consumer Loans	88	91	4	N	To be reported when type of loan = 4, 5, 6, 7, 8, or 9.  0 = loan type = 1, 2, or 3 {small farm/business loan} or income not relied upon in credit decision
18. Affiliate Lending Flag	92	92	1	N	1 = Loan origination/purchase taken by the bank 2 = Loan origination/purchase

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N-Numeric

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**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 1997 Micro Data: Individual Loan Applications

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					taken by an affiliate
19. Filler	93	314	222	AN	Blank

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