



## **2008 CRA FILE SPECIFICATIONS**

# File Specifications for Reporting 2008 CRA Data

## Introduction

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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.

**Note: Beginning in 2008, an e-mail address field has been added to the transmittal sheet. Please see page 7 for the corresponding changes to the file specifications.**

**Beginning with 2004 calendar year data, the file format for the metropolitan statistical area (MSA/MD) field was changed to a five-character, alphanumeric field. Please see the 2004 FFIEC CRA File Specifications for further information.**

## General Information Regarding CRA Data Reporting Files

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All records in the CRA file are 314 characters.

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

Transmittal Sheet record has 17 elements comprising 252 characters and filler comprising 62 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

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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
2. The CRA data should be contained in a file named: **cRID\_Agency\_Year.dat or cRID\_Agency\_Year.enc**

The file must be the only file on the diskette or CD-ROM.

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 or CD-ROM should be labeled with information containing the institution's name, respondent ID, agency code, processing year, contact name and phone number, 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 E-mail Submission and File Encryption

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

## Internet E-mail

- Download a free copy of the CRA Data Entry Software at [www.ffiec.gov/cra](http://www.ffiec.gov/cra).
- After successful installation of the software, open the software.
- 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 e-mail.
- Once the submission is error free, choose the Export option from the Front Page. A message will appear titled "Did you know?", click "Continue with Export".
- For export options, choose the second option, "To Regulatory Agency Via Internet E-mail" and click "OK".
- The file path indicating the location of the file that should be attached to the e-mail submission will be provided. The Path is C:\CRA Data Entry Software\CRASubmission\cRID\_Agency\_year.enc. 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 "Encryption Complete" will appear. **PRINT this message.** The message contains further instructions as well as the e-mail address for your submission. "Close" the box. You have successfully created the **cRID\_AGENCY\_YEAR.ENC** file for Internet submission.
- Address an e-mail for submission with the correct e-mail address stated in the printed message above: [crasub@frb.gov](mailto:crasub@frb.gov).

In the subject line of the e-mail type the following information:

- Respondent ID
- Agency Code
- Initial Submission or Complete Resubmission

In the body of the e-mail type the following information:

- Institution Name
- Contact Name
- Contact Phone

**ATTACH the cRID\_Agency\_Year.enc to the e-mail and send the e-mail.**

- You will receive an automatic response to confirm receipt of your file within 48 hours. Save this e-mail for future reference. If you do not receive a response within 48 hours, contact [crahelp@frb.gov](mailto: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 E-mail

## File Encryption Utility

- Institutions utilizing other vendor's software for CRA reporting can still take advantage of the Internet Email option.
  - After successful installation of the Data Entry Software, Click on “Start”, “Programs”, “CRA”, “Encryption Utility”. 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 cRid\_Agency\_Year.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 **cRID\_AGENCY\_YEARx.ENC** will be created. A message box, titled “Encryption Complete” 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 **cRID\_AGENCY\_YEARx.ENC** file for Internet submission.

Address the e-mail for submission to [crasub@frb.gov](mailto:crasub@frb.gov) and attach the encrypted file to the message before sending the e-mail. Please include all contact information mentioned in the e-mail instructions on the previous page.

<b>System Title and Acronym:</b>	CRA: Community Reinvestment Act
<b>Descriptive File Name:</b>	2008 Transmittal Sheet
<b>Record Format:</b>	314
<b>Length</b>	
<b>Type</b>	FB
<b>Block Size</b>	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. 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, 2008, at 1:30 PM would be 200801171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four-digit year (e.g. 2008)
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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**File Content**

Division of IT

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**System Title and Acronym:**CRA: Community Reinvestment Act**Descriptive File Name:**2008 Transmittal Sheet

13. Contact Person's Phone Number	167	178	12	AN	Format is 999-999-9999
14. Contact Person's Fax Number	179	190	12	AN	Format is 999-999-9999
15. Contact Person's E-mail Address	191	235	45	AN	Enter only one e-mail address. E-mail address must contain only one @ symbol. Left-justified.
16. Tax Id	236	245	10	AN	Format is 99-9999999
17. Total Records	246	252	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
18. Filler	253	314	62	AN	Blank

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

**Descriptive File Name:** 2008 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. 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, 2008, at 1:30 PM would be 200801171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four-digit year (e.g., 2008)
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

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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

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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 ≤ \$1million	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

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**File Content**

Division of IT

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**System Title and Acronym:**CRA: Community Reinvestment Act**Descriptive File Name:**2008 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

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**File Content**  
**System Title and Acronym:**  
**Descriptive File Name:**

Division of IT  
CRA: Community Reinvestment Act  
2008 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
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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 ≤ \$1 million	131	136	6	N	Zero if not applicable
24. Total Loan Amount of loans to Small Farms with Gross Annual Revenues ≤ \$1million	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 ≤ \$1 million	159	164	6	N	Zero if not applicable
28. Total Loan Amount of loans Originated to Small Farms 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 Farm Loans Purchased with Gross Annual Revenues ≤ \$1 million	173	178	6	N	Zero if not applicable
30. Total loan amount of Small Farm Loans Purchased with Gross Annual Revenues ≤ \$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

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**File Content**  
**System Title and Acronym:**  
**Descriptive File Name:**

Division of IT  
CRA: Community Reinvestment Act  
2008 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

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**System Title and Acronym:** CRA: Community Reinvestment Act  
**Descriptive File Name:** 2008 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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**File Content**  
**System Title and Acronym:**  
**Descriptive File Name:**

Division of IT  
CRA: Community Reinvestment Act  
 2008 Consortium/Third Party (Optional)  
 (These loans are 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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N-Numeric

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

**Descriptive File Name:** 2008 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. 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, 2008, at 1:30 PM would be 200801171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four-digit year (e.g., 2008)
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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**File Content**  
**System Title and Acronym:**  
**Descriptive File Name:**

Division of IT  
CRA: Community Reinvestment Act  
2008 Assessment Area

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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 2008 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: 2008 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. 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, 2008, at 1:30 PM would be 200801171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four-digit year (e.g., 2008)
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  <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

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N-Numeric

**File Content**  
**System Title and Acronym:**  
**Descriptive File Name:**

Division of IT  
CRA: Community Reinvestment Act  
2008 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, 2008 would be 20080117)
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 = ≤ \$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