Federal Financial Institutions **Examination Council**

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2009 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, Department of Housing and Urban Development

Reporting Changes For 2009 CRA Files

Introduction

SUBMISSION VIA WEB

Submission via Web is the new secure option for transmitting your CRA data to your regulatory agency. Submission via Web transmits your data to your regulatory agency in ONE step, rather than encrypting your submission file, attaching the encrypted file to an e-mail and submitting the e-mail via Internet. Submission via Web requires an Internet connection. See page 5 for more information.

ENCRYPTED FILE NAME FORMAT AND LOCATION

The encrypted file name format generated through the Export option in the CRA Data Entry Software was updated in 2008. The file name format is cRID_Agency_Year.enc.

The encrypted file path generated through the 'To Regulatory Agency via Internet E-mail' and 'To Regulatory Agency via Postal Service' options in the CRA Data Entry Software was updated in 2008. The file location is: C:\CRA Data Entry Software\CRASubmission\cRID_Agency_Year.enc.

File Specifications for Reporting 2009 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 (FRS). These formats should be used to send data to the Board if you are a CRA reporter regulated by the Office of the Comptroller of the Currency (OCC), FRS, Federal Deposit Insurance Corporation (FDIC) or Office of Thrift Supervision (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 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

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.

Submission via Web, Internet E-mail and File Encryption Instructions

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

Submission via Web

The Submission via Web is the new secure option for transmitting your CRA data to your regulatory agency. Submission via Web transmits your data to your regulatory agency in ONE step, rather than encrypting your submission file, attaching the encrypted file to an e-mail and submitting the e-mail via Internet. Submission via Web requires an Internet connection.

- **Download** a free copy of the CRA Data Entry Software at http://www.ffiec.gov/cra/softinfo.htm

- After successful **installation** of the software, open the software. Initial access into the software will require a validity-free Transmittal Sheet to be completed in its entirety, or the successful import of an existing .DAT file that contains your CRA micro data.

- Following the completion of the submission, perform a **Batch Edit** prior to submitting 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 submitted to your regulatory agency using Submission via Web.

- Click **Export** from the CRA Front Page and **review** the 'Did You Know' screen and choose Continue with Export

- Select **Submission via Web** on the Export options window and click **OK** to continue the Submission via Web

- Review the **Submission via Web** notification and choose Continue

- Click the **Begin** button to start the submission process. If you choose to begin the export, a question will appear to verify if you are ready to transmit your submission to your regulatory agency. Choose **Yes** if you are ready to transmit your CRA data, click Continue to continue the export process

- Click OK on the Warning Page if the information provided is correct

- The **CRA Data Entry Software** will report the progress of the transmission. At the successful completion of the data transmission, the user will receive a 'Transmission Successful' message. This message will contain pertinent submission information and should be printed for future reference. Click **Print** to print the notification.

Internet E-mail

- Download a <u>free</u> copy of the CRA Data Entry Software at http://www.ffiec.gov/cra/softinfo.htm

- 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 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.

  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 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

- 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 Data Entry Software", "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 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.

Transmittal Sheet

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N".   Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 3
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2009, at 1:30 pm would be 200901171330)
05. Transaction Code	25	25	1	N	Value is 2 (Add)
06. Activity Year	26	29	4	N	Four-digit year (e.g., 2009)
07. Respondent Name	30	59	30	AN	Left-justified
08. Respondent Address	60	99	40	AN	Left-justified
09. 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
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

Composite Small Business

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N".   Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 4
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2009, at 1:30 pm would be 200901171330)
05. Transaction Code	25	25	1	N	Value is 2 (Add)
06. Activity Year	26	29	4	N	Four-digit year (e.g., 2009)
07. MSA/MD	30	34	5	AN	As defined by OMB; right-justified or NA left-justified for areas outside of an MSA/MD
08. State	35	36	2	N	FIPS code with leading zeros
09. 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
11. Number of Small Business Loans Originated with Loan Amount at Origination ≤ $100,000	47	52	6	N	Zero if not applicable
12. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination ≤ $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 ≤ $100,000	61	66	6	N	Zero if not applicable
14. Total Loan Amt. of Small Business Loans Purchased with Loan Amount at Origination ≤ $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

Composite Small Business (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
15. Number of Small Business Loans Originated with Loan Amount at Origination > $100,000 and ≤ $250,000	75	80	6	N	Zero if not applicable
16. Total Loan Amt. of Small Business Loans Originated with Loan Amount at Origination > $100,000 and ≤ $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 ≤ $250,000	89	94	6	N	Zero if not applicable
18. Total Loan Amt. of Small Business Loans Purchased with Loan Amount at Origination >$100,000 and ≤ $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
20. Total Loan Amt. 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 Amt. 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

Composite Small Business (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
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
30. Total Loan Amount of Small Business 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
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

Composite Small Business (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
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

Composite Small Farm

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N".   Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc
01. Record ID	1	1	1	N	Value is 5
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2009, at 1:30 pm would be 200901171330)
05. Transaction Code	25	25	1	N	Value is 2 (Add)
06. Activity Year	26	29	4	N	Four-digit year (e.g., 2009)
07. MSA/MD	30	34	5	AN	As defined by OMB; right-justified or NA left-justified for areas outside of an MSA/MD
08. State	35	36	2	N	FIPS code with leading zeros
09. 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
11. Number of Small Farm Loans Originated with Loan Amount at Origination ≤ $100,000	47	52	6	N	Zero if not applicable
12. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination ≤ $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 ≤ $100,000	61	66	6	N	Zero if not applicable
14. Total Loan Amt. of Small Farm Loans Purchased with Loan Amount at Origination ≤ $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

Composite Small Farm (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
15. Number of Small Farm Loans Originated with Loan Amount at Origination > $100,000 and ≤ $250,000	75	80	6	N	Zero if not applicable
16. Total Loan Amt. of Small Farm Loans Originated with Loan Amount at Origination > $100,000 and ≤ $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 ≤ $250,000	89	94	6	N	Zero if not applicable
18. Total Loan Amt. of Small Farm Loans Purchased with Loan Amount at Origination >$100,000 and ≤ $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 Amt. 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
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 Amt. 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

Composite Small Farm (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
24. Total Loan Amount of loans to Small Farms 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 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
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

Composite Small Farm (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
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

Community Development

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 6
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2009, at 1:30 pm would be 200901171330)
05. Transaction Code	25	25	1	N	Value is 2 (Add)
06. Activity Year	26	29	4	N	Four-digit year (e.g., 2009)
07. Number of Community Development Loans	30	35	6	N	Zero if not applicable
08. 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
09. Number of Community Development Loans Reported as Affiliate Loans	44	49	6	N	Zero if not applicable
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 Loan 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

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
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

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

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N".   Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc
01. Record ID	1	1	1	N	Value is 7
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2009, at 1:30 pm would be 200901171330)
05. Transaction Code	25	25	1	N	Value is 2 (Add)
06. Activity Year	26	29	4	N	Four-digit year (e.g., 2009)
07. Number of Consortium/ Third Loans	30	35	6	N	Zero if not applicable
08. 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
09. Number of Consortium/ Third Party Loans Originated	44	49	6	N	Zero if not applicable
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

Assessment Area

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N".   Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc
01. Record ID	1	1	1	N	Value is 8
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2009, at 1:30 pm would be 200901171330)
05. Transaction Code	25	25	1	N	Value is 2 (Add)
06. Activity Year	26	29	4	N	Four-digit year (e.g., 2009)
07. Military Personnel Flag	30	30	1	N	1 = Not Predominately Military Personnel 2 = Predominately Military Personnel dependents and their dependents
08. Assessment Area Number	31	34	4	N	Values are 0001 through 9999; right-justified with leading zeros or blank if Military Personnel Flag = 2
09. +/−	35	35	1	AN	+ = Add to assessment area − = Delete from assessment area Blank if Military Personnel Flag = 2
10. MSA/MD	36	40	5	AN	As defined by OMB; right-justified, or 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

File Specifications for 2009 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.

Micro Data

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 9
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2009, at 1:30 pm would be 200901171330)
05. Transaction Code	25	25	1	N	Value is 2 (Add)
06. Activity Year	26	29	4	N	Four-digit year (e.g., 2009)
07. Loan Number	30	54	25	AN	Unique identifier across the home office and branch sites
08. 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
09. 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, 2009 would be 20090117)
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

Micro Data (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
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** = ≤ $1million **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