



# **2012 CRA FILE SPECIFICATIONS**

**Board of Governors of the Federal Reserve System (FRS)  
Federal Deposit Insurance Corporation (FDIC)  
Office of the Comptroller of the Currency (OCC)**

# Reporting Changes for 2012 CRA Files

## Introduction

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### **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.

# File Specifications for Reporting 2012 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 (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 or Federal Deposit Insurance Corporation (FDIC).

## 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 273 characters and filler comprising 41 characters of blanks.

Community Development record has 16 elements comprising 100 characters and filler comprising 214 characters of blanks.

Assessment Area record(s) has 11 elements comprising 39 characters and filler comprising 275 characters of blanks.

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

Composite Small Business record(s) has 32 elements comprising 201 characters and filler comprising 113 characters of blanks.

Composite Small Farm record(s) has 32 elements comprising 201 characters and filler comprising 113 characters of blanks.

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

Consortium/Third Party record has 10 elements comprising 58 characters and filler comprising 256 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.

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

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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 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.
- 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 2012\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

- 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](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.

## 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, or 3=FDIC
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2012, at 1:30 pm would be 201201171330)
05. Filler	25	25	1	N	Blank
06. Activity Year	26	29	4	N	Four-digit year (e.g., 2012)
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	256	66	AN	Enter only one e-mail address. E-mail address must contain only one @ symbol. Left-justified.
16. Tax ID	257	266	10	AN	Format is 99-9999999
17. Total Records	267	273	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	274	314	41	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, or 3=FDIC
04. Activity Year	13	16	4	N	Four-digit year (e.g., 2012)
05. MSA/MD	17	21	5	AN	As defined by OMB; right-justified or NA left-justified for areas outside of an MSA/MD
06. State	22	23	2	N	FIPS code with leading zeros
07. County	24	26	3	N	FIPS code with leading zeros
08. Census Tract	27	33	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
09. Number of Small Business Loans Originated with Loan Amount at Origination $\leq$ \$100,000	34	39	6	N	Zero if not applicable
10. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination $\leq$ \$100,000	40	47	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 Small Business Loans Purchased with Loan Amount at Origination $\leq$ \$100,000	48	53	6	N	Zero if not applicable
12. Total Loan Amt. of Small Business Loans Purchased with Loan Amount at Origination $\leq$ \$100,000	54	61	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 Originated with Loan Amount at Origination $>$ \$100,000 and $\leq$ \$250,000	62	67	6	N	Zero if not applicable

## Composite Small Business (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
14. Total Loan Amt. of Small Business Loans Originated with Loan Amount at Origination > \$100,000 and ≤ \$250,000	68	75	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
15. Number of Small Business Loans Purchased with Loan Amount at Origination > \$100,000 and ≤ \$250,000	76	81	6	N	Zero if not applicable
16. Total Loan Amt. of Small Business Loans Purchased with Loan Amount at Origination >\$100,000 and ≤ \$250,000	82	89	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 Originated with Loan Amount at Origination > \$250,000	90	95	6	N	Zero if not applicable
18. Total Loan Amt. of Small Business Loans Originated with Loan Amount at Origination > \$250,000	96	103	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
19. Number of Small Business Loans Purchased with Loan Amount at Origination > \$250,000	104	109	6	N	Zero if not applicable
20. Total Loan Amt. of Small Business Loans Purchased with Loan Amount at Origination > \$250,000	110	117	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 loans to Small Businesses with Gross Annual Revenues ≤ \$1 million	118	123	6	N	Zero if not applicable
22. Total Loan Amount of loans to Small Businesses with Gross Annual Revenues ≤ \$1 million	124	131	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.
23. Number of Small Business Loans Reported as Affiliate Loans	132	137	6	N	Zero if not applicable
24. Total Loan Amount of Small Business Loans Reported as Affiliate Loans	138	145	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 loans Originated to Small Businesses with Gross Annual Revenues ≤ \$1 million	146	151	6	N	Zero if not applicable
26. Total Loan Amount of loans Originated to Small Businesses with Gross Annual Revenues ≤ \$1 million	152	159	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 Small Business Loans Purchased with Gross Annual Revenues ≤ \$1 million	160	165	6	N	Zero if not applicable
28. Total Loan Amount of Small Business Loans Purchased with Gross Annual Revenues ≤ \$1 million	166	173	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 Originated Reported As Affiliate Loans	174	179	6	N	Zero if not applicable
30. Total Loan Amount of Small Business Loans Originated Reported as Affiliate Loans	180	187	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 Purchased Reported as Affiliate Loans	188	193	6	N	Zero if not applicable

## Composite Small Business (Cont'd)

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Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
32. Total Loan Amount of Small Business Loans Purchased Reported as Affiliate Loans	194	201	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. Filler	202	314	113	AN	Blank

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## 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, or 3=FDIC
04. Activity Year	13	16	4	N	Four-digit year (e.g., 2012)
05. MSA/MD	17	21	5	AN	As defined by OMB; right-justified or NA left-justified for areas outside of an MSA/MD
06. State	22	23	2	N	FIPS code with leading zeros
07. County	24	26	3	N	FIPS code with leading zeros
08. Census Tract	27	33	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
09. Number of Small Farm Loans Originated with Loan Amount at Origination $\leq$ \$100,000	34	39	6	N	Zero if not applicable
10. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination $\leq$ \$100,000	40	47	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 Small Farm Loans Purchased with Loan Amount at Origination $\leq$ \$100,000	48	53	6	N	Zero if not applicable
12. Total Loan Amt. of Small Farm Loans Purchased with Loan Amount at Origination $\leq$ \$100,000	54	61	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 Originated with Loan Amount at Origination $>$ \$100,000 and $\leq$ \$250,000	62	67	6	N	Zero if not applicable

## Composite Small Farm (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
14. Total Loan Amt. of Small Farm Loans Originated with Loan Amount at Origination > \$100,000 and ≤ \$250,000	68	75	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
15. Number of Small Farm Loans Purchased with Loan Amount at Origination > \$100,000 and ≤ \$250,000	76	81	6	N	Zero if not applicable
16. Total Loan Amt. of Small Farm Loans Purchased with Loan Amount at Origination >\$100,000 and ≤ \$250,000	82	89	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 Originated with Loan Amount at Origination > \$250,000	90	95	6	N	Zero if not applicable
18. Total Loan Amt. of Small Farm Loans Originated with Loan Amount at Origination > \$250,000	96	103	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
19. Number of Small Farm Loans Purchased with Loan Amount at Origination > \$250,000	104	109	6	N	Zero if not applicable
20. Total Loan Amt. of Small Farm Loans Purchased with Loan Amount at Origination > \$250,000	110	117	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 loans to Small Farms with Gross Annual Revenues ≤ \$1 million	118	123	6	N	Zero if not applicable
22. Total Loan Amount of loans to Small Farms with Gross Annual Revenues ≤ \$1 million	124	131	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.
23. Number of Small Farm Loans Reported as Affiliate Loans	132	137	6	N	Zero if not applicable
24. Total Loan Amount of Small Farm Loans Reported as Affiliate Loans	138	145	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 loans Originated to Small Farms with Gross Annual Revenues ≤ \$1 million	146	151	6	N	Zero if not applicable
26. Total Loan Amount of loans Originated to Small Farms with Gross Annual Revenues ≤ \$1 million	152	159	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 Small Farm Loans Purchased with Gross Annual Revenues ≤ \$1 million	160	165	6	N	Zero if not applicable
28. Total Loan Amount of Small Farm Loans Purchased with Gross Annual Revenues ≤ \$1 million	166	173	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 Originated Reported As Affiliate Loans	174	179	6	N	Zero if not applicable
30. Total Loan Amount of Small Farm Loans Originated Reported as Affiliate Loans	180	187	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 Purchased Reported as Affiliate Loans	188	193	6	N	Zero if not applicable

## **Composite Small Farm (Cont'd)**

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Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
32. Total Loan Amount of Small Farm Loans Purchased Reported as Affiliate Loans	194	201	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. Filler	202	314	113	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, or 3=FDIC
04. Activity Year	13	16	4	N	Four-digit year (e.g., 2012)
05. Number of Community Development Loans	17	22	6	N	Zero if not applicable
06. Total Loan Amount of Community Development Loans	23	30	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
07. Number of Community Development Loans Reported as Affiliate Loans	31	36	6	N	Zero if not applicable
08. Total Loan Amount of Community Development Loans Reported as Affiliate Loans	37	44	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 Loan Originated	45	50	6	N	Zero if not applicable
10. Total Loan Amount of Community Development Loans Originated	51	58	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 Purchased	59	64	6	N	Zero if not applicable
12. Total Loan Amount of Community Development Loans Purchased	65	72	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

## Community Development (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
13. Number of Community Development Loans Originated Reported as Affiliate Loans	73	78	6	N	Zero if not applicable
14. Total Loan Amount of Community Development Loans Originated Reported as Affiliate Loans	79	86	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 Purchased Reported as Affiliate Loans	87	92	6	N	Zero if not applicable
16. Total Loan Amount of Community Development Loans Purchased Reported As Affiliate Loans	93	100	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. Filler	101	314	214	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, or 3=FDIC
04. Activity Year	13	16	4	N	Four-digit year (e.g., 2012)
05. Number of Consortium/ Third Party Loans	17	22	6	N	Zero if not applicable
06. Total Loan Amount of Consortium/Third Party Loans	23	30	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
07. Number of Consortium/ Third Party Loans Originated	31	36	6	N	Zero if not applicable
08. Total Loan Amount of Consortium/Third Party Loans Originated	37	44	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 Purchased	45	50	6	N	Zero if not applicable
10. Total Loan Amount of Consortium/Third Party Loans Purchased	51	58	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. Filler	59	314	256	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, or 3=FDIC
04. Activity Year	13	16	4	N	Four-digit year (e.g., 2012)
05. Military Personnel Flag	17	17	1	N	1 = Not Predominately Military Personnel 2 = Predominately Military Personnel dependents and their dependents
06. Assessment Area Number	18	21	4	N	Values are 0001 through 9999; right-justified with leading zeros or blank if Military Personnel Flag = 2
07. +/-	22	22	1	AN	+ = Add to assessment area - = Delete from assessment area Blank if Military Personnel Flag = 2
08. MSA/MD	23	27	5	AN	As defined by OMB; right-justified, or NA left-justified or blank if Military Personnel Flag = 2
09. State Code	28	29	2	AN	FIPS code with leading zeros, NA left-justified, or blank if Military Personnel Flag = 2
10. County Code	30	32	3	AN	FIPS code with leading zeros, NA left-justified, or blank if Military Personnel Flag = 2
11. Census Tract	33	39	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
12. Filler	40	314	275	AN	Blank

# File Specifications for 2012 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 17 elements comprising 273 characters and filler comprising 41 characters of blanks. (Specifications listed previously)

Micro data record has 16 elements comprising 80 characters and filler comprising 234 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, or 3=FDIC
04. Activity Year	13	16	4	N	Four-digit year (e.g., 2012)
05. Loan Number	17	41	25	AN	Unique identifier across the home office and branch sites
06. Type of Loan	42	43	2	N	01 = Small Business Loan 02 = Small Farm Loan  <b>OPTIONAL LOAN TYPES:</b> 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
07. Loan Amount at Origination	44	48	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
08. Action Taken Type	49	49	1	N	1 = Originated 6 = Purchased
09. Action Taken Date	50	57	8	AN	Date Originated or purchased; format is century, year, month, day (e.g., Jan. 17, 2012 would be 20120117)
10. MSA/MD	58	62	5	AN	As defined by OMB; right-justified or NA left-justified for areas outside of an MSA/MD
11. State	63	64	2	N	FIPS code with leading zeros
12. County	65	67	3	N	FIPS code with leading zeros

## Micro Data (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
13. Census Tract	68	74	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
14. Business/Farm Gross Annual Revenue	75	75	1	N	Values are <b>1</b> = ≤ \$1 million <b>2</b> = > \$1 million <b>3</b> = Not Known <b>4</b> = NA (Consumer Loan)
15. Income: Consumer Loans	76	79	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
16. Affiliate Lending Flag	80	80	1	N	1 = Loan origination/purchase taken by the institution 2 = Loan origination/purchase taken by an affiliate
17. Filler	81	314	234	AN	Blank