

## CRA Codes for Small Business Loans (from 2005 FFIEC File Specs)

<u>FIELD</u>	<u>VALUES</u>
1. Record ID	Value is 9
2. Respondent ID	Assigned by regulatory agency. Right justified with leading zeros
3. Agency Code	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Timestamp	Format is century, year, month, day, hour, minute(e.g., January 17, 2005, at 1:30 PM would be 200501171330)
5. Transaction Code	Value is 2 (Add)
6. Activity Year	Four-digit year (e.g., 2005)
7. Loan Number	Unique identifier across the home office and branch sites
<b>8. Type of Loan</b>	<b>01 = Small Business Loan</b> <b>02 = Small Farm Loan</b>  <i>OPTIONAL LOAN TYPES:</i> <b>03 = Other Lines/Loans for Purposes of Small Business</b> <b>04 = Home Equity</b> <b>05 = Motor Vehicle</b> <b>06 = Credit Card</b> <b>07 = Other Secured Consumer Loans</b> <b>08 = Other Unsecured Consumer Loans</b> <b>09 = Other Loan Data</b>
9. Loan Amount at Origination	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	1 = Originated 6 = Purchased
11. Action Taken Date	Date originated or purchased; Format is century, year, month, day (e.g., Jan. 17, 2005 would be 20050117)
12. MSA/MD	As defined by OMB; Right justified or NA

	left justified for areas outside of an MSA/MD
13. State	FIPS Code with leading zeros
14. County	FIPS Code with leading zeros
15. Census Tract	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	Values are <b>1</b> = ≤ \$1 million <b>2</b> = > \$1 million <b>3</b> = Not Known <b>4</b> = NA (Consumer Loan)
17. Income: Consumer Loans	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	1 = Loan origination/purchase taken by the institution 2 = Loan origination/purchase taken by an affiliate
19. Filler	Blank

AN-AlphaNumeric

N-Numeric