

## Aggregate File Specifications

The following information describes the format of the 1996 CRA Aggregate Flat File.

<b><u>Table</u></b>	<b><u>Description of Aggregate Tables -- Record Length 113</u></b>
<b><u>A 1-1</u></b>	<u>Small Business Loans by County - Originations</u> 20 fields comprising 90 characters and filler comprising 23 characters
<b><u>A 1-2</u></b>	<u>Small Business Loans by County - Purchases</u> 20 fields comprising 90 characters and filler comprising 23 characters
<b><u>A 2-1</u></b>	<u>Small Farm Loans by County - Originations</u> 20 fields comprising 90 characters and filler comprising 23 characters
<b><u>A 2-2</u></b>	<u>Small Farm Loans by County - Purchases</u> 20 fields comprising 90 characters and filler comprising 23 characters

### Aggregate Table 1-1 Small Business Loans by County -- Originations

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	4	4	AN	Value is A1-1
2. Activity Year	5	8	4	N	Four digit year (e.g. 1996)
3. Loan Type	9	9	1	N	Value is 4 (Small Business)
4. Action Taken Type	10	10	1	N	Value is 1 (Originations)
5. State	11	12	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	13	15	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA	16	19	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA
8. Census Tract	20	26	7	AN	As defined by the Bureau of Census; Right justified with leading/trailing zeros and decimal point or blank for totals across all census tracts
9. Split County Indicator	27	27	1	AN	Values are Y = Yes N = No OR blank for totals
10. Population Classification	28	28	1	AN	Values are S= counties with ≤ 500,000 in population L= counties with >500,000 in population OR blank for totals
11. Income Group Total	29	31	3	AN	Values are 1= < 10% of Median Family Income(MFI) 2= 10% to 20% of MFI 3= 20% to 30% of MFI 4= 30% to 40% of MFI 5= 40% to 50% of MFI 6= 50% to 60% of MFI 7= 60% to 70% of MFI 8= 70% to 80% of MFI 9= 80% to 90% of MFI 10= 90% to 100% of MFI

11= 100% to 110% of MFI  
 12= 110% to 120% of MFI  
 13=  $\geq$  120% of MFI  
 14= MFI not known (income percentage = 0)  
 15= Tract not Known (reported as NA)  
 101= Low Income (< 50% of MFI - excluding 0)  
 102= Moderate Income (50% to 80% of MFI)  
 103= Middle Income (80% to 120% of MFI)  
 104= Upper Income ( $\geq$  120% of MFI)  
 105= Income Not Known (0)  
 Right justified with leading zeros or blank for totals

12. Report Level	32	34	3	AN	Values are 200= County Total 210= MSA/MD Total  Right justified with leading zeros or blank if not a total
13. Number of Small Business Loans Originated with Loan Amount at Origination $\leq$ \$100,000	35	40	6	N	Right justified with leading zeros
14. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination $\leq$ \$100,000	41	48	8	N	Amount is in thousands {e.g. 00000025 indicates \$25,000}; Right justified with leading zeros
15. Number of Small Business Loans Originated with Loan Amount at Origination > 100,000 and $\leq$ \$250,000	49	54	6	N	Right justified with leading zeros
16. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination > \$100,000 and $\leq$ \$250,000	55	62	8	N	Amount is in thousands {e.g. 00000125 indicates \$125,000}; Right justified with leading zeros
17. Number of Small Business Loans Originated with Loan Amount at Origination > \$250,000 and $\leq$ \$1,000,000	63	68	6	N	Right justified with leading zeros

18. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination > \$250,000 and ≤ \$1,000,000	69	76	8	N	Amount is in thousands (e.g. 00000300 indicates \$300,000); Right justified with leading zeros
19. Number of Loans Originated to Small Businesses with Gross Annual Revenues ≤ \$1 million	77	82	6	N	Right justified with leading zeros
20. Total Loan Amount of Loans Originated to Small Businesses with Gross Annual Revenues ≤ \$1 million	83	90	8	N	Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros
21. Filler	91	113	23	AN	Blank

## Aggregate Table 1-2 Small Business Loans by County -- Purchases

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	4	4	AN	Value is A1-2
2. Activity Year	5	8	4	N	Four digit year (e.g. 1996)
3. Loan Type	9	9	1	N	Value is 4 (Small Business)
4. Action Taken Type	10	10	1	N	Value is 6 (Purchases)
5. State	11	12	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	13	15	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA	16	19	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA
8. Census Tract	20	26	7	AN	As defined by the Bureau of Census; Right justified with leading/trailing zeros and decimal point or blank for totals across all census tracts
9. Split County Indicator	27	27	1	AN	Values are Y = Yes N = No OR blank for totals
10. Population Classification	28	28	1	AN	Values are S= counties with ≤ 500,000 in population L= counties with >500,000 in population OR blank for totals
11. Income Group Total	29	31	3	AN	Values are 1= < 10% of Median Family Income(MFI) 2= 10% to 20% of MFI 3= 20% to 30% of MFI 4= 30% to 40% of MFI 5= 40% to 50% of MFI 6= 50% to 60% of MFI 7= 60% to 70% of MFI 8= 70% to 80% of MFI 9= 80% to 90% of MFI

10= 90% to 100% of MFI  
 11= 100% to 110% of MFI  
 12= 110% to 120% of MFI  
 13=  $\geq$  120% of MFI  
 14= MFI not known (income percentage = 0)  
 15= Tract not Known (reported as NA)  
 101= Low Income (< 50% of MFI - excluding 0)  
 102= Moderate Income (50% to 80% of MFI)  
 103= Middle Income (80% to 120% of MFI)  
 104= Upper Income ( $\geq$  120% of MFI)  
 105= Income Not Known (0)  
 Right justified with leading zeros or blank for totals

12. Report Level	32	34	3	AN	Values are 200= County Total 210= MSA/MD Total  Right justified with leading zeros or blank if not a total
13. Number of Small Business Loans Purchased with Loan Amount at Origination $\leq$ \$100,000	35	40	6	N	Right justified with leading zeros
14. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination $\leq$ \$100,000	41	48	8	N	Amount is in thousands {e.g. 00000025 indicates \$25,000}; Right justified with leading zeros
15. Number of Small Business Loans Purchased with Loan Amount at Origination > 100,000 and $\leq$ \$250,000	49	54	6	N	Right justified with leading zeros
16. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination > \$100,000 and $\leq$ \$250,000	55	62	8	N	Amount is in thousands {e.g. 00000125 indicates \$125,000}; Right justified with leading zeros
17. Number of Small Business Loans Purchased with Loan Amount at Origination > \$250,000 and $\leq$	63	68	6	N	Right justified with leading zeros

\$1,000,000

18. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination > \$250,000 and ≤ \$1,000,000	69	76	8	N	Amount is in thousands {e.g. 00000300 indicates \$300,000}; Right justified with leading zeros
19. Number of Small Business Loans Purchased with Gross Annual Revenues ≤ \$1 million	77	82	6	N	Right justified with leading zeros
20. Total Loan Amount of Small Business Loans Purchased with Gross Annual Revenues ≤ \$1 million	83	90	8	N	Amount is in thousands {e.g. 00000025 indicates \$25,000}; Right justified with leading zeros
21. Filler	91	113	23	AN	Blank

## Aggregate Table 2-1 Small Farm Loans by County -- Originations

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	4	4	AN	Value is A2-1
2. Activity Year	5	8	4	N	Four digit year (e.g. 1996)
3. Loan Type	9	9	1	N	Value is 5 (Small Farm)
4. Action Taken Type	10	10	1	N	Value is 1 (Originations)
5. State	11	12	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	13	15	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA	16	19	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA
8. Census Tract	20	26	7	AN	As defined by the Bureau of Census; Right justified with leading/trailing zeros and decimal point or blank for totals across all census tracts
9. Split County Indicator	27	27	1	AN	Values are Y = Yes N = No OR blank for totals
10. Population Classification	28	28	1	AN	Values are S= counties with ≤ 500,000 in population L= counties with >500,000 in population OR blank for totals
11. Income Group Total	29	31	3	AN	Values are 1= < 10% of Median Family Income(MFI) 2= 10% to 20% of MFI 3= 20% to 30% of MFI 4= 30% to 40% of MFI 5= 40% to 50% of MFI 6= 50% to 60% of MFI 7= 60% to 70% of MFI 8= 70% to 80% of MFI 9= 80% to 90% of MFI

10= 90% to 100% of MFI  
 11= 100% to 110% of MFI  
 12= 110% to 120% of MFI  
 13=  $\geq$  120% of MFI  
 14= MFI not known (income percentage = 0)  
 15= Tract not Known (reported as NA)  
 101= Low Income (< 50% of MFI - excluding 0)  
 102= Moderate Income (50% to 80% of MFI)  
 103= Middle Income (80% to 120% of MFI)  
 104= Upper Income ( $\geq$  120% of MFI)  
 105= Income Not Known (0)  
 Right justified with leading zeros or blank for totals

12. Report Level	32	34	3	AN	Values are 200= County Total 210= MSA/MD Total  Right justified with leading zeros or blank if not a total
13. Number of Small Farm Loans Originated with Loan Amount at Origination $\leq$ \$100,000	35	40	6	N	Right justified with leading zeros
14. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination $\leq$ \$100,000	41	48	8	N	Amount is in thousands {e.g. 00000025 indicates \$25,000}; Right justified with leading zeros
15. Number of Small Farm Loans Originated with Loan Amount at Origination > 100,000 and $\leq$ \$250,000	49	54	6	N	Right justified with leading zeros
16. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination > \$100,000 and $\leq$ \$250,000	55	62	8	N	Amount is in thousands {e.g. 00000125 indicates \$125,000}; Right justified with leading zeros
17. Number of Small Farm Loans Originated with Loan Amount at Origination > \$250,000 and $\leq$ \$500,000	63	68	6	N	Right justified with leading zeros

18. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination > \$250,000 and ≤ \$500,000	69	76	8	N	Amount is in thousands {e.g. 00000300 indicates \$300,000}; Right justified with leading zeros
19. Number of Loans Originated to Small Farms with Gross Annual Revenues ≤ \$1 million	77	82	6	N	Right justified with leading zeros
20. Total Loan Amount of Loans Originated to Small Farms with Gross Annual Revenues ≤ \$1 million	83	90	8	N	Amount is in thousands {e.g. 00000025 indicates \$25,000}; Right justified with leading zeros
21. Filler	91	113	23	AN	Blank

### Aggregate Table 2-2 Small Farm Loans by County -- Purchases

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	4	4	AN	Value is A2-2
2. Activity Year	5	8	4	N	Four digit year (e.g. 1996)
3. Loan Type	9	9	1	N	Value is 5 (Small Farm)
4. Action Taken Type	10	10	1	N	Value is 6 (Purchases)
5. State	11	12	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	13	15	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA	16	19	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA
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