



2019 CRA EDITS

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

QUICK REFERENCE TO UNDERSTANDING CRA EDITS

CRA edits are divided into three edit types: Syntactical, Validity and Quality. Each edit questions specific reported data that should be thoroughly checked in order to ensure the data are reported accurately and in their entirety.

- ➔ Syntactical (S) Loan records with errors that prevent these records from being loaded to the database. If they should be included on the FFIEC database, the data must be corrected. Examples range from incorrect activity dates to duplicate records (indicate that the property combination for those record identifiers was used more than once).
- ➔ Validity (V) Loan records that have factually or logically incorrect information reported. The most common example is an incorrect census tract.
- ➔ Quality (Q) Loan records that have information that may pass all syntactical and validity edits, but is statistically unusual and is subject to further investigation or review to ascertain correctness. An example is reported number of loans for specified loan type and purpose does not agree with an expected standard for total loan amount.

NOTE:

V125 compares the number of records reported on the transmittal sheet to the number of records received in the submission. It does not have to be corrected in order for the data to be accepted as final and accurate. This edit is only performed to verify that all data have been received.

An institution is expected to submit valid and accurate CRA data that have been checked using edits approved for the particular calendar year. Institutions with data submissions that have outstanding Syntactical or Validity edits will result in an erroneous disclosure statement because loan records with edits are NOT represented on the disclosure statement. Data with Quality edits, if not corrected when inaccurate, will cause an incorrect disclosure statement. Only an error-free CRA submission will result in an accurate disclosure statement.

2019 CRA EDIT CHANGES:

References to Home Equity loans ([Optional Loan Type 04](#)) were removed from edits V905, V960, and V965. For more information, please see the [2019 CRA File Specifications](#).

EXPLANATION OF ASSESSMENT AREA EDITS

The Assessment Area may be reported by census tract. However, it is permitted to report the Assessment Area property location information at a summary level. "NA" in the MSA/MD field represents an area outside of any Metropolitan Statistical Area. "NA" in the state, county, or census tract field(s) represents the defined area (state, county, or census tract) in its entirety. For example, an NA entry in the census tract field represents all census tracts for the MSA or MD/state/county combination represented.

Below are examples of how the property location information can be reported on the Assessment Area record. Assume that each of these examples are individual Assessment Areas. The combinations reported in these examples represent MSA or MD/State/County/Census Tract combinations.

- ➔ 47894/NA/NA/NA - The Assessment Area encompasses all census tracts in MSA/MD 47894.
- ➔ NA/56/013/NA - The Assessment Area encompasses all census tracts in state 56 *AND* county 013 that are outside of an MSA/MD.
- ➔ 47894/51/059/NA - The Assessment Area encompasses all census tracts in MSA/MD 47894, state 51, *AND* county 059.
- ➔ 47894/51/059/4220.00 - The Assessment Area encompasses only census tract 4220.00 in county 059, state 51, and MSA/MD 47894.

+/-: INCLUDE/EXCLUDE PROPERTY LOCATIONS IN THE ASSESSMENT AREA

To include or exclude property locations in the Assessment Area, a "+" or "-" is required to be indicated in the field prior to the property location fields. The "+" indicates that the property location is to be included in the Assessment Area. The "-" represents an exclusion from the Assessment Area.

EXAMPLES: REPORTING ASSESSMENT AREAS USING INCLUDES AND EXCLUDES

The following examples illustrate how Assessment Areas should be reported.

- ➔ If your Assessment Area encompasses an entire MSA/MD, the data should be reported as follows:

| <u>INCLUDE/ EXCLUDE (+/-)</u> | <u>MSA/MD</u> | <u>STATE</u> | <u>COUNTY</u> | <u>CENSUS TRACT</u> |
|-----------------------------------|---------------|--------------|---------------|-------------------------|
| + | 12260 | NA | NA | NA |

This example includes the entire MSA/MD. The (+) symbol indicates "include" and NA indicates that all geographies located within MSA/MD 12260 are included.

- ➔ If your Assessment Area encompasses an entire MSA/MD, less one county located in the MSA/MD, the data should be reported as follows:

| <u>INCLUDE/ EXCLUDE (+/-)</u> | <u>MSA/MD</u> | <u>STATE</u> | <u>COUNTY</u> | <u>CENSUS TRACT</u> |
|-----------------------------------|---------------|--------------|---------------|-------------------------|
| + | 12060 | NA | NA | NA |
| - | 12060 | 13 | 151 | NA |

The example includes the entire MSA/MD, less one county located in Georgia (13). The (-) symbol indicates "exclude".

A second example demonstrates an Assessment Area that encompasses an entire MSA/MD, less three counties:

| <u>INCLUDE/ EXCLUDE (+/-)</u> | <u>MSA/MD</u> | <u>STATE</u> | <u>COUNTY</u> | <u>CENSUS TRACT</u> |
|-----------------------------------|---------------|--------------|---------------|-------------------------|
| + | 12060 | NA | NA | NA |
| - | 12060 | 13 | 151 | NA |
| - | 12060 | 13 | 063 | NA |
| - | 12060 | 13 | 067 | NA |

This example excludes three counties in the 12060 MSA/MD.



If your Assessment Area encompasses all census tracts in one county (in one MSA/MD), the data should be reported as follows:

| <u>INCLUDE/ EXCLUDE (+/-)</u> | <u>MSA/MD</u> | <u>STATE</u> | <u>COUNTY</u> | <u>CENSUS TRACT</u> |
|-----------------------------------|---------------|--------------|---------------|-------------------------|
| + | 12060 | 13 | 089 | NA |

This example includes one county and all its census tracts (NA) located in the 12060 MSA/MD.



If your Assessment Area encompasses several census tracts located in one county of an MSA/MD, the data should be reported as follows:

| <u>INCLUDE/ EXCLUDE (+/-)</u> | <u>MSA/MD</u> | <u>STATE</u> | <u>COUNTY</u> | <u>CENSUS TRACT</u> |
|-----------------------------------|---------------|--------------|---------------|-------------------------|
| + | 12060 | 13 | 089 | 0212.13 |
| + | 12060 | 13 | 089 | 0214.05 |
| + | 12060 | 13 | 089 | 0215.01 |
| + | 12060 | 13 | 089 | 0217.06 |

This example includes four census tracts in one county located in the 12060 MSA/MD.



If your Assessment Area encompasses a whole county with the exception of one census tract in that county, the data should be reported as follows:

| <u>INCLUDE/ EXCLUDE (+/-)</u> | <u>MSA/MD</u> | <u>STATE</u> | <u>COUNTY</u> | <u>CENSUS TRACT</u> |
|-----------------------------------|---------------|--------------|---------------|-------------------------|
| + | 12060 | 13 | 151 | NA |
| - | 12060 | 13 | 151 | 0701.01 |

This example includes the entire county less one census tract in that county.

The aforementioned examples of how to define your Assessment Area are not exhaustive.

SYNTACTICAL (S), VALIDITY (V), and QUALITY (Q) EDITS FOR THE COMMUNITY REINVESTMENT ACT (CRA)

| Composite Records: (Record Identifier = 3, 4, 5, 6, 7 and 8) | | | |
|---|---|--|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| S001 | Record Identifier | Record identifier must = 3 (transmittal sheet), 4 (composite business), 5 (composite farm), 6 (community development), 7 (consortium/third-party), or 8 (Assessment Area). | Record identifier does not equal 3 (transmittal sheet), 4 (composite business), 5 (composite farm), 6 (community development), 7 (consortium/third-party), or 8 (Assessment Area) |
| S002 | Timestamp | Timestamp on record must be later than timestamp on the FFIEC database and \leq the current date. | Record timestamp is earlier than, or equal to, timestamp on the FFIEC database and/or greater than the current date |
| S003 | Agency Code | Agency code must = 1, 2, or 3. | Agency code not in range 1-3 |
| S004 | Control Number (Respondent ID/Agency Code) | Control number must = a valid Respondent ID/Agency Code combination for year processed. | Invalid Respondent ID/Agency Code combination |
| S005 | Timestamp | Timestamp on record must be numeric. | Record timestamp is missing or nonnumeric |
| S007 | Activity Year | Activity Year must = year being processed. (=2019) | Activity Year missing or invalid |
| S008 | Composite Business and Farm Records | If record identifier = 4 or 5, then MSA or MD/State/County/Census Tract combination must be unique within the same record identifier. | MSA or MD/State/County/Census Tract combination is reported more than once for record identifiers 4 or 5 |
| S009 | Transmittal Sheet, Community Development and Consortium/Third-Party Records | Record identifiers 3, 6, and/or 7 may not be represented in a submission more than once. | Record is reported more than once for record identifiers 3, 6, and/or 7 |
| S010 | Transmittal Sheet, Community Development and Assessment Area | Record identifiers 3, 6, and 8 must be represented in a submission. | Record is missing for record identifiers 3, 6, and/or 8 |

Transmittal Sheet: (Record Identifier = 3)

| <u>EDCK</u> | <u>Transaction Item(s)</u> | <u>Edit Test</u> | <u>Edit Explanation</u> |
|--------------------|-----------------------------------|---|--|
| V100 | Respondent Mailing Address | Respondent name, address, city, state, and zip must not be blank. | Respondent name, address, city, state, or zip is missing |
| V105 | Contact Person's Name | Name of contact person must not be blank. | Name of contact person is missing |
| V110 | Contact Person's Telephone Number | Contact person telephone number must be in NNN-NNN-NNNN format and not = blank. | Telephone number for contact person is missing or not in valid format |
| V115 | Tax Identification (ID) Number | Tax ID number must be in NN-NNNNNNNN format, not = 00-0000000, and not = blank. | Tax ID number is missing or not in valid format |
| V120 | Contact Person's Fax Number | Fax number must be in NNN-NNN-NNNN format and not = blank. | Fax number for contact person is missing or not in valid format |
| V125 | Total Records | The number of records reported on the transmittal sheet does not equal the total number of records received in this submission for the same respondent or is missing. | Number of records reported on the transmittal sheet is missing or not equal to the total number of records received in this submission for the same respondent |
| V130 | Respondent ID | Respondent ID must be in valid format and must not = blank. | Respondent ID is missing or not in valid format |
| V135 | Agency Code | Agency code must = 1, 2, or 3. | Agency code not in range 1-3 |
| V140 | State | State must = a valid postal code abbreviation (i.e. VA for Virginia). | State does not equal a valid postal code abbreviation |
| V145 | Zip Code | Zip code must be valid and in NNNNN format left justified or NNNNN-NNNN. | Zip code not in valid format |
| V150 | Respondent E-mail Address | E-mail address for contact person must be provided. The e-mail address can only contain one @ symbol | Contact person's e-mail address is missing or is an invalid format |

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

| <u>EDCK</u> | <u>Transaction Item(s)</u> | <u>Edit Test</u> | <u>Edit Explanation</u> |
|--------------------|-----------------------------------|--|--|
| V300 | MSA/MD Number | MSA/MD number must = a valid MSA/MD number for year being processed or NA for areas outside an MSA/MD. | MSA/MD number is missing, does not equal a valid MSA/MD number or NA |
| V305 | State Code | State code must equal a valid FIPS code. | State code is missing or does not equal a valid FIPS code |

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
|-------------|---|--|--|
| V310 | State/County | State and county must = a valid combination. | County missing or state/county does not equal a valid combination |
| V315 | MSA (or MD)/State/County | If MSA/MD number does not = NA, then MSA/MD, state, and county must equal a valid combination. | MSA (or MD)/state/county does not equal a valid combination |
| V317 | MSA (or MD)/State/County | If MSA/MD number = NA, then state and county must equal a valid combination outside a MSA/MD area. | MSA (or MD)/state/county does not equal a valid combination |
| V320 | MSA (or MD)/State/County/Census Tract | Census tract must = a valid census tract number for the MSA (or MD)/state/county combination, NA if the street address does not exist OR a valid census tract number for the state/county combination where MSA/MD = NA (outside a MSA/MD area). | Census tract is missing, does not equal a valid census tract number or NA |
| V325 | Number of Loans - Originated (≤ \$100,000) | Number of loans originated with loan amount at origination ≤ \$100,000 must be ≥ 0. | Number of small business and/or small farm loans originated not ≥ 0 |
| V330 | Loan Amount - Originated (≤ \$100,000) | Total loan amount of loans originated with loan amount at origination ≤ \$100,000 must be ≥ 0. | Total loan amount of small business and/or small farm loans originated not ≥ 0 |
| V332 | Loan Amount - Originated (≤ \$100,000) | If the total loan amount of loans originated with loan amount at origination ≤ \$100,000 is > 0, then the number of loans originated with loan amount at origination ≤ \$100,000 must be > 0. | Total loan amount of small business and/or farm loans originated > 0 and number of loans not > 0 |
| V335 | Average Loan Amount - Originated (≤ \$100,000) | Average loan amount of loans originated with loan amount at origination ≤ \$100,000 must be ≤ \$100,000. | Average loan amount of small business and/or small farm loans originated not ≤ \$100,000 |
| V340 | Number of Loans - Purchased (≤ \$100,000) | Number of loans purchased with loan amount at origination ≤ \$100,000 must be ≥ 0. | Number of small business and/or small farm loans purchased not ≥ 0 |
| V345 | Loan Amount - Purchased (≤ \$100,000) | Total loan amount of loans purchased with loan amount at origination ≤ \$100,000 must be ≥ 0. | Total loan amount of small business and/or small farm loans purchased not ≥ 0 |

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
|-------------|---|---|---|
| V347 | Loan Amount - Purchased (\leq \$100,000) | If the total loan amount of loans purchased with loan amount at origination \leq \$100,000 is > 0 , then the number of loans purchased with loan amount at origination \leq \$100,000 must be > 0 . | Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0 |
| V350 | Average Loan Amount - Purchased (\leq \$100,000) | Average loan amount of loans purchased with loan amount at origination \leq \$100,000 must be \leq \$100,000. | Average loan amount of small business and/or small farm loans purchased not \leq \$100,000 |
| V355 | Number of Loans - Originated ($>$ \$100,000 and \leq \$250,000) | Number of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be ≥ 0 . | Number of small business and/or small farm loans originated not ≥ 0 |
| V357 | Number of Loans - Originated ($>$ \$100,000 and \leq \$250,000) | If the number of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 is > 0 , then the total loan amount of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be > 0 . | Number of small business and/or farm loans originated > 0 and total loan amount not > 0 |
| V360 | Loan Amount - Originated ($>$ \$100,000 and \leq \$250,000) | Total loan amount of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be ≥ 0 . | Total loan amount of small business and/or small farm loans originated not ≥ 0 |
| V362 | Loan Amount - Originated ($>$ \$100,000 and \leq \$250,000) | If the total loan amount of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 is > 0 , then the number of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be > 0 . | Total loan amount of small business and/or farm loans originated > 0 and number of loans not > 0 |
| V365 | Average Loan Amount - Originated ($>$ \$100,000 and \leq \$250,000) | Average loan amount of loans originated with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be $>$ \$100,000 and \leq \$250,000. | Average loan amount of small business and/or small farm loans originated not $>$ \$100,000 and \leq \$250,000 |
| V370 | Number of Loans - Purchased ($>$ \$100,000 and \leq \$250,000) | Number of loans purchased with loan amount at origination $>$ \$100,000 and \leq \$250,000 must be ≥ 0 . | Number of small business and/or small farm loans purchased not ≥ 0 |

| Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5) | | | |
|---|---|---|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V372 | Number of Loans - Purchased (> \$100,000 and ≤ \$250,000) | If the number of loans purchased with loan amount at origination > \$100,000 and ≤ \$250,000 is > 0, then the total loan amount of loans purchased with loan amount at origination > \$100,000 and ≤ \$250,000 must be > 0. | Number of small business and/or farm loans purchased > 0 and total loan amount not > 0 |
| V375 | Loan Amount - Purchased (> \$100,000 and ≤ \$250,000) | Total loan amount of loans purchased with loan amount at origination > \$100,000 and ≤ \$250,000 must be ≥ 0. | Total loan amount of small business and/or small farm loans purchased not ≥ 0 |
| V377 | Loan Amount - Purchased (> \$100,000 and ≤ \$250,000) | If the total loan amount of loans purchased with loan amount at origination > \$100,000 and ≤ \$250,000 is > 0, then the number of loans purchased with loan amount at origination > \$100,000 and ≤ \$250,000 must be > 0. | Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0 |
| V380 | Average Loan Amount - Purchased (> \$100,000 and ≤ \$250,000) | Average loan amount of loans purchased with loan amount at origination > \$100,000 and ≤ \$250,000 must be > \$100,000 and ≤ \$250,000. | Average loan amount of small business and/or small farm loans purchased not > \$100,000 and ≤ \$250,000 |
| V385 | Number of Loans - Originated (> \$250,000) | Number of loans originated with loan amount at origination > \$250,000 must be ≥ 0. | Number of small business and/or small farm loans originated not ≥ 0 |
| V387 | Number of Loans - Originated (> \$250,000) | If the number of loans originated with loan amount at origination > \$250,000 is > 0, then the total loan amount of loans originated with loan amount at origination > \$250,000 must be > 0. | Number of small business and/or farm loans originated > 0 and total loan amount not > 0 |
| V390 | Loan Amount - Originated (> \$250,000) | Total loan amount of loans originated with loan amount at origination > \$250,000 must be ≥ 0. | Total loan amount of small business and/or small farm loans originated not ≥ 0 |
| V392 | Loan Amount - Originated (> \$250,000) | If the total loan amount of loans originated with loan amount at origination > \$250,000 is > 0, then the number of loans originated with loan amount at origination > \$250,000 must be > 0. | Total loan amount of small business and/or farm loans originated > 0 and number of loans not > 0 |

| Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5) | | | |
|---|--|---|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V395 | Average Loan Amount - Originated (> \$250,000) | Average loan amount of loans originated with loan amount at origination > \$250,000 must be > \$250,000. | Average loan amount of small business and/or small farm loans originated not > \$250,000 |
| V400 | Number of Loans - Purchased (> \$250,000) | Number of loans purchased with loan amount at origination > \$250,000 must be ≥ 0 . | Number of small business and/or small farm loans purchased not ≥ 0 |
| V402 | Number of Loans - Purchased (> \$250,000) | If the number of loans purchased with loan amount at origination > \$250,000 is > 0, then the total loan amount of loans purchased with loan amount at origination > \$250,000 must be > 0. | Number of small business and/or farm loans purchased > 0 and total loan amount not > 0 |
| V405 | Loan Amount - Purchased (> \$250,000) | Total loan amount of loans purchased with loan amount at origination > \$250,000 must be ≥ 0 . | Total loan amount of small business and/or small farm loans purchased not ≥ 0 |
| V407 | Loan Amount - Purchased (> \$250,000) | If the total loan amount of loans purchased with loan amount at origination > \$250,000 is > 0, then the number of loans purchased with loan amount at origination > \$250,000 must be > 0. | Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0 |
| V410 | Average Loan Amount - Purchased (> \$250,000) | Average loan amount of loans purchased with loan amount at origination > \$250,000 must be > \$250,000. | Average loan amount of small business and/or small farm loans purchased not > \$250,000 |
| V415 | Number of Loans - Originated & Purchased (where revenues \leq \$1 million) | The total number of loans where gross annual revenues are \leq \$1 million must be ≥ 0 and must equal the sum of the number of loans originated where gross annual revenues are \leq \$1 million and the number of loans purchased where gross annual revenues are \leq \$1 million reported in this record. | The total number of loans where gross annual revenues are \leq \$1 million not ≥ 0 and/or does not equal the sum of the number of loans originated where gross annual revenues are \leq \$1 million and the number of loans purchased where gross annual revenues are \leq \$1 million reported in this record |

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
|-------------|--|---|---|
| V420 | Loan Amount - Originated & Purchased (where revenues \leq \$1 million) | The total loan amount of loans where gross annual revenues are \leq \$1 million must be \geq 0 and must equal the sum of the loan amount of loans originated where gross annual revenues are \leq \$1 million and the loan amount of loans purchased where gross annual revenues are \leq \$1 million reported in this record. | The total loan amount of loans where gross annual revenues are \leq \$1 million not \geq 0 and/or does not equal the sum of the loan amount of loans originated where gross annual revenues are \leq \$1 million and the loan amount of loans purchased where gross annual revenues are \leq \$1 million reported in this record |
| V425 | Number of Loans - Originated & Purchased (affiliate loans) | The total number of loans reported as affiliate loans must be \geq 0 and must equal the sum of the number of loans originated reported as affiliate loans and the number of loans purchased reported as affiliate loans reported in this record. | The total number of loans reported as affiliate loans not \geq 0 and/or does not equal the sum of the number of loans originated reported as affiliate loans and the number of loans purchased reported as affiliate loans reported in this record |
| V430 | Loan Amount - Originated & Purchased (affiliate loans) | The total loan amount of loans reported as affiliate loans must be \geq 0 and must equal the sum of the loan amount of loans originated reported as affiliate loans and the loan amount of loans purchased reported as affiliate loans reported in this record. | The total loan amount of loans reported as affiliate loans not \geq 0 and/or does not equal the sum of the loan amount of loans originated reported as affiliate loans and the loan amount of loans purchased reported as affiliate loans reported in this record |
| V435 | Number of Loans - Originated (where revenues \leq \$1 million) | Number of loans originated where gross annual revenues are \leq \$1 million must be \geq 0 and must not exceed the total number of loans originated reported in this record. | Number of small business and/or small farm loans originated where gross annual revenues are \leq \$1 million not \geq 0 and/or exceeds the total number of loans originated reported in this record |
| V437 | Number of Loans - Originated (where revenues \leq \$1 million) | If the number of loans originated where gross annual revenues are \leq \$1 million is equal to the total number of loans originated reported in this record, then the total loan amount of loans originated where gross annual revenues are \leq \$1 million must = the total loan amount for all originated loans reported in this record. | Number of small business and/or small farm loans originated where gross annual revenues are \leq \$1 million = to the total number of loans originated reported in this record AND the total loan amount of loans originated where gross annual revenues are \leq \$1 million does not = the total loan amount for all originated loans reported in this record |

| Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5) | | | |
|---|--|---|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V440 | Loan Amount - Originated (where revenues \leq \$1 million) | Total loan amount of loans originated where gross annual revenues \leq \$1 million must be ≥ 0 and must not exceed the total loan amount for all originated loans reported in this record. | Total loan amount of small business and/or small farm loans originated where gross annual revenues are \leq \$1 million not ≥ 0 and/or exceeds the total loan amounts originated for this record |
| V442 | Loan Amount - Originated (where revenues \leq \$1 million) | If the total loan amount of loans originated where gross annual revenues are \leq \$1 million is > 0 , then the total number of loans originated where gross annual revenues are \leq \$1 million must be > 0 . | Total loan amount of small business and/or small farm loans originated where gross annual revenues are \leq \$1 million > 0 and number of loans not > 0 |
| V445 | Number of Loans - Purchased (where revenues \leq \$1 million) | Number of loans purchased where gross annual revenues are \leq \$1 million must be ≥ 0 and must not exceed the total number of loans purchased reported in this record. | Number of small business and/or small farm loans purchased where gross annual revenues are \leq \$1 million not ≥ 0 and/or exceeds the total number of loans purchased reported in this record |
| V447 | Number of Loans - Purchased (where revenues \leq \$1 million) | If the number of loans purchased where gross annual revenues are \leq \$1 million is equal to the total number of loans purchased reported in this record, then the total loan amount of loans purchased where gross annual revenues are \leq \$1 million must = the total loan amount for all purchased loans reported in this record. | Number of small business and/or small farm loans purchased where gross annual revenues are \leq \$1 million = to the total number of loans purchased reported in this record AND the total loan amount of loans purchased where gross annual revenues are \leq \$1 million does not = the total loan amount for all purchased loans reported in this record |
| V450 | Loan Amount - Purchased (where revenues \leq \$1 million) | Total loan amount of loans purchased where gross annual revenues \leq \$1 million must be ≥ 0 and must not exceed the total loan amount for all purchased loans reported in this record. | Total loan amount of small business and/or small farm loans purchased where gross annual revenues are \leq \$1 million not ≥ 0 and/or exceeds the total loan amounts purchased for this record |
| V452 | Loan Amount - Purchased (where revenues \leq \$1 million) | If the total loan amount of loans purchased where gross annual revenues are \leq \$1 million is > 0 , then the total number of loans purchased where gross annual revenues are \leq \$1 million must be > 0 . | Total loan amount of small business and/or small farm loans purchased where gross annual revenues are \leq \$1 million > 0 and number of loans not > 0 |

| Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5) | | | |
|---|--|---|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V455 | Number of Loans - Originated (affiliate loans) | Number of loans originated reported as affiliate loans must be ≥ 0 and must not exceed the total number of loans originated reported in this record. | Number of small business and/or small farm loans originated reported as affiliate loans not ≥ 0 and/or exceeds the total number of loans originated reported in this record |
| V457 | Number of Loans - Originated (affiliate loans) | If the number of loans originated reported as affiliate loans is equal to the total number of loans originated reported in this record, then the total loan amount of loans originated reported as affiliate loans must = the total loan amount for all originated loans reported in this record. | Number of small business and/or small farm loans originated reported as affiliate loans = to the total number of loans originated reported in this record AND the total loan amount of loans originated reported as affiliate loans does not = the total loan amount for all originated loans reported in this record |
| V460 | Loan Amount - Originated (affiliate loans) | Total loan amount of loans originated reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of loans originated reported in this record. | Total loan amount of small business and/or small farm loans originated reported as affiliate loans not ≥ 0 and/or exceeds the total loan amount of loans originated reported in this record |
| V462 | Loan Amount - Originated (affiliate loans) | If the total loan amount of loans originated reported as affiliate loans is > 0 , then the number of loans originated reported as affiliate loans must be > 0 . | Total loan amount of small business and/or small farm loans originated reported as affiliate loans > 0 and number of loans originated not > 0 |
| V465 | Number of Loans - Purchased (affiliate loans) | Number of loans purchased reported as affiliate loans must be ≥ 0 and must not exceed the total number of loans purchased reported in this record. | Number of small business and/or small farm loans purchased reported as affiliate loans not ≥ 0 and/or exceeds the total number of loans purchased reported in this record |
| V467 | Number of Loans - Purchased (affiliate loans) | If the number of loans purchased reported as affiliate loans is equal to the total number of loans purchased reported in this record, then the total loan amount of loans purchased reported as affiliate loans must = the total loan amount for all purchased loans reported in this record. | Number of small business and/or small farm loans purchased reported as affiliate loans = to the total number of loans purchased reported in this record AND the total loan amount of loans purchased reported as affiliate loans does not = the total loan amount for all purchased loans reported in this record |

| Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5) | | | |
|---|--|---|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V470 | Loan Amount - Purchased (affiliate loans) | Total loan amount of loans purchased reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of loans purchased reported in this record. | Total loan amount of small business and/or small farm loans purchased reported as affiliate loans not ≥ 0 and/or exceeds the total loan amount of loans purchased reported in this record |
| V472 | Loan Amount - Purchased (affiliate loans) | If the total loan amount of loans purchased reported as affiliate loans is > 0 , then the number of loans purchased reported as affiliate loans must be > 0 . | Total loan amount of small business and/or small farm loans purchased reported as affiliate loans > 0 and number of loans purchased not > 0 |
| Community Development Loans: (Record Identifier = 6) | | | |
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V600 | Number of Loans - Originated & Purchased | Number of community development loans (originated & purchased) must be ≥ 0 . | Number of community development loans (originated & purchased) not ≥ 0 |
| V605 | Loan Amount - Originated & Purchased | Total loan amount of community development loans (originated & purchased) must be ≥ 0 . | Total loan amount of community development loans (originated & purchased) not ≥ 0 |
| V610 | Number of Loans - Originated & Purchased (affiliate loans) | Number of community development loans (originated & purchased) reported as affiliate loans must be ≥ 0 and must not exceed the total number of community development loans reported. | Number of community development loans (originated & purchased) reported as affiliate loans not ≥ 0 and/or exceeds the total number of community development loans reported |
| V615 | Loan Amount - Originated & Purchased (affiliate loans) | Total loan amount of community development loans (originated & purchased) reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of community development loans reported. | Total loan amount of community development loans (originated & purchased) reported as affiliate loans not ≥ 0 and/or exceeds the total loan amount of community development loans reported |
| V620 | Number of Loans - Originated | Number of community development loans originated must be ≥ 0 . | Number of community development loans originated not ≥ 0 |

| Community Development Loans: (Record Identifier = 6) | | | |
|---|--|---|--|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V625 | Loan Amount - Originated | Total loan amount of community development loans originated must be ≥ 0 . | Total loan amount of community development loans originated not ≥ 0 |
| V627 | Loan Amount - Originated | If the total loan amount of community development loans originated is > 0 , then the number of community development loans originated must be > 0 . | Total loan amount of community development loans originated > 0 and number of loans not > 0 |
| V630 | Number of Loans - Purchased | Number of community development loans purchased must be ≥ 0 . | Number of community development loans purchased not ≥ 0 |
| V635 | Loan Amount - Purchased | Total loan amount of community development loans purchased must be ≥ 0 . | Total loan amount of community development loans purchased not ≥ 0 |
| V637 | Loan Amount - Purchased | If the total loan amount of community development loans purchased is > 0 , then the number of community development loans purchased must be > 0 . | Total loan amount of community development loans purchased > 0 and number of loans not > 0 |
| V640 | Total Number of Loans - Originated & Purchased | The sum of the number of community development loans originated and the number of community development loans purchased must equal the total number of community development loans reported. | The sum of the number of community development loans originated and the number of community development loans purchased does not = the total number of community development loans reported |
| V642 | Total Loan Amount - Originated & Purchased | The sum of the total loan amount of community development loans originated and the total loan amount of community development loans purchased must equal the total loan amount of community development loans reported. | The sum of the total loan amount of community development loans originated and the total loan amount of community development loans purchased does not = the total loan amount of community development loans reported |
| V645 | Number of Loans - Originated (affiliate loans) | Number of community development loans originated reported as affiliate loans must be ≥ 0 and must not exceed the total number of community development loans originated reported. | Number of community development loans originated reported as affiliate loans not ≥ 0 and/or exceeds the total number of community development loans originated reported |
| | | | |

| Community Development Loans: (Record Identifier = 6) | | | |
|---|--|--|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V650 | Loan Amount - Originated (affiliate loans) | Total loan amount of community development loans originated reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of community development loans originated reported. | Total loan amount of community development loans originated reported as affiliate loans > 0 and/or exceeds the total loan amount of community development loans originated reported |
| V652 | Loan Amount - Originated (affiliate loans) | If the total loan amount of community development loans originated reported as affiliate loans is > 0 , then the number of community development loans originated reported as affiliate loans must be > 0 . | Total loan amount of community development loans originated reported as affiliate loans > 0 and number of loans not > 0 |
| V655 | Number of Loans - Purchased (affiliate loans) | Number of community development loans purchased reported as affiliate loans must be ≥ 0 and must not exceed the total number of community development loans purchased reported. | Number of community development loans purchased reported as affiliate loans not ≥ 0 and/or exceeds the total number of community development loans purchased reported |
| V660 | Loan Amount - Purchased (affiliate loans) | Total loan amount of community development loans purchased reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of community development loans purchased reported. | Total loan amount of community development loans purchased reported as affiliate loans not ≥ 0 and/or exceeds the total loan amount of community development loans purchased reported |
| V662 | Loan Amount - Purchased (affiliate loans) | If the total loan amount of community development loans purchased reported as affiliate loans is > 0 , then the number of community development loans purchased reported as affiliate loans must be > 0 . | Total loan amount of community development loans purchased reported as affiliate loans > 0 and number of loans not > 0 |
| V665 | Total Number of Loans - Originated & Purchased (affiliate loans) | The sum of the number of community development loans originated reported as affiliate loans and the number of community development loans purchased reported as affiliate loans must equal the total number of community development loans reported as affiliate loans. | The sum of the number of community development loans originated and the number of community development loans purchased reported as affiliate loans does not = the total number of community development loans reported as affiliate loans |
| V667 | Total Loan Amount - Originated & Purchased (affiliate loans) | The sum of the total loan amount of community development loans originated reported as affiliate loans and the total loan amount of community development loans purchased reported as affiliate loans must equal the total loan amount of community development loans reported as affiliate loans. | The sum of the total loan amount of community development loans originated and the total loan amount of community development loans purchased reported as affiliate loans does not = the total loan amount of community development loans reported as affiliate loans |

| Consortium/Third-Party Loans (Record Identifier = 7) | | | |
|---|--|---|--|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V700 | Number of Loans - Originated & Purchased | Number of consortium/third-party loans (originated & purchased) must be ≥ 0 . | Number of consortium/third-party loans (originated & purchased) not ≥ 0 |
| V705 | Loan Amount - Originated & Purchased | Total loan amount of consortium/third-party loans (originated & purchased) must be ≥ 0 . | Total loan amount of consortium/third-party loans (originated & purchased) not ≥ 0 |
| V710 | Number of Loans - Originated | Number of consortium/third-party loans originated must be ≥ 0 . | Number of consortium/third-party loans originated not ≥ 0 |
| V715 | Loan Amount - Originated | Total loan amount of consortium/third-party loans originated must be ≥ 0 . | Total loan amount of consortium/third-party loans originated not ≥ 0 |
| V717 | Loan Amount - Originated | If the total loan amount of consortium/third-party loans originated is > 0 , then the number of consortium/third-party loans originated must be > 0 . | Total loan amount of consortium/third-party loans originated > 0 and number of loans not > 0 |
| V720 | Number of Loans - Purchased | Number of consortium/third-party loans purchased must be ≥ 0 . | Number of consortium/third-party loans purchased not ≥ 0 |
| V725 | Loan Amount - Purchased | Total loan amount of consortium/third-party loans purchased must be ≥ 0 . | Total loan amount of consortium/third-party loans purchased not ≥ 0 |
| V727 | Loan Amount - Purchased | If the total loan amount of consortium/third-party loans purchased is > 0 , then the number of consortium/third-party loans purchased must be > 0 . | Total loan amount of consortium/third-party loans purchased > 0 and number of loans not > 0 |

| Consortium/Third-Party Loans (Record Identifier = 7) | | | |
|---|--|--|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V730 | Total Number of Loans - Originated & Purchased | The sum of the number of consortium/third-party loans originated and the number of consortium/third-party loans purchased must equal the total number of consortium/third-party loans reported. | The sum of the number of consortium/third-party loans originated and the number of consortium/third-party loans purchased does not = the total number of consortium/third-party loans reported |
| V735 | Total Loan Amount - Originated & Purchased | The sum of the total loan amount of consortium/third-party loans originated and the total loan amount of consortium/third-party loans purchased must equal the total loan amount of consortium/third-party loans reported. | The sum of the total loan amount of consortium/third-party loans originated and the total loan amount of consortium/third-party loans purchased does not = the total loan amount of consortium/third-party loans reported |
| Assessment Area: (Record Identifier = 8) | | | |
| V800 ¹ | Military Personnel Flag | Military personnel flag must = 1 or 2. | Military personnel flag not = 1 or 2 |
| V801 | Military Personnel Flag | If military personnel flag = 1, then the Assessment Area must include at least one Assessment Area record. | Military personnel flag = 1 and does not include at least one Assessment Area |
| V802 | Military Personnel Flag | If military personnel flag = 2, then the Assessment Area must include only one Assessment Area record. | Military personnel flag = 2, includes more than one Assessment Area |
| V805 | Assessment Area Number | Assessment Area Number must = 0001-9999. | Assessment Area Number not = 0001-9999 |
| V810 | +/- | Include/Exclude must = + or -. | Include/Exclude not = + or - |
| V815 | +/- | Area Included already included previously in this Assessment Area. | Geography already included in this Assessment Area |
| V817 | +/- | Area Included already included in a different Assessment Area. | Geography already included in a different Assessment Area |
| V820 | +/- | Area Excluded already excluded previously in this Assessment Area. | Geography already excluded in this Assessment Area. |
| V825 | +/- | Area Excluded must first be designated as included in this Assessment Area. | Geography not included in this Assessment Area prior to exclusion |

¹ If an institution considers itself predominantly serving the military or their dependents (Military Personnel Flag = 2), then edits V805-V857 will not be performed.

| Assessment Area: (Record Identifier = 8) | | | |
|---|----------------------------|--|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V830 | +/- | Sum of area excluded and area included = a null value. | Area excluded offsets the area included; Net result is no Assessment Area defined |
| V835 | MSA/MD Number | MSA/MD number must = a valid MSA/MD number for year being processed or NA. | MSA/MD number is missing, does not equal NA or a valid MSA/MD number |
| V840 | State Code | State code must = a valid FIPS code or NA. | State code does not equal a valid FIPS code or NA |
| V842 | State Code | If state code = NA, then county code must = NA. | The state code equals NA and the county code does not equal NA |
| V843 | State Code | If state code = a valid FIPS code and county code = NA, then the MSA/MD number must equal a valid MSA/MD number. | The state code equals a valid FIPS code and the MSA/MD does not equal a valid MSA/MD number |
| V845 | State/County | If state does not = NA, state and county must equal a valid combination or county = NA. | State/county does not equal a valid combination or county does not = NA |
| V847 | State/County | If MSA/MD = NA, then there must be a valid state and county combination. | State/county does not equal a valid combination |
| V850 | MSA (or MD)/State/County | If MSA/MD does not = NA, then MSA/MD, state, and county must equal a valid combination or (MSA/MD and state must equal a valid combination where county = NA). | MSA (or MD)/State/County does not equal a valid combination |
| V852 | Census Tract | If the MSA (or MD)/state/county combination is valid, then the census tract must = a valid census tract number for that combination or NA. | Census tract does not equal a valid census tract number for the property combination or NA |
| V855 | Census Tract | If MSA/MD = NA, then the census tract must = NA or the state/county/tract must equal a valid combination outside a MSA/MD area. | Census tract does not equal a valid census tract number for the property combination or NA |
| V857 | Census Tract | If County = NA, then the Census tract must = NA. | The Census Tract = NA and the county does not = NA |

| Micro Data: (Record Identifier = 9) | | | |
|--|---------------------------------------|--|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V900 | Loan Number | Loan number must not be blank. | Loan number missing |
| V902 | Loan Number | Loan number must be unique for type of loan. | Loan number already exists for loan type |
| V905 | Type of Loan | Type of loan must = 01, 02, 03, 05, 06, 07, 08, or 09. | Type of loan is not 01, 02, 03, 05, 06, 07, 08 or 09 |
| V910 | Loan Amount at Origination | Loan amount at origination must be > 0, OR NA if loan amount at origination is < \$500.00. | Loan amount must be numeric, greater than zero, and rounded to the nearest whole number or NA |
| V915 | Action Taken Type | Action taken type must = 1 or 6. | Action taken type not equal to 1 or 6 |
| V920 | Action Taken Date | Action taken date must be in ccyyymmdd format; month and day must be in the range 01-12 and 01-31, respectively. CC, YY, MM, and DD must be numeric and a valid combination. | Century and/or Year and/or Month and/or Day not valid |
| V925 | Action Taken Date | Year (CCYY) of action taken date must = activity year for period being processed. (=2019) | Year for action taken does not match activity year |
| V930 | MSA/MD Number | MSA/MD must = a valid MSA/MD number for year being processed or NA. | MSA/MD number is missing, does not equal NA or a valid MSA/MD number |
| V935 | State Code | State code must equal a valid FIPS code. | State code is missing or does not equal a valid FIPS code |
| V940 | State/County Codes | State and County must = a valid combination. | County missing or state/county does not equal a valid combination |
| V945 | MSA (or MD)/State/County | If MSA/MD number does not = NA, then MSA/MD, state, and county must equal a valid combination. | MSA (or MD)/state/county does not equal a valid combination |
| V947 | MSA (or MD)/State/County | If MSA/MD number = NA, then state and county must equal a valid combination outside a MSA/MD area. | MSA (or MD)/state/county does not equal a valid combination |
| V950 | MSA (or MD)/State/County/Census Tract | Census tract must = a valid census tract number for the MSA (or MD)/state/county combination, NA if the street address does not exist OR a valid census tract number for the state/county combination where MSA/MD = NA (outside a MSA/MD area). | Census tract is missing, does not equal a valid census tract number or NA |

| Micro Data: (Record Identifier = 9) | | | |
|---|---|--|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| V955 | Business/Farm Annual Revenue | If type of loan = 01, 02, or 03, then Business/Farm annual revenue must = 1, 2, or 3. | Business/farm annual revenue does not equal 1, 2, or 3. |
| V960 | Business/Farm Annual Revenue | If type of loan = 05, 06, 07, 08, or 09, then business/farm annual revenue must = 4. | Consumer loan reported and business/farm revenue does not equal 4 |
| V965 | Income: Consumer Loans | If type of loan = 05, 06, 07, 08, or 09, then consumer loan income must be numeric and ≥ 0 . | Consumer loan reported and consumer loan income not numeric and ≥ 0 |
| V970 | Income: Consumer Loans | If type of loan = 01, 02, or 03, then consumer loan income must = 0000. | Business/farm loan reported and consumer loan income does not equal 0000. |
| V975 | Affiliate Lending Flag | Affiliate lending flag must = 1 or 2. | Affiliate lending flag not = 1 or 2 |
| Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5) | | | |
| Q300 | Average Loan Amount - Originated (> \$250,000) Small Business | Average loan amount of small business loans originated with loan amount at origination > \$250,000 must be > \$250,000 and \leq \$1 million. | Average loan amount of small business loans originated not > \$250,000 and \leq \$1 million |
| Q305 | Average Loan Amount - Originated (> \$250,000) Small Farm | Average loan amount of small farm loans originated with loan amount at origination > \$250,000 must be > \$250,000 and \leq \$500,000. | Average loan amount small farm loans originated not > \$250,000 and \leq \$500,000 |
| Q400 | Average Loan Amount - Purchased (> \$250,000) Small Business | Average loan amount of small business loans purchased with loan amount at origination > \$250,000 must be > \$250,000 and \leq \$1 million. | Average loan amount of small business loans purchased not > \$250,000 and \leq \$1 million |
| Q405 | Average Loan Amount - Purchased (> \$250,000) Small Farm | Average loan amount of small farm loans purchased with loan amount at origination > \$250,000 must be > \$250,000 and \leq \$500,000. | Average loan amount small farm loans purchased not > \$250,000 and \leq \$500,000 |
| Community Development Loans: (Record Identifier = 6) | | | |
| Q600 | Average Loan Amount - Originated | Average loan amount of community development loans originated must be \leq \$10 million. | Average loan amount of community development loans originated not \leq \$10 million |

Community Development Loans: (Record Identifier = 6)

| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
|---|--|---|--|
| Q605 | Average Loan Amount - Purchased | Average loan amount of community development loans purchased must be \leq \$10 million. | Average loan amount of community development loans purchased not \leq \$10 million |
| Q610 | Average Loan Amount - Originated (affiliate loans) | Average loan amount of community development loans originated reported as affiliate loans must be \leq \$10 million. | Average loan amount of community development loans originated reported as affiliate loans not \leq \$10 million |
| Q615 | Average Loan Amount - Purchased (affiliate loans) | Average loan amount of community development loans purchased reported as affiliate loans must be \leq \$10 million. | Average loan amount of community development loans purchased reported as affiliate loans not \leq \$10 million |
| Q620 | Number of Loans - Originated | If the number of community development loans originated is > 0 , then the total loan amount of community development loans originated should be > 0 . | Number of community development loans originated > 0 and total loan amount not > 0 |
| Q625 | Number of Loans - Purchased | If the number of community development loans purchased is > 0 , then the total loan amount of community development loans purchased should be > 0 . | Number of community development loans purchased > 0 and total loan amount not > 0 |
| Q630 | Number of Loans - Originated (affiliate loans) | If the number of community development loans originated reported as affiliate loans is > 0 , then the total loan amount of community development loans originated reported as affiliate loans should be > 0 . | Number of community development loans originated reported as affiliate loans > 0 and total loan amount not > 0 |
| Q635 | Number of Loans - Purchased (affiliate loans) | If the number of community development loans purchased reported as affiliate loans is > 0 , then the total loan amount of community development loans purchased reported as affiliate loans should be > 0 . | Number of community development loans purchased reported as affiliate loans > 0 and total loan amount not > 0 |
| Consortium/Third-Party Loans (Record Identifier = 7) | | | |
| Q700 | Average Loan Amount - Originated | Average loan amount of consortium/third-party loans originated must be \leq \$10 million. | Average loan amount of consortium/third-party loans originated not \leq \$10 million |

| Consortium/Third-Party Loans (Record Identifier = 7) | | | |
|---|---|---|---|
| EDCK | Transaction Item(s) | Edit Test | Edit Explanation |
| Q705 | Average Loan Amount - Purchased | Average loan amount of consortium/third-party loans purchased must be \leq \$10 million. | Average loan amount of consortium/third-party loans purchased not \leq \$10 million |
| Q710 | Number of Loans - Originated | If the number of consortium/third-party loans originated is > 0 , then the total loan amount of consortium/third-party loans originated should be > 0 . | Number of consortium/third-party loans originated > 0 and total loan amount not > 0 |
| Q715 | Number of Loans - Purchased | If the number of consortium/third-party loans purchased is > 0 , then the total loan amount of consortium/third-party loans purchased should be > 0 . | Number of consortium/third-party loans purchased > 0 and total loan amount not > 0 |
| Micro Data: (Record Identifier = 9) | | | |
| Q900 | Loan Amount at Origination - Small Business | If loan type = 01, then loan amount must be \leq \$1 million. | Small business loan amount not \leq \$1 million |
| Q905 | Loan Amount at Origination - Small Farm | If loan type = 02, then loan amount must be \leq \$500,000. | Small farm loan amount not \leq \$500,000 |