

Disclosure File Specifications

The following information describes the format of the 2002 CRA Disclosure Flat File.

<u>Table</u>	<u>Description of Disclosure Tables -- Record Length 114</u>
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<u>D 1-1</u>	<u>Small Business Loans by County - Originations</u> 25 fields comprising 114 characters and no filler
<u>D 1-2</u>	<u>Small Business Loans by County - Purchases</u> 25 fields comprising 114 characters and no filler
<u>D 2-1</u>	<u>Small Farm Loans by County - Originations</u> 25 fields comprising 114 characters and no filler
<u>D 2-2</u>	<u>Small Farm Loans by County - Purchases</u> 25 fields comprising 114 characters and no filler
<u>D 3</u>	<u>Assessment Area/Non Assessment Area Activity - Small Business</u> 18 fields comprising 80 characters and filler comprising 34 characters
<u>D 4</u>	<u>Assessment Area/Non Assessment Area Activity - Small Farm</u> 18 fields comprising 80 characters and filler comprising 34 characters
<u>D 5</u>	<u>Community Development/Consortium-Third Party Activity</u> 9 fields comprising 50 characters and filler comprising 64 characters
<u>D 6</u>	<u>Assessment Area(s) by Tract</u> 14 fields comprising 47 characters and filler comprising 67 characters

Disclosure Table 1-1 Small Business Loans by County -- Originations

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is D1-1
2. Respondent ID	6	15	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	16	17	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	17	20	4	N	Four digit year (e.g. 2002)
5. Loan Type	21	21	1	N	Value is 4 (Small Business)
6. Action Taken Type	22	22	1	N	Value is 1 (Originations)
7. State	23	24	2	AN	FIPS code with leading zeros or blank for totals across all states
8. County	25	27	3	AN	FIPS code with leading zeros or blank for totals across all counties
9. MA	28	31	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA or blank for totals across all MSAs
10. Assessment Area Number	32	35	4	AN	Values are 0001 through 9999; Right justified with leading zeros, NA left justified for areas outside of an Assessment Area (including predominately military areas) OR blank for totals across all Assessment Areas
11. Partial County Indicator	36	36	1	AN	Values are Y = Yes N = No OR blank for totals
12. Split County Indicator	37	37	1	AN	Values are Y = Yes N = No OR blank for totals
13. Population Classification	38	38	1	AN	Values are S= counties with ≤ 500,000 in population

						L= counties with >500,000 in population OR blank for totals
14. Income Group Total	39	41	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= ≥ 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 (≥ 120% of MFI) 105= Income Not Known (0) 106= Tract not Known (NA) Right justified with leading zeros or blank for totals
15. Report Level	42	44	3	AN		Values are 4= Total Inside & Outside Assessment Area (AA) (across all states) 6= Total Inside AA (across all states) 8= Total Outside AA (across all states) 10= State Total 20= Total Inside AA in State 30= Total Outside AA in State 40= County Total 50= Total Inside AA in County 60= Total Outside AA in County

						Right justified with leading zeros or blank if not a total
16. Number of Small Business Loans Originated with Loan Amount at Origination \leq \$100,000	45	50	6	N		Right justified with leading zeros
17. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination \leq \$100,000	51	58	8	N		Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros
18. Number of Small Business Loans Originated with Loan Amount at Origination > 100,000 and \leq \$250,000	59	64	6	N		Right justified with leading zeros
19. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination > \$100,000 and \leq \$250,000	65	72	8	N		Amount is in thousands (e.g. 00000125 indicates \$125,000); Right justified with leading zeros
20. Number of Small Business Loans Originated with Loan Amount at Origination > \$250,000 and \leq \$1,000,000	73	78	6	N		Right justified with leading zeros
21. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination > \$250,000 and \leq \$1,000,000	79	86	8	N		Amount is in thousands (e.g. 00000300 indicates \$300,000); Right justified with leading zeros
22. Number of Loans Originated to Small Businesses with Gross Annual Revenues \leq \$1 million	87	92	6	N		Right justified with leading zeros
23. Total Loan Amount of Loans Originated to Small Businesses with Gross Annual Revenues \leq \$1 million	93	100	8	N		Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros
24. Number of Small Business Loans Originated Reported as Affiliate Loans	101	106	6	N		Right justified with leading zeros
25. Total Loan Amount of Small Business Loans Originated Reported as Affiliate Loans	107	114	8	N		Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros

Disclosure Table 1-2 Small Business Loans by County -- Purchases

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is D1-2
2. Respondent ID	6	15	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	16	17	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	17	20	4	N	Four digit year (e.g. 2002)
5. Loan Type	21	21	1	N	Value is 4 (Small Business)
6. Action Taken Type	22	22	1	N	Value is 6 (Purchases)
7. State	23	24	2	AN	FIPS code with leading zeros or blank for totals across all states
8. County	25	27	3	AN	FIPS code with leading zeros or blank for totals across all counties
9. MA	28	31	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA or blank for totals across all MSAs
10. Assessment Area Number	32	35	4	AN	Values are 0001 through 9999; Right justified with leading zeros, NA left justified for areas outside of an Assessment Area (including predominately military areas) OR blank for totals across all Assessment Areas
11. Partial County Indicator	36	36	1	AN	Values are Y = Yes N = No OR blank for totals
12. Split County Indicator	37	37	1	AN	Values are Y = Yes N = No OR blank for totals
13. Population Classification	38	38	1	AN	Values are S= counties with ≤ 500,000 in population

					L= counties with >500,000 in population OR blank for totals
14. Income Group Total	39	41	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= ≥ 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 (≥ 120% of MFI) 105= Income Not Known (0) 106= Tract not Known (NA) Right justified with leading zeros or blank for totals
15. Report Level	42	44	3	AN	Values are 4= Total Inside & Outside Assessment Area (AA) (across all states) 6= Total Inside AA (across all states) 8= Total Outside AA (across all states) 10= State Total 20= Total Inside AA in State 30= Total Outside AA in State 40= County Total 50= Total Inside AA in County 60= Total Outside AA in County

					Right justified with leading zeros or blank if not a total
16. Number of Small Business Loans Purchased with Loan Amount at Origination \leq \$100,000	45	50	6	N	Right justified with leading zeros
17. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination \leq \$100,000	51	58	8	N	Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros
18. Number of Small Business Loans Purchased with Loan Amount at Origination $>$ 100,000 and \leq \$250,000	59	64	6	N	Right justified with leading zeros
19. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination $>$ \$100,000 and \leq \$250,000	65	72	8	N	Amount is in thousands (e.g. 00000125 indicates \$125,000); Right justified with leading zeros
20. Number of Small Business Loans Purchased with Loan Amount at Origination $>$ \$250,000 and \leq \$1,000,000	73	78	6	N	Right justified with leading zeros
21. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination $>$ \$250,000 and \leq \$1,000,000	79	86	8	N	Amount is in thousands (e.g. 00000300 indicates \$300,000); Right justified with leading zeros
22. Number of Loans Purchased to Small Businesses with Gross Annual Revenues \leq \$1 million	87	92	6	N	Right justified with leading zeros
23. Total Loan Amount of Loans Purchased to Small Businesses with Gross Annual Revenues \leq \$1 million	93	100	8	N	Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros
24. Number of Small Business Loans Purchased Reported as Affiliate Loans	101	106	6	N	Right justified with leading zeros
25. Total Loan Amount of Small Business Loans Purchased Reported as Affiliate Loans	107	114	8	N	Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros

Disclosure Table 2-1 Small Farm Loans by County -- Originations

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is D2-1
2. Respondent ID	6	15	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	16	17	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	17	20	4	N	Four digit year (e.g. 2002)
5. Loan Type	21	21	1	N	Value is 5 (Small Farm)
6. Action Taken Type	22	22	1	N	Value is 1 (Originations)
7. State	23	24	2	AN	FIPS code with leading zeros or blank for totals across all states
8. County	25	27	3	AN	FIPS code with leading zeros or blank for totals across all counties
9. MA	28	31	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA or blank for totals across all MSAs
10. Assessment Area Number	32	35	4	AN	Values are 0001 through 9999; Right justified with leading zeros, NA left justified for areas outside of an Assessment Area (including predominately military areas) OR blank for totals across all Assessment Areas
11. Partial County Indicator	36	36	1	AN	Values are Y = Yes N = No OR blank for totals
12. Split County Indicator	37	37	1	AN	Values are Y = Yes N = No OR blank for totals
13. Population Classification	38	38	1	AN	Values are S= counties with ≤ 500,000 in population

						L= counties with >500,000 in population
						OR blank for totals
14. Income Group Total	39	41	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)
						106= Tract not Known (NA)
						Right justified with leading zeros or blank for totals
15. Report Level	42	44	3	AN		Values are
						4= Total Inside & Outside Assessment Area (AA) (across all states)
						6= Total Inside AA (across all states)
						8= Total Outside AA (across all states)
						10= State Total
						20= Total Inside AA in State
						30= Total Outside AA in State
						40= County Total
						50= Total Inside AA in County
						60= Total Outside AA in County

					Right justified with leading zeros or blank if not a total
16. Number of Small Farm Loans Originated with Loan Amount at Origination \leq \$100,000	45	50	6	N	Right justified with leading zeros
17. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination \leq \$100,000	51	58	8	N	Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros
18. Number of Small Farm Loans Originated with Loan Amount at Origination $>$ 100,000 and \leq \$250,000	59	64	6	N	Right justified with leading zeros
19. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination $>$ \$100,000 and \leq \$250,000	65	72	8	N	Amount is in thousands (e.g. 00000125 indicates \$125,000); Right justified with leading zeros
20. Number of Small Farm Loans Originated with Loan Amount at Origination $>$ \$250,000 and \leq \$1,000,000	73	78	6	N	Right justified with leading zeros
21. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination $>$ \$250,000 and \leq \$1,000,000	79	86	8	N	Amount is in thousands (e.g. 00000300 indicates \$300,000); Right justified with leading zeros
22. Number of Loans Originated to Small Farms with Gross Annual Revenues \leq \$1 million	87	92	6	N	Right justified with leading zeros
23. Total Loan Amount of Loans Originated to Small Farms with Gross Annual Revenues \leq \$1 million	93	100	8	N	Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros
24. Number of Small Farms Loans Originated Reported as Affiliate Loans	101	106	6	N	Right justified with leading zeros
25. Total Loan Amount of Small Farms Loans Originated Reported as Affiliate Loans	107	114	8	N	Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros

Disclosure Table 2-2 Small Farm Loans by County -- Purchases

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is D2-2
2. Respondent ID	6	15	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	16	17	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	17	20	4	N	Four digit year (e.g. 2002)
5. Loan Type	21	21	1	N	Value is 5 (Small Farm)
6. Action Taken Type	22	22	1	N	Value is 6 (Purchases)
7. State	23	24	2	AN	FIPS code with leading zeros or blank for totals across all states
8. County	25	27	3	AN	FIPS code with leading zeros or blank for totals across all counties
9. MA	28	31	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA or blank for totals across all MSAs
10. Assessment Area Number	32	35	4	AN	Values are 0001 through 9999; Right justified with leading zeros, NA left justified for areas outside of an Assessment Area (including predominately military areas) OR blank for totals across all Assessment Areas
11. Partial County Indicator	36	36	1	AN	Values are Y = Yes N = No OR blank for totals
12. Split County Indicator	37	37	1	AN	Values are Y = Yes N = No OR blank for totals
13. Population Classification	38	38	1	AN	Values are S= counties with ≤ 500,000 in population

					L= counties with >500,000 in population
					OR blank for totals
14. Income Group Total	39	41	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= ≥ 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 (≥ 120% of MFI)
					105= Income Not Known (0)
					106= Tract not Known (NA)
					Right justified with leading zeros or blank for totals
15. Report Level	42	44	3	AN	Values are
					4= Total Inside & Outside Assessment Area (AA) (across all states)
					6= Total Inside AA (across all states)
					8= Total Outside AA (across all states)
					10= State Total
					20= Total Inside AA in State
					30= Total Outside AA in State
					40= County Total
					50= Total Inside AA in County
					60= Total Outside AA in County

					Right justified with leading zeros or blank if not a total
16. Number of Small Farm Loans Purchased with Loan Amount at Origination \leq \$100,000	45	50	6	N	Right justified with leading zeros
17. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination \leq \$100,000	51	58	8	N	Amount is in thousands {e.g. 00000025 indicates \$25,000}; Right justified with leading zeros
18. Number of Small Farm Loans Purchased with Loan Amount at Origination $>$ 100,000 and \leq \$250,000	59	64	6	N	Right justified with leading zeros
19. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination $>$ \$100,000 and \leq \$250,000	65	72	8	N	Amount is in thousands {e.g. 00000125 indicates \$125,000}; Right justified with leading zeros
20. Number of Small Farm Loans Purchased with Loan Amount at Origination $>$ \$250,000 and \leq \$1,000,000	73	78	6	N	Right justified with leading zeros
21. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination $>$ \$250,000 and \leq \$1,000,000	79	86	8	N	Amount is in thousands {e.g. 00000300 indicates \$300,000}; Right justified with leading zeros
22. Number of Loans Purchased to Small Farms with Gross Annual Revenues \leq \$1 million	87	92	6	N	Right justified with leading zeros
23. Total Loan Amount of Loans Purchased to Small Farms with Gross Annual Revenues \leq \$1 million	93	100	8	N	Amount is in thousands {e.g. 00000025 indicates \$25,000}; Right justified with leading zeros
24. Number of Small Farm Loans Purchased Reported as Affiliate Loans	101	106	6	N	Right justified with leading zeros
25. Total Loan Amount of Small Farm Loans Purchased Reported as Affiliate Loans	107	114	8	N	Amount is in thousands {e.g. 00000025 indicates \$25,000}; Right justified with leading zeros

Disclosure Table 3 Assessment Area/Non-Assessment Area Activity -- Small Business Loans

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is D3-0
2. Respondent ID	6	15	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	16	16	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	17	20	4	N	Four digit year (e.g. 2002)
5. Loan Type	21	21	1	N	Value is 4 (Small Business)
6. State	22	23	2	AN	FIPS code with leading zeros or blank for totals across all states
7. County	24	26	3	AN	FIPS code with leading zeros or blank for totals across all counties
8. MA	27	30	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA or blank for totals across all MSAs
9. Assessment Area Number	31	34	4	AN	Values are 0001 through 9999; Right justified with leading zeros, NA left justified for areas outside of an Assessment Area (including predominately military areas) or blank for totals across all Assessment Areas
10. Partial County Indicator	35	35	1	AN	Values are Y = Yes N = No OR blank for totals across all counties
11. Split County Indicator	36	36	1	AN	Values are Y = Yes N = No OR blank for totals across all counties
12. Report Level	37	38	2	AN	Values are 05= Assessment Area Total 10= County Total within

Assessment Area
 15= Activity Inside all
 Assessment Areas
 20= Activity Outside
 Assessment Area(s)
 30=Total Loans (Inside +Outside
 Assessment Area)

13. Number of Small Business Loans Originated	39	44	6	N	Right justified with leading zeros
14. Total Loan Amount of Small Business Loans Originated	45	52	8	N	Amount is in thousands (e.g. 25 would be \$25,000); Right justified with leading zeros
15. Number of Loans Originated to Small Businesses with Gross Annual Revenues < \$1 million	53	58	6	N	Right justified with leading zeros
16. Total Loan amount of loans Originated to Small Businesses with Gross Annual Revenues < \$1 million	59	66	8	N	Right justified with leading zeros
17. Number of Small Business Loans Purchased	67	72	6	N	Amount is in thousands (e.g. 25 indicates \$25,000); Right justified with leading zeros
18. Total Loan Amount of Small Business Loans Purchased	73	80	8	N	Amount is in thousands (e.g. 25 indicates \$25,000); Right justified with leading zeros
19. Filler	81	114	34	AN	Blank

Disclosure Table 4 Assessment Area/Non-Assessment Area Activity -- Small Farm Loans

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is D4-0
2. Respondent ID	6	15	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	16	16	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	17	20	4	N	Four digit year (e.g. 2002)
5. Loan Type	21	21	1	N	Value is 5 (Small Farm)
6. State	22	23	2	AN	FIPS code with leading zeros or blank for totals across all states
7. County	24	26	3	AN	FIPS code with leading zeros or blank for totals across all counties
8. MA	27	30	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA or blank for totals across all MSAs
9. Assessment Area Number	31	34	4	AN	Values are 0001 through 9999; Right justified with leading zeros, NA left justified for areas outside of an Assessment Area (including predominately military areas) or blank for totals across all Assessment Areas
10. Partial County Indicator	35	35	1	AN	Values are Y = Yes N = No OR blank for totals across all counties
11. Split County Indicator	36	36	1	AN	Values are Y = Yes N = No OR blank for totals across all counties
12. Report Level	37	38	2	AN	Values are 05= Assessment Area Total 10= County Total within Assessment Area 15= Activity Inside all

						Assessment Areas 20= Activity Outside Assessment Area(s) 30=Total Loans (Inside +Outside Assessment Area)
13. Number of Small Farm Loans Originated	39	44	6	N		Right justified with leading zeros
14. Total Loan Amount of Small Farm Loans Originated	45	52	8	N		Amount is in thousands {e.g. 25 would be \$25,000}; Right justified with leading zeros
15. Number of Loans Originated to Small Farms with Gross Annual Revenues < \$1 million	53	58	6	N		Right justified with leading zeros
16. Total Loan amount of loans Originated to Small Farms with Gross Annual Revenues < \$1 million	59	66	8	N		Right justified with leading zeros
17. Number of Small Farm Loans Purchased	67	72	6	N		Amount is in thousands {e.g. 25 indicates \$25,000}; Right justified with leading zeros
18. Total Loan Amount of Small Farm Loans Purchased	73	80	8	N		Amount is in thousands {e.g. 25 indicates \$25,000}; Right justified with leading zeros
19. Filler	81	114	34	AN		Blank

Disclosure Table 5 Community Development and Consortium/Third-Party Activity

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is D5-0
2. Respondent ID	6	15	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	16	16	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	17	20	4	N	Four digit year (e.g. 2002)
5. Loan Type	21	21	1	N	Values are 6 = Community Development 7 = Consortium/Third-Party
6. Number of Loans	22	27	6	N	Right justified with leading zeros
7. Total Loan Amount of Loans	28	35	8	N	Amount is in thousands (e.g. 25 would be \$25,000); Right justified with leading zeros
8. Number of Loans Reported as Affiliate Loans	36	41	6	N	Right justified with leading zeros or blank if not applicable
9. Total Loan Amount of Loans Reported as Affiliate Loans	42	49	8	N	Amount is in thousands (e.g. 25 would be \$25,000); Right justified with leading zeros or blank if not applicable
10. Action Type	50	50	1	N	Values are Y = Yes N = No
11. Filler	50	114	65	AN	Blank

Disclosure Table 6 Assessment Area(s) by Tract

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is D6-0
2. Respondent ID	6	15	10	AN	Assigned by regulatory agency (same as HMDA ID if applicable); Right justified with leading zeros
3. Agency Code	16	16	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	17	20	4	N	Four digit year (e.g. 2002)
5. State	21	22	2	AN	FIPS code with leading zeros
6. County	23	25	3	AN	FIPS code with leading zeros
7. MSA	26	29	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MA
8. Census Tract	30	36	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. Assessment Area Number	37	40	4	AN	Values are 1 through 9999; Right justified with leading zeros, or NA left justified if outside of Assessment Area(s) (including predominately military areas).
10. Partial County Indicator	41	41	1	AN	Values are Y = Yes N = No
11. Split County Indicator	42	42	1	AN	Values are Y = Yes N = No
12. Population Classification	43	43	1	AN	Values are S= counties with ≤ 500,000 in population L= counties with >500,000 in population

13. Income Group	44	46	3	AN	<p>Values are</p> <p>1= < 10% of Median Family Income(MFI)</p> <p>2= 10% to 20% of MFI</p> <p>3= 20% to 30% of MFI</p> <p>4= 30% to 40% of MFI</p> <p>5= 40% to 50% of MFI</p> <p>6= 50% to 60% of MFI</p> <p>7= 60% to 70% of MFI</p> <p>8= 70% to 80% of MFI</p> <p>9= 80% to 90% of MFI</p> <p>10= 90% to 100% of MFI</p> <p>11= 100% to 110% of MFI</p> <p>12= 110% to 120% of MFI</p> <p>13= ≥ 120% of MFI</p> <p>14= MFI not known (income percentage = 0)</p> <p>15=Tract not Known (Reported as NA)</p> <p>101= Low Income (< 50% of MFI - excluding 0)</p> <p>102= Moderate Income (50% to 80% of MFI)</p> <p>103= Middle Income (80% to 120% of MFI)</p> <p>104= Upper Income (≥ 120% of MFI)</p> <p>105= Income Not Known (0)</p> <p>106=Tract not Known (NA)</p> <p>Right justified with leading zeros</p>
14. Loan Indicator	47	47	1	AN	<p>Values are</p> <p>Y = Yes</p> <p>N = No</p>
15. Filler	48	114	67	AN	Blank