

Disclosure File Specifications

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

<u>Table</u>	<u>Description of Disclosure Tables -- Record Length 113</u>
<u>D 1-1</u>	<u>Small Business Loans by County - Originations</u> 25 fields comprising 113 characters and no filler
<u>D 1-2</u>	<u>Small Business Loans by County - Purchases</u> 25 fields comprising 113 characters and no filler
<u>D 2-1</u>	<u>Small Farm Loans by County - Originations</u> 25 fields comprising 113 characters and no filler
<u>D 2-2</u>	<u>Small Farm Loans by County - Purchases</u> 25 fields comprising 113 characters and no filler
<u>D 3</u>	<u>Assessment Area/Non Assessment Area Activity - Small Business</u> 16 fields comprising 65 characters and filler comprising 48 characters
<u>D 4</u>	<u>Assessment Area/Non Assessment Area Activity - Small Farm</u> 16 fields comprising 65 characters and filler comprising 48 characters
<u>D 5</u>	<u>Community Development/Consortium-Third Party Activity</u> 9 fields comprising 48 characters and filler comprising 65 characters
<u>D 6</u>	<u>Assessment Area(s) by Tract</u> 14 fields comprising 46 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	4	4	AN	Value is D1-1
2. Respondent ID	5	14	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	15	15	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	16	19	4	N	Four digit year (e.g. 1996)
5. Loan Type	20	20	1	N	Value is 4 (Small Business)
6. Action Taken Type	21	21	1	N	Value is 1 (Originations)
7. State	22	23	2	AN	FIPS code with leading zeros or blank for totals across all states
8. County	24	26	3	AN	FIPS code with leading zeros or blank for totals across all counties
9. MSA/MD	27	30	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA/MD or blank for totals across all MSA/MDs
10. 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
11. Partial County Indicator	35	35	1	AN	Values are Y = Yes N = No OR blank for totals
12. Split County Indicator	36	36	1	AN	Values are Y = Yes N = No OR blank for totals
13. Population Classification	37	37	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

38

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 Business Loans Originated with Loan Amount at Origination \leq \$100,000	44	49	6	N	Right justified with leading zeros
17. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination \leq \$100,000	50	57	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	58	63	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	64	71	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	72	77	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	78	85	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 (Originations & Purchases)	86	91	6	N	Right justified with leading zeros
23. Total Loan Amount of Loans Originated to Small Businesses with Gross Annual Revenues \leq \$1 million (Originations & Purchases)	92	99	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 (Originations and Purchases)	100	105	6	N	Right justified with leading zeros
25. Total Loan Amount of Small Business Loans Originated Reported as Affiliate Loans (Originations & Purchases)	106	113	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	4	4	AN	Value is D1-2
2. Respondent ID	5	14	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	15	15	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	16	19	4	N	Four digit year (e.g. 1996)
5. Loan Type	20	20	1	N	Value is 4 (Small Business)
6. Action Taken Type	21	21	1	N	Value is 6 (Purchases)
7. State	22	23	2	AN	FIPS code with leading zeros or blank for totals across all states
8. County	24	26	3	AN	FIPS code with leading zeros or blank for totals across all counties
9. MSA/MD	27	30	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA/MD or blank for totals across all MSA/MDs
10. 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
11. Partial County Indicator	35	35	1	AN	Values are Y = Yes N = No OR blank for totals
12. Split County Indicator	36	36	1	AN	Values are Y = Yes N = No OR blank for totals
13. Population Classification	37	37	1	AN	Values are S= counties with ≤ 500,000 in population L= counties with

>500,000 in population

OR blank for totals

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

14. Income Group Total

38

41

3

AN

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	44	49	6	N	Right justified with leading zeros
17. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination \leq \$100,000	50	57	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	58	63	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	64	71	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	72	77	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	78	85	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 (Originations & Purchases)	86	91	6	N	Right justified with leading zeros
23. Total Loan Amount of Loans Purchased to Small Businesses with Gross Annual Revenues \leq \$1 million (Originations & Purchases)	92	99	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 (Originations and Purchases)	100	105	6	N	Right justified with leading zeros
25. Total Loan Amount of Small Business Loans Reported as Affiliate Loans (Originated and Purchased)	106	113	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	4	4	AN	Value is D2-1
2. Respondent ID	5	14	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	15	15	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	16	19	4	N	Four digit year (e.g. 1996)
5. Loan Type	20	20	1	N	Value is 5 (Small Farm)
6. Action Taken Type	21	21	1	N	Value is 1 (Originations)
7. State	22	23	2	AN	FIPS code with leading zeros or blank for totals across all states
8. County	24	26	3	AN	FIPS code with leading zeros or blank for totals across all counties
9. MSA/MD	27	30	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA/MD or blank for totals across all MSA/MDs
10. 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
11. Partial County Indicator	35	35	1	AN	Values are Y = Yes N = No OR blank for totals
12. Split County Indicator	36	36	1	AN	Values are Y = Yes N = No OR blank for totals
13. Population Classification	37	37	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 38 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	44	49	6	N	Right justified with leading zeros
17. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination \leq \$100,000	50	57	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	58	63	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	64	71	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	72	77	6	N	Right justified with leading zeros
21. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination $>$ \$250,000	78	85	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 (Originations & Purchases)	86	91	6	N	Right justified with leading zeros
23. Total Loan Amount of Loans Originated to Small Farms with Gross Annual Revenues \leq \$1 million (Originations & Purchases)	92	99	8	N	Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros
24. Number of Small Farm Loans Originated Reported as Affiliate Loans (Originations and Purchases)	100	105	6	N	Right justified with leading zeros
25. Total Loan Amount of Small Farm Loans Originated Reported as Affiliate Loans (Originations & Purchases)	106	113	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	4	4	AN	Value is D2-2
2. Respondent ID	5	14	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	15	15	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	16	19	4	N	Four digit year (e.g. 1996)
5. Loan Type	20	20	1	N	Value is 5 (Small Farm)
6. Action Taken Type	21	21	1	N	Value is 6 (Purchases)
7. State	22	23	2	AN	FIPS code with leading zeros or blank for totals across all states
8. County	24	26	3	AN	FIPS code with leading zeros or blank for totals across all counties
9. MSA/MD	27	30	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA/MD or blank for totals across all MSA/MDs
10. 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
11. Partial County Indicator	35	35	1	AN	Values are Y = Yes N = No OR blank for totals
12. Split County Indicator	36	36	1	AN	Values are Y = Yes N = No OR blank for totals
13. Population Classification	37	37	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 38 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 Purchased with Loan Amount at Origination \leq \$100,000	44	49	6	N	Right justified with leading zeros
17. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination \leq \$100,000	50	57	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	58	63	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	64	71	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	72	77	6	N	Right justified with leading zeros
21. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination $>$ \$250,000	78	85	8	N	Amount is in thousands (e.g. 00000300 indicates \$300,000); Right justified with leading zeros
22. Number of Loans to Small Farms with Gross Annual Revenues \leq \$1 million (Originations & Purchases)	86	91	6	N	Right justified with leading zeros
23. Total Loan Amount of Loans to Small Farms with Gross Annual Revenues \leq \$1 million (Originations & Purchases)	92	99	8	N	Amount is in thousands (e.g. 00000025 indicates \$25,000); Right justified with leading zeros
24. Number of Small Farm Loans Reported as Affiliate Loans (Originations and Purchases)	100	105	6	N	Right justified with leading zeros
25. Total Loan Amount of Small Farm Loans Reported as Affiliate Loans (Originations & Purchases)	106	113	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	4	4	AN	Value is D3-0
2. Respondent ID	5	14	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	15	15	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	16	19	4	N	Four digit year (e.g. 1996)
5. Loan Type	20	20	1	N	Value is 4 (Small Business)
6. State	21	22	2	AN	FIPS code with leading zeros or blank for totals across all states
7. County	23	25	3	AN	FIPS code with leading zeros or blank for totals across all counties
8. MSA/MD	26	29	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA/MD or blank for totals across all MSA/MDs
9. Assessment Area Number	30	33	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	34	34	1	AN	Values are Y = Yes N = No OR blank for totals across all counties
11. Split County Indicator	35	35	1	AN	Values are Y = Yes N = No OR blank for totals across all counties
12. Report Level	36	37	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	38	43	6	N	Right justified with leading zeros
14. Total Loan Amount of Small Business Loans Originated	44	51	8	N	Amount is in thousands {e.g. 25 would be \$25,000}; Right justified with leading zeros
15. Number of Small Business Loans Purchased	52	57	6	N	Right justified with leading zeros
16. Total Loan Amount of Small Business Loans Purchased	58	65	8	N	Amount is in thousands {e.g. 25 indicates \$25,000}; Right justified with leading zeros
17. Filler	66	113	48	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	4	4	AN	Value is D4-0
2. Respondent ID	5	14	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	15	15	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	16	19	4	N	Four digit year (e.g. 1996)
5. Loan Type	20	20	1	N	Value is 5 (Small Farm)
6. State	21	22	2	AN	FIPS code with leading zeros or blank for totals across all states
7. County	23	25	3	AN	FIPS code with leading zeros or blank for totals across all counties
8. MSA/MD	26	29	4	AN	As defined by OMB; Right justified with leading zeros, NA left justified for areas outside of MSA/MD or blank for totals across all MSA/MDs
9. Assessment Area Number	30	33	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	34	34	1	AN	Values are Y = Yes N = No OR blank for totals across all counties
11. Split County Indicator	35	35	1	AN	Values are Y = Yes N = No OR blank for totals across all counties
12. Report Level	36	37	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	38	43	6	N	Right justified with leading zeros
14. Total Loan Amount of Small Farm Loans Originated	44	51	8	N	Amount is in thousands {e.g. 25 would be \$25,000}; Right justified with leading zeros
15. Number of Small Farm Loans Purchased	52	57	6	N	Right justified with leading zeros
16. Total Loan Amount of Small Farm Loans Purchased	58	65	8	N	Amount is in thousands {e.g. 25 indicates \$25,000}; Right justified with leading zeros
17. Filler	66	113	48	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	4	4	AN	Value is D5-0
2. Respondent ID	5	14	10	AN	Assigned by regulatory agency (same as HMDAID if applicable); Right justified with leading zeros
3. Agency Code	15	15	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	16	19	4	N	Four digit year (e.g. 1996)
5. Loan Type	20	20	1	N	Values are 6 = Community Development 7 = Consortium/Third-Party
6. Number of Loans	21	26	6	N	Right justified with leading zeros
7. Total Loan Amount of Loans	27	34	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	35	40	6	N	Right justified with leading zeros or blank if not applicable
9. Total Loan Amount of Loans Reported as Affiliate Loans	41	48	8	N	Amount is in thousands {e.g. 25 would be \$25,000}; Right justified with leading zeros or blank if not applicable
10. Filler	49	113	65	AN	Blank

Disclosure Table 6 Assessment Area(s) by Tract

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	4	4	AN	Value is D6-0
2. Respondent ID	5	14	10	AN	Assigned by regulatory agency (same as HMDA ID if applicable); Right justified with leading zeros
3. Agency Code	15	15	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Activity Year	16	19	4	N	Four digit year (e.g. 1996)
5. State	20	21	2	AN	FIPS code with leading zeros
6. County	22	24	3	AN	FIPS code with leading zeros
7. MSA/MD	25	28	5	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA/MD
8. Census Tract	29	35	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	36	39	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	40	40	1	AN	Values are Y = Yes N = No
11. Split County Indicator	41	41	1	AN	Values are Y = Yes N = No
12. Population Classification	42	42	1	AN	Values are S= counties with ≤ 500,000 in population L= counties with >500,000 in population
13. Income Group	43	45	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

14. Loan Indicator	46	46	1	AN
15. Filler	47	106	59	AN

Values are
Y = Yes
N = No

Blank