Aggregate File Specifications

The following information describes the format of the 2025 CRA Aggregate Flat File.

Table	Description of Aggregate Tables -- Record Length 145
A 1-1	Small Business Loans by County - Originations
	20 fields comprising 116 characters and filler comprising 29 characters
A 1-1a	Small Business Lenders in Area - Originations
	15 fields comprising 80 characters and filler comprising 65 characters
A 1-2	Small Business Loans by County - Purchases
	20 fields comprising 116 characters and filler comprising 29 characters
A 1-2a	Small Business Lenders in Area - Purchases
	15 fields comprising 80 characters and filler comprising 65 characters
A 2-1	Small Farm Loans by County - Originations
	20 fields comprising 116 characters and filler comprising 29 characters
A 2-1a	Small Farm Lenders in Area - Originations
	15 fields comprising 80 characters and filler comprising 65 characters
A 2-2	Small Farm Loans by County - Purchases
	20 fields comprising 116 characters and filler comprising 29 characters
A 2-2a	Small Farm Lenders in Area - Purchases
	15 fields comprising 80 characters and filler comprising 65 characters

Aggregate 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 A1-1
2. Activity Year	6	9	4	N	Four digit year (e.g. 2025)
3. Loan Type	10	10	1	N	Value is 4 (Small Business)
4. Action Taken Type	11	11	1	N	Value is 1 (Originations)
5. State	12	13	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	14	16	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA/MD	17	21	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	22	28	7	AN	As defined by the Bureau of Census; Right justified with leading/trailing zeros and decimal point or blank for totals across all census tracts
9. Split County Indicator	29	29	1	AN	Values are Y = Yes N = No OR blank for totals
10 . Population Classification	30	30	1	AN	Values are S= counties with ≤ 500,000 in population L= counties with >500,000 in population OR blank for totals
11. Income Group Total	31	33	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
12. Report Level	34	36	3	AN	Values are 100= Income Group Total 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
13. Number of Small Business Loans Originated with Loan Amount at Origination ≤ $100,000	37	46	10	N	Right justified with leading zeros
14. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination ≤ $100,000	47	56	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
15. Number of Small Business Loans Originated with Loan Amount at Origination > 100,000 and ≤ $250,000	57	66	10	N	Right justified with leading zeros
16. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination > $100,000 and ≤ $250,000	67	76	10	N	Amount is in thousands {e.g. 00000125 indicates $125,000); Right justified with leading zeros
17. Number of Small Business Loans	77	86	10	N	Right justified with leading zeros

Originated with Loan Amount at Origination > $250,000 and ≤ $1,000,000					
18. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination > $250,000 and ≤ $1,000,000	87	96	10	N	Amount is in thousands {e.g. 00000300 indicates $300,000); Right justified with leading zeros
19. Number of Loans Originated to Small Businesses with Gross Annual Revenues ≤ $1 million	97	106	10	N	Right justified with leading zeros
20. Total Loan Amount of Loans Originated to Small Businesses with Gross Annual Revenues ≤ $1 million	107	116	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
21. Filler	117	145	29	AN	Blank

Aggregate Table 1-1a Small Business Lenders in Area -- Originations

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is A1-1a
2. Activity Year	6	9	4	N	Four digit year (e.g. 2025)
3. Loan Type	10	10	1	N	Value is 4 (Small Business)
4. Action Taken Type	11	11	1	N	Value is 1 (Originations)
5. State	12	13	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	14	16	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA/MD	17	21	5	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA/MD
8. Respondent ID	22	31	10	AN	Assigned by regulatory agency or blank for totals; Right justified with leading zeros
9. Agency Code	32	32	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or blank for totals
10. Number of Lenders	33	37	5	N	Right justified with leading zeros or blank if not a total
11. Report Level	38	40	3	AN	Values are 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
12. Number of Small Business Loans	41	50	10	N	Right justified with leading zeros
13. Total Loan Amount of Small Business Loans	51	60	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
14. Number of loans to Small Businesses with Gross Annual Revenues ≤ $1 million	61	70	10	N	Right justified with leading zeros

15. Total Loan Amount of loans to Small Businesses with Gross Annual Revenues ≤ $1 million	71	80	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
16. Filler	81	145	65	AN	Blank

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

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is A1-2
2. Activity Year	6	9	4	N	Four digit year (e.g. 2025)
3. Loan Type	10	10	1	N	Value is 4 (Small Business)
4. Action Taken Type	11	11	1	N	Value is 6 (Purchases)
5. State	12	13	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	14	16	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA/MD	17	21	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	22	28	7	AN	As defined by the Bureau of Census; Right justified with leading/trailing zeros and decimal point or blank for totals across all census tracts
9. Split County Indicator	29	29	1	AN	Values are Y = Yes N = No OR blank for totals
10 . Population Classification	30	30	1	AN	Values are S= counties with ≤ 500,000 in population L= counties with >500,000 in population OR blank for totals
11. Income Group Total	31	33	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
12. Report Level	34	36	3	AN	Values are 100= Income Group Total 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
13. Number of Small Business Loans Purchased with Loan Amount at Origination ≤ $100,000	37	46	10	N	Right justified with leading zeros
14. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination ≤ $100,000	47	56	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
15. Number of Small Business Loans Purchased with Loan Amount at Origination > 100,000 and ≤ $250,000	57	66	10	N	Right justified with leading zeros
16. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination > $100,000 and ≤ $250,000	67	76	10	N	Amount is in thousands {e.g. 00000125 indicates $125,000); Right justified with leading zeros
17. Number of Small Business Loans Purchased with Loan Amount at Origination > $250,000 and ≤	77	86	10	N	Right justified with leading zeros

$1,000,000					
18. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination > $250,000 and ≤ $1,000,000	87	96	10	N	Amount is in thousands {e.g. 00000300 indicates $300,000); Right justified with leading zeros
19. Number of Small Business Loans Purchased with Gross Annual Revenues ≤ $1 million	97	106	10	N	Right justified with leading zeros
20. Total Loan Amount of Small Business Loans Purchased with Gross Annual Revenues ≤ $1 million	107	116	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
21. Filler	117	145	29	AN	Blank

Aggregate Table 1-2a Small Business Lenders in Area -- Purchases

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is A1-2a
2. Activity Year	6	9	4	N	Four digit year (e.g. 2025)
3. Loan Type	10	10	1	N	Value is 4 (Small Business)
4. Action Taken Type	11	11	1	N	Value is 6 (Purchases)
5. State	12	13	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	14	16	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA/MD	17	21	5	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA/MD
8. Respondent ID	22	31	10	AN	Assigned by regulatory agency (same as HMDA ID if applicable) or blank for totals; Right justified with leading zeros
9. Agency Code	32	32	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or blank for totals
10 . Number of Lenders	33	37	5	N	Right justified with leading zeros or blank if not a total
11. Report Level	38	40	3	AN	Values are 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
12. Number of Small Business Loans	41	50	10	N	Right justified with leading zeros
13. Total Loan Amount of Small Business Loans	51	60	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
14. Number of loans to Small Businesses with Gross Annual Revenues ≤ $1 million	61	70	10	N	Right justified with leading zeros

15. Total Loan Amount of loans to Small Businesses with Gross Annual Revenues ≤ $1 million	71	80	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
16. Filler	81	145	65	AN	Blank

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

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is A2-1
2. Activity Year	6	9	4	N	Four digit year (e.g. 2025)
3. Loan Type	10	10	1	N	Value is 5 (Small Farm)
4. Action Taken Type	11	11	1	N	Value is 1 (Originations)
5. State	12	13	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	14	16	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA/MD	17	21	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	22	28	7	AN	As defined by the Bureau of Census; Right justified with leading/trailing zeros and decimal point or blank for totals across all census tracts
9. Split County Indicator	29	29	1	AN	Values are Y = Yes N = No OR blank for totals
10 . Population Classification	30	30	1	AN	Values are S= counties with ≤ 500,000 in population L= counties with >500,000 in population OR blank for totals
11. Income Group Total	31	33	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
12. Report Level	34	36	3	AN	Values are 100= Income Group Total 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
13. Number of Small Farm Loans Originated with Loan Amount at Origination ≤ $100,000	37	46	10	N	Right justified with leading zeros
14. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination ≤ $100,000	47	56	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
15. Number of Small Farm Loans Originated with Loan Amount at Origination > 100,000 and ≤ $250,000	57	66	10	N	Right justified with leading zeros
16. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination > $100,000 and ≤ $250,000	67	76	10	N	Amount is in thousands {e.g. 00000125 indicates $125,000); Right justified with leading zeros
17. Number of Small Farm Loans Originated with Loan Amount at Origination > $250,000 and ≤ $500,000	77	86	10	N	Right justified with leading zeros

18. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination > $250,000 and ≤ $500,000	87	96	10	N	Amount is in thousands {e.g. 00000300 indicates $300,000); Right justified with leading zeros
19. Number of Loans Originated to Small Farms with Gross Annual Revenues ≤ $1 million	97	106	10	N	Right justified with leading zeros
20. Total Loan Amount of Loans Originated to Small Farms with Gross Annual Revenues ≤ $1 million	107	116	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
21. Filler	117	145	29	AN	Blank

Aggregate Table 2-1a Small Farm Lenders in Area -- Originations

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is A2-1a
2. Activity Year	6	9	4	N	Four digit year (e.g. 2025)
3. Loan Type	10	10	1	N	Value is 5 (Small Farm)
4. Action Taken Type	11	11	1	N	Value is 1 (Originations)
5. State	12	13	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	14	16	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA/MD	17	21	5	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA/MD
8. Respondent ID	22	31	10	AN	Assigned by regulatory agency (same as HMDA ID if applicable) or blank for totals; Right justified with leading zeros
9. Agency Code	32	32	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or blank for totals
10. Number of Lenders	33	37	5	N	Right justified with leading zeros or blank if not a total
11. Report Level	38	40	3	AN	Values are 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
12. Number of Small Farm Loans	41	50	10	N	Right justified with leading zeros
13. Total Loan Amount of Small Farm Loans	41	60	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
14. Number of loans to Small Farms with Gross Annual Revenues ≤ $1 million	51	70	10	N	Right justified with leading zeros

15. Total Loan Amount of loans to Small Farms with Gross Annual Revenues ≤ $1 million	61	80	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
16. Filler	81	145	65	AN	Blank

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

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is A2-2
2. Activity Year	6	9	4	N	Four digit year (e.g. 2025)
3. Loan Type	10	10	1	N	Value is 5 (Small Farm)
4. Action Taken Type	11	11	1	N	Value is 6 (Purchases)
5. State	12	13	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	14	16	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA/MD	17	21	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	22	28	7	AN	As defined by the Bureau of Census; Right justified with leading/trailing zeros and decimal point or blank for totals across all census tracts
9. Split County Indicator	29	29	1	AN	Values are Y = Yes N = No OR blank for totals
10 . Population Classification	30	30	1	AN	Values are S= counties with ≤ 500,000 in population L= counties with >500,000 in population OR blank for totals
11. Income Group Total	31	33	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
12. Report Level	34	36	3	AN	Values are 100= Income Group Total 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
13. Number of Small Farm Loans Purchased with Loan Amount at Origination ≤ $100,000	37	46	10	N	Right justified with leading zeros
14. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination ≤ $100,000	47	56	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
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16. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination > $100,000 and ≤ $250,000	67	76	10	N	Amount is in thousands {e.g. 00000125 indicates $125,000); Right justified with leading zeros
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18. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination > $250,000 and ≤ $500,000	87	96	10	N	Amount is in thousands {e.g. 00000300 indicates $300,000); Right justified with leading zeros
19. Number of Small Farm Loans Purchased with Gross Annual Revenues ≤ $1 million	97	106	10	N	Right justified with leading zeros
20. Total Loan Amount of Small Farm Loans Purchased with Gross Annual Revenues ≤ $1 million	107	116	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
21. Filler	117	145	29	AN	Blank

Aggregate Table 2-2a Small Farm Lenders in Area -- Purchases

Field	Start	End	Length	Type	Comments, Values, Keys, Etc.
1. Table ID	1	5	5	AN	Value is A2-2a
2. Activity Year	6	9	4	N	Four digit year (e.g. 2025)
3. Loan Type	10	10	1	N	Value is 5 (Small Farm)
4. Action Taken Type	11	11	1	N	Value is 6 (Purchases)
5. State	12	13	2	AN	FIPS code with leading zeros or blank for totals across all states
6. County	14	16	3	AN	FIPS code with leading zeros or blank for totals across all counties
7. MSA/MD	17	21	5	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA/MD
8. Respondent ID	22	31	10	AN	Assigned by regulatory agency (same as HMDA ID if applicable) or blank for totals; Right justified with leading zeros
9. Agency Code	32	32	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or blank for totals
10. Number of Lenders	33	37	5	N	Right justified with leading zeros or blank if not a total
11. Report Level	38	40	3	AN	Values are 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
12. Number of Small Farm Loans	41	50	10	N	Right justified with leading zeros
13. Total Loan Amount of Small Farm Loans	51	60	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
14. Number of loans to Small Farms with Gross Annual Revenues ≤ $1 million	61	70	10	N	Right justified with leading zeros

15. Total Loan Amount of loans to Small Farms with Gross Annual Revenues ≤ $1 million	71	80	10	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
16. Filler	81	145	65	AN	Blank