Aggregate File Specifications

The following information describes the format of the 1998 CRA Aggregate Flat File.

Table	Description of Aggregate Tables -- Record Length 145
A 1-1	Small Business Loans by County - Originations
	20 fields comprising 91 characters and filler comprising 23 characters
A 1-1a	Small Business Lenders in Area - Originations
	15 fields comprising 67 characters and filler comprising 47 characters
A 1-2	Small Business Loans by County - Purchases
	20 fields comprising 91 characters and filler comprising 23 characters
A 1-2a	Small Business Lenders in Area - Purchases
	15 fields comprising 67 characters and filler comprising 47 characters
A 2-1	Small Farm Loans by County - Originations
	20 fields comprising 91 characters and filler comprising 23 characters
A 2-1a	Small Farm Lenders in Area - Originations
	15 fields comprising 67 characters and filler comprising 47 characters
A 2-2	Small Farm Loans by County - Purchases
	20 fields comprising 91 characters and filler comprising 23 characters
A 2-2a	Small Farm Lenders in Area - Purchases
	15 fields comprising 67 characters and filler comprising 47 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. 1998)
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	13	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	17	20	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA
8. Census Tract	21	27	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	28	28	1	AN	Values are
					  Y = Yes
					  N = No
					OR blank for totals

10. Population Classification	29	29	1	AN	Values are
					  S= counties with
					    $\leq$ 500,000 in population
					  L= counties with
					    >500,000 in population
					OR blank for totals

11. Income Group Total	30	32	3	AN	Values are
					  1= < 10% of Median Family Income(MFI)
					  2= 10% to 20% of MFI
					  3= 20% to 30% of MFI
					  4= 30% to 40% of MFI
					  5= 40% to 50% of MFI
					  6= 50% to 60% of MFI
					  7= 60% to 70% of MFI
					  8= 70% to 80% of MFI
					  9= 80% to 90% of MFI
					  10= 90% to 100% of MFI

11= 100% to 110% of MFI

12= 110% to 120% of MFI

13= $\geq$ 120% of MFI

14= MFI not known (income
   percentage = 0)

15= Tract not Known (reported
   as NA)

101= Low Income (< 50% of
   MFI - excluding 0)

102= Moderate Income (50%
   to 80% of MFI)

103= Middle Income (80% to
   120% of MFI)

104= Upper Income ($\geq$ 120%
   of MFI)

105= Income Not Known (0)

Right justified with leading zeros
or blank for totals

12. Report Level	33	35	3	AN	Values are 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
13. Number of Small Business Loans Originated with Loan Amount at Origination $\leq$ $100,000	36	41	6	N	Right justified with leading zeros
14. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination $\leq$ $100,000	42	49	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
15. Number of Small Business Loans Originated with Loan Amount at Origination > 100,000 and $\leq$ $250,000	50	55	6	N	Right justified with leading zeros
16. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination > $100,000 and $\leq$ $250,000	56	63	8	N	Amount is in thousands {e.g. 00000125 indicates $125,000); Right justified with leading zeros
17. Number of Small Business Loans Originated with Loan Amount at Origination > $250,000 and $\leq$ $1,000,000	64	69	6	N	Right justified with leading zeros

18. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination > $250,000 and $\leq$ $1,000,000	70	77	8	N	Amount is in thousands {e.g. 00000300 indicates $300,000); Right justified with leading zeros
19. Number of Loans Originated to Small Businesses with Gross Annual Revenues $\leq$ $1 million	78	83	6	N	Right justified with leading zeros
20. Total Loan Amount of Loans Originated to Small Businesses with Gross Annual Revenues $\leq$ $1 million	84	91	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
21. Filler	92	114	23	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. 1998)
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	20	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	21	30	10	AN	Assigned by regulatory agency or blank for totals; Right justified with leading zeros
9. Agency Code	31	31	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS or blank for totals
10. Number of Lenders	32	36	5	N	Right justified with leading zeros or blank if not a total
11. Report Level	37	39	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	40	45	6	N	Right justified with leading zeros
13. Total Loan Amount of Small Business Loans	46	53	8	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	54	59	6	N	Right justified with leading zeros

15. Total Loan Amount of loans to Small Businesses with Gross Annual Revenues $\leq$ $1 million	60	67	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
16. Filler	68	114	47	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. 1998)
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	13	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	17	20	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA
8. Census Tract	21	27	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	28	28	1	AN	Values are
					  Y = Yes
					  N = No
					OR blank for totals

10. Population Classification	29	29	1	AN	Values are
					  S= counties with
					     $\leq$ 500,000 in population
					  L= counties with
					     >500,000 in population
					OR blank for totals

11. Income Group Total	30	32	3	AN	Values are
					  1= < 10% of Median Family Income(MFI)
					  2= 10% to 20% of MFI
					  3= 20% to 30% of MFI
					  4= 30% to 40% of MFI
					  5= 40% to 50% of MFI
					  6= 50% to 60% of MFI
					  7= 60% to 70% of MFI
					  8= 70% to 80% of MFI
					  9= 80% to 90% of MFI
					  10= 90% to 100% of MFI

11= 100% to 110% of MFI

12= 110% to 120% of MFI

13= $\geq$ 120% of MFI

14= MFI not known (income percentage = 0)

15= Tract not Known (reported as NA)

101= Low Income (< 50% of MFI - excluding 0)

102= Moderate Income (50% to 80% of MFI)

103= Middle Income (80% to 120% of MFI)

104= Upper Income ($\geq$ 120% of MFI)

105= Income Not Known (0)

Right justified with leading zeros or blank for totals

12. Report Level	33	35	3	AN	Values are 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
13. Number of Small Business Loans Purchased with Loan Amount at Origination $\leq$ $100,000	36	41	6	N	Right justified with leading zeros
14. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination $\leq$ $100,000	42	49	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
15. Number of Small Business Loans Purchased with Loan Amount at Origination > 100,000 and $\leq$ $250,000	50	55	6	N	Right justified with leading zeros
16. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination > $100,000 and $\leq$ $250,000	56	63	8	N	Amount is in thousands {e.g. 00000125 indicates $125,000); Right justified with leading zeros
17. Number of Small Business Loans Purchased with Loan Amount at Origination > $250,000 and $\leq$ $1,000,000	64	69	6	N	Right justified with leading zeros

18. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination > $250,000 and $\leq$ $1,000,000	70	77	8	N	Amount is in thousands {e.g. 00000300 indicates $300,000); Right justified with leading zeros
19. Number of Loans Purchased to Small Businesses with Gross Annual Revenues $\leq$ $1 million	78	83	6	N	Right justified with leading zeros
20. Total Loan Amount of Loans Purchased to Small Businesses with Gross Annual Revenues $\leq$ $1 million	84	91	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
21. Filler	92	114	23	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. 1998)
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	20	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	21	30	10	AN	Assigned by regulatory agency or blank for totals; Right justified with leading zeros
9. Agency Code	31	31	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS or blank for totals
10. Number of Lenders	32	36	5	N	Right justified with leading zeros or blank if not a total
11. Report Level	37	39	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	40	45	6	N	Right justified with leading zeros
13. Total Loan Amount of Small Business Loans	46	53	8	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	54	59	6	N	Right justified with leading zeros

15. Total Loan Amount of loans to Small Businesses with Gross Annual Revenues $\leq$ $1 million	60	67	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
16. Filler	68	114	47	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. 1998)
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	13	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	17	20	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA
8. Census Tract	21	27	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	28	28	1	AN	Values are Y = Yes N = No OR blank for totals
10. Population Classification	29	29	1	AN	Values are S= counties with $\leq$ 500,000 in population L= counties with >500,000 in population OR blank for totals
11. Income Group Total	30	32	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)

Right justified with leading zeros or blank for totals

12. Report Level	33	35	3	AN	Values are 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
13. Number of Small Farm Loans Originated with Loan Amount at Origination < $100,000	36	41	6	N	Right justified with leading zeros
14. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination < $100,000	42	49	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
15. Number of Small Farm Loans Originated with Loan Amount at Origination > 100,000 and < $250,000	50	55	6	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	56	63	8	N	Amount is in thousands {e.g. 00000125 indicates $125,000); Right justified with leading zeros
17. Number of Small Farm Loans Originated with Loan Amount at Origination > $250,000 and < $1,000,000	64	69	6	N	Right justified with leading zeros

18. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination > $250,000 and ≤ $1,000,000	70	77	8	N	Amount is in thousands {e.g. 00000300 indicates $300,000); Right justified with leading zeros
19. Number of Loans Originated to Small Farms with Gross Annual Revenues ≤ $1 million	78	83	6	N	Right justified with leading zeros
20. Total Loan Amount of Loans Originated to Small Farms with Gross Annual Revenues ≤ $1 million	84	91	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
21. Filler	92	114	23	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. 1998)
3. Loan Type	10	10	1	N	Value is 5 (Small Farm)
4. Action Taken Type	11	11	1	N	Value is 6 (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	20	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	21	30	10	AN	Assigned by regulatory agency or blank for totals; Right justified with leading zeros
9. Agency Code	31	31	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS or blank for totals
10. Number of Lenders	32	36	5	N	Right justified with leading zeros or blank if not a total
11. Report Level	37	39	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	40	45	6	N	Right justified with leading zeros
13. Total Loan Amount of Small Farm Loans	46	53	8	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 $\leq$ $1 million	54	59	6	N	Right justified with leading zeros

15. Total Loan Amount of loans to Small Farms with Gross Annual Revenues $\leq$ $1 million	60	67	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
16. Filler	68	114	47	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. 1998)
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	13	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	17	20	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA
8. Census Tract	21	27	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	28	28	1	AN	Values are Y = Yes N = No OR blank for totals
10. Population Classification	29	29	1	AN	Values are S= counties with $\leq$ 500,000 in population L= counties with >500,000 in population OR blank for totals
11. Income Group Total	30	32	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

Field	Start	End	Length	Type	Description
12. Report Level	33	35	3	AN	Values are 200= County Total 210= MSA/MD Total Right justified with leading zeros or blank if not a total
13. Number of Small Farm Loans Purchased with Loan Amount at Origination $\leq$ $100,000	36	41	6	N	Right justified with leading zeros
14. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination $\leq$ $100,000	42	49	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
15. Number of Small Farm Loans Purchased with Loan Amount at Origination > 100,000 and $\leq$ $250,000	50	55	6	N	Right justified with leading zeros
16. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination > $100,000 and $\leq$ $250,000	56	63	8	N	Amount is in thousands {e.g. 00000125 indicates $125,000); Right justified with leading zeros
17. Number of Small Farm Loans Purchased with Loan Amount at Origination > $250,000 and $\leq$ $1,000,000	64	69	6	N	Right justified with leading zeros
18. Total Loan Amount of Small Farm	70	77	8	N	Amount is in thousands {e.g. 00000300

Loans Purchased with Loan Amount at Origination > $250,000 and $\leq$ $1,000,000					indicates $300,000); Right justified with leading zeros
19. Number of Loans Purchased to Small Businesses with Gross Annual Revenues $\leq$ $1 million	78	83	6	N	Right justified with leading zeros
20. Total Loan Amount of Loans Purchased to Small Farms with Gross Annual Revenues $\leq$ $1 million	84	91	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
21. Filler	92	114	23	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. 1998)
3. Loan Type	10	10	1	N	Value is 4 (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	20	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	21	30	10	AN	Assigned by regulatory agency or blank for totals; Right justified with leading zeros
9. Agency Code	31	31	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS or blank for totals
10. Number of Lenders	32	36	5	N	Right justified with leading zeros or blank if not a total
11. Report Level	37	39	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	40	45	6	N	Right justified with leading zeros
13. Total Loan Amount of Small Farm Loans	46	53	8	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 $\leq$ $1 million	54	59	6	N	Right justified with leading zeros

15. Total Loan Amount of loans to Small Farms with Gross Annual Revenues $\leq$ $1 million	60	67	8	N	Amount is in thousands {e.g. 00000025 indicates $25,000); Right justified with leading zeros
16. Filler	68	114	47	AN	Blank