



2026 CRA FILE SPECIFICATIONS

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

Respondent Identification Numbers for 2026 CRA Files

Agency	Depository Institution	Agency Code
FDIC	FDIC Certificate Number	3
FRS	RSSD Number	2
OCC	Charter Number	1

Reporting Updates for 2026 CRA Files

There are no reporting updates for 2026.

File Specifications for Reporting 2026 CRA Data

Introduction

The following information describes the formats used when sending automated CRA data to the Board of Governors of the Federal Reserve System. These formats should only be used to send data to the Board if you are a FDIC, FRS or OCC reporter.

General Information Regarding CRA Data Reporting Files

All records in the CRA file are 314 characters in length.

The following records **must be** contained in the CRA file:

Transmittal Sheet record has 17 elements comprising 273 characters and filler comprising 41 characters of blanks.

Community Development record has 16 elements comprising 100 characters and filler comprising 214 characters of blanks.

Assessment Area record(s) has 11 elements comprising 39 characters and filler comprising 275 characters of blanks.

The following records **should be** included in the CRA file **if they are applicable**:

Composite Small Business record(s) has 32 elements comprising 201 characters and filler comprising 113 characters of blanks.

Composite Small Farm record(s) has 32 elements comprising 201 characters and filler comprising 113 characters of blanks.

The following record **can be optionally** included in the CRA file:

Consortium/Third Party record has 10 elements comprising 58 characters and filler comprising 256 characters of blanks.

PC Diskette and CD-ROM Format Characteristics

CRA data submitted via diskette must adhere to the following specifications:

1. The diskette or CD-ROM must be formatted for IBM compatible personal computers. The following diskette and CD-ROM formats will be accepted:
 - 3-1/2 high density, 1.44M formatted capacity
 - CD-R or equivalent recordable compact disc
2. The CRA data should be contained in a file named: **cRID_Agency_Year.dat or cRID_Agency_Year.enc**
 - The file must be the only file on the diskette or CD-ROM.
3. The PC Diskette or CD-ROM file may contain six types of records per respondent:
 - 3 = Transmittal Sheet
 - 4 = Composite Small Business
 - 5 = Composite Small Farm
 - 6 = Community Development
 - 7 = Consortium/Third Party (Optional)
 - 8 = Assessment Area

IT IS REQUIRED THAT RECORD IDENTIFIERS 3, 6, AND 8 BE INCLUDED IN ANY CRA DATA SUBMISSION. Small business and small farm records should be included if applicable. Consortium/third party records are optional. (Micro data records should **NOT** be included.)

4. The CRA data file must be in ASCII format, containing carriage return/line feed (0D0A in HEX or ASCII char (13) and char (10)) characters at the end of each record. There should not be an end-of-file mark, return or null values (00 in HEX or ASCII char (0)) contained in the file.
5. The record format is fixed; the fields contained in the record should not be delimited. In addition, the record should not be enclosed in double quotes (").
6. Numeric fields on CRA records must be right justified and zero filled. If you are using a product that drops the leading zeros on numeric fields, the data will not pass validity edits.
7. The PC diskette or CD-ROM should be labeled with information containing the institution's name, respondent ID, agency code, processing year, contact name and phone number, number of records (excluding the transmittal sheet), and any other pertinent information.
8. All diskettes and CD-ROMs submitted should be virus-free.
9. No zip file(s) will be accepted.
10. There should not be any null values (00 in HEX or ASCII char (0)) contained in the file.

Submission via Web, Internet E-mail and File Encryption Instructions

The following information describes the procedures for a successful CRA submission via Web or Internet E-mail. Also included are the procedures for encrypting your CRA submission if the file is generated outside of the FFIEC CRA Data Entry Software.

Submission via Web

The Submission via Web is a secure and efficient option for transmitting your CRA data to your regulatory agency. Submission via Web transmits your data to your regulatory agency in ONE step, rather than encrypting your submission file, attaching the encrypted file to an e-mail and submitting the e-mail via Internet. Submission via Web requires an Internet connection.

1. **Download** a free copy of the CRA Data Entry Software at <http://www.ffiec.gov/cra/softinfo.htm>.
2. After successful **installation** of the software, open the software. Initial access into the software will require a validity-free Transmittal Sheet to be completed in its entirety, or the successful import of an existing .DAT file that contains your CRA micro data.
3. Following the completion of the submission, perform a **Batch Edit** prior to submitting the data. If errors are detected, print an Error Report to identify the loan/application records in error and correct the erroneous data. CRA data containing errors cannot be submitted using Submission via Web.
4. Once the submission is error free, select **Export** from the Front Page. A message will appear titled “Did You Know?”. Select Continue with Export.
5. Select **Submission via Web** and click **OK**. A message box will appear titled **Submission via Web**. Select Continue.
6. Select the **Begin** button to start the submission process. Once the export process is completed successfully, a message box will appear titled “Transmission Successful”. Print or save the information contained in the message box for submission confirmation. This is your only confirmation of your submission.

Internet E-mail

1-4. Follow steps 1-4 under Submission via Web.

5. Access your Internet e-mail and prepare a message to CRASUB@FRB.GOV for data submission.
6. For export options, choose the option, “To Regulatory Agency via Internet E-mail” and click “OK”.
7. Attach the encrypted CRA submission file to the e-mail message. The file location and name is C:\CRA Data Entry Software CCYY\CRASubmission\cRID_Agency_year.enc.

ONLY attach and e-mail the file name noted above with the “.enc” extension. An electronic Internet submission file that is not prepared using this software WILL NOT be accepted as compliant. You will be required to resubmit your data if an invalid, noncompliant submission format is used for electronic submission.

8. Type the following text in the subject line of the e-mail:
 - 2026 CRA
 - Respondent ID (RID)
 - Agency Code
 - Initial Submission or Complete Resubmission

9. Type the following text in the body of the e-mail:
 - RID
 - Agency Code
 - Institution Name
 - Contact Name
 - Contact Phone
10. Once the above steps are completed, send the e-mail message with the attached encrypted file to CRASUB@FRB.GOV.
11. Upon receipt of your submission, you will received an automatic response via email. If you do not receive a reply within 48 hours, please resend the file. This automatic response ONLY confirms that we successfully received your e-mail message; it DOES NOT confirm that a compliant encrypted file (cRID_Agency_year.enc) was attached. To ensure that your submission is marked as on time, promptly respond to all correspondence regarding CRA processing.
12. The following information highlights the action that is required to be taken on your CRA data submission. If a compliant file was successfully received and processed, expect the following:
 - a. Your institution’s CRA data file will be processed and an Institution Register Summary (IRS) will be sent via e-mail. Once the Edit Report and IRS is received by your institution, the following actions are required:
 - i. Review entire document and follow the instructions in the letter.
 - ii. Verify the Edit Report for data accuracy.
 - iii. Verify the IRS. Sign and send the IRS via e-mail or fax.
 - iv. Your institution’s CRA submission is NOT COMPLETE until the signed IRS are received successfully.
 - v. If data are reported incorrectly, correct your institution’s CRA file and submit a complete resubmission.
13. If your institution DOES NOT RECEIVE an Edit Report and IRS via e-mail within 7 – 10 business days following your submission, e-mail CRAHELP@FRB.GOV (CRASUB@FRB.GOV is for data submissions only.) In the subject heading of the e-mail type “Outstanding Edit Report & IRS” and your institution’s CRA RID, Agency Code. Type in the body of the text the following information:
 - Respondent ID
 - Agency Code
 - Institution Name
 - Contact Name and Phone and/or E-mail

File Encryption

Institutions utilizing third-party vendor software for CRA reporting should still take advantage of the Internet E-mail option.

- After successful installation of the Data Entry Software from the FFIEC CRA website at <http://www.ffice.gov/cra/sofinfo.htm>, you must install the FFIEC CRA Data Entry Software that contains the stand-alone encryption utility.
- From the Start menu, select Click on “Start”, “Programs”, “CRA Data Entry Software”, “Encryption Utility”. A warning message will appear to inform you that this software does not connect to the Internet. Click “OK” to continue.
- Next you will need to locate your CRA data file for encryption. If you are using a software package other than the FFIEC Data Entry Software, your data file may be named something other than cRid_Agency_Year.dat. Please refer to your vendor documentation to determine the name and file location of your CRA data file.
- Click the “Begin Process” button to start the encryption process. Once the process is completed, a new file named **cRID_AGENCY_YEARx.ENC** will be created. A message box, titled “Encryption Complete” will appear. **PRINT this message.** The message contains further instructions as well as the email address for your submission. “Close” the box. You have successfully created the **cRID_AGENCY_YEARx.ENC** file for Internet submission.
- Address the e-mail for submission to crasub@frb.gov and attach the encrypted file to the message before sending the e-mail. Please include all contact information mentioned in the e-mail instructions on the previous page.
- **Follow steps 5 thru 10 under Internet E-mail to complete the submission process.**

Transmittal Sheet

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 3
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, or 3=FDIC
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2027, at 1:30 pm would be 202701171330)
05. Filler	25	25	1	N	Blank
06. Activity Year	26	29	4	N	Four-digit year (e.g., 2026)
07. Respondent Name	30	59	30	AN	Left-justified
08. Respondent Address	60	99	40	AN	Left-justified
09. Respondent City	100	124	25	AN	Left-justified
10. Respondent State	125	126	2	AN	Postal Code abbreviation
11. Respondent Zip Code	127	136	10	AN	Format is 99999 left-justified or 99999-9999
12. Contact Person's Name	137	166	30	AN	For report questions left-justified
13. Contact Person's Phone Number	167	178	12	AN	Format is 999-999-9999
14. Contact Person's Fax Number	179	190	12	AN	Format is 999-999-9999
15. Contact Person's E-mail Address	191	256	66	AN	Enter only one e-mail address. E-mail address must contain only one @ symbol. Left-justified.
16. Tax ID	257	266	10	AN	Format is 99-99999999
17. Total Records	267	273	7	N	The total number of Composite Small Business and Small Farm, Community Development, Consortium/Third Party {if applicable}, and Assessment Area record(s); Right justified with leading zeros
18. Filler	274	314	41	AN	Blank

Composite Small Business

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 4
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, or 3=FDIC
04. Activity Year	13	16	4	N	Four-digit year (e.g., 2026)
05. MSA/MD	17	21	5	AN	As defined by OMB; right-justified or NA left-justified for areas outside of an MSA/MD
06. State	22	23	2	N	FIPS code with leading zeros
07. County	24	26	3	N	FIPS code with leading zeros
08. Census Tract	27	33	7	AN	As defined by the Bureau of Census; right-justified with leading/trailing zeros and decimal point (e.g., 0010.00) or NA left-justified if the street address does not exist
09. Number of Small Business Loans Originated with Loan Amount at Origination ≤ \$100,000	34	39	6	N	Zero if not applicable
10. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination ≤ \$100,000	40	47	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
11. Number of Small Business Loans Purchased with Loan Amount at Origination ≤ \$100,000	48	53	6	N	Zero if not applicable
12. Total Loan Amt. of Small Business Loans Purchased with Loan Amount at Origination ≤ \$100,000	54	61	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
13. Number of Small Business Loans Originated with Loan Amount at Origination > \$100,000 and ≤ \$250,000	62	67	6	N	Zero if not applicable

Composite Small Business (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
14. Total Loan Amt. of Small Business Loans Originated with Loan Amount at Origination > \$100,000 and ≤ \$250,000	68	75	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable
15. Number of Small Business Loans Purchased with Loan Amount at Origination > \$100,000 and ≤ \$250,000	76	81	6	N	Zero if not applicable
16. Total Loan Amt. of Small Business Loans Purchased with Loan Amount at Origination > \$100,000 and ≤ \$250,000	82	89	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable
17. Number of Small Business Loans Originated with Loan Amount at Origination > \$250,000	90	95	6	N	Zero if not applicable
18. Total Loan Amt. of Small Business Loans Originated with Loan Amount at Origination > \$250,000	96	103	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable
19. Number of Small Business Loans Purchased with Loan Amount at Origination > \$250,000	104	109	6	N	Zero if not applicable
20. Total Loan Amt. of Small Business Loans Purchased with Loan Amount at Origination > \$250,000	110	117	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable
21. Number of loans to Small Businesses with Gross Annual Revenues ≤ \$1 million	118	123	6	N	Zero if not applicable
22. Total Loan Amount of loans to Small Businesses with Gross Annual Revenues ≤ \$1 million	124	131	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable

Composite Small Business (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
23. Number of Small Business Loans Reported as Affiliate Loans	132	137	6	N	Zero if not applicable
24. Total Loan Amount of Small Business Loans Reported as Affiliate Loans	138	145	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
25. Number of loans Originated to Small Businesses with Gross Annual Revenues ≤ \$1 million	146	151	6	N	Zero if not applicable
26. Total Loan Amount of loans Originated to Small Businesses with Gross Annual Revenues ≤ \$1 million	152	159	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
27. Number of Small Business Loans Purchased with Gross Annual Revenues ≤ \$1 million	160	165	6	N	Zero if not applicable
28. Total Loan Amount of Small Business Loans Purchased with Gross Annual Revenues ≤ \$1 million	166	173	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
29. Number of Small Business Loans Originated Reported As Affiliate Loans	174	179	6	N	Zero if not applicable
30. Total Loan Amount of Small Business Loans Originated Reported as Affiliate Loans	180	187	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
31. Number of Small Business Loans Purchased Reported as Affiliate Loans	188	193	6	N	Zero if not applicable

Composite Small Business (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
32. Total Loan Amount of Small Business Loans Purchased Reported as Affiliate Loans	194	201	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
33. Filler	202	314	113	AN	Blank

Composite Small Farm

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 5
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, or 3=FDIC
04. Activity Year	13	16	4	N	Four-digit year (e.g., 2026)
05. MSA/MD	17	21	5	AN	As defined by OMB; right-justified or NA left-justified for areas outside of an MSA/MD
06. State	22	23	2	N	FIPS code with leading zeros
07. County	24	26	3	N	FIPS code with leading zeros
08. Census Tract	27	33	7	AN	As defined by the Bureau of Census; right-justified with leading/trailing zeros and decimal point (e.g., 0010.00) or NA left-justified if the street address does not exist
09. Number of Small Farm Loans Originated with Loan Amount at Origination ≤ \$100,000	34	39	6	N	Zero if not applicable
10. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination ≤ \$100,000	40	47	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
11. Number of Small Farm Loans Purchased with Loan Amount at Origination ≤ \$100,000	48	53	6	N	Zero if not applicable
12. Total Loan Amt. of Small Farm Loans Purchased with Loan Amount at Origination ≤ \$100,000	54	61	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
13. Number of Small Farm Loans Originated with Loan Amount at Origination > \$100,000 and ≤ \$250,000	62	67	6	N	Zero if not applicable

Composite Small Farm (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
14. Total Loan Amt. of Small Farm Loans Originated with Loan Amount at Origination > \$100,000 and ≤ \$250,000	68	75	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable
15. Number of Small Farm Loans Purchased with Loan Amount at Origination > \$100,000 and ≤ \$250,000	76	81	6	N	Zero if not applicable
16. Total Loan Amt. of Small Farm Loans Purchased with Loan Amount at Origination > \$100,000 and ≤ \$250,000	82	89	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable
17. Number of Small Farm Loans Originated with Loan Amount at Origination > \$250,000	90	95	6	N	Zero if not applicable
18. Total Loan Amt. of Small Farm Loans Originated with Loan Amount at Origination > \$250,000	96	103	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable
19. Number of Small Farm Loans Purchased with Loan Amount at Origination > \$250,000	104	109	6	N	Zero if not applicable
20. Total Loan Amt. of Small Farm Loans Purchased with Loan Amount at Origination > \$250,000	110	117	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable
21. Number of loans to Small Farms with Gross Annual Revenues ≤ \$1 million	118	123	6	N	Zero if not applicable
22. Total Loan Amount of loans to Small Farms with Gross Annual Revenues ≤ \$1 million	124	131	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable

Composite Small Farm (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
23. Number of Small Farm Loans Reported as Affiliate Loans	132	137	6	N	Zero if not applicable
24. Total Loan Amount of Small Farm Loans Reported as Affiliate Loans	138	145	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
25. Number of loans Originated to Small Farms with Gross Annual Revenues ≤ \$1 million	146	151	6	N	Zero if not applicable
26. Total Loan Amount of loans Originated to Small Farms with Gross Annual Revenues ≤ \$1 million	152	159	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
27. Number of Small Farm Loans Purchased with Gross Annual Revenues ≤ \$1 million	160	165	6	N	Zero if not applicable
28. Total Loan Amount of Small Farm Loans Purchased with Gross Annual Revenues ≤ \$1 million	166	173	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
29. Number of Small Farm Loans Originated Reported As Affiliate Loans	174	179	6	N	Zero if not applicable
30. Total Loan Amount of Small Farm Loans Originated Reported as Affiliate Loans	180	187	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
31. Number of Small Farm Loans Purchased Reported as Affiliate Loans	188	193	6	N	Zero if not applicable

Composite Small Farm (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
32. Total Loan Amount of Small Farm Loans Purchased Reported as Affiliate Loans	194	201	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
33. Filler	202	314	113	AN	Blank

Community Development

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 6
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, or 3=FDIC
04. Activity Year	13	16	4	N	Four-digit year (e.g., 2026)
05. Number of Community Development Loans	17	22	6	N	Zero if not applicable
06. Total Loan Amount of Community Development Loans	23	30	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
07. Number of Community Development Loans Reported as Affiliate Loans	31	36	6	N	Zero if not applicable
08. Total Loan Amount of Community Development Loans Reported as Affiliate Loans	37	44	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
09. Number of Community Development Loan Originated	45	50	6	N	Zero if not applicable
10. Total Loan Amount of Community Development Loans Originated	51	58	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
11. Number of Community Development Loans Purchased	59	64	6	N	Zero if not applicable
12. Total Loan Amount of Community Development Loans Purchased	65	72	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable

Community Development (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
13. Number of Community Development Loans Originated Reported as Affiliate Loans	73	78	6	N	Zero if not applicable
14. Total Loan Amount of Community Development Loans Originated Reported as Affiliate Loans	79	86	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
15. Number of Community Development Loans Purchased Reported as Affiliate Loans	87	92	6	N	Zero if not applicable
16. Total Loan Amount of Community Development Loans Purchased Reported As Affiliate Loans	93	100	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
17. Filler	101	314	214	AN	Blank

Consortium/Third Party (Optional) (These loans are not required to be reported)

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc..
1. Record ID	1	1	1	N	Value is 7
2. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
3. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, or 3=FDIC
4. Activity Year	13	16	4	N	Four-digit year (e.g., 2026)
5. Number of Consortium/ Third Party Loans	17	22	6	N	Zero if not applicable
6. Total Loan Amount of Consortium/Third Party Loans	23	30	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
7. Number of Consortium/ Third Party Loans Originated	31	36	6	N	Zero if not applicable
8. Total Loan Amount of Consortium/Third Party Loans Originated	37	44	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
9. Number of Consortium/ Third Party Loans Purchased	45	50	6	N	Zero if not applicable
10. Total Loan Amount of Consortium/Third Party Loans Purchased	51	58	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
11. Filler	59	314	256	AN	Blank

Assessment Area

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 8
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, or 3=FDIC
04. Activity Year	13	16	4	N	Four-digit year (e.g., 2026)
05. Military Personnel Flag	17	17	1	N	1 = Not Predominately Military Personnel 2 = Predominately Military Personnel dependents and their dependents
06. Assessment Area Number	18	21	4	N	Values are 0001 through 9999; right-justified with leading zeros or blank if Military Personnel Flag = 2
07. +/-	22	22	1	AN	+ = Add to assessment area - = Delete from assessment area Blank if Military Personnel Flag = 2
08. MSA/MD	23	27	5	AN	As defined by OMB; right-justified, or NA left-justified or blank if Military Personnel Flag = 2
09. State Code	28	29	2	AN	FIPS code with leading zeros, NA left-justified, or blank if Military Personnel Flag = 2
10. County Code	30	32	3	AN	FIPS code with leading zeros, NA left-justified, or blank if Military Personnel Flag = 2
11. Census Tract	33	39	7	AN	As defined by the Bureau of Census; include decimal point and any leading or trailing zeros (e.g., 0010.00), NA left-justified, or blank if Military Personnel Flag = 2
12. Filler	40	314	275	AN	Blank

File Specifications for 2026 Micro Data

DO NOT SEND TO THE FEDERAL RESERVE BOARD

The following information describes the format used when importing micro data into the FFIEC CRA Data Entry Software or preparing a micro data file to be used by examiners.

General Information Regarding Micro Data Files

All records in the micro data file are 314 characters.

The following records *must be* contained in the micro data file.

Transmittal Sheet record has 17 elements comprising 273 characters and filler comprising 41 characters of blanks. (Specifications listed previously)

Micro data record has 16 elements comprising 80 characters and filler comprising 234 characters of blanks.

Micro Data

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 9
02. Respondent-ID	2	11	10	AN	Assigned by regulatory agency. Should be right-justified with leading zeros.
03. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, or 3=FDIC
04. Activity Year	13	16	4	N	Four-digit year (e.g., 2026)
05. Loan Number	17	41	25	AN	Unique identifier across the home office and branch sites
06. Type of Loan	42	43	2	N	01 = Small Business Loan 02 = Small Farm Loan OPTIONAL LOAN TYPES: 03 = Other Lines/Loans for Purposes of Small Business 05 = Motor Vehicle 06 = Credit Card 07 = Other Secured Consumer Loans 08 = Other Unsecured Consumer Loans 09 = Other Loan Data
07. Loan Amount at Origination	44	48	5	AN	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or NA left-justified if loan amount is < \$500.00
08. Action Taken Type	49	49	1	N	1 = Originated 6 = Purchased
09. Action Taken Date	50	57	8	AN	Date Originated or purchased; format is century, year, month, day (e.g., Jan. 17, 2026 would be 20260117)
10. MSA/MD	58	62	5	AN	As defined by OMB; right-justified or NA left-justified for areas outside of an MSA/MD
11. State	63	64	2	N	FIPS code with leading zeros
12. County	65	67	3	N	FIPS code with leading zeros

Micro Data (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
13. Census Tract	68	74	7	AN	As defined by the Bureau of Census; right-justified with leading/trailing zeros and decimal point (e.g., 0010.00) or NA left-justified if the street address does not exist
14. Business/Farm Gross Annual Revenue	75	75	1	N	Values are 1 = ≤ \$1million 2 = > \$1 million 3 = Not Known 4 = NA (Consumer Loan)
15. Income: Consumer Loans	76	79	4	N	Rounded to the nearest thousand with leading zeros when type of loan = 4, 5, 6, 7, 8, or 9 OR zero when type of loan = 1, 2, 3 or income not relied upon in credit decision
16. Affiliate Lending Flag	80	80	1	N	1 = Loan origination/purchase taken by the institution 2 = Loan origination/purchase taken by an affiliate
17. Filler	81	314	234	AN	Blank