

**EDITION EFFECTIVE for 2010 CRA Data Submissions
(Due March 1, 2011)**

A Guide to CRA Data Collection and Reporting

 Federal Financial Institutions
Examination Council



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Foreword



In response to numerous requests and inquiries, the Federal Financial Institutions Examination Council (FFIEC) has prepared this guide for Community Reinvestment Act (CRA) data reporters. Data collection, maintenance, and reporting are important aspects of financial institution evaluations under CRA. This guide can be used as a resource when collecting and maintaining data, creating a submission, and posting lending data in the CRA public file.

The FFIEC produces a public disclosure statement for every reporting institution. The disclosures and other CRA data are available from the FFIEC, by accessing the FFIEC Internet site, www.ffiec.gov/cra.

Users of this guide should be aware of its limitations. It relates only to the collection, maintenance, and reporting of small business loans, small farm loans, and community development data as well as the collection, maintenance, and reporting of other applicable loan data (except data on home mortgage loans) that may be considered during CRA evaluations. Although this guide addresses many issues relating to these matters, new issues arise often. For further infor-

mation about compliance, contact your federal supervisory agency (see Appendix D). Institutions may also contact the CRA Assistance Line at (202) 872-7584 or crahelp@frb.gov for assistance with data collection and reporting.

Use of this guide is not a substitute for familiarity with the CRA regulations and the Interagency questions and answers (Qs&As) that interpret those regulations. The regulations and Qs&As may be revised from time to time. Thus, institutions should consult them to determine whether this edition of the guide reflects the most recent revisions. Both are available in the appendices of this guide and on the FFIEC's CRA website at www.ffiec.gov/cra.

The FFIEC welcomes suggestions for making changes or additions that might make this Guide more helpful. Send your suggestions or comments to

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Alternatively, you may send an e-mail to

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Executive Summary: Compliance Responsibilities



Purpose of CRA

The Community Reinvestment Act of 1977 (CRA) is implemented by regulations of the Office of the Comptroller of the Currency (OCC), the Board of Governors of the Federal Reserve System (Board), the Federal Deposit Insurance Corporation (FDIC), and the Office of Thrift Supervision (OTS) (collectively, the agencies) in 12 CFR parts 25, 228, 345, and 563e. The CRA regulations require that information on business, farm, and community development lending by insured depository institutions that meet certain asset thresholds, determined annually, be made available to the public.

CRA directs the agencies to encourage insured depository institutions to help meet the credit needs of the communities in which they are chartered. CRA does not prohibit any activity, nor is it intended to encourage unsafe or unsound lending practices or the allocation of credit.

CRA requires that each insured depository institution's record in helping to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, be assessed periodically. That record is taken into account when considering an institution's applications for deposit facilities, including mergers and acquisitions.

The CRA regulations contain different evaluation methods for different types of institutions: the lending, investment and service tests for large retail institutions; the lending and community development test for intermediate small institutions; the stream-lined performance standards for small institutions; the community development test for whole-

sale/limited-purpose institutions; and the strategic-plan option for institutions with approved strategic plans.

The Consumer Compliance Task Force of the FFIEC promotes consistency in the implementation of the CRA regulations by periodically publishing interagency questions and answers on community reinvestment (Qs&As) and examination procedures, and by facilitating uniform data reporting.

Who Must Report

All state member banks, state nonmember banks, national banks, and savings associations that meet or exceed the asset size thresholds for both of the last two calendar years are subject to the data collection and reporting requirements of the CRA. The asset size thresholds are adjusted and announced by the federal banking agencies annually by December 31. The agencies also publish the current and historical asset size thresholds at www.ffiec.gov/cra

Institutions that do not meet or exceed the asset size threshold have the option of submitting data voluntarily. An institution that submits data voluntarily retains the option of being examined as a large institution.

When to Report

Data for a given year must be submitted to the Board, the designated processor for all of the agencies, by March 1 of the following year.

Merging Institutions

Following are three scenarios describing data collection and reporting responsibilities for the

calendar year of a merger and for subsequent years.

Scenario One

Two institutions are exempt from CRA collection and reporting requirements because neither met the asset size threshold. The institutions merge. No data collection is required for the year in which the merger takes place, regardless of the resulting asset size. Data collection and reporting would begin after two consecutive years in which the combined institution would have year-end assets that meet or exceed the small institution asset size threshold amount described in 12 CFR _____.12(u)(1).

Scenario Two

Institution A, an institution with assets that meet or exceed the asset size threshold, and Institution B, an institution with assets below the asset size threshold, merge. Institution A is the surviving institution. For the year of the merger, data collection is required for Institution A's transactions. Data collection is optional for the transactions of the previously exempt institution. For the following year, all transactions of the surviving institution must be collected and reported.

Scenario Three

Two institutions that are each required to collect and report data merge. Data collection is required for the entire year of the merger and for subsequent years, provided the surviving institution is not exempt. The surviving institution may file either a consolidated submission or separate submissions for each institution for the year of the merger, but must file a consolidated report for subsequent years.

Institutions That Did Not Originate or Purchase Small Business or Small Farm Loans

An institution that has not originated or purchased any small business or small farm loans during the reporting period would not submit the composite loan records for small business or small farm loans. However, all institutions subject to data reporting requirements must submit the information discussed below under "Reporting Requirements."

Reporting Requirements

At a minimum, an institution must submit, in electronic format:

- a transmittal sheet,
- a definition of its assessment area(s),
- a record of its community development (CD) loans. (If an institution does not have CD loans to report, the record should be sent with "0" in the CD loan composite data fields); and
- information on small business and small farm loans, if applicable.

CRA data are aggregated on the census tract level. Each tract represents one record in an entire data submission. For example:

- Six different small business loans made in the same census tract constitute one composite record.
- Six different small farm loans, three in one census tract and three in another, constitute two composite records.

Lenders Covered by Home Mortgage Disclosure Act

If an institution is not required to

collect home mortgage loan data by the Home Mortgage Disclosure Act (HMDA), it need not collect home mortgage loan data under the CRA exam. Examiners will sample an institution's home mortgage loans to evaluate its home mortgage lending. If an institution wants to ensure that examiners consider all of its home mortgage loans, it may collect and maintain data on these loans.

Modification, extension and consolidation agreements (MECAs) are transactions in which an institution obtains loans from another institution without actually purchasing or refinancing the loans. In some states, MECAs, which are not considered loan refinancings because the existing loan obligations are not satisfied and replaced, are common. Although these transactions are not considered to be purchases or refinancings, as those terms have been interpreted under CRA, they do achieve the same results. An institution may present information about its MECA activities to examiners for consideration under the lending test as "other loan data."

File Specifications and Edit Validations

The FFIEC makes available free CRA Data Entry Software to any institution that wishes to use it. The software includes several basic analytical reports regarding an institution's data. The latest version of the CRA Data Entry Software can be downloaded, free of charge, from the **FFIEC website**. If an institution finds that the FFIEC's software does not meet its needs, it may create a data submission using the **File Specifications and Edit Validation Rules** that have been

set forth to assist with electronic data submissions. For information about specific electronic formatting procedures, contact the CRA Assistance Line at (202) 872-7584 or click on “How to File” at www.ffiec.gov/cra.

File Specifications

Institutions that develop their own programs must follow the precise format laid out in the CRA File Specifications. This file format should be incorporated into an automated system to ensure an error-free data submission.

Edit Validation Rules

When an institution chooses to create an electronic data submission, it must edit its data using the CRA Edit Validation Rules. These rules are designed to ensure data integrity and to prevent errors.

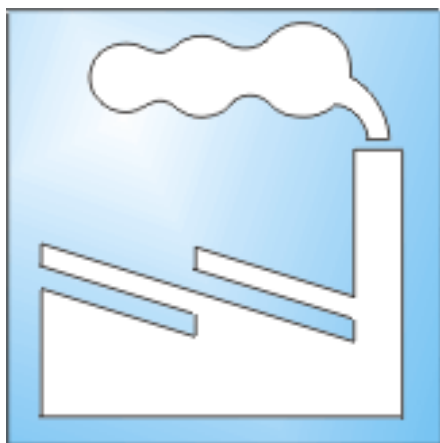
CRA edit validations are divided into three edit types: syntactical, validity, and quality. Each type corresponds to errors of a different degree of severity, and each must be thoroughly understood to ensure that the data are accurate and complete.

Syntactical (S) – Records that contain errors that may prevent them from being uploaded to the FFIEC database. These errors range from incorrect activity years to duplicate property locations, which indicate that the property combination for that record identifier was used more than once. These records will not be reflected in your disclosure statement until the appropriate corrections have been made.

Validity (V) – Records containing incorrect information. The most common validity errors are incorrect census tracts. These records will not be reflected in your disclosure statement until the appropriate corrections have been made.

Quality (Q) – Loan information that, while it may pass all syntactical and validity edits, is nevertheless statistically unusual and is subject to further investigation or review to confirm correctness. For a majority of the quality edits, if the data are correct, no changes are necessary and the data will be reflected.

Collecting the Data



Composite Loan Data Transmittal Sheet

The transmittal sheet is used to identify each institution. Institutions are asked to provide a reporter's identification (RID) number. This number corresponds to the certificate number for FDIC-supervised institutions, the docket number for institutions supervised by the OTS, and the charter number for OCC-supervised institutions. If an institution is supervised by the Federal Reserve System, the Research, Statistics, Supervision and Regulation, and Discount and Credit (RSSD) Number is used. Institutions that do not know their reporter identification number should contact the CRA Assistance Line at (202) 872-7584 or crahelp@frb.gov to obtain it.

The transmittal sheet provides valuable institution and contact information. It is important that the institution's name, contact name, address, phone number, fax number, and e-mail address be correct since all future correspondence will be based on that information.

Assessment Area(s) Delineation and Reporting

Delineation

For institutions other than those designated as wholesale or limited-purpose (see the glossary), assessment areas must consist generally of one or more metropolitan statistical division (MSA/MD) or one or more contiguous political subdivisions such as counties, cities, or towns. An institution must include the geographies in which its main office, branches, and deposit-taking ATMs are located as well as the surrounding geographies in which it has originated or purchased a substantial portion of its loans. Refer to

section __.41 of the regulations and the interagency Qs&As for further guidance.

Reporting

For institutions covered by CRA reporting requirements, the institution must collect and report a list for each assessment area showing the geographies within the area. The assessment area may be reported by census tract; however, it is permitted to report the assessment area property location information at a summary level. For example, "NA" in the MSA/MD field represents an area outside of any metropolitan statistical area. "NA" in the state, county, or census tract field(s) represents the defined area (state, county, or census tract) in its entirety. Also, an NA entry in the census tract field represents all census tracts for the MSA or MD/state/county combination represented.

Below are the examples of how the property location information can be reported on the assessment area record. Assume that each of these examples are individual assessment areas. The combinations reported in these examples represent MSA or MD/State/County/Census Tract combinations. The examples are not meant to be exhaustive.

- 47894/NA/NA/NA—The assessment area encompasses all census tracts in MSA/MD 47894.
- NA/56/013/NA—The assessment area encompasses all census tracts in state 56 **AND** county 013 that are outside of an MSA/MD.
- 47894/51/059/NA—The assessment area encompasses all census tracts in MSA/MD 47894, state 51, **AND** county 059.
- 47894/51/059/4220.00—The assessment area encompasses only census tract 4220.00 in

county 059, state 51, and MSA/MD 47894.

Reporting Assessment Areas Using Includes and Excludes

A current explanation of how to report assessment areas is covered below and at the FFIEC web site “Explanation of Assessment Area Edits”.

To include or exclude property locations in the assessment area, a "+" or "-" is required in the field prior to the property location fields. The "+" indicates that the forthcoming property location is to be included in the assessment area. The "-" represents an exclusion from the assessment area. The following examples represent opportunities to use this feature in reporting assessment areas.

- If your assessment area encompasses an entire MSA/MD, the data should be reported as follows:

Include/Exclude (+/-)	MSA/MD	State	County	Census Tract
+	12060	NA	NA	NA

This example includes the entire MSA/MD. The (+) symbol indicates "include" and NA indicates that all geographies located within MSA/MD 12060 are included.

- If your assessment area encompasses an entire MSA/MD, less one county located in the MSA/MD, the data should be reported as follows:

Include/Exclude (+/-)	MSA/MD	State	County	Census Tract
+	12060	NA	NA	NA
-	12060	13	151	NA

This example includes the entire MSA/MD, less one county. The (-) symbol indicates "exclude".

Another example demonstrates an assessment area that encompasses an entire MSA/MD, less three counties:

Include/Exclude (+/-)	MSA/MD	State	County	Census Tract
+	12060	NA	NA	NA
-	12060	13	151	NA
-	12060	13	063	NA
-	12060	13	067	NA

This example excludes three counties located in the 12060 MSA/MD.

- If your assessment area encompasses all census tracts in one county (in one MSA/MD), the data should be reported as follows:

Include/Exclude (+/-)	MSA/MD	State	County	Census Tract
+	12060	13	089	NA

This example includes one county and all its census tracts (NA) located in the 12060 MSA/MD.

- If your assessment area encompasses several census tracts located in one county of an MSA/MD, the data should be reported as follows:

Include/Exclude (+/-)	MSA/MD	State	County	Census Tract
+	12060	13	089	0212.13
+	12060	13	089	0214.05
+	12060	13	089	0215.01
+	12060	13	089	0217.06

This example includes four census tracts in one county located in the 12060 MSA/MD.

- If your assessment area encompasses a whole county with the exception of one census tract in that county, the data should be reported as follows:

Include/Exclude (+/-)	MSA/MD	State	County	Census Tract
+	12060	13	151	NA
-	12060	13	151	0701.01

This example includes the entire county less one census tract in that county.

Community Development Loans

Institutions subject to CRA data reporting requirements must report the aggregate number and amount of community development loans originated or purchased during the prior calendar year.

Primary Purpose

A community development loan has community development as its primary purpose. As defined in the regulations, “community development” means—

- (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals;
- (2) community services targeted to low- or moderate-income individuals;
- (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration’s Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or

- (4) activities that revitalize or stabilize
- i. low- or moderate-income geographies;
 - ii. designated disaster areas;
 - iii. distressed or underserved nonmetropolitan middle-income geographies designated by the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, and the Office of Thrift Supervision, based on—
 - (A) Rates of poverty, unemployment, and population loss; or
 - (B) Population size, density, and dispersion. Activities revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

As long as the primary purpose of the loan is community development, the full amount of the institution's loan should be included in its report of aggregate community development lending. A loan has a primary purpose of community development when it is designed for the express purpose of community development. Refer to the interagency Qs&As for further discussion of primary purpose and examples of community development loans.

In addition to having a community development purpose, a community development loan must also benefit the institution's assessment area(s) or a broader statewide or regional

area that includes the institution's assessment area(s). Institutions should be prepared to provide examiners with information regarding the primary community development purpose and location (and/or benefits) of the community development loans that they report at the time of their examination.

Community Development Loans—Consortium/Third-Party Loans

Community development loans originated or purchased by a consortium in which an institution participates or by a third party in which the institution has invested:

- will be considered, at the institution's option, if the institution reports the aggregate number and aggregate amount of consortium/ third party loans originated or purchased; and
- may be allocated among participants or investors, as they choose, for purposes of the lending test, except that no participant or investor:
 - may claim a loan origination or loan purchase if another participant or investor claims the same loan origination or purchase; or
 - may claim loans accounting for more than its percentage share (based on the level of its participation or investment) of the total loans originated or purchased by the consortium or third party.

In some circumstances, an institution may invest in a third party, such as a community development bank, that is also an insured depository institution and is thus subject to CRA requirements. However, if the financial institution and the third

party are not affiliates, the third party may receive consideration for the community development loans it originates, and the financial institution that invested in the third party may also receive consideration for its pro rata share of the same community development loans.

Community Development Loans—Equity and Equity-Type Investments in a Third Party

If an institution has made an equity or equity-type investment in a third party, community development loans made by the third party may be considered under the lending test for large and small banks. (For intermediate small banks, however, all CD loans are considered under the CD test). On the other hand, asset-backed and debt securities that do not represent an equity-type interest in a third party will not be considered under the lending test unless the securities are booked by the purchasing institution as a loan.

For example, if an institution purchases stock in a community development corporation (CDC) that primarily lends in low- and moderate-income areas or to low- and moderate-income individuals in order to promote community development, the institution may claim a pro rata share of the CDC's loans as community development loans. The institution's pro rata share is based on its percentage of equity ownership in the CDC. More information concerning consideration of an equity or equity-type investment under the investment test and both the lending and investment tests can be found in the interagency Qs&As.

Loans Not Reported as Community Development Loans

If an institution is not a wholesale or limited-purpose institution, it cannot designate a loan as a community development loan if the loan has already been reported or collected by the institution or an affiliate as a small business, small farm, consumer, or home mortgage loan (except in the case of a multifamily dwelling loan, which may be considered a community development loan as well as a home mortgage loan). Further, except for multifamily affordable housing loans, if a loan meets the definition of a small business, small farm, consumer, or home mortgage loan, retail institutions (including those that voluntarily report CRA loan data) must collect and report the loan under those categories and not as a community development loan. Retail institutions may not choose to collect and report it as a community development loan.

Affiliate Loans

Affiliate means any company that controls, is controlled by, or is under common control with another company. The term “control” has the meaning given to that term in 12 U.S.C. 1841(a)(2), and a company is under common control with another company if both companies are directly or indirectly controlled by the same company.

An institution is not required to collect information on affiliate loans. However, an institution that elects to have its regulator consider loans by an affiliate, for purposes of the lending or community development test or an approved strategic plan, must collect, maintain, and report for those loans the data that the

institution would have collected, maintained, and reported had the loans been originated or purchased by the institution.

An institution may elect to have only a particular category of an affiliate’s lending considered. The basic categories of loans are home mortgage loans, small business loans, small farm loans, community development loans, and the five categories of consumer loans (motor vehicle loans, credit card loans, home equity loans, other secured loans, and other unsecured loans).

Constraints on the Consideration of Affiliate Lending

No affiliate may claim a loan origination or loan purchase if another institution claims the same loan origination or purchase. However, an institution can count as a purchase a loan originated by an affiliate that the institution subsequently purchases, or count as an origination a loan later sold to an affiliate, provided the same loans are not sold several times to inflate their value for CRA purposes.

If an institution elects to have its supervisory agency consider loans within a particular lending category made by one or more of the institution’s affiliates in a particular assessment area(s), the institution must elect to have the agency consider all loans within that lending category in that particular assessment area(s) made by all of the institution’s affiliates.

Affiliate’s Home Mortgage Lending

If an institution elects to have an affiliate’s home mortgage lending considered in its CRA evaluation and the affiliate is a HMDA reporter,

the institution must be prepared to identify those loans reported by its affiliate under 12 CFR part 203 (Regulation C, implementing HMDA). At its option, the institution may either provide examiners with the affiliate’s entire HMDA disclosure statement or just those portions covering the loans in its assessment area(s) that it is electing to have considered. If the affiliate is not required by HMDA to report home mortgage loans, the institution must provide sufficient data concerning the affiliate’s home mortgage loans to enable the examiners to apply the performance tests.

Evaluation of Loans Made by Consortia or Third Parties under the Lending Test

Loans originated or purchased by consortia in which an institution participates or by third parties in which an institution invests will only be considered if they qualify as community development loans and will be considered only under the community development criterion of the lending test. However, loans originated directly on the books of an institution or purchased by the institution are considered to have been made or purchased directly by the institution, even if the institution originated or purchased the loans as a result of its participation in a loan consortium. These loans would be considered under the appropriate lending-test criteria, depending on the type of loan.

Small Business and Small Farm Loans

The CRA regulations require institutions subject to CRA data collection to collect and maintain, in electronic format, until the completion of its next CRA

examination, the following data for each small business or small farm loan originated or purchased by the institution:

- a unique number or alphanumeric symbol that can be used to identify the relevant loan file;
- the loan amount at origination;
- the loan location; and
- an indicator of whether the loan was to a business or farm with gross annual revenues of \$1 million or less

Institutions are required to collect and report only those commercial loans that are included in “loans to small business,” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (**Schedule RC-C, part II**, of the Consolidated Report of Condition and Income (Call Report) or **Schedule SB** of the Thrift Financial Report (TFR), as applicable).

Small business loans are defined as those whose original amounts are \$1 million or less and that were reported on the institution’s Call Report or TFR as either “Loans secured by nonfarm or nonresidential real estate” or “Commercial and industrial loans.” Small farm loans are defined as those whose original amounts are \$500,000 or less and were reported as either “Loans to finance agricultural production and other loans to farmers” or “Loans secured by farmland.”

It is the original amount of a loan, *not the annual revenue* of a business or farm, that determines the classification of a loan as a small business or small farm loan. **The sections of the Call Report and TFR relating to small business and small farm loans are included in this guide as Appendices E and F.**

The location of a small business or small farm loan generally must be maintained by census tract. In addition, supplemental information contained in the file specifications includes a date associated with the origination or purchase and whether the loan was originated or purchased by an affiliate.

Small Business Loans Secured by Nonfarm Residential Real Estate

For institutions that file Call Reports: Loans secured by nonfarm residential real estate used to finance small business must be reported as “loans secured by real estate” when the real estate collateral taken is greater than 50 percent of the principal amount of the loan at origination unless the security interest in the nonfarm residential real estate is taken as an abundance of caution and where the loan terms as a consequence have not been made more favorable than they would have been in the absence of the lien or liens. See instructions for Call Report Schedule RC-C in Appendix E. If the estimated value of the real estate collateral is 50% or less of the loan amount, the loan should be reported in another category based on the purpose of the loan (such as Commercial and Industrial). If the loans promote community development, they may be considered as community development loans. Otherwise, the institution may opt to collect and maintain data separately as “Other Secured Lines/Loans for Purposes of Small Business” for examiner evaluation.

For institutions that file TFRs: Loans secured by nonfarm residential real estate to finance small businesses

may be included as small business loans only if they are reported on the TFR as nonmortgage, commercial loans. Otherwise, loans that meet the definition of mortgage loans, for TFR reporting purposes, may be classified as mortgage loans.

Aggregate Reporting

An institution subject to data reporting requirements must report the aggregate number and amount of loans for each geography in which it originated or purchased a small business or small farm loan. Loans to businesses and farms are reported by origination amounts of

- \$100,000 or less,
- more than \$100,000 but less than or equal to \$250,000, and
- more than \$250,000.

Institutions must also report loans to businesses and farms with gross annual revenues of \$1 million or less, using the revenues that the institution considered in making its credit decisions.

Original Amount vs. Purchase Amount

When collecting and reporting information on purchased small business and small farm loans, an institution collects and reports the amount of the loan at origination, not at the time of purchase. This is consistent with the Call Report and TFR guidelines, which use the “original amount of the loan” to determine (1) whether a loan should be reported as a “loan to a small business” or a “loan to a small farm” and (2) in which loan-size category a loan should be reported. When assessing the volume of small business and small farm loan purchases for purposes of evaluating lending-test performance

under CRA, however, examiners will evaluate an institution's activity based on the amounts at purchase.

When collecting and reporting information on purchased community development loans, an institution collects and reports the amount of the loan that was purchased. In addition, when an institution purchases a participation in a community development loan, the institution reports only the amount of the participation purchased as a community development loan. However, the institution uses the entire amount of the credit originated by the lead lender to determine whether the original credit meets the definition of a "loan to a small business," "loan to a small farm," or "community development loan." For example, if an institution purchases a \$400,000 participation in a business credit that has a community development purpose, and the entire amount of the credit originated by the lead lender is over \$1 million, the institution would report \$400,000 as a community development loan.

Refinances and Renewals

An institution should collect information about small business and small farm loans that it refinances or renews as loan originations. When reporting small business and small farm data, however, an institution may only report one origination (including a renewal or refinancing treated as an origination) per loan per year, unless an increase in the loan amount is granted.

If an institution increases the amount of a small business or small farm loan when it extends the term of the loan, it should always report the amount of the increase as a small business or small farm loan origina-

tion. The institution should report only the amount of the increase if the original or remaining amount of the loan has already been reported one time that year.

For example, a financial institution makes a term loan for \$25,000; principal payments have resulted in a present outstanding balance of \$15,000. In the next year, the customer requests an additional \$5,000, which is approved, and a new note is written for \$20,000. In this example, the institution should report both the \$5,000 increase and the renewal or refinancing of the \$15,000 as originations for that year.

However, the institution may report the \$5,000 increase together with the renewal or refinancing of the \$15,000 as a single origination of \$20,000.

Note, however, an accurately-reported loan to a small business, secured by residential real estate, must also be reported as a refinance under HMDA in the event the loan is refinanced and it remains secured by residential real estate. See Q&As and Regulation C, which implements the Home Mortgage Disclosure Act.

Note: A demand loan that is reviewed on an annual basis should not be reported as a renewal because the term of the loan has not been extended.

Institutions should also collect information about community development loans that they refinance or renew as loan originations. Community development loan refinancings and renewals are subject to the reporting limitations that apply to refinancings and renewals of small business and small farm loans.

Lines of Credit

Institutions must collect and report data on lines of credit in the same way that they provide data on loan originations. Lines of credit are considered originated at the time the line is approved or increased; and an increase is considered a new origination.

Generally, the full amount of the credit line is the amount that is considered originated. In the case of an increase to an existing line, the amount of the increase is the amount that is considered originated and that amount should be reported. However, consistent with Call Report and TRF instructions, if an increase to an existing line would cause the total line of credit to exceed \$1 million, in the case of a small business line, or \$500,000, in the case of a small farm line, the institution would not report the increase.

Renewals of Lines of Credit

Renewals of lines of credit for small business, small farm, or consumer purposes should be collected and reported, if applicable, in the same manner as renewals of small business or small farm loans (see Q&A __.42(a)-5). Institutions that are HMDA reporters continue to collect and report home equity lines of credit at their option, in accordance with the requirements of 12 CFR part 203.

Loans to Fisheries and Forestries

Instructions for **part I of the Call Report and Schedule SB of the TFR** include loans "made for the purpose of financing fisheries and forestries, including loans to commercial fishermen" as a component

of the definition of “Loans to finance agricultural production and other loans to farmers.” **Part II of Schedule RC-C of the Call Report and Schedule SB of the TFR**, which serve as the basis of the definition for small business and small farm loans in the regulation, capture both “Loans to finance agricultural production and other loans to farmers” and “Loans secured by farmland.” These loans are reported as small business or small farm loans.

Home Equity Lines of Credit Used Predominantly for Small business Purposes

Institutions that have chosen to report home equity lines of credit under HMDA report only the portion of a home equity line used for home improvement purposes. That portion of the loan would then be considered when examiners evaluate home mortgage lending. If the line meets the regulatory definition of a “community development loan,” the institution should collect and report information on the entire line as a community development loan. If the line does not qualify as a community development loan, the institution has the option of collecting and maintaining (but not reporting) the entire line of credit as “Other secured lines/loans for purposes of small business.”

Credit Cards Issued to Small Businesses

If an institution agrees to issue credit cards to a business’s employees, the institution reports all of the credit card lines opened on a particular date for that single business as one small business loan origination rather than reporting each individual credit card line, assuming the

criteria in the “small business loan” definition in the regulation are met. The credit card program’s “amount at origination” is the sum of all of the employee/business credit cards’ credit limits opened on a particular date. If subsequently issued credit cards increase the small business credit line, the added amount is reported as a new origination.

Lending Outside the United States

An institution may collect data about small business and small farm loans located outside the United States; however, it cannot report these data because the FFIEC CRA data collection software will not accept data concerning loan locations outside the United States.

Multiple Loan Originations to the Same Business

If an institution originates multiple loans to the same business, the loans should be collected and reported as separate originations rather than combined and reported as they are on the Call Report or TFR, which reflect loans outstanding, rather than originations. However, if institutions originate multiple loans to the same business solely to inflate artificially the number or volume of loans evaluated for CRA lending performance, the agencies may combine these loans for purposes of evaluation under the CRA.

Gross Annual Revenues

The regulations do not require institutions to request or consider revenue information when making a loan; however, if institutions do gather this information from their borrowers, they should use the gross annual revenue rather than

the adjusted gross annual revenue, of their small business or small farm borrowers to report whether the borrower has gross annual revenue of a) more than \$1 million dollars; or b) \$1 million dollars or less. The purpose of small business and small farm data collection is to enable examiners and the public to judge whether the institution is lending to small businesses and farms or whether it is only making small loans to larger businesses and farms.

The CRA regulations similarly do not require institutions to verify revenue amounts; thus, institutions may rely on the gross annual revenue amount provided by borrowers in the ordinary course of business. If an institution does not collect gross annual revenue information for its small business and small farm borrowers, it would not indicate on the CRA data collection software that the gross annual revenues of the borrower are \$1 million or less. The institution should enter the code indicating “revenues not known” on the individual loan portion of the data collection software or on an internally developed system. Loans for which the institution did not collect revenue information may not be included in the loans to businesses and farms with gross annual revenues of \$1 million or less when reporting this data.

Generally, an institution should rely on the revenues that it considered in making its credit decision when indicating whether a small business or small farm borrower had gross annual revenues of \$1 million or less. For example, in the case of affiliated businesses, such as a parent corporation and its subsidiary, if the institution considered the revenues of the entity’s parent or a

subsidiary corporation of the parent as well, then the institution would aggregate the revenues of both corporations to determine whether the revenues are \$1 million or less. Alternatively, if the institution considered the revenues of only the entity to which the loan is actually extended, the institution should rely solely upon whether gross annual revenues are above or below \$1 million for that entity.

However, if the institution considered and relied on revenues or income of a cosigner or guarantor that is not an affiliate of the borrower, such as a sole proprietor, it should not adjust the borrower's revenues for reporting purposes.

For a start-up business, the institution should use the actual gross annual revenue to date (including \$0 if a new business has had no revenue to date). Although start-up businesses will provide the institution with pro forma projected revenue figures, these figures may not accurately reflect actual gross revenue and therefore should not be used.

Loan Location

Prudent banking practices dictate that an institution know the location of its customers and loan collateral. Therefore, institutions typically will know the actual location of their borrowers or loan collateral beyond an address consisting only of a post office box.

Many borrowers have street addresses in addition to post office box numbers or rural route and box numbers. Institutions should ask their borrowers to provide the street address of the main business facility or farm or the location where the loan proceeds otherwise will be

applied. Moreover, in many cases in which the borrower's address consists only of a rural route number or post office box, the institution knows the location (i.e., the census tract) of the borrower or loan collateral. Once the institution has this information, it should assign a census tract to that location (geo-code) and report that information as required under the regulations.

If the institution cannot determine the borrower's street address, and does not know the census tract it should report the borrower's state, county, MSA/MD, if applicable, and "NA," for "not available," in lieu of a census tract.

Other Loan Data

Schedule RC-C, part II, of the Call Report does not allow financial institutions to report loans for commercial and industrial purposes that are secured by residential real estate as small loans to business, unless the estimated value of the real estate collateral (after deducting any senior liens held by others) is less than 50 percent of the principal amount of the loan at origination OR where the security interest in the nonfarm residential real estate is taken only as an abundance of caution and where the loan terms as a consequence have not been made more favorable than they would have been in the absence of the lien or liens.

Otherwise, at an institution's option, it may collect and maintain data concerning loans, purchases, and lines of credit extended to small businesses and secured by residential real estate that were not eligible to be reported as small loans to businesses, for consideration in the CRA evaluation of its small busi-

ness lending as "other loan data."

To facilitate this optional data collection, the software distributed by the FFIEC provides that an institution may collect this information to supplement its small business lending data by choosing the loan type "Other secured lines/loans for purposes of small business," in the individual loan data. This information should be maintained at the institution but should not be submitted for central reporting purposes.

Loan Commitments and Letters of Credit

Institutions are not required to collect data on loan commitments and letters of credit. They may, however, provide for examiner consideration information on letters of credit and commitments.

Commercial and Consumer Leases

Commercial and consumer leases are not considered small business or small farm loans or consumer loans for purposes of the data collection requirements for commercial or consumer loans. However, if an institution wishes to collect and maintain data about leases, it may provide these data to examiners as "other loan data."

Consumer Loans

There are no data reporting requirements for consumer loans. An institution that chooses to collect and maintain information on consumer loans collects the gross annual income of all primary obligors for consumer loans, to the extent that the institution considered the income of the obligors when making the decision to extend credit. Primary obligors include co-appli-

cants and co-borrowers, including cosigners. An institution does not, however, collect the income of guarantors on consumer loans, because guarantors are only secondarily liable for the debt.

If consumer lending constitutes a substantial majority of an institution's business, its supervisory agency will evaluate the institution's consumer lending in one or more of the following categories: motor vehicle, credit card, home-equity, other secured, and other unsecured loans. In addition, at an institution's option, its supervisory agency will evaluate one or more categories of consumer lending, if the institution has collected and maintained, as required in section __.42(c)(1), the data for each category that the institution elects to have its supervisory agency evaluate.

Where an institution collects data for loans in a certain category, it must collect data for all loans originated or purchased within that category. The institution must maintain these data separately for each category for which it chooses to collect data. The data collected and maintained should include for each loan:

- a unique number or alphanumeric symbol that can be used to identify the relevant loan file;
- the loan amount at origination or purchase;
- the loan location; and
- the gross annual income of the borrower that the institution considered in making its credit decision.

Generally, guidance concerning collection of data on small business and small farm loans—including, for example, guidance regarding collecting loan location data and data in connection with refinanced or renewed loans—will also apply to consumer loans.

Borrower Income

The CRA does not require institutions to request or consider income information when making a loan. If an institution does not consider income when making an underwriting decision in connection with a consumer loan, the institution does not need to collect income information. On the other hand, if institutions gather this information from their borrowers, the agencies expect them to collect the borrowers' gross annual income for purposes of CRA.

Further, if the institution routinely collects, but does not verify, a borrower's income when making a credit decision, it need not verify the income for purposes of data maintenance. Institutions may rely on the gross annual income amount provided by borrowers in the ordinary course of business.

Collecting the Data

The purpose of collecting income data on consumer loans is to enable examiners to determine the distribution based on borrower characteristics, including the number and amount of consumer loans to low-, moderate-, middle-, and upper-income borrowers, as determined on the basis of gross annual income, particularly in the institution's assessment area(s).

An institution can list "0" in the income field on consumer loans made to its employees when collecting data for CRA purposes, as the institution would be permitted to do under HMDA.

Reporting the Data



Reporting Tools

FFIEC Data Entry Software

The CRA Data Entry software is provided free of charge by the FFIEC to help financial institutions automate the filing of their CRA data. The software includes editing and reporting features to help verify, complete, and analyze data. Data created using this package can be sent through the **Submission via Web** application to the Board, encrypted and transmitted via e-mail, or exported onto a CD-ROM or diskette. Any institution that is interested in receiving a copy of the software may *download* it, free of charge, from the FFIEC CRA Website <http://www.ffiec.gov/software/default.aspx>

Sources of Geographic Information (Geocoding Tools)

To report geographic data accurately, your institution will need information about MSA/ MD boundaries, which are defined by the Office of Management and Budget (OMB). You can find MSA/ MD numbers by county in Appendix F. You can also obtain information on current and historical MSA/ MD boundaries at the U.S. Census Bureau's Web site, <http://www.census.gov>: select **Subjects A-Z**, then **C**, then scroll to City, Town or Metropolitan Area. Then click on **Metropolitan and Micropolitan Statistical Areas**. Finally, search for **Lists and maps of metropolitan and micropolitan statistical areas**.

A list of all valid census tract numbers in each MSA/MD can be produced from the Census Windows application at <http://www.ffiec.gov/>

[cra/censusproducts.htm](#). The list will help ensure that you are using only valid census tract numbers; however, the list is not a tool for “geocoding” your CRA data.

You may choose from various products available from the Census Bureau for determining the correct 2000 census tract number for a given property. The Census Bureau, however, is not able to assist in preparing the loan application register (LAR).

To report geographic data, you may use one or more of the following tools:

- Census Tract Street Address Lookup Resources;
- Census Tract Outline Maps (Census 2000) along with an up-to-date local reference map;
- LandView® 5, a Census Bureau product, with maps and a look-up application.

Census Tract Street Address Lookup Resources

Several Web-based products permit you to look up a census tract number, given a street address:

1. The Census Bureau's American FactFinder (AFF) application, at <http://factfinder.census.gov/>.
2. The FFIEC's application for HMDA and CRA reporters, at <http://www.ffiec.gov/geocode/default.htm>.
3. LandView® has a feature that allows users to map and geocode an address to a census tract. LandView®, produced by the Census Bureau's Geography Division, is an authoritative resource for determining census tract numbers for a given address or a specific location on the map.

Census Tract Map Resources

Census 2000 Tract Outline Maps.

The Census Tract Outline Map product provides map sheets in Adobe® Acrobat® PDF file format (see Figure 1). Map sheets are available from the Census Bureau Map Products Web page at http://www.census.gov/geo/www/maps/CP_MapProducts.htm and may be viewed on line or downloaded.

The highly detailed maps are designed for a paper sheet size of 33 inches by 36 inches. In viewing the map images in PDF on the computer screen, the user can pan and zoom the image to locate the area of interest. Printing the entire map sheet on a much smaller sheet of paper will not provide a usable image. A user has several options for getting printed copies:

- The first is to use a large format plotter capable of printing the 36 by 33 inch sheets to plot any maps downloaded from our web site. To accurately reproduce the original colors and patterns of the original map the plotter should have a PostScript card. Plotter specifications for plotting these large format PDF map files with an HP 1055cm are provided at the U.S. Census Bureau Map products URL shown above.
- A second option is to purchase the Census Tract Outline Map PDF files on DVD. The DVD product contains the Census 2000 Tract Map images for the entire country. These are the same maps available online for downloading.
- A third other option is to purchase a full sized copy of the entire map sheet from the U.S. Census Bureau 301-763-INFO(4636). The price is \$5.00 per map sheet, with a minimum order of 5 map sheets.

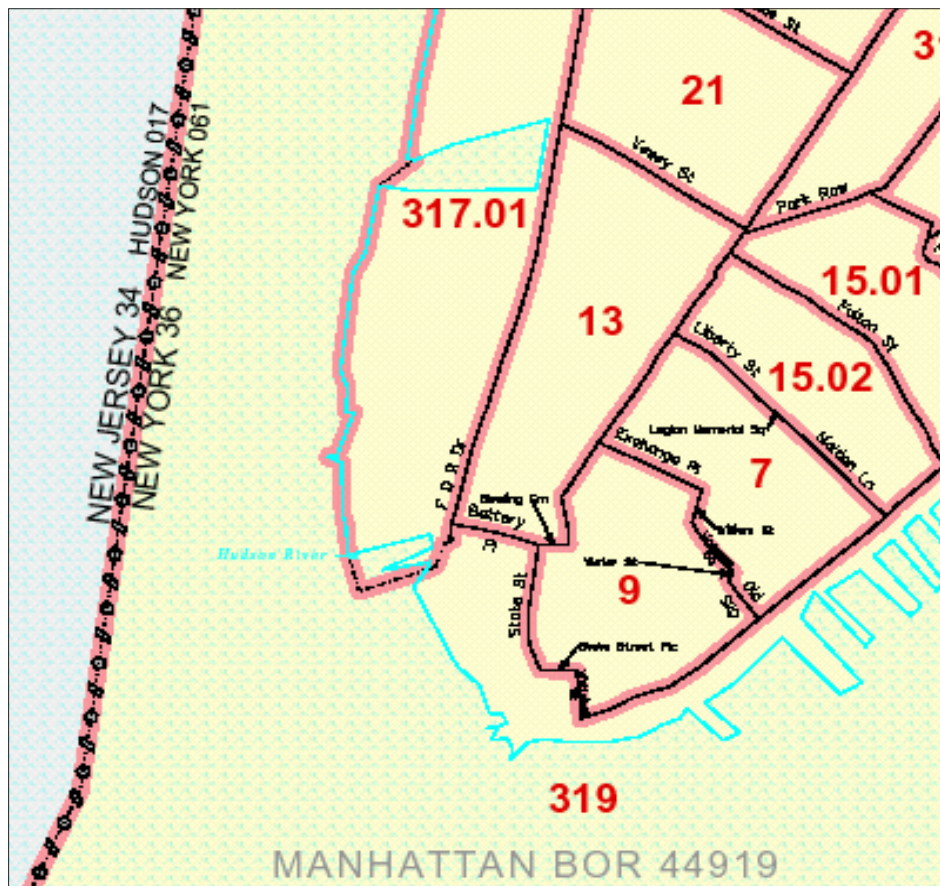


Figure 1: Portion of Census Tract outline Map, New York County, NY

These maps show the boundaries and numbers of the census tracts as well as the named features underlying the boundaries. They also show the boundaries, names and codes for American Indian/Alaska Native/Hawaiian home land areas, counties, county subdivisions, and places.

The outline maps do not show streets, street names, or address ranges within a census tract (See Figure 2). Consequently, you may wish to use these maps in combination with up-to-date local street maps.

LandView® is a desktop mapping software product distributed by the U.S. Census Bureau.

LandView® shows detailed net-

works of roads (containing address information where available), rivers, and railroads along with jurisdictional and statistical boundaries (including census tracts). The information is based upon the U.S. Census Bureau's Census 2000 TIGER/Line files that reflect the street network and address ranges known to the U.S. Census Bureau as of late 1999. Besides producing custom map views that display selected user-specified map information, LandView also provides the capability of displaying the FIPS state and county codes, and census tract numbers for a location that a user selects on the map.

LandView® also has an address finder feature that allows a user to rapidly locate a street intersection or

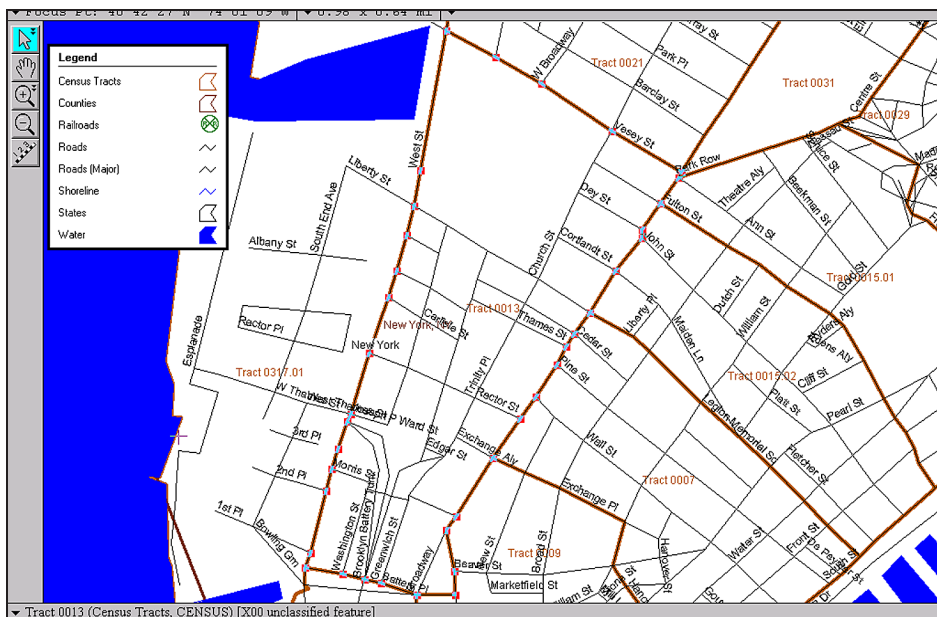


Figure 2: LandView@ 5 Map New York County, NY

street address range on a map for a given ZIP code.

To obtain the Census Bureau products described above contact:

Customer Services Center
U.S. Census Bureau
Washington, DC 20233
(301) 763-INFO (763-4636)

e-mail:
customerservices@census.gov

To obtain detailed information about geographic products, such as **LandView®** contact:

Geography Division
Geographic Products Management
Branch
U.S. Census Bureau
Washington, DC 20233
(301) 763 -1128

e-mail: geography@geo.census.gov

Note: The Census Bureau is not able to assist in preparing the loan application register (LAR).

Submitting the Data Officer's Certification and Contact Information

An officer of your institution should review the completed LAR and certify the data are accurate before submitting it to the Board for processing.

Verify that the transmittal sheet also includes the name, e-mail address, and telephone and facsimile numbers of a person at your institution who can answer questions about the report. Also verify that the transmittal sheet gives a record count of the total number of line entries on the submission. (**Note:** If your institution has to resubmit data for any reason, the record count on the transmittal sheet must correspond to that submission.) A completed transmittal sheet must be part of your CRA package.

Remember that if your institution keeps separate registers for different branches or for different types of loans, all registers must be consolidated and submitted to the Board in

a single package with one transmittal sheet.

Editing the Data

Before submission, the data must be checked using edits supplied by the FFIEC. The edits are included in the data entry software, and are also available at <http://www.ffiec.gov/cra/default.htm>. You may use equivalent edits incorporated in software you have purchased from vendors or have developed in-house.

Visit the CRA Website noted above, e-mail CRAHelp@frb.gov or call the CRA assistance line at (202) 872-7584 for more information about the edits.

Transmitting the Data

A separate and complete submission should be transmitted for each institution. For example, if you are reporting for several institutions, prepare and submit individually the submission for each institution.

Submission via the Web is the most secure and convenient form for transmitting CRA data. You must first install the free FFIEC CRA Data Entry Software. When you are ready to submit your data, complete the following two primary steps: (1) choose the **Export** option from the front page of the software; and (2) choose the **Submission via Web** option from the next screen to transmit the CRA data to the Board in **ONE** step. (See the software **Help** files for more information).

Submission of an encrypted file via Internet e-mail (**CRID_Agency_Year.ENC**) is also an acceptable method of automated transmission. When you are ready to submit your data, choose the **Export** option from the front page of the software. Next, choose the **Export to Federal**

Reserve Board via Internet E-mail option. Complete the steps as directed and follow the instructions to prepare your CRA submission for transmission over the Internet (see **Preparing the Submission for Internet E-mail Transmission** found in the FFIEC CRA Data Entry Software. (Note: The use of any other Internet submission product will result in the creation of a submission that is **NOT** acceptable.) Detailed instructions for Internet e-mail submission and file encryption of the CRA data are included with the file formats on the Web at <http://www.ffiec.gov/cra/fileformats.htm>.

Data submissions that are encrypted should be emailed to crasub@frb.gov.

The other acceptable methods of automated transmission are diskette and CD-ROM, pursuant to the applicable technical specifications. The technical specifications for all CRA respondents can be found on the FFIEC Web site at <http://www.ffiec.gov/cra/fileformats.htm>.

Data submissions on CD-ROM or diskette should be mailed to:

Federal Reserve Board
Attention: CRA Processing
 20th & Constitution Avenue, NW
 MS N502
 Washington, DC 20551-0001

Data must be submitted to the Board, the designated processor for all the agencies, no later than March 1 of each calendar year.

Note: When submitting your data to the Board, do not choose **For Other Purposes** as the export option from the FFIEC CRA Data Entry Software. **For Other Purposes** will export your micro data, which should only be submitted to your examiner for evaluation or as a backup record for your internal use.

Data Automation Cycle

After an institution's data have been received and loaded, the data are processed and edited for any errors or discrepancies. Each step of the data automation cycle is described in detail below.

Edit Report Review

The edit report gives an institution an opportunity to verify submitted statistics and provides the institution with a listing of errors that were discovered during the editing cycle. Illustration 4 is an example of an edit report with errors. Because CRA submissions are electronically based, the institution that submitted these data would have to correct its errors and send a complete resubmission. The resubmission replaces the institution's previous submission.

Institution Register Summary (IRS) Confirmation

If an institution provides an error-free submission, it will receive an Institution Register Summary (IRS)

(see Illustration 5). The IRS is used as a final confirmation of the data that have been sent. The institution's CRA officer or individual responsible for submitting CRA data must sign the form included with the IRS and fax it to the Board at (202) 530-6234.

Data Resubmission

An institution is expected to submit valid and accurate CRA data that have been reviewed and validated using the applicable edits. If an institution identifies errors or needs to make changes to data that have already been submitted, it should send a complete resubmission. An edit report that reflects the resubmitted data will be sent to the institution. If the resubmission is made after the CRA data have been aggregated and made publicly available, a disclosure statement that reflects the resubmitted data will be sent to the institution upon receipt of a signed IRS.

Automatic Faxback System

The CRA data process includes an automatic faxback feature to make transmission of correspondence simpler and reduce paper usage. The faxback system uses the fax number provided by the institution on its transmittal sheet to send the edit reports, the IRS, and other correspondence.

20XX COMMUNITY REINVESTMENT ACT (CRA)
 EDIT REPORT
 Agency: 2-FRS Region: 2 Respondent ID: 0000099999
 Run date: 12/22/20XX
 Runtime: 08:25:47
 Page: 2
 Contact: JOHN SAMPLE BANK
 Phone: 999-999-8888

SAMPLE BANK
 5111 SAMPLE ST
 SAMPLE, CY 99999

 SMALL BUSINESS LOANS - 4

MSA/MD ST CTY TRACT	Number Loans/Total Loan Amount (000s)			Affiliate Loans
	<= \$100K	\$100K to \$250K	> \$250K	
47894/11/001/0001.XX	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Originated:	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Purchased:	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Total(O+P):	000014/00002400	000004/00000950		
ERROR(S):				
V320 Census Tract missing or does not = a valid census tract for the MSA/MD, State, County combo or NA				
47894/11/001/0002.01	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Originated:	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Purchased:	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Total(O+P):	000014/00002400	000004/00000950		
ERROR(S):				
V430 Total loan amount of affiliate loans not >= zero and/or = sum Orig+Purch				
V470 Total amount of loans purchased reported as affiliate loans not >= 0 or >= total loan amount of purchases				
47894/11/001/0002.02	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Originated:	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Purchased:	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Total(O+P):	000014/00002400	000004/00000950		
ERROR(S):				
V425 Number of affiliate loans not >= zero and/or = sum Orig+Purch				
V467 Total number of loans purchased reported as affiliate loans = total # of loans and amount <> total amount				
47894/11/001/0003.00	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Originated:	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Purchased:	000003/00000300	000002/00000300	000002/00000600	000007/00001200
Total(O+P):	000014/00002400	000004/00000950		
ERROR(S):				
V425 Number of affiliate loans not >= zero and/or = sum Orig+Purch				
V465 # of loans purchased reported as affiliate loans not >= 0 or >= total loan amount of purchased				

Illustration 4: Edit report with errors

Public Availability of Data

Disclosure Statements

Institutions that make annual public disclosure of their small business, small farm, and community development lending activity must *download* their disclosure statements from the FFIEC CRA website at www.ffiec.gov/cra.

The FFIEC CRA website contains the disclosure statements for all institutions that have reported CRA data for a particular year. Institutions, other than small institutions or institutions that were small institutions in the prior calendar year, are required to keep in their public files information pertaining to institutions

and their affiliates, if applicable, for each of the prior two calendar years: the institution's CRA disclosure statement.

In addition, these institutions that have elected to have one or more categories of their consumer loans considered under the lending test must also make available for each category, for each of the prior two calendar years, the number and amount of loans:

- to low-, moderate-, middle-, and upper-income individuals;
- located in low-, moderate-, middle-, and upper-income census tracts; and
- located inside the assessment area(s) and outside the assessment area(s).

See the CRA regulations for the requirements for maintaining data related to the Home Mortgage Disclosure Act in institution public files.

Aggregate Tables

The FFIEC CRA website provides access to aggregate tables covering the lending activity of all institutions subject to CRA for each MSA/MD and non-MSA/MD portion of each state as well as national aggregate tables covering the lending activity of all institutions nationwide. The aggregate reports can be found at: <http://www.ffiec.gov/craadweb/aggregate.aspx>. The National Aggregate Tables can be found at: <http://www.ffiec.gov/craadweb/national.aspx>

Glossary



Affiliate. Any company that controls, is controlled by, or is under common control with another company. The term “control” has the meaning given to that term in 12 U.S.C. 1841(a)(2), and a company is under common control with another company if both companies are directly or indirectly controlled by the same company.

Area median income.

- The median family income for the MSA or metropolitan division (MD), if a person or geography is located in an MSA or MD or
- the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA or MD.

Assessment area(s). One or more geographic area(s) delineated by an institution and (if delineated in compliance with the regulation) used by the regulatory agency in evaluating the institution’s record of helping to meet the credit needs of its community.

The assessment area(s) for a wholesale or limited purpose bank must consist generally of one or more MSAs or metropolitan divisions (using the MSA or MD boundaries that were in effect as of January 1 of the calendar year in which the delineation is made) or one or more contiguous political subdivisions, such as counties, cities, or towns, in which the bank has its main office, branches, and deposit-taking ATMs.

The assessment area(s) for an institution other than a wholesale or limited-purpose institution must

- consist generally of one or more MSAs or MDs (using the MSA or MD boundaries that were in effect as of January 1 of the calendar

year in which the delineation is made) or one or more contiguous political subdivisions, such as counties, cities, or towns; and

- include the geographies in which the bank has its main office, its branches, and its deposit-taking ATMs, as well as the surrounding geographies in which the bank has originated or purchased a substantial portion of its loans (including home mortgage loans, small business and small farm loans, and any other loans the bank chooses, such as those consumer loans on which the bank elects to have its performance assessed).

An assessment area(s) must consist only of whole geographies, may not reflect illegal discrimination, may not arbitrarily exclude low- or moderate-income geographies, taking into account the institution’s size and financial condition, and may not extend substantially beyond an MSA boundary or beyond a state boundary unless the assessment area is located in a multistate MSA. An institution may adjust the boundaries of its assessment area(s) to include only the portion of a political subdivision that it reasonably can be expected to serve. An adjustment is particularly appropriate in the case of an assessment area that otherwise would be extremely large, of unusual configuration, or divided by significant geographic barriers.

Automated teller machine (ATM).

An automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank at which deposits are received, cash dispersed, or money lent.

Branch. A staffed banking facility authorized as a branch, whether

shared or unshared, including, for example, a minibranch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization.

Census tract. A small, relatively permanent statistical subdivision of a county in a metropolitan area or a selected nonmetropolitan county designed to be a relatively homogeneous unit with respect to population characteristics, economic status, and living conditions. Census tracts usually contain between 2,500 and 8,000 inhabitants. Census tract numbers generally range from 0001 through 9499.99 and are unique within a county. Institutions are currently required to use census tract numbers from the 1990 census series.

Community development.

- (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals;
- (2) community services targeted to low- or moderate-income individuals;
- (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or
- (4) activities that revitalize or stabilize—
 - i. Low- or moderate-income geographies;
 - ii. Designated disaster areas; or
 - iii. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal

Deposit Insurance Corporation, Office of the Comptroller of the Currency, and the Office of Thrift Supervision based on—

- (A) Rates of poverty, unemployment, and population loss; or
- (B) Population size, density, and dispersion. Activities revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community development loan. A loan that:

- has as its primary purpose community development; and
- except in the case of a wholesale or limited-purpose institution:
 - has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily-dwelling loan; and
 - benefits the institution's assessment area(s) or a broader statewide or regional area that includes the institution's assessment area(s).

Community development service.

A service that has as its primary purpose community development, is related to the provision of financial services, and has not been considered in the evaluation of the institution's retail banking services.

Consumer loan. A loan to one or

more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. Consumer loans include the following categories of loans:

- Motor vehicle loan, which is a consumer loan extended for the purchase of and secured by a motor vehicle;
- Credit card loan, which is a line of credit for household, family, or other personal expenditures that is accessed by a borrower's use of a credit card;
- Home equity loan, which is a consumer loan secured by a residence of the borrower;
- Other secured consumer loan, which is a secured consumer loan that is not included in one of the other categories of consumer loans; and
- Other unsecured consumer loan, which is an unsecured consumer loan that is not included in one of the other categories of consumer loans

Edit report. A report generated by the FFIEC and faxed to CRA reporters based on their data submissions. The edit report lists and describes errors found in the submitted data.

Geography. Geography means a census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home mortgage loan. A "home improvement loan," a "home purchase loan," or a "refinancing" as defined in the Board's Regulation C (12 CFR part 203), which implements the Home Mortgage Disclosure Act.

Income level. Income levels include:

- *Low-income*, which means an individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography;
- *Moderate-income*, which means an individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent, in the case of a geography;
- *Middle-income*, which means an individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent, in the case of a geography; and
- *Upper-income*, which means an individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.

Institution Register Summary

(IRS). A report generated by the FFIEC and faxed to CRA reporters based on the data they submitted. The first page of the IRS lists the number and total dollar amounts of small business, small farm, community development and consortium/ third party loans in the data submission. If the loan information is correct, CRA reporters sign the second page of the IRS and fax it to (202) 530-6234.

Limited-purpose institution. An institution that offers only a narrow product line (such as credit card or motor vehicle loans) to a regional or broader market and for which a designation as a limited-purpose institution from its supervisory agency is in effect.

Loan location.

- A consumer loan is located in the geography where the borrower resides.
- A home mortgage loan is located in the geography where the property to which the loan relates is located.
- A small business or small farm loan is located in the geography where the main business facility or farm is located or where the loan proceeds otherwise will be applied, as indicated by the borrower.

MSA/MD. A metropolitan statistical area or metropolitan division as defined by the Director of the Office of Management and Budget.

Qualified investment. A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Small institution. A bank or thrift that, as of December 31 of either of the prior two calendar years, had assets of less than the threshold announced by the banking agencies. See <http://www.ffiec.gov/cra/examinations.htm> for examples.

Small business loan. A loan

included in “loans to small businesses” as defined in the instructions in the institution’s “Consolidated Report of Condition and Income” (Call Report) or “Thrift Financial Report” (TFR).

Small farm loan. A loan included in “loans to small farms” as defined in the instructions in the institution’s “Consolidated Report of Condition and Income” (Call Report) or “Thrift Financial Report” (TFR).

Special-purpose institution. An institution that does not perform commercial or retail banking services by granting credit to the public in the ordinary course of business, other than as incident to its specialized operations. These institutions include banker’s banks as defined in 12 USC 24 (Seventh), and institutions that engage in only one or more of the following activities: providing cash-management controlled-disbursement services or serving as correspondent institutions, trust companies, or clearing agents.

Wholesale institution. An institution that is not in the business of extending home mortgage, small business, small farm, or consumer loans to retail customers, and for which a designation as a wholesale institution from its supervisory agency is in effect.

Appendix A— Regulation BB: Community Reinvestment

As amended effective January 1, 2010*

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* Regulation BB is the Board's regulation implementing the CRA. The OCC, FDIC, and OTS have adopted substantially similar regulations, which appear at 12 CFR parts 25, 345, and 563e. The four regulations differ primarily in sections 11 and 29 and in appendix B.

SUBPART A—GENERAL

SECTION 228.11 Authority, purposes, and scope.

(a) *Authority.* The Board of Governors of the Federal Reserve System (the Board) issues this part[†] to implement the Community Reinvestment Act (12 U.S.C. 2901 et seq.) (CRA). The regulations comprising this part are issued under the authority of the CRA and under the provisions of the United States Code authorizing the Board:

- (1) To conduct examinations of State-chartered banks that are members of the Federal Reserve System (12 U.S.C. 325);
- (2) To conduct examinations of bank holding companies and their subsidiaries (12 U.S.C. 1844); and
- (3) To consider applications for:
 - (i) Domestic branches by State member banks (12 U.S.C. 321);
 - (ii) Mergers in which the resulting bank would be a State member bank (12 U.S.C. 1828(c));
 - (iii) Formations of, acquisitions of banks by, and mergers of, bank holding companies (12 U.S.C. 1842); and
 - (iv) The acquisition of savings associations by bank holding companies (12 U.S.C. 1843).

(b) *Purposes.* In enacting the CRA, the Congress required each appropriate Federal financial supervisory agency to assess an institution's record of helping to meet the credit needs of the local communities in which the institution is chartered, consistent with the safe and sound operation of the institution, and to take this

[†]The words "this part," as used herein, mean Regulation BB (Code of Federal Regulations, title 12, chapter II, part 228).

record into account in the agency's evaluation of an application for a deposit facility by the institution. This part is intended to carry out the purposes of the CRA by:

- (1) Establishing the framework and criteria by which the Board assesses a bank's record of helping to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the bank; and
- (2) Providing that the Board takes that record into account in considering certain applications.

(c) *Scope*

- (1) *General.* This part applies to all banks except as provided in paragraph (c)(3) of this section.
- (2) *Foreign bank acquisitions.* This part also applies to an uninsured State branch (other than a limited branch) of a foreign bank that results from an acquisition described in section 5(a)(8) of the International Banking Act of 1978 (12 U.S.C. 3103(a)(8)). The terms "State branch" and "foreign bank" have the same meanings as in section 1(b) of the International Banking Act of 1978 (12 U.S.C. 3101 et seq.); the term "uninsured State branch" means a State branch the deposits of which are not insured by the Federal Deposit Insurance Corporation; the term "limited branch" means a State branch that accepts only deposits that are permissible for a corporation organized under section 25A of the Federal Reserve Act (12 U.S.C. 611 et seq.).
- (3) *Certain special purpose banks.* This part does not apply to special purpose banks that do not perform commercial or retail banking services by granting credit to the public in

the ordinary course of business, other than as incident to their specialized operations. These banks include banker's banks, as defined in 12 U.S.C. 24 (Seventh), and banks that engage only in one or more of the following activities: providing cash management controlled disbursement services or service as correspondent banks, trust companies, or clearing agents.

SECTION 228.12 Definitions

For purposes of this part, the following definitions apply:

- (a) *Affiliate* means any company that controls, is controlled by, or is under common control with another company. The term "control" has the meaning given to that term in 12 U.S.C. 1841(a)(2), and a company is under common control with another company if both companies are directly or indirectly controlled by the same company.
- (b) *Area median income* means:
- (1) The median family income for the MSA, if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions; or
 - (2) The statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.
- (c) *Assessment area* means a geographic area delineated in accordance with Sec. 228.41.
- (d) *Automated teller machine (ATM)* means an automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank at which deposits are received, cash dispersed, or money lent.
- (e) *Bank* means a State member bank as that term is defined in section 3(d)(2) of the Federal Deposit Insurance Act (12 U.S.C. 1813(d)(2)), except as provided in Sec. 228.11(c)(3), and includes an uninsured State branch (other than a limited branch) of a foreign bank described in Sec. 228.11(c)(2).
- (f) *Branch* means a staffed banking facility approved as a branch, whether shared or unshared, including, for example, a mini-branch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization.
- (g) *Community development* means:
- (1) Affordable housing (including multifamily rental housing) for low- or moderate-income individuals;
 - (2) Community services targeted to low- or moderate-income individuals;
 - (3) Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or
 - (4) Activities that revitalize or stabilize—
 - (i) Low- or moderate-income geographies;
 - (ii) Designated disaster areas; or
 - (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on—
 - (A) Rates of poverty, unemployment, and population loss; or
 - (B) Population size, density, and dispersion. Activities revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.
- (h) *Community development loan* means a loan that:
- (1) Has as its primary purpose community development; and
 - (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in appendix A to part 203 of this chapter); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s).
- (i) *Community development service* means a service that:
- (1) Has as its primary purpose community development;
 - (2) Is related to the provision of financial services; and
 - (3) Has not been considered in the evaluation of the bank's retail banking services under Sec. 228.24(d).
- (j) *Consumer loan* means a loan to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm

loan. Consumer loans include the following categories of loans:

- (1) Motor vehicle loan, which is a consumer loan extended for the purchase of and secured by a motor vehicle;
- (2) Credit card loan, which is a line of credit for household, family, or other personal expenditures that is accessed by a borrower's use of a "credit card," as this term is defined in Sec. 226.2 of this chapter;
- (3) Home equity loan, which is a consumer loan secured by a residence of the borrower;
- (4) Other secured consumer loan, which is a secured consumer loan that is not included in one of the other categories of consumer loans; and
- (5) Other unsecured consumer loan, which is an unsecured consumer loan that is not included in one of the other categories of consumer loans.

(k) *Geography* means a census tract delineated by the United States Bureau of the Census in the most recent decennial census.

(l) *Home mortgage loan* means a "home improvement loan," "home purchase loan," or a "refinancing" as defined in Sec. 203.2 of this title.

(m) *Income level* includes:

- (1) *Low-income*, which means an individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.
- (2) *Moderate-income*, which means an individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent, in the case of a geography.
- (3) *Middle-income*, which means

an individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent, in the case of a geography.

(4) *Upper-income*, which means an individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.

(n) *Limited purpose bank* means a bank that offers only a narrow product line (such as credit card or motor vehicle loans) to a regional or broader market and for which a designation as a limited purpose bank is in effect, in accordance with Sec. 228.25(b).

(o) *Loan location*. A loan is located as follows:

- (1) A consumer loan is located in the geography where the borrower resides;
- (2) A home mortgage loan is located in the geography where the property to which the loan relates is located; and
- (3) A small business or small farm loan is located in the geography where the main business facility or farm is located or where the loan proceeds otherwise will be applied, as indicated by the borrower.

(p) *Loan production office* means a staffed facility, other than a branch, that is open to the public and that provides lending-related services, such as loan information and applications.

(q) *Metropolitan division* means a metropolitan division as defined by the Director of the Office of Management and Budget.

(r) *MSA* means a metropolitan statistical area as defined by the Director of the Office of

Management and Budget.

(s) *Nonmetropolitan area* means any area that is not located in an MSA.

(t) *Qualified investment* means a lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

(u) *Small bank*

(1) *Definition*. Small bank means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.098 billion. Intermediate small bank means a small bank with assets of at least \$274 million as of December 31 of both of the prior two calendar years and less than \$1.098 billion as of December 31 of either of the prior two calendar years.

(2) *Adjustment*. The dollar figures in paragraph (u)(1) of this section shall be adjusted annually and published by the Board, based on the year-to-year change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers, not seasonally adjusted, for each twelve-month period ending in November, with rounding to the nearest million.

(v) *Small business loan* means a loan included in "loans to small businesses" as defined in the instructions for preparation of the Consolidated Report of Condition and Income.

(w) *Small farm loan* means a loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income.

(x) *Wholesale bank* means a bank that is not in the business of extending home mortgage, small business, small farm, or consumer

loans to retail customers, and for which a designation as a wholesale bank is in effect, in accordance with Sec. 228.25(b).

SUBPART B—STANDARDS FOR ASSESSING PERFORMANCE

SECTION 228.21 Performance tests, standards, and ratings, in general.

(a) *Performance tests and standards.*

The Board assesses the CRA performance of a bank in an examination as follows:

(1) *Lending, investment, and service tests.* The Board applies the lending, investment, and service tests, as provided in Sec. 228.22 through 228.24, in evaluating the performance of a bank, except as provided in paragraphs (a)(2), (a)(3), and (a)(4) of this section.

(2) *Community development test for wholesale or limited purpose banks.* The Board applies the community development test for a wholesale or limited purpose bank, as provided in Sec. 228.25, except as provided in paragraph (a)(4) of this section.

(3) *Small bank performance standards.* The Board applies the small bank performance standards as provided in Sec. 228.26 in evaluating the performance of a small bank or a bank that was a small bank during the prior calendar year, unless the bank elects to be assessed as provided in paragraphs (a)(1), (a)(2), or (a)(4) of this section. The bank may elect to be assessed as provided in paragraph (a)(1) of this section only if it collects and reports the data required for other banks under Sec. 228.42.

(4) *Strategic plan.* The Board

evaluates the performance of a bank under a strategic plan if the bank submits, and the Board approves, a strategic plan as provided in Sec. 228.27.

(b) *Performance context.* The Board applies the tests and standards in paragraph (a) of this section and also considers whether to approve a proposed strategic plan in the context of:

(1) Demographic data on median income levels, distribution of household income, nature of housing stock, housing costs, and other relevant data pertaining to a bank's assessment area(s);

(2) Any information about lending, investment, and service opportunities in the bank's assessment area(s) maintained by the bank or obtained from community organizations, state, local, and tribal governments, economic development agencies, or other sources;

(3) The bank's product offerings and business strategy as determined from data provided by the bank;

(4) Institutional capacity and constraints, including the size and financial condition of the bank, the economic climate (national, regional, and local), safety and soundness limitations, and any other factors that significantly affect the bank's ability to provide lending, investments, or services in its assessment area(s);

(5) The bank's past performance and the performance of similarly situated lenders;

(6) The bank's public file, as described in Sec. 228.43, and any written comments about the bank's CRA performance submitted to the bank or the Board; and

(7) Any other information deemed relevant by the Board.

(c) *Assigned ratings.* The Board assigns to a bank one of the following four ratings pursuant to Sec. 228.28 and appendix A of this part: “outstanding”; “satisfactory”; “needs to improve”; or “substantial noncompliance” as provided in 12 U.S.C. 2906(b)(2). The rating assigned by the Board reflects the bank's record of helping to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the bank.

(d) *Safe and sound operations.*

This part and the CRA do not require a bank to make loans or investments or to provide services that are inconsistent with safe and sound operations. To the contrary, the Board anticipates banks can meet the standards of this part with safe and sound loans, investments, and services on which the banks expect to make a profit. Banks are permitted and encouraged to develop and apply flexible underwriting standards for loans that benefit low- or moderate-income geographies or individuals, only if consistent with safe and sound operations.

SECTION 228.22 Lending test.

(a) *Scope of test.*

(1) The lending test evaluates a bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the Board will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, home equity, other secured, and other unsecured

loans. In addition, at a bank's option, the Board will evaluate one or more categories of consumer lending, if the bank has collected and maintained, as required in Sec. 228.42(c)(1), the data for each category that the bank elects to have the Board evaluate.

(2) The Board considers originations and purchases of loans. The Board will also consider any other loan data the bank may choose to provide, including data on loans outstanding, commitments and letters of credit.

(3) A bank may ask the Board to consider loans originated or purchased by consortia in which the bank participates or by third parties in which the bank has invested only if the loans meet the definition of community development loans and only in accordance with paragraph (d) of this section. The Board will not consider these loans under any criterion of the lending test except the community development lending criterion.

(b) *Performance criteria.* The Board evaluates a bank's lending performance pursuant to the following criteria:

(1) *Lending activity.* The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area(s);

(2) *Geographic distribution.* The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:

- (i) The proportion of the bank's lending in the bank's assessment area(s);
- (ii) The dispersion of lending in the bank's

assessment area(s); and

(iii) The number and amount of loans in low-, moderate-, middle-, and upper-income geographies in the bank's assessment area(s);

(3) *Borrower characteristics.*

The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:

- (i) Home mortgage loans to low-, moderate-, middle-, and upper-income individuals;
- (ii) Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
- (iii) Small business and small farm loans by loan amount at origination; and
- (iv) Consumer loans, if applicable, to low-, moderate-, middle-, and upper-income individuals;

(4) *Community development lending.* The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and

(5) *Innovative or flexible lending practices.* The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- or moderate-income individuals or geographies.

(c) *Affiliate lending.*

(1) At a bank's option, the Board will consider loans by an affiliate of the bank, if the bank provides data on the affiliate's loans pursuant to Sec. 228.42.

(2) The Board considers affiliate lending subject to the following constraints:

- (i) No affiliate may claim a loan origination or loan purchase if another institution claims the same loan origination or purchase; and
- (ii) If a bank elects to have the Board consider loans within a particular lending category made by one or more of the bank's affiliates in a particular assessment area, the bank shall elect to have the Board consider, in accordance with paragraph (c)(1) of this section, all the loans within that lending category in that particular assessment area made by all of the bank's affiliates.

(3) The Board does not consider affiliate lending in assessing a bank's performance under paragraph (b)(2)(i) of this section.

(d) *Lending by a consortium or a third party.* Community development loans originated or purchased by a consortium in which the bank participates or by a third party in which the bank has invested:

(1) Will be considered, at the bank's option, if the bank reports the data pertaining to these loans under Sec. 228.42(b)(2); and

(2) May be allocated among participants or investors, as they choose, for purposes of the lending test, except that no participant or investor:

- (i) May claim a loan origination or loan purchase if another participant or investor claims the same loan origination or purchase; or
- (ii) May claim loans accounting for more than its percentage share (based on the level of its participation or

investment) of the total loans originated by the consortium or third party.

(e) *Lending performance rating.* The Board rates a bank's lending performance as provided in appendix A of this part.

SECTION 228.23 **Investment test.**

(a) *Scope of test.* The investment test evaluates a bank's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s).

(b) *Exclusion.* Activities considered under the lending or service tests may not be considered under the investment test.

(c) *Affiliate investment.* At a bank's option, the Board will consider, in its assessment of a bank's investment performance, a qualified investment made by an affiliate of the bank, if the qualified investment is not claimed by any other institution.

(d) *Disposition of branch premises.* Donating, selling on favorable terms, or making available on a rent-free basis a branch of the bank that is located in a predominantly minority neighborhood to a minority depository institution or women's depository institution (as these terms are defined in 12 U.S.C. 2907(b)) will be considered as a qualified investment.

(e) *Performance criteria.* The Board evaluates the investment performance of a bank pursuant to the following criteria:

- (1) The dollar amount of qualified investments;
- (2) The innovativeness or complexity of qualified investments;
- (3) The responsiveness of

qualified investments to credit and community development needs; and

(4) The degree to which the qualified investments are not routinely provided by private investors.

(f) *Investment performance rating.* The Board rates a bank's investment performance as provided in appendix A of this part.

SECTION 228.24 **Service test.**

(a) *Scope of test.* The service test evaluates a bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of a bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

(b) *Area(s) benefitted.* Community development services must benefit a bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s).

(c) *Affiliate service.* At a bank's option, the Board will consider, in its assessment of a bank's service performance, a community development service provided by an affiliate of the bank, if the community development service is not claimed by any other institution.

(d) *Performance criteria—retail banking services.* The Board evaluates the availability and effectiveness of a bank's systems for delivering retail banking services, pursuant to the following criteria:

- (1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- (2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches,

particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;

(3) The availability and effectiveness of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and

(4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

(e) *Performance criteria—community development services.* The Board evaluates community development services pursuant to the following criteria:

- (1) The extent to which the bank provides community development services; and
- (2) The innovativeness and responsiveness of community development services.

(f) *Service performance rating.* The Board rates a bank's service performance as provided in appendix A of this part.

SECTION 228.25 **Community development test for wholesale or limited purpose banks.**

(a) *Scope of test.* The Board assesses a wholesale or limited purpose bank's record of helping to meet the credit needs of its assessment area(s) under the community development test

through its community development lending, qualified investments, or community development services.

(b) *Designation as a wholesale or limited purpose bank.* In order to receive a designation as a wholesale or limited purpose bank, a bank shall file a request, in writing, with the Board, at least three months prior to the proposed effective date of the designation. If the Board approves the designation, it remains in effect until the bank requests revocation of the designation or until one year after the Board notifies the bank that the Board has revoked the designation on its own initiative.

(c) *Performance criteria.* The Board evaluates the community development performance of a wholesale or limited purpose bank pursuant to the following criteria:

- (1) The number and amount of community development loans (including originations and purchases of loans and other community development loan data provided by the bank, such as data on loans outstanding, commitments, and letters of credit), qualified investments, or community development services;
- (2) The use of innovative or complex qualified investments, community development loans, or community development services and the extent to which the investments are not routinely provided by private investors; and
- (3) The bank's responsiveness to credit and community development needs.

(d) *Indirect activities.* At a bank's option, the Board will consider in its community development performance assessment:

- (1) Qualified investments or community development services provided by an affiliate of the bank, if the investments or

services are not claimed by any other institution; and

(2) Community development lending by affiliates, consortia and third parties, subject to the requirements and limitations in Sec. 228.22(c) and (d).

(e) *Benefit to assessment area(s)*—

(1) *Benefit inside assessment area(s).* The Board considers all qualified investments, community development loans, and community development services that benefit areas within the bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s).

(2) *Benefit outside assessment area(s).* The Board considers the qualified investments, community development loans, and community development services that benefit areas outside the bank's assessment area(s), if the bank has adequately addressed the needs of its assessment area(s).

(f) *Community development performance rating.* The Board rates a bank's community development performance as provided in appendix A of this part.

SECTION 228.26

Small bank performance standards.

(a) *Performance criteria*—

(1) *Small banks that are not intermediate small banks.* The Board evaluates the record of a small bank that is not, or that was not during the prior calendar year, an intermediate small bank, of helping to meet the credit needs of its assessment area(s) pursuant to the criteria set forth in paragraph (b) of this section.

(2) *Intermediate small banks.* The Board evaluates the record of a small bank that is, or that

was during the prior calendar year, an intermediate small bank, of helping to meet the credit needs of its assessment area(s) pursuant to the criteria set forth in paragraphs (b) and (c) of this section.

(b) *Lending test.* A small bank's lending performance is evaluated pursuant to the following criteria:

- (1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- (2) The percentage of loans and, as appropriate, other lending-related activities located in the bank's assessment area(s);
- (3) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
- (4) The geographic distribution of the bank's loans; and
- (5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

(c) *Community development test.* An intermediate small bank's community development performance also is evaluated pursuant to the following criteria:

- (1) The number and amount of community development loans;
- (2) The number and amount of qualified investments;
- (3) The extent to which the bank provides community development services; and
- (4) The bank's responsiveness through such activities to community development lending, investment, and services needs.

(d) *Small bank performance rating.*

The Board rates the performance of a bank evaluated under this section as provided in appendix A of this part.

SECTION 228.27 **Strategic plan.**

(a) *Alternative election.* The Board will assess a bank's record of helping to meet the credit needs of its assessment area(s) under a strategic plan if:

- (1) The bank has submitted the plan to the Board as provided for in this section;
- (2) The Board has approved the plan;
- (3) The plan is in effect; and
- (4) The bank has been operating under an approved plan for at least one year.

(b) *Data reporting.* The Board's approval of a plan does not affect the bank's obligation, if any, to report data as required by Sec. 228.42.

(c) *Plans in general—*

(1) *Term.* A plan may have a term of no more than five years, and any multi-year plan must include annual interim measurable goals under which the Board will evaluate the bank's performance.

(2) *Multiple assessment areas.*

A bank with more than one assessment area may prepare a single plan for all of its assessment areas or one or more plans for one or more of its assessment areas.

(3) *Treatment of affiliates.*

Affiliated institutions may prepare a joint plan if the plan provides measurable goals for each institution. Activities may be allocated among institutions at the institutions' option, provided that the same activities are not considered for more than one institution.

(d) *Public participation in plan*

development. Before submitting a plan to the Board for approval, a bank shall:

- (1) Informally seek suggestions from members of the public in its assessment area(s) covered by the plan while developing the plan;
- (2) Once the bank has developed a plan, formally solicit public comment on the plan for at least 30 days by publishing notice in at least one newspaper of general circulation in each assessment area covered by the plan; and
- (3) During the period of formal public comment, make copies of the plan available for review by the public at no cost at all offices of the bank in any assessment area covered by the plan and provide copies of the plan upon request for a reasonable fee to cover copying and mailing, if applicable.

(e) *Submission of plan.* The bank shall submit its plan to the Board at least three months prior to the proposed effective date of the plan. The bank shall also submit with its plan a description of its informal efforts to seek suggestions from members of the public, any written public comment received, and, if the plan was revised in light of the comment received, the initial plan as released for public comment.

(f) *Plan content—*

(1) *Measurable goals.*

(i) A bank shall specify in its plan measurable goals for helping to meet the credit needs of each assessment area covered by the plan, particularly the needs of low- and moderate-income geographies and low- and moderate-income individuals, through lending, investment, and services, as appropriate.

(ii) A bank shall address in

its plan all three performance categories and, unless the bank has been designated as a wholesale or limited purpose bank, shall emphasize lending and lending-related activities. Nevertheless, a different emphasis, including a focus on one or more performance categories, may be appropriate if responsive to the characteristics and credit needs of its assessment area(s), considering public comment and the bank's capacity and constraints, product offerings, and business strategy.

(2) *Confidential information.*

A bank may submit additional information to the Board on a confidential basis, but the goals stated in the plan must be sufficiently specific to enable the public and the Board to judge the merits of the plan.

(3) *Satisfactory and outstanding goals.*

A bank shall specify in its plan measurable goals that constitute "satisfactory" performance. A plan may specify measurable goals that constitute "outstanding" performance. If a bank submits, and the Board approves, both "satisfactory" and "outstanding" performance goals, the Board will consider the bank eligible for an "outstanding" performance rating.

(4) *Election if satisfactory goals not substantially met.*

A bank may elect in its plan that, if the bank fails to meet substantially its plan goals for a satisfactory rating, the Board will evaluate the bank's performance under the lending, investment, and service tests, the community development test, or the small bank performance standards, as appropriate.

(g) *Plan approval*—

(1) *Timing.* The Board will act upon a plan within 60 calendar days after the Board receives the complete plan and other material required under paragraph (e) of this section. If the Board fails to act within this time period, the plan shall be deemed approved unless the Board extends the review period for good cause.

(2) *Public participation.* In evaluating the plan's goals, the Board considers the public's involvement in formulating the plan, written public comment on the plan, and any response by the bank to public comment on the plan.

(3) *Criteria for evaluating plan.* The Board evaluates a plan's measurable goals using the following criteria, as appropriate:

- (i) The extent and breadth of lending or lending-related activities, including, as appropriate, the distribution of loans among different geographies, businesses and farms of different sizes, and individuals of different income levels, the extent of community development lending, and the use of innovative or flexible lending practices to address credit needs;
- (ii) The amount and innovativeness, complexity, and responsiveness of the bank's qualified investments; and
- (iii) The availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of the bank's community development services.

(h) *Plan amendment.* During the term of a plan, a bank may request the Board to approve an amendment to the plan on grounds that there has been a material

change in circumstances. The bank shall develop an amendment to a previously approved plan in accordance with the public participation requirements of paragraph (d) of this section.

(i) *Plan assessment.* The Board approves the goals and assesses performance under a plan as provided for in appendix A of this part.

SECTION 228.28 **Assigned ratings**

(a) *Ratings in general.* Subject to paragraphs (b) and (c) of this section, the Board assigns to a bank a rating of “outstanding,” “satisfactory,” “needs to improve,” or “substantial noncompliance” based on the bank's performance under the lending, investment and service tests, the community development test, the small bank performance standards, or an approved strategic plan, as applicable.

(b) *Lending, investment, and service tests.* The Board assigns a rating for a bank assessed under the lending, investment, and service tests in accordance with the following principles:

- (1) A bank that receives an “outstanding” rating on the lending test receives an assigned rating of at least “satisfactory”;
- (2) A bank that receives an “outstanding” rating on both the service test and the investment test and a rating of at least “high satisfactory” on the lending test receives an assigned rating of “outstanding”; and
- (3) No bank may receive an assigned rating of “satisfactory” or higher unless it receives a rating of at least “low satisfactory” on the lending test.

(c) *Effect of evidence of*

discriminatory or other illegal credit practices.

(1) The Board's evaluation of a bank's CRA performance is adversely affected by evidence of discriminatory or other illegal credit practices in any geography by the bank or in any assessment area by any affiliate whose loans have been considered as part of the bank's lending performance. In connection with any type of lending activity described in Sec. 228.22(a), evidence of discriminatory or other credit practices that violate an applicable law, rule, or regulation includes, but is not limited to:

- (i) Discrimination against applicants on a prohibited basis in violation, for example, of the Equal Credit Opportunity Act or the Fair Housing Act;
- (ii) Violations of the Home Ownership and Equity Protection Act;
- (iii) Violations of section 5 of the Federal Trade Commission Act;
- (iv) Violations of section 8 of the Real Estate Settlement Procedures Act; and
- (v) Violations of the Truth in Lending Act provisions regarding a consumer's right of rescission.

(2) In determining the effect of evidence of practices described in paragraph (c)(1) of this section on the bank's assigned rating, the Board considers the nature, extent, and strength of the evidence of the practices; the policies and procedures that the bank (or affiliate, as applicable) has in place to prevent the practices; any corrective action that the bank (or affiliate, as applicable) has taken or has committed to take, including voluntary corrective action resulting from

self-assessment; and any other relevant information.

SECTION 228.29 **Effect of CRA performance on applications**

(a) *CRA performance.* Among other factors, the Board takes into account the record of performance under the CRA of:

- (1) Each applicant bank for the:
 - (i) Establishment of a domestic branch by a State member bank; and
 - (ii) Merger, consolidation, acquisition of assets, or assumption of liabilities requiring approval under the Bank Merger Act (12 U.S.C. 1828(c)) if the acquiring, assuming, or resulting bank is to be a State member bank; and
- (2) Each insured depository institution (as defined in 12 U.S.C. 1813) controlled by an applicant and subsidiary bank or savings association proposed to be controlled by an applicant:
 - (i) To become a bank holding company in a transaction that requires approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842);
 - (ii) To acquire ownership or control of shares or all or substantially all of the assets of a bank, to cause a bank to become a subsidiary of a bank holding company, or to merge or consolidate a bank holding company with any other bank holding company in a transaction that requires approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842); and
 - (iii) To own, control or operate a savings association in a transaction that requires approval under section 4 of

the Bank Holding Company Act (12 U.S.C. 1843).

(b) *Interested parties.* In considering CRA performance in an application described in paragraph (a) of this section, the Board takes into account any views expressed by interested parties that are submitted in accordance with the Board's Rules of Procedure set forth in part 262 of this chapter.

(c) *Denial or conditional approval of application.* A bank's record of performance may be the basis for denying or conditioning approval of an application listed in paragraph (a) of this section.

(d) *Definitions.* For purposes of paragraph (a)(2) of this section, "bank," "bank holding company," "subsidiary," and "savings association" have the meanings given to those terms in section 2 of the Bank Holding Company Act (12 U.S.C. 1841).

SUBPART C— **RECORDS, REPORTING,** **AND DISCLOSURE** **REQUIREMENTS**

SECTION 228.41 **Assessment area delineation.**

(a) *In general.* A bank shall delineate one or more assessment areas within which the Board evaluates the bank's record of helping to meet the credit needs of its community. The Board does not evaluate the bank's delineation of its assessment area(s) as a separate performance criterion, but the Board reviews the delineation for compliance with the requirements of this section.

(b) *Geographic area(s) for wholesale or limited purpose banks.* The assessment area(s) for a wholesale or limited purpose bank must consist generally of one or more MSAs or metropolitan

divisions (using the MSA or metropolitan division boundaries that were in effect as of January 1 of the calendar year in which the delineation is made) or one or more contiguous political subdivisions, such as counties, cities, or towns, in which the bank has its main office, branches, and deposit-taking ATMs.

(c) *Geographic area(s) for other banks.* The assessment area(s) for a bank other than a wholesale or limited purpose bank must:

- (1) Consist generally of one or more MSAs or metropolitan divisions (using the MSA or metropolitan division boundaries that were in effect as of January 1 of the calendar year in which the delineation is made) or one or more contiguous political subdivisions, such as counties, cities, or towns; and
- (2) Include the geographies in which the bank has its main office, its branches, and its deposit-taking ATMs, as well as the surrounding geographies in which the bank has originated or purchased a substantial portion of its loans (including home mortgage loans, small business and small farm loans, and any other loans the bank chooses, such as those consumer loans on which the bank elects to have its performance assessed).

(d) *Adjustments to geographic area(s).* A bank may adjust the boundaries of its assessment area(s) to include only the portion of a political subdivision that it reasonably can be expected to serve. An adjustment is particularly appropriate in the case of an assessment area that otherwise would be extremely large, of unusual configuration, or divided by significant geographic barriers.

(e) *Limitations on the delineation of*

an assessment area. Each bank's assessment area(s):

- (1) Must consist only of whole geographies;
- (2) May not reflect illegal discrimination;
- (3) May not arbitrarily exclude low- or moderate-income geographies, taking into account the bank's size and financial condition; and
- (4) May not extend substantially beyond an MSA boundary or beyond a state boundary unless the assessment area is located in a multistate MSA. If a bank serves a geographic area that extends substantially beyond a state boundary, the bank shall delineate separate assessment areas for the areas in each state. If a bank serves a geographic area that extends substantially beyond an MSA boundary, the bank shall delineate separate assessment areas for the areas inside and outside the MSA.

(f) *Banks serving military personnel.* Notwithstanding the requirements of this section, a bank whose business predominantly consists of serving the needs of military personnel or their dependents who are not located within a defined geographic area may delineate its entire deposit customer base as its assessment area.

(g) *Use of assessment area(s).* The Board uses the assessment area(s) delineated by a bank in its evaluation of the bank's CRA performance unless the Board determines that the assessment area(s) do not comply with the requirements of this section.

SECTION 228.42 **Data collection, reporting, and disclosure.**

(a) *Loan information required to be collected and maintained.* A bank, except a small bank, shall collect,

and maintain in machine readable form (as prescribed by the Board) until the completion of its next CRA examination, the following data for each small business or small farm loan originated or purchased by the bank:

- (1) A unique number or alpha-numeric symbol that can be used to identify the relevant loan file;
- (2) The loan amount at origination;
- (3) The loan location; and
- (4) An indicator whether the loan was to a business or farm with gross annual revenues of \$1 million or less.

(b) *Loan information required to be reported.* A bank, except a small bank or a bank that was a small bank during the prior calendar year, shall report annually by March 1 to the Board in machine readable form (as prescribed by the Board) the following data for the prior calendar year:

- (1) *Small business and small farm loan data.* For each geography in which the bank originated or purchased a small business or small farm loan, the aggregate number and amount of loans:
 - (i) With an amount at origination of \$100,000 or less;
 - (ii) With amount at origination of more than \$100,000 but less than or equal to \$250,000;
 - (iii) With an amount at origination of more than \$250,000; and
 - (iv) To businesses and farms with gross annual revenues of \$1 million or less (using the revenues that the bank considered in making its credit decision);

(2) *Community development loan data.* The aggregate number and aggregate amount of community development

loans originated or purchased; and

(3) *Home mortgage loans.* If the bank is subject to reporting under part 203 of this chapter, the location of each home mortgage loan application, origination, or purchase outside the MSAs in which the bank has a home or branch office (or outside any MSA) in accordance with the requirements of part 203 of this chapter.

(c) *Optional data collection and maintenance—*

(1) *Consumer loans.* A bank may collect and maintain in machine readable form (as prescribed by the Board) data for consumer loans originated or purchased by the bank for consideration under the lending test. A bank may maintain data for one or more of the following categories of consumer loans: motor vehicle, credit card, home equity, other secured, and other unsecured. If the bank maintains data for loans in a certain category, it shall maintain data for all loans originated or purchased within that category. The bank shall maintain data separately for each category, including for each loan:

- (i) A unique number or alpha-numeric symbol that can be used to identify the relevant loan file;
- (ii) The loan amount at origination or purchase;
- (iii) The loan location; and
- (iv) The gross annual income of the borrower that the bank considered in making its credit decision.

(2) *Other loan data.* At its option, a bank may provide other information concerning its lending performance, including additional loan distribution data.

(d) *Data on affiliate lending.* A

bank that elects to have the Board consider loans by an affiliate, for purposes of the lending or community development test or an approved strategic plan, shall collect, maintain, and report for those loans the data that the bank would have collected, maintained, and reported pursuant to paragraphs (a), (b), and (c) of this section had the loans been originated or purchased by the bank. For home mortgage loans, the bank shall also be prepared to identify the home mortgage loans reported under part 203 of this chapter by the affiliate.

(e) *Data on lending by a consortium or a third party.* A bank that elects to have the Board consider community development loans by a consortium or third party, for purposes of the lending or community development tests or an approved strategic plan, shall report for those loans the data that the bank would have reported under paragraph (b)(2) of this section had the loans been originated or purchased by the bank.

(f) *Small banks electing evaluation under the lending, investment, and service tests.* A bank that qualifies for evaluation under the small bank performance standards but elects evaluation under the lending, investment, and service tests shall collect, maintain, and report the data required for other banks pursuant to paragraphs (a) and (b) of this section.

(g) *Assessment area data.* A bank, except a small bank or a bank that was a small bank during the prior calendar year, shall collect and report to the Board by March 1 of each year a list for each assessment area showing the geographies within the area.

(h) *CRA Disclosure Statement.* The Board prepares annually for each bank that reports data pursuant to this section a CRA Disclosure

Statement that contains, on a state-by-state basis:

(1) For each county (and for each assessment area smaller than a county) with a population of 500,000 persons or fewer in which the bank reported a small business or small farm loan:

(i) The number and amount of small business and small farm loans reported as originated or purchased located in low-, moderate-, middle-, and upper-income geographies;

(ii) A list grouping each geography according to whether the geography is low-, moderate-, middle-, or upper-income;

(iii) A list showing each geography in which the bank reported a small business or small farm loan; and

(iv) The number and amount of small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;

(2) For each county (and for each assessment area smaller than a county) with a population in excess of 500,000 persons in which the bank reported a small business or small farm loan:

(i) The number and amount of small business and small farm loans reported as originated or purchased located in geographies with median income relative to the area median income of less than 10 percent, 10 or more but less than 20 percent, 20 or more but less than 30 percent, 30 or more but less than 40 percent, 40 or more but less than 50 percent, 50 or more but less than 60 percent, 60 or more but less than 70 percent, 70 or more but less than

80 percent, 80 or more but less than 90 percent, 90 or more but less than 100 percent, 100 or more but less than 110 percent, 110 or more but less than 120 percent, and 120 percent or more;

(ii) A list grouping each geography in the county or assessment area according to whether the median income in the geography relative to the area median income is less than 10 percent, 10 or more but less than 20 percent, 20 or more but less than 30 percent, 30 or more but less than 40 percent, 40 or more but less than 50 percent, 50 or more but less than 60 percent, 60 or more but less than 70 percent, 70 or more but less than 80 percent, 80 or more but less than 90 percent, 90 or more but less than 100 percent, 100 or more but less than 110 percent, 110 or more but less than 120 percent, and 120 percent or more;

(iii) A list showing each geography in which the bank reported a small business or small farm loan; and

(iv) The number and amount of small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;

(3) The number and amount of small business and small farm loans located inside each assessment area reported by the bank and the number and amount of small business and small farm loans located outside the assessment area(s) reported by the bank; and

(4) The number and amount of community development

loans reported as originated or purchased.

(i) *Aggregate disclosure statements.* The Board, in conjunction with the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, and the Office of Thrift Supervision, prepares annually, for each MSA or metropolitan division (including an MSA or metropolitan division that crosses a state boundary) and the nonmetropolitan portion of each state, an aggregate disclosure statement of small business and small farm lending by all institutions subject to reporting under this part or parts 25, 345, or 563e of this title. These disclosure statements indicate, for each geography, the number and amount of all small business and small farm loans originated or purchased by reporting institutions, except that the Board may adjust the form of the disclosure if necessary, because of special circumstances, to protect the privacy of a borrower or the competitive position of an institution.

(j) *Central data depositories.* The Board makes the aggregate disclosure statements, described in paragraph (i) of this section, and the individual bank CRA Disclosure Statements, described in paragraph (h) of this section, available to the public at central data depositories. The Board publishes a list of the depositories at which the statements are available.

SECTION 228.43 **Content and availability of public file**

(a) *Information available to the public.* A bank shall maintain a public file that includes the following information:

(1) All written comments received from the public for the current year and each of the

prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;

(2) A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the Board. The bank shall place this copy in the public file within 30 business days after its receipt from the Board;

(3) A list of the bank's branches, their street addresses, and geographies;

(4) A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies;

(5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs);

(6) A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in

a separate list; and

(7) Any other information the bank chooses.

(b) *Additional information available to the public –*

(1) *Banks other than small banks.* A bank, except a small bank or a bank that was a small bank during the prior calendar year, shall include in its public file the following information pertaining to the bank and its affiliates, if applicable, for each of the prior two calendar years:

(i) If the bank has elected to have one or more categories of its consumer loans considered under the lending test, for each of these categories, the number and amount of loans:

- (A) To low-, moderate-, middle-, and upper-income individuals;
- (B) Located in low-, moderate-, middle-, and upper-income census tracts; and
- (C) Located inside the bank's assessment area(s) and outside the bank's assessment area(s); and

(ii) The bank's CRA Disclosure Statement. The bank shall place the statement in the public file within three business days of its receipt from the Board.

(2) *Banks required to report Home Mortgage Disclosure Act (HMDA) data.* A bank required to report home mortgage loan data pursuant to part 203 of this chapter shall include in its public file a copy of the HMDA Disclosure Statement provided by the Federal Financial Institutions Examination Council pertaining to the bank for each of the prior two calendar years. In addition, a bank that elected to have the Board consider

the mortgage lending of an affiliate for any of these years shall include in its public file the affiliate's HMDA Disclosure Statement for those years. The bank shall place the statement(s) in the public file within three business days after its receipt.

(3) *Small banks.* A small bank or a bank that was a small bank during the prior calendar year shall include in its public file:

- (i) The bank's loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio; and
- (ii) The information required for other banks by paragraph (b)(1) of this section, if the bank has elected to be evaluated under the lending, investment, and service tests.

(4) *Banks with strategic plans.* A bank that has been approved to be assessed under a strategic plan shall include in its public file a copy of that plan. A bank need not include information submitted to the Board on a confidential basis in conjunction with the plan.

(5) *Banks with less than satisfactory ratings.* A bank that received a less than satisfactory rating during its most recent examination shall include in its public file a description of its current efforts to improve its performance in helping to meet the credit needs of its entire community. The bank shall update the description quarterly.

(c) *Location of public information.* A bank shall make available to the public for inspection upon request and at no cost the information required in this section as follows:

- (1) At the main office and, if an interstate bank, at one branch office in each state, all

information in the public file; and

(2) At each branch:

- (i) A copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch; and
- (ii) Within five calendar days of the request, all the information in the public file relating to the assessment area in which the branch is located.

(d) *Copies.* Upon request, a bank shall provide copies, either on paper or in another form acceptable to the person making the request, of the information in its public file. The bank may charge a reasonable fee not to exceed the cost of copying and mailing (if applicable).

(e) *Updating.* Except as otherwise provided in this section, a bank shall ensure that the information required by this section is current as of April 1 of each year.

SECTION 228.44 Public notice by banks

A bank shall provide in the public lobby of its main office and each of its branches the appropriate public notice set forth in appendix B of this part. Only a branch of a bank having more than one assessment area shall include the bracketed material in the notice for branch offices. Only a bank that is an affiliate of a holding company shall include the next to the last sentence of the notices. A bank shall include the last sentence of the notices only if it is an affiliate of a holding company that is not prevented by statute from acquiring additional banks.

SECTION 228.45 Publication of planned examination schedule

The Board publishes at least

30 days in advance of the beginning of each calendar quarter a list of banks scheduled for CRA examinations in that quarter.

Appendix A to Part 228—Ratings

(a) *Ratings in general.*

- (1) In assigning a rating, the Board evaluates a bank's performance under the applicable performance criteria in this part, in accordance with Sec. 228.21, and Sec. 228.28, which provides for adjustments on the basis of evidence of discriminatory or other illegal credit practices.
- (2) A bank's performance need not fit each aspect of a particular rating profile in order to receive that rating, and exceptionally strong performance with respect to some aspects may compensate for weak performance in others. The bank's overall performance, however, must be consistent with safe and sound banking practices and generally with the appropriate rating profile as follows.

(b) *Banks evaluated under the lending, investment, and service tests—*

(1) *Lending performance rating.* The Board assigns each bank's lending performance one of the five following ratings.

- (i) *Outstanding.* The Board rates a bank's lending performance "outstanding" if, in general, it demonstrates:

(A) Excellent responsiveness to credit needs in its assessment area(s), taking into account the number and amount of home mortgage, small business, small farm, and consumer loans, if applicable, in its assessment area(s);

- (B) A substantial majority of its loans are made in its assessment area(s);
- (C) An excellent geographic distribution of loans in its assessment area(s);
- (D) An excellent distribution, particularly in its assessment area(s), of loans among individuals of different income levels and businesses (including farms) of different sizes, given the product lines offered by the bank;
- (E) An excellent record of serving the credit needs of highly economically disadvantaged areas in its assessment area(s), low-income individuals, or businesses (including farms) with gross annual revenues of \$1 million or less, consistent with safe and sound operations;
- (F) Extensive use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- or moderate-income individuals or geographies; and
- (G) It is a leader in making community development loans.

(ii) *High satisfactory.*

The Board rates a bank's lending performance "high satisfactory" if, in general, it demonstrates:

- (A) Good responsiveness to credit needs in its assessment area(s), taking into account the number and amount of home mortgage, small business, small farm,

- and consumer loans, if applicable, in its assessment area(s);
- (B) A high percentage of its loans are made in its assessment area(s);
- (C) A good geographic distribution of loans in its assessment area(s);
- (D) A good distribution, particularly in its assessment area(s), of loans among individuals of different income levels and businesses (including farms) of different sizes, given the product lines offered by the bank;
- (E) A good record of serving the credit needs of highly economically disadvantaged areas in its assessment area(s), low-income individuals, or businesses (including farms) with gross annual revenues of \$1 million or less, consistent with safe and sound operations;
- (F) Use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- or moderate-income individuals or geographies; and
- (G) It has made a relatively high level of community development loans.

(iii) *Low satisfactory.*

The Board rates a bank's lending performance "low satisfactory" if, in general, it demonstrates:

- (A) Adequate responsiveness to credit needs in its assessment area(s), taking into account the number and amount of home mortgage, small

- business, small farm, and consumer loans, if applicable, in its assessment area(s);
- (B) An adequate percentage of its loans are made in its assessment area(s);
- (C) An adequate geographic distribution of loans in its assessment area(s);
- (D) An adequate distribution, particularly in its assessment area(s), of loans among individuals of different income levels and businesses (including farms) of different sizes, given the product lines offered by the bank;
- (E) An adequate record of serving the credit needs of highly economically disadvantaged areas in its assessment area(s), low-income individuals, or businesses (including farms) with gross annual revenues of \$1 million or less, consistent with safe and sound operations;
- (F) Limited use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- or moderate-income individuals or geographies; and
- (G) It has made an adequate level of community development loans.

(iv) *Needs to improve.* The Board rates a bank's lending performance "needs to improve" if, in general, it demonstrates:

- (A) Poor responsiveness to credit needs in its

assessment area(s), taking into account the number and amount of home mortgage, small business, small farm, and consumer loans, if applicable, in its assessment area(s);

(B) A small percentage of its loans are made in its assessment area(s);

(C) A poor geographic distribution of loans, particularly to low- or moderate-income geographies, in its assessment area(s);

(D) A poor distribution, particularly in its assessment area(s), of loans among individuals of different income levels and businesses (including farms) of different sizes, given the product lines offered by the bank;

(E) A poor record of serving the credit needs of highly economically disadvantaged areas in its assessment area(s), low-income individuals, or businesses (including farms) with gross annual revenues of \$1 million or less, consistent with safe and sound operations;

(F) Little use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- or moderate-income individuals or geographies; and

(G) It has made a low level of community development loans.

(v) *Substantial noncompliance*. The Board rates a bank's lending performance as being in "substantial noncompliance" if, in

general, it demonstrates:

- (A) A very poor responsiveness to credit needs in its assessment area(s), taking into account the number and amount of home mortgage, small business, small farm, and consumer loans, if applicable, in its assessment area(s);
- (B) A very small percentage of its loans are made in its assessment area(s);
- (C) A very poor geographic distribution of loans, particularly to low- or moderate-income geographies, in its assessment area(s);
- (D) A very poor distribution, particularly in its assessment area(s), of loans among individuals of different income levels and businesses (including farms) of different sizes, given the product lines offered by the bank;
- (E) A very poor record of serving the credit needs of highly economically disadvantaged areas in its assessment area(s), low-income individuals, or businesses (including farms) with gross annual revenues of \$1 million or less, consistent with safe and sound operations;
- (F) No use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- or moderate-income individuals or geographies; and
- (G) It has made few, if any, community development loans.

(2) *Investment performance rating*. The Board assigns each bank's investment performance one of the five following ratings.

(i) *Outstanding*. The Board rates a bank's investment performance "outstanding" if, in general, it demonstrates:

- (A) An excellent level of qualified investments, particularly those that are not routinely provided by private investors, often in a leadership position;
- (B) Extensive use of innovative or complex qualified investments; and
- (C) Excellent responsiveness to credit and community development needs.

(ii) *High satisfactory*. The Board rates a bank's investment performance "high satisfactory" if, in general, it demonstrates:

- (A) A significant level of qualified investments, particularly those that are not routinely provided by private investors, occasionally in a leadership position;
- (B) Significant use of innovative or complex qualified investments; and
- (C) Good responsiveness to credit and community development needs.

(iii) *Low satisfactory*. The Board rates a bank's investment performance "low satisfactory" if, in general, it demonstrates:

- (A) An adequate level of qualified investments, particularly those that are not routinely provided by private

investors, although rarely in a leadership position;
 (B) Occasional use of innovative or complex qualified investments;
 and
 (C) Adequate responsiveness to credit and community development needs.

(iv) *Needs to improve.*

The Board rates a bank's investment performance "needs to improve" if, in general, it demonstrates:

- (A) A poor level of qualified investments, particularly those that are not routinely provided by private investors;
- (B) Rare use of innovative or complex qualified investments; and
- (C) Poor responsiveness to credit and community development needs.

(v) *Substantial noncompliance.*

The Board rates a bank's investment performance as being in "substantial noncompliance" if, in general, it demonstrates:

- (A) Few, if any, qualified investments, particularly those that are not routinely provided by private investors;
- (B) No use of innovative or complex qualified investments; and
- (C) Very poor responsiveness to credit and community development needs.

(3) *Service performance rating.*

The Board assigns each bank's service performance one of the five following ratings.

- (i) *Outstanding.* The Board rates a bank's service performance "outstanding"

if, in general, the bank demonstrates:

- (A) Its service delivery systems are readily accessible to geographies and individuals of different income levels in its assessment area(s);
- (B) To the extent changes have been made, its record of opening and closing branches has improved the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals;
- (C) Its services (including, where appropriate, business hours) are tailored to the convenience and needs of its assessment area(s), particularly low- or moderate-income geographies or low- or moderate-income individuals; and
- (D) It is a leader in providing community development services.

(ii) *High satisfactory.*

The Board rates a bank's service performance "high satisfactory" if, in general, the bank demonstrates:

- (A) Its service delivery systems are accessible to geographies and individuals of different income levels in its assessment area(s);
- (B) To the extent changes have been made, its record of opening and closing branches has not adversely affected the accessibility of its delivery systems,

particularly in low- and moderate-income geographies and to low- and moderate-income individuals;

- (C) Its services (including, where appropriate, business hours) do not vary in a way that inconveniences its assessment area(s), particularly low- and moderate-income geographies and low- and moderate-income individuals; and
- (D) It provides a relatively high level of community development services.

(iii) *Low satisfactory.*

The Board rates a bank's service performance "low satisfactory" if, in general, the bank demonstrates:

- (A) Its service delivery systems are reasonably accessible to geographies and individuals of different income levels in its assessment area(s);
- (B) To the extent changes have been made, its record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals;
- (C) Its services (including, where appropriate, business hours) do not vary in a way that inconveniences its assessment area(s), particularly low- and moderate-income geographies and low- and

moderate- income individuals; and
(D) It provides an adequate level of community development services.

(iv) *Needs to improve.* The Board rates a bank's service performance "needs to improve" if, in general, the bank demonstrates:

- (A) Its service delivery systems are unreasonably inaccessible to portions of its assessment area(s), particularly to low- or moderate- income geographies or to low- or moderate-income individuals;
- (B) To the extent changes have been made, its record of opening and closing branches has adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals;
- (C) Its services (including, where appropriate, business hours) vary in a way that inconveniences its assessment area(s), particularly low- or moderate-income geographies or low- or moderate-income individuals; and
- (D) It provides a limited level of community development services.

(v) *Substantial noncompliance.* The Board rates a bank's service performance as being in "substantial noncompliance" if, in general, the bank demonstrates:

- (A) Its service delivery systems are unreasonably inaccessible to significant portions of its assessment area(s), particularly to low- or moderate-income geographies or to low- or moderate-income individuals;
- (B) To the extent changes have been made, its record of opening and closing branches has significantly adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals;
- (C) Its services (including, where appropriate, business hours) vary in a way that significantly inconveniences its assessment area(s), particularly low- or moderate-income geographies or low- or moderate- income individuals; and
- (D) It provides few, if any, community development services.

(c) *Wholesale or limited purpose banks.* The Board assigns each wholesale or limited purpose bank's community development performance one of the four following ratings.

- (1) *Outstanding.* The Board rates a wholesale or limited purpose bank's community development performance "outstanding" if, in general, it demonstrates:
 - (i) A high level of community development loans, community development

services, or qualified investments, particularly investments that are not routinely provided by private investors;

- (ii) Extensive use of innovative or complex qualified investments, community development loans, or community development services; and
- (iii) Excellent responsiveness to credit and community development needs in its assessment area(s).

(2) *Satisfactory.* The Board rates a wholesale or limited purpose bank's community development performance "satisfactory" if, in general, it demonstrates:

- (i) An adequate level of community development loans, community development services, or qualified investments, particularly investments that are not routinely provided by private investors;
- (ii) Occasional use of innovative or complex qualified investments, community development loans, or community development services; and
- (iii) Adequate responsiveness to credit and community development needs in its assessment area(s).

(3) *Needs to improve.* The Board rates a wholesale or limited purpose bank's community development performance as "needs to improve" if, in general, it demonstrates:

- (i) A poor level of community development loans, community development services, or qualified investments, particularly investments that are not routinely provided by private investors;

(ii) Rare use of innovative or complex qualified investments, community development loans, or community development services; and

(iii) Poor responsiveness to credit and community development needs in its assessment area(s).

(4) *Substantial noncompliance.*

The Board rates a wholesale or limited purpose bank's community development performance in "substantial noncompliance" if, in general, it demonstrates:

(i) Few, if any, community development loans, community development services, or qualified investments, particularly investments that are not routinely provided by private investors;

(ii) No use of innovative or complex qualified investments, community development loans, or community development services; and

(iii) Very poor responsiveness to credit and community development needs in its assessment area(s).

(d) *Banks evaluated under the small bank performance standards—*

(1) Lending test ratings.

(i) *Eligibility for a satisfactory lending test rating.*

The Board rates a small bank's lending performance "satisfactory" if, in general, the bank demonstrates:

(A) A reasonable loan-to-deposit ratio (considering seasonal variations) given the bank's size, financial condition, the credit needs of its assessment area(s), and taking into

account, as appropriate, other lending-related activities such as loan originations for sale to the secondary markets and community development loans and qualified investments;

(B) A majority of its loans and, as appropriate, other lending-related activities, are in its assessment area;

(C) A distribution of loans to and, as appropriate, other lending-related activities for individuals of different income levels (including low- and moderate-income individuals) and businesses and farms of different sizes that is reasonable given the demographics of the bank's assessment area(s);

(D) A record of taking appropriate action, when warranted, in response to written complaints, if any, about the bank's performance in helping to meet the credit needs of its assessment area(s); and

(E) A reasonable geographic distribution of loans given the bank's assessment area(s).

(ii) *Eligibility for an "outstanding" lending test rating.* A small bank that meets each of the standards for a "satisfactory" rating under this paragraph and exceeds some or all of those standards may warrant consideration for a lending test rating of "outstanding."

(iii) *Needs to improve or substantial noncompliance ratings.* A small bank may also receive a lending

test rating of "needs to improve" or "substantial noncompliance" depending on the degree to which its performance has failed to meet the standard for a "satisfactory" rating.

(2) *Community development test ratings for intermediate small banks—*

(i) *Eligibility for a satisfactory community development test rating.* The Board rates an intermediate small bank's community development performance "satisfactory" if the bank demonstrates adequate responsiveness to the community development needs of its assessment area(s) through community development loans, qualified investments, and community development services. The adequacy of the bank's response will depend on its capacity for such community development activities, its assessment area's need for such community development activities, and the availability of such opportunities for community development in the bank's assessment area(s).

(ii) *Eligibility for an outstanding community development test rating.*

The Board rates an intermediate small bank's community development performance "outstanding" if the bank demonstrates excellent responsiveness to community development needs in its assessment area(s) through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such

opportunities for community development in the bank's assessment area(s).

(iii) *Needs to improve or substantial noncompliance ratings.* An intermediate small bank may also receive a community development test rating of “needs to improve” or “substantial noncompliance” depending on the degree to which its performance has failed to meet the standards for a “satisfactory” rating.

(3) *Overall rating—*

(i) *Eligibility for a satisfactory overall rating.* No intermediate small bank may receive an assigned overall rating of “satisfactory” unless it receives a rating of at least “satisfactory” on both the lending test and the community development test.

(ii) *Eligibility for an outstanding overall rating.*

(A) An intermediate small bank that receives an “outstanding” rating on one test and at least “satisfactory” on the other test may receive an assigned overall rating of “outstanding.”

(B) A small bank that is not an intermediate small bank that meets each of the standards for a “satisfactory” rating under the lending test and exceeds some or all of those standards may warrant consideration for an overall rating of “outstanding.” In assessing whether a bank's performance is “outstanding,” the Board considers the extent to which the bank

exceeds each of the performance standards for a “satisfactory” rating and its performance in making qualified investments and its performance in providing branches and other services and delivery systems that enhance credit availability in its assessment area(s).

(iii) *Needs to improve or substantial noncompliance overall ratings.* A small bank may also receive a rating of “needs to improve” or “substantial noncompliance” depending on the degree to which its performance has failed to meet the standards for a “satisfactory” rating.

(e) *Strategic plan assessment and rating—*

(1) *Satisfactory goals.*

The Board approves as “satisfactory” measurable goals that adequately help to meet the credit needs of the bank's assessment area(s).

(2) *Outstanding goals.* If the plan identifies a separate group of measurable goals that substantially exceed the levels approved as “satisfactory,” the Board will approve those goals as “outstanding.”

(3) *Rating.* The Board assesses the performance of a bank operating under an approved plan to determine if the bank has met its plan goals:

(i) If the bank substantially achieves its plan goals for a satisfactory rating, the Board will rate the bank's performance under the plan as “satisfactory.”

(ii) If the bank exceeds its plan goals for a satisfactory rating and substantially achieves its plan goals for

an outstanding rating, the Board will rate the bank's performance under the plan as “outstanding.”

(iii) If the bank fails to meet substantially its plan goals for a satisfactory rating, the Board will rate the bank as either “needs to improve” or “substantial noncompliance,” depending on the extent to which it falls short of its plan goals, unless the bank elected in its plan to be rated otherwise, as provided in Sec. 228.27(f) (4).

APPENDIX B to Part 228— CRA Notice

(a) Notice for main offices and, if an interstate bank, one branch office in each state.

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Federal Reserve Bank of _____ (Reserve Bank); and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to

those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from (title of responsible official), Federal Reserve Bank of _____ (address). You may send written comments about our performance in helping to meet community credit needs to (name and address of official at bank) and (title of responsible official), Federal Reserve Bank of _____ (address). Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public. You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of (name of holding company), a bank holding company. You may request from (title of responsible official), Federal Reserve Bank of _____ (address) an announcement of applications covered by the CRA filed by bank holding companies.

(b) *Notice for branch offices.*

COMMUNITY REINVESTMENT ACT
NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal

Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Federal Reserve Bank of _____ (address), and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the Board evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

[If you would like to review information about our CRA performance in other communities served by us,

the public file for our entire bank is available at (name of office located in state), located at (address).]

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from (title of responsible official), Federal Reserve Bank of _____ (address). You may send written comments about our performance in helping to meet community credit needs to (name and address of official at bank) and (title of responsible official), Federal Reserve Bank of _____ (address). Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of (name of holding company), a bank holding company. You may request from (title of responsible official), Federal Reserve Bank of _____ (address) an announcement of applications covered by the CRA filed by bank holding companies.

Appendix B— Data Collection Interagency Questions and Answers



SECTION __.42— DATA COLLECTION, REPORTING, AND DISCLOSURE

SECTION __.42—1: When must an institution collect and report data under the CRA regulations?

A1. All institutions except small institutions are subject to data collection and reporting requirements. (“Small institution” is defined in the agencies’ CRA regulations at § __.12(u).) Examples describing the data collection requirements of institutions, in particular those that have just surpassed the asset-size threshold of a small institution, may be found on the FFIEC Web site at <http://www.ffiec.gov/cra>. All institutions that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year.

The Board of Governors of the Federal Reserve System processes the reports for all of the primary regulators. Data may be submitted on diskette, CD-ROM, or via Internet e-mail. CRA respondents are encouraged to send their data via the Internet. E-mail a properly encrypted CRA file (using the FFIEC software only Internet e-mail export feature) to the following e-mail address: crasub@frb.gov. Please mail diskette or CD-ROM submissions to:

Board of Governors of the Federal Reserve System
Attention: CRA Processing
20th & Constitution Avenue, NW
MS N502
Washington, DC 20551-0001.

SECTION __.42—2: Should an institution develop its own program for data collection, or will the regulators require a certain format?

A2. An institution may use the free software that is provided by the FFIEC to reporting institutions for data collection and reporting or develop its own program. Those institutions that develop their own programs may create a data submission using the File Specifications and Edit Validation Rules that have been set forth to assist with electronic data submissions. For information about specific electronic formatting procedures, contact the CRA Assistance Line at (202) 872-7584 or click on “How to File” at <http://www.ffiec.gov/cra>.

SECTION __.42—3: How should an institution report data on lines of credit?

A3. Institutions must collect and report data on lines of credit in the same way that they provide data on loan originations. Lines of credit are considered originated at the time the line is approved or increased; and an increase is considered a new origination. Generally, the full amount of the credit line is the amount that is considered originated. In the case of an increase to an existing line, the amount of the increase is the amount that is considered originated and that amount should be reported. However, consistent with the Call Report and TFR instructions, institutions would not report an increase to a small business or small farm line of credit if the increase would cause the total line of credit to exceed \$1 million, in the case of a small business line, or \$500,000, in the case of a small

farm line. Of course, institutions may provide information about such line increases to examiners as “other loan data.”

SECTION __.42 – 4: Should renewals of lines of credit be collected and/or reported?

A4. Renewals of lines of credit for small business, small farm, consumer, or community development purposes should be collected and reported, if applicable, in the same manner as renewals of small business or small farm loans. See Q&A § __.42(a) – 5. Institutions that are HMDA reporters continue to collect and report home equity lines of credit at their option in accordance with the requirements of 12 CFR part 203.

SECTION __.42 – 5: When should merging institutions collect data?

A5. Three scenarios of data collection responsibilities for the calendar year of a merger and subsequent data reporting responsibilities are described below.

- Two institutions are exempt from CRA collection and reporting requirements because of asset size. The institutions merge. No data collection is required for the year in which the merger takes place, regardless of the resulting asset size. Data collection would begin after two consecutive years in which the combined institution had year-end assets at least equal to the small institution asset-size threshold amount described in 12 CFR __.12(u)(1).
- Institution A, an institution required to collect and report the data, and Institution B, an exempt institution, merge. Institution A is the surviving institution. For the year of the merger, data collec-

tion is required for Institution A's transactions. Data collection is optional for the transactions of the previously exempt institution. For the following year, all transactions of the surviving institution must be collected and reported.

- Two institutions that each are required to collect and report the data merge. Data collection is required for the entire year of the merger and for subsequent years so long as the surviving institution is not exempt. The surviving institution may file either a consolidated submission or separate submissions for the year of the merger but must file a consolidated report for subsequent years.

SECTION __.42 – 6: Can small institutions get a copy of the data collection software even though they are not required to collect or report data?

A6. Yes. Any institution that is interested in receiving a copy of the software may download it from the FFIEC Web site at <http://www.ffiec.gov/cra>. For assistance, institutions may call the CRA Assistance Line at (202) 872-7584 or send an e-mail to CRAHELP@FRB.GOV.

SECTION __.42 – 7: If a small institution is designated a wholesale or limited purpose institution, must it collect data that it would not otherwise be required to collect because it is a small institution?

A7. No. However, small institutions that are designated as wholesale or limited purpose institutions must be prepared to identify those loans, investments, and services to be evaluated under the community development test.

SECTION __.42(a) Loan information required to be collected and maintained

SECTION __.42(a) – 1: Must institutions collect and report data on all commercial loans of \$1 million or less at origination?

A1. No. Institutions that are not exempt from data collection and reporting are required to collect and report only those commercial loans that they capture in the Call Report, Schedule RC-C, Part II, and in the TFR, Schedule SB. Small business loans are defined as those whose original amounts are \$1 million or less *and* that were reported as either “Loans secured by nonfarm or nonresidential real estate” or “Commercial and Industrial loans” in Part I of the Call Report or TFR.

SECTION __.42(a) – 2: For loans defined as small business loans, what information should be collected and maintained?

A2. Institutions that are not exempt from data collection and reporting are required to collect and maintain, in a standardized, machine-readable format, information on each small business loan originated or purchased for each calendar year:

- A unique number or alphanumeric symbol that can be used to identify the relevant loan file;
- The loan amount at origination;
- The loan location; and
- An indicator whether the loan was to a business with gross annual revenues of \$1 million or less.

The location of the loan must be maintained by census tract. In addition, supplemental information contained in the file specifications includes a date associated with

the origination or purchase and whether a loan was originated or purchased by an affiliate. The same requirements apply to small farm loans.

SECTION __.42(a) – 3: Will farm loans need to be segregated from business loans?

A3. Yes.

SECTION __.42(a) – 4: Should institutions collect and report data on all agricultural loans of \$500,000 or less at origination?

A4. Institutions are to report those farm loans that they capture in the Call Report, Schedule RC-C, Part II and Schedule SB of the TFR. Small farm loans are defined as those whose original amounts are \$500,000 or less *and* were reported as either “Loans to finance agricultural production and other loans to farmers” or “Loans secured by farmland” in Part I of the Call Report or TFR.

SECTION __.42(a) – 5: Should institutions collect and report data about small business and small farm loans that are refinanced or renewed?

A5. An institution should collect information about small business and small farm loans that it refinances or renews as loan originations. (A *refinancing* generally occurs when the existing loan obligation or note is satisfied and a new note is written, while a *renewal* refers to an extension of the term of a loan. However, for purposes of small business and small farm CRA data collection and reporting, it is not necessary to distinguish between the two.) When reporting small business and small farm data, however, an institution may only

report one origination (including a renewal or refinancing treated as an origination) per loan per year, unless an increase in the loan amount is granted. However, a demand loan that is merely reviewed annually is not reported as a renewal because the term of the loan has not been extended.

If an institution increases the amount of a small business or small farm loan when it extends the term of the loan, it should always report the amount of the increase as a small business or small farm loan origination. The institution should report only the amount of the increase if the original or remaining amount of the loan has already been reported one time that year. For example, a financial institution makes a term loan for \$25,000; principal payments have resulted in a present outstanding balance of \$15,000. In the next year, the customer requests an additional \$5,000, which is approved, and a new note is written for \$20,000. In this example, the institution should report both the \$5,000 increase and the renewal or refinancing of the \$15,000 as originations for that year. These two originations may be reported together as a single origination of \$20,000.

SECTION __.42(a) – 6: Does a loan to the “fishing industry” come under the definition of a small farm loan?

A6. Yes. Instructions for Part I of the Call Report and Schedule SB of the TFR include loans “made for the purpose of financing fisheries and forestries, including loans to commercial fishermen” as a component of the definition for “Loans to finance agricultural production and other loans to

farmers.” Part II of Schedule RC-C of the Call Report and Schedule SB of the TFR, which serve as the basis of the definition for small business and small farm loans in the regulation, capture both “Loans to finance agricultural production and other loans to farmers” and “Loans secured by farmland.”

SECTION __.42(a) – 7: How should an institution report a home equity line of credit, part of which is for home improvement purposes and part of which is for small business purposes?

A7. When an institution originates a home equity line of credit that is for both home improvement and small business purposes, the institution has the option of reporting the portion of the home equity line that is for home improvement purposes as a home improvement loan under HMDA. Examiners would consider that portion of the line when they evaluate the institution’s home mortgage lending. When an institution refinances a home equity line of credit into another home equity line of credit, HMDA reporting continues to be optional. If the institution opts to report the refinanced line, the entire amount of the line would be reported as a refinancing and examiners will consider the entire refinanced line when they evaluate the institution’s home mortgage lending.

If an institution that has originated a home equity line of credit for both home improvement and small business purposes (or if an institution that has refinanced such a line into another line) chooses not to report a home improvement loan (or a refinancing) under HMDA, and if the line meets the regulatory definition of a

“community development loan,” the institution should collect and report information on the entire line as a community development loan. If the line does not qualify as a community development loan, the institution has the option of collecting and maintaining (but not reporting) the entire line of credit as “Other Secured Lines/Loans for Purposes of Small Business.”

SECTION __.42(a) – 8: When collecting small business and small farm data for CRA purposes, may an institution collect and report information about loans to small businesses and small farms located outside the United States?

A8. At an institution’s option, it may collect data about small business and small farm loans located outside the United States; however, it cannot report this data because the CRA data collection software will not accept data concerning loan locations outside the United States.

SECTION __.42(a) – 9: Is an institution that has no small farm or small business loans required to report under CRA?

A9. Each institution subject to data reporting requirements must, at a minimum, submit a transmittal sheet, definition of its assessment area(s), and a record of its community development loans. If the institution does not have community development loans to report, the record should be sent with “0” in the community development loan composite data fields. An institution that has not purchased or originated any small business or small farm loans during the reporting period would not submit the composite loan records

for small business or small farm loans.

SECTION __.42(a) – 10: How should an institution collect and report the location of a loan made to a small business or farm if the borrower provides an address that consists of a post office box number or a rural route and box number?

A10. Prudent banking practices and Bank Secrecy Act regulations dictate that institutions know the location of their customers and loan collateral. Further, Bank Secrecy Act regulations specifically state that a post office box is not an acceptable address. Therefore, institutions typically will know the actual location of their borrowers or loan collateral beyond an address consisting only of a post office box.

Many borrowers have street addresses in addition to rural route and box numbers. Institutions should ask their borrowers to provide the street address of the main business facility or farm or the location where the loan proceeds otherwise will be applied. Moreover, in many cases in which the borrower’s address consists only of a rural route number, the institution knows the location (i.e., the census tract) of the borrower or loan collateral. Once the institution has this information available, it should assign the census tract to that location (geocode) and report that information as required under the regulation.

However, if an institution cannot determine a rural borrower’s street address, and does not know the census tract, the institution should report the borrower’s state, county, MSA or metropolitan division, if

applicable, and “NA,” for “not available,” in lieu of a census tract code.

SECTION __.42(a)(2) Loan Amount at Origination

SECTION __.42(a)(2) – 1: When an institution purchases a small business or small farm loan, in whole or in part, which amount should the institution collect and report – the original amount of the loan or the amount at purchase?

A1. When collecting and reporting information on purchased small business and small farm loans, including loan participations, an institution collects and reports the amount of the loan at origination, not at the time of purchase. This is consistent with the Call Report’s and TFR’s use of the “original amount of the loan” to determine whether a loan should be reported as a “loan to a small business” or a “loan to a small farm” and in which loan size category a loan should be reported. When assessing the volume of small business and small farm loan purchases for purposes of evaluating lending test performance under CRA, however, examiners will evaluate an institution’s activity based on the amounts at purchase.

SECTION __.42(a)(2) – 2: How should an institution collect data about multiple loan originations to the same business?

A2. If an institution makes multiple originations to the same business, the loans should be collected and reported as separate originations rather than combined and reported as they are on the Call Report or TFR, which reflect loans outstanding, rather than originations. However, if institutions make multiple originations to the

same business solely to inflate artificially the number or volume of loans evaluated for CRA lending performance, the agencies may combine these loans for purposes of evaluation under the CRA.

SECTION __.42(a)(2) – 3: How should an institution collect data pertaining to credit cards issued to small businesses?

A3. If an institution agrees to issue credit cards to a business’s employees, all of the credit card lines opened on a particular date for that single business should be reported as one small business loan origination rather than reporting each individual credit card line, assuming the criteria in the “small business loan” definition in the regulation are met. The credit card program’s “amount at origination” is the sum of all of the employee/business credit cards’ credit limits opened on a particular date. If subsequently issued credit cards increase the small business credit line, the added amount is reported as a new origination.

SECTION __.42(a)(3) The loan location

SECTION __.42(a)(3) – 1: Which location should an institution record if a small business loan’s proceeds are used in a variety of locations?

A1. The institution should record the loan location by either the location of the small business borrower’s headquarters or the location where the greatest portion of the proceeds are applied, as indicated by the borrower.

SECTION __.42(a)(4) Indicator of gross annual revenue

SECTION __.42(a)(4) – 1: When

indicating whether a small business borrower had gross annual revenues of \$1 million or less, upon what revenues should an institution rely?

A1. Generally, an institution should rely on the revenues that it considered in making its credit decision. For example, in the case of affiliated businesses, such as a parent corporation and its subsidiary, if the institution considered the revenues of the entity’s parent or a subsidiary corporation of the parent as well, then the institution would aggregate the revenues of both corporations to determine whether the revenues are \$1 million or less. Alternatively, if the institution considered the revenues of only the entity to which the loan is actually extended, the institution should rely solely upon whether gross annual revenues are above or below \$1 million for that entity. However, if the institution considered and relied on revenues or income of a cosigner or guarantor that is not an affiliate of the borrower, such as a sole proprietor, the institution should not adjust the borrower’s revenues for reporting purposes.

SECTION __.42(a)(4) – 2: If an institution that is not exempt from data collection and reporting does not request or consider revenue information to make the credit decision regarding a small business or small farm loan, must the institution collect revenue information in connection with that loan?

A2. No. In those instances, the institution should enter the code indicating “revenues not known” on the individual loan portion of the data collection software or on an internally developed system.

Loans for which the institution did not collect revenue information may not be included in the loans to businesses and farms with gross annual revenues of \$1 million or less when reporting this data.

SECTION __.42(a)(4) – 3: What gross revenue should an institution use in determining the gross annual revenue of a start-up business?

A3. The institution should use the actual gross annual revenue to date (including \$0 if the new business has had no revenue to date). Although a start-up business will provide the institution with pro forma projected revenue figures, these figures may not accurately reflect actual gross revenue and, therefore, should not be used.

SECTION __.42(a)(4) – 4: When indicating the gross annual revenue of small business or small farm borrowers, do institutions rely on the gross annual revenue or the adjusted gross annual revenue of their borrowers?

A4. Institutions rely on the gross annual revenue, rather than the adjusted gross annual revenue, of their small business or small farm borrowers when indicating the revenue of small business or small farm borrowers. The purpose of this data collection is to enable examiners and the public to judge whether the institution is lending to small businesses and small farms or whether it is only making small loans to larger businesses and farms.

The regulation does not require institutions to request or consider revenue information when making a loan; however, if institutions do gather this information from their borrowers, the agencies expect

them to collect and rely upon the borrowers' gross annual revenue for purposes of CRA. The CRA regulations similarly do not require institutions to verify revenue amounts; thus, institutions may rely on the gross annual revenue amount provided by borrowers in the ordinary course of business. If an institution does not collect gross annual revenue information for its small business and small farm borrowers, the institution should enter the code "revenues not known." (See Q&A § __.42(a)(4) – 2.)

SECTION __.42(b) Loan Information Required to be Reported

SECTION __.42(b)(1) Small Business and Small Farm Loan Data

SECTION __.42(b)(1) – 1: For small business and small farm loan information that is collected and maintained, what data should be reported?

A1. Each institution that is not exempt from data collection and reporting is required to report in machine-readable form annually by March 1 the following information, aggregated for each census tract in which the institution originated or purchased at least one small business or small farm loan during the prior year:

- The number and amount of loans originated or purchased with original amounts of \$100,000 or less;
- The number and amount of loans originated or purchased with original amounts of more than \$100,000 but less than or equal to \$250,000;
- The number and amount of loans originated or purchased with

original amounts of more than \$250,000 but not more than \$1 million, as to small business loans, or \$500,000, as to small farm loans; and

- To the extent that information is available, the number and amount of loans to businesses and farms with gross annual revenues of \$1 million or less (using the revenues the institution considered in making its credit decision).

SECTION __.42(b)(2) Community Development Loan Data

SECTION __.42(b)(2) – 1: What information about community development loans must institutions report?

A1. Institutions subject to data reporting requirements must report the aggregate number and amount of community development loans originated and purchased during the prior calendar year.

SECTION __.42(b)(2) – 2: If a loan meets the definition of a home mortgage, small business, or small farm loan AND qualifies as a community development loan, where should it be reported? Can FHA, VA and SBA loans be reported as community development loans?

A2. Except for multifamily affordable housing loans, which may be reported by retail institutions both under HMDA as home mortgage loans and as community development loans, in order to avoid double counting, retail institutions must report loans that meet the definition of "home mortgage loan," "small business loan," or "small farm loan" only in those respective categories even if they also meet the definition of "community

development loan." As a practical matter, this is not a disadvantage for institutions evaluated under the lending, investment, and service tests because any affordable housing mortgage, small business, small farm, or consumer loan that would otherwise meet the definition of "community development loan" will be considered elsewhere in the lending test. Any of these types of loans that occur outside the institution's assessment area can receive consideration under the borrower characteristic criteria of the lending test. See Q&A § __.22(b)(2) & (3) – 4.

Limited purpose and wholesale institutions that meet the size threshold for reporting purposes also must report loans that meet the definitions of home mortgage, small business, or small farm loans in those respective categories. However, these institutions must also report any loans from those categories that meet the regulatory definition of "community development loan" as community development loans. There is no double counting because wholesale and limited purpose institutions are not subject to the lending test and, therefore, are not evaluated on their level and distribution of home mortgage, small business, small farm, and consumer loans.

SECTION __.42(b)(2) – 3: When the primary purpose of a loan is to finance an affordable housing project for low- or moderate-income individuals, but, for example, only 40 percent of the units in question will actually be occupied by individuals or families with low or moderate incomes, should the entire loan amount be reported as a community development loan?

A3. It depends. As long as the

primary purpose of the loan is a community development purpose as described in Q&A § .12(h)–8, the full amount of the institution's loan should be included in its reporting of aggregate amounts of community development lending. Even though the entire amount of the loan is reported, as noted in Q&A § .22(b)(4)–1, examiners may make qualitative distinctions among community development loans on the basis of the extent to which the loan advances the community development purpose.

In addition, if an institution that reports CRA data elects to request consideration for loans that provide mixed-income housing where only a portion of the loan has community development as its primary purpose, such as in connection with a development that has a mixed-income housing component or an affordable housing set-aside required by federal, state, or local government, the institution must report only the pro rata dollar amount of the portion of the loan that provides affordable housing to low- or moderate-income individuals. The pro rata dollar amount of the total activity will be based on the percentage of units that are affordable. See Q&A § .12(h)–8 for a discussion of "primary purpose" of community development describing the distinction between the types of loans that would be reported in full and those for which only the pro rata amount would be reported.

SECTION __.42(b)(2) – 4: When an institution purchases a participation in a community development loan, which amount should the institution report – the entire amount of the credit originated by

the lead lender or the amount of the participation purchased?

A4. The institution reports only the amount of the participation purchased as a community development loan. However, the institution uses the entire amount of the credit originated by the lead lender to determine whether the original credit meets the definition of a "loan to a small business," "loan to a small farm," or "community development loan." For example, if an institution purchases a \$400,000 participation in a business credit that has a community development purpose, and the entire amount of the credit originated by the lead lender is over \$1 million, the institution would report \$400,000 as a community development loan.

SECTION __.42(b)(2) – 5: Should institutions collect and report data about community development loans that are refinanced or renewed?

A5. Yes. Institutions should collect information about community development loans that they refinance or renew as loan originations. Community development loan refinancings and renewals are subject to the reporting limitations that apply to refinancings and renewals of small business and small farm loans. See Q&A § __.42(a) – 5.

SECTION __.42(b)(3) Home Mortgage Loans

SECTION __.42(b)(3) – 1: Must institutions that are not required to collect home mortgage loan data by the HMDA collect home mortgage loan data for purposes of the CRA?

A1. No. If an institution is not

required to collect home mortgage loan data by the HMDA, the institution need not collect home mortgage loan data under the CRA. Examiners will sample these loans to evaluate the institution's home mortgage lending. If an institution wants to ensure that examiners consider all of its home mortgage loans, the institution may collect and maintain data on these loans.

SECTION __.42(c) Optional Data Collection and Maintenance

SECTION __.42(c)(1) Consumer Loans

SECTION __.42(c)(1) – 1: What are the data requirements regarding consumer loans?

A1. There are no data reporting requirements for consumer loans. Institutions may, however, opt to collect and maintain data on consumer loans. If an institution chooses to collect information on consumer loans, it may collect data for one or more of the following categories of consumer loans: motor vehicle, credit card, home equity, other secured, and other unsecured. If an institution collects data for loans in a certain category, it must collect data for all loans originated or purchased within that category. The institution must maintain these data separately for each category for which it chooses to collect data. The data collected and maintained should include for each loan:

- A unique number or alpha-numeric symbol that can be used to identify the relevant loan file;
- The loan amount at origination or purchase;

- The loan location; and
- The gross annual income of the borrower that the institution considered in making its credit decision.

Generally, guidance given with respect to data collection of small business and small farm loans, including, for example, guidance regarding collecting loan location data, and whether to collect data in connection with refinanced or renewed loans, will also apply to consumer loans.

SECTION __.42(c)(1)(iv) Income of Borrower

SECTION __.42(c)(1)(iv) – 1: If an institution does not consider income when making an underwriting decision in connection with a consumer loan, must it collect income information?

A1. No. Further, if the institution routinely collects, but does not verify, a borrower’s income when making a credit decision, it need not verify the income for purposes of data maintenance.

SECTION __.42(c)(1)(iv) – 2: May an institution list “0” in the income field on consumer loans made to employees when collecting data for CRA purposes as the institution would be permitted to do under HMDA?

A2. Yes.

SECTION __.42(c)(1)(iv) – 3: When collecting the gross annual income of consumer borrowers, do institutions collect the gross annual income or the adjusted gross annual income of the borrowers?

A3. Institutions collect the gross annual income, rather than the

adjusted gross annual income, of consumer borrowers. The purpose of income data collection in connection with consumer loans is to enable examiners to determine the distribution, particularly in the institution’s assessment area(s), of the institution’s consumer loans, based on borrower characteristics, including the number and amount of consumer loans to low-, moderate-, middle-, and upper-income borrowers, as determined on the basis of gross annual income.

The regulation does not require institutions to request or consider income information when making a loan; however, if institutions do gather this information from their borrowers, the agencies expect them to collect the borrowers’ gross annual income for purposes of CRA. The CRA regulations similarly do not require institutions to verify income amounts; thus, institutions may rely on the gross annual income amount provided by borrowers in the ordinary course of business.

SECTION __.42(c)(1)(iv) – 4: Whose income does an institution collect when a consumer loan is made to more than one borrower?

A4. An institution that chooses to collect and maintain information on consumer loans collects the gross annual income of all primary obligors for consumer loans, to the extent that the institution considered the income of the obligors when making the decision to extend credit. Primary obligors include co-applicants and co-borrowers, including co-signers. An institution does not, however, collect the income of guarantors on consumer loans, because guarantors are only secondarily liable for the debt.

SECTION __.42(c)(2) Other Loan Data

SECTION __.42(c)(2) – 1: Schedule RC-C, Part II of the Call Report does not allow banks to report loans for commercial and industrial purposes that are secured by residential real estate, unless the security interest in the nonfarm residential real estate is taken only as an abundance of caution. (See Q&A § __.12(v) – 3.) Loans extended to small businesses with gross annual revenues of \$1 million or less may, however, be secured by residential real estate. May a bank collect this information to supplement its small business lending data at the time of examination?

A1. Yes. If these loans promote community development, as defined in the regulation, the bank should collect and report information about the loans as community development loans. Otherwise, *at the bank’s option*, it may collect and maintain data concerning loans, purchases, and lines of credit extended to small businesses and secured by nonfarm residential real estate for consideration in the CRA evaluation of its small business lending. A bank may collect this information as “Other Secured Lines/Loans for Purposes of Small Business” in the individual loan data. This information should be maintained at the bank but should *not* be submitted for central reporting purposes.

§ __.42(c)(2) – 2: Must an institution collect data on loan commitments and letters of credit?

A2. No. Institutions are not required to collect data on loan commitments and letters of credit. Institutions

may, however, provide for examiner consideration information on letters of credit and commitments.

SECTION __.42(c)(2) – 3: Are commercial and consumer leases considered loans for purposes of CRA data collection?

A3. Commercial and consumer leases are not considered small business or small farm loans or consumer loans for purposes of the data collection requirements in 12 CFR __.42(a) & (c)(1). However, if an institution wishes to collect and maintain data about leases, the institution may provide this data to examiners as “other loan data” under 12 CFR __.42(c)(2) for consideration under the lending test.

SECTION __.42(d) Data on Affiliate Lending

SECTION __.42(d) – 1: If an institution elects to have an affiliate’s home mortgage lending considered in its CRA evaluation, what data must the institution make available to examiners?

A1. If the affiliate is a HMDA reporter, the institution must identify those loans reported by its affiliate under 12 CFR part 203 (Regulation C, implementing HMDA). At its option, the institution may provide examiners with either the affiliate’s entire HMDA Disclosure Statement or just those portions covering the loans in its assessment area(s) that it is electing to consider. If the affiliate is not required by HMDA to report home mortgage loans, the institution must provide sufficient data concerning the affiliate’s home mortgage loans for the examiners to apply the performance tests.

SECTION __.43— Content and Availability of Public File

SECTION __.43(a) Information Available to the Public

SECTION __.43(a)(1) Public Comments Related to an Institution’s CRA Performance

SECTION __.43(a)(1) – 1: What happens to comments received by the agencies?

A1. Comments received by a Federal financial supervisory agency will be on file at the agency for use by examiners. Those comments are also available to the public unless they are exempt from disclosure under the Freedom of Information Act.

SECTION __.43(a)(1) – 2: Is an institution required to respond to public comments?

A2. No. All institutions should review comments and complaints carefully to determine whether any response or other action is warranted. A small institution subject to the small institution performance standards is specifically evaluated on its record of taking action, if warranted, in response to written complaints about its performance in helping to meet the credit needs in its assessment area(s) (12 CFR __.26(b)(5)). For all institutions, responding to comments may help to foster a dialogue with members of the community or to present relevant information to an institution’s Federal financial supervisory agency. If an institution responds in

writing to a letter in the public file, the response must also be placed in that file, unless the response reflects adversely on any person or placing it in the public file violates a law.

SECTION __.43(a)(2) CRA Performance Evaluation

SECTION __.43(a)(2) – 1: May an institution include a response to its CRA performance evaluation in its public file?

A1. Yes. However, the format and content of the evaluation, as transmitted by the supervisory agency, may not be altered or abridged in any manner. In addition, an institution that received a less than satisfactory rating during its most recent examination must include in its public file a description of its current efforts to improve its performance in helping to meet the credit needs of its entire community. See 12 CFR __.43(b)(5). The institution must update the description on a quarterly basis

SECTION __.43(b) Additional Information Available to the Public

SECTION __.43(b)(1) Insti- tutions Other Than Small Institutions

SECTION __.43(b)(1) – 1: Must an institution that elects to have affiliate lending considered include data on this lending in its public file?

A1. Yes. The lending data to be contained in an institution’s public file covers the lending of the institution’s affiliates, as well as of the institution itself, considered in the assessment of the institution’s CRA performance. An institution that has elected to have mortgage

loans of an affiliate considered must include either the affiliate’s HMDA Disclosure Statements for the two prior years or the parts of the Disclosure Statements that relate to the institution’s assessment area(s), at the institution’s option.

SECTION __.43(b)(1) – 2: May an institution retain its CRA disclosure statement in electronic format in its public file, rather than printing a hard copy of the CRA disclosure statement for retention in its public file?

A2. Yes, if the institution can readily print out its CRA disclosure statement from an electronic medium (e.g., CD, DVD, or Internet website) when a consumer requests the public file. If the request is at a branch other than the main office or the one designated branch in each state that holds the complete public file, the institution should provide the CRA disclosure statement in a paper copy, or in another format acceptable to the requestor, within 5 calendar days, as required by 12 CFR __.43(c)(2)(ii).

SECTION __.43(c) Location of Public Information

SECTION __.43(c) – 1: What is an institution’s “main office”?

A1. An institution’s main office is the main, home, or principal office as designated in its charter.

SECTION __.43(c) – 2: May an institution maintain a copy of its public file on an intranet or the Internet?

A2. Yes, an institution may keep all or part of its public file on an intranet or the Internet, provided that the institution maintains all of the information, either in paper or electronic form, that is required

in § __.43 of the regulations. An institution that opts to keep part or all of its public file on an intranet or the Internet must follow the rules in 12 CFR __.43(c)(1) and (2) as to what information is required to be kept at a main office and at a branch. The institution also must ensure that the information required to be maintained at a main office and branch, if kept electronically, can be readily downloaded and printed for any member of the public who requests a hard copy of the information.

SECTION __.44 – PUBLIC NOTICE BY INSTITUTIONS

SECTION __.44 – 1: Are there any placement or size requirements for an institution’s public notice?

A1. The notice must be placed in the institution’s public lobby, but the size and placement may vary. The notice should be placed in a location and be of a sufficient size that customers can easily see and read it.

SECTION __.45 – PUBLICATION OF PLANNED EXAMINATION SCHEDULE

SECTION __.45 – 1: Where will the agencies publish the planned examination schedule for the upcoming calendar quarter?

A1. The agencies may use the Federal Register, a press release, the Internet, or other existing agency publications for disseminating the list of the institutions scheduled for CRA examinations during

the upcoming calendar quarter. Interested parties should contact the appropriate Federal financial supervisory agency for information on how the agency is publishing the planned examination schedule.

SECTION __.45 – 2: Is inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter determinative of whether an institution will be examined in that quarter?

A2. No. The agencies attempt to determine as accurately as possible which institutions will be examined during the upcoming calendar quarter. However, whether an institution’s name appears on the published list does not conclusively determine whether the institution will be examined during that quarter. The agencies may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

Appendix C— State and County Codes and MSA/ MD Numbers

For use beginning with 2004 data collection

This appendix contains the information you will need to identify state and county codes and metropolitan statistical area/metropolitan division numbers.

The states are listed alphabetically and, under each state, every county in the state is listed alphabetically. State codes appear in parentheses after state names; county codes appear in parentheses after county names. Counties with populations of 30,000 or less are denoted with an asterisk (*).

Next to each county in a metropolitan statistical area (MSA) appears the number of the MSA, as announced by the Office of Management and Budget (OMB) on June 6, 2003, or thereafter. Eleven MSAs having a single core with a population of 2.5 million or more (Boston, Chicago, Dallas, Detroit, Los Angeles, Miami, New York, Philadelphia, San Francisco, Seattle, and Washington) were subdivided into metropolitan divisions (MDs). For any county in an MD, the MD number is shown below instead of the MSA number. The MD number, not the MSA number, should be entered in the MSA/MD column.

The list also includes counties located in non-metropolitan areas. In those cases, report “NA” in the MSA/MD column.

Alabama (01)

Autauga (001) - MSA 33860
Baldwin (003)
Barbour* (005)
Bibb* (007) - MSA 13820
Blount (009) - MSA 13820
Bullock* (011)
Butler* (013)
Calhoun (015) - MSA 11500
Chambers (017)
Cherokee* (019)

Chilton (021) - MSA 13820
Choctaw* (023)
Clarke* (025)
Clay* (027)
Cleburne* (029)
Coffee (031)
Colbert (033) - MSA 22520
Conecuh* (035)
Coosa* (037)
Covington (039)
Crenshaw* (041)
Cullman (043)
Dale (045)
Dallas (047)
DeKalb (049)
Elmore (051) - MSA 33860
Escambia (053)
Etowah (055) - MSA 23460
Fayette* (057)
Franklin (059)
Geneva* (061) - MSA 20020
Greene* (063) - MSA 46220
Hale* (065) - MSA 46220
Henry* (067) - MSA 20020
Houston (069) - MSA 20020
Jackson (071)
Jefferson (073) - MSA 13820
Lamar* (075)
Lauderdale (077) - MSA 22520
Lawrence (079) - MSA 19460
Lee (081) - MSA 12220
Limestone (083) - MSA 26620
Lowndes* (085) - MSA 33860
Macon* (087)
Madison (089) - MSA 26620
Marengo* (091)
Marion (093)
Marshall (095)
Mobile (097) - MSA 33660
Monroe* (099)
Montgomery (101) - MSA 33860
Morgan (103) - MSA 19460
Perry* (105)
Pickens* (107)
Pike* (109)
Randolph* (111)
Russell (113) - MSA 17980
St. Clair (115) - MSA 13820
Shelby (117) - MSA 13820
Sumter* (119)

Talladega (121)
 Tallapoosa (123)
 Tuscaloosa (125) - MSA 46220
 Walker (127) - MSA 13820
 Washington* (129)
 Wilcox* (131)
 Winston* (133)

Alaska (02)

Aleutians East Borough*(013)
 Aleutians West* (016)
 Anchorage Municipality (020) - MSA 11260
 Bethel* (050)
 Bristol Bay Borough*(060)
 Denali Borough*(068)
 Dillingham* (070)
 Fairbanks North Star Borough (090) - MSA 21820
 Haines Borough*(100)
 Hoonah-Angoon* (105)
 Juneau City and Borough (110)
 Kenai Peninsula Borough (122)
 Ketchikan Gateway Borough*(130)
 Kodiak Island Borough*(150)
 Lake and Peninsula Borough*(164)
 Matanuska-Susitna Borough (170) - MSA 11260
 Nome* (180)
 North Slope Borough*(185)
 Northwest Arctic Borough*(188)
 Prince of Outer Ketchikan* (201)
 Sitka City and Borough*(220)
 Skagway* (230)
 Southeast Fairbanks* (240)
 Valdez-Cordova* (261)
 Wade Hampton* (270)
 Wrangell-Petersburg*(280)
 Yakutat City and Borough*(282)
 Yukon-Koyukuk*(290)

Arizona (04)

Apache (001)
 Cochise (003)
 Coconino (005) - MSA 22380
 Gila (007)
 Graham (009)
 Greenlee* (011)
 La Paz* (012)
 Maricopa (013) - MSA 38060
 Mohave (015) - MSA 29420

Navajo (017)
 Pima (019) - MSA 46060
 Pinal (021) - MSA 38060
 Santa Cruz (023)
 Yavapai (025) - MSA 39140
 Yuma (027) - MSA 49740

Arkansas (05)

Arkansas* (001)
 Ashley* (003)
 Baxter (005)
 Benton (007) - MSA 22220
 Boone (009)
 Bradley* (011)
 Calhoun* (013)
 Carroll* (015)
 Chicot* (017)
 Clark* (019)
 Clay* (021)
 Cleburne* (023)
 Cleveland* (025) - MSA 38220
 Columbia* (027)
 Conway* (029)
 Craighead (031) - MSA 27860
 Crawford (033) - MSA 22900
 Crittenden (035) - MSA 32820
 Cross* (037)
 Dallas* (039)
 Desha* (041)
 Drew* (043)
 Faulkner (045) - MSA 30780
 Franklin* (047) - MSA 22900
 Fulton* (049)
 Garland (051) - MSA 26300
 Grant* (053) - MSA 30780
 Greene (055)
 Hempstead* (057)
 Hot Spring (059)
 Howard* (061)
 Independence (063)
 Izard* (065)
 Jackson* (067)
 Jefferson (069) - MSA 38220
 Johnson* (071)
 Lafayette* (073)
 Lawrence* (075)
 Lee* (077)
 Lincoln* (079) - MSA 38220
 Little River* (081)
 Logan* (083)
 Lonoke (085) - MSA 30780

Madison* (087) - MSA 22220
 Marion* (089)
 Miller (091) - MSA 45500
 Mississippi (093)
 Monroe* (095)
 Montgomery* (097)
 Nevada* (099)
 Newton* (101)
 Ouachita* (103)
 Perry* (105) - MSA 30780
 Phillips* (107)
 Pike* (109)
 Poinsett* (111) - MSA 27860
 Polk* (113)
 Pope (115)
 Prairie* (117)
 Pulaski (119) - MSA 30780
 Randolph* (121)
 St. Francis* (123)
 Saline (125) - MSA 30780
 Scott* (127)
 Searcy* (129)
 Sebastian (131) - MSA 22900
 Sevier* (133)
 Sharp* (135)
 Stone* (137)
 Union (139)
 Van Buren* (141)
 Washington (143) - MSA 22220
 White (145)
 Woodruff* (147)
 Yell* (149)

California (06)

Alameda (001) - MD 36084
 Alpine* (003)
 Amador (005)
 Butte (007) - MSA 17020
 Calaveras (009)
 Colusa* (011)
 Contra Costa (013) - MD 36084
 Del Norte* (015)
 El Dorado (017) - MSA 40900
 Fresno (019) - MSA 23420
 Glenn* (021)
 Humboldt (023)
 Imperial (025) - MSA 20940
 Inyo* (027)
 Kern (029) - MSA 12540
 Kings (031) - MSA 25260
 Lake (033)

Lassen (035)
 Los Angeles (037) - MD 31084
 Madera (039) - MSA 31460
 Marin (041) - MD 41884
 Mariposa* (043)
 Mendocino (045)
 Merced (047) - MSA 32900
 Modoc* (049)
 Mono* (051)
 Monterey (053) - MSA 41500
 Napa (055) - MSA 34900
 Nevada (057)
 Orange (059) - MD 42044
 Placer (061) - MSA 40900
 Plumas* (063)
 Riverside (065) - MSA 40140
 Sacramento (067) - MSA 40900
 San Benito (069) - MSA 41940
 San Bernardino (071) - MSA 40140
 San Diego (073) - MSA 41740
 San Francisco (075) - MD 41884
 San Joaquin (077) - MSA 44700
 San Luis Obispo (079) - MSA 42020
 San Mateo (081) - MD 41884
 Santa Barbara (083) - MSA 42060
 Santa Clara (085) - MSA 41940
 Santa Cruz (087) - MSA 42100
 Shasta (089) - MSA 39820
 Sierra* (091)
 Siskiyou (093)
 Solano (095) - MSA 46700
 Sonoma (097) - MSA 42220
 Stanislaus (099) - MSA 33700
 Sutter (101) - MSA 49700
 Tehama (103)
 Trinity* (105)
 Tulare (107) - MSA 47300
 Tuolumne (109)
 Ventura (111) - MSA 37100
 Yolo (113) - MSA 40900
 Yuba (115) - MSA 49700

Colorado (08)

Adams (001) - MSA 19740
 Alamosa* (003)
 Arapahoe (005) - MSA 19740
 Archuleta* (007)
 Baca* (009)
 Bent* (011)
 Boulder (013) - MSA 14500

Broomfield (014) - MSA 19740
 Chaffee* (015)
 Cheyenne* (017)
 Clear Creek* (019) - MSA 19740
 Conejos* (021)
 Costilla* (023)
 Crowley* (025)
 Custer* (027)
 Delta* (029)
 Denver (031) - MSA 19740
 Dolores* (033)
 Douglas (035) - MSA 19740
 Eagle (037)
 Elbert* (039) - MSA 19740
 El Paso (041) - MSA 17820
 Fremont (043)
 Garfield (045)
 Gilpin* (047) - MSA 19740
 Grand* (049)
 Gunnison* (051)
 Hinsdale* (053)
 Huerfano* (055)
 Jackson* (057)
 Jefferson (059) - MSA 19740
 Kiowa* (061)
 Kit Carson* (063)
 Lake* (065)
 La Plata (067)
 Larimer (069) - MSA 22660
 Las Animas* (071)
 Lincoln* (073)
 Logan* (075)
 Mesa (077) - MSA 24300
 Mineral* (079)
 Moffat* (081)
 Montezuma* (083)
 Montrose (085)
 Morgan* (087)
 Otero* (089)
 Ouray* (091)
 Park* (093) - MSA 19740
 Phillips* (095)
 Pitkin* (097)
 Prowers* (099)
 Pueblo (101) - MSA 39380
 Rio Blanco* (103)
 Rio Grande* (105)
 Routt* (107)
 Saguache* (109)
 San Juan* (111)

San Miguel* (113)
 Sedgwick* (115)
 Summit* (117)
 Teller* (119) - MSA 17820
 Washington* (121)
 Weld (123) - MSA 24540
 Yuma* (125)

Connecticut (09)

Fairfield (001) - MSA 14860
 Hartford (003) - MSA 25540
 Litchfield (005)
 Middlesex (007) - MSA 25540
 New Haven (009) - MSA 35300
 New London (011) - MSA 35980
 Tolland (013) - MSA 25540
 Windham (015)

Delaware (10)

Kent (001) - MSA 20100
 New Castle (003) - MD 48864
 Sussex (005)

District of Columbia (11)

District of Columbia (001) - MD 47894

Florida (12)

Alachua (001) - MSA 23540
 Baker* (003) - MSA 27260
 Bay (005) - MSA 37460
 Bradford* (007)
 Brevard (009) - MSA 37340
 Broward (011) - MD 22744
 Calhoun* (013)
 Charlotte (015) - MSA 39460
 Citrus (017)
 Clay (019) - MSA 27260
 Collier (021) - MSA 34940
 Columbia (023)
 DeSoto (027)
 Dixie* (029)
 Duval (031) - MSA 27260
 Escambia (033) - MSA 37860
 Flagler (035) - MSA 37380
 Franklin* (037)
 Gadsden (039) - MSA 45220
 Gilchrist* (041) - MSA 23540
 Glades* (043)
 Gulf* (045)

Hamilton* (047)	Baker* (007) - MSA 10500	Evans* (109)
Hardee* (049)	Baldwin (009)	Fannin* (111)
Hendry (051)	Banks* (011)	Fayette (113) - MSA 12060
Hernando (053) - MSA 45300	Barrow (013) - MSA 12060	Floyd (115) - MSA 40660
Highlands (055)	Bartow (015) - MSA 12060	Forsyth (117) - MSA 12060
Hillsborough (057) - MSA 45300	Ben Hill* (017)	Franklin* (119)
Holmes* (059)	Berrien* (019)	Fulton (121) - MSA 12060
Indian River (061) - MSA 42680	Bibb (021) - MSA 31420	Gilmer* (123)
Jackson (063)	Bleckley* (023)	Glascocock* (125)
Jefferson* (065) - MSA 45220	Brantley* (025) - MSA 15260	Glynn (127) - MSA 15260
Lafayette* (067)	Brooks* (027) - MSA 46660	Gordon (129)
Lake (069) - MSA 36740	Bryan* (029) - MSA 42340	Grady* (131)
Lee (071) - MSA 15980	Bulloch (031)	Greene* (133)
Leon (073) - MSA 45220	Burke* (033) - MSA 12260	Gwinnett (135) - MSA 12060
Levy (075)	Butts* (035) - MSA 12060	Habersham (137)
Liberty* (077)	Calhoun* (037)	Hall (139) - MSA 23580
Madison* (079)	Camden (039)	Hancock* (141)
Manatee (081) - MSA 35840	Candler* (043)	Haralson* (143) - MSA 12060
Marion (083) - MSA 36100	Carroll (045) - MSA 12060	Harris* (145) - MSA 17980
Martin (085) - MSA 38940	Catoosa (047) - MSA 16860	Hart* (147)
Miami-Dade (086) - MD 33124	Charlton* (049)	Heard* (149) - MSA 12060
Monroe (087)	Chatham (051) - MSA 42340	Henry (151) - MSA 12060
Nassau (089) - MSA 27260	Chattahoochee* (053) - MSA 17980	Houston (153) - MSA 47580
Okaloosa (091) - MSA 18880	Chattooga* (055)	Irwin* (155)
Okeechobee (093)	Cherokee (057) - MSA 12060	Jackson (157)
Orange (095) - MSA 36740	Clarke (059) - MSA 12020	Jasper* (159) - MSA 12060
Osceola (097) - MSA 36740	Clay* (061)	Jeff Davis* (161)
Palm Beach (099) - MD 48424	Clayton (063) - MSA 12060	Jefferson* (163)
Pasco (101) - MSA 45300	Clinch* (065)	Jenkins* (165)
Pinellas (103) - MSA 45300	Cobb (067) - MSA 12060	Johnson* (167)
Polk (105) - MSA 29460	Coffee (069)	Jones* (169) - MSA 31420
Putnam (107)	Colquitt (071)	Lamar* (171) - MSA 12060
St. Johns (109) - MSA 27260	Columbia (073) - MSA 12260	Lanier* (173) - MSA 46660
St. Lucie (111) - MSA 38940	Cook* (075)	Laurens (175)
Santa Rosa (113) - MSA 37860	Coweta (077) - MSA 12060	Lee* (177) - MSA 10500
Sarasota (115) - MSA 35840	Crawford* (079) - MSA 31420	Liberty (179) - MSA 25980
Seminole (117) - MSA 36740	Crisp* (081)	Lincoln* (181)
Sumter (119)	Dade* (083) - MSA 16860	Long* (183) - MSA 25980
Suwannee (121)	Dawson* (085) - MSA 12060	Lowndes (185) - MSA 46660
Taylor* (123)	Decatur* (087)	Lumpkin* (187)
Union* (125)	DeKalb (089) - MSA 12060	McDuffie* (189) - MSA 12260
Volusia (127) - MSA 19660	Dodge* (091)	McIntosh* (191) - MSA 15260
Wakulla* (129) - MSA 45220	Dooly* (093)	Macon* (193)
Walton (131)	Dougherty (095) - MSA 10500	Madison* (195) - MSA 12020
Washington* (133)	Douglas (097) - MSA 12060	Marion* (197) - MSA 17980
	Early* (099)	Meriwether* (199) - MSA 12060
Georgia (13)	Echols* (101) - MSA 46660	Miller* (201)
Appling* (001)	Effingham (103) - MSA 42340	Mitchell* (205)
Atkinson* (003)	Elbert* (105)	Monroe* (207) - MSA 31420
Bacon* (005)	Emanuel* (107)	Montgomery* (209)

Morgan* (211)
 Murray (213) - MSA 19140
 Muscogee (215) - MSA 17980
 Newton (217) - MSA 12060
 Oconee* (219) - MSA 12020
 Oglethorpe* (221) - MSA 12020
 Paulding (223) - MSA 12060
 Peach* (225)
 Pickens* (227) - MSA 12060
 Pierce* (229)
 Pike* (231) - MSA 12060
 Polk (233)
 Pulaski* (235)
 Putnam* (237)
 Quitman* (239)
 Rabun* (241)
 Randolph* (243)
 Richmond (245) - MSA 12260
 Rockdale (247) - MSA 12060
 Schley* (249)
 Screven* (251)
 Seminole* (253)
 Spalding (255) - MSA 12060
 Stephens* (257)
 Stewart* (259)
 Sumter (261)
 Talbot* (263)
 Taliaferro* (265)
 Tattnall* (267)
 Taylor* (269)
 Telfair* (271)
 Terrell* (273) - MSA 10500
 Thomas (275)
 Tift (277)
 Toombs* (279)
 Towns* (281)
 Treutlen* (283)
 Troup (285)
 Turner* (287)
 Twiggs* (289) - MSA 31420
 Union* (291)
 Upson* (293)
 Walker (295) - MSA 16860
 Walton (297) - MSA 12060
 Ware (299)
 Warren* (301)
 Washington* (303)
 Wayne* (305)
 Webster* (307)
 Wheeler* (309)

White* (311)
 Whitfield (313) - MSA 19140
 Wilcox* (315)
 Wilkes* (317)
 Wilkinson* (319)
 Worth* (321) - MSA 10500

Hawaii (15)

Hawaii (001)
 Honolulu (003) - MSA 26180
 Kalawao* (005)
 Kauai (007)
 Maui (009)

Idaho (16)

Ada (001) - MSA 14260
 Adams* (003)
 Bannock (005) - MSA 38540
 Bear Lake* (007)
 Benewah* (009)
 Bingham (011)
 Blaine* (013)
 Boise* (015) - MSA 14260
 Bonner (017)
 Bonneville (019) - MSA 26820
 Boundary* (021)
 Butte* (023)
 Camas* (025)
 Canyon (027) - MSA 14260
 Caribou* (029)
 Cassia* (031)
 Clark* (033)
 Clearwater* (035)
 Custer* (037)
 Elmore* (039)
 Franklin* (041) - MSA 30860
 Fremont* (043)
 Gem* (045) - MSA 14260
 Gooding* (047)
 Idaho* (049)
 Jefferson* (051) - MSA 26820
 Jerome* (053)
 Kootenai (055) - MSA 17660
 Latah (057)
 Lemhi* (059)
 Lewis* (061)
 Lincoln* (063)
 Madison* (065)
 Minidoka* (067)

Nez Perce (069) - MSA 30300
 Oneida* (071)
 Owyhee* (073) - MSA 14260
 Payette* (075)
 Power* (077) - MSA 38540
 Shoshone* (079)
 Teton* (081)
 Twin Falls (083)
 Valley* (085)
 Washington* (087)

Illinois (17)

Adams (001)
 Alexander* (003) - MSA 16020
 Bond* (005) - MSA 41180
 Boone (007) - MSA 40420
 Brown* (009)
 Bureau (011)
 Calhoun* (013) - MSA 41180
 Carroll* (015)
 Cass* (017)
 Champaign (019) - MSA 16580
 Christian (021)
 Clark* (023)
 Clay* (025)
 Clinton (027) - MSA 41180
 Coles (029)
 Cook (031) - MD 16974
 Crawford* (033)
 Cumberland* (035)
 DeKalb (037) - MD 16974
 De Witt* (039)
 Douglas* (041)
 DuPage (043) - MD 16974
 Edgar* (045)
 Edwards* (047)
 Effingham (049)
 Fayette* (051)
 Ford* (053) - MSA 16580
 Franklin (055)
 Fulton (057)
 Gallatin* (059)
 Greene* (061)
 Grundy (063) - MD 16974
 Hamilton* (065)
 Hancock* (067)
 Hardin* (069)
 Henderson* (071)
 Henry (073) - MSA 19340
 Iroquois (075)

Jackson (077)	Stephenson (177)	Huntington (069)
Jasper* (079)	Tazewell (179) - MSA 37900	Jackson (071)
Jefferson (081)	Union* (181)	Jasper (073) - MD 23844
Jersey* (083) - MSA 41180	Vermilion (183) - MSA 19180	Jay* (075)
Jo Daviess* (085)	Wabash* (185)	Jefferson (077)
Johnson* (087)	Warren* (187)	Jennings* (079)
Kane (089) - MD 16974	Washington* (189)	Johnson (081) - MSA 26900
Kankakee (091) - MSA 28100	Wayne* (191)	Knox (083)
Kendall (093) - MD 16974	White* (193)	Kosciusko (085)
Knox (095)	Whiteside (195)	LaGrange (087)
Lake (097) - MD 29404	Will (197) - MD 16974	Lake (089) - MD 23844
La Salle (099)	Williamson (199)	LaPorte (091) - MSA 33140
Lawrence* (101)	Winnebago (201) - MSA 40420	Lawrence (093)
Lee (103)	Woodford (203) - MSA 37900	Madison (095) - MSA 11300
Livingston (105)		Marion (097) - MSA 26900
Logan (107)	Indiana (18)	Marshall (099)
McDonough (109)	Adams (001)	Martin* (101)
McHenry (111) - MD 16974	Allen (003) - MSA 23060	Miami (103)
McLean (113) - MSA 14060	Bartholomew (005) - MSA 18020	Monroe (105) - MSA 14020
Macon (115) - MSA 19500	Benton* (007) - MSA 29140	Montgomery (107)
Macoupin (117) - MSA 41180	Blackford* (009)	Morgan (109) - MSA 26900
Madison (119) - MSA 41180	Boone (011) - MSA 26900	Newton* (111) - MD 23844
Marion (121)	Brown* (013) - MSA 26900	Noble (113)
Marshall* (123) - MSA 37900	Carroll* (015) - MSA 29140	Ohio* (115) - MSA 17140
Mason* (125)	Cass (017)	Orange* (117)
Massac* (127)	Clark (019) - MSA 31140	Owen* (119) - MSA 14020
Menard* (129) - MSA 44100	Clay* (021) - MSA 45460	Parke* (121)
Mercer* (131) - MSA 19340	Clinton (023)	Perry* (123)
Monroe* (133) - MSA 41180	Crawford* (025)	Pike* (125)
Montgomery (135)	Daviess* (027)	Porter (127) - MD 23844
Morgan (137)	Dearborn (029) - MSA 17140	Posey* (129) - MSA 21780
Moultrie* (139)	Decatur* (031)	Pulaski* (131)
Ogle (141)	DeKalb (033)	Putnam (133) - MSA 26900
Peoria (143) - MSA 37900	Delaware (035) - MSA 34620	Randolph* (135)
Perry* (145)	Dubois (037)	Ripley* (137)
Piatt* (147) - MSA 16580	Elkhart (039) - MSA 21140	Rush* (139)
Pike* (149)	Fayette* (041)	St. Joseph (141) - MSA 43780
Pope* (151)	Floyd (043) - MSA 31140	Scott* (143)
Pulaski* (153)	Fountain* (045)	Shelby (145) - MSA 26900
Putnam* (155)	Franklin* (047) - MSA 17140	Spencer* (147)
Randolph (157)	Fulton* (049)	Starke* (149)
Richland* (159)	Gibson (051) - MSA 21780	Steuben (151)
Rock Island (161) - MSA 19340	Grant (053)	Sullivan* (153) - MSA 45460
St. Clair (163) - MSA 41180	Greene (055) - MSA 14020	Switzerland* (155)
Saline* (165)	Hamilton (057) - MSA 26900	Tippecanoe (157) - MSA 29140
Sangamon (167) - MSA 44100	Hancock (059) - MSA 26900	Tipton* (159) - MSA 29020
Schuyler* (169)	Harrison (061) - MSA 31140	Union* (161)
Scott* (171)	Hendricks (063) - MSA 26900	Vanderburgh (163) - MSA 21780
Shelby* (173)	Henry (065)	Vermillion* (165) - MSA 45460
Stark* (175) - MSA 37900	Howard (067) - MSA 29020	Vigo (167) - MSA 45460

Wabash (169)
 Warren* (171)
 Warrick (173) - MSA 21780
 Washington* (175) - MSA 31140
 Wayne (177)
 Wells* (179) - MSA 23060
 White* (181)
 Whitley (183) - MSA 23060

Iowa (19)

Adair* (001)
 Adams* (003)
 Allamakee* (005)
 Appanoose* (007)
 Audubon* (009)
 Benton* (011) - MSA 16300
 Black Hawk (013) - MSA 47940
 Boone* (015)
 Bremer* (017) - MSA 47940
 Buchanan* (019)
 Buena Vista* (021)
 Butler* (023)
 Calhoun* (025)
 Carroll* (027)
 Cass* (029)
 Cedar* (031)
 Cerro Gordo (033)
 Cherokee* (035)
 Chickasaw* (037)
 Clarke* (039)
 Clay* (041)
 Clayton* (043)
 Clinton (045)
 Crawford* (047)
 Dallas (049) - MSA 19780
 Davis* (051)
 Decatur* (053)
 Delaware* (055)
 Des Moines (057)
 Dickinson* (059)
 Dubuque (061) - MSA 20220
 Emmet* (063)
 Fayette* (065)
 Floyd* (067)
 Franklin* (069)
 Fremont* (071)
 Greene* (073)
 Grundy* (075) - MSA 47940
 Guthrie* (077) - MSA 19780
 Hamilton* (079)

Hancock* (081)
 Hardin* (083)
 Harrison* (085) - MSA 36540
 Henry* (087)
 Howard* (089)
 Humboldt* (091)
 Ida* (093)
 Iowa* (095)
 Jackson* (097)
 Jasper (099)
 Jefferson* (101)
 Johnson (103) - MSA 26980
 Jones* (105) - MSA 16300
 Keokuk* (107)
 Kossuth* (109)
 Lee (111)
 Linn (113) - MSA 16300
 Louisa* (115)
 Lucas* (117)
 Lyon* (119)
 Madison* (121) - MSA 19780
 Mahaska* (123)
 Marion (125)
 Marshall (127)
 Mills* (129) - MSA 36540
 Mitchell* (131)
 Monona* (133)
 Monroe* (135)
 Montgomery* (137)
 Muscatine (139)
 O'Brien* (141)
 Osceola* (143)
 Page* (145)
 Palo Alto* (147)
 Plymouth* (149)
 Pocahontas* (151)
 Polk (153) - MSA 19780
 Pottawattamie (155) - MSA 36540
 Poweshiek* (157)
 Ringgold* (159)
 Sac* (161)
 Scott (163) - MSA 19340
 Shelby* (165)
 Sioux (167)
 Story (169) - MSA 11180
 Tama* (171)
 Taylor* (173)
 Union* (175)
 Van Buren* (177)
 Wapello (179)

Warren (181) - MSA 19780
 Washington* (183) - MSA 26980
 Wayne* (185)
 Webster (187)
 Winnebago* (189)
 Winneshiek* (191)
 Woodbury (193) - MSA 43580
 Worth* (195)
 Wright* (197)

Kansas (20)

Allen* (001)
 Anderson* (003)
 Atchison* (005)
 Barber* (007)
 Barton* (009)
 Bourbon* (011)
 Brown* (013)
 Butler (015) - MSA 48620
 Chase* (017)
 Chautauqua* (019)
 Cherokee* (021)
 Cheyenne* (023)
 Clark* (025)
 Clay* (027)
 Cloud* (029)
 Coffey* (031)
 Comanche* (033)
 Cowley (035)
 Crawford (037)
 Decatur* (039)
 Dickinson* (041)
 Doniphan* (043) - MSA 41140
 Douglas (045) - MSA 29940
 Edwards* (047)
 Elk* (049)
 Ellis* (051)
 Ellsworth* (053)
 Finney (055)
 Ford (057)
 Franklin* (059) - MSA 28140
 Geary* (061) - MSA 31740
 Gove* (063)
 Graham* (065)
 Grant* (067)
 Gray* (069)
 Greeley* (071)
 Greenwood* (073)
 Hamilton* (075)
 Harper* (077)

Harvey (079) - MSA 48620
 Haskell* (081)
 Hodgeman* (083)
 Jackson* (085) - MSA 45820
 Jefferson* (087) - MSA 45820
 Jewell* (089)
 Johnson (091) - MSA 28140
 Kearny* (093)
 Kingman* (095)
 Kiowa* (097)
 Labette* (099)
 Lane* (101)
 Leavenworth (103) - MSA 28140
 Lincoln* (105)
 Linn* (107) - MSA 28140
 Logan* (109)
 Lyon (111)
 McPherson* (113)
 Marion* (115)
 Marshall* (117)
 Meade* (119)
 Miami* (121) - MSA 28140
 Mitchell* (123)
 Montgomery (125)
 Morris* (127)
 Morton* (129)
 Nemaha* (131)
 Neosho* (133)
 Ness* (135)
 Norton* (137)
 Osage* (139) - MSA 45820
 Osborne* (141)
 Ottawa* (143)
 Pawnee* (145)
 Phillips* (147)
 Pottawatomie* (149) - MSA 31740
 Pratt* (151)
 Rawlins* (153)
 Reno (155)
 Republic* (157)
 Rice* (159)
 Riley (161) - MSA 31740
 Rooks* (163)
 Rush* (165)
 Russell* (167)
 Saline (169)
 Scott* (171)
 Sedgwick (173) - MSA 48620
 Seward* (175)
 Shawnee (177) - MSA 45820

Sheridan* (179)
 Sherman* (181)
 Smith* (183)
 Stafford* (185)
 Stanton* (187)
 Stevens* (189)
 Sumner* (191) - MSA 48620
 Thomas* (193)
 Trego* (195)
 Wabaunsee* (197) - MSA 45820
 Wallace* (199)
 Washington* (201)
 Wichita* (203)
 Wilson* (205)
 Woodson* (207)
 Wyandotte (209) - MSA 28140

Kentucky (21)

Adair* (001)
 Allen* (003)
 Anderson* (005)
 Ballard* (007)
 Barren (009)
 Bath* (011)
 Bell (013)
 Boone (015) - MSA 17140
 Bourbon* (017) - MSA 30460
 Boyd (019) - MSA 26580
 Boyle* (021)
 Bracken* (023) - MSA 17140
 Breathitt* (025)
 Breckinridge* (027)
 Bullitt (029) - MSA 31140
 Butler* (031)
 Caldwell* (033)
 Calloway (035)
 Campbell (037) - MSA 17140
 Carlisle* (039)
 Carroll* (041)
 Carter* (043)
 Casey* (045)
 Christian (047) - MSA 17300
 Clark (049) - MSA 30460
 Clay* (051)
 Clinton* (053)
 Crittenden* (055)
 Cumberland* (057)
 Daviess (059) - MSA 36980
 Edmonson* (061) - MSA 14540
 Elliott* (063)

Estill* (065)
 Fayette (067) - MSA 30460
 Fleming* (069)
 Floyd (071)
 Franklin (073)
 Fulton* (075)
 Gallatin* (077) - MSA 17140
 Garrard* (079)
 Grant* (081) - MSA 17140
 Graves (083)
 Grayson* (085)
 Green* (087)
 Greenup (089) - MSA 26580
 Hancock* (091) - MSA 36980
 Hardin (093) - MSA 21060
 Harlan (095)
 Harrison* (097)
 Hart* (099)
 Henderson (101) - MSA 21780
 Henry* (103) - MSA 31140
 Hickman* (105)
 Hopkins (107)
 Jackson* (109)
 Jefferson (111) - MSA 31140
 Jessamine (113) - MSA 30460
 Johnson* (115)
 Kenton (117) - MSA 17140
 Knott* (119)
 Knox (121)
 Larue* (123) - MSA 21060
 Laurel (125)
 Lawrence* (127)
 Lee* (129)
 Leslie* (131)
 Letcher* (133)
 Lewis* (135)
 Lincoln* (137)
 Livingston* (139)
 Logan* (141)
 Lyon* (143)
 McCracken (145)
 McCreary* (147)
 McLean* (149) - MSA 36980
 Madison (151)
 Magoffin* (153)
 Marion* (155)
 Marshall (157)
 Martin* (159)
 Mason* (161)
 Meade* (163) - MSA 31140

Menifee* (165)
 Mercer* (167)
 Metcalfe* (169)
 Monroe* (171)
 Montgomery* (173)
 Morgan* (175)
 Muhlenberg (177)
 Nelson (179) - MSA 31140
 Nicholas* (181)
 Ohio* (183)
 Oldham (185) - MSA 31140
 Owen* (187)
 Owsley* (189)
 Pendleton* (191) - MSA 17140
 Perry* (193)
 Pike (195)
 Powell* (197)
 Pulaski (199)
 Robertson* (201)
 Rockcastle* (203)
 Rowan* (205)
 Russell* (207)
 Scott (209) - MSA 30460
 Shelby (211) - MSA 31140
 Simpson* (213)
 Spencer* (215) - MSA 31140
 Taylor* (217)
 Todd* (219)
 Trigg* (221) - MSA 17300
 Trimble* (223) - MSA 31140
 Union* (225)
 Warren (227) - MSA 14540
 Washington* (229)
 Wayne* (231)
 Webster* (233) - MSA 21780
 Whitley (235)
 Wolfe* (237)
 Woodford* (239) - MSA 30460

Louisiana (22)

Acadia (001)
 Allen* (003)
 Ascension (005) - MSA 12940
 Assumption* (007)
 Avoyelles (009)
 Beauregard (011)
 Bienville* (013)
 Bossier (015) - MSA 43340
 Caddo (017) - MSA 43340
 Calcasieu (019) - MSA 29340

Caldwell* (021)
 Cameron* (023) - MSA 29340
 Catahoula* (025)
 Claiborne* (027)
 Concordia* (029)
 De Soto* (031) - MSA 43340
 East Baton Rouge (033) -
 MSA 12940
 East Carroll* (035)
 East Feliciana* (037) - MSA 12940
 Evangeline (039)
 Franklin* (041)
 Grant* (043) - MSA 10780
 Iberia (045)
 Iberville (047) - MSA 12940
 Jackson* (049)
 Jefferson (051) - MSA 35380
 Jefferson Davis (053)
 Lafayette (055) - MSA 29180
 Lafourche (057) - MSA 26380
 La Salle* (059)
 Lincoln (061)
 Livingston (063) - MSA 12940
 Madison* (065)
 Morehouse (067)
 Natchitoches (069)
 Orleans (071) - MSA 35380
 Ouachita (073) - MSA 33740
 Plaquemines* (075) - MSA 35380
 Pointe Coupee* (077) - MSA 12940
 Rapides (079) - MSA 10780
 Red River* (081)
 Richland* (083)
 Sabine* (085)
 St. Bernard (087) - MSA 35380
 St. Charles (089) - MSA 35380
 St. Helena* (091) - MSA 12940
 St. James* (093)
 St. John the Baptist (095) -
 MSA 35380
 St. Landry (097)
 St. Martin (099) - MSA 29180
 St. Mary (101)
 St. Tammany (103) - MSA 35380
 Tangipahoa (105)
 Tensas* (107)
 Terrebonne (109) - MSA 26380
 Union* (111) - MSA 33740
 Vermilion (113)
 Vernon (115)

Washington (117)
 Webster (119)
 West Baton Rouge* (121) -
 MSA 12940
 West Carroll* (123)
 West Feliciana* (125) - MSA 12940
 Winn* (127)

Maine (23)

Androscoggin (001) - MSA 30340
 Aroostook (003)
 Cumberland (005) - MSA 38860
 Franklin* (007)
 Hancock (009)
 Kennebec (011)
 Knox (013)
 Lincoln (015)
 Oxford (017)
 Penobscot (019) - MSA 12620
 Piscataquis* (021)
 Sagadahoc (023) - MSA 38860
 Somerset (025)
 Waldo (027)
 Washington (029)
 York (031) - MSA 38860

Maryland (24)

Allegany (001) - MSA 19060
 Anne Arundel (003) - MSA 12580
 Baltimore (005) - MSA 12580
 Baltimore (city) (510) - MSA 12580
 Calvert (009) - MD 47894
 Caroline* (011)
 Carroll (013) - MSA 12580
 Cecil (015) - MD 48864
 Charles (017) - MD 47894
 Dorchester (019)
 Frederick (021) - MD 13644
 Garrett* (023)
 Harford (025) - MSA 12580
 Howard (027) - MSA 12580
 Kent* (029)
 Montgomery (031) - MD 13644
 Prince George's (033) - MD 47894
 Queen Anne's (035) - MSA 12580
 St. Mary's (037)
 Somerset* (039) - MSA 41540
 Talbot (041)
 Washington (043) - MSA 25180
 Wicomico (045) - MSA 41540

Worcester (047)

Massachusetts (25)

Barnstable (001) - MSA 12700
 Berkshire (003) - MSA 38340
 Bristol (005) - MSA 39300
 Dukes* (007)
 Essex (009) - MD 37764
 Franklin (011) - MSA 44140
 Hampden (013) - MSA 44140
 Hampshire (015) - MSA 44140
 Middlesex (017) - MD 15764
 Nantucket* (019)
 Norfolk (021) - MD 14484
 Plymouth (023) - MD 14484
 Suffolk (025) - MD 14484
 Worcester (027) - MSA 49340

Michigan (26)

Alcona* (001)
 Alger* (003)
 Allegan (005)
 Alpena (007)
 Antrim* (009)
 Arenac* (011)
 Baraga* (013)
 Barry (015) - MSA 24340
 Bay (017) - MSA 13020
 Benzie* (019)
 Berrien (021) - MSA 35660
 Branch (023)
 Calhoun (025) - MSA 12980
 Cass (027) - MSA 43780
 Charlevoix* (029)
 Cheboygan* (031)
 Chippewa (033)
 Clare (035)
 Clinton (037) - MSA 29620
 Crawford* (039)
 Delta (041)
 Dickinson* (043)
 Eaton (045) - MSA 29620
 Emmet (047)
 Genesee (049) - MSA 22420
 Gladwin* (051)
 Gogebic* (053)
 Grand Traverse (055)
 Gratiot (057)
 Hillsdale (059)
 Houghton (061)

Huron (063)
 Ingham (065) - MSA 29620
 Ionia (067) - MSA 24340
 Iosco* (069)
 Iron* (071)
 Isabella (073)
 Jackson (075) - MSA 27100
 Kalamazoo (077) - MSA 28020
 Kalamaska* (079)
 Kent (081) - MSA 24340
 Keweenaw* (083)
 Lake* (085)
 Lapeer (087) - MD 47644
 Leelanau* (089)
 Lenawee (091)
 Livingston (093) - MD 47644
 Luce* (095)
 Mackinac* (097)
 Macomb (099) - MD 47644
 Manistee* (101)
 Marquette (103)
 Mason* (105)
 Mecosta (107)
 Menominee* (109)
 Midland (111)
 Missaukee* (113)
 Monroe (115) - MSA 33780
 Montcalm (117)
 Montmorency* (119)
 Muskegon (121) - MSA 34740
 Newaygo (123) - MSA 24340
 Oakland (125) - MD 47644
 Oceana* (127)
 Ogemaw* (129)
 Ontonagon* (131)
 Osceola* (133)
 Oscoda* (135)
 Otsego* (137)
 Ottawa (139) - MSA 26100
 Presque Isle* (141)
 Roscommon* (143)
 Saginaw (145) - MSA 40980
 St. Clair (147) - MD 47644
 St. Joseph (149)
 Sanilac (151)
 Schoolcraft* (153)
 Shiawassee (155)
 Tuscola (157)
 Van Buren (159) - MSA 28020
 Washtenaw (161) - MSA 11460

Wayne (163) - MD 19804
 Wexford (165)

Minnesota (27)

Aitkin* (001)
 Anoka (003) - MSA 33460
 Becker* (005)
 Beltrami (007)
 Benton (009) - MSA 41060
 Big Stone* (011)
 Blue Earth (013) - MSA 31860
 Brown* (015)
 Carlton (017) - MSA 20260
 Carver (019) - MSA 33460
 Cass* (021)
 Chippewa* (023)
 Chisago (025) - MSA 33460
 Clay (027) - MSA 22020
 Clearwater* (029)
 Cook* (031)
 Cottonwood* (033)
 Crow Wing (035)
 Dakota (037) - MSA 33460
 Dodge* (039) - MSA 40340
 Douglas (041)
 Faribault* (043)
 Fillmore* (045)
 Freeborn (047)
 Goodhue (049)
 Grant* (051)
 Hennepin (053) - MSA 33460
 Houston* (055) - MSA 29100
 Hubbard* (057)
 Isanti (059) - MSA 33460
 Itasca (061)
 Jackson* (063)
 Kanabec* (065)
 Kandiyohi (067)
 Kittson* (069)
 Koochiching* (071)
 Lac qui* (073)
 Lake* (075)
 Lake of the Woods* (077)
 Le Sueur* (079)
 Lincoln* (081)
 Lyon* (083)
 McLeod (085)
 Mahnommen* (087)
 Marshall* (089)
 Martin* (091)

Meeker* (093)
 Mille Lacs* (095)
 Morrison (097)
 Mower (099)
 Murray* (101)
 Nicollet* (103) - MSA 31860
 Nobles* (105)
 Norman* (107)
 Olmsted (109) - MSA 40340
 Otter Tail (111)
 Pennington* (113)
 Pine* (115)
 Pipestone* (117)
 Polk (119) - MSA 24220
 Pope* (121)
 Ramsey (123) - MSA 33460
 Red Lake* (125)
 Redwood* (127)
 Renville* (129)
 Rice (131)
 Rock* (133)
 Roseau* (135)
 St. Louis (137) - MSA 20260
 Scott (139) - MSA 33460
 Sherburne (141) - MSA 33460
 Sibley* (143)
 Stearns (145) - MSA 41060
 Steele (147)
 Stevens* (149)
 Swift* (151)
 Todd* (153)
 Traverse* (155)
 Wabasha* (157) - MSA 40340
 Wadena* (159)
 Waseca* (161)
 Washington (163) - MSA 33460
 Watonwan* (165)
 Wilkin* (167)
 Winona (169)
 Wright (171) - MSA 33460
 Yellow Medicine* (173)

Mississippi (28)

Adams (001)
 Alcorn (003)
 Amite* (005)
 Attala* (007)
 Benton* (009)
 Bolivar (011)
 Calhoun* (013)

Carroll* (015)
 Chickasaw* (017)
 Choctaw* (019)
 Claiborne* (021)
 Clarke* (023)
 Clay* (025)
 Coahoma (027)
 Copiah* (029) - MSA 27140
 Covington* (031)
 DeSoto (033) - MSA 32820
 Forrest (035) - MSA 25620
 Franklin* (037)
 George* (039) - MSA 37700
 Greene* (041)
 Grenada* (043)
 Hancock (045) - MSA 25060
 Harrison (047) - MSA 25060
 Hinds (049) - MSA 27140
 Holmes* (051)
 Humphreys* (053)
 Issaquena* (055)
 Itawamba* (057)
 Jackson (059) - MSA 37700
 Jasper* (061)
 Jefferson* (063)
 Jefferson Davis* (065)
 Jones (067)
 Kemper* (069)
 Lafayette (071)
 Lamar (073) - MSA 25620
 Lauderdale (075)
 Lawrence* (077)
 Leake* (079)
 Lee (081)
 Leflore (083)
 Lincoln (085)
 Lowndes (087)
 Madison (089) - MSA 27140
 Marion* (091)
 Marshall (093) - MSA 32820
 Monroe (095)
 Montgomery* (097)
 Neshoba* (099)
 Newton* (101)
 Noxubee* (103)
 Oktibbeha (105)
 Panola (107)
 Pearl River (109)
 Perry* (111) - MSA 25620
 Pike (113)

Pontotoc* (115)
 Prentiss* (117)
 Quitman* (119)
 Rankin (121) - MSA 27140
 Scott* (123)
 Sharkey* (125)
 Simpson* (127) - MSA 27140
 Smith* (129)
 Stone* (131) - MSA 25060
 Sunflower (133)
 Tallahatchie* (135)
 Tate* (137) - MSA 32820
 Tippah* (139)
 Tishomingo* (141)
 Tunica* (143) - MSA 32820
 Union* (145)
 Walthall* (147)
 Warren (149)
 Washington (151)
 Wayne* (153)
 Webster* (155)
 Wilkinson* (157)
 Winston* (159)
 Yalobusha* (161)
 Yazoo* (163)

Missouri (29)

Adair* (001)
 Andrew* (003) - MSA 41140
 Atchison* (005)
 Audrain* (007)
 Barry (009)
 Barton* (011)
 Bates* (013) - MSA 28140
 Benton* (015)
 Bollinger* (017) - MSA 16020
 Boone (019) - MSA 17860
 Buchanan (021) - MSA 41140
 Butler (023)
 Caldwell* (025) - MSA 28140
 Callaway (027) - MSA 27620
 Camden (029)
 Cape Girardeau (031) - MSA 16020
 Carroll* (033)
 Carter* (035)
 Cass (037) - MSA 28140
 Cedar* (039)
 Chariton* (041)
 Christian (043) - MSA 44180
 Clark* (045)

Clay (047) - MSA 28140	Nodaway* (147)	Cascade (013) - MSA 24500
Clinton* (049) - MSA 28140	Oregon* (149)	Chouteau* (015)
Cole (051) - MSA 27620	Osage* (151) - MSA 27620	Custer* (017)
Cooper* (053)	Ozark* (153)	Daniels* (019)
Crawford* (055)	Pemiscot* (155)	Dawson* (021)
Dade* (057)	Perry* (157)	Deer Lodge* (023)
Dallas* (059) - MSA 44180	Pettis (159)	Fallon* (025)
Daviess* (061)	Phelps (161)	Fergus* (027)
DeKalb* (063) - MSA 41140	Pike* (163)	Flathead (029)
Dent* (065)	Platte (165) - MSA 28140	Gallatin (031)
Douglas* (067)	Polk* (167) - MSA 44180	Garfield* (033)
Dunklin (069)	Pulaski (169)	Glacier* (035)
Franklin (071) - MSA 41180	Putnam* (171)	Golden Valley* (037)
Gasconade* (073)	Ralls* (173)	Granite* (039)
Gentry* (075)	Randolph* (175)	Hill* (041)
Greene (077) - MSA 44180	Ray* (177) - MSA 28140	Jefferson* (043)
Grundy* (079)	Reynolds* (179)	Judith Basin* (045)
Harrison* (081)	Ripley* (181)	Lake* (047)
Henry* (083)	St. Charles (183) - MSA 41180	Lewis and Clark (049)
Hickory* (085)	St. Clair* (185)	Liberty* (051)
Holt* (087)	Ste. Genevieve* (186)	Lincoln* (053)
Howard* (089) - MSA 17860	St. Francois (187)	McCone* (055)
Howell (091)	St. Louis (189) - MSA 41180	Madison* (057)
Iron* (093)	St. Louis (city) (510) - MSA 41180	Meagher* (059)
Jackson (095) - MSA 28140	Saline* (195)	Mineral* (061)
Jasper (097) - MSA 27900	Schuyler* (197)	Missoula (063) - MSA 33540
Jefferson (099) - MSA 41180	Scotland* (199)	Musselshell* (065)
Johnson (101)	Scott (201)	Park* (067)
Knox* (103)	Shannon* (203)	Petroleum* (069)
Laclede (105)	Shelby* (205)	Phillips* (071)
Lafayette (107) - MSA 28140	Stoddard* (207)	Pondera* (073)
Lawrence (109)	Stone* (209)	Powder River* (075)
Lewis* (111)	Sullivan* (211)	Powell* (077)
Lincoln (113) - MSA 41180	Taney (213)	Prairie* (079)
Linn* (115)	Texas* (215)	Ravalli (081)
Livingston* (117)	Vernon* (217)	Richland* (083)
McDonald* (119) - MSA 22220	Warren* (219) - MSA 41180	Roosevelt* (085)
Macon* (121)	Washington* (221) - MSA 41180	Rosebud* (087)
Madison* (123)	Wayne* (223)	Sanders* (089)
Maries* (125)	Webster (225) - MSA 44180	Sheridan* (091)
Marion* (127)	Worth* (227)	Silver Bow (093)
Mercer* (129)	Wright* (229)	Stillwater* (095)
Miller* (131)		Sweet Grass* (097)
Mississippi* (133)	Montana (30)	Teton* (099)
Moniteau* (135) - MSA 27620	Beaverhead* (001)	Toole* (101)
Monroe* (137)	Big Horn* (003)	Treasure* (103)
Montgomery* (139)	Blaine* (005)	Valley* (105)
Morgan* (141)	Broadwater* (007)	Wheatland* (107)
New Madrid* (143)	Carbon* (009) - MSA 13740	Wibaux* (109)
Newton (145) - MSA 27900	Carter* (011)	Yellowstone (111) - MSA 13740

Nebraska (31)

Adams (001)
 Antelope* (003)
 Arthur* (005)
 Banner* (007)
 Blaine* (009)
 Boone* (011)
 Box Butte* (013)
 Boyd* (015)
 Brown* (017)
 Buffalo (019)
 Burt* (021)
 Butler* (023)
 Cass* (025) - MSA 36540
 Cedar* (027)
 Chase* (029)
 Cherry* (031)
 Cheyenne* (033)
 Clay* (035)
 Colfax* (037)
 Cuming* (039)
 Custer* (041)
 Dakota* (043) - MSA 43580
 Dawes* (045)
 Dawson* (047)
 Deuel* (049)
 Dixon* (051) - MSA 43580
 Dodge (053)
 Douglas (055) - MSA 36540
 Dundy* (057)
 Fillmore* (059)
 Franklin* (061)
 Frontier* (063)
 Furnas* (065)
 Gage* (067)
 Garden* (069)
 Garfield* (071)
 Gosper* (073)
 Grant* (075)
 Greeley* (077)
 Hall (079)
 Hamilton* (081)
 Harlan* (083)
 Hayes* (085)
 Hitchcock* (087)
 Holt* (089)
 Hooker* (091)
 Howard* (093)
 Jefferson* (095)
 Johnson* (097)
 Kearney* (099)

Keith* (101)
 Keya Paha* (103)
 Kimball* (105)
 Knox* (107)
 Lancaster (109) - MSA 30700
 Lincoln (111)
 Logan* (113)
 Loup* (115)
 McPherson* (117)
 Madison (119)
 Merrick* (121)
 Morrill* (123)
 Nance* (125)
 Nemaha* (127)
 Nuckolls* (129)
 Otoe* (131)
 Pawnee* (133)
 Perkins* (135)
 Phelps* (137)
 Pierce* (139)
 Platte (141)
 Polk* (143)
 Red Willow* (145)
 Richardson* (147)
 Rock* (149)
 Saline* (151)
 Sarpy (153) - MSA 36540
 Saunders* (155) - MSA 36540
 Scotts Bluff (157)
 Seward* (159) - MSA 30700
 Sheridan* (161)
 Sherman* (163)
 Sioux* (165)
 Stanton* (167)
 Thayer* (169)
 Thomas* (171)
 Thurston* (173)
 Valley* (175)
 Washington* (177) - MSA 36540
 Wayne* (179)
 Webster* (181)
 Wheeler* (183)
 York* (185)

Nevada (32)

Carson (city) (510) - MSA 16180
 Churchill* (001)
 Clark (003) - MSA 29820
 Douglas (005)
 Elko (007)
 Esmeralda* (009)

Eureka* (011)
 Humboldt* (013)
 Lander* (015)
 Lincoln* (017)
 Lyon (019)
 Mineral* (021)
 Nye (023)
 Pershing* (027)
 Storey* (029) - MSA 39900
 Washoe (031) - MSA 39900
 White Pine* (033)

New Hampshire (33)

Belknap (001)
 Carroll (003)
 Cheshire (005)
 Coos (007)
 Grafton (009)
 Hillsborough (011) - MSA 31700
 Merrimack (013)
 Rockingham (015) - MD 40484
 Strafford (017) - MD 40484
 Sullivan (019)

New Jersey (34)

Atlantic (001) - MSA 12100
 Bergen (003) - MD 35644
 Burlington (005) - MD 15804
 Camden (007) - MD 15804
 Cape May (009) - MSA 36140
 Cumberland (011) - MSA 47220
 Essex (013) - MD 35084
 Gloucester (015) - MD 15804
 Hudson (017) - MD 35644
 Hunterdon (019) - MD 35084
 Mercer (021) - MSA 45940
 Middlesex (023) - MD 20764
 Monmouth (025) - MD 20764
 Morris (027) - MD 35084
 Ocean (029) - MD 20764
 Passaic (031) - MD 35644
 Salem (033) - MD 48864
 Somerset (035) - MD 20764
 Sussex (037) - MD 35084
 Union (039) - MD 35084
 Warren (041) - MSA 10900

New Mexico (35)

Bernalillo (001) - MSA 10740
 Catron* (003)
 Chaves (005)

Cibola* (006)	Genesee (037)	Ashe* (009)
Colfax* (007)	Greene (039)	Avery* (011)
Curry (009)	Hamilton* (041)	Beaufort (013)
DeBaca* (011)	Herkimer (043) - MSA 46540	Bertie* (015)
Dona Ana (013) - MSA 29740	Jefferson (045)	Bladen (017)
Eddy (015)	Kings (047) - MD 35644	Brunswick (019) - MSA 48900
Grant (017)	Lewis* (049)	Buncombe (021) - MSA 11700
Guadalupe* (019)	Livingston (051) - MSA 40380	Burke (023) - MSA 25860
Harding* (021)	Madison (053) - MSA 45060	Cabarrus (025) - MSA 16740
Hidalgo* (023)	Monroe (055) - MSA 40380	Caldwell (027) - MSA 25860
Lea (025)	Montgomery (057)	Camden* (029)
Lincoln* (027)	Nassau (059) - MD 35004	Carteret (031)
Los Alamos* (028)	New York (061) - MD 35644	Caswell* (033)
Luna* (029)	Niagara (063) - MSA 15380	Catawba (035) - MSA 25860
McKinley (031)	Oneida (065) - MSA 46540	Chatham (037) - MSA 20500
Mora* (033)	Onondaga (067) - MSA 45060	Cherokee* (039)
Otero (035)	Ontario (069) - MSA 40380	Chowan* (041)
Quay* (037)	Orange (071) - MSA 39100	Clay* (043)
Rio Arriba (039)	Orleans (073) - MSA 40380	Cleveland (045)
Roosevelt* (041)	Oswego (075) - MSA 45060	Columbus (047)
Sandoval (043) - MSA 10740	Otsego (077)	Craven (049)
San Juan (045) - MSA 22140	Putnam (079) - MD 35644	Cumberland (051) - MSA 22180
San Miguel (047)	Queens (081) - MD 35644	Currituck* (053) - MSA 47260
Santa Fe (049) - MSA 42140	Rensselaer (083) - MSA 10580	Dare* (055)
Sierra* (051)	Richmond (085) - MD 35644	Davidson (057)
Socorro* (053)	Rockland (087) - MD 35644	Davie (059) - MSA 49180
Taos* (055)	St. Lawrence (089)	Duplin (061)
Torrance* (057) - MSA 10740	Saratoga (091) - MSA 10580	Durham (063) - MSA 20500
Union* (059)	Schenectady (093) - MSA 10580	Edgecombe (065) - MSA 40580
Valencia (061) - MSA 10740	Schoharie (095) - MSA 10580	Forsyth (067) - MSA 49180
New York (36)	Schuyler* (097)	Franklin (069) - MSA 39580
Albany (001) - MSA 10580	Seneca (099)	Gaston (071) - MSA 16740
Allegany (003)	Steuben (101)	Gates* (073)
Bronx (005) - MD 35644	Suffolk (103) - MD 35004	Graham* (075)
Broome (007) - MSA 13780	Sullivan (105)	Granville (077)
Cattaraugus (009)	Tioga (107) - MSA 13780	Greene* (079) - MSA 24780
Cayuga (011)	Tompkins (109) - MSA 27060	Guilford (081) - MSA 24660
Chautauqua (013)	Ulster (111) - MSA 28740	Halifax (083)
Chemung (015) - MSA 21300	Warren (113) - MSA 24020	Harnett (085)
Chenango (017)	Washington (115) - MSA 24020	Haywood (087) - MSA 11700
Clinton (019)	Wayne (117) - MSA 40380	Henderson (089) - MSA 11700
Columbia (021)	Westchester (119) - MD 35644	Hertford* (091)
Cortland (023)	Wyoming (121)	Hoke (093) - MSA 22180
Delaware (025)	Yates* (123)	Hyde* (095)
Dutchess (027) - MSA 39100	North Carolina (37)	Iredell (097)
Erie (029) - MSA 15380	Alamance (001) - MSA 15500	Jackson (099)
Essex (031)	Alexander (003) - MSA 25860	Johnston (101) - MSA 39580
Franklin (033)	Alleghany* (005)	Jones* (103)
Fulton (035)	Anson* (007) - MSA 16740	Lee (105)
		Lenoir (107)

Lincoln (109)
 McDowell (111)
 Macon* (113)
 Madison* (115) - MSA 11700
 Martin* (117)
 Mecklenburg (119) - MSA 16740
 Mitchell* (121)
 Montgomery* (123)
 Moore (125)
 Nash (127) - MSA 40580
 New Hanover (129) - MSA 48900
 Northampton* (131)
 Onslow (133) - MSA 27340
 Orange (135) - MSA 20500
 Pamlico* (137)
 Pasquotank (139)
 Pender (141) - MSA 48900
 Perquimans* (143)
 Person (145) - MSA 20500
 Pitt (147) - MSA 24780
 Polk* (149)
 Randolph (151) - MSA 24660
 Richmond (153)
 Robeson (155)
 Rockingham (157) - MSA 24660
 Rowan (159)
 Rutherford (161)
 Sampson (163)
 Scotland (165)
 Stanly (167)
 Stokes (169) - MSA 49180
 Surry (171)
 Swain* (173)
 Transylvania* (175)
 Tyrrell* (177)
 Union (179) - MSA 16740
 Vance (181)
 Wake (183) - MSA 39580
 Warren* (185)
 Washington* (187)
 Watauga (189)
 Wayne (191) - MSA 24140
 Wilkes (193)
 Wilson (195)
 Yadkin (197) - MSA 49180
 Yancey* (199)

North Dakota (38)

Adams* (001)
 Barnes* (003)

Benson* (005)
 Billings* (007)
 Bottineau* (009)
 Bowman* (011)
 Burke* (013)
 Burleigh (015) - MSA 13900
 Cass (017) - MSA 22020
 Cavalier* (019)
 Dickey* (021)
 Divide* (023)
 Dunn* (025)
 Eddy* (027)
 Emmons* (029)
 Foster* (031)
 Golden Valley* (033)
 Grand Forks (035) - MSA 24220
 Grant* (037)
 Griggs* (039)
 Hettinger* (041)
 Kidder* (043)
 LaMoure* (045)
 Logan* (047)
 McHenry* (049)
 McIntosh* (051)
 McKenzie* (053)
 McLean* (055)
 Mercer* (057)
 Morton* (059) - MSA 13900
 Mountrail* (061)
 Nelson* (063)
 Oliver* (065)
 Pembina* (067)
 Pierce* (069)
 Ramsey* (071)
 Ransom* (073)
 Renville* (075)
 Richland* (077)
 Rolette* (079)
 Sargent* (081)
 Sheridan* (083)
 Sioux* (085)
 Slope* (087)
 Stark* (089)
 Steele* (091)
 Stutsman* (093)
 Towner* (095)
 Traill* (097)
 Walsh* (099)
 Ward (101)
 Wells* (103)

Williams* (105)

Ohio (39)

Adams* (001)
 Allen (003) - MSA 30620
 Ashland (005)
 Ashtabula (007)
 Athens (009)
 Auglaize (011)
 Belmont (013) - MSA 48540
 Brown (015) - MSA 17140
 Butler (017) - MSA 17140
 Carroll* (019) - MSA 15940
 Champaign (021)
 Clark (023) - MSA 44220
 Clermont (025) - MSA 17140
 Clinton (027)
 Columbiana (029)
 Coshocton (031)
 Crawford (033)
 Cuyahoga (035) - MSA 17460
 Darke (037)
 Defiance (039)
 Delaware (041) - MSA 18140
 Erie (043) - MSA 41780
 Fairfield (045) - MSA 18140
 Fayette* (047)
 Franklin (049) - MSA 18140
 Fulton (051) - MSA 45780
 Gallia (053)
 Geauga (055) - MSA 17460
 Greene (057) - MSA 19380
 Guernsey (059)
 Hamilton (061) - MSA 17140
 Hancock (063)
 Hardin (065)
 Harrison* (067)
 Henry* (069)
 Highland (071)
 Hocking* (073)
 Holmes (075)
 Huron (077)
 Jackson (079)
 Jefferson (081) - MSA 44600
 Knox (083)
 Lake (085) - MSA 17460
 Lawrence (087) - MSA 26580
 Licking (089) - MSA 18140
 Logan (091)
 Lorain (093) - MSA 17460

Lucas (095) - MSA 45780
 Madison (097) - MSA 18140
 Mahoning (099) - MSA 49660
 Marion (101)
 Medina (103) - MSA 17460
 Meigs* (105)
 Mercer (107)
 Miami (109) - MSA 19380
 Monroe* (111)
 Montgomery (113) - MSA 19380
 Morgan* (115)
 Morrow (117) - MSA 18140
 Muskingum (119)
 Noble* (121)
 Ottawa (123) - MSA 45780
 Paulding* (125)
 Perry (127)
 Pickaway (129) - MSA 18140
 Pike* (131)
 Portage (133) - MSA 10420
 Preble (135) - MSA 19380
 Putnam (137)
 Richland (139) - MSA 31900
 Ross (141)
 Sandusky (143)
 Scioto (145)
 Seneca (147)
 Shelby (149)
 Stark (151) - MSA 15940
 Summit (153) - MSA 10420
 Trumbull (155) - MSA 49660
 Tuscarawas (157)
 Union (159) - MSA 18140
 Van Wert* (161)
 Vinton* (163)
 Warren (165) - MSA 17140
 Washington (167) - MSA 37620
 Wayne (169)
 Williams (171)
 Wood (173) - MSA 45780
 Wyandot* (175)

Oklahoma (40)

Adair* (001)
 Alfalfa* (003)
 Atoka* (005)
 Beaver* (007)
 Beckham* (009)
 Blaine* (011)
 Bryan (013)

Caddo (015)
 Canadian (017) - MSA 36420
 Carter (019)
 Cherokee (021)
 Choctaw* (023)
 Cimarron* (025)
 Cleveland (027) - MSA 36420
 Coal* (029)
 Comanche (031) - MSA 30020
 Cotton* (033)
 Craig* (035)
 Creek (037) - MSA 46140
 Custer* (039)
 Delaware (041)
 Dewey* (043)
 Ellis* (045)
 Garfield (047)
 Garvin* (049)
 Grady (051) - MSA 36420
 Grant* (053)
 Greer* (055)
 Harmon* (057)
 Harper* (059)
 Haskell* (061)
 Hughes* (063)
 Jackson* (065)
 Jefferson* (067)
 Johnston* (069)
 Kay (071)
 Kingfisher* (073)
 Kiowa* (075)
 Latimer* (077)
 Le Flore (079) - MSA 22900
 Lincoln (081) - MSA 36420
 Logan (083) - MSA 36420
 Love* (085)
 McClain* (087) - MSA 36420
 McCurtain (089)
 McIntosh* (091)
 Major* (093)
 Marshall* (095)
 Mayes (097)
 Murray* (099)
 Muskogee (101)
 Noble* (103)
 Nowata* (105)
 Okfuskee* (107)
 Oklahoma (109) - MSA 36420
 Okmulgee (111) - MSA 46140
 Osage (113) - MSA 46140

Ottawa (115)
 Pawnee* (117) - MSA 46140
 Payne (119)
 Pittsburg (121)
 Pontotoc (123)
 Pottawatomie (125)
 Pushmataha* (127)
 Roger Mills* (129)
 Rogers (131) - MSA 46140
 Seminole* (133)
 Sequoyah (135) - MSA 22900
 Stephens (137)
 Texas* (139)
 Tillman* (141)
 Tulsa (143) - MSA 46140
 Wagoner (145) - MSA 46140
 Washington (147)
 Washita* (149)
 Woods* (151)
 Woodward* (153)

Oregon (41)

Baker* (001)
 Benton (003) - MSA 18700
 Clackamas (005) - MSA 38900
 Clatsop (007)
 Columbia (009) - MSA 38900
 Coos (011)
 Crook* (013)
 Curry* (015)
 Deschutes (017) - MSA 13460
 Douglas (019)
 Gilliam* (021)
 Grant* (023)
 Harney* (025)
 Hood River* (027)
 Jackson (029) - MSA 32780
 Jefferson* (031)
 Josephine (033)
 Klamath (035)
 Lake* (037)
 Lane (039) - MSA 21660
 Lincoln (041)
 Linn (043)
 Malheur (045)
 Marion (047) - MSA 41420
 Morrow* (049)
 Multnomah (051) - MSA 38900
 Polk (053) - MSA 41420
 Sherman* (055)

Tillamook* (057)
 Umatilla (059)
 Union* (061)
 Wallowa* (063)
 Wasco* (065)
 Washington (067) - MSA 38900
 Wheeler* (069)
 Yamhill (071) - MSA 38900

Pennsylvania (42)

Adams (001)
 Allegheny (003) - MSA 38300
 Armstrong (005) - MSA 38300
 Beaver (007) - MSA 38300
 Bedford (009)
 Berks (011) - MSA 39740
 Blair (013) - MSA 11020
 Bradford (015)
 Bucks (017) - MD 37964
 Butler (019) - MSA 38300
 Cambria (021) - MSA 27780
 Cameron* (023)
 Carbon (025) - MSA 10900
 Centre (027) - MSA 44300
 Chester (029) - MD 37964
 Clarion (031)
 Clearfield (033)
 Clinton (035)
 Columbia (037)
 Crawford (039)
 Cumberland (041) - MSA 25420
 Dauphin (043) - MSA 25420
 Delaware (045) - MD 37964
 Elk (047)
 Erie (049) - MSA 21500
 Fayette (051) - MSA 38300
 Forest* (053)
 Franklin (055)
 Fulton* (057)
 Greene (059)
 Huntingdon (061)
 Indiana (063)
 Jefferson (065)
 Juniata* (067)
 Lackawanna (069) - MSA 42540
 Lancaster (071) - MSA 29540
 Lawrence (073)
 Lebanon (075) - MSA 30140
 Lehigh (077) - MSA 10900
 Luzerne (079) - MSA 42540

Lycoming (081) - MSA 48700
 McKean (083)
 Mercer (085) - MSA 49660
 Mifflin (087)
 Monroe (089)
 Montgomery (091) - MD 37964
 Montour* (093)
 Northampton (095) - MSA 10900
 Northumberland (097)
 Perry (099) - MSA 25420
 Philadelphia (101) - MD 37964
 Pike (103) - MD 35084
 Potter* (105)
 Schuylkill (107)
 Snyder (109)
 Somerset (111)
 Sullivan* (113)
 Susquehanna (115)
 Tioga (117)
 Union (119)
 Venango (121)
 Warren (123)
 Washington (125) - MSA 38300
 Wayne (127)
 Westmoreland (129) - MSA 38300
 Wyoming* (131) - MSA 42540
 York (133) - MSA 49620

Rhode Island (44)

Bristol (001) - MSA 39300
 Kent (003) - MSA 39300
 Newport (005) - MSA 39300
 Providence (007) - MSA 39300
 Washington (009) - MSA 39300

South Carolina (45)

Abbeville* (001)
 Aiken (003) - MSA 12260
 Allendale* (005)
 Anderson (007) - MSA 11340
 Bamberg* (009)
 Barnwell* (011)
 Beaufort (013)
 Berkeley (015) - MSA 16700
 Calhoun* (017) - MSA 17900
 Charleston (019) - MSA 16700
 Cherokee (021)
 Chester (023)
 Chesterfield (025)
 Clarendon (027)

Colleton (029)
 Darlington (031) - MSA 22500
 Dillon (033)
 Dorchester (035) - MSA 16700
 Edgefield* (037) - MSA 12260
 Fairfield* (039) - MSA 17900
 Florence (041) - MSA 22500
 Georgetown (043)
 Greenville (045) - MSA 24860
 Greenwood (047)
 Hampton* (049)
 Horry (051) - MSA 34820
 Jasper* (053)
 Kershaw (055) - MSA 17900
 Lancaster (057)
 Laurens (059) - MSA 24860
 Lee* (061)
 Lexington (063) - MSA 17900
 McCormick* (065)
 Marion (067)
 Marlboro* (069)
 Newberry (071)
 Oconee (073)
 Orangeburg (075)
 Pickens (077) - MSA 24860
 Richland (079) - MSA 17900
 Saluda* (081) - MSA 17900
 Spartanburg (083) - MSA 43900
 Sumter (085) - MSA 44940
 Union* (087)
 Williamsburg (089)
 York (091) - MSA 16740

South Dakota (46)

Aurora* (003)
 Beadle* (005)
 Bennett* (007)
 Bon Homme* (009)
 Brookings* (011)
 Brown (013)
 Brule* (015)
 Buffalo* (017)
 Butte* (019)
 Campbell* (021)
 Charles Mix* (023)
 Clark* (025)
 Clay* (027)
 Codington* (029)
 Corson* (031)
 Custer* (033)

Davison* (035)
 Day* (037)
 Deuel* (039)
 Dewey* (041)
 Douglas* (043)
 Edmunds* (045)
 Fall River* (047)
 Faulk* (049)
 Grant* (051)
 Gregory* (053)
 Haakon* (055)
 Hamlin* (057)
 Hand* (059)
 Hanson* (061)
 Harding* (063)
 Hughes* (065)
 Hutchinson* (067)
 Hyde* (069)
 Jackson* (071)
 Jerauld* (073)
 Jones* (075)
 Kingsbury* (077)
 Lake* (079)
 Lawrence* (081)
 Lincoln* (083) - MSA 43620
 Lyman* (085)
 McCook* (087) - MSA 43620
 McPherson* (089)
 Marshall* (091)
 Meade* (093) - MSA 39660
 Mellette* (095)
 Miner* (097)
 Minnehaha (099) - MSA 43620
 Moody* (101)
 Pennington (103) - MSA 39660
 Perkins* (105)
 Potter* (107)
 Roberts* (109)
 Sanborn* (111)
 Shannon* (113)
 Spink* (115)
 Stanley* (117)
 Sully* (119)
 Todd* (121)
 Tripp* (123)
 Turner* (125) - MSA 43620
 Union* (127) - MSA 43580
 Walworth* (129)
 Yankton* (135)
 Ziebach* (137)

Tennessee (47)

Anderson (001) - MSA 28940
 Bedford (003)
 Benton* (005)
 Bledsoe* (007)
 Blount (009) - MSA 28940
 Bradley (011) - MSA 17420
 Campbell (013)
 Cannon* (015) - MSA 34980
 Carroll* (017)
 Carter (019) - MSA 27740
 Cheatham (021) - MSA 34980
 Chester* (023) - MSA 27180
 Claiborne* (025)
 Clay* (027)
 Cocke (029)
 Coffee (031)
 Crockett* (033)
 Cumberland (035)
 Davidson (037) - MSA 34980
 Decatur* (039)
 DeKalb* (041)
 Dickson (043) - MSA 34980
 Dyer (045)
 Fayette* (047) - MSA 32820
 Fentress* (049)
 Franklin (051)
 Gibson (053)
 Giles* (055)
 Grainger* (057) - MSA 34100
 Greene (059)
 Grundy* (061)
 Hamblen (063) - MSA 34100
 Hamilton (065) - MSA 16860
 Hancock* (067)
 Hardeman* (069)
 Hardin* (071)
 Hawkins (073) - MSA 28700
 Haywood* (075)
 Henderson* (077)
 Henry (079)
 Hickman* (081) - MSA 34980
 Houston* (083)
 Humphreys* (085)
 Jackson* (087)
 Jefferson (089) - MSA 34100
 Johnson* (091)
 Knox (093) - MSA 28940
 Lake* (095)
 Lauderdale* (097)

Lawrence (099)
 Lewis* (101)
 Lincoln (103)
 Loudon (105) - MSA 28940
 McMinn (107)
 McNairy* (109)
 Macon* (111) - MSA 34980
 Madison (113) - MSA 27180
 Marion* (115) - MSA 16860
 Marshall* (117)
 Maury (119)
 Meigs* (121)
 Monroe (123)
 Montgomery (125) - MSA 17300
 Moore* (127)
 Morgan* (129)
 Obion (131)
 Overton* (133)
 Perry* (135)
 Pickett* (137)
 Polk* (139) - MSA 17420
 Putnam (141)
 Rhea* (143)
 Roane (145)
 Robertson (147) - MSA 34980
 Rutherford (149) - MSA 34980
 Scott* (151)
 Sequatchie* (153) - MSA 16860
 Sevier (155)
 Shelby (157) - MSA 32820
 Smith* (159) - MSA 34980
 Stewart* (161) - MSA 17300
 Sullivan (163) - MSA 28700
 Sumner (165) - MSA 34980
 Tipton (167) - MSA 32820
 Trousdale* (169) - MSA 34980
 Unicoi* (171) - MSA 27740
 Union* (173) - MSA 28940
 Van Buren* (175)
 Warren (177)
 Washington (179) - MSA 27740
 Wayne* (181)
 Weakley (183)
 White* (185)
 Williamson (187) - MSA 34980
 Wilson (189) - MSA 34980

Texas (48)

Anderson (001)
 Andrews* (003)

Angelina (005)	Crockett* (105)	Hartley* (205)
Aranas* (007) - MSA 18580	Crosby* (107) - MSA 31180	Haskell* (207)
Archer* (009) - MSA 48660	Culberson* (109)	Hays (209) - MSA 12420
Armstrong* (011) - MSA 11100	Dallam* (111)	Hemphill* (211)
Atascosa (013) - MSA 41700	Dallas (113) - MD 19124	Henderson (213)
Austin* (015) - MSA 26420	Dawson* (115)	Hidalgo (215) - MSA 32580
Bailey* (017)	Deaf Smith* (117)	Hill (217)
Bandera* (019) - MSA 41700	Delta* (119) - MD 19124	Hockley* (219)
Bastrop (021) - MSA 12420	Denton (121) - MD 19124	Hood (221)
Baylor* (023)	DeWitt* (123)	Hopkins (223)
Bee (025)	Dickens* (125)	Houston* (225)
Bell (027) - MSA 28660	Dimmit* (127)	Howard (227)
Bexar (029) - MSA 41700	Donley* (129)	Hudspeth* (229)
Blanco* (031)	Duval* (131)	Hunt (231) - MD 19124
Borden* (033)	Eastland* (133)	Hutchinson* (233)
Bosque* (035)	Ector (135) - MSA 36220	Irion* (235) - MSA 41660
Bowie (037) - MSA 45500	Edwards* (137)	Jack* (237)
Brazoria (039) - MSA 26420	Ellis (139) - MD 19124	Jackson* (239)
Brazos (041) - MSA 17780	El Paso (141) - MSA 21340	Jasper (241)
Brewster* (043)	Erath (143)	Jeff Davis* (243)
Briscoe* (045)	Falls* (145)	Jefferson (245) - MSA 13140
Brooks* (047)	Fannin (147)	Jim Hogg* (247)
Brown (049)	Fayette* (149)	Jim Wells (249)
Burleson* (051) - MSA 17780	Fisher* (151)	Johnson (251) - MD 23104
Burnet (053)	Floyd* (153)	Jones* (253) - MSA 10180
Caldwell (055) - MSA 12420	Foard* (155)	Karnes* (255)
Calhoun* (057) - MSA 47020	Fort Bend (157) - MSA 26420	Kaufman (257) - MD 19124
Callahan* (059) - MSA 10180	Franklin* (159)	Kendall* (259) - MSA 41700
Cameron (061) - MSA 15180	Freestone* (161)	Kenedy* (261)
Camp* (063)	Frio* (163)	Kent* (263)
Carson* (065) - MSA 11100	Gaines* (165)	Kerr (265)
Cass (067)	Galveston (167) - MSA 26420	Kimble* (267)
Castro* (069)	Garza* (169)	King* (269)
Chambers* (071) - MSA 26420	Gillespie* (171)	Kinney* (271)
Cherokee (073)	Glasscock* (173)	Kleberg (273)
Childress* (075)	Goliad* (175) - MSA 47020	Knox* (275)
Clay* (077) - MSA 48660	Gonzales* (177)	Lamar (277)
Cochran* (079)	Gray* (179)	Lamb* (279)
Coke* (081)	Grayson (181) - MSA 43300	Lampasas* (281) - MSA 28660
Coleman* (083)	Gregg (183) - MSA 30980	La Salle* (283)
Collin (085) - MD 19124	Grimes* (185)	Lavaca* (285)
Collingsworth* (087)	Guadalupe (187) - MSA 41700	Lee* (287)
Colorado* (089)	Hale (189)	Leon* (289)
Comal (091) - MSA 41700	Hall* (191)	Liberty (291) - MSA 26420
Comanche* (093)	Hamilton* (193)	Limestone* (293)
Concho* (095)	Hansford* (195)	Lipscomb* (295)
Cooke (097)	Hardeman* (197)	Live Oak* (297)
Coryell (099) - MSA 28660	Hardin (199) - MSA 13140	Llano* (299)
Cottle* (101)	Harris (201) - MSA 26420	Loving* (301)
Crane* (103)	Harrison (203)	Lubbock (303) - MSA 31180

Lynn* (305)
 McCulloch* (307)
 McLennan (309) - MSA 47380
 McMullen* (311)
 Madison* (313)
 Marion* (315)
 Martin* (317)
 Mason* (319)
 Matagorda (321)
 Maverick (323)
 Medina (325) - MSA 41700
 Menard* (327)
 Midland (329) - MSA 33260
 Milam* (331)
 Mills* (333)
 Mitchell* (335)
 Montague* (337)
 Montgomery (339) - MSA 26420
 Moore* (341)
 Morris* (343)
 Motley* (345)
 Nacogdoches (347)
 Navarro (349)
 Newton* (351)
 Nolan* (353)
 Nueces (355) - MSA 18580
 Ochiltree* (357)
 Oldham* (359)
 Orange (361) - MSA 13140
 Palo Pinto* (363)
 Panola* (365)
 Parker (367) - MD 23104
 Parmer* (369)
 Pecos* (371)
 Polk (373)
 Potter (375) - MSA 11100
 Presidio* (377)
 Rains* (379)
 Randall (381) - MSA 11100
 Reagan* (383)
 Real* (385)
 Red River* (387)
 Reeves* (389)
 Refugio* (391)
 Roberts* (393)
 Robertson* (395) - MSA 17780
 Rockwall (397) - MD 19124
 Runnels* (399)
 Rusk (401) - MSA 30980
 Sabine* (403)
 San Augustine* (405)

San Jacinto* (407) - MSA 26420
 San Patricio (409) - MSA 18580
 San Saba* (411)
 Schleicher* (413)
 Scurry* (415)
 Shackelford* (417)
 Shelby* (419)
 Sherman* (421)
 Smith (423) - MSA 46340
 Somervell* (425)
 Starr (427)
 Stephens* (429)
 Sterling* (431)
 Stonewall* (433)
 Sutton* (435)
 Swisher* (437)
 Tarrant (439) - MD 23104
 Taylor (441) - MSA 10180
 Terrell* (443)
 Terry* (445)
 Throckmorton* (447)
 Titus* (449)
 Tom Green (451) - MSA 41660
 Travis (453) - MSA 12420
 Trinity* (455)
 Tyler* (457)
 Upshur (459) - MSA 30980
 Upton* (461)
 Uvalde* (463)
 Val Verde (465)
 Van Zandt (467)
 Victoria (469) - MSA 47020
 Walker (471)
 Waller (473) - MSA 26420
 Ward* (475)
 Washington (477)
 Webb (479) - MSA 29700
 Wharton (481)
 Wheeler* (483)
 Wichita (485) - MSA 48660
 Wilbarger* (487)
 Willacy* (489)
 Williamson (491) - MSA 12420
 Wilson (493) - MSA 41700
 Winkler* (495)
 Wise (497) - MD 23104
 Wood (499)
 Yoakum* (501)
 Young* (503)
 Zapata* (505)
 Zavala* (507)

Utah (49)

Beaver* (001)
 Box Elder (003)
 Cache (005) - MSA 30860
 Carbon* (007)
 Daggett* (009)
 Davis (011) - MSA 36260
 Duchesne* (013)
 Emery* (015)
 Garfield* (017)
 Grand* (019)
 Iron (021)
 Juab* (023) - MSA 39340
 Kane* (025)
 Millard* (027)
 Morgan* (029) - MSA 36260
 Piute* (031)
 Rich* (033)
 Salt Lake (035) - MSA 41620
 San Juan* (037)
 Sanpete* (039)
 Sevier* (041)
 Summit* (043) - MSA 41620
 Tooele (045) - MSA 41620
 Uintah* (047)
 Utah (049) - MSA 39340
 Wasatch* (051)
 Washington (053) - MSA 41100
 Wayne* (055)
 Weber (057) - MSA 36260

Vermont (50)

Addison (001)
 Bennington (003)
 Caledonia* (005)
 Chittenden (007) - MSA 15540
 Essex* (009)
 Franklin (011) - MSA 15540
 Grand Isle* (013) - MSA 15540
 Lamoille* (015)
 Orange* (017)
 Orleans* (019)
 Rutland (021)
 Washington (023)
 Windham (025)
 Windsor (027)

Virginia (51)

Accomack (001)
 Albemarle (003) - MSA 16820
 Alleghany* (005)

Amelia* (007) - MSA 40060	Louisa* (109) - MSA 40060	MSA 28700
Amherst (009) - MSA 31340	Lunenburg* (111)	Covington* (580)
Appomattox* (011) - MSA 31340	Madison* (113)	Danville (590) - MSA 19260
Arlington (013) - MD 47894	Mathews* (115) - MSA 47260	Emporia* (595)
Augusta (015)	Mecklenburg (117)	Fairfax* (600) - MD 47894
Bath* (017)	Middlesex* (119)	Falls Church* (610) - MD 47894
Bedford (019) - MSA 31340	Montgomery (121) - MSA 13980	Franklin* (620)
Bland* (021)	Nelson* (125) - MSA 16820	Fredericksburg* (630) - MD 47894
Botetourt (023) - MSA 40220	New Kent* (127) - MSA 40060	Galax* (640)
Brunswick* (025)	Northampton* (131)	Hampton (650) - MSA 47260
Buchanan* (027)	Northumberland* (133)	Harrisonburg (660) - MSA 25500
Buckingham* (029)	Nottoway* (135)	Hopewell* (670) - MSA 40060
Campbell (031) - MSA 31340	Orange* (137)	Lexington* (678)
Caroline* (033) - MSA 40060	Page* (139)	Lynchburg (680) - MSA 31340
Carroll* (035)	Patrick* (141)	Manassas (683) - MD 47894
Charles City* (036) - MSA 40060	Pittsylvania (143) - MSA 19260	Manassas Park* (685) - MD 47894
Charlotte* (037)	Powhatan* (145) - MSA 40060	Martinsville* (690)
Chesterfield (041) - MSA 40060	Prince Edward* (147)	Newport News (700) - MSA 47260
Clarke* (043) - MD 47894	Prince George (149) - MSA 40060	Norfolk (710) - MSA 47260
Craig* (045) - MSA 40220	Prince William (153) - MD 47894	Norton* (720)
Culpeper (047)	Pulaski (155) - MSA 13980	Petersburg (730) - MSA 40060
Cumberland* (049) - MSA 40060	Rappahannock* (157)	Poquoson* (735) - MSA 47260
Dickenson* (051)	Richmond* (159)	Portsmouth (740) - MSA 47260
Dinwiddie* (053) - MSA 40060	Roanoke (161) - MSA 40220	Radford* (750) - MSA 13980
Essex* (057)	Rockbridge* (163)	Richmond (760) - MSA 40060
Fairfax (059) - MD 47894	Rockingham (165) - MSA 25500	Roanoke (770) - MSA 40220
Fauquier (061) - MD 47894	Russell (167)	Salem* (775) - MSA 40220
Floyd* (063)	Scott* (169) - MSA 28700	Staunton* (790)
Fluvanna* (065) - MSA 16820	Shenandoah (171)	Suffolk (800) - MSA 47260
Franklin (067) - MSA 40220	Smyth (173)	Virginia Beach (810) - MSA 47260
Frederick (069) - MSA 49020	Southampton* (175)	Waynesboro* (820)
Giles* (071) - MSA 13980	Spotsylvania (177) - MD 47894	Williamsburg* (830) - MSA 47260
Gloucester (073) - MSA 47260	Stafford (179) - MD 47894	Winchester* (840) - MSA 49020
Goochland* (075) - MSA 40060	Surry* (181) - MSA 47260	
Grayson* (077)	Sussex* (183) - MSA 40060	
Greene* (079) - MSA 16820	Tazewell (185)	
Greensville* (081)	Warren (187) - MD 47894	Washington (53)
Halifax (083)	Washington (191) - MSA 28700	Adams* (001)
Hanover (085) - MSA 40060	Westmoreland* (193)	Asotin* (003) - MSA 30300
Henrico (087) - MSA 40060	Wise (195)	Benton (005) - MSA 28420
Henry (089)	Wythe* (197)	Chelan (007) - MSA 48300
Highland* (091)	York (199) - MSA 47260	Clallam (009)
Isle of Wight* (093) - MSA 47260	Independent cities:	Clark (011) - MSA 38900
James City (095) - MSA 47260	Alexandria (510) - MD 47894	Columbia* (013)
King and Queen* (097) - MSA 40060	Bedford* (515) - MSA 31340	Cowlitz (015) - MSA 31020
King George* (099)	Bristol* (520) - MSA 28700	Douglas (017) - MSA 48300
King William* (101) - MSA 40060	Buena Vista* (530)	Ferry* (019)
Lancaster* (103)	Charlottesville (540) - MSA 16820	Franklin (021) - MSA 28420
Lee* (105)	Chesapeake (550) - MSA 47260	Garfield* (023)
Loudoun (107) - MD 47894	Colonial Heights* (570) -	Grant (025)

Grays Harbor (027)	Logan (045)	Douglas (031) - MSA 20260
Island (029)	McDowell* (047)	Dunn (033)
Jefferson* (031)	Marion (049)	Eau Claire (035) - MSA 20740
King (033) - MD 42644	Marshall (051) - MSA 48540	Florence* (037)
Kitsap (035) - MSA 14740	Mason* (053)	Fond du Lac (039) - MSA 22540
Kittitas (037)	Mercer (055)	Forest* (041)
Klickitat* (039)	Mineral* (057) - MSA 19060	Grant (043)
Lewis (041)	Mingo* (059)	Green (045)
Lincoln* (043)	Monongalia (061) - MSA 34060	Green Lake* (047)
Mason (045)	Monroe* (063)	Iowa* (049) - MSA 31540
Okanogan (047)	Morgan* (065) - MSA 25180	Iron* (051)
Pacific* (049)	Nicholas* (067)	Jackson* (053)
Pend Oreille* (051)	Ohio (069) - MSA 48540	Jefferson (055)
Pierce (053) - MD 45104	Pendleton* (071)	Juneau* (057)
San Juan* (055)	Pleasants* (073) - MSA 37620	Kenosha (059) - MD 29404
Skagit (057) - MSA 34580	Pocahontas* (075)	Kewaunee* (061) - MSA 24580
Skamania* (059) - MSA 38900	Preston* (077) - MSA 34060	La Crosse (063) - MSA 29100
Snohomish (061) - MD 42644	Putnam (079) - MSA 16620	Lafayette* (065)
Spokane (063) - MSA 44060	Raleigh (081)	Langlade* (067)
Stevens (065)	Randolph* (083)	Lincoln* (069)
Thurston (067) - MSA 36500	Ritchie* (085)	Manitowoc (071)
Wahkiakum* (069)	Roane* (087)	Marathon (073) - MSA 48140
Walla Walla (071)	Summers* (089)	Marinette (075)
Whatcom (073) - MSA 13380	Taylor* (091)	Marquette* (077)
Whitman (075)	Tucker* (093)	Menominee* (78)
Yakima (077) - MSA 49420	Tyler* (095)	Milwaukee (079) - MSA 33340
	Upshur* (097)	Monroe (081)
West Virginia (54)	Wayne (099) - MSA 26580	Oconto (083) - MSA 24580
Barbour* (001)	Webster* (101)	Oneida (085)
Berkeley (003) - MSA 25180	Wetzel* (103)	Outagamie (087) - MSA 11540
Boone* (005) - MSA 16620	Wirt* (105) - MSA 37620	Ozaukee (089) - MSA 33340
Braxton* (007)	Wood (107) - MSA 37620	Pepin* (091)
Brooke* (009) - MSA 44600	Wyoming* (109)	Pierce (093) - MSA 33460
Cabell (011) - MSA 26580		Polk (095)
Calhoun* (013)	Wisconsin (55)	Portage (097)
Clay* (015) - MSA 16620	Adams* (001)	Price* (099)
Doddridge* (017)	Ashland* (003)	Racine (101) - MSA 39540
Fayette (019)	Barron (005)	Richland* (103)
Gilmer* (021)	Bayfield* (007)	Rock (105) - MSA 27500
Grant* (023)	Brown (009) - MSA 24580	Rusk* (107)
Greenbrier (025)	Buffalo* (011)	St. Croix (109) - MSA 33460
Hampshire* (027) - MSA 49020	Burnett* (013)	Sauk (111)
Hancock (029) - MSA 44600	Calumet (015) - MSA 11540	Sawyer* (113)
Hardy* (031)	Chippewa (017) - MSA 20740	Shawano (115)
Harrison (033)	Clark (019)	Sheboygan (117) - MSA 43100
Jackson* (035)	Columbia (021) - MSA 31540	Taylor* (119)
Jefferson (037) - MD 47894	Crawford* (023)	Trempealeau* (121)
Kanawha (039) - MSA 16620	Dane (025) - MSA 31540	Vernon* (123)
Lewis* (041)	Dodge (027)	Vilas* (125)
Lincoln* (043) - MSA 16620	Door* (029)	Walworth (127)

Washburn* (129)
 Washington (131) - MSA 33340
 Waukesha (133) - MSA 33340
 Waupaca (135)
 Waushara* (137)
 Winnebago (139) - MSA 36780
 Wood (141)

Wyoming (56)

Albany (001)
 Big Horn* (003)
 Campbell (005)
 Carbon* (007)
 Converse* (009)
 Crook* (011)
 Fremont (013)
 Goshen* (015)
 Hot Springs* (017)
 Johnson* (019)
 Laramie (021) - MSA 16940
 Lincoln* (023)
 Natrona (025) - MSA 16220
 Niobrara* (027)
 Park* (029)
 Platte* (031)
 Sheridan* (033)
 Sublette* (035)
 Sweetwater (037)
 Teton* (039)
 Uinta* (041)
 Washakie* (043)
 Weston* (045)

Puerto Rico (72)

Adjuntas* (001)
 Aguada (003) - MSA 10380
 Aguadilla (005) - MSA 10380
 Aguas Buenas* (007) - MSA 41980
 Aibonito* (009) - MSA 41980
 Añasco* (011) - MSA 10380
 Arecibo (013) - MSA 41980
 Arroyo* (015) - MSA 25020
 Barceloneta* (017) - MSA 41980
 Barranquitas* (019) - MSA 41980
 Bayamón (021) - MSA 41980
 Cabo Rojo (023) - MSA 41900

Caguas (025) - MSA 41980
 Camuy (027) - MSA 41980
 Canóvanas (029) - MSA 41980
 Carolina (031) - MSA 41980
 Cataño (033) - MSA 41980
 Cayey (035) - MSA 41980
 Ceiba* (037) - MSA 21940
 Ciales* (039) - MSA 41980
 Cidra (041) - MSA 41980
 Coamo (043)
 Comerío* (045) - MSA 41980
 Corozal (047) - MSA 41980
 Culebra* (049)
 Dorado (051) - MSA 41980
 Fajardo (053) - MSA 21940
 Florida* (054) - MSA 41980
 Guánica* (055) - MSA 49500
 Guayama (057) - MSA 25020
 Guayanilla* (059) - MSA 49500
 Guaynabo (061) - MSA 41980
 Gurabo (063) - MSA 41980
 Hatillo (065) - MSA 41980
 Hormigueros* (067) - MSA 32420
 Humacao (069) - MSA 41980
 Isabela (071) - MSA 10380
 Jayuya* (073)
 Juana Díaz (075) - MSA 38660
 Juncos (077) - MSA 41980
 Lajas* (079) - MSA 41900
 Lares (081) - MSA 10380
 Las Marias* (083)
 Las Piedras (085) - MSA 41980
 Loíza (087) - MSA 41980
 Luquillo* (089) - MSA 21940
 Manatí (091) - MSA 41980
 Maricao* (093)
 Maunabo* (095) - MSA 41980
 Mayagüez (097) - MSA 32420
 Moca (099) - MSA 10380
 Morovis* (101) - MSA 41980
 Naguabo* (103) - MSA 41980
 Naranjito* (105) - MSA 41980
 Orocovis* (107) - MSA 41980
 Patillas* (109) - MSA 25020
 Peñuelas* (111) - MSA 49500
 Ponce (113) - MSA 38660

Quebradillas* (115) - MSA 41980
 Rincón* (117) - MSA 10380
 Río Grande (119) - MSA 41980
 Sabana Grande* (121) - MSA 41900
 Salinas (123)
 San Germán (125) - MSA 41900
 San Juan (127) - MSA 41980
 San Lorenzo (129) - MSA 41980
 San Sebastián (131) - MSA 10380
 Santa Isabel* (133)
 Toa Alta (135) - MSA 41980
 Toa Baja (137) - MSA 41980
 Trujillo Alto (139) - MSA 41980
 Utuado (141)
 Vega Alta (143) - MSA 41980
 Vega Baja (145) - MSA 41980
 Vieques* (147)
 Villalba* (149) - MSA 38660
 Yabucoa (151) - MSA 41980
 Yauco (153) - MSA 49500

U.S. Territories

American Samoa (60)

Eastern County* (010)
 Manu'a County* (020)
 Rose Island County* (030)
 Swains Island* (040)
 Western (050)

Guam (66)

Guam (010)

Northern Mariana Islands (69)

Northern Islands* (085)
 Rota* (100)
 Saipan (110)
 Tinian* (120)

US Virgin Islands (78)

Croix (010)
 St. John* (020)
 St. Thomas (030)

Appendix D— Federal Supervisory Agencies

Office of the Comptroller of the Currency

For national banks and their subsidiaries and federal branches and federal agencies of foreign banks

Direct compliance questions to the OCC Office serving your district, or to the large or midsize bank supervision office, as appropriate.

Central District Office

One Financial Place
440 South LaSalle Street
Suite 2700
Chicago, IL 60605
(312) 360-8800
FAX (312) 435-0951

National banks headquartered in Illinois, Indiana, northeast and southeast Iowa, central Kentucky*, Michigan, Minnesota, eastern Missouri*, North Dakota, Ohio, and Wisconsin*

*Some states are split between two districts.

Northeastern District Office

340 Madison Avenue
Fifth Floor, New York, NY
10173-0002
(212) 790-4000
FAX (212) 790-4098

National banks headquartered in Connecticut, Delaware, District of Columbia, northeast Kentucky, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, and the Virgin Islands*

*Some states are split between two districts.

Southern District Office

500 North Akard Street
Suite 1600, Dallas, TX 75201
(214) 720-0656
FAX (214) 720-7000

National banks headquartered in Alabama, Arkansas, Florida, Georgia, southern Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, and Texas

*Some states are split between two districts.

Western District Office

1225 17th Street
Suite 300
Denver, CO 80202
(720) 475-7600
FAX (720) 475-7690

National banks headquartered in Alaska, Arizona, California, Colorado, Hawaii, Idaho, central and western Iowa, Kansas, western Missouri*, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming, and Guam*

*Some states are split between two districts.

Large Banks Office

250 E Street, SW,
Washington, DC 20219-0001
(202) 874-4610

Responsible for the largest national banks.

Midsize Bank Supervision Office

250 E Street, SW
Washington, DC 20219-0001
(202) 874-0685

Responsible for banks that present unique supervisory challenges based on size, complexity and/or product line, but which are not part of the OCC's large bank program.

Federal Reserve System

For state member banks of the Federal Reserve System, their subsidiaries, subsidiaries of bank holding companies, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

Direct compliance questions to:

Federal Reserve Bank of Atlanta

1000 Peachtree Street, N.E.
Atlanta, GA 30309-4470
(404) 498-8500

Alabama, Florida, Georgia, Louisiana, Mississippi*, Tennessee**

*Some states are split between two districts.

Federal Reserve Bank of Boston

600 Atlantic Avenue
Boston, MA 02210-2204
(617) 973-3000

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont*

*Some states are split between two districts.

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, IL 60604-1413
(312) 322-5322

Illinois, Indiana*, Iowa, Michigan*, Wisconsin**

*Some states are split between two districts.

Federal Reserve Bank of Cleveland

1455 East Sixth Street
Cleveland, OH 44114-2517
(216) 579-2000

Kentucky, Ohio, Pennsylvania*, West Virginia**

*Some states are split between two districts.

Federal Reserve Bank of Dallas

2200 North Pearl Street
Dallas, TX 75201-2272
(214) 922-6000

Louisiana, New Mexico*, Texas*

*Some states are split between two districts.

Federal Reserve Bank of Kansas City

1 Memorial Drive
Kansas City, MO 64198-0001
(800) 333-1010

Colorado, Kansas, Missouri, Nebraska, New Mexico*, Oklahoma, Wyoming*

*Some states are split between two districts.

Federal Reserve Bank of Minneapolis

90 Hennepin Avenue
Minneapolis, MN 55401-1804
(612) 204-5000

Michigan, Minnesota, Montana, North Dakota, South Dakota, Wisconsin**

*Some states are split between two districts.

Federal Reserve Bank of New York

33 Liberty Street
New York, NY 10045-0001
(212) 720-5000

Connecticut, New Jersey*, New*

York, Puerto Rico, Guam, and the Virgin Islands

*Some states are split between two districts.

Federal Reserve Bank of Philadelphia

Ten Independence Mall
Philadelphia, PA 19106-1574
(215) 574-6000

Delaware, New Jersey, Pennsylvania**

*Some states are split between two districts.

Federal Reserve Bank of Richmond

701 East Byrd Street
Richmond, VA 23219-6105
(804) 697-8000

*District of Columbia, Maryland, North Carolina, South Carolina, Virginia, West Virginia**

*Some states are split between two districts.

Federal Reserve Bank of St. Louis

One Federal Reserve Bank Plaza
Broadway and Locust St.
Louis, MO 63102-2034
(314) 444-8444

Arkansas, Indiana, Kentucky*, Illinois*, Mississippi*, Missouri*, Tennessee**

*Some states are split between two districts.

Federal Reserve Bank of San Francisco

101 Market Street
San Francisco, CA 94105-1530
(415) 974-2000

Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, Washington

Federal Deposit Insurance Corporation

For nonmember insured banks (except for federal savings banks) and their subsidiaries, insured state branches of foreign banks that are supervised by the FDIC, and other depository institutions

Direct compliance questions to the FDIC Regional Office serving your region:

Atlanta Regional Office

10 Tenth Street, N.E.
Suite 800
Atlanta, GA 30309-3906
(678) 916-2200
FAX (678) 916-2230

Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia

Chicago Regional Office

300 South Riverside Plaza,
Suite 1700
Chicago, Illinois 60606
(312) 382-6000
FAX (312) 382-6935

Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Dallas Regional Office

1601 Bryan Street
Dallas, TX 75201
(214) 754-0098
FAX (972) 761-2082

Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas

Kansas City Regional Office

2345 Grand Boulevard
Suite 1200
Kansas City, MO 64108
(816) 234-8000
FAX (913) 451-1087

Iowa, Kansas, Minnesota, Missouri,

Nebraska, North Dakota, South Dakota

New York Regional Office

20 Exchange Place
4th Floor
New York, NY 10005-3270
(917) 320-2570
FAX (917) 320-2910

Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont

San Francisco Regional Office

25 Jessie Street at Ecker Square
Suite 600
San Francisco, CA 94105
(415) 546-1810
FAX (415) 808-7918

Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming

Office of Thrift Supervision

For savings institutions, federally-chartered savings banks, their subsidiaries, and subsidiaries of savings institution holding companies

Direct compliance questions to the OTS Regional Office serving your region or:

Northeast-Jersey City Regional Office

Harborside Financial Center
Plaza Five
Suite 1600
Jersey City, New Jersey 07311
(201) 413-1000

Connecticut, Delaware,

Massachusetts, Maine, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, West Virginia

Southeast-Atlanta Regional Office

1475 Peachtree Street, N.E.
Atlanta, Georgia 30309
(404) 888-0771

Alabama, District of Columbia, Florida, Georgia, Kentucky, Maryland, North Carolina, Puerto Rico, South Carolina, Tennessee, Virginia

Central-Chicago Regional Office

One South Wacker Drive
Suite 2000
Chicago, Illinois 60606
(312) 917-5000

Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin

Western-Dallas Regional Office

225 E. John Carpenter Freeway
Suite 500
Irving, Texas 75062-2326
(972) 277-9500

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Kansas, Louisiana, Mississippi, Missouri, Montana, Nevada, New Mexico, Oklahoma, Oregon, Texas, Utah, Washington, Wyoming

Send suggestions for changes or additions to this Guide to:

Federal Financial Institutions
Examination Council
3501 Fairfax Drive, Room B3030
Arlington, VA 22226-3550

Appendix E— Schedule RC-C, Part II. Loans to Small Businesses and Small Farms

June 2008

General Instructions

Schedule RC-C, part II, is to be completed only with the June 30 Report of Condition.

Schedule RC-C, part II, requests information on the number and amount currently outstanding of “loans to small businesses” and “loans to small farms,” as defined below. This information is being collected pursuant to Section 122 of the Federal Deposit Insurance Corporation Improvement Act of 1991.

For purposes of this schedule, “**loans to small businesses**” consist of the following:

- (1) Loans with original amounts of \$1 million or less that have been reported as “Loans secured by nonfarm nonresidential properties” (in domestic offices) in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and
- (2) Loans with original amounts of \$1 million or less that have been reported in Schedule RC-C, part I:
 - On the FFIEC 041 for banks with less than \$300 million in total assets, item 4, column B, “Commercial and industrial loans;”
 - On the FFIEC 041 for banks with \$300 million or more in total assets, item 4.a, “Commercial and industrial loans to U.S. addressees;” and
 - On the FFIEC 031, item 4.a, column B, “Commercial and industrial loans to U.S. addressees” in domestic offices.

For purposes of this schedule, “**loans to small farms**” consist of the following:

- (1) Loans with original amounts of \$500,000 or less that have been reported in Schedule RC-C, part I, item 1.b, column B, “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices), and
- (2) Loans with original amounts of \$500,000 or less that have been reported in Schedule RC-C, part I, item 3, column B, “Loans to finance agricultural production and other loans to farmers” (in domestic offices).

The following guidelines should be used to determine the “**original amount**” of a loan:

- (1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding on the report date.
- (2) For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender.
- (3) For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

The “**amount currently outstanding**” for a loan is its carrying value, i.e., the amount at which the loan is reported in Schedule RC-C, part I, item 1.b, 1.e.(1), 1.e.(2), 3, 4, or 4.a.

Except as noted below for “corporate” or “business” credit card programs, when determining “original amounts” and reporting the number and amount currently outstanding for a category of loans in this part II, multiple loans to one borrower should be combined and reported on an aggregate basis rather than as separate individual loans to the extent that the loan systems in which the bank’s business and/or farm loan data are maintained can provide aggregate individual borrower data without undue cost to the reporting institution. However, if the burden of such aggregation would be excessive, the institution may report multiple loans to one borrower as separate individual loans.

A bank that offers “corporate” or “business” credit card programs under which credit cards are issued to one or more of a company’s employees for business-related use should treat each company’s program as a single extension of credit to that company. The credit limits for all of the individual credit cards issued to the company’s employees should be totaled and this total should be treated as the “original amount” of the “corporate” or “business” credit card program established for this company. The company’s program should be reported as **one** loan and the amount currently outstanding would be the sum of the credit card balances as of the June 30 report date on each of the individual credit cards issued to the company’s employees. However, when aggregated data for each indi-

vidual company in a “corporate” or “business” credit card program are not readily determinable from the bank’s credit card records, the bank should develop reasonable estimates of the number of “corporate” or “business” credit card programs in existence as of the June 30 report date, the “original amounts” of these programs, and the “amounts currently outstanding” for these programs and should then report information about these programs on the basis of its reasonable estimates. In no case should the individual credit cards issued to a company’s employees under a “corporate” or “business” credit card program be reported as separate individual loans to small businesses.

Item Instructions

Loans to Small Businesses

Item

No. Caption and Instructions

- 1 **Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank’s “Loans secured by nonfarm nonresidential properties” (in domestic offices) reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank’s “Commercial and industrial loans (to U.S. addressees)” (in domestic offices) reported in Schedule RC-C, part I, item 4 (or 4.a), have original amounts of \$100,000 or less.**

If: (a) the average size of the amount currently outstanding for your bank’s “Loans secured by nonfarm nonresidential properties” (in domestic

offices) as reported in Schedule RC-C, part I, above, is \$100,000 or less, **and**

- (b) the average size of the amount currently outstanding for your bank’s “Commercial and industrial loans (to U.S. addressees)” (in domestic offices) as reported in Schedule RC-C, part I, above, is \$100,000 or less, **and**
- (c) your lending officers’ knowledge of your bank’s loans or other relevant (cont.) information pertaining to “Loans secured by nonfarm nonresidential properties” (in domestic offices) and “Commercial and industrial loans (to U.S. addressees)” (in domestic offices) indicates that all or substantially all of the dollar volume of your bank’s loans in **each** of these two categories has “original amounts” (as described above in the General Instructions to this part II) of \$100,000 or less,

place an “X” in the box marked “Yes,” complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If your bank has **no** loans outstanding in **both** of these two loan categories, place an “X” in the box marked “No,” skip items 2 through 4, and go to item 5.

Otherwise, place an “X” in the box marked “No,” skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

2 Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories. Multiple loans to one borrower should be combined and reported on an aggregate basis rather than as separate individual loans to the extent that the loan systems in which the bank’s business and/or farm loan data are maintained can provide aggregate individual borrower data without undue cost to the reporting institution. However, if the burden of such aggregation would be excessive, the institution may report multiple loans to one borrower as separate individual loans.

2.a Number of “Loans secured by nonfarm nonresidential properties” (in domestic offices) reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2). Count the number of individual loans currently outstanding whose carrying values add up to the amount of “Loans secured by nonfarm nonresidential properties” (in domestic offices) reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2). The sum of the amounts reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, divided by the number of loans reported in this item should not exceed \$100,000.

2.b Number of “Commercial and industrial loans (to U.S. addressees)” (in domestic offices) reported in Schedule RC-C, part I, item 4 (or 4.a). Count the number of individual loans currently outstanding whose carrying values add

up to the amount reported in Schedule RC-C, part I:

- On the FFIEC 041 for banks with less than \$300 million in total assets, item 4, column B, “Commercial and industrial loans;”
- On the FFIEC 041 for banks with \$300 million or more in total assets, item 4.a, “Commercial and industrial loans to U.S. addressees;” and
- On the FFIEC 031, item 4.a, column B, “Commercial and industrial loans to U.S. addressees” in domestic offices.

The amount reported in Schedule RC-C, part I, item 4 or 4.a, as appropriate, divided by the number of loans reported in this item should not exceed \$100,000.

3 Number and amount currently outstanding of “Loans secured by nonfarm nonresidential properties” (in domestic offices) reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B. See the General Instructions to this part II for the guidelines for determining the “original amount” of a loan. Multiple loans to one borrower should be combined and reported on an aggregate basis rather than as separate individual loans to the extent that the loan systems in which the bank’s business and/or farm loan data are maintained can provide aggregate individual borrower data without undue cost to the reporting institution. However, if the burden of such aggregation would be excessive, the institution may report multiple loans to one borrower as separate individual loans.

The sum of the amounts cur-

rently outstanding reported in items 3.a through 3.c, column B, must be less than or equal to the sum of the amounts reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B.

3.a With original amounts of \$100,000 or less. Add up the total carrying value of all currently outstanding “Loans secured by nonfarm nonresidential properties” (in domestic offices) with “original amounts” of \$100,000 or less and report this total amount in column B. Do **not** add up the “original amounts” of each of these loans and report the total original amount in column B.

Count the number of individual “Loans secured by nonfarm nonresidential properties” (in domestic offices) whose carrying values were included in the amount reported in column B for this item (i.e., those “Loans secured by nonfarm nonresidential properties” (in domestic offices) with “original amounts” of \$100,000 or less). Report this number in column A.

3.b With original amounts of more than \$100,000 through \$250,000. Add up the total carrying value of all currently outstanding “Loans secured by nonfarm nonresidential properties” (in domestic offices) with “original amounts” of more than \$100,000 through \$250,000 and report this total amount in column B. Do **not** add up the “original amounts” of each of these loans and report the total original amount in column B.

Count the number of individual “Loans secured by nonfarm

nonresidential properties” (in domestic offices) whose carrying values were included in the amount reported in column B for this item (i.e., those “Loans secured by nonfarm nonresidential properties” (in domestic offices) with “original amounts” of more than \$100,000 through \$250,000). Report this number in column A.

- 3.c With original amounts of more than \$250,000 through \$1,000,000.** Add up the total carrying value of all currently outstanding “Loans secured by nonfarm nonresidential properties” (in domestic offices) with “original amounts” of more than \$250,000 through \$1,000,000 and report this total amount in column B. Do **not** add up the “original amounts” of each of these loans and report the total original amount in column B.

Count the number of individual “Loans secured by nonfarm nonresidential properties” (in domestic offices) whose carrying values were included in the amount reported in column B for this item (i.e., those “Loans secured by nonfarm nonresidential properties” (in domestic offices) with “original amounts” of more than \$250,000 through \$1,000,000). Report this number in column A.

- 4 Number and amount currently outstanding of “Commercial and industrial loans (to U.S. addressees)” (in domestic offices) reported in Schedule RC-C, part I, item 4 (or 4.a).** See the General Instructions to this part II for the guidelines for determining the “original amount” of a loan and for the treatment

of “corporate” or “business” credit card programs. Multiple loans to one borrower should be combined and reported on an aggregate basis rather than as separate individual loans to the extent that the loan systems in which the bank’s business and/or farm loan data are maintained can provide aggregate individual borrower data without undue cost to the reporting institution. However, if the burden of such aggregation would be excessive, the institution may report multiple loans to one borrower as separate individual loans. The sum of the amounts currently outstanding reported in items 4.a through 4.c, column B, must be less than or equal to the amount reported in Schedule RC-C, part I:

- On the FFIEC 041 for banks with less than \$300 million in total assets, item 4, column B, “Commercial and industrial loans;”
- On the FFIEC 041 for banks with \$300 million or more in total assets, item 4.a, “Commercial and industrial loans to U.S. addressees;” and
- On the FFIEC 031, item 4.a, column B, “Commercial and industrial loans to U.S. addressees” in domestic offices.

- 4.a With original amounts of \$100,000 or less.** Add up the total carrying value of all currently outstanding “Commercial and industrial loans (to U.S. addressees)” (in domestic offices) with “original amounts” of \$100,000 or less and report this total amount in column B. Do **not** add up the “original

amounts” of each of these loans and report the total original amount in column B.

- 4.b With original amounts of more than \$100,000 through \$250,000.** Add up the total carrying value of all currently outstanding “Commercial and industrial loans (to U.S. addressees)” (in domestic offices) with “original amounts” of more than \$100,000 through \$250,000 and report this total amount in column B. Do **not** add up the “original amounts” of each of these loans and report the total original amount in column B.

Count the number of individual “Commercial and industrial loans (to U.S. addressees)” (in domestic offices) whose carrying values were included in the amount reported in column B for this item (i.e., those “Commercial and industrial loans (to U.S. addressees)” (in domestic offices) with “original amounts” of more than \$100,000 through \$250,000). Report this number in column A.

- 4.c With original amounts of more than \$250,000 through \$1,000,000.** Add up the total carrying value of all currently outstanding “Commercial and industrial loans (to U.S. addressees)” (in domestic offices) with “original amounts” of more than \$250,000 through \$1,000,000 and report this total amount in column B. Do **not** add up the “original amounts” of each of these loans and report the total original amount in column B.

Count the number of individual “Commercial and industrial

loans (to U.S. addressees)” (in domestic offices) whose carrying values were included in the amount reported in column B for this item (i.e., those “Commercial and industrial loans (to U.S. addressees)” (in domestic offices) with “original amounts” of more than \$250,000 through \$1,000,000). Report this number in column A.

Agricultural Loans to Small Farms

Item

No. Caption and Instructions

5 Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank’s “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank’s “Loans to finance agricultural production and other loans to farmers” (in domestic offices) reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less.

- If: (a) the average size of the amount currently outstanding for your bank’s “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) as reported in Schedule RC-C, part I, above, is \$100,000 or less, **and**
- (b) the average size of the amount currently outstanding for your bank’s “Loans to finance

agricultural production and other loans to farmers” (in domestic offices) as reported in Schedule RC-C, part I, above, is \$100,000 or less, **and**

(c) your lending officers’ knowledge of your bank’s loans or other relevant information pertaining to “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) and your “Loans to finance agricultural production and other loans to farmers” (in domestic offices) indicates that all or substantially all of the dollar volume of your bank’s loans in **each** of these two categories has “original amounts” (as described above in the General Instructions to this part II) of \$100,000 or less,

place an “X” in the box marked “YES,” complete items 6.a and 6.b below, and do not complete items 7 and 8 below.

If your bank has **no** loans outstanding in **both** of these two loan categories, place an “X” in the box marked “NO,” and do not complete items 6 through 8.

Otherwise, place an “X” in the box marked “NO,” skip items 6.a and 6.b, and complete items 7 and 8 below.

6 Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories. Multiple loans to one borrower should be com-

bined and reported on an aggregate basis rather than as separate individual loans to the extent that the loan systems in which the bank’s business and/or farm loan data are maintained can provide aggregate individual borrower data without undue cost to the reporting institution. However, if the burden of such aggregation would be excessive, the institution may report multiple loans to one borrower as separate individual loans.

6.a Number of “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) reported in Schedule RC-C, part I, item 1.b, column B.

Count the number of individual loans currently outstanding whose carrying values add up to the amount reported in Schedule RC-C, part I, item 1.b, column B, “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices). The amount reported in Schedule RC-C, part I, item 1.b, column B, divided by the number of loans reported in this item should not exceed \$100,000.

6.b Number of “Loans to finance agricultural production and other loans to farmers” (in domestic offices) reported in Schedule RC-C, part I, item 3, column B.

Count the number of individual loans currently outstanding whose carrying values add up to the amount reported in Schedule RC-C, part I, item 3, column B, “Loans to finance agricultural production and other loans to farmers” (in domestic offices). The

amount reported in Schedule RC-C, part I, item 3, column B, divided by the number of loans reported in this item should not exceed \$100,000.

- 7 Number and amount currently outstanding of “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) reported in Schedule RC-C, part I, item 1.b, column B.** See the General Instructions to this part II for the guidelines for determining the “original amount” of a loan. Multiple loans to one borrower should be combined and reported on an aggregate basis rather than as separate individual loans to the extent that the loan systems in which the bank’s business and/or farm loan data are maintained can provide aggregate individual borrower data without undue cost to the reporting institution. However, if the burden of such aggregation would be excessive, the institution may report multiple loans to one borrower as separate individual loans.

The sum of the amounts currently outstanding reported in items 7.a through 7.c, column B, must be less than or equal to the amount reported Schedule RC-C, part I, item 1.b, column B.

- 7.a With original amounts of \$100,000 or less.** Add up the total carrying value of all currently outstanding “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) with “original amounts” of \$100,000 or less and report this total amount in column B. Do **not** add up the “original amounts” of each of these loans

and report the total original amount in column B.

Count the number of individual “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) whose carrying values were included in the amount reported in column B for this item (i.e., those “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) with “original amounts” of \$100,000 or less). Report this number in column A.

- 7.b With original amounts of more than \$100,000 through \$250,000.** Add up the total carrying value of all currently outstanding “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) with “original amounts” of more than \$100,000 through \$250,000 and report this total amount in column B. Do **not** add up the “original amounts” of each of these loans and report the total original amount in column B.

Count the number of individual “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) whose carrying values were included in the amount reported in column B for this item (i.e., those “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) with “original amounts” of more than \$100,000 through \$250,000). Report this number in column A.

- 7.c With original amounts of more than \$250,000 through**

\$500,000. Add up the total carrying value of all currently outstanding “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) with “original amounts” of more than \$250,000 through \$500,000 and report this total amount in column B. Do **not** add up the “original amounts” of each of these loans and report the total original amount in column B.

Count the number of individual “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) whose carrying values were included in the amount reported in column B for this item (i.e., those “Loans secured by farmland (including farm residential and other improvements)” (in domestic offices) with “original amounts” of more than \$250,000 through \$500,000). Report this number in column A.

- 8 Number and amount currently outstanding of “Loans to finance agricultural production and other loans to farmers” (in domestic offices) reported in Schedule RC-C, part I, item 3, column B.** See the General Instructions to this part II for the guidelines for determining the “original amount” of a loan. Multiple loans to one borrower should be combined and reported on an aggregate basis rather than as separate individual loans to the extent that the loan systems in which the bank’s business and/or farm loan data are maintained can provide aggregate individual borrower data without undue cost to the reporting institution.

However, if the burden of such aggregation would be excessive, the institution may report multiple loans to one borrower as separate individual loans.

The sum of the amounts currently outstanding reported in items 8.a through 8.c, column B, must be less than or equal to the amount reported in Schedule RC-C, part I, item 3, column B.

8.a With original amounts of \$100,000 or less. Add up the total carrying value of all currently outstanding “Loans to finance agricultural production and other loans to farmers” (in domestic offices) with “original amounts” of \$100,000 or less and report this total amount in column B. Do **not** add up the “original amounts” of each of these loans and report the total original amount in column B.

Count the number of individual “Loans to finance agricultural production and other loans to (cont.) farmers” (in domestic offices) whose carrying values were included in the amount reported in column B for this item (i.e., those “Loans to finance agricultural production and other loans to farmers” (in domestic offices) with “original amounts” of \$100,000 or less). Report this number in column A.

8.b With original amounts of more than \$100,000 through \$250,000. Add up the total carrying value of all currently outstanding “Loans to finance agricultural production and other loans to farmers” (in domestic offices) with “original amounts” of more than \$100,000 through \$250,000 and report this total

amount in column B. Do **not** add up the “original amounts” of each of these loans and report the total original amount in column B.

Count the number of individual “Loans to finance agricultural production and other loans to farmers” (in domestic offices) whose carrying values were included in the amount reported in column B for this item (i.e., those “Loans to finance agricultural production and other loans to farmers” (in domestic offices) with “original amounts” of more than \$100,000 through \$250,000). Report this number in column A.

8.c With original amounts of more than \$250,000 through \$500,000. Add up the total carrying value of all currently outstanding “Loans to finance agricultural production and other loans to farmers” (in domestic offices) with “original amounts” of more than \$250,000 through \$500,000 and report this total amount in column B. Do **not** add up the “original amounts” of each of these loans and report the total original amount in column B.

Count the number of individual “Loans to finance agricultural production and other loans to farmers” (in domestic offices) whose carrying values were included in the amount reported in column B for this item (i.e., those “Loans to finance agricultural production and other loans to farmers” (in domestic offices) with “original amounts” of more than \$250,000 through \$500,000). Report this number in column A.

Examples of Reporting in Schedule RC-C, Part II

- (1) A bank has a “Loan secured by owner-occupied nonfarm nonresidential property” which has a carrying value on the June 30 report date of \$70,000 and this amount is included in Schedule RC-C, part I, item 1.e.(1), column B. The bank made this loan to the borrower in the original amount of \$75,000, so it would be considered a “loan to a small business” and would be reported in Schedule RC-C, part II. Because the original amount of the loan is \$100,000 or less, the bank would report the \$70,000 amount currently outstanding in part II, item 3.a, column B.
- (2) The bank has a second “Loan secured by owner-occupied nonfarm nonresidential property” which has a carrying value on the June 30 report date of \$60,000 and this amount is included in Schedule RC-C, part I, item 1.e.(1), column B. The bank made this loan to the borrower in the original amount of \$125,000, so it would be considered a “loan to a small business” and would be reported in Schedule RC-C, part II. Because the original amount of the loan falls within the more than \$100,000 through \$250,000 range, the bank would report the \$60,000 amount currently outstanding in part II, item 3.b, column B.
- (3) The bank has a “Commercial and industrial loan” (to a U.S. addressee in a domestic office) which has a carrying value

on the June 30 report date of \$200,000 and this amount is included in Schedule RC-C, part I, item 4 or 4.a, as appropriate. The bank made this loan to the borrower in the original amount of \$250,000, so it would be considered a “loan to a small business” and would be reported in Schedule RC-C, part II. Because the original amount of the loan is exactly \$250,000 which is the upper end of the more than \$100,000 through \$250,000 range, the bank would report the \$200,000 amount currently outstanding in part II, item 4.b, column B.

- (4) The bank has a second “Commercial and industrial loan” (to a U.S. addressee in a domestic office) which has a carrying value on the June 30 report date of \$90,000 and this amount is included in Schedule RC-C, part I, item 4 or 4.a, as appropriate. The bank made this loan to the borrower in the original amount of \$500,000 and sold loan participations for \$400,000 while retaining \$100,000. Nevertheless, based on the entire amount of the credit that was originated by the bank, the loan would be considered a “loan to a small business” and would be reported in Schedule RC-C, part II. Because the original amount of the entire loan is \$500,000 which falls within the more than \$250,000 through \$1,000,000 range, the bank would report the \$90,000 amount currently outstanding in part II, item 4.c, column B.
- (5) The bank has a third “Commercial and industrial loan”

(to a U.S. addressee in a domestic office) which has a carrying value on the June 30 report date of \$55,000 and this amount is included in Schedule RC-C, part I, item 4 or 4.a, as appropriate. This loan represents a participation purchased by the bank from another lender. The original amount of the entire credit is \$750,000 and the bank’s original share of this credit was \$75,000. Based on the entire amount of the credit that was originated by the other lender, the loan would be considered a “loan to a small business” and would be reported in Schedule RC-C, part II. Because the original amount of the entire credit is \$750,000 which falls within the more than \$250,000 through \$1,000,000 range, the bank would report the \$55,000 amount currently outstanding in part II, item 4.c, column B.

- (6) The bank has another “Commercial and industrial loan” (to a U.S. addressee in a domestic office) and it has a carrying value on the June 30 report date of \$120,000. This amount is included in Schedule RC-C, part I, item 4 or 4.a, as appropriate. This loan represents a participation purchased by the bank from another lender. The original amount of the entire credit is \$1,250,000 and the bank’s original share of this credit was \$250,000. Because the original amount of the entire credit exceeds \$1,000,000, the loan would **not** be considered a “loan to a small business” and would **not** be reported in Schedule RC-C, part II.
- (7) The bank has a “Loan secured

by other nonfarm nonresidential property” and a “Commercial and industrial loan” to the same (U.S. addressee) borrower (in its domestic offices). The first loan has a carrying value on the June 30 report date of \$375,000 and this amount is included in Schedule RC-C, part I, item 1.e.(2), column B. This “Loan secured by nonfarm nonresidential property” was made in the original amount of \$400,000. The second loan has a carrying value on the June 30 report date of \$650,000 and this amount is included in Schedule RC-C, part I, item 4 or 4.a, as appropriate. This “Commercial and industrial loan” was made in the original amount of \$750,000.

Case I: The bank’s loan system **can provide** aggregate individual borrower data without undue cost to the reporting institution. The loan system indicates that this borrower’s two loans have a combined original amount of \$1,150,000 and therefore the loans would **not** be considered “loans to a small business” and would **not** be reported in Schedule RC-C, part II.

Case II: The bank’s loan system **cannot provide** aggregate individual borrower data without undue cost to the reporting institution. Therefore, the borrower’s two loans would be treated as separate loans for purposes of Schedule RC-C, part II. Based on its \$400,000 original amount, the “Loan secured by other nonfarm nonresidential property” would be considered a “loan to a small business” and

would be reported in Schedule RC-C, part II. Because the original amount of the loan falls within the more than \$250,000 through \$1,000,000 range, the bank would report the \$375,000 amount currently outstanding in part II, item 3.c, column B, and count this loan as **one** loan for purposes of part II, item 3.c, column A. Since the “Commercial and industrial loan” is being handled separately and its original amount is \$750,000, it would also be considered a “loan to a small business” and would be reported in Schedule RC-C, part II. Because the original amount of this loan falls within the more than \$250,000 through \$1,000,000 range, the bank would report the \$650,000 amount currently outstanding in part II, item 4.c, column B, and count this loan as one loan for purposes of part II, item 4.c, column A.

- (8) The bank has a “Loan secured by farmland (including farm residential and other improvements)” which has a carrying value on the June 30 report date of \$225,000. The bank made this loan to the borrower in the original amount of \$260,000 and the loan is secured by a first lien on the borrower’s farmland. The bank has a second “Loan secured by farmland” to this same borrower and it is secured by a second lien on the borrower’s property. This second lien loan has a carrying value of \$50,000 and the original amount of the loan is the same as its carrying value. The carrying values of both loans (the \$225,000 first lien loan and the \$50,000

second lien loan) are included in Schedule RC-C, part I, item 1.b, column B.

Case I: The bank’s loan system **can provide** aggregate individual borrower data without undue cost to the reporting institution. The loan system indicates that this borrower’s two loans have a combined original amount of \$310,000 and therefore the two loans together would be considered a single “loan to a small farm” and would be reported in Schedule RC-C, part II. Because the original amount of the two combined loans falls within the more than \$250,000 through \$500,000 range, the bank would report the \$275,000 combined total of the amounts currently outstanding for the two loans in part II, item 7.c, column B, and count these two loans to the same borrower as **one** loan for purposes of part II, item 7.c, column A.

Case II: The bank’s loan system **cannot provide** aggregate individual borrower data without undue cost to the reporting institution. Therefore, the borrower’s two loans would be treated as separate loans for purposes of Schedule RC-C, part II. Based on its \$260,000 original amount, the first lien loan would be considered a “loan to a small farm” and would be reported in Schedule RC-C, part II. Because the original amount of the loan falls within the more than \$250,000 through \$500,000 range, the bank would report the \$225,000 amount currently outstanding in part II, item 7.c, column B, and count this loan as **one** loan for purposes of part II, item 7.c, column A. Since the

second lien loan is being handled separately and its original amount is \$50,000, it would also be considered a “loan to a small farm” and would be reported in Schedule RC-C, part II. Because the original amount of this loan is less than \$100,000, the bank would report the \$50,000 amount currently outstanding in part II, item 7.a, column B, and count this loan as **one** loan for purposes of part II, item 7.a, column A.

- (9) The bank has one final “Loan secured by farmland” which has a carrying value on the June 30 report date of \$5,000 and this amount is included in Schedule RC-C, part I, item 1.b, column B. The bank made this loan to the borrower in the original amount of \$300,000, so it would be considered a “loan to a small farm” and would be reported in Schedule RC-C, part II. Because the original amount of the loan falls within the more than \$250,000 through \$500,000 range, the bank would report the \$5,000 amount currently outstanding in part II, item 7.c, column B.
- (10) The bank has granted a \$150,000 line of credit to a farmer that is not secured by real estate. The farmer has received advances twice under this line of credit and, rather than having signed a single note for the entire \$150,000 amount of the line of credit, has signed separate notes for each advance. One note is in the original amount of \$30,000 and the other is in the original amount of \$50,000. The carrying values of the two notes on the June 30 report date are the same as their original

amounts and these amounts are included in Schedule RC-C, part I, item 3, column B. For loans drawn down under lines of credit, the original amount of the loan is the size of the line of credit when it was most recently approved, extended, or renewed prior to the report date. In this case, the line of credit was most recently approved for \$150,000.

Case I: The bank's loan system can provide aggregate individual borrower data for multiple advances under lines of credit without undue cost to the reporting institution. Thus, even though a separate note was signed each time the farmer borrowed under the line of credit, the loan system combines all information about the farmer's separate borrowings under the line of credit. Therefore, the loan system indicates that the farmer has a line of credit for \$150,000 and that the amount currently outstanding under the line of credit for the combined carrying values of the two borrowings under the line of credit is \$80,000. Because the line of credit was

most recently approved for \$150,000, this \$150,000 original amount for the line of credit would be considered a "loan to a small farm" that would be reported in Schedule RC-C, part II. Therefore, the original amount of the line of credit falls within the more than \$100,000 through \$250,000 range and the bank would report the \$80,000 combined total of the amounts currently outstanding for the two notes in part II, item 8.b, column B, and count these two notes to the farmer under the line of credit as one loan for purposes of part II, item 8.b, column A.

Case II: The bank's loan system **cannot provide** aggregate individual borrower data for lines of credit without undue cost to the reporting institution. Therefore, the farmer's two notes under the line of credit would be treated as separate loans for purposes of Schedule RC-C, part II. The original amount of the line of credit is \$150,000 and each of the two notes would be considered a "loan to a small farm" that would be reported in Schedule RC-C,

part II. Because each of the two notes indicates that it is part of a \$150,000 line of credit and the \$150,000 original amount of the line of credit falls within the more than \$100,000 through \$250,000 range, the bank would report both the \$30,000 and \$50,000 amounts currently outstanding in part II, item 8.b, column B, and count these as **two** loans for purposes of part II, item 8.b, column A.

- (11) The bank has one other "Loan to finance agricultural production and other loans to a farmer" which has a carrying value on the June 30 report date of \$75,000 and this amount is included in Schedule RC-C, part I, item 3, column B. The bank made this loan to the borrower in the original amount of \$100,000, so it would be considered a "loan to a small farm" and would be reported in Schedule RC-C, part II. Because the original amount of the loan is exactly \$100,000 which is the upper end of the \$100,000 or less range, the bank would report the \$75,000 amount currently outstanding in part II, item 8.a, column B.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

- Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, **and** all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have **original amounts** of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an "X" in the box marked "NO.")

RCON	Yes		No
6999			

1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

- Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:

Number of Loans	
RCON	
5562	
5563	

2.a.

2.b.

- "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.)
- "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.)

Dollar Amounts in Thousands	(Column A)		(Column B)			
	Number of Loans		Amount Currently Outstanding			
	RCON		RCON	Bil	Mil	Thou
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):						
a. With original amounts of \$100,000 or less	5564		5565			
b. With original amounts of more than \$100,000 through \$250,000	5566		5567			
c. With original amounts of more than \$250,000 through \$1,000,000	5568		5569			
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):						
a. With original amounts of \$100,000 or less	5570		5571			
b. With original amounts of more than \$100,000 through \$250,000	5572		5573			
c. With original amounts of more than \$250,000 through \$1,000,000	5574		5575			

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, **and** all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have **original amounts** of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an "X" in the box marked "NO.")

RCON	Yes		No
6860			

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total **number** of loans **currently outstanding** for each of the following

Schedule RC-C, part I, loan categories:

a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.)

Number of Loans	
RCON	
5576	

6.a.

b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.)

5577	
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6.b.

Dollar Amounts in Thousands	(Column A)		(Column B)			
	Number of Loans		Amount Currently Outstanding			
	RCON		RCON	Bil	Mil	Thou
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):						
a. With original amounts of \$100,000 or less.....	5578		5579			
b. With original amounts of more than \$100,000 through \$250,000.....	5580		5581			
c. With original amounts of more than \$250,000 through \$500,000.....	5582		5583			
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3, column B):						
a. With original amounts of \$100,000 or less.....	5584		5585			
b. With original amounts of more than \$100,000 through \$250,000.....	5586		5587			
c. With original amounts of more than \$250,000 through \$500,000.....	5588		5589			

7.a.
7.b.
7.c.

8.a.
8.b.
8.c.

Appendix F— Thrift Financial Report Instruction Manual and Form

Schedule SB—
Consolidated Small Business Loans
March 2009

Throughout these instructions, “you” and “your” refers to the reporting savings association and its consolidated subsidiaries; “we” and “our” refers to the Office of Thrift Supervision.

Complete this schedule *annually* using data as of June 30.

SB010: Do you have any small business loans to report in this schedule?

Respond “No” if you have no loans meeting the definitions of “small business loans” as defined in this schedule for agricultural and nonagricultural purposes. Respond Yes if you have loans to report in Schedule SB. If you respond “No”, you should not complete any other lines in this schedule.

You should respond “No” and leave the remaining of Schedule SB blank if the following are true: (1) you and your consolidated subsidiaries have no loans reported on SC260, 300, 303, and 306; (2) your business loans and those of your consolidated subsidiaries only have “original amounts”, as defined below, exceeding \$1 million; (3) your farm loans only have “original amounts” exceeding \$500 thousand.

Loans to Small Businesses and Small Farms

Complete the following data annually on June 30 for yourself and your consolidated subsidiaries to comply with Section 122 of the FDIC Improvement Act.

When you report the number and amount of business loans currently outstanding with “original amounts” of \$1 million or less and farm loans with “original amounts” of \$500

thousand or less, use the following guidelines:

1. For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the amount existing when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding.
2. For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender.
3. For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

The “amount outstanding” is the amount reported on Schedule SC as of the report date and should be reported net of loans in process, specific valuation allowances, and yield adjustments to the extent possible.

Report the actual number of loans. Do not round to the nearest thousand.

Do not include loans to subsidiaries eliminated in consolidation.

Except as noted below for corporate or business credit card programs, when you determine original amounts and report the number and amount currently outstanding for a category of loans in this schedule, you should compute the amounts as follows: **combine multiple loans**

to one borrower and report them on an aggregate basis rather than as separate individual loans, to the extent that you do not incur undue cost to obtain such aggregate individual borrower data. If the burden of such aggregation would be excessive, you may report multiple loans to one borrower as separate individual loans.

If you offer corporate or business credit card programs where credit cards are issued to one or more of a company's employees for business-related use, you should treat each company's entire credit card program as a single extension of credit. You should total the credit limits for all of the individual credit cards issued to the company's employees, and treat this total as the "original amount" of the corporate or business credit card program established for this company. The company's program should be reported as **one** loan and the amount currently outstanding would be the sum of the credit card balances as of the June 30 report date on each of the individual credit cards issued to the company's employees. However, when aggregated data for each individual company in a corporate or business credit card program are not readily determinable from your credit card records, you should develop reasonable estimates of the number of corporate or business credit card programs that exist as of the report date, the "original amounts" of these programs, and the "amounts currently outstanding" of these programs and should

then report information about these programs on the basis of your reasonable estimates. In no case should individual credit cards issued to a company's employees under a corporate or business credit card program be reported as separate individual loans to small businesses.

SB100:

Do you have any loans secured primarily by farms reported on SC260 or any loans to finance agricultural production or other loans to farmers reported on SC300, 303, or 306?

This question should be answered "Yes" only if the agricultural and farm loans had original amounts, as defined above, of \$500 thousand or less.

Answer "Yes" to this question only if the agricultural and farm loans had original amounts, as defined above, of \$500 thousand or less.

If "yes", complete lines 300 through 650; do not complete 110 through 210. If no, complete the following item, 110.

SB110:

Are all or substantially all of your commercial loans (Schedule SC lines 260, 300, 303, and 306) loans with original amounts of \$100,000 or less?

Indicate "yes" and complete only the following lines, 200 and 210, if:

1. The average amount outstanding of your commercial, non-farm loans that you reported on

Schedule SC lines 260, 300, 303, and 306 is \$100 thousand or less **and**

2. Based on your loans and other relevant information, your lending officer believes that all or substantially all of your commercial loans have "original amounts", as defined above, of \$100 thousand or less.

Otherwise, indicate "no" and complete lines 300 through 450.

SB200:

Number of loans reported on line SC260

Report the actual number—do not round to thousands—of loans reported on SC260, Permanent Mortgages on Nonresidential Property. Complete this line only if line 100 is "no" and 110 is "yes"—that is, all of the loans reported on SC260, 300, 303, and 306 are non-farm loans and substantially all of the "original amounts" of the loans are \$100 thousand or less.

SB210:

Number of loans reported on SC300, 303, and 306

Report the actual number—do not round to thousands—of loans reported on SC300, 303, and 306, Nonmortgage Commercial Loans. Complete this line only if line 100 is "no" and 110 is "yes"; that is, all of the loans reported on SC260, 300, 303, and 306 are nonfarm loans and substantially all of the "original amounts" of the loans are \$100 thousand or less.

Number and Amount Outstanding of Permanent Mortgage Loans Secured by Nonfarm, Nonresidential Properties Reported on SC260

Number of Loans with Original Amounts of:

SB300: \$100,000 or less
 SB320: Greater than \$100,000 thru \$250,000
 SB340: Greater than \$250,000 thru \$1 million

Outstanding Balance with Original Amounts of:

SB310: \$100,000 or less
 SB330: Greater than \$100,000 thru \$250,000
 SB350: Greater than \$250,000 thru \$1 million

Number and Amount Outstanding of Nonmortgage, Nonagricultural Commercial Loans Reported on SC300, 303, and 306

Number of Loans with Original Amounts of:

SB400: \$100,000 or less
 SB420: Greater than \$100,000 thru \$250,000
 SB440: Greater than \$250,000 thru \$1 million

Outstanding Balance with Original Amounts of:

SB410: \$100,000 or less
 SB430: Greater than \$100,000 thru \$250,000
 SB450: Greater than \$250,000 thru \$1 million

Number and Amount Outstanding of Loans Secured Primarily by Farms Reported on SC260

Number of Loans with Original Amounts of:

SB500: \$100,000 or less
 SB520: Greater than \$100,000 thru \$250,000
 SB540: Greater than \$250,000 thru \$500,000

Outstanding Balance with Original Amounts of:

SB510: \$100,000 or less
 SB530: Greater than \$100,000 thru \$250,000
 SB550: Greater than \$250,000 thru \$500,000

<p>For informational purposes only: not for data entry</p> <p>Association _____</p> <p>Docket Number _____</p> <p>Report Date _____, 2009</p>	<p>Office of Thrift Supervision 2009 Thrift Financial Report</p> <p>Schedule SB – Consolidated Small Business Loans</p>																																
<p>The following data is to be completed annually at June 30 to comply with Section 122 of the FDIC Improvement Act:</p>																																	
<p>Do you have any small business loans to report in this schedule?.....</p>	<table border="1" style="border-collapse: collapse;"> <tr><td style="padding: 2px;">Lines</td></tr> <tr><td style="padding: 2px;">SB010</td></tr> </table>	Lines	SB010	<table border="1" style="border-collapse: collapse;"> <tr><th colspan="3" style="padding: 2px;">ANNUALLY</th></tr> <tr><td style="padding: 2px;">YES</td><td style="padding: 2px;"><input type="checkbox"/></td><td style="padding: 2px;">NO</td></tr> <tr><td style="padding: 2px;">NO</td><td style="padding: 2px;"><input type="checkbox"/></td><td style="padding: 2px;"></td></tr> </table>	ANNUALLY			YES	<input type="checkbox"/>	NO	NO	<input type="checkbox"/>																					
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