**Section 345.410 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 Secretary) until the completion of its next ILCRA 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 Secretary in machine readable form (as prescribed by the Secretary) 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:

A) With an amount at origination of $100,000 or less;

B) With an amount at origination of more than $100,000 but less than or equal to $250,000;

C) With an amount at origination of more than $250,000; and

D) 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. For each geography in which the bank originated or purchased a community development loan, the aggregate number and aggregate amount of loans; and

3) Home mortgage loans. If the bank is subject to reporting under 12 CFR 1003 (Home Data Disclosure), 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 12 CFR 1003 (Home Data Disclosure).

c) Optional data collection and maintenance.

1) Consumer loans. A bank may collect and maintain in machine readable form (as prescribed by the Secretary) 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, 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:

A) A unique number or alpha-numeric symbol that can be used to identify the relevant loan file;

B) The loan amount at origination or purchase;

C) The loan location; and

D) 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 Secretary 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 subsections (a), (b), and (c) 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 12 CFR 1003 (Home Data Disclosure) by the affiliate.

e) Data on lending by a consortium or a third party. A bank that elects to have the Secretary 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 subsection (b)(2) 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 subsections (a) and (b).

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 Secretary by March 1 of each year a list for each assessment area showing the geographies within the area.