

FARM CREDIT ADMINISTRATION  
LOAN ACCOUNT REPORTING SYSTEM INSTRUCTIONS

Revision No. 74  
Effective December 15, 2011

Enclosed is the seventy-fourth revision to the Farm Credit Administration's Loan Account Reporting System (LARS) Instructions. Revisions of specific instructions are identified on each page by an asterisk in the left margin of the section that has been revised. Revision No. 74 should be filed after the "Revisions" tab in your instruction book. All LARS instructions should be filed in the back of your Uniform Call Report Instruction Manual. Listed below is an explanation of the revisions.

Standard Industrial Codes

The following code was added: 1629 Heavy Construction; 2068 Salted and Roasted Nuts; 2439 Structural Work; 4225 General Warehousing and Storage; 4783 Packing and Crating; 5146 Fish and Seafood; and 7922 Theatrical Producers (Except Motion Picture) and Miscellaneous Theatrical Services

Listed below are the pages that have been revised in the LARS Instructions. The revised pages should be inserted into the appropriate section of the instruction book as follows:

PAGES TO BE REMOVED

PAGES TO BE INSERTED

**\*Note:** Go to the U.S. Department of Labor Occupational Safety and Health Administration at <http://www.osha.gov/pls/imis/sicsearch.html> (Standard Industrial Classification (SIC) System Search) for the descriptions of the Commodity codes. We will only provide a list of current Commodity codes in our database on the pages listed below.

Standard Industrial Codes

pp. i – xv

Standard Industrial Codes

pp. i – xv

ENCLOSURE III

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

<b>Major Group</b>	<b>Group Number</b>	<b>Industry Number</b>	
0100			Crops
	0110		Cash Grains
		0111	Wheat
		0112	Rice
		0115	Corn
		0116	Soybeans
		0119	Cash Grains, Not Elsewhere Classified (NEC)
	0130		Field Crops Except Cash Grains
		0131	Cotton
		0132	Tobacco
		0133	Sugarcane and Sugar Beets
		0134	Irish Potatoes
		0139	Field Crops Except Cash Grains, NEC
	0160		Vegetables and Melons
		0161	Vegetables and Melons
	0170		Fruits and Tree Nuts
		0171	Berry Crops
		0172	Grapes
		0173	Tree Nuts
		0174	Citrus Fruits
		0175	Deciduous Tree Fruits
		0179	Fruits and Tree Nuts, NEC
	0180		Horticultural Specialties
		0181	Ornamental Floriculture and Nursery Products
		0182	Food Crops Grown Under Cover
	0190		General Farms, Primarily Crop
		0191	General Farms, Primarily Crop
0200			Livestock and Animal Specialties
	0210		Livestock, Except Dairy, and Poultry and Animal Specialties
		0211	Beef Cattle Feedlots

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

<b>Major Group</b>	<b>Group Number</b>	<b>Industry Number</b>	
		0212	Beef Cattle, Except Feedlots
		0213	Hogs
		0214	Sheep and Goats
		0219	General Livestock, Except Dairy and Poultry
	0240		Dairy Farms
		0241	Dairy Farms
	0250		Poultry and Eggs
		0251	Broiler, Fryer, and Roaster Chickens
		0252	Chicken Eggs
		0253	Turkeys and Turkey Eggs
		0254	Poultry Hatcheries
		0259	Poultry and Eggs, NEC
	0270		Animal Specialties
		0271	Fur-bearing Animals and Rabbits
		0272	Horses and Other Equines
		0273	Animal Aquaculture
		0279	Animal Specialties, NEC
	0290		General Farms, Primarily Livestock and Animal Specialties
		0291	General Farms, Primarily Livestock and Animal Specialties
0500			Landlords
0700			Agricultural Services
	0710		Soil Preparation Services
		0711	Soil Preparation Services
	0720		Crop Services
		0721	Crop Planting, Cultivating, and Protecting
		0722	Crop Harvesting, Primarily by Machine
		0723	Crop Preparation Services for Market, Except Cotton Ginning
		0724	Cotton Ginning

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

<b>Major Group</b>	<b>Group Number</b>	<b>Industry Number</b>	
	0740		Veterinary Services
		0741	Veterinary Services for Livestock
		0742	Veterinary Services for Animal Specialties
	0750		Animal Services, Except Veterinary
		0751	Livestock Services, Except Veterinary
		0752	Animal Specialty Services, Except Veterinary
	0760		Farm Labor and Management Services
		0761	Farm Labor Contractors and Crew Leaders
		0762	Farm Management Services
	0780		Landscape and Horticultural Services
		0781	Landscape Counseling and Planning
		0782	Lawn and Garden Services
		0783	Ornamental Shrub and Tree Services
0800			Forestry
	0810		Timber Tracts
		0811	Timber Tracts
	0830		Forest Nurseries and Gathering of Forest Products
		0831	Forest Nurseries and Gathering of Forest Products
	0850		Forestry Services
		0851	Forestry Services

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

<b>Major Group</b>	<b>Group Number</b>	<b>Industry Number</b>	
0900			Fishing, Hunting, and Trapping
	0910		Commercial Fishing
		0912	Finfish
		0913	Shellfish
		0919	Miscellaneous Marine Products
	0920		Fish Hatcheries and Preserves
		0921	Fish Hatcheries and Preserves
	0970		Hunting and Trapping, and Game Propagation
		0971	Hunting and Trapping, and Game Propagation
1000			Rural Home Loans
1200			Coal Mining
	1220		Bituminous Coal and Lignite Surface Mining
		1221	Bituminous Coal and Lignite Surface Mining
1300			Oil and Gas Extraction
	1380		Oil and Gas Field Services
		1389	Oil and Gas Field Exploration Services
1400			Mineral and Quarrying of Nonmetallic Minerals, Except Fuel
	1442		Construction Sand and Gravel
	1470		Chemical and Fertilizer Mineral Mining
		1474	Potash, Soda, and Borate Minerals
		1479	Chemical and Fertilizer Mineral Mining Not Elsewhere Classified
1500			Building Construction – General Contractors and Operative Builders
	1520		General Building Contractors—Residential Buildings
		1521	General Contractors—Single-Family Houses
	1540		General Building Contractors—Nonresidential Building
		1541	General Contractors—Industrial Building and Warehouses
		1542	General Contractors—Nonresidential Buildings, Other than Industrial Buildings and Warehouses

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

Major Group	Group Number	Industry Number	
		1623	Water, Sewer, Pipeline, and Communications and Power Line Construction
*		<b>1629</b>	<b>Heavy Construction</b>
1700			Construction—Special Trade Contractors
	1780		Water Well Drilling
		1781	Water Well Drilling
	1790		Miscellaneous Special Trade Contractors
		1794	Excavation Work
		1799	Special Trade Contractors
2000			Food and Kindred Products
	2010		Meat Products
		2011	Meat Packing Plants
		2013	Sausages and Other Prepared Meat Products
		2015	Poultry Slaughtering and Processing
	2020		Dairy Products
		2022	Natural, Processed, and Imitation Cheese
		2023	Dry, Condensed and Evaporated Dairy Products
		2024	Ice Cream and Frozen Desserts
		2026	Fluid Milk
	2030		Canned, Frozen, and Preserved Fruits, Vegetables and Food Specialties
		2033	Canned, Fruits, Vegetables, Preserves, Jams, and Jellies
		2034	Dried and Dehydrated Fruits, Vegetables and Soup Mixes
		2035	Pickled Fruit and Vegetables
		2037	Frozen Fruits, Fruit Juices, and Vegetables
		2038	Frozen Specialties
	2040		Grain Mill Products
		2041	Flour and Other Grain Mill Products
		2044	Rice Milling
		2045	Prepared Flour Mixes and Dough
		2046	Wet Corn Milling
		2048	Prepared Feeds and Feed Ingredients for Animals and Fowls, Except Dogs and Cats
	2050		Bakery Products
		2051	Bread and Other Bakery Products, Except Cookies

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

Major Group	Group Number	Industry Number	
	2060		Sugar and Confectionery Products
		2061	Cane Sugar, Except Refining
		2062	Cane Sugar Refining
		2063	Beet Sugar
		2064	Candy and Other Confectionery Products
*		<b>2068</b>	<b>Salted and Roasted Nuts</b>
	2070		Fats and Oils
		2074	Cottonseed Oil Mills
		2075	Soybean Oil Mills
	2070		Fats and Oils
		2076	Vegetable Oil Mills, Except Corn, Cottonseed, and Soybean
		2077	Animal and Marine Fats and Oils
		2079	Shortening, Table Oils, Margarine, and Other Edible Fats and Oils, Not Elsewhere Classified
	2080		Beverages
		2082	Malt Beverages
		2083	Malt
		2084	Wines, Brandy, and Brandy Spirits
		2085	Distilled and Blended Liquors
		2086	Bottled and Canned Soft Drinks and Carbonated Waters
	2090		Miscellaneous Food Preparations and Kindred Products
		2092	Prepared Fresh or Frozen Fish and Seafood
		2095	Roasted Coffee
		2099	Food Preparations, Not Elsewhere Classified
2100			Tobacco Products
		2111	Cigarettes
	2140		Tobacco Stemming and Redrying
		2141	Tobacco Stemming and Redrying
2200			Textile Mill Products
	2290		Miscellaneous Textile Goods
		2297	Nonwoven Fabrics
		2389	Apparel and Accessories, Not Elsewhere Classified

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

<b>Major Group</b>	<b>Group Number</b>	<b>Industry Number</b>	
2400			Lumber and Wood Products, Except Furniture
	2410		Logging
		2411	Logging
	2420		Sawmills and Planning Mills
		2421	Sawmills and Planning Mills, General
		2426	Hardwood Dimension and Flooring Mills
		2429	Special Product Sawmills
	2430		Millwork, Veneer, Plywood, and Structural Wood Members
		2431	Millwork
		2435	Hardwood Veneer and Plywood
		2436	Softwood Veneer and Plywood
*		<b>2439</b>	<b>Structural Work</b>
	2440		Wood Containers
		2448	Wood Pallets and Skids
		2450	Wood Buildings and Mobile Homes
		2451	Mobile Homes
	2490		Miscellaneous Wood Products
		2493	Reconstituted Wood Products
		2499	Wood Products, NEC
		2511	Wood Household Furniture, Except Upholstered Office Furniture
	2520		
2600			Paper and Allied Products
	2610		
		2611	Pulp Producing Mill Only
	2620		Paper Mills
		2621	Paper Mills
	2630		Paperboard Mills
		2631	Paperboard Mills
		2656	Sanitary Food Containers, Except Folding

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

<b>Major Group</b>	<b>Group Number</b>	<b>Industry Number</b>	
	2670		Converted Paper and Paperboard Products, Excepts Containers and Boxes
		2671	Packaging Paper and Plastics Film, Coated and Laminated
		2672	Coated and Laminated Paper, Not elsewhere Classified
		2675	Die-Cut Paper and Paperboard and Cardboard
		2676	Sanitary Paper Products
		2759	Commercial Printing, Not Elsewhere Classified
2800			Chemicals and Allied Products
	2860		Industrial Organic Chemicals
		2861	Gum and Wood Chemicals
		2869	Industrial Organic Chemicals, NEC
	2870		Agricultural Chemicals
		2873	Nitrogenous Fertilizers
		2874	Phosphatic Fertilizers
		2879	Pesticides and Agricultural Chemical
2900			Petroleum Refining and Related
	2910		Petroleum Refining
		2911	Petroleum Refining
		3221	Glass Containers
		3299	Nonmetallic Mineral Products, Not Elsewhere Classified
3400			Fabricated Metal Products, Except Machinery and Transportation Equipment
		3410	Metal Cans and Shipping Containers
		3411	Metal Can
		3499	Fabricated Metal Products, Not Elsewhere Classified
3500			Industrial and Commercial Machinery and Computer Equipment
		3511	Steam, Gas, and Hydraulic Turbine Generator Set Units

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

Major Group	Group Number	Industry Number	
	3520		Farm and Garden Machinery and Equipment
		3523	Farm Machinery and Equipment
	3550		Special Industry Machinery, Except Metalworking Machinery
		3545	Cutting Tools, Machine Tool Accessories, and Machinists Precision
		3553	Woodworking Machinery
		3646	Commercial, Industrial, and Institutional Electric Lighting Fixtures
3700			Transportation Equipment
	3710		Motor Vehicles and Motor Vehicle Equipment
		3714	Motor Vehicle Parts and Accessories
3800			Measuring, Analyzing, and Controlling Instruments: Photographic, Medical And Optical Goods; Watches and Clocks
		3812	Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems, Instruments and Equipment
4200			Motor Freight Transportation and Warehousing
	4210		Trucking and Courier Services, Except Air
		4212	Local Trucking Without Storage
		4213	Trucking, Except Local
		4214	Courier Services, Except by Air
	4220		Public Warehousing and Storage
		4221	Farm Products Warehousing and Storage
		4222	Refrigerated Warehousing and Storage
*		<b>4225</b>	<b>General Warehousing and Storage</b>
	4230		Terminal and Joint Terminal Maintenance Facilities for Motor Freight Transportation
		4231	Terminal and Joint Terminal Maintenance Facilities for Motor Freight Transportation
4400			Water Transportation
	4490		Services Incidental to Water Transportation
		4491	Marine Cargo
		4493	Marinas

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

Major Group	Group Number	Industry Number	
4500			Transportation By Air
	4510		Air Transportation, Scheduled, and Air Courier Services
		4522	Air Transportation, Scheduled
*		<b>4783</b>	<b>Packing and Crating</b>
4800			Communications
	4810		Telephone Communications
		4812	Radiotelephone
		4813	Telephone Communications, Except Radiotelephone
	4840		Cable and Other Pay Television Services
		4841	Cable and Other Pay Television Services
	4890		Communication Services, not elsewhere classified
		4899	Communication Services, not elsewhere classified
4900			Electric Services Electric, Gas, and Sanitary Services
	4910		Electric Services
		4911	Electrics Services
	4920		Gas Production and Distribution
		4924	Natural Gas Distribution
		4930	Combination Electric and Gas, and Other Utility
		4931	Electrics and other Services Combined
		4932	Gas and other Services Combined
		4939	Combination Utilities, not elsewhere classified
	4940		Water Supply
		4941	Water Supply
	4950		Sanitary Services
		4952	Sewerage Systems
		4953	Refuse Systems
		4959	Sanitary Services, Not Elsewhere Classified

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

Major Group	Group Number	Industry Number	
	4970		Irrigation Systems
		4971	Irrigation Systems
5000			Wholesale Trade-Durable Goods
		5031	Lumber, Plywood, Millwork, and Wood Panels
		5044	Office Equipment
		5047	Medical, Dental, and Hospital Equipment and Supplies
		5072	Hardware
		5080	Machinery, Equipment, and Supplies
		5082	Construction and Mining (Except Petroleum) Machinery and Equipment
		5083	Farm and Garden Machinery and Equipment
		5093	Scrap and Waster Materials
5100			Wholesale Trade—Nondurable Goods
	5110		Paper Products
		5113	Industrial and Personal Service Paper
	5140		Groceries and Related Products
		5141	Groceries, General Line
		5142	Package Frozen Foods
		5143	Dairy Products, Except Dried or Canned
		5144	Poultry and Poultry Products
*		<b>5146</b>	<b>Fish and Seafood</b>
		5147	Meat
		5148	Fresh Fruit and Vegetables
		5149	Groceries and Related Products, Not Elsewhere Classified
	5150		Farm-Product Raw Materials
		5153	Grain and Field Beans
		5154	Livestock
		5159	Farm-Product Raw Materials, NEC
	5170		Petroleum and Petroleum Products
		5172	Petroleum and Petroleum Products Wholesalers, Except Bulk Stations and Terminals
	5180		Beer, Wine, and Distilled Alcoholic Beverages
		5182	Wine and Distilled Alcoholic Beverages

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

<b>Major Group</b>	<b>Group Number</b>	<b>Industry Number</b>	
5190			Miscellaneous Nondurable Goods
		5191	Farm Supplies
		5193	Flower, Nursery Stock, and Florists' Supplies
		5194	Tobacco and Tobacco Products
5200			Building Materials, Hardware, Garden Supply and Mobile Home Dealers
	5210		Lumber and Other Building Materials Dealers
	5211		Lumber and Other Building Materials Dealers
5400			Food Stores
	5410		Grocery Store
		5411	Grocery Store
	5420		Meat and Fish (Seafood) Markets, Including Freezer Provisioners
		5421	Meat and Fish (Seafood) Markets, Including Freezer Provisioners
	5430		Fruit and Vegetable Markets
		5431	Fruit and Vegetable Markets
	5450		Dairy Products Stores
		5451	Dairy Products Stores
	5490		Miscellaneous Food Stores
		5499	Miscellaneous Food Stores
5800			Eating and Drinking Places
		5812	Eating and Drinking Places
			Eating Places
5900			Miscellaneous Retail
	5920		Liquor Stores
		5921	Liquor Stores
5900			Miscellaneous Retail
	5990		Retail Stores, Not Elsewhere Classified
		5992	Florists

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

Major Group	Group Number	Industry Number	
6000	6090	6099	Depository Institutions Functions Related to Depository Banking Functions Related to Depository Banking, Not Elsewhere Classified
6100	6150	6111	Nondepository Credit Institutions
		6153	Federal and Federally Sponsored Credit Agencies Business Credit Institutions
		6159	Short-Term Business Credit Institutions, Except Agricultural Miscellaneous Business Credit Institutions
6200	6220	6221	Security and Commodity Brokers, Dealers, Exchanges, and Services Commodity Contracts Brokers and Dealers
6400		6411	Commodity Contracts Brokers and Dealers Insurance Agents, Brokers, and Service Insurance Agents, Brokers, and Service
6500	6510	6512	Real Estate Real Estate Operators (Except Developers) Operators of Nonresidential Buildings and Lessors
		6513	Operators of Apartment Buildings
		6514	Operators of Dwellings Other than Apartment Buildings
		6515	Operators of Residential Mobile Home Sites
		6519	Lessors of Real Property, NEC
		6530	Real Estate Agents and Managers
		6531	Real Estate Agents and Managers
	6540	6541	Title Abstract Offices Title Abstract Offices
	6550	6552	Land Subdividers and Developers Land Subdividers and Developers Except Cemeteries
6700		6719	Holding and Other Investment Offices Offices of Holding Companies, not elsewhere classified
	6790	6798	Miscellaneous Investing Real Estate Investment Trusts

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

Major Group	Group Number	Industry Number	
7000			Hotels, Rooming Houses, Camps, and Other Lodging Places
		7011	Hotel and Motels
	7030		Camps and Recreational Vehicle Parks
		7032	Sporting and Recreational Camps
		7033	Recreational Vehicle Parks and Campsites
7200			Personal Service
	7290		Miscellaneous Personal Services
		7261	Funeral Services and Crematories
		7291	Tax Return Preparation Services
7300			Business Services
	7350		Miscellaneous Equipment Rental and Leasing
		7353	Heavy Construction Equipment Rental and Leasing
		7389	Business Services, Not Elsewhere Classified
7500			Automotive Repair, Services, and Parking
		7538	General Automotive Repair Shops
7540			Automotive Services, Except Repair
		7542	Carwashes
7600			Miscellaneous Repair Services
	7620		Electrical Repairs Shops
		7623	Refrigeration and Air-Conditioning Service and Repair Shops
		7699	Repair Shops and Related Services
7800			Motion Pictures
	7830		Motion Picture Theaters
		7832	Motion Picture Theaters, Except Drive-In
7900			Amusement and Recreation Services
	7990		Miscellaneous Amusement and Recreation Services
*		<b>7922</b>	<b>Theatrical Producers (Except Motion Picture) and Miscellaneous Theatrical Services</b>
		7992	Public Golf Courses
		7999	Amusement and Recreation Services

**LOAN ACCOUNT REPORTING SYSTEM (LARS)**  
**Standard Industrial Codes,**  
**Valid Product Codes**  
**Abbreviated List**

Major Group	Group Number	Industry Number	
8000			Health Services
		8021	Offices and Clinics of Dentists
		8051	Skilled Nursing Care Facilities
		8052	Intermediated Care Facilities
	8060		Hospitals
		8062	General Medical and Surgical
		8063	Psychiatric Hospitals
		8069	Specialty Hospitals, except Psychiatric
8100			Legal Services
	8110		Legal Services
		8111	Legal Services
8300			Social Service
		8331	Job Training and Vocational Rehabilitation Services
*		<b>8351</b>	<b>Child Day Care Services</b>
		8361	Residential Care
8600			Membership Organizations
	8690		Membership Organizations, Not Elsewhere Classified
		8699	Membership Organizations, Not Elsewhere Classified
8700			Engineering, Accounting, Research, Management and Related Services
	8720		Accounting, Auditing, and Bookkeeping Services
		8721	Accounting, Auditing, and Bookkeeping Services
		8741	Management Services
		9224	Fire Protection
9900			Non Classifiable Establishments
	9990		Non Classifiable Establishments
		9999	Non Classifiable Establishments

\* Change made effective December 15, 2011