

Table 1. Small loans to businesses and farms, 2012-2020

Item	Year								
	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total business loans (Originations plus Purchases)									
Number.....	5,876,205	4,994,368	5,598,783	6,073,233	7,476,650	6,552,535	7,078,521	7,637,724	8,375,713
Memo: Originations...	5,073,468	4,868,494	5,435,934	5,854,272	6,106,355	6,197,230	6,702,217	7,219,295	8,003,316
Dollar (thousands).....	206,113,885	208,405,899	214,309,104	227,824,121	256,500,092	242,459,574	254,829,869	264,874,988	461,785,191
Memo: Originations...	198,636,959	204,129,141	208,009,395	219,703,482	229,278,587	231,407,996	242,186,033	250,924,285	448,457,821
Percent to small firms¹									
by number.....	38.2	47.4	45.6	50.5	43.5	49.8	45.0	46.7	39.3
by dollars.....	36.0	35.8	34.6	35.6	33.1	35.0	32.8	33.1	24.9
Total farm loans (Originations plus Purchases)									
Number.....	177,374	171,192	173,058	176,340	178,060	201,000	201,388	205,498	200,609
Memo: Originations....	175,836	170,389	172,217	172,544	177,242	200,319	198,562	203,266	199,771
Dollar (thousands).....	12,593,353	12,363,045	12,953,468	13,584,579	13,422,593	13,911,585	14,038,728	14,030,184	15,129,648
Memo: Originations...	12,461,162	12,268,950	12,855,100	13,505,842	13,363,472	13,820,828	13,905,860	13,966,396	15,072,967
Percent to small firms¹									
by number.....	58.2	59.0	59.5	59.7	59.7	57.7	45.3	59.1	56.3
by dollars.....	67.4	66.0	66.1	67.4	69.1	69.8	68.9	69.1	66.2
Activity of CRA reporters as a percentage of²									
All small loans to businesses by depositories									
by number of loans ...	86.7	87.6	88.4	88.5	89.2	89.7	89.6	89.4	87.5
by amount of loans....	68.2	68.8	69.3	70.5	71.4	72.0	73.2	74.4	75.2
All small loans to farms by depositories									
by number of loans ...	37.5	36.6	37.2	37.4	38.2	42.6	42.9	41.1	42.9
by amount of loans....	26.9	26.8	26.5	28.3	28.8	29.9	30.5	31.3	32.2

Table 1. Continued

Item	Year								
	2012	2013	2014	2015	2016	2017	2018	2019	2020
Distribution of business loans by asset size of lender ³									
by number of loans (percent)									
small.....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	1.3	1.5	1.1	1.0	1.4	1.4	1.3	1.1	1.1
large	98.7	98.5	98.8	99.0	98.6	98.6	98.7	98.9	98.9
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent) ⁴									
small.....	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
medium.....	5.8	5.6	4.7	4.1	3.5	3.4	2.9	2.4	1.8
large	94.2	94.3	95.2	95.9	96.5	96.5	97.1	97.5	98.2
Total	100	100	100	100	100	100	100	100	100
Distribution of farm loans by asset size of lender ³									
by number of loans (percent)									
small.....	0.4	0.6	0.5	0.5	0.0	0.0	0.0	0.0	0.0
medium.....	11.9	10.6	7.3	6.4	5.4	4.1	3.6	4.0	2.1
large	87.8	88.8	92.2	93.1	94.6	95.9	96.4	96.0	97.9
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.3	0.5	0.5	0.5	0.0	0.0	0.0	0.0	0.0
medium.....	16.2	14.1	9.4	8.4	7.2	6.5	5.6	6.3	2.9
large	83.5	85.4	90.1	91.1	92.8	93.5	94.4	93.7	97.1
Total	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract ⁵									
by number of loans									
low.....	4.7	4.9	4.8	4.9	4.6	5.2	5.2	5.2	5.3
moderate.....	16.6	16.7	17.0	17.2	16.7	17.9	17.7	17.8	17.8
middle.....	41.3	40.0	39.8	39.7	39.1	37.7	37.4	37.5	37.4
upper.....	37.1	38.1	38.1	37.9	39.4	38.6	39.1	38.9	38.9
income not reported.....	0.3	0.3	0.3	0.3	0.3	0.6	0.6	0.6	0.6
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	6.2	6.2	6.0	5.9	5.8	6.1	6.1	6.1	6.1
moderate	18.5	18.7	18.7	18.6	18.1	18.6	18.6	18.4	18.6
middle.....	39.7	39.4	39.3	39.1	38.6	37.5	37.4	37.5	37
upper.....	35.0	35.1	35.4	35.9	37.0	36.9	36.9	37.0	37.3
income not reported.....	0.6	0.6	0.6	0.6	0.6	1.0	1.0	1.0	1.1
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	640	617	603	597	582	585	571	571	570
savings institutions	190	174	164	154	144	133	129	124	117
Total	830	791	767	751	726	718	700	695	687

Endnotes

1. Business and farms with revenues of \$1 million or less.
2. Percentages reflect the ratio of loans outstanding for CRA reporters relative to loans outstanding for all depository lenders based on information reported in the June Call and Thrift Financial Reports.
3. For the purposes of this table, reporters with assets of less than \$250 million are categorized as “small”; reporters with assets at or above the CRA reporting asset threshold for the given year (see <http://www.ffiec.gov/cra/reporter.htm>) are categorized as “large”; and the remainder of reporting institutions are categorized as “medium.”
4. The small business loan amounts do not add up to 100 for 2017, and 2019. For 2017, the percentages rounded to the nearest thousand are .039 small, 3.426 medium, and 96.535 large. For 2019, the percentages rounded to the nearest thousand are .031 small, 2.424 medium, and 97.545 large.
5. Low Income: Census tract median family income (MFI) is less than 50 percent of the MSA MFI or nonmetropolitan portion of state MFI; Moderate-Income: Census tract MFI is at least 50 percent and less than 80 percent; Middle Income: Census tract MFI is at least 80 percent and less than 120 percent; Upper Income: Census tract MFI is 120 percent or more. Excludes loans where the census tract was not reported.

Source: FFIEC

2. Originations and purchases of small loans to businesses and farms, by size of loan, 2020

Type of borrower and loan	Size of loan (dollars)						All loans		MEMO Loans to firms with revenues of \$1 million or less	
	100,000 or less		100,001 to 250,000		More than 250,000		Total	Percent	Total	Percent
	Total	Percent	Total	Percent	Total	Percent				
Number of Loans										
Business										
Originations	7,006,530	87.5	577,858	7.2	418,928	5.2	8,003,316	100	3,256,138	40.7
Purchases	349,167	93.8	14,497	3.9	8,733	2.3	372,397	100	31,742	8.5
Total	7,355,697	87.8	592,355	7.1	427,661	5.1	8,375,713	100	3,287,880	39.3
Farm										
Originations	156,072	78.1	26,852	13.4	16,847	8.4	199,771	100	112,413	56.3
Purchases	681	81.3	63	7.5	94	11.2	838	100	575	68.6
Total	156,753	78.1	26,915	13.4	16,941	8.4	200,609	100	112,988	56.3
All										
Originations	7,162,602	87.3	604,710	7.4	435,775	5.3	8,203,087	100	3,368,551	41.1
Purchases	349,848	93.7	14,560	3.9	8,827	2.4	373,235	100	32,317	8.7
Total	7,512,450	87.6	619,270	7.2	444,602	5.2	8,576,322	100	3,400,868	39.7
Amount of loans (thousands of dollars)										
Business										
Originations	144,149,066	32.1	93,125,594	20.8	211,183,161	47.1	448,457,821	100	114,289,888	25.5
Purchases	6,913,851	51.9	2,261,203	17.0	4,152,316	31.2	13,327,370	100	728,229	5.5
Total	151,062,917	32.7	95,386,797	20.7	215,335,477	46.6	461,785,191	100	115,018,117	24.9
Farm										
Originations	4,226,149	28.0	4,610,898	30.6	6,235,920	41.4	15,072,967	100	10,000,809	66.3
Purchases	14,498	25.6	10,645	18.8	31,538	55.6	56,681	100	19,161	33.8
Total	4,240,647	28.0	4,621,543	30.5	6,267,458	41.4	15,129,648	100	10,019,970	66.2
All										
Originations	148,375,215	32.0	97,736,492	21.1	217,419,081	46.9	463,530,788	100	124,290,697	26.8
Purchases	6,928,349	51.8	2,271,848	17.0	4,183,854	31.3	13,384,051	100	747,390	5.6
Total	155,303,564	32.6	100,008,340	21.0	221,602,935	46.5	476,914,839	100	125,038,087	26.2

3. Originations and purchases of small loans to businesses and farms, grouped by type of borrower and loan and distributed by size of lending institution, 2020

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,304		1,305 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Number of Loans										
Business										
Originations	0	0.0	761	0.0	69,399	0.9	7,933,156	99.1	8,003,316	100
Purchases	0	0.0	0	0.0	23,066	6.2	349,331	93.8	372,397	100
Total	0	0.0	761	0.0	92,465	1.1	8,282,487	98.9	8,375,713	100
Farm										
Originations	0	0.0	6	0.0	4,282	2.1	195,483	97.9	199,771	100
Purchases	0	0.0	0	0.0	2	0.2	836	99.8	838	100
Total	0	0.0	6	0.0	4,284	2.1	196,319	97.9	200,609	100
All										
Originations	0	0.0	767	0.0	73,681	0.9	8,128,639	99.1	8,203,087	100
Purchases	0	0.0	0	0.0	23,068	6.2	350,167	93.8	373,235	100
Total	0	0.0	767	0.0	96,749	1.1	8,478,806	98.9	8,576,322	100
Amount of loans (thousands of dollars)										
Business										
Originations	0	0.0	106,880	0.0	7,512,213	1.7	440,838,728	98.3	448,457,821	100
Purchases	0	0.0	0	0.0	801,544	6.0	12,525,826	94.0	13,327,370	100
Total	0	0.0	106,880	0.0	8,313,757	1.8	453,364,554	98.2	461,785,191	100
Farm										
Originations	0	0.0	143	0.0	437,650	2.9	14,635,174	97.1	15,072,967	100
Purchases	0	0.0	0	0.0	430	0.8	56,251	99.2	56,681	100
Total	0	0.0	143	0.0	438,080	2.9	14,691,425	97.1	15,129,648	100
All										
Originations	0	0.0	107,023	0.0	7,949,863	1.7	455,473,902	98.3	463,530,788	100
Purchases	0	0.0	0	0.0	801,974	6.0	12,582,077	94.0	13,384,051	100
Total	0	0.0	107,023	0.0	8,751,837	1.8	468,055,979	98.1	476,914,839	100
MEMO										
Number of institutions reporting	1		2		104		580		687	
Number of institutions extending loans	0		2		101		553		656	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2020

Characteristics of neighborhood	Amount of loans (thousands of dollars)								MEMO Amount of loans to firms with revenues of \$1 million or less		
	100,000 or less		100,001 to 250,000		More than 250,000 to 1 million		All				
	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Total	Percent	MEMO Percent of small business loans	Total	MEMO Percent of small business loans
Location											
Principal City	30.6	44.9	20.6	47.4	48.8	49.8	219,238,631	100	47.7	51,663,635	23.6
Suburban	34.3	46.1	20.7	43.7	45.0	42.1	201,045,983	100	43.7	50,781,675	25.3
Rural	34.0	9.0	21.5	8.9	44.5	8.2	39,535,146	100	8.6	11,677,042	29.5
Subtotal	32.5	100.0	20.7	100.0	46.8	100.0	459,819,760	100	100.0	114,122,352	24.8
Tract not known	73.8	1.0	14.6	0.2	11.6	0.1	1,965,431	100	0.4	895,765	45.6
Total	32.7	---	20.7	---	46.6	---	461,785,191	100	---	115,018,117	24.9
Area Income											
<i>Low (less than 50)</i>											
Principal City	26.9	3.9	21.0	4.8	52.1	5.3	21,915,651	100	4.8	4,489,578	20.5
Suburban	29.9	1.1	20.6	1.2	49.5	1.3	5,582,322	100	1.2	1,184,284	21.2
Rural	30.1	0.1	21.5	0.1	48.4	0.1	498,023	100	0.1	128,987	25.9
Total	27.6	5.2	20.9	6.2	51.5	6.7	27,995,996	100	6.1	5,802,849	20.7
<i>Moderate (50 to 79)</i>											
Principal City	28.8	9.1	20.7	10.3	50.4	11.1	47,280,103	100	10.3	10,450,903	22.1
Suburban	32.2	7.0	20.8	7.1	47.0	7.1	32,681,888	100	7.1	7,573,738	23.2
Rural	32.9	1.2	22.2	1.3	44.9	1.1	5,433,429	100	1.2	1,516,444	27.9
Total	30.4	17.3	20.8	18.7	48.8	19.4	85,395,420	100	18.6	19,541,085	22.9
<i>Middle (80 to 119)</i>											
Principal City	30.9	12.7	20.5	13.2	48.6	13.9	61,447,152	100	13.4	14,780,149	24.1
Suburban	33.4	18.7	20.8	18.3	45.8	17.9	83,879,171	100	18.2	20,825,690	24.8
Rural	34.1	5.6	21.4	5.5	44.6	5.1	24,665,401	100	5.4	7,287,521	29.5
Total	32.6	37.1	20.8	37.1	46.6	36.8	169,991,724	100	37.0	42,893,360	25.2
<i>Upper (120 or more)</i>											
Principal City	32.8	18.5	20.4	18.1	46.8	18.4	84,463,964	100	18.4	21,291,842	25.2
Suburban	36.7	19.2	20.5	16.8	42.8	15.6	78,171,877	100	17.0	21,109,362	27.0
Rural	34.9	2.1	21.4	2.0	43.7	1.8	8,917,413	100	1.9	2,738,587	30.7
Total	34.7	39.8	20.5	37.0	44.8	35.8	171,553,254	100	37.3	45,139,791	26.3
<i>Income not reported</i>											
Principal City	21.3	0.6	20.6	0.9	58.2	1.1	4,131,761	100	0.9	651,163	15.8
Suburban	18.6	0.1	20.5	0.2	60.9	0.2	730,725	100	0.2	88,601	12.1
Rural	30.4	0.0	21.3	0.0	48.3	0.0	20,880	100	0.0	5,503	26.4
Total	20.9	0.7	20.6	1.1	58.5	1.3	4,883,366	100	1.1	745,267	15.3
Subtotal	32.5	100.0	20.7	100.0	46.8	100.0	459,819,760	100	100.0	114,122,352	24.8
Tract not known	73.8	1.0	14.6	0.2	11.6	0.1	1,965,431	100	0.4	895,765	45.6
Total	32.7	---	20.7	---	46.6	---	461,785,191	100	---	115,018,117	24.9
Memo:											
Amount of loans											
Subtotal	149,611,663		95,099,808		215,108,289						
Tracts not known	1,451,254		286,989		227,188						
Total	151,062,917		95,386,797		215,335,477						

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2020

Characteristics of neighborhood	Amount of loans (thousands of dollars)									MEMO Amount of loans to farms with revenues of \$1 million or less	
	100,000 or less		100,001 to 250,000		More than 250,000 to 1 million		All				
	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Total	Percent	MEMO Percent of small business loans	Total	MEMO Percent of small business loans
Location											
Principal City	30.4	9.0	29.2	7.9	40.5	8.1	1,250,034	100	8.3	710,826	56.9
Suburban	28.6	30.8	29.9	29.3	41.6	30.0	4,522,884	100	30.0	2,812,238	62.2
Rural	27.2	60.2	31.2	62.8	41.7	61.9	9,307,272	100	61.7	6,469,374	69.5
Subtotal	27.8	100.0	30.6	100.0	41.5	100.0	15,080,190	100	100.0	9,992,438	66.3
Tract not known	82.6	1.0	13.4	0.2	4.0	0.0	49,458	100	0.3	27,532	55.7
Total	28.0	---	30.5	---	41.4	---	15,129,648	100	---	10,019,970	66.2
Area Income											
<i>Low (less than 50)</i>											
Principal City	34.1	0.2	30.5	0.2	35.4	0.2	28,055	100	0.2	10,094	36.0
Suburban	30.6	0.2	27.5	0.2	41.9	0.2	25,516	100	0.2	10,636	41.7
Rural	21.7	0.1	29.8	0.1	48.5	0.1	11,616	100	0.1	6,636	57.1
Total	30.5	0.5	29.2	0.4	40.3	0.4	65,187	100	0.4	27,366	42.0
<i>Moderate (50 to 79)</i>											
Principal City	31.2	0.9	27.2	0.7	41.5	0.8	123,585	100	0.8	50,571	40.9
Suburban	31.4	3.8	29.6	3.3	39.0	3.2	510,099	100	3.4	290,418	56.9
Rural	30.0	4.2	31.2	4.0	38.8	3.7	592,753	100	3.9	404,613	68.3
Total	30.7	9.0	30.1	8.0	39.2	7.7	1,226,437	100	8.1	745,602	60.8
<i>Middle (80 to 119)</i>											
Principal City	30.2	3.9	31.1	3.7	38.7	3.4	546,820	100	3.6	319,961	58.5
Suburban	27.3	20.3	30.4	20.6	42.3	21.1	3,122,325	100	20.7	2,015,375	64.5
Rural	26.9	46.7	31.3	49.5	41.7	48.6	7,292,933	100	48.4	5,082,461	69.7
Total	27.2	71.0	31.1	73.8	41.8	73.1	10,962,078	100	72.7	7,417,797	67.7
<i>Upper (120 or more)</i>											
Principal City	30.3	4.0	27.7	3.3	41.9	3.7	547,011	100	3.6	328,351	60.0
Suburban	31.5	6.5	28.2	5.3	40.3	5.5	862,082	100	5.7	494,485	57.4
Rural	27.3	9.2	30.1	9.2	42.6	9.6	1,409,970	100	9.3	975,664	69.2
Total	29.2	19.6	29.1	17.8	41.8	18.8	2,819,063	100	18.7	1,798,500	63.8
<i>Income not reported</i>											
Principal City	17.0	0.0	9.9	0.0	73.2	0.1	4,563	100	0.0	1,849	40.5
Suburban	13.5	0.0	42.4	0.0	44.1	0.0	2,862	100	0.0	1,324	46.3
Rural	0.0	0.0	0.0	0.0	0.0	0.0	0	100	0.0	0	0.0
Total	15.6	0.0	22.4	0.0	62.0	0.1	7,425	100	0.0	3,173	42.7
Subtotal	27.8	100.0	30.6	100.0	41.5	100.0	15,080,190	100	100.0	9,992,438	66.3
Tract not known	82.6	1.0	13.4	0.2	4.0	0.0	49,458	100	0.3	27,532	55.7
Total	28.0	---	30.5	---	41.4	---	15,129,648	100	---	10,019,970	66.2
Memo:											
Amount of loans											
Subtotal	4,199,811		4,614,906		6,265,473						
Tracts not known	40,836		6,637		1,985						
Total	4,240,647		4,621,543		6,267,458						

5. Community development lending, 2020

Asset size of lender (millions of dollars)	Number of loans		Amount of loans (thousands of dollars)		MEMO: CRA reporters			
	Total	Percent	Total	Percent	Number	Percent	Community development loans	
							Number extending	Percent extending
Institution Assets								
Less than 100	0	0.0	0	0.0	1	0.1	0	0.0
100 to 249	3	0.0	5,140	0.0	2	0.3	2	0.3
250 to 1,304	3,381	5.0	1,986,109	1.2	104	15.1	78	12.6
1,305 or more	64,036	95.0	167,076,916	98.8	580	84.4	541	87.1
All	67,420	100.0	169,068,165	100.0	687	100.0	621	100.0
MEMO: Lending by all affiliates	94	0.1	981,673	0.6	---	---	10	1.6