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

					Year				
Item	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 firms <sup>1</sup> by number by dollars	38.2	47.4	45.6	50.5	43.5	49.8	45.0	46.7	39.3
	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 Memo: Originations	177,374	171,192	173,058	176,340	178,060	201,000	201,388	205,498	200,609
	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 firms <sup>1</sup> by number by dollars	58.2	59.0	59.5	59.7	59.7	57.7	45.3	59.1	56.3
	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 of <sup>2</sup>									
All small loans to businesses by depositories by number of loans by amount of loans	86.7 68.2	87.6 68.8	88.4 69.3	88.5 70.5	89.2 71.4	89.7 72.0	89.6 73.2	89.4 74.4	87.5 75.2
All small loans to farms by depositories by number of loans by amount of loans	37.5	36.6	37.2	37.4	38.2	42.6	42.9	41.1	42.9
	26.9	26.8	26.5	28.3	28.8	29.9	30.5	31.3	32.2

Table 1. Continued

Table 1. Continued					Year				
Item	2012	2013	2014	2015	2016	2017	2018	2019	2020
Distribution of business loans by asset size of									
lender <sup>3</sup>									
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 <sup>3</sup>									
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 <sup>5</sup> 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
	37.1	38.1	38.1	37.9	39.4	38.6	39.1	38.9	38.9
upper									
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 <a href="http://www.ffiec.gov/cra/reporter.htm">http://www.ffiec.gov/cra/reporter.htm</a>) 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 Ioan (	(dollars)			All loa	ns	MEM Loans to fire revenu of \$1 million	ms with les
	100,000 oı	r less	100,001 to 2	250,000	More than 2	250,000				_
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
				Number o	of Loans					
Business										
Originations Purchases Total	7,006,530 349,167 7,355,697	87.5 93.8 87.8	577,858 14,497 592,355	7.2 3.9 7.1	418,928 8,733 427,661	5.2 2.3 5.1	8,003,316 372,397 8,375,713		3,256,138 31,742 3,287,880	8.5
Farm	• •		,		,					
Originations Purchases Total All	156,072 681 156,753	78.1 81.3 78.1	26,852 63 26,915	13.4 7.5 13.4	16,847 94 16,941	8.4 11.2 8.4	199,771 838 200,609	100 100 100	112,413 575 112,988	68.6
Originations Purchases Total	7,162,602 349,848 7,512,450	87.3 93.7 87.6	604,710 14,560 619,270	7.4 3.9 7.2	435,775 8,827 444,602	5.3 2.4 5.2	8,203,087 373,235 8,576,322	100	3,368,551 32,317 3,400,868	
			Amount of	loans (th	ousands of do	ollars)				
Business										
Originations Purchases Total Farm	144,149,066 6,913,851 151,062,917	32.1 51.9 32.7	93,125,594 2,261,203 95,386,797	20.8 17.0 20.7	211,183,161 4,152,316 215,335,477	47.1 31.2 46.6	448,457,821 13,327,370 461,785,191	100 100 100	114,289,888 728,229 115,018,117	5.5
Originations Purchases Total All	4,226,149 14,498 4,240,647	28.0 25.6 28.0	4,610,898 10,645 4,621,543	30.6 18.8 30.5	6,235,920 31,538 6,267,458	41.4 55.6 41.4	15,072,967 56,681 15,129,648	100 100 100	10,000,809 19,161 10,019,970	33.8
Originations Purchases Total	148,375,215 6,928,349 155,303,564	32.0 51.8 32.6	97,736,492 2,271,848 100,008,340	21.1 17.0 21.0	217,419,081 4,183,854 221,602,935	46.9 31.3 46.5	463,530,788 13,384,051 476,914,839	100 100 100	124,290,697 747,390 125,038,087	

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

### 4.1. Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2020

Characteristics of neighborhood	Distrib busir	MEMO ution of U.S. nesses and ion (percent)			Nun	nber of loar	ns, by size	category (d	ollars)			MEN Number of to firm with reve \$1 million	of loans ms nues of
			100,000	or less	100,001 t	o 250,000	More than to 1 n	n 250,000 nillion		All			
	Busi- nesses	Population	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	1103303	1 opulation	1 CIOCIL	Iouris	rereent	Iouris	1 Crociii	loans	Total	1 Crociii	iouris	Total	Iouns
Principal City	43.0	39.2	86.8	44.1	7.5	47.2	5.7	49.4	3,712,809	100	44.6	1,421,534	38.3
Suburban Rural	45.4 11.6	46.4 14.4	88.6 88.2	46.9 9.0	6.7 7.1	43.9 9.0	4.7 4.8	42.3 8.3	3,867,483 745,844	100 100	46.4 9.0	1,546,106	40.0 39.7
Subtotal	100.0	100.0	87.8	100.0	7.1	100.0	4.8 5.1	100.0	8,326,136	100	100.0	295,861 3,263,501	39.7 39.2
Jubiolai	100.0	100.0	07.0	100.0	7.1	100.0	5.1	100.0	0,320,130	100	100.0	3,203,301	33.2
Tract not known Total	0.0 100.0	0.0 100.0	95.0 87.8	0.6	4.1 7.1	0.3	1.0 5.1	0.1	49,577 8,375,713	100 100	0.6	24,379 3,287,880	49.2 39.3
Area Income													
Low (less than 50)													
Principal City	4.0	5.0	84.9	3.9	8.4	4.8	6.7	5.3	335,659	100	4.0	117,213	34.9
Suburban Rural	1.1	1.5	87.0	1.2 0.1	7.3	1.2	5.6 6.1	1.3	96,781	100	1.2	33,915	35.0 35.0
Total	0.1 5.2	0.2 6.6	85.5 85.4	5.1	8.4 8.2	0.1 6.1	6.4	0.1 6.6	7,939 440,379	100 100	0.1 5.3	2,781 153,909	35.0 34.9
	5.2	0.0	00.4	5.1	0.2	0.1	0.4	0.0	440,373	100	5.5	133,303	34.3
Moderate (50 to 79) Principal City	9.4	10.4	86.1	9.1	7.8	10.3	6.1	11.0	775,414	100	9.3	283,499	36.6
Suburban	7.4	9.0	88.0	7.3	7.0	7.2	5.0	7.1	606,676	100	7.3	230,576	38.0
Rural	1.7	2.2	87.5	1.2	7.6	1.3	4.9	1.2	99,688	100	1.2	37,297	37.4
Total	18.5	21.6	87.0	17.6	7.5	18.7	5.6	19.3	1,481,778	100	17.8	551,372	37.2
Middle (80 to 119) Principal City	12.9	12.3	87.1	12.6	7.4	13.2	5.6	13.8	1,059,201	100	12.7	410,247	38.7
Suburban	19.5	21.3	88.3	19.1	6.8	18.4	4.8	18.0	1,584,549	100	19.0	624,790	39.4
Rural	7.6	9.5	88.3	5.7	7.0	5.5	4.7	5.2	468,033	100	5.6	186,914	39.9
Total	40.0	43.0	87.9	37.4	7.0	37.1	5.1	36.9	3,111,783	100	37.4	1,221,951	39.3
Upper (120 or more)													
Principal City	16.1	11.2	87.7	18.0	7.1	18.1	5.2	18.3	1,497,814	100	18.0	597,311	39.9
Suburban	17.3	14.6	89.4	19.2	6.4	17.0	4.3	15.7	1,572,402	100	18.9	655,039	41.7
Rural	2.2	2.5	88.4	2.1	7.0	2.0	4.6	1.8	169,879	100	2.0	68,776	40.5
Total	35.6	28.3	88.5	39.2	6.7	37.0	4.7	35.9	3,240,095	100	38.9	1,321,126	40.8
Income not reported	0.5	0.0	70.0	0.5	44.0	0.0	40.4	4.4	44.704	400	0.5	40.004	00.7
Principal City Suburban	0.5 0.1	0.3 0.1	78.0 75.2	0.5 0.1	11.6 12.8	0.9 0.2	10.4 12.0	1.1 0.2	44,721 7,075	100 100	0.5 0.1	13,264 1,786	29.7 25.2
Rural	0.1	0.1	75.2 85.2	0.1	8.5	0.2	6.2	0.2	305	100	0.1	1,786	30.5
Total	0.6	0.4	77.7	0.6	11.7	1.0	10.6	1.3	52,101	100	0.6	15,143	29.1
Subtotal	100.0	100.0	87.8	100.0	7.1	100.0	5.1	100.0	8,326,136	100	100.0	3,263,501	39.2
Tract not known Total	0.0 100.0	0.0 100.0	95.0 87.8	0.6	4.1 7.1	0.3	1.0 5.1	0.1	49,577 8,375,713	100 100	0.6	24,379 3,287,880	49.2 39.3
Memo: Number of loans													
Subtotal				7,308,612		590,335		427,189					
Tracts not known Total				47,085 7,355,697		2,020 592,355		472 427,661					
Number of businesses (millions) Population (millions)	15.5	320.5											

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

Characteristics of neighborhood			,	Amount of I	oans (thou	sands of do	ollars)			MEMO Amount of to firm with reven \$1 million o	loans s ues of
	100,000	or less	100,001 t	o 250,000	More than	n 250,000 nillion		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 Suburban	30.6 34.3	44.9 46.1	20.6 20.7	43.7	48.8 45.0	49.8 42.1	219,238,631 201,045,983	100 100	47.7 43.7	51,663,635 50,781,675	23.6 25.3
Rural Subtotal	34.0 32.5	9.0 100.0	21.5 20.7	8.9 100.0	44.5 46.8	8.2 100.0	39,535,146 459,819,760	100 100	8.6 100.0	11,677,042 114,122,352	29.5 24.8
Tract not known Total	73.8 32.7	1.0	14.6 20.7	0.2	11.6 46.6	0.1	1,965,431 461,785,191	100 100	0.4	895,765 115,018,117	45.6 24.9
Area Income Low (less than 50) 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 Rural Total	29.9 30.1 27.6	1.1 0.1 5.2	20.6 21.5 20.9	1.2 0.1 6.2	49.5 48.4 51.5	1.3 0.1 6.7	5,582,322 498,023 27,995,996	100 100 100	1.2 0.1 6.1	1,184,284 128,987 5,802,849	21.2 25.9 20.7
Moderate (50 to 79) 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 Rural Total	32.2 32.9 30.4	7.0 1.2 17.3	20.8 22.2 20.8		47.0 44.9 48.8	7.1 1.1 19.4	32,681,888 5,433,429 85,395,420	100 100 100	7.1 1.2 18.6	7,573,738 1,516,444 19,541,085	23.2 27.9 22.9
Middle (80 to 119) 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 Rural Total	33.4 34.1 32.6	18.7 5.6 37.1	20.8 21.4 20.8	18.3 5.5 37.1	45.8 44.6 46.6	17.9 5.1 36.8	83,879,171 24,665,401 169,991,724	100 100 100	18.2 5.4 37.0	20,825,690 7,287,521 42,893,360	24.8 29.5 25.2
Upper (120 or more) 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 Rural Total	36.7 34.9 34.7	19.2 2.1 39.8	20.5 21.4 20.5	2.0	42.8 43.7 44.8	15.6 1.8 35.8	78,171,877 8,917,413 171,553,254	100 100 100	17.0 1.9 37.3	21,109,362 2,738,587 45,139,791	27.0 30.7 26.3
Income not reported 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 Rural Total	18.6 30.4 20.9	0.1 0.0 0.7	20.5 21.3 20.6	0.2 0.0 1.1	60.9 48.3 58.5	0.2 0.0 1.3	730,725 20,880 4,883,366	100 100 100	0.2 0.0 1.1	88,601 5,503 745,267	12.1 26.4 15.3
Subtotal	32.5	100.0	20.7	100.0	46.8	100.0	459,819,760	100		114,122,352	24.8
Tract not known Total	73.8 32.7	1.0	14.6 20.7		11.6 46.6	0.1	1,965,431 461,785,191	100 100		895,765 115,018,117	45.6 24.9
Memo: Amount of loans											
Subtotal Tracts not known Total		149,611,663 1,451,254 151,062,917		95,099,808 286,989 95,386,797		215,108,289 227,188 215,335,477					

## 4.3. Number of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2020

Popu Location Principal City Suburban Rural Subtotal Tract not known Total Area Income Low (less than 50) Principal City	39.2 46.4 14.4 100.0 0.0 100.0	100,000 Percent 80.6 79.0 77.1 78.0	MEMO Percent of small farm loans		MEMO Percent of small		n 250,000 nillion MEMO		All		\$1 million	
Location  Principal City Suburban Rural Subtotal  Tract not known Total Area Income Low (less than 50)	39.2 46.4 14.4 100.0	80.6 79.0 77.1	Percent of small farm loans		Percent of small		МЕМО					
Principal City Suburban Rural Subtotal  Tract not known Total Area Income Low (less than 50)	46.4 14.4 100.0	79.0 77.1	9.3		farm Ioans	Percent	Percent of small farm loans	Total	Percent	MEMO Percent of small farm loans	Total	MEMO Percent of small farm loans
Suburban Rural Subtotal  Tract not known Total Area Income Low (less than 50)	46.4 14.4 100.0	79.0 77.1	9.3									
Total Area Income Low (less than 50)			31.4 59.3 100.0	11.9 12.8 14.1 13.5	7.9 29.5 62.6 100.0	7.5 8.2 8.8 8.5	7.9 30.0 62.0 100.0	17,898 61,873 119,526 199,297	100 100 100 100	9.0 31.0 60.0 100.0	9,682 33,674 68,934 112,290	54.1 54.4 57.7 56.3
Low (less than 50)		96.0 78.1	0.8	3.6 13.4	0.2	0.5 8.4	0.0	1,312 200,609	100 100	0.7	698 112,988	53.2 56.3
Suburban Rural	5.0 1.5 0.2	82.9 81.5 72.7	0.2 0.2 0.1	11.1 10.6 16.4	0.2 0.1 0.1	6.0 7.9 10.9	0.2 0.2 0.1	449 379 128	100 100 100	0.2 0.2 0.1	214 181 66	47.7 47.8 51.6
Total  Moderate (50 to 79)	6.6	81.0	0.5	11.6	0.4	7.4	0.4	956	100	0.5	461	48.2
Principal City Suburban Rural Total	10.4 9.0 2.2 21.6	82.5 81.5 79.3 80.6	1.0 4.0 4.2 9.3	10.4 11.5 13.2 12.1	0.7 3.3 4.1 8.1	7.1 7.0 7.6 7.3	0.8 3.2 3.7 7.7	1,883 7,723 8,288 17,894	100 100 100 100	0.9 3.9 4.2 9.0	945 3,922 4,803 9,670	50.2 50.8 58.0 54.0
Middle (80 to 119) Principal City Suburban	12.3 21.3	79.4 77.5	3.9 20.3	13.1 13.7	3.7 20.7	7.4 8.8	3.3 21.1	7,640 40,635	100 100	3.8 20.4	4,194 22,517	54.9 55.4
Rural Total	9.5 43.0	76.9 77.2	46.0 70.2	14.2 14.0	49.3 73.7	8.9 8.8	48.7 73.2	93,008 141,283	100 100	46.7 70.9	53,526 80,237	57.5 56.8
Upper (120 or more) Principal City Suburban Rural Total	11.2 14.6 2.5 28.3	81.1 82.0 77.5 79.7	4.1 6.9 9.0 20.0	11.2 10.9 13.6 12.2	3.3 5.3 9.1 17.7	7.7 7.1 8.9 8.1	3.6 5.5 9.5 18.6	7,883 13,110 18,102 39,095	100 100 100 100	4.0 6.6 9.1 19.6	4,311 7,041 10,539 21,891	54.7 53.7 58.2 56.0
Income not reported Principal City Suburban Rural	0.3 0.1 0.0	74.4 61.5 0.0	0.0 0.0 0.0	4.7 23.1 0.0	0.0 0.0 0.0	20.9 15.4 NaN	0.1 0.0 0.0	43 26 0	100 100 100	0.0 0.0 0.0	18 13 0	41.9 50.0 0.0
Total	0.4	69.6	0.0	11.6	0.0	18.8	0.1	69	100	0.0	31	44.9
Subtotal	100.0	78.0	100.0	13.5	100.0	8.5		199,297	100	100.0	112,290	56.3
Tract not known Total Memo: Number of loans	0.0 100.0	96.0 78.1	0.8	3.6 13.4		0.5 8.4		1,312 200,609	100 100	0.7	698 112,988	53.2 56.3
Subtotal Tracts not known Total			155,494 1,259 156,753		26,868 47 26,915		16,935 6 16,941					
Number of businesses (millions) Population (millions)												

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

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

#### 5. Community development lending, 2020

Asset size of lender (millions of dollars)	Number o	f loans	Amount o		MEMO: CRA reporters				
	Total	Percent	Total	Percent	Number	Percent	levelopment ns		
							Number extending	Percent extending	
Institution Assets	-	<u>-</u>	-	<u>-</u>	-	-	•		
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	