Table 1. Small loans to businesses and farms, 2014-2022

					Year				
Item	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total business loans (Originations plus Purchases)									
Number Memo: Originations	5,598,783 5,435,934	6,073,233 5,854,272	7,476,650 6,106,355	6,552,535 6,197,230	7,078,521 6,702,217	7,637,724 7,219,295	8,375,713 8,003,316	9,432,123 9,013,594	8,883,889 8,497,861
Dollar (thousands) Memo: Originations	214,309,104 208,009,395	227,824,121 219,703,482	256,500,092 229,278,587	242,459,574 231,407,996	254,829,869 242,186,033	264,874,988 250,924,285	461,785,191 448,457,821	371,043,036 354,492,884	284,593,268 266,738,954
Percent to small firms ¹ by number by dollars	45.6 34.6	50.5 35.6	43.5 33.1	49.8 35.0	45.0 32.8	46.7 33.1	39.3 24.9	45.2 27.9	51.7 34.2
Total farm loans (Originations plus Purchases) Number Memo: Originations	173,058 172,217	176,340 172,544	178,060 177,242	201,000 200,319	201,388 198,562	205,498 203,266	200,609 199,771	255,432 252,517	209,890 206,398
Dollar (thousands) Memo: Originations	12,953,468 12,855,100	13,584,579 13,505,842	13,422,593 13,363,472	13,911,585 13,820,828	14,038,728 13,905,860	14,030,184 13,966,396	15,129,648 15,072,967	15,031,557 14,892,795	14,640,840 14,396,285
Percent to small firms ¹ by number by dollars	59.5 66.1	59.7 67.4	59.7 69.1	57.7 69.8	45.3 68.9	59.1 69.1	56.3 66.2	58.9 67.2	58.6 64.6
Activity of CRA reporters as a percentage of ²									
All small loans to businesses by depositories by number of loans by amount of loans	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	87.7 75.0	80.8 74.8
All small loans to farms by depositories by number of loans by amount of loans	37.2 26.5	37.4 28.3	38.2 28.8	42.6 29.9	42.9 30.5	41.1 31.3	42.9 32.2	43.7 32.5	47.3 34.3

Table	1.	Continued

					Year				
Item	2014	2015	2016	2017	2018	2019	2020	2021	2022
Distribution of business loans by asset size of									
ender ³									
by number of loans (percent)									
small	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.
medium	1.1	1.0	1.4	1.4	1.3	1.1	1.1	0.7	0
arge	98.8	99.0	98.6	98.6	98.7	98.9	98.9	99.3	99
otal	100	100	100	100	100	100	100	100	1(
y amount of loans (percent) ⁴									
small	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	C
medium	4.7	4.1	3.5	3.4	2.9	2.4	1.8	1.6	0
arge	95.2	95.9	96.5	96.5	97.1	97.5	98.2	98.4	99
Fotal	100	100	100	100	100	100	100	100	1(
Distribution of farm loans by asset size of lender ³									
by number of loans (percent)									
small	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0	(
nedium	7.3	6.4	5.4	4.1	3.6	4.0	2.1	1.0	(
	92.2			95.9			97.9	99.0	99
arge		93.1	94.6		96.4	96.0			
otal	100	100	100	100	100	100	100	100	1
y amount of loans (percent)	0.5	0 5	0.0				0.0		
mall	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0	
nedium	9.4	8.4	7.2	6.5	5.6	6.3	2.9	1.5	
arge	90.1	91.1	92.8	93.5	94.4	93.7	97.1	98.5	9
`otal	100	100	100	100	100	100	100	100	1
Distribution of husiness loops by income of									
Distribution of business loans by income of census tract ⁵									
y number of loans									
ow	4.8	4.9	4.6	5.2	5.2	5.2	5.3	5.3	4
noderate	17.0	17.2	16.7	17.9	17.7	17.8	17.8	18.2	18
niddle	39.8	39.7	39.1	37.7	37.4	37.5	37.4	37.9	3
upper	38.1	37.9	39.4	38.6	39.1	38.9	38.9	38.0	3'
ncome not reported	0.3	0.3	0.3	0.6	0.6	0.6	0.6	0.6	1
`otal	100	100	100	100	100	100	100	100	1
y amount of loans									
ow	6.0	5.9	5.8	6.1	6.1	6.1	6.1	6.0	4
moderate	18.7	18.6	18.1	18.6	18.6	18.4	18.6	18.5	1
middle	39.3	18.6 39.1	38.6	37.5	37.4	37.5	37	37.3	3
upper	35.4	35.9	37.0	36.9	36.9	37.0	37.3	37.1	30
ncome not reported	0.6	0.6	0.6	1.0	1.0	1.0	1.1	1.1	
otal	100	100	100	100	100	100	100	100	1
lemo:									
Number of reporters									
commercial banks	603	597	582	585	571	571	570	568	5
savings institutions	164	154	144	133	129	124	117	117	1
	767	751	726	718	700	695	687	685	7

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 an	d purchases	s of sma	ll loans to b	ousiness	ses and farr	ns, by s	ize of loan,	2022		
Type of borrower and loan			ns	MEMO Loans to firms revenues of \$1 million or						
	100,000 o	r less	100,001 to 2	50,000	More than 2	250,000				
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
	-			Number	of Loans					-
Business										
Originations Purchases Total Farm	8,033,839 354,041 8,387,880	94.5 91.7 94.4	247,815 20,759 268,574	2.9 5.4 3.0	216,207 11,228 227,435	2.5 2.9 2.6	8,497,861 386,028 8,883,889	100 100 100	4,447,144 146,309 4,593,453	37.9
Originations Purchases Total All	165,251 2,913 168,164	80.1 83.4 80.1	24,820 300 25,120	12.0 8.6 12.0	16,327 279 16,606	7.9 8.0 7.9	206,398 3,492 209,890	100 100 100	122,787 109 122,896	3.1
Originations Purchases Total	8,199,090 356,954 8,556,044	94.2 91.6 94.1	272,635 21,059 293,694	3.1 5.4 3.2	232,534 11,507 244,041	2.7 3.0 2.7	8,704,259 389,520 9,093,779	100 100 100	4,569,931 146,418 4,716,349	
			Amount of	loans (th	ousands of do	ollars)				
Business										
Originations Purchases Total Farm	108,367,708 9,181,468 117,549,176	40.6 51.4 41.3	41,569,643 3,135,788 44,705,431	15.6 17.6 15.7	116,801,603 5,537,058 122,338,661	43.8 31.0 43.0	266,738,954 17,854,314 284,593,268	100 100 100	93,658,724 3,748,956 97,407,680	21.0
Originations Purchases Total All	4,000,177 86,659 4,086,836	27.8 35.4 27.9	4,300,689 54,056 4,354,745	29.9 22.1 29.7	6,095,419 103,840 6,199,259	42.3 42.5 42.3	14,396,285 244,555 14,640,840	100 100 100	9,450,419 6,544 9,456,963	2.7
Originations Purchases Total	112,367,885 9,268,127 121,636,012	40.0 51.2 40.6	45,870,332 3,189,844 49,060,176	16.3 17.6 16.4	122,897,022 5,640,898 128,537,920	43.7 31.2 43.0	281,135,239 18,098,869 299,234,108	100 100 100	103,109,143 3,755,500 106,864,643	

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, 2022

and loan and distril Type of borrower and loan			Ins	titutions,	by asset size of dollars)				All institu	tions
	Less tha	an 100	100 to 2	249	250 to 1	,383	1,384 or	more		
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
				Number	of Loans					
Business										
Originations		0.0	0		9,719		8,488,142		8,497,861	100
Purchases		0.0	0		4,257		381,771	98.9	386,028	100
Total	(0.0	0	0.0	13,976	0.2	8,869,913	99.8	8,883,889	100
Farm										
Originations	(0.0	0	0.0	1,534	0.7	204,864	99.3	206,398	100
Purchases		0.0	0		5		3,487		3,492	100
Total	(0.0	0	0.0	1,539	0.7	208,351	99.3	209,890	100
All										
Originations	(0.0	0	0.0	11,253	0.1	8,693,006	99.9	8,704,259	100
Purchases		0.0	0		4,262		385,258		389,520	100
Total		0.0	0		15,515		9,078,264		9,093,779	100
			Amount o	f Ioans (th	ousands of do	ollars)				
Business									000 700 054	100
Originations		0.0	0		1,770,911	0.7	264,968,043		266,738,954	100
Purchases		0.0	0		164,658		17,689,656		17,854,314	100
Total	(0.0	0	0.0	1,935,569	0.7	282,657,699	99.3	284,593,268	100
Farm										
Originations		0.0	0		185,019		14,211,266		14,396,285	100
Purchases		0.0	0		1,268		243,287		244,555	100
Total	(0.0	0	0.0	186,287	1.3	14,454,553	98.7	14,640,840	100
All										
Originations	(0.0	0	0.0	1,955,930	0.7	279,179,309	99.3	281,135,239	100
Purchases	(0.0	0	0.0	165,926	0.9	17,932,943	99.1	18,098,869	100
Total	(0.0	0	0.0	2,121,856	0.7	297,112,252	99.3	299,234,108	100
MEMO Number of										
institutions reporting	0		0		60		651		711	
Number of institutions extending										
loans	0		0		57		618		675	

4.1. Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2022

amount of lendin										MEN Number o to fin with reve \$1 million	of loans ms nues of		
			100,000	or less	100,001 t	o 250,000	More than to 1 m			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		ropulation	1 or och	louno	1 droom	louno	1 di di di li	louno	Total	1 0100111	louno	Total	lound
Principal City	42.7	38.8	94.1	42.7	3.1	44.3	2.8	46.4	3,780,011	100	42.8	1,902,432	50.3
Suburban	45.9	47.6	94.9	48.4	2.8	44.3	2.3	42.9	4,250,992	100	48.1	2,236,417	52.6
Rural	11.4	13.6	93.1	8.9	3.8	11.4	3.0	10.7	799,996	100	9.1	432,441	54.1
Subtotal	100.0	100.0	94.4	100.0	3.0	100.0	2.6	100.0	8,830,999	100	100.0	4,571,290	51.8
Tract not known Total	0.0 100.0	0.0 100.0	99.2 94.4	0.6	0.6 3.0	0.1	0.2 2.6	0.0	52,890 8,883,889	100 100	0.6	22,163 4,593,453	41.9 51.7
Area Income													
Low (less than 50)													
Principal City	3.2	4.0	93.1	3.0	3.6	3.5	3.3	3.9	264,381	100	3.0	128,478	48.6
Suburban	1.2	1.5	94.2	1.2	3.1	1.2	2.7	1.2	102,064	100	1.2	51,034	50.0
Rural	0.2	0.2	92.2	0.1	4.3	0.2	3.5	0.2	9,917	100	0.1	4,966	50.1
Total	4.5	5.7	93.4	4.2	3.5	4.9	3.2	5.3	376,362	100	4.3	184,478	49.0
Moderate (50 to 79)													
Principal City	9.5	10.2	93.8	9.2	3.2	9.8	2.9	10.5	814,521	100	9.2	407,201	50.0
Suburban	7.8	9.3	94.7	8.0	2.9	7.5	2.4	7.4	700,489	100	7.9	365,518	52.2
Rural	1.8	2.3	93.1	1.3	3.9	1.6	3.1	1.5	113,214	100	1.3	59,900	52.9
Total	19.2	21.8	94.2	18.4	3.1	19.0	2.7	19.4	1,628,224	100	18.4	832,619	51.1
Middle (80 to 119) Principal City	13.0	12.5	94.3	12.8	3.0	12.7	2.7	13.4	1,131,156	100	12.8	582,946	51.5
Suburban	19.7	21.4	94.8	20.2	2.9	18.9	2.3	18.2	1,775,367	100	20.1	938,038	52.8
Rural	6.9	8.3	93.1	5.3	3.9	7.0	3.0	6.3	476,790	100	5.4	260,364	54.6
Total	39.7	42.3	94.4	38.3	3.1	38.6	2.6	38.0	3,383,313	100	38.3	1,781,348	52.7
Upper (120 or more)	15.8	11.3	94.4	16.7	3.0	16.7	2.6	16.9	4 474 500	100	16.7	744,559	50.5
Principal City Suburban	16.9	15.1	94.4 95.2	18.8	3.0 2.6	16.2	2.0	15.6	1,474,589 1,649,046	100	18.7	871,110	52.8
Rural	2.4	2.7	93.4	2.2	2.0	2.6	3.0	2.6	194,541	100	2.2	104,375	52.8
Total	35.1	2.7	93.4 94.7	37.7	2.9	35.5	2.4	35.1	3,318,176	100	37.6	1,720,044	51.8
	55.1	23.1	34.7	51.1	2.9	55.5	2.4	55.1	5,510,170	100	57.0	1,720,044	51.0
Income not reported Principal City	1.2	0.7	91.6	1.0	4.4	1.6	4.0	1.7	95,364	100	1.1	39,248	41.2
Suburban	0.3	0.7	91.6	0.3	4.4 4.1	0.4	4.0	0.4	95,364 24,026	100	0.3	39,248 10,717	41.2
Rural	0.3	0.3	91.7	0.3	4.1	0.4	3.8	0.4	3,388	100	0.3	1,767	44.0 52.2
Total	1.5	1.1	92.0	1.3	4.2	2.0	4.0	2.2	122,778	100	1.4	51,732	42.1
Subtotal	100.0	100.0	94.4	100.0	3.0	100.0	2.6	100.0	8,830,999	100	100.0	4,571,290	51.8
Gubiotai	100.0	100.0	34.4	100.0	5.0	100.0	2.0	100.0	0,000,999	100	100.0	7,571,230	51.0
Tract not known	0.0	0.0	99.2	0.6	0.6	0.1	0.2	0.0	52,890	100	0.6	22,163	41.9
Total	100.0	100.0	94.4		3.0		2.6		8,883,889	100		4,593,453	51.7
Memo: Number of loans													
Subtotal				8,335,390		268,280		227,329					
Tracts not known Total				52,490 8,387,880		294 268,574		106 227,435					
Number of	15 0					-							
Number of businesses (millions)	15.6												
Population (millions)		334.7											

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2022

Characteristics of neighborhood			,	Amount of I	oans (thou	sands of de	ollars)			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 Suburban	39.4 43.6	43.0 47.5	15.6 15.4	44.5 44.0	45.0 41.0	47.0 42.7	127,714,436 127,500,759	100 100	45.0 44.9	41,721,048 44,175,801	34.6	
Rural Subtotal	38.4 41.2	9.4 100.0	17.8 15.7	11.4 100.0	43.8 43.1	10.3 100.0	28,758,430 283,973,625	100 100	10.1 100.0	11,325,333 97,222,182		
Tract not known Total	84.2 41.3	0.4	7.5 15.7	0.0	8.3 43.0	0.0	619,643 284,593,268	100 100		185,498 97,407,680		
Area Income Low (less than 50) Principal City Suburban	34.7 38.9	2.9 1.1	16.1 15.6	3.6 1.2	49.2 45.4	4.0 1.2	9,846,820 3,362,889	100 100	3.5 1.2	2,959,158 1,070,644		
Rural Total <i>Moderate (50 to 79)</i>	33.4 35.7	0.1 4.1	18.1 16.0	0.2 4.9	48.6 48.3	0.2 5.4	381,998 13,591,707	100 100	0.1 4.8	153,077 4,182,879	40.1	
Principal City Suburban Rural	37.6 41.6 37.7	9.0 7.5 1.3	15.8 15.9 18.2	9.9 7.5 1.6	46.6 42.5 44.2	10.6 7.4 1.4	27,913,203 21,202,121 4,001,116	100 100 100	9.8 7.5 1.4	8,676,594 7,031,311 1,552,443	33.2	
Total <i>Middle (80 to 119)</i> Principal City	39.2 40.0	17.8 12.6	16.0 15.5	19.0 12.8	44.8 44.6	19.4 13.5	53,116,440 36,953,989	100 100	18.7 13.0	17,260,348	32.5 33.4	
Suburban Rural Total	43.0 38.5 41.2	19.6 5.6 37.9	15.7 18.1 16.0	18.8 7.0 38.6	41.3 43.4 42.8	18.1 6.1 37.6	53,472,664 17,150,456 107,577,109	100 100 100	18.8 6.0 37.9	18,253,577 6,778,301 37,364,539	34.1 39.5	
<i>Upper (120 or more)</i> Principal City Suburban	41.6 45.7	17.3 18.9	15.4 14.9	16.8 16.1	43.1 39.4	17.2 15.6	48,746,930 48,419,622	100 100	17.2 17.1	16,691,682 17,578,401		
Rural Total	39.3 43.3	2.3 38.6	16.8 15.2	2.6	43.9 41.4	2.5 35.3	6,933,957 104,100,509	100 100 100	2.4 36.7	2,738,384 37,008,467	39.5	
Income not reported Principal City Suburban	33.5 33.0	1.2 0.3	16.4 15.8	1.6 0.4	50.1 51.2	1.7 0.4	4,253,494 1,043,463	100 100		1,060,953 241,868	23.2	
Rural Total	32.8 33.4	0.0 1.6	16.7 16.3	0.1 2.0	50.5 50.3	0.1 2.2	139,826 5,436,783	100 100	0.0 1.9	58,387 1,361,208		
Subtotal	41.2	100.0	15.7	100.0	43.1	100.0	283,973,625	100		97,222,182		
Tract not known Total Memo:	84.2 41.3		7.5 15.7		8.3 43.0	0.0	619,643 284,593,268	100 100		185,498 97,407,680		
Amount of loans Subtotal Tracts not known Total		17,027,224 521,952 17,549,176		44,659,073 46,358 44,705,431		22,287,328 51,333 22,338,661						

4.3. Number of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2022

amount of lendin	MEMO Share of U.S. population			Nur	nber of loar	ns, by size	category (de	ollars)			MEN Number o to far	of loans ms			
Characteristics of neighborhood	(percent)										with revenues of \$1 million or less				
		100,000	or less	100,001 t	o 250,000	More than to 1 n	n 250,000 nillion		All						
	Population	Percent	MEMO Percent of small farm loans	Percent	MEMO Percent of small farm loans	Percent	MEMO Percent of small farm loans	Total	Percent	MEMO Percent of small farm loans	Total	MEMO Percent of small farm Ioans			
Location	•														
Principal City Suburban Rural Subtotal	38.8 47.6 13.6 100.0	85.6 83.0 77.5 80.0	9.1 33.8 57.1 100.0	8.1 10.1 13.7 12.1	5.7 27.3 67.0 100.0	6.2 6.9 8.8 8.0	6.6 28.2 65.2 100.0	17,693 67,921 122,702 208,316	100 100 100 100	8.5 32.6 58.9 100.0	10,976 39,743 71,426 122,145	62.0 58.5 58.2 58.6			
Tract not known Total	0.0 100.0	99.0 80.1	0.9	0.6 12.0	0.0	0.4 7.9	0.0	1,574 209,890	100 100	0.7	751 122,896	47.7 58.6			
Area Income Low (less than 50) Principal City Suburban Rural	4.0 1.5 0.2	90.6 82.3 80.5	0.2 0.2 0.2	6.5 10.7 13.0	0.1 0.2 0.2	2.9 7.0 6.5	0.1 0.2 0.2	445 441 431	100 100 100	0.2 0.2 0.2	287 259 235	64.5 58.7 54.5			
Total <i>Moderate (50 to 79)</i> Principal City Suburban	5.7 10.2	84.5 88.4	0.7	10.0 6.0	0.5	5.5 5.5	0.4	1,317 2,249	100 100	0.6 1.1	781 1,394	59.3 62.0			
Rural Total	9.3 2.3 21.8	84.7 79.9 82.8	4.9 5.2 11.3	9.5 12.2 10.4		5.8 7.9 6.7	3.4 5.1 9.2	9,712 10,770 22,731	100 100 100	4.7 5.2 10.9	5,602 6,331 13,327	57.7 58.8 58.6			
<i>Middle (80 to 119)</i> Principal City Suburban Rural	12.5 21.4 8.3	83.7 81.2 77.1	42.4	9.6 11.1 14.0	2.7 18.9 51.1	6.7 7.6 8.9	2.9 19.6 49.3	7,204 42,551 91,572	100 100 100	3.5 20.4 44.0	4,440 24,665 53,438	61.6 58.0 58.4			
Total Upper (120 or more) Principal City	42.3 11.3	78.7 86.2 86.9	66.7 4.0 7.9	12.9 7.6 7.6		8.4 6.2 5.5	71.8 2.9 5.0	141,327 7,658	100 100 100	67.8 3.7 7.2	82,543 4,769	58.4 62.3 60.7			
Suburban Rural Total	15.1 2.7 29.1	78.0 82.7	9.3 21.1	13.2 10.2	10.4	5.5 8.8 7.2	5.0 10.5 18.4	15,066 19,781 42,505	100 100 100	9.5 20.4	9,138 11,355 25,262	57.4 59.4			
Income not reported Principal City Suburban Rural Total	0.7 0.3 0.1 1.1	89.8 87.4 82.3 86.5	0.1 0.1 0.2	4.4 8.6 10.6 7.9		5.8 4.0 7.1 5.6	0.0 0.0 0.1 0.1	137 151 141 429	100 100 100 100	0.1 0.1 0.2	86 79 64 229	62.8 52.3 45.4 53.4			
Subtotal	100.0	80.0	100.0	12.1	100.0	8.0	100.0	208,316	100	100.0	122,145	58.6			
Tract not known Total Memo: Number of Ioans	0.0 100.0	99.0 80.1	0.9	0.6 12.0		0.4 7.9	0.0	1,574 209,890	100 100	0.7	751 122,896	47.7 58.6			
Subtotal Tracts not known Total			166,605 1,559 168,164		25,111 9 25,120		16,600 6 16,606								
Number of businesses (millions) Population (millions)	334.7														

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2022

Characteristics of neighborhood				Amount of I	oans (thou	sands of do	ollars)			MEMO Amount of loans to farms with revenues of \$1 million or less	
neighbornood	100,000) or less	100,001 to 250,000 M			n 250,000 nillion		All		\$1 mmon c	11655
	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 Subtotal	30.1 29.6 26.9 27.9	7.1 30.4 62.6 100.0	26.4 28.5 30.7 29.8	5.8 27.4 66.8 100.0	43.5 42.0 42.4 42.4	6.7 28.3 64.9 100.0	956,737 4,184,364 9,481,779 14,622,880	100 100 100 100	6.5 28.6 64.8 100.0	600,065 2,597,994 6,251,434 9,449,493	62.7 62.1 65.9 64.6
Tract not known Total	79.6 27.9	0.3	8.6 29.7	0.0	42.4 11.8 42.3	0.0	17,960 14,640,840	100 100 100		9,449,493 7,470 9,456,963	41.6 64.6
Area Income Low (less than 50) Principal City Suburban Rural	38.0 26.2 30.9	0.2 0.2 0.2	31.8 30.0 34.2	0.1 0.2 0.2	30.2 43.8 34.8	0.1 0.2 0.2	16,162 27,441 28,110	100 100 100	0.1 0.2 0.2	7,534 13,623 15,683	46.6 49.6 55.8
Total <i>Moderate (50 to 79)</i> Principal City Suburban Rural	30.7 32.0 32.8 29.5	0.5 0.8 4.5 5.5	32.0 22.3 28.9 29.5	0.5 0.5 3.7 5.2	37.2 45.7 38.3 41.0	0.4 0.8 3.4 5.1	71,713 106,216 553,581 766,223	100 100 100 100	0.5 0.7 3.8 5.2	36,840 59,628 341,618 508,033	51.4 56.1 61.7 66.3
Total <i>Middle (80 to 119)</i> Principal City Suburban	31.0 28.7 28.2	10.8 3.0 19.7	28.7 28.6 29.0	9.4 2.8 18.9	40.3 42.7 42.8	9.3 2.9 19.6	1,426,020 420,084 2,835,518	100 100 100	9.8 2.9 19.4	909,279 270,053 1,774,552	63.8 64.3 62.6
Rural Total Upper (120 or more)	26.6 27.1	46.9 69.5	30.9 30.3	51.1 72.7	42.5 42.6	49.2 71.7	7,184,032 10,439,634	100 100		4,763,212 6,807,817	66.3 65.2
Principal City Suburban Rural Total	30.8 32.2 26.8 29.0	3.1 6.0 9.8 19.0	25.1 26.2 30.0 28.2	2.4 4.6 10.3 17.2	44.1 41.6 43.2 42.8	2.9 5.1 10.4 18.4	408,398 760,867 1,493,762 2,663,027	100 100 100 100	2.8 5.2 10.2 18.2	259,298 465,156 960,030 1,684,484	63.5 61.1 64.3 63.3
Income not reported Principal City Suburban Rural	30.6 36.3 25.8	0.0 0.1 0.1	12.9 33.6 28.3	0.0 0.1 0.1	56.5 30.1 45.9	0.1 0.0 0.1	5,877 6,957 9,148	100 100 100	0.0 0.0 0.1	3,552 3,045 4,420	60.4 43.8 48.3
Total	30.4	0.2	25.9	0.1	43.7	0.2	21,982	100	0.2	11,017	50.1
Subtotal	27.9	100.0	29.8	100.0	42.4	100.0	14,622,880	100	100.0	9,449,493	64.6
Tract not known Total Memo: Amount of Ioans	79.6 27.9	0.3	8.6 29.7	0.0	11.8 42.3		17,960 14,640,840	100 100		7,470 9,456,963	41.6 64.6
Subtotal Tracts not known Total		4,072,537 14,299 <u>4,086,836</u>		4,353,208 1,537 <u>4,354,745</u>		6,197,135 2,124 6,199,259					

Asset size of lender (millions of dollars)	Number o	f loans	Amount o (thousands o			MEMO: CF	RA reporters		
	Total	Percent	Total	Percent	Number	Percent	Community d	•	
							Number extending	Percent extending	
Institution Assets									
Less than 100	0	0.0	0	0.0			0	0.	
250 to 1,383	426	1.3	505,543	0.3	60	8.4	41	6.	
1,384 or more	31,945	98.7	150,732,564	99.7	651	91.6	592	93.	
All	32,371	100.0	151,238,107	100.0	711	100.0	633	100.	
MEMO: Lending by all affiliates	100	0.3	1,132,476	0.7			11	1.	