

CRA National Aggregate Table 2-1

PAGE: 1 OF 2

Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2009

Characteristics of neighborhood	MEMO Distribution of U.S. businesses and population (percent)		Number of loans, by size category (dollars)									MEMO Number 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				
	Businesses	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													
Principal City	40.0	39.2	93.3	41.2	3.2	44.7	3.5	47.1	2,509,813	100.0	41.5	639,752	25.5
Suburban	43.5	43.7	94.4	44.4	2.7	40.8	2.9	41.6	2,669,262	100.0	44.2	675,201	25.3
Rural	16.5	17.1	94.6	14.4	3.0	14.5	2.4	11.3	864,264	100.0	14.3	233,580	27.0
Subtotal	100.0	100.0	94.0	100.0	2.9	100.0	3.1	100.0	6,043,339	100.0	100.0	1,548,533	25.6
Tract not known	0.0	0.0	98.3	2.7	1.5	1.3	0.2	0.2	160,181	100.0	2.6	58,415	36.5
Total	100.0	100.0	94.1	---	2.9	---	3.0	---	6,203,520	100.0	---	1,606,948	25.9
Area Income													
Low (less than 50)													
Principal City	3.3	3.9	91.2	2.6	4.1	3.8	4.8	4.2	164,632	100.0	2.7	37,390	22.7
Suburban	0.4	0.5	92.4	0.3	3.4	0.4	4.3	0.5	20,647	100.0	0.3	4,368	21.2
Rural	0.1	0.1	93.4	0.1	3.6	0.1	3.1	0.1	3,204	100.0	0.1	659	20.6
Total	3.7	4.5	91.3	3.0	4.0	4.2	4.7	4.7	188,483	100.0	3.1	42,417	22.5
Moderate (50 to 79)													
Principal City	9.8	11.5	92.6	9.1	3.5	10.9	3.9	11.7	559,549	100.0	9.3	133,876	23.9
Suburban	5.7	7.1	93.7	4.9	3.0	5.1	3.3	5.3	297,198	100.0	4.9	71,977	24.2
Rural	1.8	2.1	94.8	1.4	2.9	1.4	2.3	1.1	84,557	100.0	1.4	21,183	25.1
Total	17.2	20.6	93.1	15.4	3.3	17.4	3.6	18.0	941,304	100.0	15.6	227,036	24.1
Middle (80 to 119)													
Principal City	14.4	14.4	93.6	14.6	3.1	15.2	3.4	16.1	887,923	100.0	14.7	231,170	26.0
Suburban	22.2	23.5	94.4	22.0	2.7	20.3	2.8	20.0	1,320,457	100.0	21.8	332,836	25.2
Rural	12.0	12.5	94.8	10.3	2.9	10.0	2.3	7.6	616,135	100.0	10.2	166,690	27.1
Total	48.6	50.4	94.2	46.9	2.9	45.5	2.9	43.7	2,824,515	100.0	46.7	730,696	25.9
Upper (120 or more)													
Principal City	12.4	9.4	94.0	14.7	2.9	14.5	3.1	14.8	887,761	100.0	14.7	235,640	26.5
Suburban	15.1	12.6	94.5	17.1	2.6	15.0	2.9	15.8	1,028,234	100.0	17.0	265,422	25.8
Rural	2.7	2.4	93.6	2.6	3.4	3.1	3.0	2.6	160,295	100.0	2.7	45,041	28.1
Total	30.2	24.4	94.2	34.5	2.8	32.6	3.0	33.2	2,076,290	100.0	34.4	546,103	26.3
Income not reported													
Principal City	0.2	0.1	88.0	0.2	5.3	0.3	6.6	0.4	9,948	100.0	0.2	1,676	16.8
Suburban	0.0	0.0	91.3	0.0	3.7	0.1	5.0	0.1	2,726	100.0	0.0	598	21.9
Rural	0.0	0.0	87.7	0.0	4.1	0.0	8.2	0.0	73	100.0	0.0	7	9.6
Total	0.2	0.1	88.7	0.2	5.0	0.4	6.3	0.4	12,747	100.0	0.2	2,281	17.9
Subtotal	100.0	100.0	94.0	100.0	2.9	100.0	3.1	100.0	6,043,339	100.0	100.0	1,548,533	25.6
Tract not known	0.0	0.0	98.3	2.7	1.5	1.3	0.2	0.2	160,181	100.0	2.6	58,415	36.5
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	Businesses	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
Memo: Number of loans													
Subtotal			5,678,258		178,137		186,944						
Tracts not known			157,388		2,411		382						
Total			5,835,646		180,548		187,326						
Number of Businesses (millions)		14.5											
Population (millions)		285.6											