**CRA National Aggregate Table 2-4** 

Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2003

|                                 | Amount of loans (thousands of dollars) |  |                    |  |                                |  |            |         |  |            | EMO  |
|---------------------------------|--|--|--------------------|--|--------------------------------|--|------------|---------|--|------------|--|
| Characteristics of neighborhood | 100,000 or less                        |  | 100,001 to 250,000 |  | More than 250,000 to 1 million |  |            | All     |  | farms with | of loans to<br>th revenues<br>Ilion or less  |
|                                 | Percent                                | MEMO<br>Percent<br>of small<br>farm<br>loans | Percent            | MEMO<br>Percent<br>of small<br>farm<br>loans | Percent                        | MEMO<br>Percent<br>of small<br>farm<br>loans | Total      | Percent | MEMO<br>Percent<br>of small<br>farm<br>loans | Total      | MEMO<br>Percent<br>of small<br>farm<br>loans |
| Location                        |  |  |                    |  |                                |  |            |         |  |            |  |
| Principal City                  | 29.0                                   | 6.6  | 33.1               | 8.0  | 37.9                           | 10.3   | 1,407,899  | 100.0   | 8.2  | 1,044,518  | 74.2   |
| Suburban                        | 31.6                                   | 19.1   | 33.7               | 21.5   | 34.7                           | 24.9   | 3,721,247  | 100.0   | 21.6   | 2,813,633  | 75.6   |
| Rural                           | 37.9                                   | 74.3   | 34.3               | 70.6   | 27.8                           | 64.8   | 12,059,621 | 100.0   | 70.2   | 10,418,214 | 86.4   |
| Subtotal                        | 35.8                                   | 100.0  | 34.0               | 100.0  | 30.1                           | 100.0  | 17,188,767 | 100.0   | 100.0  | 14,276,365 | 83.1   |
| Tract not known                 | 31.3                                   | 0.5  | 25.3               | 0.5  | 43.4                           | 0.9  | 108,823    | 100.0   | 0.6  | 89,048     | 81.8   |
| Total                           | 35.8                                   |  | 34.0               |  | 30.2                           |  | 17,297,590 | 100.0   |  | 14,365,413 | 83.0   |
| Area Income                     |  |  |                    |  |                                |  |            |         |  |            |  |
| Low (less than 50)              |  |  |                    |  |                                |  |            |         |  |            |  |
| Principal City                  | 24.2                                   | 0.1  | 25.2               | 0.1  | 50.6                           | 0.3  | 30,836     | 100.0   | 0.2  | 18,875     | 61.2   |
| Suburban                        | 21.3                                   | 0.0  | 17.0               | 0.0  | 61.7                           | 0.1  | 7,038      | 100.0   | 0.0  | 3,469      | 49.3   |
| Rural                           | 52.3                                   | 0.2  | 34.4               | 0.1  | 13.3                           | 0.1  | 25,101     | 100.0   | 0.1  | 20,777     | 82.8   |
| Total                           | 35.1                                   | 0.4  | 27.9               | 0.3  | 37.0                           | 0.5  | 62,975     | 100.0   | 0.4  | 43,121     | 68.5   |
| Moderate (50 to 79)             |  |  |                    |  |                                |  |            |         |  |            |  |
| Principal City                  | 29.2                                   | 8.0  | 25.1               | 0.7  | 45.7                           | 1.5  | 165,985    | 100.0   | 1.0  | 109,197    | 65.8   |
| Suburban                        | 28.6                                   | 1.6  | 31.1               | 1.8  | 40.3                           | 2.7  | 341,879    | 100.0   | 2.0  | 239,029    | 69.9   |
| Rural                           | 35.8                                   | 5.8  | 33.3               | 5.6  | 30.9                           | 5.9  | 991,175    | 100.0   | 5.8  | 844,612    | 85.2   |
| Total                           | 33.4                                   | 8.1  | 31.9               | 8.2  | 34.6                           | 10.0   | 1,499,039  | 100.0   | 8.7  | 1,192,838  | 79.6   |
| Middle (80 to 119)              |  |  |                    |  |                                |  |            |         |  |            |  |
| Principal City                  | 29.7                                   | 3.5  | 35.3               | 4.4  | 35.0                           | 4.9  | 732,708    | 100.0   | 4.3  | 555,656    | 75.8   |
| Suburban                        | 32.4                                   | 15.1   | 34.2               | 16.8   | 33.4                           | 18.5   | 2,868,834  | 100.0   | 16.7   | 2,216,848  | 77.3   |
| Rural                           | 38.3                                   | 62.2   | 34.4               | 58.9   | 27.3                           | 52.8   | 10,010,794 | 100.0   | 58.2   | 8,671,443  | 86.6   |
| Total                           | 36.6                                   | 80.8   | 34.4               | 80.1   | 29.0                           | 76.3   | 13,612,336 | 100.0   | 79.2   | 11,443,947 | 84.1   |
| Upper (120 or more)             |  |  |                    |  |                                |  |            |         |  |            |  |
| Principal City                  | 28.1                                   | 2.2  | 33.0               | 2.7  | 38.9                           | 3.6  | 476,847    | 100.0   | 2.8  | 360,053    | 75.5   |
| Suburban                        | 29.4                                   | 2.4  | 32.9               | 2.8  | 37.7                           | 3.7  | 503,118    | 100.0   | 2.9  | 353,961    | 70.4   |
| Rural                           | 36.5                                   | 6.1  | 33.5               | 5.9  | 30.0                           | 6.0  | 1,032,330  | 100.0   | 6.0  | 881,161    | 85.4   |
| Total                           | 32.7                                   | 10.7   | 33.3               | 11.4   | 34.0                           | 13.2   | 2,012,295  | 100.0   | 11.7   | 1,595,175  | 79.3   |
| Income not reported             |  |  |                    |  |                                |  | •          |         |  |            |  |
| Principal City                  | 17.9                                   | 0.0  | 19.7               | 0.0  | 62.4                           | 0.0  | 1,523      | 100.0   | 0.0  | 737        | 48.4   |
| Suburban                        | 49.7                                   | 0.0  | 50.3               | 0.0  | 0.0                            | 0.0  | 378        | 100.0   | 0.0  | 326        | 86.2   |
| Rural                           | 100.0                                  | 0.0  | 0.0                | 0.0  | 0.0                            | 0.0  | 221        | 100.0   | 0.0  | 221        | 100.0  |
| Total                           | 32.1                                   | 0.0  | 23.1               | 0.0  | 44.8                           | 0.0  | 2,122      | 100.0   | 0.0  | 1,284      | 60.5   |
| Subtotal                        | 35.8                                   | 100.0  | 34.0               | 100.0  | 30.1                           | 100.0  | 17,188,767 | 100.0   | 100.0  | 14,276,365 | 83.1   |
| Tract not known                 | 31.3                                   | 0.5  | 25.3               | 0.5  | 43.4                           | 0.9  | 108,823    | 100.0   | 0.6  | 89,048     | 81.8   |
| Total                           | 35.8                                   |  | 34.0               |  | 30.2                           |  | 17,297,590 | 100.0   |  | 14,365,413 | 83.0   |

## **CRA National Aggregate Table 2-4**

## Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2003

|                                 | Amount of loans (thousands of dollars) |  |                    |  |                                   |  |       |         |  | MEMO<br>Amount of loans to                         |  |
|---------------------------------|--|--|--------------------|--|-----------------------------------|--|-------|---------|--|--|--|
| Characteristics of neighborhood | 100,000 or less                        |  | 100,001 to 250,000 |  | More than 250,000<br>to 1 million |  | All   |         |  | farms with revenues of \$1 million or less         |  |
|                                 | Percent                                | MEMO<br>Percent<br>of small<br>farm<br>loans | Percent            | MEMO<br>Percent<br>of small<br>farm<br>loans | Percent                           | MEMO<br>Percent<br>of small<br>farm<br>loans | Total | Percent | MEMO<br>Percent<br>of small<br>farm<br>loans | Total MEMO<br>Percent<br>of small<br>farm<br>loans |  |
| Memo: Amount of                 |  |  |                    |  |                                   |  |       |         |  |  |  |
| loans                           |  |  |                    |  |                                   |  |       |         |  |  |  |
| Subtotal                        | 6                                      | 5,158,343                                    |                    | 5,852,075                                    | 5                                 | 5,178,349                                    |       |         |  |  |  |
| Tracts not known                |  | 34,040                                       |                    | 27,563                                       |                                   | 47,220                                       |       |         |  |  |  |
| Total                           | 6                                      | ,192,383                                     |                    | 5,879,638                                    | 5                                 | 5,225,569                                    |       |         |  |  |  |

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