

# CRA National Aggregate Table 2-4

PAGE: 1 OF 2

## Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2006

| Characteristics of neighborhood | Amount of loans (thousands of dollars) |                                  |                    |                                  |                                |                                  | MEMO<br>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 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 loans |
| <b>Location</b>                 |  |                                  |                    |                                  |                                |                                  |   |         |                                  |           |                                  |
| Principal City                  | 32.3                                   | 8.5                              | 29.7               | 8.4                              | 37.9                           | 11.2                             | 1,156,725   | 100.0   | 9.3                              | 757,938   | 65.5                             |
| Suburban                        | 33.0                                   | 27.6                             | 32.1               | 28.9                             | 34.9                           | 33.0                             | 3,694,654   | 100.0   | 29.7                             | 2,704,866 | 73.2                             |
| Rural                           | 37.3                                   | 64.0                             | 34.0               | 62.8                             | 28.7                           | 55.7                             | 7,587,247   | 100.0   | 61.0                             | 6,084,297 | 80.2                             |
| Subtotal                        | 35.6                                   | 100.0                            | 33.1               | 100.0                            | 31.4                           | 100.0                            | 12,438,626  | 100.0   | 100.0                            | 9,547,101 | 76.8                             |
| Tract not known                 | 67.7                                   | 1.5                              | 14.2               | 0.4                              | 18.2                           | 0.5                              | 102,404   | 100.0   | 0.8                              | 65,261    | 63.7                             |
| Total                           | 35.8                                   | ---                              | 32.9               | ---                              | 31.3                           | ---                              | 12,541,030  | 100.0   | ---                              | 9,612,362 | 76.6                             |
| <b>Area Income</b>              |  |                                  |                    |                                  |                                |                                  |   |         |                                  |           |                                  |
| Low (less than 50)              |  |                                  |                    |                                  |                                |                                  |   |         |                                  |           |                                  |
| Principal City                  | 34.5                                   | 0.2                              | 29.1               | 0.2                              | 36.5                           | 0.2                              | 23,168  | 100.0   | 0.2                              | 11,553    | 49.9                             |
| Suburban                        | 39.0                                   | 0.0                              | 31.1               | 0.0                              | 29.9                           | 0.0                              | 5,001   | 100.0   | 0.0                              | 2,410     | 48.2                             |
| Rural                           | 51.2                                   | 0.1                              | 41.9               | 0.1                              | 6.9                            | 0.0                              | 12,225  | 100.0   | 0.1                              | 10,962    | 89.7                             |
| Total                           | 40.1                                   | 0.4                              | 33.2               | 0.3                              | 26.7                           | 0.3                              | 40,394  | 100.0   | 0.3                              | 24,925    | 61.7                             |
| Moderate (50 to 79)             |  |                                  |                    |                                  |                                |                                  |   |         |                                  |           |                                  |
| Principal City                  | 34.6                                   | 0.9                              | 24.2               | 0.7                              | 41.2                           | 1.2                              | 118,227   | 100.0   | 1.0                              | 66,849    | 56.5                             |
| Suburban                        | 32.3                                   | 3.1                              | 28.9               | 3.0                              | 38.8                           | 4.2                              | 425,685   | 100.0   | 3.4                              | 283,196   | 66.5                             |
| Rural                           | 35.1                                   | 4.3                              | 32.5               | 4.3                              | 32.4                           | 4.5                              | 541,976   | 100.0   | 4.4                              | 436,343   | 80.5                             |
| Total                           | 33.9                                   | 8.3                              | 30.2               | 8.0                              | 35.9                           | 10.0                             | 1,085,888   | 100.0   | 8.7                              | 786,388   | 72.4                             |
| Middle (80 to 119)              |  |                                  |                    |                                  |                                |                                  |   |         |                                  |           |                                  |
| Principal City                  | 31.8                                   | 4.1                              | 30.8               | 4.3                              | 37.4                           | 5.5                              | 576,720   | 100.0   | 4.6                              | 388,001   | 67.3                             |
| Suburban                        | 33.0                                   | 20.9                             | 32.6               | 22.3                             | 34.4                           | 24.7                             | 2,802,659   | 100.0   | 22.5                             | 2,110,279 | 75.3                             |
| Rural                           | 37.4                                   | 53.1                             | 34.2               | 52.2                             | 28.4                           | 45.7                             | 6,277,636   | 100.0   | 50.5                             | 5,040,264 | 80.3                             |
| Total                           | 35.8                                   | 78.2                             | 33.5               | 78.7                             | 30.7                           | 75.9                             | 9,657,015   | 100.0   | 77.6                             | 7,538,544 | 78.1                             |
| Upper (120 or more)             |  |                                  |                    |                                  |                                |                                  |   |         |                                  |           |                                  |
| Principal City                  | 32.3                                   | 3.2                              | 30.0               | 3.2                              | 37.7                           | 4.2                              | 437,465   | 100.0   | 3.5                              | 291,011   | 66.5                             |
| Suburban                        | 33.6                                   | 3.5                              | 31.9               | 3.6                              | 34.6                           | 4.1                              | 460,813   | 100.0   | 3.7                              | 308,935   | 67.0                             |
| Rural                           | 37.6                                   | 6.4                              | 33.8               | 6.2                              | 28.6                           | 5.5                              | 755,053   | 100.0   | 6.1                              | 596,399   | 79.0                             |
| Total                           | 35.1                                   | 13.1                             | 32.3               | 13.0                             | 32.7                           | 13.8                             | 1,653,331   | 100.0   | 13.3                             | 1,196,345 | 72.4                             |
| Income not reported             |  |                                  |                    |                                  |                                |                                  |   |         |                                  |           |                                  |
| Principal City                  | 38.9                                   | 0.0                              | 0.0                | 0.0                              | 61.1                           | 0.0                              | 1,145   | 100.0   | 0.0                              | 524       | 45.8                             |
| Suburban                        | 19.4                                   | 0.0                              | 0.0                | 0.0                              | 80.6                           | 0.0                              | 496   | 100.0   | 0.0                              | 46        | 9.3                              |
| Rural                           | 37.5                                   | 0.0                              | 62.5               | 0.0                              | 0.0                            | 0.0                              | 357   | 100.0   | 0.0                              | 329       | 92.2                             |
| Total                           | 33.8                                   | 0.0                              | 11.2               | 0.0                              | 55.1                           | 0.0                              | 1,998   | 100.0   | 0.0                              | 899       | 45.0                             |
| Subtotal                        | 35.6                                   | 100.0                            | 33.1               | 100.0                            | 31.4                           | 100.0                            | 12,438,626  | 100.0   | 100.0                            | 9,547,101 | 76.8                             |
| Tract not known                 | 67.7                                   | 1.5                              | 14.2               | 0.4                              | 18.2                           | 0.5                              | 102,404   | 100.0   | 0.8                              | 65,261    | 63.7                             |
| Total                           | 35.8                                   | ---                              | 32.9               | ---                              | 31.3                           | ---                              | 12,541,030  | 100.0   | ---                              | 9,612,362 | 76.6                             |

CRA National Aggregate Table 2-4

Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2006

| Characteristics of neighborhood | Amount of loans (thousands of dollars) |  |                    |  |                                |  | MEMO<br>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<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                        |  | 4,422,600                                    |                    | 4,112,446                                    |                                | 3,903,580                                    |   |         |  |       |  |
| Tracts not known                |  | 69,295                                       |                    | 14,507                                       |                                | 18,602                                       |   |         |  |       |  |
| Total                           |  | 4,491,895                                    |                    | 4,126,953                                    |                                | 3,922,182                                    |   |         |  |       |  |