

CRA National Aggregate Table 2-2

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Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2002

Characteristics of neighborhood	Amount of loans (thousands of dollars)									MEMO	
	100,000 or less		100,001 to 250,000		More than 250,000 to 1 million		All			Amount of loans to firms with revenues of \$1 million or less	
	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	29.8	38.0	17.9	39.8	52.2	42.4	100,877,837	100.0	40.5	42,547,553	42.2
Suburban	32.3	43.6	17.5	41.3	50.2	43.3	107,013,534	100.0	43.0	45,157,803	42.2
Rural	35.7	18.4	20.9	18.8	43.3	14.3	40,911,716	100.0	16.4	23,182,849	56.7
Subtotal	31.9	100.0	18.3	100.0	49.9	100.0	248,803,087	100.0	100.0	110,888,205	44.6
Tract not known	67.3	3.6	8.0	0.8	24.8	0.9	4,422,201	100.0	1.7	989,651	22.4
Total	32.5	---	18.1	---	49.4	---	253,225,288	100.0	---	111,877,856	44.2
Area Income											
Low (less than 50)											
Principal City	26.0	3.5	17.8	4.2	56.2	4.8	10,666,801	100.0	4.3	3,866,713	36.2
Suburban	31.8	0.3	17.2	0.3	51.0	0.3	756,379	100.0	0.3	251,813	33.3
Rural	35.7	0.1	21.3	0.1	43.0	0.1	222,236	100.0	0.1	132,404	59.6
Total	26.6	3.9	17.8	4.6	55.6	5.2	11,645,416	100.0	4.7	4,250,930	36.5
Moderate (50 to 79)											
Principal City	29.4	8.2	17.7	8.7	52.9	9.5	22,231,281	100.0	8.9	8,411,369	37.8
Suburban	32.6	4.8	17.1	4.4	50.3	4.7	11,567,743	100.0	4.6	4,585,103	39.6
Rural	37.3	1.9	20.2	1.8	42.5	1.4	4,016,689	100.0	1.6	2,173,977	54.1
Total	31.2	14.9	17.8	14.8	51.0	15.5	37,815,713	100.0	15.2	15,170,449	40.1
Middle (80 to 119)											
Principal City	30.6	13.9	17.9	14.2	51.5	15.0	36,132,655	100.0	14.5	15,523,047	43.0
Suburban	32.7	23.2	18.0	22.3	49.2	22.3	56,269,192	100.0	22.6	23,963,027	42.6
Rural	36.9	12.5	20.9	12.3	42.1	9.1	26,723,201	100.0	10.7	14,972,469	56.0
Total	33.0	49.6	18.6	48.9	48.3	46.4	119,125,048	100.0	47.9	54,458,543	45.7
Upper (120 or more)											
Principal City	30.8	11.9	18.2	12.3	51.0	12.6	30,668,118	100.0	12.3	14,415,745	47.0
Suburban	31.5	15.2	17.0	14.3	51.5	15.9	38,330,821	100.0	15.4	16,331,805	42.6
Rural	31.9	4.0	21.2	4.6	46.9	3.7	9,837,149	100.0	4.0	5,861,073	59.6
Total	31.3	31.1	18.0	31.2	50.7	32.2	78,836,088	100.0	31.7	36,608,623	46.4
Income not reported											
Principal City	26.2	0.4	17.0	0.4	56.8	0.5	1,178,982	100.0	0.5	330,679	28.0
Suburban	30.7	0.0	11.8	0.0	57.5	0.0	89,399	100.0	0.0	26,055	29.1
Rural	24.9	0.0	19.4	0.0	55.7	0.1	112,441	100.0	0.0	42,926	38.2
Total	26.4	0.5	16.8	0.5	56.7	0.6	1,380,822	100.0	0.6	399,660	28.9
Subtotal	31.9	100.0	18.3	100.0	49.9	100.0	248,803,087	100.0	100.0	110,888,205	44.6
Tract not known	67.3	3.6	8.0	0.8	24.8	0.9	4,422,201	100.0	1.7	989,651	22.4
Total	32.5	---	18.1	---	49.4	---	253,225,288	100.0	---	111,877,856	44.2

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Memo: Amount of loans											
Subtotal		79,270,860		45,433,083		124,099,144					
Tracts not known		2,975,672		351,694		1,094,835					
Total		82,246,532		45,784,777		125,193,979					