

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, 2012

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													
MSA/MD	86.1	83.8	93.3	87.0	3.1	86.0	3.6	88.7	4,893,214	100.0	87.0	1,932,029	39.5
Non-MSA/MD	13.9	16.2	93.6	13.0	3.4	14.0	3.0	11.3	728,832	100.0	13.0	274,991	37.7
Subtotal	100.0	100.0	93.4	100.0	3.2	100.0	3.5	100.0	5,622,046	100.0	100.0	2,207,020	39.3
Tract not known	0.0	0.0	99.0	4.6	0.8	1.1	0.2	0.2	254,159	100.0	4.3	38,849	15.3
Total	100.0	100.0	93.6	---	3.0	---	3.3	---	5,876,205	100.0	---	2,245,869	38.2
Area Income													
Low (less than 50)													
MSA/MD	5.4	6.0	90.6	4.4	4.3	6.2	5.1	6.6	255,676	100.0	4.5	89,166	34.9
Non-MSA/MD	0.2	0.2	90.7	0.1	5.4	0.2	3.9	0.1	6,867	100.0	0.1	2,528	36.8
Total	5.6	6.2	90.6	4.5	4.3	6.4	5.1	6.8	262,543	100.0	4.7	91,694	34.9
Moderate (50 to 79)													
MSA/MD	17.7	18.7	92.3	14.8	3.6	17.0	4.2	18.0	844,693	100.0	15.0	311,700	36.9
Non-MSA/MD	2.0	2.4	92.9	1.6	3.7	1.9	3.3	1.6	91,231	100.0	1.6	33,944	37.2
Total	19.8	21.2	92.3	16.5	3.6	18.9	4.1	19.5	935,924	100.0	16.6	345,644	36.9
Middle (80 to 119)													
MSA/MD	34.2	34.2	93.5	32.8	3.1	31.7	3.4	32.2	1,840,729	100.0	32.7	709,745	38.6
Non-MSA/MD	9.2	10.6	93.8	8.6	3.3	8.9	2.9	7.0	478,671	100.0	8.5	178,134	37.2
Total	43.3	44.9	93.6	41.4	3.1	40.6	3.3	39.2	2,319,400	100.0	41.3	887,879	38.3
Upper (120 or more)													
MSA/MD	28.7	24.7	94.0	34.6	2.8	30.6	3.2	31.3	1,932,560	100.0	34.4	816,319	42.2
Non-MSA/MD	2.4	2.9	93.2	2.7	3.5	3.0	3.3	2.6	151,952	100.0	2.7	60,357	39.7
Total	31.1	27.6	93.9	37.3	2.9	33.6	3.2	33.9	2,084,512	100.0	37.1	876,676	42.1
Income not reported													
MSA/MD	0.2	0.2	89.0	0.3	4.8	0.5	6.2	0.6	19,556	100.0	0.3	5,099	26.1
Non-MSA/MD	0.0	0.0	84.7	0.0	5.4	0.0	9.9	0.0	111	100.0	0.0	28	25.2
Total	0.2	0.2	89.0	0.3	4.8	0.5	6.2	0.6	19,667	100.0	0.3	5,127	26.1
Subtotal	100.0	100.0	93.4	100.0	3.2	100.0	3.5	100.0	5,622,046	100.0	100.0	2,207,020	39.3
Tract not known	0.0	0.0	99.0	4.6	0.8	1.1	0.2	0.2	254,159	100.0	4.3	38,849	15.3
Total	100.0	100.0	93.6	---	3.0	---	3.3	---	5,876,205	100.0	---	2,245,869	38.2
Memo: Number of loans													
Subtotal			5,248,521		177,158		196,367						
Tracts not known			251,628		2,050		481						
Total			5,500,149		179,208		196,848						
Number of Businesses (millions)	13.3												

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PAGE: 2 OF 2

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