

CRA National Aggregate Table 2-1

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Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2008

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	41.2	39.0	95.0	42.2	2.4	44.0	2.6	46.6	4,386,899	100.0	42.3	1,362,799	31.1
Suburban	42.8	43.7	95.8	46.0	2.1	40.9	2.2	41.7	4,747,858	100.0	45.8	1,484,763	31.3
Rural	16.0	17.2	94.7	11.8	2.9	15.1	2.3	11.7	1,236,009	100.0	11.9	458,169	37.1
Subtotal	100.0	100.0	95.3	100.0	2.3	100.0	2.4	100.0	10,370,766	100.0	100.0	3,305,731	31.9
Tract not known	0.0	0.0	99.0	3.7	0.8	1.3	0.2	0.3	379,265	100.0	3.5	122,830	32.4
Total	100.0	100.0	95.5	---	2.2	---	2.3	---	10,750,031	100.0	---	3,428,561	31.9
Area Income													
Low (less than 50)													
Principal City	3.7	3.8	93.1	2.5	3.2	3.6	3.7	4.0	268,474	100.0	2.6	79,892	29.8
Suburban	0.5	0.5	94.2	0.3	2.6	0.4	3.2	0.5	35,341	100.0	0.3	10,546	29.8
Rural	0.1	0.1	93.2	0.0	3.8	0.1	3.0	0.1	4,221	100.0	0.0	1,259	29.8
Total	4.2	4.5	93.2	2.9	3.1	4.1	3.6	4.5	308,036	100.0	3.0	91,697	29.8
Moderate (50 to 79)													
Principal City	10.6	11.4	94.3	9.0	2.7	10.7	3.0	11.5	942,627	100.0	9.1	294,935	31.3
Suburban	6.0	7.1	95.1	4.9	2.3	5.0	2.5	5.3	511,372	100.0	4.9	164,594	32.2
Rural	1.8	2.1	94.4	1.1	3.2	1.5	2.4	1.1	112,879	100.0	1.1	41,931	37.1
Total	18.4	20.6	94.6	15.0	2.6	17.2	2.8	17.9	1,566,878	100.0	15.1	501,460	32.0
Middle (80 to 119)													
Principal City	14.5	14.3	95.1	14.7	2.3	14.9	2.6	15.9	1,530,964	100.0	14.8	495,998	32.4
Suburban	21.8	23.5	95.6	21.9	2.2	20.4	2.2	20.2	2,263,000	100.0	21.8	734,547	32.5
Rural	11.5	12.6	94.9	8.4	2.9	10.5	2.2	7.9	874,916	100.0	8.4	329,406	37.7
Total	47.9	50.4	95.3	45.0	2.3	45.8	2.3	44.0	4,668,880	100.0	45.0	1,559,951	33.4
Upper (120 or more)													
Principal City	12.2	9.3	95.6	15.8	2.1	14.5	2.2	14.8	1,629,500	100.0	15.7	488,780	30.0
Suburban	14.5	12.6	96.2	18.8	1.8	14.9	2.0	15.7	1,932,931	100.0	18.6	573,822	29.7
Rural	2.6	2.5	94.3	2.3	3.0	3.1	2.7	2.6	243,942	100.0	2.4	85,554	35.1
Total	29.2	24.4	95.8	36.9	2.0	32.5	2.1	33.1	3,806,373	100.0	36.7	1,148,156	30.2
Income not reported													
Principal City	0.2	0.1	90.1	0.1	4.4	0.3	5.5	0.3	15,334	100.0	0.1	3,194	20.8
Suburban	0.0	0.0	92.6	0.0	3.5	0.1	3.9	0.1	5,214	100.0	0.1	1,254	24.1
Rural	0.0	0.0	88.2	0.0	2.0	0.0	9.8	0.0	51	100.0	0.0	19	37.3
Total	0.3	0.1	90.7	0.2	4.2	0.4	5.1	0.4	20,599	100.0	0.2	4,467	21.7
Subtotal	100.0	100.0	95.3	100.0	2.3	100.0	2.4	100.0	10,370,766	100.0	100.0	3,305,731	31.9
Tract not known	0.0	0.0	99.0	3.7	0.8	1.3	0.2	0.3	379,265	100.0	3.5	122,830	32.4
Total	100.0	100.0	95.5	---	2.2	---	2.3	---	10,750,031	100.0	---	3,428,561	31.9

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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			9,885,540		238,666		246,560						
Tracts not known			375,565		3,047		653						
Total			10,261,105		241,713		247,213						
Number of Businesses (millions)		12.8											
Population (millions)		285.6											