

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, 1999

| 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 | 37.1 | 87.2 | 37.2 | 6.7 | 40.8 | 6.0 | 43.5 | 1,220,892 | 100.0 | 37.7 | 707,762 | 58.0 |
| Suburban | 41.0 | 42.7 | 89.1 | 43.9 | 5.8 | 40.8 | 5.1 | 42.3 | 1,411,306 | 100.0 | 43.6 | 832,383 | 59.0 |
| Rural | 17.8 | 20.2 | 89.9 | 18.9 | 6.1 | 18.3 | 4.0 | 14.2 | 603,756 | 100.0 | 18.7 | 421,725 | 69.9 |
| Subtotal | 100.0 | 100.0 | 88.5 | 100.0 | 6.2 | 100.0 | 5.2 | 100.0 | 3,235,954 | 100.0 | 100.0 | 1,961,870 | 60.6 |
| Tract not known | 0.0 | 0.0 | 92.6 | 1.7 | 3.7 | 0.9 | 3.7 | 1.1 | 52,020 | 100.0 | 1.6 | 16,531 | 31.8 |
| Total | 100.0 | 100.0 | 88.6 | --- | 6.2 | --- | 5.2 | --- | 3,287,974 | 100.0 | --- | 1,978,401 | 60.2 |
| Area Income | | | | | | | | | | | | | |
| Low (less than 50) | | | | | | | | | | | | | |
| Principal City | 5.1 | 4.3 | 83.7 | 3.1 | 8.1 | 4.3 | 8.2 | 5.1 | 106,367 | 100.0 | 3.3 | 58,601 | 55.1 |
| Suburban | 0.4 | 0.4 | 86.8 | 0.3 | 6.8 | 0.3 | 6.4 | 0.3 | 8,396 | 100.0 | 0.3 | 4,799 | 57.2 |
| Rural | 0.1 | 0.2 | 89.1 | 0.1 | 6.5 | 0.1 | 4.3 | 0.1 | 2,954 | 100.0 | 0.1 | 2,155 | 73.0 |
| Total | 5.6 | 4.9 | 84.1 | 3.5 | 8.0 | 4.7 | 7.9 | 5.5 | 117,717 | 100.0 | 3.6 | 65,555 | 55.7 |
| Moderate (50 to 79) | | | | | | | | | | | | | |
| Principal City | 10.6 | 9.8 | 86.5 | 7.8 | 7.1 | 9.1 | 6.5 | 9.8 | 257,986 | 100.0 | 8.0 | 143,989 | 55.8 |
| Suburban | 5.6 | 5.9 | 89.0 | 4.7 | 5.8 | 4.3 | 5.2 | 4.6 | 149,916 | 100.0 | 4.6 | 87,814 | 58.6 |
| Rural | 2.5 | 2.7 | 90.5 | 2.0 | 5.7 | 1.8 | 3.8 | 1.4 | 63,823 | 100.0 | 2.0 | 44,189 | 69.2 |
| Total | 18.7 | 18.5 | 87.8 | 14.5 | 6.5 | 15.2 | 5.7 | 15.9 | 471,725 | 100.0 | 14.6 | 275,992 | 58.5 |
| Middle (80 to 119) | | | | | | | | | | | | | |
| Principal City | 15.1 | 14.8 | 88.1 | 14.1 | 6.4 | 14.5 | 5.5 | 15.0 | 459,183 | 100.0 | 14.2 | 266,348 | 58.0 |
| Suburban | 22.2 | 24.4 | 89.3 | 23.5 | 5.9 | 22.1 | 4.9 | 21.6 | 755,223 | 100.0 | 23.3 | 446,843 | 59.2 |
| Rural | 12.2 | 14.0 | 90.4 | 12.9 | 5.8 | 11.9 | 3.7 | 9.0 | 408,194 | 100.0 | 12.6 | 285,585 | 70.0 |
| Total | 49.5 | 53.2 | 89.2 | 50.5 | 6.0 | 48.5 | 4.8 | 45.6 | 1,622,600 | 100.0 | 50.1 | 998,776 | 61.6 |
| Upper (120 or more) | | | | | | | | | | | | | |
| Principal City | 10.0 | 8.1 | 87.8 | 11.9 | 6.5 | 12.5 | 5.7 | 13.0 | 386,923 | 100.0 | 12.0 | 233,546 | 60.4 |
| Suburban | 12.8 | 12.0 | 88.9 | 15.4 | 5.7 | 14.1 | 5.4 | 15.7 | 496,823 | 100.0 | 15.4 | 292,327 | 58.8 |
| Rural | 3.0 | 3.3 | 88.1 | 3.9 | 7.1 | 4.5 | 4.8 | 3.6 | 127,167 | 100.0 | 3.9 | 88,691 | 69.7 |
| Total | 25.8 | 23.3 | 88.4 | 31.2 | 6.2 | 31.1 | 5.4 | 32.3 | 1,010,913 | 100.0 | 31.2 | 614,564 | 60.8 |
| Income not reported | | | | | | | | | | | | | |
| Principal City | 0.5 | 0.1 | 81.4 | 0.3 | 8.5 | 0.4 | 10.2 | 0.6 | 10,433 | 100.0 | 0.3 | 5,278 | 50.6 |
| Suburban | 0.0 | 0.1 | 85.2 | 0.0 | 7.7 | 0.0 | 7.1 | 0.0 | 948 | 100.0 | 0.0 | 600 | 63.3 |
| Rural | 0.0 | 0.0 | 85.2 | 0.0 | 7.2 | 0.1 | 7.5 | 0.1 | 1,618 | 100.0 | 0.1 | 1,105 | 68.3 |
| Total | 0.5 | 0.2 | 82.1 | 0.4 | 8.2 | 0.5 | 9.6 | 0.7 | 12,999 | 100.0 | 0.4 | 6,983 | 53.7 |
| Subtotal | 100.0 | 100.0 | 88.5 | 100.0 | 6.2 | 100.0 | 5.2 | 100.0 | 3,235,954 | 100.0 | 100.0 | 1,961,870 | 60.6 |
| Tract not known | 0.0 | 0.0 | 92.6 | 1.7 | 3.7 | 0.9 | 3.7 | 1.1 | 52,020 | 100.0 | 1.6 | 16,531 | 31.8 |
| Total | 100.0 | 100.0 | 88.6 | --- | 6.2 | --- | 5.2 | --- | 3,287,974 | 100.0 | --- | 1,978,401 | 60.2 |

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