

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, 1999

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	27.0	38.9	19.8	41.3	53.2	44.0	72,396,213	100.0	41.9	32,954,514	45.5
Suburban	28.7	41.4	19.7	41.0	51.5	42.5	72,266,191	100.0	41.9	33,629,528	46.5
Rural	35.5	19.7	22.0	17.7	42.5	13.6	27,922,600	100.0	16.2	17,398,285	62.3
Subtotal	29.1	100.0	20.1	100.0	50.8	100.0	172,585,004	100.0	100.0	83,982,327	48.7
Tract not known	29.1	1.1	17.1	1.0	53.8	1.2	1,953,567	100.0	1.1	717,295	36.7
Total	29.1	---	20.1	---	50.8	---	174,538,571	100.0	---	84,699,622	48.5
Area Income											
Low (less than 50)											
Principal City	23.4	3.7	19.1	4.4	57.4	5.2	7,974,259	100.0	4.6	3,140,311	39.4
Suburban	27.0	0.3	19.4	0.3	53.7	0.3	513,437	100.0	0.3	194,657	37.9
Rural	34.9	0.1	22.4	0.1	42.7	0.1	144,682	100.0	0.1	87,546	60.5
Total	23.8	4.1	19.2	4.8	57.0	5.6	8,632,378	100.0	5.0	3,422,514	39.6
Moderate (50 to 79)											
Principal City	26.2	8.4	19.9	9.2	53.9	9.9	16,097,225	100.0	9.3	6,712,949	41.7
Suburban	29.1	4.6	19.3	4.4	51.5	4.6	7,876,924	100.0	4.6	3,478,582	44.2
Rural	36.1	2.0	21.3	1.7	42.7	1.4	2,845,884	100.0	1.6	1,665,945	58.5
Total	28.1	15.0	19.9	15.4	52.0	15.9	26,820,033	100.0	15.5	11,857,476	44.2
Middle (80 to 119)											
Principal City	27.9	14.1	20.0	14.6	52.1	15.1	25,360,838	100.0	14.7	11,853,413	46.7
Suburban	29.7	22.3	20.2	22.0	50.1	21.6	37,811,508	100.0	21.9	17,779,710	47.0
Rural	36.8	13.3	21.9	11.4	41.3	8.5	18,122,445	100.0	10.5	11,277,325	62.2
Total	30.7	49.7	20.5	48.0	48.8	45.3	81,294,791	100.0	47.1	40,910,448	50.3
Upper (120 or more)											
Principal City	27.9	12.2	19.9	12.6	52.2	13.1	22,016,536	100.0	12.8	10,949,997	49.7
Suburban	27.3	14.2	19.2	14.4	53.5	15.9	26,000,580	100.0	15.1	12,155,749	46.8
Rural	32.0	4.3	22.5	4.3	45.5	3.5	6,687,403	100.0	3.9	4,310,294	64.5
Total	28.1	30.7	19.9	31.3	52.0	32.4	54,704,519	100.0	31.7	27,416,040	50.1
Income not reported											
Principal City	21.6	0.4	16.7	0.5	61.7	0.7	947,355	100.0	0.5	297,844	31.4
Suburban	20.9	0.0	20.5	0.0	58.6	0.0	63,742	100.0	0.0	20,830	32.7
Rural	28.6	0.1	16.7	0.1	54.7	0.1	122,186	100.0	0.1	57,175	46.8
Total	22.3	0.5	16.9	0.6	60.8	0.8	1,133,283	100.0	0.7	375,849	33.2
Subtotal	29.1	100.0	20.1	100.0	50.8	100.0	172,585,004	100.0	100.0	83,982,327	48.7
Tract not known	29.1	1.1	17.1	1.0	53.8	1.2	1,953,567	100.0	1.1	717,295	36.7
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Memo: Amount of loans											
Subtotal		50,212,015		34,744,177		87,628,812					
Tracts not known		568,876		333,778		1,050,913					
Total		50,780,891		35,077,955		88,679,725					