

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, 1998

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	40.4	37.0	85.3	38.7	7.8	41.4	6.9	43.9	994,771	100.0	39.2	536,375	53.9
Suburban	41.8	42.7	86.6	42.0	7.2	40.6	6.2	42.0	1,062,667	100.0	41.9	599,113	56.4
Rural	17.7	20.3	88.4	19.4	7.0	18.0	4.6	14.1	481,425	100.0	19.0	345,027	71.7
Subtotal	100.0	100.0	86.4	100.0	7.4	100.0	6.2	100.0	2,538,863	100.0	100.0	1,480,515	58.3
Tract not known	0.0	0.0	85.6	1.5	7.4	1.5	7.0	1.7	39,355	100.0	1.5	17,466	44.4
Total	100.0	100.0	86.4	---	7.4	---	6.2	---	2,578,218	100.0	---	1,497,981	58.1
Area Income													
Low (less than 50)													
Principal City	4.8	4.3	83.5	3.8	8.3	4.5	8.2	5.2	100,522	100.0	4.0	48,093	47.8
Suburban	0.4	0.4	87.9	0.3	6.2	0.2	5.8	0.3	7,393	100.0	0.3	3,575	48.4
Rural	0.1	0.2	89.3	0.1	6.2	0.1	4.5	0.1	2,964	100.0	0.1	2,044	69.0
Total	5.3	4.9	83.9	4.2	8.1	4.8	7.9	5.6	110,879	100.0	4.4	53,712	48.4
Moderate (50 to 79)													
Principal City	10.3	9.8	85.1	8.6	7.8	9.3	7.1	10.0	222,654	100.0	8.8	112,407	50.5
Suburban	5.5	6.0	87.8	4.8	6.5	4.1	5.7	4.4	120,065	100.0	4.7	65,449	54.5
Rural	2.4	2.7	89.3	2.2	6.5	1.8	4.3	1.4	53,475	100.0	2.1	37,464	70.1
Total	18.2	18.5	86.5	15.6	7.2	15.2	6.3	15.9	396,194	100.0	15.6	215,320	54.3
Middle (80 to 119)													
Principal City	14.9	14.8	86.1	14.3	7.5	14.6	6.4	14.9	365,267	100.0	14.4	199,836	54.7
Suburban	22.9	24.4	86.9	22.6	7.2	21.9	5.9	21.5	570,318	100.0	22.5	327,124	57.4
Rural	12.2	14.0	88.8	13.0	6.7	11.5	4.4	9.0	320,495	100.0	12.6	230,895	72.0
Total	49.9	53.2	87.2	49.9	7.2	48.0	5.7	45.4	1,256,080	100.0	49.5	757,855	60.3
Upper (120 or more)													
Principal City	10.0	8.0	85.1	11.5	8.0	12.5	6.9	13.1	295,623	100.0	11.6	172,036	58.2
Suburban	13.0	12.0	85.8	14.2	7.4	14.3	6.8	15.8	363,809	100.0	14.3	202,594	55.7
Rural	3.0	3.3	86.6	4.1	8.2	4.5	5.3	3.5	102,895	100.0	4.1	73,725	71.7
Total	26.1	23.3	85.6	29.7	7.7	31.4	6.7	32.4	762,327	100.0	30.0	448,355	58.8
Income not reported													
Principal City	0.4	0.1	81.9	0.4	8.5	0.5	9.6	0.7	10,705	100.0	0.4	4,003	37.4
Suburban	0.0	0.1	88.6	0.0	5.5	0.0	5.8	0.0	1,082	100.0	0.0	371	34.3
Rural	0.0	0.0	83.9	0.1	8.4	0.1	7.7	0.1	1,596	100.0	0.1	899	56.3
Total	0.4	0.2	82.7	0.5	8.3	0.6	9.1	0.8	13,383	100.0	0.5	5,273	39.4
Subtotal	100.0	100.0	86.4	100.0	7.4	100.0	6.2	100.0	2,538,863	100.0	100.0	1,480,515	58.3
Tract not known	0.0	0.0	85.6	1.5	7.4	1.5	7.0	1.7	39,355	100.0	1.5	17,466	44.4
Total	100.0	100.0	86.4	---	7.4	---	6.2	---	2,578,218	100.0	---	1,497,981	58.1

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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			2,194,568		187,457		156,838						
Tracts not known			33,700		2,909		2,746						
Total			2,228,268		190,366		159,584						
Number of Businesses (millions)		8.9											
Population (millions)		252.2											