

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, 2010

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	40.1	39.4	91.3	43.5	4.1	44.9	4.6	47.6	1,800,750	100.0	43.8	606,425	33.7
Suburban	43.3	43.5	92.5	44.7	3.6	40.6	3.9	41.0	1,827,481	100.0	44.4	620,716	34.0
Rural	16.7	17.1	91.1	11.7	4.9	14.4	4.1	11.4	486,356	100.0	11.8	213,142	43.8
Subtotal	100.0	100.0	91.8	100.0	4.0	100.0	4.2	100.0	4,114,587	100.0	100.0	1,440,283	35.0
Tract not known	0.0	0.0	98.2	3.8	1.5	1.3	0.3	0.3	150,822	100.0	3.5	56,287	37.3
Total	100.0	100.0	92.0	---	3.9	---	4.1	---	4,265,409	100.0	---	1,496,570	35.1
Area Income													
Low (less than 50)													
Principal City	3.2	3.9	88.1	2.6	5.5	3.8	6.4	4.2	112,702	100.0	2.7	34,280	30.4
Suburban	0.4	0.5	89.3	0.3	4.7	0.4	5.9	0.5	13,449	100.0	0.3	4,068	30.2
Rural	0.1	0.1	87.1	0.0	8.0	0.1	4.8	0.0	1,466	100.0	0.0	585	39.9
Total	3.7	4.5	88.2	3.0	5.4	4.2	6.3	4.7	127,617	100.0	3.1	38,933	30.5
Moderate (50 to 79)													
Principal City	9.7	11.5	89.7	9.0	4.8	11.1	5.5	12.0	378,227	100.0	9.2	124,939	33.0
Suburban	5.6	7.0	91.1	4.5	4.3	4.9	4.6	5.0	187,113	100.0	4.5	65,015	34.7
Rural	1.8	2.1	90.6	1.0	5.1	1.4	4.3	1.1	43,739	100.0	1.1	18,977	43.4
Total	17.1	20.6	90.2	14.5	4.6	17.3	5.2	18.1	609,079	100.0	14.8	208,931	34.3
Middle (80 to 119)													
Principal City	14.4	14.5	91.3	14.8	4.1	15.3	4.6	16.2	613,228	100.0	14.9	217,655	35.5
Suburban	22.2	23.4	92.1	20.8	3.9	20.2	4.1	20.0	854,764	100.0	20.8	304,096	35.6
Rural	12.1	12.5	91.3	8.3	4.8	10.1	3.9	7.9	345,139	100.0	8.4	153,141	44.4
Total	48.6	50.4	91.7	44.0	4.1	45.6	4.2	44.1	1,813,131	100.0	44.1	674,892	37.2
Upper (120 or more)													
Principal City	12.5	9.4	92.8	16.9	3.4	14.5	3.7	14.7	688,196	100.0	16.7	227,907	33.1
Suburban	15.1	12.6	93.3	19.0	3.2	15.1	3.5	15.4	769,814	100.0	18.7	247,037	32.1
Rural	2.7	2.4	90.6	2.3	5.0	2.9	4.4	2.4	95,994	100.0	2.3	40,433	42.1
Total	30.3	24.4	92.9	38.2	3.4	32.5	3.6	32.6	1,554,004	100.0	37.8	515,377	33.2
Income not reported													
Principal City	0.2	0.1	85.6	0.2	6.2	0.3	8.1	0.4	8,397	100.0	0.2	1,644	19.6
Suburban	0.1	0.0	89.7	0.1	4.1	0.1	6.2	0.1	2,341	100.0	0.1	500	21.4
Rural	0.0	0.0	44.4	0.0	22.2	0.0	33.3	0.0	18	100.0	0.0	6	33.3
Total	0.3	0.1	86.5	0.2	5.8	0.4	7.8	0.5	10,756	100.0	0.3	2,150	20.0
Subtotal	100.0	100.0	91.8	100.0	4.0	100.0	4.2	100.0	4,114,587	100.0	100.0	1,440,283	35.0
Tract not known	0.0	0.0	98.2	3.8	1.5	1.3	0.3	0.3	150,822	100.0	3.5	56,287	37.3
Total	100.0	100.0	92.0	---	3.9	---	4.1	---	4,265,409	100.0	---	1,496,570	35.1

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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				3,777,792		163,676		173,119						
Tracts not known				148,109		2,239		474						
Total				3,925,901		165,915		173,593						
Number of Businesses (millions)			14.3											
Population (millions)			285.6											