

**CRA National Aggregate Table 2-1**

**Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 1996**

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	41.1	37.0	85.6	38.9	7.7	42.3	6.7	44.5	958,158	100.0	39.5	497,444	51.9
Suburban	41.0	42.7	86.8	41.2	7.1	40.5	6.0	41.9	999,064	100.0	41.2	531,775	53.2
Rural	17.8	20.3	89.4	19.9	6.4	17.2	4.2	13.6	468,161	100.0	19.3	327,253	69.9
Total	100.0	100.0	86.8	100.0	7.2	100.0	5.9	100.0	2,425,383	100.0	100.0	1,356,472	55.9
Area Income													
Low (less than 50)													
Principal City	5.1	4.3	83.8	4.1	8.4	4.9	7.8	5.6	103,148	100.0	4.3	47,525	46.1
Suburban	0.4	0.4	87.0	0.3	6.9	0.3	6.0	0.3	7,187	100.0	0.3	3,392	47.2
Rural	0.1	0.2	90.0	0.1	6.2	0.1	3.8	0.1	3,379	100.0	0.1	2,312	68.4
Total	5.6	4.9	84.1	4.5	8.2	5.3	7.6	6.0	113,714	100.0	4.7	53,229	46.8
Moderate (50 to 79)													
Principal City	10.6	9.8	85.5	8.9	7.7	9.6	6.7	10.2	218,540	100.0	9.0	107,192	49.0
Suburban	5.6	6.0	88.2	4.8	6.4	4.2	5.4	4.3	114,264	100.0	4.7	59,859	52.4
Rural	2.5	2.7	90.1	2.3	5.8	1.8	4.1	1.5	53,531	100.0	2.2	37,015	69.1
Total	18.7	18.5	86.9	15.9	7.1	15.6	6.0	16.0	386,335	100.0	15.9	204,066	52.8
Middle (80 to 119)													
Principal City	15.0	14.7	86.2	14.1	7.5	14.7	6.3	15.2	344,851	100.0	14.2	185,054	53.7
Suburban	22.2	24.4	87.2	22.3	7.0	21.5	5.8	21.8	539,281	100.0	22.2	292,497	54.2
Rural	12.2	14.1	89.8	13.4	6.2	11.0	4.0	8.8	313,934	100.0	12.9	220,512	70.2
Total	49.5	53.2	87.6	49.8	6.9	47.2	5.5	45.7	1,198,066	100.0	49.4	698,063	58.3
Upper (120 or more)													
Principal City	10.0	8.0	85.6	11.4	7.8	12.5	6.5	12.7	280,606	100.0	11.6	153,672	54.8
Suburban	12.8	12.0	85.9	13.8	7.5	14.5	6.6	15.5	337,324	100.0	13.9	175,560	52.0
Rural	3.0	3.3	87.7	4.0	7.6	4.2	4.7	3.2	96,984	100.0	4.0	67,192	69.3
Total	25.7	23.3	86.0	29.2	7.6	31.2	6.3	31.4	714,914	100.0	29.5	396,424	55.5
Income not reported													
Principal City	0.5	0.1	81.2	0.4	8.4	0.5	10.3	0.8	11,013	100.0	0.5	4,001	36.3
Suburban	0.0	0.1	79.5	0.0	10.4	0.1	10.1	0.1	1,008	100.0	0.0	467	46.3
Rural	0.0	0.0	87.7	0.0	7.8	0.0	4.5	0.0	333	100.0	0.0	222	66.7
Total	0.5	0.2	81.3	0.5	8.6	0.6	10.2	0.9	12,354	100.0	0.5	4,690	38.0
Total	100.0	100.0	86.8	100.0	7.2	100.0	5.9	100.0	2,425,383	100.0	100.0	1,356,472	55.9
Memo: Number of loans													
Subtotal			2,105,883		175,340		144,160						
Tracts not known													

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