

**CRA National Aggregate Table 2-1****Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2005**

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	40.3	38.6	92.9	40.4	3.4	44.1	3.7	46.9	3,123,579	100.0	40.7	1,467,262	47.0
Suburban	43.1	44.1	94.2	45.6	2.9	41.2	2.9	41.8	3,477,962	100.0	45.4	1,650,258	47.4
Rural	16.6	17.3	94.1	14.0	3.3	14.6	2.6	11.2	1,066,184	100.0	13.9	553,666	51.9
Subtotal	100.0	100.0	93.7	100.0	3.2	100.0	3.2	100.0	7,667,725	100.0	100.0	3,671,186	47.9
Tract not known	0.0	0.0	98.9	3.8	0.8	1.0	0.3	0.4	283,385	100.0	3.6	100,519	35.5
Total	100.0	100.0	93.8	---	3.1	---	3.1	---	7,951,110	100.0	---	3,771,705	47.4
Area Income													
Low (less than 50)													
Principal City	3.6	3.8	90.8	2.7	4.3	3.8	4.9	4.3	213,298	100.0	2.8	91,642	43.0
Suburban	0.5	0.5	92.3	0.4	3.6	0.4	4.1	0.5	28,064	100.0	0.4	12,029	42.9
Rural	0.1	0.1	91.3	0.0	4.7	0.1	4.1	0.1	3,317	100.0	0.0	1,655	49.9
Total	4.1	4.5	91.0	3.1	4.3	4.3	4.8	4.8	244,679	100.0	3.2	105,326	43.0
Moderate (50 to 79)													
Principal City	10.6	11.4	92.5	9.5	3.6	10.9	3.9	11.8	739,077	100.0	9.6	328,826	44.5
Suburban	5.9	7.1	93.9	5.4	3.0	5.2	3.1	5.2	412,479	100.0	5.4	187,780	45.5
Rural	1.9	2.1	93.9	1.4	3.5	1.5	2.6	1.1	104,044	100.0	1.4	52,873	50.8
Total	18.4	20.6	93.1	16.3	3.4	17.5	3.5	18.2	1,255,600	100.0	16.4	569,479	45.4
Middle (80 to 119)													
Principal City	14.2	14.1	93.3	14.6	3.3	15.0	3.4	15.8	1,122,824	100.0	14.6	533,975	47.6
Suburban	22.1	23.6	94.3	22.9	2.9	20.8	2.8	20.0	1,740,737	100.0	22.7	830,251	47.7
Rural	12.0	12.6	94.4	10.0	3.2	10.0	2.4	7.5	760,170	100.0	9.9	395,983	52.1
Total	48.3	50.4	94.0	47.4	3.1	45.8	2.9	43.3	3,623,731	100.0	47.3	1,760,209	48.6
Upper (120 or more)													
Principal City	11.7	9.2	93.2	13.5	3.3	14.2	3.4	14.7	1,037,584	100.0	13.5	508,953	49.1
Suburban	14.6	12.8	94.2	17.0	2.8	14.8	3.0	16.0	1,293,252	100.0	16.9	618,776	47.8
Rural	2.6	2.5	93.1	2.6	3.7	3.0	3.2	2.6	198,611	100.0	2.6	103,135	51.9
Total	29.0	24.4	93.7	33.0	3.1	32.0	3.2	33.3	2,529,447	100.0	33.0	1,230,864	48.7
Income not reported													
Principal City	0.2	0.1	86.2	0.1	6.1	0.3	7.7	0.3	10,796	100.0	0.1	3,866	35.8
Suburban	0.0	0.0	89.7	0.0	4.5	0.1	5.8	0.1	3,430	100.0	0.0	1,422	41.5
Rural	0.0	0.0	85.7	0.0	7.1	0.0	7.1	0.0	42	100.0	0.0	20	47.6
Total	0.2	0.1	87.1	0.2	5.7	0.3	7.2	0.4	14,268	100.0	0.2	5,308	37.2
Subtotal	100.0	100.0	93.7	100.0	3.2	100.0	3.2	100.0	7,667,725	100.0	100.0	3,671,186	47.9
Tract not known	0.0	0.0	98.9	3.8	0.8	1.0	0.3	0.4	283,385	100.0	3.6	100,519	35.5
Total	100.0	100.0	93.8	---	3.1	---	3.1	---	7,951,110	100.0	---	3,771,705	47.4

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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			7,180,999		243,739		242,987							
Tracts not known			280,159		2,369		857							
Total			7,461,158		246,108		243,844							
Number of Businesses (millions)		11.1												
Population (millions)		285.6												