

# 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, 2003

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	35.8	35.6	92.1	36.2	4.0	39.2	3.9	41.5	2,783,010	100.0	36.5	1,043,594	37.5
Suburban	44.3	44.7	93.4	46.7	3.3	41.3	3.3	43.6	3,530,391	100.0	46.4	1,284,330	36.4
Rural	19.9	19.6	92.7	17.1	4.2	19.5	3.0	14.9	1,302,790	100.0	17.1	587,800	45.1
Subtotal	100.0	100.0	92.8	100.0	3.7	100.0	3.5	100.0	7,616,191	100.0	100.0	2,915,724	38.3
Tract not known	0.0	0.0	99.3	5.2	0.4	0.5	0.3	0.4	388,272	100.0	4.9	106,804	27.5
Total	100.0	100.0	93.1	---	3.5	---	3.3	---	8,004,463	100.0	---	3,022,528	37.8
Area Income													
Low (less than 50)													
Principal City	3.7	3.9	90.8	3.0	4.4	3.7	4.7	4.2	236,692	100.0	3.1	79,584	33.6
Suburban	0.5	0.5	92.3	0.4	3.7	0.4	4.0	0.5	31,115	100.0	0.4	10,508	33.8
Rural	0.1	0.1	90.6	0.1	5.4	0.1	4.0	0.1	4,579	100.0	0.1	2,007	43.8
Total	4.2	4.6	91.0	3.5	4.4	4.2	4.6	4.8	272,386	100.0	3.6	92,099	33.8
Moderate (50 to 79)													
Principal City	10.1	11.1	91.8	9.3	4.1	10.4	4.1	11.2	719,668	100.0	9.4	257,702	35.8
Suburban	6.1	6.9	93.3	5.7	3.3	5.1	3.4	5.5	432,284	100.0	5.7	154,896	35.8
Rural	2.5	2.5	92.9	1.9	4.1	2.1	3.0	1.6	143,943	100.0	1.9	64,583	44.9
Total	18.6	20.5	92.4	16.9	3.8	17.6	3.7	18.3	1,295,895	100.0	17.0	477,181	36.8
Middle (80 to 119)													
Principal City	12.4	12.8	92.5	12.8	3.8	13.1	3.7	13.7	980,948	100.0	12.9	369,292	37.6
Suburban	22.5	23.5	93.4	22.8	3.4	20.8	3.2	21.0	1,728,504	100.0	22.7	632,696	36.6
Rural	14.2	14.1	93.1	12.0	4.0	13.0	2.8	9.8	913,143	100.0	12.0	412,547	45.2
Total	49.1	50.4	93.1	47.7	3.7	46.9	3.2	44.5	3,622,595	100.0	47.6	1,414,535	39.0
Upper (120 or more)													
Principal City	9.4	7.7	92.2	10.9	4.0	11.7	3.8	12.0	832,734	100.0	10.9	333,135	40.0
Suburban	15.3	13.8	93.5	17.7	3.2	15.0	3.3	16.5	1,335,259	100.0	17.5	485,365	36.3
Rural	3.1	2.9	91.2	3.1	5.0	4.2	3.8	3.4	240,103	100.0	3.2	108,037	45.0
Total	27.8	24.4	92.9	31.6	3.6	31.0	3.5	32.0	2,408,096	100.0	31.6	926,537	38.5
Income not reported													
Principal City	0.2	0.0	87.8	0.2	5.6	0.3	6.6	0.3	12,968	100.0	0.2	3,881	29.9
Suburban	0.0	0.0	90.0	0.0	4.6	0.1	5.4	0.1	3,229	100.0	0.0	865	26.8
Rural	0.0	0.0	81.0	0.0	8.3	0.0	10.7	0.0	1,022	100.0	0.0	626	61.3
Total	0.3	0.1	87.8	0.2	5.6	0.3	6.6	0.4	17,219	100.0	0.2	5,372	31.2
Subtotal	100.0	100.0	92.8	100.0	3.7	100.0	3.5	100.0	7,616,191	100.0	100.0	2,915,724	38.3
Tract not known	0.0	0.0	99.3	5.2	0.4	0.5	0.3	0.4	388,272	100.0	4.9	106,804	27.5
Total	100.0	100.0	93.1	---	3.5	---	3.3	---	8,004,463	100.0	---	3,022,528	37.8

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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			7,069,208		282,535		264,448						
Tracts not known			385,518		1,559		1,195						
Total			7,454,726		284,094		265,643						
Number of Businesses (millions)		7.5											
Population (millions)		285.2											