

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, 2002

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	37.4	37.1	92.3	37.2	3.9	39.5	3.8	42.0	2,646,505	100.0	37.4	816,533	30.9
Suburban	44.2	42.7	93.5	45.8	3.3	41.1	3.2	43.1	3,222,444	100.0	45.5	952,171	29.5
Rural	18.4	20.2	92.8	17.0	4.2	19.5	2.9	15.0	1,207,327	100.0	17.1	481,321	39.9
Subtotal	100.0	100.0	93.0	100.0	3.7	100.0	3.4	100.0	7,076,276	100.0	100.0	2,250,025	31.8
Tract not known	0.0	0.0	99.2	6.8	0.4	0.8	0.4	0.8	480,723	100.0	6.4	92,102	19.2
Total	100.0	100.0	93.4	---	3.5	---	3.2	---	7,556,999	100.0	---	2,342,127	31.0
Area Income													
Low (less than 50)													
Principal City	4.0	4.3	90.7	3.3	4.5	4.1	4.8	4.7	236,089	100.0	3.3	67,912	28.8
Suburban	0.3	0.4	93.6	0.3	3.2	0.3	3.2	0.3	22,663	100.0	0.3	5,503	24.3
Rural	0.1	0.2	92.6	0.1	4.4	0.1	3.0	0.1	6,399	100.0	0.1	2,679	41.9
Total	4.5	4.9	91.0	3.7	4.4	4.5	4.6	5.1	265,151	100.0	3.7	76,094	28.7
Moderate (50 to 79)													
Principal City	8.7	9.8	92.4	8.2	3.8	8.6	3.8	9.3	585,494	100.0	8.3	164,525	28.1
Suburban	5.2	5.9	93.8	5.1	3.1	4.3	3.1	4.6	358,734	100.0	5.1	101,049	28.2
Rural	2.3	2.7	93.6	1.8	3.7	1.8	2.6	1.4	128,452	100.0	1.8	49,518	38.5
Total	16.2	18.5	93.0	15.2	3.6	14.7	3.4	15.4	1,072,680	100.0	15.2	315,092	29.4
Middle (80 to 119)													
Principal City	13.8	14.8	92.8	14.3	3.7	14.2	3.5	14.9	1,009,887	100.0	14.3	310,296	30.7
Suburban	23.6	24.4	93.6	24.7	3.3	22.3	3.1	22.3	1,738,454	100.0	24.6	515,138	29.6
Rural	12.6	14.0	93.2	11.6	4.1	12.8	2.8	9.6	821,643	100.0	11.6	328,127	39.9
Total	50.0	53.2	93.3	50.6	3.6	49.3	3.1	46.8	3,569,984	100.0	50.5	1,153,561	32.3
Upper (120 or more)													
Principal City	10.5	8.1	92.2	11.1	4.0	12.2	3.7	12.5	793,040	100.0	11.2	267,518	33.7
Suburban	15.1	12.0	93.3	15.6	3.3	14.1	3.4	15.8	1,099,996	100.0	15.5	330,086	30.0
Rural	3.3	3.3	91.4	3.5	4.9	4.7	3.7	3.9	249,419	100.0	3.5	100,231	40.2
Total	28.9	23.3	92.7	30.2	3.8	31.0	3.6	32.1	2,142,455	100.0	30.3	697,835	32.6
Income not reported													
Principal City	0.4	0.1	89.6	0.3	5.0	0.4	5.4	0.5	21,995	100.0	0.3	6,282	28.6
Suburban	0.0	0.1	94.0	0.0	2.3	0.0	3.7	0.0	2,597	100.0	0.0	395	15.2
Rural	0.0	0.0	82.4	0.0	9.2	0.0	8.4	0.1	1,414	100.0	0.0	766	54.2
Total	0.4	0.2	89.6	0.4	5.0	0.5	5.4	0.6	26,006	100.0	0.4	7,443	28.6
Subtotal	100.0	100.0	93.0	100.0	3.7	100.0	3.4	100.0	7,076,276	100.0	100.0	2,250,025	31.8
Tract not known	0.0	0.0	99.2	6.8	0.4	0.8	0.4	0.8	480,723	100.0	6.4	92,102	19.2
Total	100.0	100.0	93.4	---	3.5	---	3.2	---	7,556,999	100.0	---	2,342,127	31.0

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			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
Memo: Number of loans													
Subtotal			6,577,868		260,717		237,691						
Tracts not known			476,678		2,034		2,011						
Total			7,054,546		262,751		239,702						
Number of Businesses (millions)		16.6											
Population (millions)		252.2											