

CRA National Aggregate Table 2-2

PAGE: 1 OF 2

Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2003

Characteristics of neighborhood	Amount of loans (thousands of dollars)						MEMO Amount 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				
	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	29.8	37.7	17.7	39.6	52.5	41.9	110,551,430	100.0	40.1	48,529,116	43.9
Suburban	32.2	44.1	17.1	41.6	50.7	43.8	119,864,182	100.0	43.5	52,251,271	43.6
Rural	35.3	18.1	20.6	18.8	44.1	14.3	44,947,652	100.0	16.3	25,801,459	57.4
Subtotal	31.7	100.0	17.9	100.0	50.3	100.0	275,363,264	100.0	100.0	126,581,846	46.0
Tract not known	72.1	2.6	7.8	0.5	20.1	0.5	3,249,332	100.0	1.2	1,141,382	35.1
Total	32.2	---	17.8	---	50.0	---	278,612,596	100.0	---	127,723,228	45.8
Area Income											
Low (less than 50)											
Principal City	26.9	3.3	17.4	3.8	55.7	4.3	10,747,973	100.0	3.9	4,051,658	37.7
Suburban	29.7	0.4	16.2	0.4	54.1	0.5	1,244,810	100.0	0.5	441,925	35.5
Rural	31.3	0.1	22.1	0.1	46.6	0.1	193,238	100.0	0.1	104,356	54.0
Total	27.3	3.8	17.4	4.3	55.4	4.9	12,186,021	100.0	4.4	4,597,939	37.7
Moderate (50 to 79)											
Principal City	29.0	9.7	17.8	10.6	53.1	11.2	29,339,701	100.0	10.7	11,913,911	40.6
Suburban	31.5	5.4	16.9	5.1	51.6	5.6	14,934,355	100.0	5.4	6,034,606	40.4
Rural	35.7	2.0	20.4	2.0	43.9	1.6	4,904,063	100.0	1.8	2,717,823	55.4
Total	30.4	17.1	17.8	17.7	51.7	18.4	49,178,119	100.0	17.9	20,666,340	42.0
Middle (80 to 119)											
Principal City	30.4	12.8	17.6	13.1	52.0	13.8	36,770,284	100.0	13.4	16,610,081	45.2
Suburban	32.2	21.4	17.6	20.7	50.2	21.0	58,133,362	100.0	21.1	25,746,921	44.3
Rural	36.7	12.6	20.5	12.5	42.8	9.3	30,137,430	100.0	10.9	17,137,426	56.9
Total	32.8	46.9	18.3	46.4	48.9	44.1	125,041,076	100.0	45.4	59,494,428	47.6
Upper (120 or more)											
Principal City	31.0	11.7	17.8	11.8	51.2	12.2	32,911,415	100.0	12.0	15,737,508	47.8
Suburban	32.5	16.9	16.6	15.3	50.9	16.7	45,387,266	100.0	16.5	19,992,172	44.0
Rural	30.9	3.4	21.1	4.1	48.0	3.3	9,615,699	100.0	3.5	5,799,502	60.3
Total	31.8	31.9	17.5	31.2	50.7	32.2	87,914,380	100.0	31.9	41,529,182	47.2
Income not reported											
Principal City	23.1	0.2	16.6	0.3	60.3	0.3	782,057	100.0	0.3	215,958	27.6
Suburban	25.6	0.0	17.4	0.1	57.0	0.1	164,389	100.0	0.1	35,647	21.7
Rural	24.6	0.0	14.8	0.0	60.6	0.0	97,222	100.0	0.0	42,352	43.6
Total	23.6	0.3	16.6	0.4	59.8	0.5	1,043,668	100.0	0.4	293,957	28.2
Subtotal	31.7	100.0	17.9	100.0	50.3	100.0	275,363,264	100.0	100.0	126,581,846	46.0
Tract not known	72.1	2.6	7.8	0.5	20.1	0.5	3,249,332	100.0	1.2	1,141,382	35.1
Total	32.2	---	17.8	---	50.0	---	278,612,596	100.0	---	127,723,228	45.8

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Memo: Amount of loans											
Subtotal		87,422,685		49,353,142		138,587,437					
Tracts not known		2,343,765		253,058		652,509					
Total		89,766,450		49,606,200		139,239,946					