CRA National Aggregate Table 2-2

Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2012

Characteristics of neighborhood	Amount of loans (thousands of dollars)									MEMO Amount of loans to	
	100,000 or less		100,001 to 250,000		More than 250,000 to 1 million		,			firms with revenues of \$1 million or less	
	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											
MSA/MD	32.1	87.2	15.0	86.4	52.8	89.2	178,816,782	100.0	88.1	62,918,359	35.2
Non-MSA/MD	34.9	12.8	17.6	13.6	47.5	10.8	24,152,821	100.0	11.9	10,428,310	43.2
Subtotal	32.5	100.0	15.3	100.0	52.2	100.0	202,969,603	100.0	100.0	73,346,669	36.1
Tract not known	82.6	3.8	8.8	0.9	8.5	0.3	3,144,282	100.0	1.5	955,390	30.4
Total	33.2		15.3		51.5		206,113,885	100.0		74,302,059	36.0
Area Income											
Low (less than 50)											
MSA/MD	25.8	4.8	15.9	6.2	58.3	6.7	12,228,072	100.0	6.0	3,516,744	28.8
Non-MSA/MD	29.3	0.1	21.6	0.2	49.1	0.1	296,369	100.0	0.1	131,313	44.3
Total	25.8	4.9	16.0	6.4	58.1	6.9	12,524,441	100.0	6.2	3,648,057	29.1
Moderate (50 to 79)											
MSA/MD	28.7	15.0	15.5	17.1	55.9	18.2	34,435,644	100.0	17.0	11,104,503	32.2
Non-MSA/MD	32.9	1.6	18.1	1.9	49.0	1.5	3,204,573	100.0	1.6	1,355,849	42.3
Total	29.0	16.6	15.7	18.9	55.3	19.6	37,640,217	100.0	18.5	12,460,352	33.1
Middle (80 to 119)											
MSA/MD	32.5	32.1	15.2	31.7	52.4	32.2	65,205,407	100.0	32.1	23,143,632	35.5
Non-MSA/MD	36.0	8.4	17.6	8.7	46.4	6.7	15,322,253	100.0	7.5	6,492,143	42.4
Total	33.1	40.5	15.6	40.4	51.2	38.9	80,527,660	100.0	39.7	29,635,775	36.8
Upper (120 or more)											
MSA/MD	34.9	34.9	14.6	30.8	50.5	31.4	65,811,853	100.0	32.4	24,963,208	37.9
Non-MSA/MD	33.5	2.7	17.1	2.9	49.4	2.5	5,321,307	100.0	2.6	2,447,064	46.0
Total	34.8	37.6	14.8	33.7	50.4	33.9	71,133,160	100.0	35.0	27,410,272	38.5
Income not reported											
MSA/MD	24.4	0.4	14.6	0.5	61.0	0.7	1,135,806	100.0	0.6	190,272	16.8
Non-MSA/MD	16.9	0.0	14.8	0.0	68.3	0.0	8,319	100.0	0.0	1,941	23.3
Total	24.4	0.4	14.6	0.5	61.1	0.7	1,144,125	100.0	0.6	192,213	
Subtotal	32.5	100.0	15.3	100.0	52.2	100.0	202,969,603	100.0	100.0	73,346,669	36.1
Tract not known	82.6	3.8	8.8	0.9	8.5	0.3	3,144,282	100.0	1.5	955,390	
Total	33.2		15.3		51.5		206,113,885	100.0		74,302,059	36.0
Memo: Amount of loans											
Subtotal	6	65,885,821		31,155,527		5,928,255					
Tracts not known		2,598,711		277,194		268,377					
Total		8,484,532	3	1,432,721	106	5,196,632					
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