

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, 2011

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	40.5	39.4	92.4	43.6	3.6	45.1	4.0	47.7	2,215,774	100.0	43.8	946,816	42.7
Suburban	44.0	43.5	93.5	44.8	3.2	40.8	3.4	40.8	2,251,208	100.0	44.5	986,831	43.8
Rural	15.5	17.1	92.2	11.6	4.2	14.1	3.6	11.5	591,432	100.0	11.7	284,459	48.1
Subtotal	100.0	100.0	92.9	100.0	3.5	100.0	3.7	100.0	5,058,414	100.0	100.0	2,218,106	43.8
Tract not known	0.0	0.0	99.1	2.3	0.4	0.3	0.5	0.3	109,172	100.0	2.1	21,742	19.9
Total	100.0	100.0	93.0	---	3.4	---	3.6	---	5,167,586	100.0	---	2,239,848	43.3
Area Income													
Low (less than 50)													
Principal City	3.1	3.9	89.9	2.7	4.7	3.8	5.4	4.2	142,238	100.0	2.8	55,490	39.0
Suburban	0.4	0.5	91.0	0.3	4.1	0.4	4.8	0.5	17,364	100.0	0.3	6,569	37.8
Rural	0.1	0.1	90.3	0.0	5.5	0.1	4.2	0.0	1,831	100.0	0.0	839	45.8
Total	3.5	4.5	90.0	3.1	4.7	4.3	5.3	4.7	161,433	100.0	3.2	62,898	39.0
Moderate (50 to 79)													
Principal City	9.6	11.5	91.1	9.2	4.2	11.2	4.7	12.1	472,037	100.0	9.3	191,059	40.5
Suburban	5.4	7.0	92.4	4.6	3.7	4.9	3.9	5.0	233,700	100.0	4.6	99,188	42.4
Rural	1.6	2.1	91.6	1.1	4.7	1.5	3.7	1.1	53,977	100.0	1.1	25,393	47.0
Total	16.6	20.6	91.5	14.8	4.1	17.6	4.4	18.1	759,714	100.0	15.0	315,640	41.5
Middle (80 to 119)													
Principal City	14.7	14.5	92.5	14.9	3.6	15.3	4.0	16.2	758,073	100.0	15.0	329,778	43.5
Suburban	22.5	23.4	93.2	20.9	3.4	20.2	3.5	19.8	1,055,987	100.0	20.9	465,020	44.0
Rural	11.3	12.5	92.4	8.2	4.1	9.8	3.5	7.8	417,241	100.0	8.2	200,566	48.1
Total	48.4	50.4	92.8	44.1	3.6	45.3	3.6	43.8	2,231,301	100.0	44.1	995,364	44.6
Upper (120 or more)													
Principal City	13.0	9.4	93.6	16.6	3.1	14.4	3.3	14.9	833,195	100.0	16.5	367,340	44.1
Suburban	15.6	12.6	94.1	18.9	2.8	15.2	3.1	15.5	941,394	100.0	18.6	415,091	44.1
Rural	2.6	2.4	91.8	2.3	4.3	2.9	3.9	2.5	118,343	100.0	2.3	57,640	48.7
Total	31.2	24.4	93.8	37.8	3.0	32.5	3.2	32.9	1,892,932	100.0	37.4	840,071	44.4
Income not reported													
Principal City	0.2	0.1	87.0	0.2	5.7	0.3	7.3	0.4	10,231	100.0	0.2	3,149	30.8
Suburban	0.0	0.0	90.3	0.1	4.5	0.1	5.2	0.1	2,763	100.0	0.1	963	34.9
Rural	0.0	0.0	67.5	0.0	10.0	0.0	22.5	0.0	40	100.0	0.0	21	52.5
Total	0.2	0.1	87.6	0.2	5.5	0.4	6.9	0.5	13,034	100.0	0.3	4,133	31.7
Subtotal	100.0	100.0	92.9	100.0	3.5	100.0	3.7	100.0	5,058,414	100.0	100.0	2,218,106	43.8
Tract not known	0.0	0.0	99.1	2.3	0.4	0.3	0.5	0.3	109,172	100.0	2.1	21,742	19.9
Total	100.0	100.0	93.0	---	3.4	---	3.6	---	5,167,586	100.0	---	2,239,848	43.3

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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			4,696,996		176,266		185,152							
Tracts not known			108,189		478		505							
Total			4,805,185		176,744		185,657							
Number of Businesses (millions)		18.5												
Population (millions)		285.6												