

CRA National Aggregate Table 2-1**Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 1997**

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	41.2	37.0	85.5	39.5	7.8	42.4	6.7	44.5	1,025,218	100.0	40.0	475,011	46.3
Suburban	41.0	42.7	86.7	41.4	7.2	40.5	6.2	42.2	1,060,441	100.0	41.4	500,477	47.2
Rural	17.8	20.3	88.9	19.0	6.7	17.1	4.3	13.3	475,136	100.0	18.6	305,467	64.3
Total	100.0	100.0	86.6	100.0	7.3	100.0	6.1	100.0	2,560,795	100.0	100.0	1,280,955	50.0
Area Income													
Low (less than 50)													
Principal City	5.1	4.3	83.7	4.0	8.4	4.8	7.9	5.4	106,704	100.0	4.2	43,233	40.5
Suburban	0.4	0.4	87.2	0.3	6.5	0.3	6.3	0.3	7,704	100.0	0.3	3,111	40.4
Rural	0.1	0.2	89.0	0.1	6.8	0.1	4.2	0.1	3,016	100.0	0.1	1,858	61.6
Total	5.6	4.9	84.1	4.5	8.2	5.2	7.7	5.8	117,424	100.0	4.6	48,202	41.0
Moderate (50 to 79)													
Principal City	10.6	9.8	85.4	8.9	7.8	9.6	6.8	10.2	232,018	100.0	9.1	100,189	43.2
Suburban	5.6	6.0	87.9	4.9	6.5	4.3	5.7	4.5	123,703	100.0	4.8	55,303	44.7
Rural	2.5	2.7	89.7	2.2	6.2	1.8	4.1	1.4	53,257	100.0	2.1	33,784	63.4
Total	18.7	18.5	86.7	16.0	7.2	15.6	6.1	16.2	408,978	100.0	16.0	189,276	46.3
Middle (80 to 119)													
Principal City	15.0	14.8	86.2	14.4	7.5	14.8	6.3	15.1	371,604	100.0	14.5	177,125	47.7
Suburban	22.2	24.4	87.1	22.3	7.1	21.4	5.9	21.5	568,641	100.0	22.2	273,940	48.2
Rural	12.2	14.0	89.3	12.8	6.5	11.1	4.1	8.5	317,454	100.0	12.4	204,778	64.5
Total	49.5	53.2	87.4	49.5	7.1	47.3	5.6	45.1	1,257,699	100.0	49.1	655,843	52.1
Upper (120 or more)													
Principal City	10.0	8.0	85.5	11.7	7.9	12.7	6.6	12.9	303,134	100.0	11.8	150,714	49.7
Suburban	12.8	12.0	85.6	13.9	7.6	14.5	6.8	15.8	359,050	100.0	14.0	167,722	46.7
Rural	3.0	3.3	87.2	4.0	7.6	4.1	5.1	3.3	101,037	100.0	3.9	64,818	64.2
Total	25.8	23.3	85.8	29.5	7.7	31.4	6.5	32.0	763,221	100.0	29.8	383,254	50.2
Income not reported													
Principal City	0.4	0.1	81.6	0.4	8.3	0.5	10.1	0.8	11,758	100.0	0.5	3,750	31.9
Suburban	0.0	0.1	85.2	0.1	5.7	0.0	9.1	0.1	1,343	100.0	0.1	401	29.9
Rural	0.0	0.0	86.0	0.0	7.0	0.0	7.0	0.0	372	100.0	0.0	229	61.6
Total	0.5	0.2	82.1	0.5	8.0	0.6	9.9	0.9	13,473	100.0	0.5	4,380	32.5
Total	100.0	100.0	86.6	100.0	7.3	100.0	6.1	100.0	2,560,795	100.0	100.0	1,280,955	50.0

Memo: Number of loans

Subtotal	2,217,814	187,887	155,094
Tracts not known			
Total			

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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
Number of Businesses (millions)	8.1												
Population (millions)	252.2												