

# CRA National Aggregate Table 2-2

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## Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 1998

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
<b>Location</b>											
Principal City	26.6	40.0	20.0	41.8	53.3	44.4	67,545,873	100.0	42.6	30,120,469	44.6
Suburban	27.7	40.4	20.2	40.8	52.2	42.1	65,589,639	100.0	41.4	29,859,182	45.5
Rural	34.6	19.6	22.2	17.4	43.2	13.5	25,435,029	100.0	16.0	15,484,674	60.9
Subtotal	28.3	100.0	20.4	100.0	51.2	100.0	158,570,541	100.0	100.0	75,464,325	47.6
Tract not known	29.5	1.8	18.3	1.5	52.3	1.8	2,772,957	100.0	1.7	1,145,400	41.3
Total	28.4	---	20.4	---	51.2	---	161,343,498	100.0	---	76,609,725	47.5
<b>Area Income</b>											
Low (less than 50)											
Principal City	23.8	4.1	19.3	4.6	56.9	5.4	7,677,172	100.0	4.8	2,951,902	38.5
Suburban	29.1	0.3	18.0	0.2	52.9	0.3	448,818	100.0	0.3	166,252	37.0
Rural	34.8	0.1	21.3	0.1	43.9	0.1	145,275	100.0	0.1	88,504	60.9
Total	24.3	4.5	19.3	4.9	56.4	5.7	8,271,265	100.0	5.2	3,206,658	38.8
Moderate (50 to 79)											
Principal City	26.3	8.9	20.0	9.4	53.7	10.1	15,235,408	100.0	9.6	6,158,001	40.4
Suburban	29.6	4.6	19.4	4.2	51.1	4.4	6,958,462	100.0	4.4	2,969,460	42.7
Rural	35.5	2.1	21.8	1.8	42.8	1.4	2,654,105	100.0	1.7	1,567,482	59.1
Total	28.2	15.6	20.0	15.3	51.8	15.8	24,847,975	100.0	15.7	10,694,943	43.0
Middle (80 to 119)											
Principal City	27.6	14.4	20.2	14.6	52.1	15.0	23,412,785	100.0	14.8	10,682,361	45.6
Suburban	28.6	21.8	20.6	21.8	50.9	21.5	34,301,148	100.0	21.6	15,779,548	46.0
Rural	35.6	13.1	21.8	11.1	42.5	8.6	16,495,127	100.0	10.4	9,921,058	60.1
Total	29.8	49.3	20.8	47.5	49.4	45.1	74,209,060	100.0	46.8	36,382,967	49.0
Upper (120 or more)											
Principal City	27.0	12.2	20.2	12.6	52.8	13.2	20,283,526	100.0	12.8	10,068,104	49.6
Suburban	25.8	13.7	19.8	14.6	54.4	15.9	23,824,173	100.0	15.0	10,928,408	45.9
Rural	31.7	4.2	23.4	4.3	44.9	3.3	6,020,860	100.0	3.8	3,853,349	64.0
Total	27.0	30.1	20.4	31.6	52.6	32.5	50,128,559	100.0	31.6	24,849,861	49.6
Income not reported											
Principal City	21.1	0.4	17.7	0.5	61.3	0.7	936,982	100.0	0.6	260,101	27.8
Suburban	21.7	0.0	19.6	0.0	58.6	0.0	57,038	100.0	0.0	15,514	27.2
Rural	27.4	0.1	19.3	0.1	53.3	0.1	119,662	100.0	0.1	54,281	45.4
Total	21.8	0.5	17.9	0.6	60.3	0.8	1,113,682	100.0	0.7	329,896	29.6
Subtotal	28.3	100.0	20.4	100.0	51.2	100.0	158,570,541	100.0	100.0	75,464,325	47.6
Tract not known	29.5	1.8	18.3	1.5	52.3	1.8	2,772,957	100.0	1.7	1,145,400	41.3
Total	28.4	---	20.4	---	51.2	---	161,343,498	100.0	---	76,609,725	47.5

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	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: Amount of loans											
Subtotal		44,940,751		32,392,389		81,237,401					
Tracts not known		817,151		506,178		1,449,628					
Total		45,757,902		32,898,567		82,687,029					