

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, 2001

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	37.4	37.1	91.5	38.2	4.4	39.4	4.1	42.4	2,225,461	100.0	38.4	951,885	42.8
Suburban	42.8	42.7	92.5	45.3	3.9	41.5	3.6	43.0	2,612,608	100.0	45.1	1,055,146	40.4
Rural	19.8	20.2	91.8	16.5	4.9	19.1	3.3	14.6	960,840	100.0	16.6	493,291	51.3
Subtotal	100.0	100.0	92.0	100.0	4.2	100.0	3.7	100.0	5,798,909	100.0	100.0	2,500,322	43.1
Tract not known	0.0	0.0	99.0	5.2	0.5	0.6	0.5	0.6	295,697	100.0	4.9	165,265	55.9
Total	100.0	100.0	92.3	---	4.1	---	3.6	---	6,094,606	100.0	---	2,665,587	43.7
Area Income													
Low (less than 50)													
Principal City	4.1	4.3	89.8	3.5	5.0	4.2	5.2	4.9	206,828	100.0	3.6	84,285	40.8
Suburban	0.4	0.4	92.7	0.3	3.4	0.2	4.0	0.3	18,094	100.0	0.3	7,247	40.1
Rural	0.1	0.2	92.2	0.1	4.6	0.1	3.2	0.1	5,101	100.0	0.1	2,717	53.3
Total	4.6	4.9	90.1	3.9	4.8	4.5	5.0	5.3	230,023	100.0	4.0	94,249	41.0
Moderate (50 to 79)													
Principal City	8.9	9.8	91.5	8.4	4.3	8.6	4.1	9.3	490,571	100.0	8.5	202,551	41.3
Suburban	5.4	5.9	92.7	5.0	3.8	4.5	3.5	4.7	289,206	100.0	5.0	120,362	41.6
Rural	2.5	2.7	92.5	1.8	4.4	1.9	3.0	1.4	103,360	100.0	1.8	53,088	51.4
Total	16.8	18.5	92.0	15.2	4.2	14.9	3.8	15.5	883,137	100.0	15.2	376,001	42.6
Middle (80 to 119)													
Principal City	14.0	14.8	92.1	14.6	4.1	14.2	3.8	14.8	845,121	100.0	14.6	361,400	42.8
Suburban	23.5	24.4	92.7	24.5	3.9	22.3	3.4	22.2	1,408,425	100.0	24.3	572,567	40.7
Rural	13.6	14.0	92.2	11.2	4.7	12.5	3.1	9.3	650,635	100.0	11.2	333,918	51.3
Total	51.2	53.2	92.4	50.3	4.2	49.0	3.5	46.3	2,904,181	100.0	50.1	1,267,885	43.7
Upper (120 or more)													
Principal City	9.9	8.1	91.3	11.3	4.5	12.0	4.2	12.8	662,808	100.0	11.4	294,871	44.5
Suburban	13.6	12.0	92.2	15.5	4.0	14.4	3.8	15.7	894,279	100.0	15.4	353,696	39.6
Rural	3.5	3.3	90.2	3.4	5.7	4.6	4.1	3.8	200,486	100.0	3.5	102,919	51.3
Total	26.9	23.3	91.7	30.2	4.4	31.1	4.0	32.3	1,757,573	100.0	30.3	751,486	42.8
Income not reported													
Principal City	0.4	0.1	88.9	0.3	5.2	0.4	5.9	0.5	20,133	100.0	0.3	8,778	43.6
Suburban	0.0	0.1	94.4	0.0	2.4	0.0	3.2	0.0	2,604	100.0	0.0	1,274	48.9
Rural	0.0	0.0	89.0	0.0	6.0	0.0	5.0	0.0	1,258	100.0	0.0	649	51.6
Total	0.5	0.2	89.5	0.4	4.9	0.5	5.6	0.6	23,995	100.0	0.4	10,701	44.6
Subtotal	100.0	100.0	92.0	100.0	4.2	100.0	3.7	100.0	5,798,909	100.0	100.0	2,500,322	43.1
Tract not known	0.0	0.0	99.0	5.2	0.5	0.6	0.5	0.6	295,697	100.0	4.9	165,265	55.9
Total	100.0	100.0	92.3	---	4.1	---	3.6	---	6,094,606	100.0	---	2,665,587	43.7

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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			5,335,266		246,445		217,198						
Tracts not known			292,780		1,546		1,371						
Total			5,628,046		247,991		218,569						
Number of Businesses (millions)		11.6											
Population (millions)		252.2											