

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, 2000

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	38.0	37.1	92.1	37.2	4.1	40.2	3.7	43.2	1,852,692	100.0	37.5	736,125	39.7
Suburban	42.3	42.7	93.5	46.2	3.5	41.2	3.0	42.5	2,265,077	100.0	45.9	880,960	38.9
Rural	19.7	20.2	92.8	16.5	4.3	18.6	2.8	14.3	816,542	100.0	16.5	433,331	53.1
Subtotal	100.0	100.0	92.9	100.0	3.9	100.0	3.3	100.0	4,934,311	100.0	100.0	2,050,416	41.6
Tract not known	0.0	0.0	98.5	3.6	0.7	0.7	0.8	0.8	175,690	100.0	3.4	78,507	44.7
Total	100.0	100.0	93.1	---	3.8	---	3.2	---	5,110,001	100.0	---	2,128,923	41.7
Area Income													
Low (less than 50)													
Principal City	4.2	4.3	89.8	3.1	5.1	4.3	5.0	5.0	160,512	100.0	3.3	60,036	37.4
Suburban	0.4	0.4	92.6	0.3	3.7	0.3	3.7	0.3	13,757	100.0	0.3	5,069	36.8
Rural	0.1	0.2	91.5	0.1	5.3	0.1	3.2	0.1	3,915	100.0	0.1	2,146	54.8
Total	4.7	4.9	90.1	3.5	5.0	4.7	4.9	5.4	178,184	100.0	3.6	67,251	37.7
Moderate (50 to 79)													
Principal City	9.3	9.8	91.7	7.9	4.3	8.9	4.0	9.9	395,861	100.0	8.0	150,782	38.1
Suburban	5.4	5.9	93.4	4.9	3.5	4.5	3.0	4.6	241,742	100.0	4.9	94,935	39.3
Rural	2.5	2.7	93.4	1.7	4.0	1.7	2.6	1.4	84,154	100.0	1.7	45,431	54.0
Total	17.1	18.5	92.5	14.6	4.0	15.1	3.5	15.8	721,757	100.0	14.6	291,148	40.3
Middle (80 to 119)													
Principal City	14.2	14.8	92.8	14.3	3.8	14.2	3.4	14.9	707,660	100.0	14.3	282,206	39.9
Suburban	23.2	24.4	93.6	24.8	3.5	22.3	2.9	22.0	1,214,752	100.0	24.6	477,040	39.3
Rural	13.6	14.0	93.1	11.3	4.2	12.3	2.7	9.2	553,940	100.0	11.2	296,323	53.5
Total	51.1	53.2	93.3	50.4	3.8	48.8	3.0	46.1	2,476,352	100.0	50.2	1,055,569	42.6
Upper (120 or more)													
Principal City	9.9	8.1	92.4	11.6	4.1	12.3	3.6	12.7	573,905	100.0	11.6	238,047	41.5
Suburban	13.3	12.0	93.5	16.2	3.4	14.1	3.2	15.6	793,497	100.0	16.1	303,605	38.3
Rural	3.4	3.3	91.8	3.5	4.9	4.4	3.3	3.6	172,942	100.0	3.5	88,389	51.1
Total	26.6	23.3	92.9	31.2	3.8	30.8	3.3	31.9	1,540,344	100.0	31.2	630,041	40.9
Income not reported													
Principal City	0.4	0.1	87.1	0.3	5.9	0.5	7.0	0.6	14,754	100.0	0.3	5,054	34.3
Suburban	0.0	0.1	91.7	0.0	3.8	0.0	4.5	0.0	1,329	100.0	0.0	311	23.4
Rural	0.0	0.0	86.2	0.0	8.0	0.1	5.8	0.1	1,591	100.0	0.0	1,042	65.5
Total	0.4	0.2	87.3	0.3	6.0	0.6	6.7	0.7	17,674	100.0	0.4	6,407	36.3
Subtotal	100.0	100.0	92.9	100.0	3.9	100.0	3.3	100.0	4,934,311	100.0	100.0	2,050,416	41.6
Tract not known	0.0	0.0	98.5	3.6	0.7	0.7	0.8	0.8	175,690	100.0	3.4	78,507	44.7
Total	100.0	100.0	93.1	---	3.8	---	3.2	---	5,110,001	100.0	---	2,128,923	41.7

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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			4,583,293		190,497		160,521							
Tracts not known			173,026		1,299		1,365							
Total			4,756,319		191,796		161,886							
Number of Businesses (millions)		10.2												
Population (millions)		252.2												