

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, 2007

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	40.6	38.9	95.8	41.7	2.0	44.8	2.2	47.2	5,493,629	100.0	41.8	2,058,292	37.5
Suburban	42.9	43.8	96.6	46.6	1.7	41.1	1.7	41.7	6,093,267	100.0	46.4	2,314,595	38.0
Rural	16.4	17.2	95.9	11.7	2.3	14.1	1.8	11.1	1,544,217	100.0	11.8	647,546	41.9
Subtotal	100.0	100.0	96.1	100.0	1.9	100.0	1.9	100.0	13,131,113	100.0	100.0	5,020,433	38.2
Tract not known	0.0	0.0	98.8	2.8	0.9	1.3	0.2	0.3	361,658	100.0	2.7	154,743	42.8
Total	100.0	100.0	96.2	---	1.9	---	1.9	---	13,492,771	100.0	---	5,175,176	38.4
Area Income													
Low (less than 50)													
Principal City	3.6	3.8	94.2	2.5	2.7	3.7	3.1	4.1	339,486	100.0	2.6	120,862	35.6
Suburban	0.5	0.5	95.1	0.4	2.2	0.4	2.7	0.5	47,081	100.0	0.4	17,105	36.3
Rural	0.1	0.1	93.8	0.0	3.3	0.1	2.9	0.1	4,482	100.0	0.0	1,663	37.1
Total	4.1	4.5	94.3	2.9	2.6	4.1	3.0	4.6	391,049	100.0	3.0	139,630	35.7
Moderate (50 to 79)													
Principal City	10.5	11.4	95.2	9.1	2.3	10.9	2.5	11.9	1,201,945	100.0	9.2	447,231	37.2
Suburban	5.9	7.1	96.1	5.2	1.9	5.1	2.0	5.3	677,177	100.0	5.2	261,698	38.6
Rural	1.9	2.1	95.7	1.1	2.3	1.3	1.9	1.1	142,362	100.0	1.1	58,895	41.4
Total	18.3	20.6	95.5	15.3	2.2	17.4	2.3	18.3	2,021,484	100.0	15.4	767,824	38.0
Middle (80 to 119)													
Principal City	14.3	14.3	96.0	14.7	2.0	15.1	2.1	15.7	1,933,800	100.0	14.7	751,757	38.9
Suburban	22.0	23.5	96.5	22.4	1.8	20.6	1.8	20.0	2,925,254	100.0	22.3	1,143,191	39.1
Rural	11.9	12.6	96.0	8.3	2.2	9.7	1.7	7.5	1,094,643	100.0	8.3	463,918	42.4
Total	48.2	50.4	96.2	45.4	1.9	45.4	1.9	43.2	5,953,697	100.0	45.3	2,358,866	39.6
Upper (120 or more)													
Principal City	12.0	9.3	96.2	15.2	1.8	14.8	1.9	15.2	2,000,644	100.0	15.2	733,933	36.7
Suburban	14.5	12.6	96.8	18.7	1.5	14.9	1.7	15.8	2,437,511	100.0	18.6	890,657	36.5
Rural	2.6	2.5	95.4	2.3	2.5	3.0	2.1	2.5	302,658	100.0	2.3	123,042	40.7
Total	29.1	24.4	96.5	36.2	1.7	32.7	1.8	33.5	4,740,813	100.0	36.1	1,747,632	36.9
Income not reported													
Principal City	0.2	0.1	91.5	0.1	3.9	0.3	4.6	0.3	17,754	100.0	0.1	4,509	25.4
Suburban	0.0	0.0	93.5	0.0	3.0	0.1	3.5	0.1	6,244	100.0	0.0	1,944	31.1
Rural	0.0	0.0	83.3	0.0	5.6	0.0	11.1	0.0	72	100.0	0.0	28	38.9
Total	0.2	0.1	92.0	0.2	3.6	0.4	4.3	0.4	24,070	100.0	0.2	6,481	26.9
Subtotal	100.0	100.0	96.1	100.0	1.9	100.0	1.9	100.0	13,131,113	100.0	100.0	5,020,433	38.2
Tract not known	0.0	0.0	98.8	2.8	0.9	1.3	0.2	0.3	361,658	100.0	2.7	154,743	42.8
Total	100.0	100.0	96.2	---	1.9	---	1.9	---	13,492,771	100.0	---	5,175,176	38.4

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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			12,625,333		249,984		255,796						
Tracts not known			357,485		3,297		876						
Total			12,982,818		253,281		256,672						
Number of Businesses (millions)		11.3											
Population (millions)		285.6											