

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, 2010

| Characteristics of neighborhood | Amount of loans (thousands of dollars) | | | | | | | | | MEMO | |
|---------------------------------|--|---|--------------------|---|--------------------------------|---|-------------|---------|---|---|---|
| | 100,000 or less | | 100,001 to 250,000 | | More than 250,000 to 1 million | | All | | | Amount of loans to firms with revenues of \$1 million or less | |
| | 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 | 29.4 | 44.3 | 15.9 | 45.1 | 54.6 | 48.0 | 81,938,990 | 100.0 | 46.4 | 27,989,404 | 34.2 |
| Suburban | 31.8 | 42.8 | 16.1 | 40.8 | 52.1 | 41.0 | 73,325,654 | 100.0 | 41.5 | 26,616,555 | 36.3 |
| Rural | 33.1 | 13.0 | 19.0 | 14.1 | 47.9 | 11.0 | 21,363,611 | 100.0 | 12.1 | 9,952,155 | 46.6 |
| Subtotal | 30.9 | 100.0 | 16.4 | 100.0 | 52.8 | 100.0 | 176,628,255 | 100.0 | 100.0 | 64,558,114 | 36.6 |
| Tract not known | 81.3 | 4.3 | 9.8 | 1.0 | 8.9 | 0.3 | 3,010,499 | 100.0 | 1.7 | 1,341,913 | 44.6 |
| Total | 31.7 | --- | 16.3 | --- | 52.0 | --- | 179,638,754 | 100.0 | --- | 65,900,027 | 36.7 |
| Area Income | | | | | | | | | | | |
| Low (less than 50) | | | | | | | | | | | |
| Principal City | 23.8 | 2.9 | 16.5 | 3.8 | 59.7 | 4.3 | 6,693,834 | 100.0 | 3.8 | 1,891,280 | 28.3 |
| Suburban | 25.5 | 0.3 | 15.3 | 0.4 | 59.2 | 0.5 | 737,193 | 100.0 | 0.4 | 206,966 | 28.1 |
| Rural | 29.6 | 0.0 | 23.9 | 0.1 | 46.4 | 0.0 | 82,838 | 100.0 | 0.0 | 33,424 | 40.3 |
| Total | 24.0 | 3.3 | 16.5 | 4.3 | 59.5 | 4.8 | 7,513,865 | 100.0 | 4.3 | 2,131,670 | 28.4 |
| Moderate (50 to 79) | | | | | | | | | | | |
| Principal City | 26.4 | 9.6 | 16.3 | 11.1 | 57.4 | 12.2 | 19,784,606 | 100.0 | 11.2 | 6,032,155 | 30.5 |
| Suburban | 29.2 | 4.6 | 16.5 | 4.9 | 54.3 | 5.0 | 8,576,020 | 100.0 | 4.9 | 2,833,116 | 33.0 |
| Rural | 32.2 | 1.2 | 19.0 | 1.3 | 48.8 | 1.1 | 2,009,056 | 100.0 | 1.1 | 880,494 | 43.8 |
| Total | 27.5 | 15.3 | 16.5 | 17.3 | 55.9 | 18.2 | 30,369,682 | 100.0 | 17.2 | 9,745,765 | 32.1 |
| Middle (80 to 119) | | | | | | | | | | | |
| Principal City | 29.3 | 15.0 | 15.9 | 15.3 | 54.8 | 16.4 | 27,871,555 | 100.0 | 15.8 | 9,754,046 | 35.0 |
| Suburban | 31.1 | 20.2 | 16.5 | 20.3 | 52.3 | 19.9 | 35,464,258 | 100.0 | 20.1 | 12,980,338 | 36.6 |
| Rural | 33.8 | 9.2 | 19.1 | 9.8 | 47.2 | 7.5 | 14,885,484 | 100.0 | 8.4 | 6,874,043 | 46.2 |
| Total | 31.0 | 44.4 | 16.8 | 45.4 | 52.2 | 43.8 | 78,221,297 | 100.0 | 44.3 | 29,608,427 | 37.9 |
| Upper (120 or more) | | | | | | | | | | | |
| Principal City | 33.5 | 16.6 | 15.6 | 14.5 | 51.0 | 14.7 | 26,972,252 | 100.0 | 15.3 | 10,187,344 | 37.8 |
| Suburban | 33.6 | 17.5 | 15.5 | 15.2 | 50.9 | 15.5 | 28,415,982 | 100.0 | 16.1 | 10,574,033 | 37.2 |
| Rural | 31.1 | 2.5 | 19.0 | 2.9 | 49.9 | 2.3 | 4,381,810 | 100.0 | 2.5 | 2,162,282 | 49.3 |
| Total | 33.4 | 36.6 | 15.8 | 32.6 | 50.9 | 32.6 | 59,770,044 | 100.0 | 33.8 | 22,923,659 | 38.4 |
| Income not reported | | | | | | | | | | | |
| Principal City | 20.6 | 0.2 | 15.5 | 0.3 | 63.9 | 0.4 | 616,743 | 100.0 | 0.3 | 124,579 | 20.2 |
| Suburban | 25.9 | 0.1 | 12.5 | 0.1 | 61.6 | 0.1 | 132,201 | 100.0 | 0.1 | 22,102 | 16.7 |
| Rural | 6.6 | 0.0 | 17.5 | 0.0 | 76.0 | 0.0 | 4,423 | 100.0 | 0.0 | 1,912 | 43.2 |
| Total | 21.4 | 0.3 | 15.0 | 0.4 | 63.6 | 0.5 | 753,367 | 100.0 | 0.4 | 148,593 | 19.7 |
| Subtotal | 30.9 | 100.0 | 16.4 | 100.0 | 52.8 | 100.0 | 176,628,255 | 100.0 | 100.0 | 64,558,114 | 36.6 |
| Tract not known | 81.3 | 4.3 | 9.8 | 1.0 | 8.9 | 0.3 | 3,010,499 | 100.0 | 1.7 | 1,341,913 | 44.6 |
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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 | | 54,498,972 | | 28,930,963 | | 93,198,320 | | | | | |
| Tracts not known | | 2,448,213 | | 294,705 | | 267,581 | | | | | |
| Total | | 56,947,185 | | 29,225,668 | | 93,465,901 | | | | | |