

CRA National Aggregate Table 2-1**Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2004**

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	40.4	38.6	92.1	40.5	3.9	43.1	4.0	46.3	3,192,079	100.0	40.8	1,174,351	36.8
Suburban	42.9	44.1	93.4	44.5	3.4	40.1	3.3	40.9	3,459,206	100.0	44.2	1,266,235	36.6
Rural	16.7	17.3	92.8	15.1	4.2	16.8	3.0	12.9	1,179,484	100.0	15.1	529,124	44.9
Subtotal	100.0	100.0	92.8	100.0	3.7	100.0	3.5	100.0	7,830,769	100.0	100.0	2,969,710	37.9
Tract not known	0.0	0.0	98.7	3.7	0.7	0.7	0.6	0.6	280,723	100.0	3.5	77,519	27.6
Total	100.0	100.0	93.0	---	3.6	---	3.4	---	8,111,492	100.0	---	3,047,229	37.6
Area Income													
Low (less than 50)													
Principal City	3.6	3.8	90.6	3.0	4.5	3.7	4.8	4.2	238,301	100.0	3.0	77,515	32.5
Suburban	0.5	0.5	91.7	0.4	4.1	0.4	4.2	0.4	29,412	100.0	0.4	9,457	32.2
Rural	0.1	0.1	89.8	0.0	5.9	0.1	4.4	0.1	3,755	100.0	0.0	1,640	43.7
Total	4.2	4.5	90.7	3.4	4.5	4.2	4.7	4.7	271,468	100.0	3.5	88,612	32.6
Moderate (50 to 79)													
Principal City	10.7	11.4	91.6	9.7	4.1	10.7	4.3	11.9	766,098	100.0	9.8	267,759	35.0
Suburban	6.0	7.1	93.0	5.4	3.5	5.0	3.5	5.3	419,755	100.0	5.4	151,815	36.2
Rural	1.9	2.1	92.8	1.5	4.2	1.7	3.0	1.3	118,720	100.0	1.5	53,447	45.0
Total	18.6	20.6	92.2	16.6	3.9	17.4	3.9	18.4	1,304,573	100.0	16.7	473,021	36.3
Middle (80 to 119)													
Principal City	14.2	14.1	92.4	14.6	3.8	14.8	3.8	15.8	1,143,576	100.0	14.6	420,410	36.8
Suburban	22.0	23.6	93.4	22.4	3.4	20.6	3.2	19.9	1,743,314	100.0	22.3	642,984	36.9
Rural	12.1	12.6	93.2	10.8	4.0	11.5	2.8	8.6	844,881	100.0	10.8	378,608	44.8
Total	48.4	50.4	93.1	47.8	3.7	46.9	3.3	44.3	3,731,771	100.0	47.7	1,442,002	38.6
Upper (120 or more)													
Principal City	11.6	9.2	92.4	13.1	3.8	13.6	3.8	14.1	1,030,649	100.0	13.2	405,171	39.3
Suburban	14.4	12.8	93.4	16.2	3.2	14.0	3.3	15.2	1,262,890	100.0	16.1	460,966	36.5
Rural	2.6	2.5	91.4	2.7	4.8	3.5	3.8	2.9	212,080	100.0	2.7	95,405	45.0
Total	28.6	24.4	92.8	32.0	3.6	31.1	3.6	32.2	2,505,619	100.0	32.0	961,542	38.4
Income not reported													
Principal City	0.2	0.1	87.4	0.2	5.6	0.3	7.0	0.3	13,455	100.0	0.2	3,496	26.0
Suburban	0.0	0.0	91.3	0.0	3.8	0.0	5.0	0.1	3,835	100.0	0.0	1,013	26.4
Rural	0.0	0.0	91.7	0.0	4.2	0.0	4.2	0.0	48	100.0	0.0	24	50.0
Total	0.2	0.1	88.3	0.2	5.2	0.3	6.6	0.4	17,338	100.0	0.2	4,533	26.1
Subtotal	100.0	100.0	92.8	100.0	3.7	100.0	3.5	100.0	7,830,769	100.0	100.0	2,969,710	37.9
Tract not known	0.0	0.0	98.7	3.7	0.7	0.7	0.6	0.6	280,723	100.0	3.5	77,519	27.6
Total	100.0	100.0	93.0	---	3.6	---	3.4	---	8,111,492	100.0	---	3,047,229	37.6

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