

CRA National Aggregate Table 2-2

PAGE: 1 OF 2

Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2004

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	30.4	42.3	17.1	43.5	52.5	46.9	130,015,004	100.0	44.8	54,315,007	41.8
Suburban	33.1	42.5	17.2	40.2	49.7	40.9	119,756,781	100.0	41.3	51,827,908	43.3
Rural	35.2	15.3	20.6	16.3	44.2	12.3	40,441,312	100.0	13.9	22,387,818	55.4
Subtotal	32.2	100.0	17.6	100.0	50.2	100.0	290,213,097	100.0	100.0	128,530,733	44.3
Tract not known	65.4	2.4	9.6	0.7	25.0	0.6	3,532,472	100.0	1.2	1,219,225	34.5
Total	32.6	---	17.5	---	49.9	---	293,745,569	100.0	---	129,749,958	44.2
Area Income											
Low (less than 50)											
Principal City	27.4	3.3	17.4	3.8	55.2	4.2	11,190,765	100.0	3.9	4,081,378	36.5
Suburban	29.2	0.4	17.5	0.4	53.4	0.5	1,243,348	100.0	0.4	429,966	34.6
Rural	29.9	0.1	21.8	0.1	48.3	0.1	169,032	100.0	0.1	92,706	54.8
Total	27.6	3.7	17.4	4.3	54.9	4.8	12,603,145	100.0	4.3	4,604,050	36.5
Moderate (50 to 79)											
Principal City	29.0	10.1	17.0	10.8	54.0	12.1	32,531,247	100.0	11.2	12,448,497	38.3
Suburban	31.9	5.1	17.1	5.0	51.1	5.3	15,068,323	100.0	5.2	6,244,690	41.4
Rural	35.8	1.5	21.0	1.7	43.2	1.2	4,040,856	100.0	1.4	2,203,003	54.5
Total	30.3	16.8	17.4	17.5	52.3	18.5	51,640,426	100.0	17.8	20,896,190	40.5
Middle (80 to 119)											
Principal City	30.6	14.5	17.2	14.9	52.3	15.9	44,401,576	100.0	15.3	18,861,364	42.5
Suburban	33.4	21.0	17.8	20.5	48.8	19.7	58,824,829	100.0	20.3	25,818,530	43.9
Rural	36.3	10.8	20.5	11.1	43.2	8.2	27,768,401	100.0	9.6	15,223,284	54.8
Total	33.0	46.4	18.2	46.5	48.8	43.9	130,994,806	100.0	45.1	59,903,178	45.7
Upper (120 or more)											
Principal City	32.2	14.2	17.1	13.7	50.7	14.3	41,036,875	100.0	14.1	18,703,881	45.6
Suburban	33.3	15.8	16.3	14.2	50.4	15.4	44,427,868	100.0	15.3	19,286,514	43.4
Rural	31.6	2.9	20.6	3.4	47.8	2.8	8,460,556	100.0	2.9	4,867,940	57.5
Total	32.7	32.9	17.1	31.3	50.3	32.4	93,925,299	100.0	32.4	42,858,335	45.6
Income not reported											
Principal City	22.3	0.2	15.7	0.3	62.0	0.4	854,541	100.0	0.3	219,887	25.7
Suburban	26.1	0.1	13.9	0.1	60.0	0.1	192,413	100.0	0.1	48,208	25.1
Rural	34.5	0.0	13.9	0.0	51.6	0.0	2,467	100.0	0.0	885	35.9
Total	23.0	0.3	15.4	0.3	61.6	0.4	1,049,421	100.0	0.4	268,980	25.6
Subtotal	32.2	100.0	17.6	100.0	50.2	100.0	290,213,097	100.0	100.0	128,530,733	44.3
Tract not known	65.4	2.4	9.6	0.7	25.0	0.6	3,532,472	100.0	1.2	1,219,225	34.5
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Memo: Amount of loans											
Subtotal		93,360,011		51,134,355		145,718,731					
Tracts not known		2,308,502		340,462		883,508					
Total		95,668,513		51,474,817		146,602,239					