



**4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 1998**

Characteristics of neighborhood	Amount of loans (thousands of dollars)									MEMO	
	100,000 or less		100,001 to 250,000		250,001 to 1 million		All			Amount of loans to firms with revenues of	
	Per-cent	MEMO Percent of small business loans	Per-cent	MEMO Percent of small business loans	Per-cent	MEMO Percent of small business loans	Total	Per-cent	MEMO Percent of small business loans	Total	MEMO Percent of small business loans
<b>Location</b>											
Central City	26.6	40.0	20.0	41.8	53.3	44.4	67,545,873	100.0	42.6	30,120,469	44.6
Suburban	27.7	40.4	20.2	40.8	52.2	42.1	65,589,639	100.0	41.4	29,859,182	45.5
Rural	34.6	19.6	22.2	17.4	43.2	13.5	25,435,029	100.0	16.0	15,484,674	60.9
Subtotal	28.3	100.0	20.4	100.0	51.2	100.0	158,570,541	100.0	100.0	75,464,325	47.6
Tract not known	29.5	1.8	18.3	1.5	52.3	1.8	2,772,957	100.0	1.7	1,145,400	41.3
<b>Total</b>	<b>28.4</b>	<b>---</b>	<b>20.4</b>	<b>---</b>	<b>51.2</b>	<b>---</b>	<b>161,343,498</b>	<b>100.0</b>	<b>---</b>	<b>76,609,725</b>	<b>47.5</b>
<b>Area Income</b>											
<b>Low (less than 50)</b>											
Central City	23.8	4.1	19.3	4.6	56.9	5.4	7,677,172	100.0	4.8	2,951,902	38.5
Suburban	29.1	0.3	18.0	0.2	52.9	0.3	448,818	100.0	0.3	166,252	37.0
Rural	34.8	0.1	21.3	0.1	43.9	0.1	145,275	100.0	0.1	88,504	60.9
<b>Total</b>	<b>24.3</b>	<b>4.5</b>	<b>19.3</b>	<b>4.9</b>	<b>56.4</b>	<b>5.7</b>	<b>8,271,265</b>	<b>100.0</b>	<b>5.2</b>	<b>3,206,658</b>	<b>38.8</b>
<b>Moderate (50 to 79)</b>											
Central City	26.3	8.9	20.0	9.4	53.7	10.1	15,235,408	100.0	9.6	6,158,001	40.4
Suburban	29.6	4.6	19.4	4.2	51.1	4.4	6,958,462	100.0	4.4	2,969,460	42.7
Rural	35.5	2.1	21.8	1.8	42.8	1.4	2,654,105	100.0	1.7	1,567,482	59.1
<b>Total</b>	<b>28.2</b>	<b>15.6</b>	<b>20.0</b>	<b>15.3</b>	<b>51.8</b>	<b>15.8</b>	<b>24,847,975</b>	<b>100.0</b>	<b>15.7</b>	<b>10,694,943</b>	<b>43.0</b>
<b>Middle (80 to 119)</b>											
Central City	27.6	14.4	20.2	14.6	52.1	15.0	23,412,785	100.0	14.8	10,682,361	45.6
Suburban	28.6	21.8	20.6	21.8	50.9	21.5	34,301,148	100.0	21.6	15,779,548	46.0
Rural	35.6	13.1	21.8	11.1	42.5	8.6	16,495,127	100.0	10.4	9,921,058	60.1
<b>Total</b>	<b>29.8</b>	<b>49.3</b>	<b>20.8</b>	<b>47.5</b>	<b>49.4</b>	<b>45.1</b>	<b>74,209,060</b>	<b>100.0</b>	<b>46.8</b>	<b>36,382,967</b>	<b>49.0</b>
<b>Upper (120 or more)</b>											
Central City	27.0	12.2	20.2	12.6	52.8	13.2	20,283,526	100.0	12.8	10,068,104	49.6
Suburban	25.8	13.7	19.8	14.6	54.4	15.9	23,824,173	100.0	15.0	10,928,408	45.9
Rural	31.7	4.2	23.4	4.3	44.9	3.3	6,020,860	100.0	3.8	3,853,349	64.0
<b>Total</b>	<b>27.0</b>	<b>30.1</b>	<b>20.4</b>	<b>31.6</b>	<b>52.6</b>	<b>32.5</b>	<b>50,128,559</b>	<b>100.0</b>	<b>31.6</b>	<b>24,849,861</b>	<b>49.6</b>
<b>Income not reported</b>											
Central City	21.1	0.4	17.7	0.5	61.3	0.7	936,982	100.0	0.6	260,101	27.8
Suburban	21.7	0.0	19.6	0.0	58.6	0.0	57,038	100.0	0.0	15,514	27.2
Rural	27.4	0.1	19.3	0.1	53.3	0.1	119,662	100.0	0.1	54,281	45.4
<b>Total</b>	<b>21.8</b>	<b>0.5</b>	<b>17.9</b>	<b>0.6</b>	<b>60.3</b>	<b>0.8</b>	<b>1,113,682</b>	<b>100.0</b>	<b>0.7</b>	<b>329,896</b>	<b>29.6</b>
<b>Subtotal</b>	<b>28.3</b>	<b>100.0</b>	<b>20.4</b>	<b>100.0</b>	<b>51.2</b>	<b>100.0</b>	<b>158,570,541</b>	<b>100.0</b>	<b>100.0</b>	<b>75,464,325</b>	<b>47.6</b>
Tract not known	29.5	1.8	18.3	1.5	52.3	1.8	2,772,957	100.0	1.7	1,145,400	41.3
<b>Total</b>	<b>28.4</b>	<b>---</b>	<b>20.4</b>	<b>---</b>	<b>51.2</b>	<b>---</b>	<b>161,343,498</b>	<b>100.0</b>	<b>---</b>	<b>76,609,725</b>	<b>47.5</b>
<b>Memo</b>											
<b>Amount of loans</b>											
Subtotal		<b>44,940,751</b>		<b>32,392,389</b>		<b>81,237,401</b>					
Tracts not known		<b>817,151</b>		<b>506,178</b>		<b>1,449,628</b>					
<b>Total</b>		<b>45,757,902</b>		<b>32,898,567</b>		<b>82,687,029</b>					



**4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 1998**

Characteristics of neighborhood	Amount of loans (thousands of dollars)									MEMO Amount of loans to farms with revenues of \$1 million or less	
	100,000 or less		100,001 to 250,000		250,001 to 1 million		All			Total	MEMO Percent of small farm loans
	Percent	MEMO Percent of small farm loans	Percent	MEMO Percent of small farm loans	Percent	MEMO Percent of small farm loans	Total	Percent	MEMO Percent of small farm loans		
<b>Location</b>											
<b>Central City</b>	31.8	7.3	32.6	9.5	35.6	12.6	1,024,622	100.0	9.4	741,460	72.4
<b>Suburban</b>	36.0	20.0	33.4	23.5	30.6	26.3	2,488,514	100.0	22.8	1,969,708	79.2
<b>Rural</b>	44.1	72.7	32.0	67.1	23.9	61.1	7,398,170	100.0	67.8	6,410,160	86.6
<b>Subtotal</b>	41.1	100.0	32.4	100.0	26.5	100.0	10,911,306	100.0	100.0	9,121,328	83.6
<b>Tract not known</b>	39.9	4.6	33.0	4.8	27.1	4.8	541,978	100.0	4.7	440,102	81.2
<b>Total</b>	<b>41.0</b>	<b>---</b>	<b>32.4</b>	<b>---</b>	<b>26.5</b>	<b>---</b>	<b>11,453,284</b>	<b>100.0</b>	<b>---</b>	<b>9,561,430</b>	<b>83.5</b>
<b>Area Income</b>											
<b>Low (less than 50)</b>											
<b>Central City</b>	26.9	0.2	35.4	0.4	37.7	0.5	39,806	100.0	0.4	23,010	57.8
<b>Suburban</b>	42.8	0.1	26.2	0.1	31.0	0.1	6,895	100.0	0.1	5,192	75.3
<b>Rural</b>	33.8	0.2	29.6	0.3	36.6	0.4	30,339	100.0	0.3	19,942	65.7
<b>Total</b>	31.0	0.5	32.3	0.7	36.7	1.0	77,040	100.0	0.7	48,144	62.5
<b>Moderate (50 to 79)</b>											
<b>Central City</b>	24.6	0.6	31.7	1.0	43.7	1.6	107,317	100.0	1.0	64,661	60.3
<b>Suburban</b>	33.1	2.8	29.9	3.2	37.0	4.8	377,387	100.0	3.5	274,198	72.7
<b>Rural</b>	40.9	7.0	31.8	6.9	27.3	7.3	769,739	100.0	7.1	655,848	85.2
<b>Total</b>	37.1	10.4	31.2	11.1	31.6	13.7	1,254,443	100.0	11.5	994,707	79.3
<b>Middle (80 to 119)</b>											
<b>Central City</b>	34.3	4.1	32.8	5.0	32.9	6.1	534,643	100.0	4.9	391,548	73.2
<b>Suburban</b>	37.3	15.8	34.1	18.3	28.6	18.7	1,896,601	100.0	17.4	1,543,066	81.4
<b>Rural</b>	44.5	57.6	32.0	52.5	23.5	47.1	5,799,550	100.0	53.2	5,044,542	87.0
<b>Total</b>	42.2	77.5	32.5	75.8	25.3	71.8	8,230,794	100.0	75.4	6,979,156	84.8
<b>Upper (120 or more)</b>											
<b>Central City</b>	30.9	2.4	32.3	3.1	36.8	4.3	341,175	100.0	3.1	261,520	76.7
<b>Suburban</b>	29.4	1.4	32.9	1.9	37.7	2.7	207,438	100.0	1.9	147,059	70.9
<b>Rural</b>	44.1	7.9	32.7	7.4	23.1	6.4	798,264	100.0	7.3	689,575	86.4
<b>Total</b>	38.5	11.6	32.6	12.4	28.8	13.4	1,346,877	100.0	12.3	1,098,154	81.5
<b>Income not reported</b>											
<b>Central City</b>	10.1	0.0	14.9	0.0	75.0	0.0	1,681	100.0	0.0	721	42.9
<b>Suburban</b>	100.0	0.0	0.0	0.0	0.0	0.0	193	100.0	0.0	193	100.0
<b>Rural</b>	100.0	0.0	0.0	0.0	0.0	0.0	278	100.0	0.0	253	91.0
<b>Total</b>	29.8	0.0	11.7	0.0	58.6	0.0	2,152	100.0	0.0	1,167	54.2
<b>Subtotal</b>	41.1	100.0	32.4	100.0	26.5	100.0	10,911,306	100.0	100.0	9,121,328	83.6
<b>Tract not known</b>	39.9	4.6	33.0	4.8	27.1	4.8	541,978	100.0	4.7	440,102	81.2
<b>Total</b>	<b>41.0</b>	<b>---</b>	<b>32.4</b>	<b>---</b>	<b>26.5</b>	<b>---</b>	<b>11,453,284</b>	<b>100.0</b>	<b>---</b>	<b>9,561,430</b>	<b>83.5</b>
<b>Memo: Amount of loans</b>											
<b>Subtotal</b>		<b>4,483,917</b>		<b>3,533,541</b>		<b>2,893,848</b>					
<b>Tracts not known</b>		<b>216,377</b>		<b>178,796</b>		<b>146,805</b>					
<b>Total</b>		<b>4,700,294</b>		<b>3,712,337</b>		<b>3,040,653</b>					