

1. Small loans to businesses and farms, 1996-2001

Item	Year					
	1996	1997	1998 ⁴	1999	2000	2001
Total business loans						
number.....	2,424,966	2,560,795	2,736,389	3,287,974	5,110,001	6,094,606
dollar (thousands of dollars).....	149,718,193	159,401,302	161,211,231	174,538,571	179,056,204	224,914,485
Percent to small firms¹						
by number.....	55.9	50.0	54.5	60.2	41.7	43.7
by dollars.....	43.1	42.1	47.0	48.5	45.9	45.6
Total farm loans						
number.....	217,356	212,822	206,267	220,587	204,318	235,417
dollar (thousands of dollars).....	10,480,989	11,192,400	11,373,691	12,302,881	11,634,880	14,330,467
Percent to small farms¹						
by number.....	88.4	89.5	90.4	90.6	90.2	90.0
by dollars.....	81.4	81.3	83.0	83.7	83.8	83.6
Activity of CRA reporters as a percentage of²						
All small loans to businesses						
by number of loans.....	65.9	71.0	67.8	67.8	83.7	84.0
by amount of loans.....	67.5	69.4	69.4	72.4	75.6	75.0
All small loans to farms						
by number of loans.....	22.2	24.1	24.9	28.0	30.6	32.3
by amount of loans.....	27.9	28.4	30.1	34.1	37.5	38.2
Distribution of business loans by asset size of lender						
by number of loans (percent)						
less than 100.....	3.7	1.2	1.9	1.0	.5	.4
100 to 249.....	19.7	6.5	5.5	1.4	.8	13.8
250 to 999.....	16.1	15.7	20.3	15.9	18.8	13.2
1,000 or more.....	60.6	76.6	72.3	81.8	79.8	72.6
Total.....	100	100	100	100	100	100
by amount of loans (percent)						
less than 100.....	1.6	1.4	0.8	1.0	.6	1.0
100 to 249.....	5.7	3.5	3.2	2.2	2.0	2.7
250 to 999.....	22.4	20.9	22.7	21.6	23.0	21.8
1,000 or more.....	70.3	74.2	73.3	75.2	74.4	74.5
Total.....	100	100	100	100	100	100

1. Continued

Item	Year					
	1996	1997	1998 ⁴	1999	2000	2001
Distribution of farm loans by asset size of lender						
by number of loans (percent)						
less than 100.....	9.8	6.4	4.9	4.9	2.2	1.2
100 to 249.....	14.2	10.4	8.2	6.6	4.8	3.4
250 to 999.....	34.5	37.4	38.7	37.7	46.7	42.7
1,000 or more.....	41.5	45.8	48.2	50.8	46.3	52.6
Total.....	100	100	100	100	100	100
by amount of loans (percent)						
less than 100.....	6.4	5.1	3.5	4.0	1.7	.9
100 to 249.....	11.5	8.2	6.6	5.6	4.0	2.8
250 to 999.....	31.7	34.2	36.0	36.3	42.7	38.8
1,000 or more.....	50.4	52.5	53.9	54.1	51.5	57.5
Total.....	100	100	100	100	100	100
Distribution of business loans by income of census tract ³						
by number of loans						
low.....	4.7	4.6	4.3	3.6	3.6	4.0
moderate.....	15.9	16.0	15.5	14.6	14.6	15.2
middle.....	49.4	49.1	49.5	50.1	50.2	50.1
upper.....	29.5	29.8	30.3	31.2	31.2	30.3
income not reported.....	.5	.5	.5	.4	.4	.4
Total.....	100	100	100	100	100	100
by amount of loans						
low.....	5.6	5.4	5.2	5.0	4.9	4.9
moderate.....	16.0	16.0	15.7	15.5	15.4	15.2
middle.....	46.8	46.5	46.8	47.1	47.6	47.6
upper.....	30.9	31.4	31.6	31.7	31.5	31.7
income not reported.....	.7	.7	.7	.7	.5	.6
Total.....	100	100	100	100	100	100
Memo:						
Number of reporters						
commercial banks.....	1583	1421	1576	1450	1471	1443
savings associations.....	496	475	290	461	470	469
Total.....	2079	1896	1866	1911	1941	1912

1. Business and farms with revenues of \$1 million or less.

2. Percentages reflect the ratio of activity by CRA reporters to activity by all lenders. Calculations based on information reported in the June 1996, 1997, 1998, 1999, 2000 and 2001. Call Reports for commercial banks and the Thrift Financial Reports for savings associations.

3. *low income*: census tract median family income less than 50 percent of metropolitan area median family income or non-metropolitan portion of state median family income; *moderate income*: 50-79 percent; *middle income*: 80-120 percent; *upper income*: 120 percent or more. Excludes loans where census tract or block number area was not reported.

4. Revised to reflect correction of reported data.

Source. FFIEC