

2. Originations and purchases of small loans to businesses and farms, by size of loan, 2001

Type of borrower and loan	Size of loan (dollars)						All loans		MEMO Loans to firms with revenues of \$1 million or less	
	100,000 or less		100,001 to 250,000		More than 250,000					
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
	Number of Loans									
Business										
Originations	5,585,522	92.4	244,092	4.0	214,221	3.5	6,043,835	100	2,661,323	44.0
Purchases	42,524	83.8	3,899	7.7	4,348	8.6	50,771	100	4,264	8.4
Total	5,628,046	92.3	247,991	4.1	218,569	3.6	6,094,606	100	2,665,587	43.7
Farm										
Originations	194,495	83.1	28,401	12.1	11,176	4.8	234,072	100	211,270	90.3
Purchases	832	61.9	337	25.1	176	13.1	1,345	100	682	50.7
Total	195,327	83.0	28,738	12.2	11,352	4.8	235,417	100	211,952	90.0
All										
Originations	5,780,017	92.1	272,493	4.3	225,397	3.6	6,277,907	100	2,872,593	45.8
Purchases	43,356	83.2	4,236	8.1	4,524	8.7	52,116	100	4,946	9.5
Total	5,823,373	92.0	276,729	4.4	229,921	3.6	6,330,023	100	2,877,539	45.5
	Amount of loans (thousands of dollars)									
Business										
Originations	66,971,585	30.3	42,520,190	19.3	111,369,234	50.4	220,861,009	100	102,089,138	46.2
Purchases	1,035,072	25.5	674,127	16.6	2,344,277	57.8	4,053,476	100	457,128	11.3
Total	68,006,657	30.2	43,194,317	19.2	113,713,511	50.6	224,914,485	100	102,546,266	45.6
Farm										
Originations	5,385,087	38.0	4,716,765	33.3	4,067,579	28.7	14,169,431	100	11,898,461	84.0
Purchases	37,883	23.5	57,545	35.7	65,608	40.7	161,036	100	79,024	49.1
Total	5,422,970	37.8	4,774,310	33.3	4,133,187	28.8	14,330,467	100	11,977,485	83.6
All										
Originations	72,356,672	30.8	47,236,955	20.1	115,436,813	49.1	235,030,440	100	113,987,599	48.5
Purchases	1,072,955	25.5	731,672	17.4	2,409,885	57.2	4,214,512	100	536,152	12.7
Total	73,429,627	30.7	47,968,627	20.1	117,846,698	49.3	239,244,952	100	114,523,751	47.9

3. Originations and purchases of small loans to businesses and farms, grouped by type of borrower and loan and distributed by size of lending institution, 2001

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 999		1,000 or more		Total	Percent
	Total	Percent	Total	Percent	Total	Percent	Total	Percent		
Number of loans										
<i>Business</i>										
Originations	22,033	0.4	838,850	13.9	799,495	13.2	4,383,457	72.5	6,043,835	100
Purchases	5,107	10.1	175	0.3	5,783	11.4	39,706	78.2	50,771	100
Total	27,140	0.4	839,025	13.8	805,278	13.2	4,423,163	72.6	6,094,606	100
<i>Farm</i>										
Originations	2,866	1.2	8,033	3.4	99,826	42.6	123,347	52.7	234,072	100
Purchases	17	1.3	2	0.1	744	55.3	582	43.3	1,345	100
Total	2,883	1.2	8,035	3.4	100,570	42.7	123,929	52.6	235,417	100
<i>All</i>										
Originations	24,899	0.4	846,883	13.5	899,321	14.3	4,506,804	71.8	6,277,907	100
Purchases	5,124	9.8	177	0.3	6,527	12.5	40,288	77.3	52,116	100
Total	30,023	0.5	847,060	13.4	905,848	14.3	4,547,092	71.8	6,330,023	100
Amount of loans (thousands of dollars)										
<i>Business</i>										
Originations	1,312,525	0.6	5,953,626	2.7	48,047,273	21.8	165,547,585	75.0	220,861,009	100
Purchases	903,338	22.3	64,845	1.6	1,008,158	24.9	2,077,135	51.2	4,053,476	100
Total	2,215,863	1.0	6,018,471	2.7	49,055,431	21.8	167,624,720	74.5	224,914,485	100
<i>Farm</i>										
Originations	127,666	0.9	407,924	2.9	5,456,113	38.5	8,177,728	57.7	14,169,431	100
Purchases	2,599	1.6	395	0.2	97,597	60.6	60,445	37.5	161,036	100
Total	130,265	0.9	408,319	2.8	5,553,710	38.8	8,238,173	57.5	14,330,467	100
<i>All</i>										
Originations	1,440,191	0.6	6,361,550	2.7	53,503,386	22.8	173,725,313	73.9	235,030,440	100
Purchases	905,937	21.5	65,240	1.5	1,105,755	26.2	2,137,580	50.7	4,214,512	100
Total	2,346,128	1.0	6,426,790	2.7	54,609,141	22.8	175,862,893	73.5	239,244,952	100
MEMO										
Number of institutions reporting	107		175		1,126		504		1,912	
Number of institutions extending loans	97		167		1,060		454		1,778	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2001

Characteristics of neighborhood	Amount of loans (thousands of dollars)									MEMO Amount 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			Total	MEMO Percent of small business loans
	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		
Location											
Central City	27.9	38.2	18.8	39.8	53.3	42.9	90,916,444	100.0	40.9	39,287,000	43.2
Suburban	29.8	42.6	18.8	41.7	51.4	43.3	95,099,065	100.0	42.8	40,704,247	42.8
Rural	35.0	19.1	21.9	18.5	43.1	13.8	36,279,329	100.0	16.3	21,341,542	58.8
Subtotal	29.9	100.0	19.3	100.0	50.8	100.0	222,294,838	100.0	100.0	101,332,789	45.6
Tract not known	62.4	2.4	10.2	0.6	27.4	0.6	2,619,647	100.0	1.2	1,213,477	46.3
Total	30.2	---	19.2	---	50.6	---	224,914,485	100.0	---	102,546,266	45.6
Area Income											
Low (less than 50)											
Central City	24.4	3.7	18.4	4.3	57.3	5.0	9,962,110	100.0	4.5	3,618,153	36.3
Suburban	28.1	0.3	16.8	0.3	55.1	0.3	673,650	100.0	0.3	226,359	33.6
Rural	36.7	0.1	21.8	0.1	41.6	0.1	188,535	100.0	0.1	114,947	61.0
Total	24.8	4.0	18.3	4.6	56.8	5.4	10,824,295	100.0	4.9	3,959,459	36.6
Moderate (50 to 79)											
Central City	27.5	8.2	18.8	8.7	53.8	9.5	19,918,410	100.0	9.0	7,750,639	38.9
Suburban	29.6	4.6	18.7	4.5	51.7	4.7	10,307,841	100.0	4.6	4,190,486	40.7
Rural	35.9	2.0	21.3	1.8	42.8	1.4	3,646,002	100.0	1.6	2,086,450	57.2
Total	29.0	14.8	19.0	15.0	52.0	15.6	33,872,253	100.0	15.2	14,027,575	41.4
Middle (80 to 119)											
Central City	28.9	14.1	19.0	14.3	52.1	14.9	32,257,532	100.0	14.5	14,301,259	44.3
Suburban	30.5	23.0	19.1	22.3	50.4	22.3	49,965,432	100.0	22.5	21,758,461	43.5
Rural	36.2	12.9	21.9	12.1	41.9	8.8	23,645,191	100.0	10.6	13,786,359	58.3
Total	31.3	49.9	19.7	48.6	49.0	45.9	105,868,155	100.0	47.6	49,846,079	47.1
Upper (120 or more)											
Central City	28.5	11.9	18.9	12.2	52.6	12.9	27,660,987	100.0	12.4	13,288,066	48.0
Suburban	28.8	14.8	18.5	14.7	52.8	15.9	34,073,067	100.0	15.3	14,504,871	42.6
Rural	31.4	4.1	22.1	4.5	46.5	3.6	8,728,545	100.0	3.9	5,319,700	60.9
Total	29.0	30.8	19.1	31.3	52.0	32.4	70,462,599	100.0	31.7	33,112,637	47.0
Income not reported											
Central City	23.3	0.4	17.1	0.4	59.7	0.6	1,117,405	100.0	0.5	328,883	29.4
Suburban	30.1	0.0	14.6	0.0	55.3	0.0	79,075	100.0	0.0	24,070	30.4
Rural	32.6	0.0	18.0	0.0	49.3	0.0	71,056	100.0	0.0	34,086	48.0
Total	24.2	0.5	17.0	0.5	58.8	0.7	1,267,536	100.0	0.6	387,039	30.5
Subtotal	29.9	100.0	19.3	100.0	50.8	100.0	222,294,838	100.0	100.0	101,332,789	45.6
Tract not known	62.4	2.4	10.2	0.6	27.4	0.6	2,619,647	100.0	1.2	1,213,477	46.3
Total	30.2	---	19.2	---	50.6	---	224,914,485	100.0	---	102,546,266	45.6
Memo:											
Amount of loans											
Subtotal		66,370,810		42,927,768		112,996,260					
Tracts not known		1,635,847		266,549		717,251					
Total		68,006,657		43,194,317		113,713,511					

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2001

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		More than 250,000 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		
Location											
Central City	29.5	6.6	33.8	8.6	36.8	10.8	1,203,958	100.0	8.5	880,302	73.1
Suburban	32.5	19.1	34.2	22.8	33.3	25.7	3,154,110	100.0	22.2	2,448,447	77.6
Rural	40.7	74.3	33.0	68.6	26.3	63.4	9,830,578	100.0	69.3	8,530,804	86.8
Subtotal	37.9	100.0	33.3	100.0	28.8	100.0	14,188,646	100.0	100.0	11,859,553	83.6
Tract not known	31.5	0.8	32.8	1.0	35.7	1.2	141,821	100.0	1.0	117,932	83.2
Total	37.8	---	33.3	---	28.8	---	14,330,467	100.0	---	11,977,485	83.6
Area Income											
<i>Low (less than 50)</i>											
Central City	21.6	0.1	32.1	0.2	46.3	0.3	30,161	100.0	0.2	18,441	61.1
Suburban	31.3	0.0	27.0	0.0	41.7	0.1	6,335	100.0	0.0	5,244	82.8
Rural	45.7	0.2	34.3	0.1	20.0	0.1	20,423	100.0	0.1	18,008	88.2
Total	31.3	0.3	32.3	0.4	36.4	0.5	56,919	100.0	0.4	41,693	73.2
<i>Moderate (50 to 79)</i>											
Central City	24.6	0.5	32.1	0.8	43.2	1.2	114,171	100.0	0.8	61,004	53.4
Suburban	30.5	2.6	33.5	3.3	36.0	4.1	464,795	100.0	3.3	355,044	76.4
Rural	39.2	7.6	31.8	7.0	29.1	7.4	1,040,109	100.0	7.3	897,369	86.3
Total	35.6	10.7	32.3	11.1	32.1	12.7	1,619,075	100.0	11.4	1,313,417	81.1
<i>Middle (80 to 119)</i>											
Central City	31.2	3.9	34.6	5.0	34.2	5.7	677,850	100.0	4.8	515,671	76.1
Suburban	33.7	15.0	34.4	17.5	31.9	18.7	2,399,069	100.0	16.9	1,904,988	79.4
Rural	41.0	59.2	33.1	54.5	25.9	49.2	7,771,293	100.0	54.8	6,764,900	87.0
Total	38.8	78.2	33.5	76.9	27.7	73.7	10,848,212	100.0	76.5	9,185,559	84.7
<i>Upper (120 or more)</i>											
Central City	28.6	2.0	33.0	2.6	38.4	3.6	378,263	100.0	2.7	285,039	75.4
Suburban	25.9	1.4	33.6	2.0	40.6	2.8	283,868	100.0	2.0	183,134	64.5
Rural	39.7	7.4	33.0	7.0	27.4	6.7	997,956	100.0	7.0	849,730	85.1
Total	34.8	10.7	33.1	11.6	32.1	13.1	1,660,087	100.0	11.7	1,317,903	79.4
<i>Income not reported</i>											
Central City	9.9	0.0	27.4	0.0	62.6	0.1	3,513	100.0	0.0	147	4.2
Suburban	100.0	0.0	0.0	0.0	0.0	0.0	43	100.0	0.0	37	86.0
Rural	25.5	0.0	74.5	0.0	0.0	0.0	797	100.0	0.0	797	100.0
Total	13.7	0.0	35.8	0.0	50.5	0.1	4,353	100.0	0.0	981	22.5
Subtotal	37.9	100.0	33.3	100.0	28.8	100.0	14,188,646	100.0	100.0	11,859,553	83.6
Tract not known	31.5	0.8	32.8	1.0	35.7	1.2	141,821	100.0	1.0	117,932	83.2
Total	37.8	---	33.3	---	28.8	---	14,330,467	100.0	---	11,977,485	83.6
Memo:											
Amount of loans											
Subtotal		5,378,291		4,727,750		4,082,605					
Tracts not known		44,679		46,560		50,582					
Total		5,422,970		4,774,310		4,133,187					

5. Community development lending, 2001

Asset size of lender (millions of dollars)	Number of loans		Amount of loans (thousands of dollars)		MEMO: CRA reporters			
	Total	Percent	Total	Percent	Number	Percent	Community development loans	
							Number extending	Percent extending
Institution assets								
Less than 100	121	0.5	54,625	0.2	107	5.6	35	3.1
100 to 249	664	2.5	192,723	0.8	175	9.2	70	6.2
250 to 999	8,520	32.7	2,946,688	12.0	1,126	58.9	614	54.6
1000 or more	16,738	64.3	21,418,259	87.0	504	26.4	406	36.1
All	26,043	100.0	24,612,295	100.0	1,912	100.0	1,125	100.0
MEMO: Lending by all affiliates	735	2.8	957,095	3.9	32	2.8