

1. Small loans to businesses and farms, 1996-2000

Item	Year				
	1996	1997	1998 ⁴	1999	2000
Total business loans					
number	2,424,966	2,560,795	2,736,389	3,287,974	5,110,001
dollar (thousands of dollars).....	149,718,193	159,401,302	161,211,231	174,538,571	179,056,204
Percent to small firms¹					
by number	55.9	50.0	54.5	60.2	41.7
by dollars.....	43.1	42.1	47.0	48.5	45.9
Total farm loans					
number	217,356	212,822	206,267	220,587	204,318
dollar (thousands of dollars).....	10,480,989	11,192,400	11,373,691	12,302,881	11,634,880
Percent to small farms¹					
by number	88.4	89.5	90.4	90.6	90.2
by dollars.....	81.4	81.3	83.0	83.7	83.8
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
by amount of loans	67.5	69.4	69.4	72.4	75.6
All small loans to farms					
by number of loans.....	22.2	24.1	24.9	28.0	30.6
by amount of loans	27.9	28.4	30.1	34.1	37.5
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
100 to 249	19.7	6.5	5.5	1.4	.8
250 to 999	16.1	15.7	20.3	15.9	18.8
1,000 or more	60.6	76.6	72.3	81.8	79.8
Total	100	100	100	100	100
by amount of loans (percent)					
less than 100.....	1.6	1.4	0.8	1.0	.6
100 to 249	5.7	3.5	3.2	2.2	2.0
250 to 999	22.4	20.9	22.7	21.6	23.0
1,000 or more	70.3	74.2	73.3	75.2	74.4
Total	100	100	100	100	100

1. Continued

Item	Year				
	1996	1997	1998 ⁴	1999	2000
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
100 to 249	14.2	10.4	8.2	6.6	4.8
250 to 999	34.5	37.4	38.7	37.7	46.7
1,000 or more	41.5	45.8	48.2	50.8	46.3
Total	100	100	100	100	100
by amount of loans (percent)					
less than 100	6.4	5.1	3.5	4.0	1.7
100 to 249	11.5	8.2	6.6	5.6	4.0
250 to 999	31.7	34.2	36.0	36.3	42.7
1,000 or more	50.4	52.5	53.9	54.1	51.5
Total	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
moderate	15.9	16.0	15.5	14.6	14.6
middle	49.4	49.1	49.5	50.1	50.2
upper	29.5	29.8	30.3	31.2	31.2
income not reported5	.5	.5	.4	.4
Total	100	100	100	100	100
by amount of loans					
low	5.6	5.4	5.2	5.0	4.9
moderate	16.0	16.0	15.7	15.5	15.4
middle	46.8	46.5	46.8	47.1	47.6
upper	30.9	31.4	31.6	31.7	31.5
income not reported7	.7	.7	.7	.5
Total	100	100	100	100	100
Memo:					
Number of reporters					
commercial banks	1583	1421	1576	1450	1471
savings associations	496	475	290	461	470
Total	2079	1896	1866	1911	1941

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, and 2000. 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 MSA median family income or nonmetropolitan 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