

1. Continued

Item	Year								
	2000	2001 ⁴	2002	2003	2004	2005	2006	2007	2008
Distribution of farm loans by asset size of Lender (asset categories apply to 2008 only) ³									
by number of loans (percent)									
less than 100	2.2	1.2	1.0	1.5	.7	.4	0.0	0.0	0.0
100 to 249.....	4.8	3.4	2.5	2.5	3.5	.9	.4	.5	.4
250 to 1,060.....	46.7	42.7	49.1	44.2	44.6	20.7	16.5	14.6	14.8
1,061 or more.....	46.3	52.6	47.4	51.8	51.1	78.0	83.0	84.9	84.8
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
less than 100	1.7	.9	.7	1.2	.7	.4	.1	0.0	0.0
100 to 249.....	4.0	2.8	2.3	2.4	3.0	1.0	.3	.5	.3
250 to 1,060.....	42.7	38.8	43.2	44.6	44.0	23.5	18.9	17.6	18.3
1,061 or more.....	51.5	57.5	53.8	51.8	52.3	75.1	80.7	81.9	81.4
Total.....	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract ⁵									
by number of loans									
low.....	3.6	4.0	3.7	3.6	3.5	3.2	3.1	3.0	3.0
moderate	14.6	15.2	15.2	17.0	16.7	16.4	15.7	15.4	15.1
middle.....	50.2	50.1	50.5	47.6	47.7	47.3	45.0	45.3	45.0
upper.....	31.2	30.3	30.3	31.6	32.0	33.0	36.0	36.1	36.7
income not reported .....	.4	.4	.4	.2	.2	.2	.2	.2	.2
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.9	4.9	4.7	4.4	4.3	4.3	4.2	3.9	4.0
moderate	15.4	15.2	15.2	17.9	17.8	17.5	17.2	16.9	16.7
middle.....	47.6	47.6	47.9	45.4	45.1	44.2	43.6	43.7	44.1
upper.....	31.5	31.7	31.7	31.9	32.4	33.5	34.7	35.1	34.9
income not reported .....	.5	.6	.6	.4	.4	.4	.3	.3	.4
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	1471	1443	1495	1635	1658	891	837	771	746
savings institutions	470	469	491	468	341	212	191	227	219
Total.....	1941	1912	1986	2103	1999	1103	1028	998	965

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 are based on information reported in the June Call Reports except that calculations for savings associations are based on information reported in the June Thrift Financial Reports.

3. For the years 2000 through 2007, the following lender asset size categories were used in Tables 1, 3 and 5 (in millions): less than 100; 100-249; 250-999; and 1000 or more. To improve users' ability to differentiate between large bank reporters and voluntary reporters, in Table 1 the lender asset size categories for the 2008 CRA data have been adjusted to be as follows (in millions): less than 100; 100 to 249; 250 to 1,060; and 1,061 or more. Table 1 data reflect the former asset categories for 2000 through 2007 and the adjusted asset categories for 2008.

4. Revised to reflect correction of reported data.

5. *Low income*: census tract median family income less than 50 percent of MSA/MD 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 was not reported.

Source: FFIEC

2. Originations and purchases of small loans to businesses and farms, by size of loan, 2008

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	9,940,769	95.4	236,197	2.3	242,089	2.3	10,419,055	100	3,272,026	31.4
Purchases	320,336	96.8	5,516	1.7	5,124	1.5	330,976	100	156,535	47.3
Total	10,261,105	95.5	241,713	2.2	247,213	2.3	10,750,031	100	3,428,561	31.9
Farm										
Originations	169,192	80.5	27,671	13.2	13,303	6.3	210,166	100	159,664	76.0
Purchases	661	69.8	210	22.2	76	8.0	947	100	317	33.5
Total	169,853	80.5	27,881	13.2	13,379	6.3	211,113	100	159,981	75.8
All										
Originations	10,109,961	95.1	263,868	2.5	255,392	2.4	10,629,221	100	3,431,690	32.3
Purchases	320,997	96.7	5,726	1.7	5,200	1.6	331,923	100	156,852	47.3
Total	10,430,958	95.2	269,594	2.5	260,592	2.4	10,961,144	100	3,588,542	32.7
	Amount of loans (thousands of dollars)									
Business										
Originations	114,562,180	40.0	41,690,977	14.6	130,244,402	45.5	286,497,559	100	106,820,221	37.3
Purchases	5,286,144	58.3	867,864	9.6	2,909,890	32.1	9,063,898	100	3,685,218	40.7
Total	119,848,324	40.5	42,558,841	14.4	133,154,292	45.1	295,561,457	100	110,505,439	37.4
Farm										
Originations	4,435,877	31.5	4,735,371	33.6	4,924,476	34.9	14,095,724	100	10,339,277	73.4
Purchases	28,475	31.8	33,862	37.8	27,346	30.5	89,683	100	25,764	28.7
Total	4,464,352	31.5	4,769,233	33.6	4,951,822	34.9	14,185,407	100	10,365,041	73.1
All										
Originations	118,998,057	39.6	46,426,348	15.4	135,168,878	45.0	300,593,283	100	117,159,498	39.0
Purchases	5,314,619	58.1	901,726	9.9	2,937,236	32.1	9,153,581	100	3,710,982	40.5
Total	124,312,676	40.1	47,328,074	15.3	138,106,114	44.6	309,746,864	100	120,870,480	39.0

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, 2008

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1060		1,061 or more		Total	Percent
	Total	Percent	Total	Percent	Total	Percent	Total	Percent		
Number of loans										
<i>Business</i>										
Originations	297	0.0	10,658	0.1	125,323	1.2	10,282,777	98.7	10,419,055	100
Purchases	8	0.0	51	0.0	171	0.1	330,746	99.9	330,976	100
Total	305	0.0	10,709	0.1	125,494	1.2	10,613,523	98.7	10,750,031	100
<i>Farm</i>										
Originations	1	0.0	900	0.4	31,040	14.8	178,225	84.8	210,166	100
Purchases	0	0.0	1	0.1	249	26.3	697	73.6	947	100
Total	1	0.0	901	0.4	31,289	14.8	178,922	84.8	211,113	100
<i>All</i>										
Originations	298	0.0	11,558	0.1	156,363	1.5	10,461,002	98.4	10,629,221	100
Purchases	8	0.0	52	0.0	420	0.1	331,443	99.9	331,923	100
Total	306	0.0	11,610	0.1	156,783	1.4	10,792,445	98.5	10,961,144	100
Amount of loans (thousands of dollars)										
<i>Business</i>										
Originations	72,291	0.0	299,959	0.1	17,817,213	6.2	268,308,096	93.7	286,497,559	100
Purchases	1,364	0.0	18,783	0.2	47,654	0.5	8,996,097	99.3	9,063,898	100
Total	73,655	0.0	318,742	0.1	17,864,867	6.0	277,304,193	93.8	295,561,457	100
<i>Farm</i>										
Originations	393	0.0	43,818	0.3	2,579,505	18.3	11,472,008	81.4	14,095,724	100
Purchases	0	0.0	268	0.3	18,567	20.7	70,848	79.0	89,683	100
Total	393	0.0	44,086	0.3	2,598,072	18.3	11,542,856	81.4	14,185,407	100
<i>All</i>										
Originations	72,684	0.0	343,777	0.1	20,396,718	6.8	279,780,104	93.1	300,593,283	100
Purchases	1,364	0.0	19,051	0.2	66,221	0.7	9,066,945	99.1	9,153,581	100
Total	74,048	0.0	362,828	0.1	20,462,939	6.6	288,847,049	93.3	309,746,864	100
MEMO										
Number of institutions reporting	8		17		374		566		965	
Number of institutions extending loans	6		16		365		519		906	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2008

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				
	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	38.2	43.4	14.2	44.3	47.6	47.1	131,558,228	100.0	45.2	46,871,843	35.6
Suburban	41.6	44.7	13.9	41.1	44.5	41.7	124,499,019	100.0	42.8	45,552,446	36.6
Rural	39.5	11.8	17.8	14.7	42.7	11.2	34,719,797	100.0	11.9	16,031,826	46.2
Subtotal	39.8	100.0	14.5	100.0	45.7	100.0	290,777,044	100.0	100.0	108,456,115	37.3
Tract not known	84.3	3.4	8.4	0.9	7.3	0.3	4,784,413	100.0	1.6	2,049,324	42.8
Total	40.5	---	14.4	---	45.1	---	295,561,457	100.0	---	110,505,439	37.4
Area Income											
<i>Low (less than 50)</i>											
Principal City	31.1	2.7	15.1	3.6	53.8	4.1	10,182,308	100.0	3.5	3,206,858	31.5
Suburban	33.7	0.3	14.1	0.4	52.2	0.5	1,174,943	100.0	0.4	376,428	32.0
Rural	32.9	0.0	20.1	0.1	46.9	0.0	136,572	100.0	0.0	58,211	42.6
Total	31.4	3.1	15.0	4.1	53.5	4.6	11,493,823	100.0	4.0	3,641,497	31.7
<i>Moderate (50 to 79)</i>											
Principal City	34.6	9.2	14.8	10.8	50.5	11.7	30,749,479	100.0	10.6	10,283,164	33.4
Suburban	37.6	4.7	14.5	5.0	48.0	5.3	14,634,813	100.0	5.0	5,088,737	34.8
Rural	38.2	1.1	18.7	1.5	43.1	1.1	3,266,957	100.0	1.1	1,443,483	44.2
Total	35.8	15.0	15.0	17.3	49.3	18.0	48,651,249	100.0	16.7	16,815,384	34.6
<i>Middle (80 to 119)</i>											
Principal City	38.2	14.7	14.1	15.0	47.6	16.0	44,655,738	100.0	15.4	16,270,653	36.4
Suburban	40.7	20.9	14.5	20.5	44.8	20.1	59,556,057	100.0	20.5	22,288,573	37.4
Rural	40.4	8.3	17.8	10.1	41.7	7.5	23,890,933	100.0	8.2	11,013,675	46.1
Total	39.8	44.0	15.0	45.5	45.2	43.6	128,102,728	100.0	44.1	49,572,901	38.7
<i>Upper (120 or more)</i>											
Principal City	42.5	16.6	13.6	14.5	43.9	14.9	45,156,728	100.0	15.5	16,911,030	37.4
Suburban	44.1	18.6	13.0	15.1	42.8	15.8	48,919,841	100.0	16.8	17,747,615	36.3
Rural	37.2	2.4	17.3	3.0	45.4	2.5	7,422,184	100.0	2.6	3,515,317	47.4
Total	42.9	37.6	13.6	32.7	43.5	33.2	101,498,753	100.0	34.9	38,173,962	37.6
<i>Income not reported</i>											
Principal City	25.4	0.2	15.3	0.3	59.3	0.4	813,975	100.0	0.3	200,138	24.6
Suburban	32.7	0.1	15.3	0.1	51.9	0.1	213,365	100.0	0.1	51,093	23.9
Rural	18.9	0.0	7.5	0.0	73.7	0.0	3,151	100.0	0.0	1,140	36.2
Total	26.9	0.2	15.3	0.4	57.8	0.4	1,030,491	100.0	0.4	252,371	24.5
Subtotal	39.8	100.0	14.5	100.0	45.7	100.0	290,777,044	100.0	100.0	108,456,115	37.3
Tract not known	84.3	3.4	8.4	0.9	7.3	0.3	4,784,413	100.0	1.6	2,049,324	42.8
Total	40.5	---	14.4	---	45.1	---	295,561,457	100.0	---	110,505,439	37.4
Memo:											
Amount of loans											
Subtotal		115,813,282		42,159,015		132,804,747					
Tracts not known		4,035,042		399,826		349,545					
Total		119,848,324		42,558,841		133,154,292					

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2008

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											
Principal City	31.4	8.4	29.5	7.3	39.2	9.3	1,174,002	100.0	8.4	726,188	61.9
Suburban	29.9	27.8	32.5	27.8	37.6	31.1	4,061,945	100.0	28.9	2,838,916	69.9
Rural	31.7	63.8	35.0	64.9	33.3	59.6	8,801,091	100.0	62.7	6,697,581	76.1
Subtotal	31.1	100.0	33.8	100.0	35.1	100.0	14,037,038	100.0	100.0	10,262,685	73.1
Tract not known	64.5	2.1	14.8	0.5	20.7	0.6	148,369	100.0	1.0	102,356	69.0
Total	31.5	---	33.6	---	34.9	---	14,185,407	100.0	---	10,365,041	73.1
Area Income											
<i>Low (less than 50)</i>											
Principal City	30.5	0.2	24.5	0.1	45.0	0.2	24,255	100.0	0.2	13,556	55.9
Suburban	34.2	0.0	31.6	0.0	34.3	0.0	4,237	100.0	0.0	2,623	61.9
Rural	36.4	0.1	34.6	0.1	28.9	0.1	15,231	100.0	0.1	9,877	64.8
Total	32.9	0.3	28.7	0.3	38.4	0.3	43,723	100.0	0.3	26,056	59.6
<i>Moderate (50 to 79)</i>											
Principal City	31.1	0.8	25.1	0.6	43.8	1.0	115,280	100.0	0.8	60,005	52.1
Suburban	29.4	2.9	32.2	2.9	38.4	3.4	430,323	100.0	3.1	274,611	63.8
Rural	31.2	4.1	32.6	3.9	36.2	4.2	568,381	100.0	4.0	416,534	73.3
Total	30.5	7.8	31.7	7.4	37.8	8.6	1,113,984	100.0	7.9	751,150	67.4
<i>Middle (80 to 119)</i>											
Principal City	30.8	4.1	31.1	3.8	38.1	4.5	577,539	100.0	4.1	372,395	64.5
Suburban	29.3	21.1	33.1	22.0	37.6	24.0	3,146,729	100.0	22.4	2,267,938	72.1
Rural	31.8	53.7	35.1	54.6	33.1	49.6	7,379,578	100.0	52.6	5,644,252	76.5
Total	31.0	78.9	34.3	80.3	34.6	78.1	11,103,846	100.0	79.1	8,284,585	74.6
<i>Upper (120 or more)</i>											
Principal City	32.3	3.4	28.9	2.8	38.9	3.6	455,075	100.0	3.2	279,170	61.3
Suburban	34.3	3.8	28.5	2.9	37.3	3.6	480,570	100.0	3.4	293,723	61.1
Rural	30.6	5.9	35.9	6.3	33.6	5.7	837,816	100.0	6.0	626,918	74.8
Total	32.0	13.0	32.1	12.0	35.9	12.9	1,773,461	100.0	12.6	1,199,811	67.7
<i>Income not reported</i>											
Principal City	19.4	0.0	0.0	0.0	80.6	0.0	1,853	100.0	0.0	1,062	57.3
Suburban	100.0	0.0	0.0	0.0	0.0	0.0	86	100.0	0.0	21	24.4
Rural	100.0	0.0	0.0	0.0	0.0	0.0	85	100.0	0.0	0	0.0
Total	26.2	0.0	0.0	0.0	73.8	0.0	2,024	100.0	0.0	1,083	53.5
Subtotal	31.1	100.0	33.8	100.0	35.1	100.0	14,037,038	100.0	100.0	10,262,685	73.1
Tract not known	64.5	2.1	14.8	0.5	20.7	0.6	148,369	100.0	1.0	102,356	69.0
Total	31.5	---	33.6	---	34.9	---	14,185,407	100.0	---	10,365,041	73.1
Memo:											
Amount of loans											
Subtotal	4,368,668		4,747,241		4,921,129						
Tracts not known	95,684		21,992		30,693						
Total	4,464,352		4,769,233		4,951,822						

5. Community development lending, 2008

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	18	0.0	99,473	0.1	8	0.8	4	0.6
100 to 249	23	0.1	11,639	0.0	17	1.8	5	0.7
250 to 1060	2,385	5.8	1,808,518	2.5	374	38.8	230	32.3
1061 or more	38,747	94.1	70,592,685	97.4	566	58.7	473	66.4
All	41,173	100.0	72,512,315	100.0	965	100.0	712	100.0
MEMO: Lending by all affiliates	832	2.0	2,022,118	2.8	...	...	20	2.8