

1. Continued

Item	Year								
	2001 ⁴	2002	2003	2004	2005	2006	2007	2008	2009
Distribution of farm loans by asset size of Lender (asset categories apply to 2009 only) ³									
by number of loans (percent)									
less than 100	1.2	1.0	1.5	.7	.4	0.0	0.0	0.0	0.0
100 to 249.....	3.4	2.5	2.5	3.5	.9	.4	.5	.4	0.7
250 to 1,108.....	42.7	49.1	44.2	44.6	20.7	16.5	14.6	14.8	17.1
1,109 or more.....	52.6	47.4	51.8	51.1	78.0	83.0	84.9	84.8	82.2
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
less than 100 .....	.9	.7	1.2	.7	.4	.1	0.0	0.0	0.0
100 to 249.....	2.8	2.3	2.4	3.0	1.0	.3	.5	.3	0.4
250 to 1,108.....	38.8	43.2	44.6	44.0	23.5	18.9	17.6	18.3	17.7
1,109 or more.....	57.5	53.8	51.8	52.3	75.1	80.7	81.9	81.4	81.9
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.....	4.0	3.7	3.6	3.5	3.2	3.1	3.0	3.0	3.1
moderate	15.2	15.2	17.0	16.7	16.4	15.7	15.4	15.1	15.6
middle.....	50.1	50.5	47.6	47.7	47.3	45.0	45.3	45.0	46.7
upper.....	30.3	30.3	31.6	32.0	33.0	36.0	36.1	36.7	34.4
income not reported .....	.4	.4	.2	.2	.2	.2	.2	.2	.2
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.9	4.7	4.4	4.3	4.3	4.2	3.9	4.0	4.2
moderate	15.2	15.2	17.9	17.8	17.5	17.2	16.9	16.7	17.2
middle.....	47.6	47.9	45.4	45.1	44.2	43.6	43.7	44.1	44.6
upper.....	31.7	31.7	31.9	32.4	33.5	34.7	35.1	34.9	33.7
income not reported .....	.6	.6	.4	.4	.4	.3	.3	.4	.4
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	1443	1495	1635	1658	891	837	771	746	712
savings institutions	469	491	468	341	212	191	227	219	229
Total.....	1912	1986	2103	1999	1103	1028	998	965	941

Endnotes

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 2001 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 1,000 or more. To improve users' ability to differentiate between large bank reporters and voluntary reporters, in Tables 1, 3, and 5 the lender asset-size categories for the 2008 CRA data were adjusted as follows (in millions): less than 100; 100-249; 250-1,060; and 1,061 or more. For the year 2009, the lender asset-size categories have been adjusted as follows in Tables 1, 3, and 5 (in millions): less than 100; 100-249; 250-1,108; and 1,109 or more. Table 1 data reflect the former asset categories for 2001 through 2007 and the adjusted asset categories for 2008 and 2009.
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, 2009

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	4,268,198	92.2	178,015	3.8	183,659	4.0	4,629,872	100	1,600,392	34.6
Purchases	1,567,448	99.6	2,533	0.2	3,667	0.2	1,573,648	100	6,556	0.4
Total	5,835,646	94.1	180,548	2.9	187,326	3.0	6,203,520	100	1,606,948	25.9
Farm										
Originations	115,159	77.1	22,796	15.3	11,339	7.6	149,294	100	115,425	77.3
Purchases	601	81.1	87	11.7	53	7.2	741	100	146	19.7
Total	115,760	77.2	22,883	15.3	11,392	7.6	150,035	100	115,571	77.0
All										
Originations	4,383,357	91.7	200,811	4.2	194,998	4.1	4,779,166	100	1,715,817	35.9
Purchases	1,568,049	99.6	2,620	0.2	3,720	0.2	1,574,389	100	6,702	0.4
Total	5,951,406	93.7	203,431	3.2	198,718	3.1	6,353,555	100	1,722,519	27.1
	Amount of loans (thousands of dollars)									
Business										
Originations	61,224,930	32.0	31,425,872	16.4	98,964,933	51.6	191,615,735	100	71,759,653	37.4
Purchases	12,158,183	83.3	429,661	2.9	2,005,968	13.7	14,593,812	100	1,177,863	8.1
Total	73,383,113	35.6	31,855,533	15.4	100,970,901	49.0	206,209,547	100	72,937,516	35.4
Farm										
Originations	3,580,278	30.6	3,903,479	33.4	4,206,810	36.0	11,690,567	100	8,566,405	73.3
Purchases	12,811	26.8	14,956	31.3	20,006	41.9	47,773	100	18,431	38.6
Total	3,593,089	30.6	3,918,435	33.4	4,226,816	36.0	11,738,340	100	8,584,836	73.1
All										
Originations	64,805,208	31.9	35,329,351	17.4	103,171,743	50.7	203,306,302	100	80,326,058	39.5
Purchases	12,170,994	83.1	444,617	3.0	2,025,974	13.8	14,641,585	100	1,196,294	8.2
Total	76,976,202	35.3	35,773,968	16.4	105,197,717	48.3	217,947,887	100	81,522,352	37.4

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, 2009

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,108		1,109 or more		Total	Percent
	Total	Percent	Total	Percent	Total	Percent	Total	Percent		
Number of loans										
Business										
Originations	551	0.0	1,023	0.0	104,677	2.3	4,523,621	97.7	4,629,872	100
Purchases	18	0.0	16	0.0	213	0.0	1,573,401	100.0	1,573,648	100
Total	569	0.0	1,039	0.0	104,890	1.7	6,097,022	98.3	6,203,520	100
Farm										
Originations	0	0.0	1,007	0.7	25,601	17.1	122,686	82.2	149,294	100
Purchases	0	0.0	0	0.0	117	15.8	624	84.2	741	100
Total	0	0.0	1,007	0.7	25,718	17.1	123,310	82.2	150,035	100
All										
Originations	551	0.0	2,030	0.0	130,278	2.7	4,646,307	97.2	4,779,166	100
Purchases	18	0.0	16	0.0	330	0.0	1,574,025	100.0	1,574,389	100
Total	569	0.0	2,046	0.0	130,608	2.1	6,220,332	97.9	6,353,555	100
Amount of loans (thousands of dollars)										
Business										
Originations	78,496	0.0	102,525	0.1	14,175,670	7.4	177,259,044	92.5	191,615,735	100
Purchases	7,942	0.1	9,178	0.1	60,624	0.4	14,516,068	99.5	14,593,812	100
Total	86,438	0.0	111,703	0.1	14,236,294	6.9	191,775,112	93.0	206,209,547	100
Farm										
Originations	0	0.0	44,481	0.4	2,071,676	17.7	9,574,410	81.9	11,690,567	100
Purchases	0	0.0	0	0.0	9,088	19.0	38,685	81.0	47,773	100
Total	0	0.0	44,481	0.4	2,080,764	17.7	9,613,095	81.9	11,738,340	100
All										
Originations	78,496	0.0	147,006	0.1	16,247,346	8.0	186,833,454	91.9	203,306,302	100
Purchases	7,942	0.1	9,178	0.1	69,712	0.5	14,554,753	99.4	14,641,585	100
Total	86,438	0.0	156,184	0.1	16,317,058	7.5	201,388,207	92.4	217,947,887	100
MEMO										
Number of institutions reporting	6		11		364		560		941	
Number of institutions extending loans	6		11		353		510		880	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2009

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											
Principal City	32.9	43.0	15.3	45.0	51.8	47.6	92,535,081	100.0	45.6	30,727,850	33.2
Suburban	35.7	43.1	15.2	41.0	49.1	41.6	85,325,538	100.0	42.0	29,607,866	34.7
Rural	39.0	13.9	17.6	14.1	43.4	10.8	25,161,926	100.0	12.4	11,124,939	44.2
Subtotal	34.8	100.0	15.5	100.0	49.6	100.0	203,022,545	100.0	100.0	71,460,655	35.2
Tract not known	83.6	3.6	9.7	1.0	6.7	0.2	3,187,002	100.0	1.5	1,476,861	46.3
Total	35.6	---	15.4	---	49.0	---	206,209,547	100.0	---	72,937,516	35.4
Area Income											
<i>Low (less than 50)</i>											
Principal City	27.0	2.9	16.0	3.8	57.0	4.3	7,548,587	100.0	3.7	2,108,587	27.9
Suburban	28.3	0.3	14.5	0.4	57.2	0.5	849,153	100.0	0.4	217,949	25.7
Rural	33.4	0.1	19.0	0.1	47.6	0.1	108,416	100.0	0.1	45,286	41.8
Total	27.2	3.3	15.8	4.3	56.9	4.8	8,506,156	100.0	4.2	2,371,822	27.9
<i>Moderate (50 to 79)</i>											
Principal City	30.5	9.6	15.6	11.0	53.9	11.9	22,199,114	100.0	10.9	6,635,479	29.9
Suburban	33.2	4.8	15.5	5.1	51.3	5.3	10,313,733	100.0	5.1	3,289,786	31.9
Rural	39.4	1.3	17.7	1.3	42.9	1.0	2,380,505	100.0	1.2	993,658	41.7
Total	31.9	15.7	15.7	17.4	52.4	18.1	34,893,352	100.0	17.2	10,918,923	31.3
<i>Middle (80 to 119)</i>											
Principal City	33.4	15.0	15.2	15.3	51.4	16.2	31,685,684	100.0	15.6	10,700,961	33.8
Suburban	36.0	21.1	15.4	20.3	48.5	19.9	41,411,292	100.0	20.4	14,475,974	35.0
Rural	40.0	9.8	17.5	9.6	42.4	7.3	17,369,678	100.0	8.6	7,581,548	43.6
Total	35.9	45.9	15.8	45.2	48.4	43.4	90,466,654	100.0	44.6	32,758,483	36.2
<i>Upper (120 or more)</i>											
Principal City	35.8	15.4	15.1	14.6	49.2	14.9	30,489,008	100.0	15.0	11,159,706	36.6
Suburban	36.4	16.8	14.7	15.2	49.0	15.8	32,616,563	100.0	16.1	11,597,697	35.6
Rural	35.5	2.7	17.9	3.0	46.5	2.4	5,299,723	100.0	2.6	2,503,234	47.2
Total	36.0	34.8	15.1	32.8	48.9	33.2	68,405,294	100.0	33.7	25,260,637	36.9
<i>Income not reported</i>											
Principal City	22.0	0.2	15.8	0.3	62.2	0.4	612,688	100.0	0.3	123,117	20.1
Suburban	28.7	0.1	13.5	0.1	57.8	0.1	134,797	100.0	0.1	26,460	19.6
Rural	20.9	0.0	16.6	0.0	62.4	0.0	3,604	100.0	0.0	1,213	33.7
Total	23.2	0.2	15.4	0.4	61.4	0.5	751,089	100.0	0.4	150,790	20.1
Subtotal	34.8	100.0	15.5	100.0	49.6	100.0	203,022,545	100.0	100.0	71,460,655	35.2
Tract not known	83.6	3.6	9.7	1.0	6.7	0.2	3,187,002	100.0	1.5	1,476,861	46.3
Total	35.6	---	15.4	---	49.0	---	206,209,547	100.0	---	72,937,516	35.4
Memo:											
Amount of loans											
Subtotal	70,720,024		31,545,903		100,756,618						
Tracts not known	2,663,089		309,630		214,283						
Total	73,383,113		31,855,533		100,970,901						

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2009

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	28.6	7.5	31.4	7.4	40.0	8.8	921,081	100.0	7.9	586,311	63.7
Suburban	29.5	27.7	32.7	27.7	37.8	29.7	3,307,036	100.0	28.5	2,311,974	69.9
Rural	30.8	64.8	34.2	64.9	35.0	61.5	7,394,193	100.0	63.6	5,610,028	75.9
Subtotal	30.3	100.0	33.6	100.0	36.2	100.0	11,622,310	100.0	100.0	8,508,313	73.2
Tract not known	66.1	2.1	14.0	0.4	19.9	0.5	116,030	100.0	1.0	76,523	66.0
Total	30.6	---	33.4	---	36.0	---	11,738,340	100.0	---	8,584,836	73.1
Area Income											
<i>Low (less than 50)</i>											
Principal City	31.0	0.1	30.6	0.1	38.4	0.1	14,515	100.0	0.1	6,863	47.3
Suburban	27.5	0.0	37.2	0.0	35.3	0.0	3,783	100.0	0.0	1,729	45.7
Rural	32.1	0.1	32.5	0.1	35.4	0.1	14,346	100.0	0.1	8,889	62.0
Total	31.1	0.3	32.2	0.3	36.7	0.3	32,644	100.0	0.3	17,481	53.6
<i>Moderate (50 to 79)</i>											
Principal City	31.2	0.7	29.1	0.6	39.7	0.7	78,507	100.0	0.7	43,981	56.0
Suburban	29.6	2.8	30.8	2.7	39.6	3.2	337,858	100.0	2.9	224,800	66.5
Rural	30.4	4.1	30.6	3.7	39.0	4.4	470,897	100.0	4.1	353,710	75.1
Total	30.1	7.6	30.6	6.9	39.3	8.3	887,262	100.0	7.6	622,491	70.2
<i>Middle (80 to 119)</i>											
Principal City	27.9	3.8	32.0	3.9	40.0	4.5	472,422	100.0	4.1	306,128	64.8
Suburban	29.5	21.7	33.1	22.0	37.4	23.1	2,591,017	100.0	22.3	1,855,962	71.6
Rural	30.8	54.5	34.5	54.9	34.7	51.4	6,220,701	100.0	53.5	4,741,046	76.2
Total	30.3	80.0	34.0	80.8	35.7	78.9	9,284,140	100.0	79.9	6,903,136	74.4
<i>Upper (120 or more)</i>											
Principal City	28.8	2.9	31.0	2.8	40.2	3.4	354,439	100.0	3.0	229,197	64.7
Suburban	29.8	3.2	31.3	3.0	39.0	3.5	374,378	100.0	3.2	229,483	61.3
Rural	30.9	6.1	34.8	6.1	34.3	5.6	688,185	100.0	5.9	506,356	73.6
Total	30.1	12.1	32.9	11.9	37.0	12.5	1,417,002	100.0	12.2	965,036	68.1
<i>Income not reported</i>											
Principal City	14.4	0.0	60.5	0.0	25.0	0.0	1,198	100.0	0.0	142	11.9
Suburban	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0	0.0	0	0.0
Rural	100.0	0.0	0.0	0.0	0.0	0.0	64	100.0	0.0	27	42.2
Total	18.8	0.0	57.4	0.0	23.8	0.0	1,262	100.0	0.0	169	13.4
Subtotal	30.3	100.0	33.6	100.0	36.2	100.0	11,622,310	100.0	100.0	8,508,313	73.2
Tract not known	66.1	2.1	14.0	0.4	19.9	0.5	116,030	100.0	1.0	76,523	66.0
Total	30.6	---	33.4	---	36.0	---	11,738,340	100.0	---	8,584,836	73.1
Memo:											
Amount of loans											
Subtotal	3,516,401		3,902,145		4,203,764						
Tracts not known	76,688		16,290		23,052						
Total	3,593,089		3,918,435		4,226,816						

5. Community development lending, 2009

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	10	0.0	27,350	0.1	6	0.6	3	0.4
100 to 249	13	0.0	2,418	0.0	11	1.2	2	0.3
250 to 1,108	2,018	6.9	1,428,705	4.1	364	38.7	223	32.8
1,109 or more	27,093	93.0	33,264,108	95.8	560	59.5	451	66.4
All	29,134	100.0	34,722,581	100.0	941	100.0	679	100.0
MEMO: Lending by all affiliates	124	0.4	286,119	0.8	...	...	14	2.1