

1. Small loans to businesses and farms, 1996-97

Item	Year	
	1	1
Total business loans		
number		
	2,424,966	2,560,795
dollar (thousands of dollars)		
	149,718,193	159,401,302
Percent to small firms ¹		
by number	55.9	50.0
by dollars	43.1	42.1
Total farm loans		
number		
	217,356	212,822
dollar (thousands of dollars)		
	10,480,989	11,192,400
Percent to small farms ¹		
by number	88.4	89.5
by dollars	81.4	81.3
Activity of CRA reporters as a percentage of ²		
All small loans to businesses		
by number of loans	64.6	67.9
by amount of loans	65.9	66.2
All small loans to farms		
by number of loans	21.6	22.2
by amount of loans	27.5	27.8
Distribution of business loans by asset size of lender		
by number of loans (percent)		
less than 100	3.7	1.2
100 to 249	19.7	6.5
250 to 999	16.1	15.7
1,000 or more	60.6	76.6
Total	100	100
by amount of loans (percent)		
less than 100	1.6	1.4
100 to 249	5.7	3.5
250 to 999	22.4	20.9

1,000 or more	70.3	74.2
Total	100	100

1. Continued

Item	Year	
	1	1
Distribution of farm loans by asset size of lender		
by number of loans (percent)		
less than 100	9.8	6.4
100 to 249	14.2	10.4
250 to 999	34.5	37.4
1,000 or more	41.5	45.8
Total	100	100
by amount of loans (percent)		
less than 100	6.4	5.1
100 to 249	11.5	8.2
250 to 999	31.7	34.2
1,000 or more	50.4	52.5
Total	100	100
Distribution of business loans by income of census tract ³		
by number of loans		
low	4.7	4.6
moderate	15.9	16.0
middle	49.4	49.1
upper	29.5	29.8
income not reported	.5	.5
Total	100	100
by amount of loans		
low	5.6	5.4
moderate	16.0	16.0
middle	46.8	46.5
upper	30.9	31.4
income not reported	.7	.7
Total	100	100
Memo:		
Number of reporters		
commercial banks	1583	1421
savings associations	496	475

Total		
1. Businesses and farms with revenues of \$1 million or less.	2079	1896

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

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.

Source. FFIEC