

4.2 Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 1997

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	27.2	40.3	20.3	42.7	52.6	44.8	68,647,261	100.0	43.1	27,162,384	39.6
Suburban	28.2	40.3	20.1	40.7	51.7	42.4	66,686,063	100.0	41.5	26,354,774	39.9
Rural	36.4	19.4	21.8	16.5	41.9	12.8	24,673,978	100.0	15.5	13,515,267	54.8
Total	29.0	100.0	20.4	100.0	50.6	100.0	159,411,352	100.0	100.0	67,032,425	42.1
Area Income											
Low (less than 50)											
Central City	24.3	4.2	20.0	4.9	55.8	5.5	7,933,683	100.0	5.0	2,688,741	33.9
Suburban	26.6	0.3	18.7	0.3	54.7	0.3	473,434	100.0	0.3	156,045	33.0
Rural	35.7	0.1	23.0	0.1	41.3	0.1	152,251	100.0	0.1	84,149	55.3
Total	24.6	4.6	19.9	5.2	55.4	5.9	8,559,368	100.0	5.4	2,928,935	34.2
Moderate (50 to 79)											
Central City	26.8	9.1	20.2	9.7	53.0	10.3	15,667,133	100.0	9.8	5,597,082	35.7
Suburban	29.6	4.6	19.4	4.3	51.0	4.6	7,276,621	100.0	4.5	2,638,872	36.6
Rural	36.9	2.1	21.2	1.7	41.9	1.4	2,631,212	100.0	1.7	1,391,181	52.9
Total	28.6	15.8	20.1	15.7	51.3	16.2	25,524,964	100.0	16.0	9,627,135	37.7
Middle (80 to 119)											
Central City	28.0	14.3	20.4	14.9	51.6	15.2	23,687,217	100.0	14.9	9,659,118	40.8
Suburban	29.2	21.7	20.3	21.4	50.5	21.5	34,369,563	100.0	21.6	13,692,935	39.8
Rural	37.3	12.9	21.7	10.7	41.0	8.1	16,168,618	100.0	10.0	8,715,954	54.4
Total	30.6	48.9	20.6	47.0	48.8	44.8	74,765,395	100.0	46.5	32,068,007	43.3
Upper (120 or more)											
Central City	27.9	12.3	20.4	12.8	51.6	13.0	22,302,476	100.0	12.7	8,946,509	44.1
Suburban	26.5	13.7	20.0	14.7	53.6	15.9	23,928,685	100.0	15.0	9,839,064	41.1
Rural	33.7	4.3	22.1	4.0	44.2	3.2	5,865,267	100.0	3.7	3,312,654	56.5
Total	27.9	30.2	20.4	31.4	51.7	32.1	55,091,428	100.0	31.4	22,098,227	44.1
Income not reported											
Central City	20.2	0.5	16.5	0.5	63.3	0.8	1,156,752	100.0	0.7	270,934	25.6
Suburban	18.0	0.0	14.0	0.0	68.0	0.1	111,763	100.0	0.1	27,858	27.4
Rural	32.2	0.0	21.0	0.0	46.8	0.0	21,632	100.0	0.0	11,329	52.4
Total	20.2	0.5	16.4	0.6	63.4	0.9	1,181,147	100.0	0.7	310,121	26.3
Total	29.0	100.0	20.4	100.0	50.6	100.0	159,411,352	100.0	100.0	67,032,425	42.1
Memo Amount of loans (\$000)		46,267,631		32,528,529		80,605,142					