

1. Small loans to businesses and farms, 1996-98

Item	Year		
	1996	1997	1998
<b>Total business loans</b>			
number.....	2,424,966	2,560,795	2,578,218
dollar (thousands of dollars).....	149,718,193	159,401,302	161,343,498
<b>Percent to small firms<sup>1</sup></b>			
by number.....	55.9	50.0	58.1
by dollars.....	43.1	42.1	47.5
<b>Total farm loans</b>			
number.....	217,356	212,822	207,784
dollar (thousands of dollars).....	10,480,989	11,192,400	11,453,284
<b>Percent to small farms<sup>1</sup></b>			
by number.....	88.4	89.5	90.7
by dollars.....	81.4	81.3	83.5
<b>Activity of CRA reporters as a percentage of<sup>2</sup></b>			
<b>All small loans to businesses</b>			
by number of loans.....	64.6	67.9	66.2
by amount of loans.....	65.9	66.2	65.8
<b>All small loans to farms</b>			
by number of loans.....	21.6	22.2	22.3
by amount of loans.....	27.5	27.8	27.4
<b>Distribution of business loans by asset size of lender</b>			
<b>by number of loans (percent)</b>			
less than 100.....	3.7	1.2	2.0
100 to 249.....	19.7	6.5	5.9
250 to 999.....	16.1	15.7	15.5
1,000 or more.....	60.6	76.6	76.7
Total.....	100	100	100
<b>by amount of loans (percent)</b>			
less than 100.....	1.6	1.4	0.8
100 to 249.....	5.7	3.5	3.2
250 to 999.....	22.4	20.9	22.6
1,000 or more.....	70.3	74.2	73.4
Total.....	100	100	100

1. Continued

Item	Year		
	1996	1997	1998
Distribution of farm loans by asset size of lender			
by number of loans (percent)			
less than 100.....	9.8	6.4	4.8
100 to 249.....	14.2	10.4	8.2
250 to 999.....	34.5	37.4	39.0
1,000 or more .....	41.5	45.8	48.0
Total.....	100	100	100
by amount of loans (percent)			
less than 100.....	6.4	5.1	3.5
100 to 249.....	11.5	8.2	6.6
250 to 999.....	31.7	34.2	36.4
1,000 or more .....	50.4	52.5	53.5
Total.....	100	100	100
Distribution of business loans by income of census tract <sup>3</sup>			
by number of loans			
low.....	4.7	4.6	4.4
moderate.....	15.9	16.0	15.6
middle.....	49.4	49.1	49.5
upper.....	29.5	29.8	30.0
income not reported.....	.5	.5	.5
Total.....	100	100	100
by amount of loans			
low.....	5.6	5.4	5.2
moderate.....	16.0	16.0	15.7
middle.....	46.8	46.5	46.8
upper.....	30.9	31.4	31.6
income not reported.....	.7	.7	.7
Total.....	100	100	100
Memo:			
Number of reporters			
commercial banks.....	1583	1421	1576
savings associations.....	496	475	290
Total.....	2079	1896	1866

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, and 1998 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. Excludes loans where census tract or block number area was not reported.

Source. FFIEC