

## 2. Originations and purchases of small loans to businesses and farms, by size of loan, 2000

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
	<b>Number of Loans</b>									
<b>Business</b>										
<b>Originations</b>	4,723,758	93.2	186,811	3.7	156,552	3.1	5,067,121	100	2,117,089	41.8
<b>Purchases</b>	32,561	75.9	4,985	11.6	5,334	12.4	42,880	100	11,834	27.6
<b>Total</b>	4,756,319	93.1	191,796	3.8	161,886	3.2	5,110,001	100	2,128,923	41.7
<b>Farm</b>										
<b>Originations</b>	170,863	84.6	22,652	11.2	8,568	4.2	202,083	100	183,914	91.0
<b>Purchases</b>	1,695	75.8	361	16.2	179	8.0	2,235	100	445	19.9
<b>Total</b>	172,558	84.5	23,013	11.3	8,747	4.3	204,318	100	184,359	90.2
<b>All</b>										
<b>Originations</b>	4,894,621	92.9	209,463	4.0	165,120	3.1	5,269,204	100	2,301,003	43.7
<b>Purchases</b>	34,256	75.9	5,346	11.8	5,513	12.2	45,115	100	12,279	27.2
<b>Total</b>	4,928,877	92.7	214,809	4.0	170,633	3.2	5,314,319	100	2,313,282	43.5
	<b>Amount of loans (thousands of dollars)</b>									
<b>Business</b>										
<b>Originations</b>	60,837,266	34.9	32,446,922	18.6	81,107,954	46.5	174,392,142	100	80,952,361	46.4
<b>Purchases</b>	1,063,481	22.8	850,802	18.2	2,749,779	59.0	4,664,062	100	1,148,232	24.6
<b>Total</b>	61,900,747	34.6	33,297,724	18.6	83,857,733	46.8	179,056,204	100	82,100,593	45.9
<b>Farm</b>										
<b>Originations</b>	4,592,584	40.1	3,744,838	32.7	3,107,673	27.2	11,445,095	100	9,691,868	84.7
<b>Purchases</b>	62,897	33.1	59,064	31.1	67,824	35.7	189,785	100	53,110	28.0
<b>Total</b>	4,655,481	40.0	3,803,902	32.7	3,175,497	27.3	11,634,880	100	9,744,978	83.8
<b>All</b>										
<b>Originations</b>	65,429,850	35.2	36,191,760	19.5	84,215,627	45.3	185,837,237	100	90,644,229	48.8
<b>Purchases</b>	1,126,378	23.2	909,866	18.7	2,817,603	58.0	4,853,847	100	1,201,342	24.8
<b>Total</b>	66,556,228	34.9	37,101,626	19.5	87,033,230	45.6	190,691,084	100	91,845,571	48.2

**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, 2000**

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 999		1,000 or more		Total	Percent
	Total	Percent	Total	Percent	Total	Percent	Total	Percent		
<b>Number of loans</b>										
<b>Business</b>										
<b>Originations</b>	26,651	0.5	43,307	0.9	957,727	18.9	4,039,436	79.7	5,067,121	100
<b>Purchases</b>	176	0.4	120	0.3	2,368	5.5	40,216	93.8	42,880	100
<b>Total</b>	26,827	0.5	43,427	0.8	960,095	18.8	4,079,652	79.8	5,110,001	100
<b>Farm</b>										
<b>Originations</b>	4,456	2.2	9,819	4.9	95,052	47.0	92,756	45.9	202,083	100
<b>Purchases</b>	4	0.2	2	0.1	408	18.3	1,821	81.5	2,235	100
<b>Total</b>	4,460	2.2	9,821	4.8	95,460	46.7	94,577	46.3	204,318	100
<b>All</b>										
<b>Originations</b>	31,107	0.6	53,126	1.0	1,052,779	20.0	4,132,192	78.4	5,269,204	100
<b>Purchases</b>	180	0.4	122	0.3	2,776	6.2	42,037	93.2	45,115	100
<b>Total</b>	31,287	0.6	53,248	1.0	1,055,555	19.9	4,174,229	78.5	5,314,319	100
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
<b>Originations</b>	1,106,920	0.6	3,482,161	2.0	40,712,480	23.3	129,090,581	74.0	174,392,142	100
<b>Purchases</b>	54,007	1.2	43,848	0.9	489,263	10.5	4,076,944	87.4	4,664,062	100
<b>Total</b>	1,160,927	0.6	3,526,009	2.0	41,201,743	23.0	133,167,525	74.4	179,056,204	100
<b>Farm</b>										
<b>Originations</b>	201,584	1.8	465,324	4.1	4,914,656	42.9	5,863,531	51.2	11,445,095	100
<b>Purchases</b>	1,021	0.5	295	0.2	57,150	30.1	131,319	69.2	189,785	100
<b>Total</b>	202,605	1.7	465,619	4.0	4,971,806	42.7	5,994,850	51.5	11,634,880	100
<b>All</b>										
<b>Originations</b>	1,308,504	0.7	3,947,485	2.1	45,627,136	24.6	134,954,112	72.6	185,837,237	100
<b>Purchases</b>	55,028	1.1	44,143	0.9	546,413	11.3	4,208,263	86.7	4,853,847	100
<b>Total</b>	1,363,532	0.7	3,991,628	2.1	46,173,549	24.2	139,162,375	73.0	190,691,084	100
<b>MEMO</b>										
<b>Number of institutions reporting</b>	129		210		1,117		485		1,941	
<b>Number of institutions extending loans</b>	121		199		1,039		441		1,800	



**4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2000**

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
<b>Location</b>											
Central City	31.8	38.4	18.4	40.6	49.8	43.7	72,985,798	100.0	41.3	31,603,338	43.3
Suburban	34.7	43.3	18.2	41.4	47.0	42.6	75,255,575	100.0	42.6	32,814,882	43.6
Rural	39.1	18.4	20.9	17.9	40.1	13.7	28,410,237	100.0	16.1	16,722,239	58.9
<b>Subtotal</b>	<b>34.2</b>	<b>100.0</b>	<b>18.7</b>	<b>100.0</b>	<b>47.1</b>	<b>100.0</b>	<b>176,651,610</b>	<b>100.0</b>	<b>100.0</b>	<b>81,140,459</b>	<b>45.9</b>
Tract not known	60.0	2.3	9.4	0.7	30.6	0.9	2,404,594	100.0	1.3	960,134	39.9
<b>Total</b>	<b>34.6</b>	<b>---</b>	<b>18.6</b>	<b>---</b>	<b>46.8</b>	<b>---</b>	<b>179,056,204</b>	<b>100.0</b>	<b>---</b>	<b>82,100,593</b>	<b>45.9</b>
<b>Area Income</b>											
<i>Low (less than 50)</i>											
Central City	27.4	3.6	18.4	4.4	54.1	5.2	7,932,828	100.0	4.5	2,964,072	37.4
Suburban	32.2	0.3	16.9	0.3	50.9	0.3	526,633	100.0	0.3	191,606	36.4
Rural	36.9	0.1	23.9	0.1	39.1	0.1	151,573	100.0	0.1	87,857	58.0
<b>Total</b>	<b>27.9</b>	<b>4.0</b>	<b>18.5</b>	<b>4.8</b>	<b>53.6</b>	<b>5.6</b>	<b>8,611,034</b>	<b>100.0</b>	<b>4.9</b>	<b>3,243,535</b>	<b>37.7</b>
<i>Moderate (50 to 79)</i>											
Central City	30.7	8.3	18.3	9.0	51.0	10.0	16,300,078	100.0	9.2	6,477,552	39.7
Suburban	34.7	4.7	18.1	4.5	47.1	4.6	8,167,671	100.0	4.6	3,385,539	41.5
Rural	40.1	1.9	20.1	1.7	39.7	1.3	2,789,094	100.0	1.6	1,609,755	57.7
<b>Total</b>	<b>32.9</b>	<b>14.8</b>	<b>18.4</b>	<b>15.2</b>	<b>48.7</b>	<b>16.0</b>	<b>27,256,843</b>	<b>100.0</b>	<b>15.4</b>	<b>11,472,846</b>	<b>42.1</b>
<i>Middle (80 to 119)</i>											
Central City	33.2	14.1	18.4	14.3	48.5	15.0	25,717,591	100.0	14.6	11,434,838	44.5
Suburban	35.4	23.2	18.6	22.3	46.0	21.9	39,602,057	100.0	22.4	17,494,271	44.2
Rural	40.1	12.4	20.8	11.8	39.1	8.8	18,709,860	100.0	10.6	10,954,671	58.6
<b>Total</b>	<b>35.7</b>	<b>49.7</b>	<b>19.0</b>	<b>48.3</b>	<b>45.2</b>	<b>45.7</b>	<b>84,029,508</b>	<b>100.0</b>	<b>47.6</b>	<b>39,883,780</b>	<b>47.5</b>
<i>Upper (120 or more)</i>											
Central City	32.9	12.0	18.6	12.4	48.5	12.9	22,066,664	100.0	12.5	10,419,831	47.2
Suburban	33.9	15.1	17.7	14.4	48.4	15.7	26,899,886	100.0	15.2	11,730,421	43.6
Rural	35.9	4.0	21.3	4.3	42.8	3.4	6,662,217	100.0	3.8	4,006,063	60.1
<b>Total</b>	<b>33.8</b>	<b>31.1</b>	<b>18.5</b>	<b>31.1</b>	<b>47.8</b>	<b>32.0</b>	<b>55,628,767</b>	<b>100.0</b>	<b>31.5</b>	<b>26,156,315</b>	<b>47.0</b>
<i>Income not reported</i>											
Central City	24.3	0.4	16.6	0.5	59.0	0.7	968,637	100.0	0.5	307,045	31.7
Suburban	24.1	0.0	14.9	0.0	61.0	0.0	59,328	100.0	0.0	13,045	22.0
Rural	32.1	0.1	23.0	0.1	45.0	0.1	97,493	100.0	0.1	63,893	65.5
<b>Total</b>	<b>25.0</b>	<b>0.5</b>	<b>17.1</b>	<b>0.6</b>	<b>57.9</b>	<b>0.8</b>	<b>1,125,458</b>	<b>100.0</b>	<b>0.6</b>	<b>383,983</b>	<b>34.1</b>
<b>Subtotal</b>	<b>34.2</b>	<b>100.0</b>	<b>18.7</b>	<b>100.0</b>	<b>47.1</b>	<b>100.0</b>	<b>176,651,610</b>	<b>100.0</b>	<b>100.0</b>	<b>81,140,459</b>	<b>45.9</b>
Tract not known	60.0	2.3	9.4	0.7	30.6	0.9	2,404,594	100.0	1.3	960,134	39.9
<b>Total</b>	<b>34.6</b>	<b>---</b>	<b>18.6</b>	<b>---</b>	<b>46.8</b>	<b>---</b>	<b>179,056,204</b>	<b>100.0</b>	<b>---</b>	<b>82,100,593</b>	<b>45.9</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
<b>Subtotal</b>		60,457,697		33,071,842		83,122,071					
<b>Tracts not known</b>		1,443,050		225,882		735,662					
<b>Total</b>		61,900,747		33,297,724		83,857,733					



**4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2000**

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		
<b>Location</b>											
Central City	31.3	6.5	33.0	8.4	35.7	11.0	951,824	100.0	8.3	704,248	74.0
Suburban	35.1	18.7	33.7	22.1	31.2	24.7	2,446,051	100.0	21.4	1,948,334	79.7
Rural	42.8	74.8	32.4	69.5	24.8	64.3	8,014,515	100.0	70.2	6,911,225	86.2
<b>Subtotal</b>	<b>40.2</b>	<b>100.0</b>	<b>32.7</b>	<b>100.0</b>	<b>27.1</b>	<b>100.0</b>	<b>11,412,390</b>	<b>100.0</b>	<b>100.0</b>	<b>9,563,807</b>	<b>83.8</b>
Tract not known	30.2	1.4	32.2	1.9	37.6	2.6	222,490	100.0	1.9	181,171	81.4
<b>Total</b>	<b>40.0</b>	<b>---</b>	<b>32.7</b>	<b>---</b>	<b>27.3</b>	<b>---</b>	<b>11,634,880</b>	<b>100.0</b>	<b>---</b>	<b>9,744,978</b>	<b>83.8</b>
<b>Area Income</b>											
<i>Low (less than 50)</i>											
Central City	28.0	0.1	37.1	0.2	35.0	0.3	23,880	100.0	0.2	14,225	59.6
Suburban	37.0	0.1	23.3	0.0	39.7	0.1	7,249	100.0	0.1	5,911	81.5
Rural	50.3	0.2	24.8	0.1	25.0	0.1	17,514	100.0	0.2	14,660	83.7
<b>Total</b>	<b>37.3</b>	<b>0.4</b>	<b>30.6</b>	<b>0.4</b>	<b>32.1</b>	<b>0.5</b>	<b>48,643</b>	<b>100.0</b>	<b>0.4</b>	<b>34,796</b>	<b>71.5</b>
<i>Moderate (50 to 79)</i>											
Central City	26.7	0.6	33.7	0.9	39.6	1.2	94,696	100.0	0.8	56,120	59.3
Suburban	33.2	2.7	32.3	3.3	34.6	4.2	376,871	100.0	3.3	292,595	77.6
Rural	40.3	7.3	33.0	7.4	26.7	7.2	831,616	100.0	7.3	712,596	85.7
<b>Total</b>	<b>37.2</b>	<b>10.6</b>	<b>32.9</b>	<b>11.5</b>	<b>29.9</b>	<b>12.6</b>	<b>1,303,183</b>	<b>100.0</b>	<b>11.4</b>	<b>1,061,311</b>	<b>81.4</b>
<i>Middle (80 to 119)</i>											
Central City	33.8	3.8	31.5	4.4	34.7	5.8	516,342	100.0	4.5	396,653	76.8
Suburban	36.4	14.6	33.8	16.7	29.8	17.8	1,842,959	100.0	16.1	1,496,851	81.2
Rural	43.2	59.9	32.3	55.0	24.5	50.5	6,361,080	100.0	55.7	5,497,110	86.4
<b>Total</b>	<b>41.2</b>	<b>78.3</b>	<b>32.5</b>	<b>76.0</b>	<b>26.3</b>	<b>74.1</b>	<b>8,720,381</b>	<b>100.0</b>	<b>76.4</b>	<b>7,390,614</b>	<b>84.8</b>
<i>Upper (120 or more)</i>											
Central City	28.8	2.0	34.8	2.9	36.3	3.7	315,732	100.0	2.8	236,360	74.9
Suburban	27.2	1.3	36.0	2.1	36.8	2.6	218,642	100.0	1.9	152,647	69.8
Rural	42.4	7.4	32.6	7.0	25.0	6.5	804,007	100.0	7.0	686,695	85.4
<b>Total</b>	<b>36.7</b>	<b>10.7</b>	<b>33.7</b>	<b>12.1</b>	<b>29.6</b>	<b>12.8</b>	<b>1,338,381</b>	<b>100.0</b>	<b>11.7</b>	<b>1,075,702</b>	<b>80.4</b>
<i>Income not reported</i>											
Central City	39.2	0.0	22.5	0.0	38.3	0.0	1,174	100.0	0.0	890	75.8
Suburban	54.5	0.0	45.5	0.0	0.0	0.0	330	100.0	0.0	330	100.0
Rural	100.0	0.0	0.0	0.0	0.0	0.0	298	100.0	0.0	164	55.0
<b>Total</b>	<b>52.1</b>	<b>0.0</b>	<b>23.0</b>	<b>0.0</b>	<b>25.0</b>	<b>0.0</b>	<b>1,802</b>	<b>100.0</b>	<b>0.0</b>	<b>1,384</b>	<b>76.8</b>
<b>Subtotal</b>	<b>40.2</b>	<b>100.0</b>	<b>32.7</b>	<b>100.0</b>	<b>27.1</b>	<b>100.0</b>	<b>11,412,390</b>	<b>100.0</b>	<b>100.0</b>	<b>9,563,807</b>	<b>83.8</b>
Tract not known	30.2	1.4	32.2	1.9	37.6	2.6	222,490	100.0	1.9	181,171	81.4
<b>Total</b>	<b>40.0</b>	<b>---</b>	<b>32.7</b>	<b>---</b>	<b>27.3</b>	<b>---</b>	<b>11,634,880</b>	<b>100.0</b>	<b>---</b>	<b>9,744,978</b>	<b>83.8</b>
<b>Memo: Amount of loans</b>											
Subtotal	4,588,226		3,732,321		3,091,843						
Tracts not known	67,255		71,581		83,654						
<b>Total</b>	<b>4,655,481</b>		<b>3,803,902</b>		<b>3,175,497</b>						

## 5. Community development lending, 2000

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
<b>Institution assets</b>								
Less than 100	117	0.5	51,360	0.3	129	6.6	37	3.3
100 to 249	466	1.9	138,972	0.7	210	10.8	82	7.3
250 to 999	6,695	27.7	2,466,773	12.6	1,117	57.5	604	54.1
1000 or more	16,896	69.9	16,964,912	86.5	485	25.0	394	35.3
<b>All</b>	<b>24,174</b>	<b>100.0</b>	<b>19,622,017</b>	<b>100.0</b>	<b>1,941</b>	<b>100.0</b>	<b>1,117</b>	<b>100.0</b>
<b>MEMO: Lending by all affiliates</b>	375	1.6	563,355	2.9	...	...	40	3.6