

2. Originations and purchases of small loans to businesses and farms, by size of loan, 2002

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	6,997,946	93.4	260,671	3.5	236,890	3.2	7,495,507	100	2,316,700	30.9
Purchases	56,600	92.0	2,080	3.4	2,812	4.6	61,492	100	25,427	41.4
Total	7,054,546	93.4	262,751	3.5	239,702	3.2	7,556,999	100	2,342,127	31.0
Farm										
Originations	209,228	82.2	32,321	12.7	13,054	5.1	254,603	100	225,443	88.5
Purchases	1,094	72.3	282	18.6	138	9.1	1,514	100	1,123	74.2
Total	210,322	82.1	32,603	12.7	13,192	5.2	256,117	100	226,566	88.5
All										
Originations	7,207,174	93.0	292,992	3.8	249,944	3.2	7,750,110	100	2,542,143	32.8
Purchases	57,694	91.6	2,362	3.7	2,950	4.7	63,006	100	26,550	42.1
Total	7,264,868	93.0	295,354	3.8	252,894	3.2	7,813,116	100	2,568,693	32.9
	Amount of loans (thousands of dollars)									
Business										
Originations	81,000,253	32.4	45,430,559	18.2	123,661,681	49.4	250,092,493	100	111,074,212	44.4
Purchases	1,246,279	39.8	354,218	11.3	1,532,298	48.9	3,132,795	100	803,644	25.7
Total	82,246,532	32.5	45,784,777	18.1	125,193,979	49.4	253,225,288	100	111,877,856	44.2
Farm										
Originations	5,953,980	37.0	5,392,012	33.5	4,741,249	29.5	16,087,241	100	13,371,430	83.1
Purchases	36,592	27.1	47,380	35.1	50,857	37.7	134,829	100	87,155	64.6
Total	5,990,572	36.9	5,439,392	33.5	4,792,106	29.5	16,222,070	100	13,458,585	83.0
All										
Originations	86,954,233	32.7	50,822,571	19.1	128,402,930	48.2	266,179,734	100	124,445,642	46.8
Purchases	1,282,871	39.3	401,598	12.3	1,583,155	48.4	3,267,624	100	890,799	27.3
Total	88,237,104	32.7	51,224,169	19.0	129,986,085	48.2	269,447,358	100	125,336,441	46.5

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, 2002

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		
Number of loans										
Business										
Originations	10,374	0.1	35,707	0.5	1,879,557	25.1	5,569,869	74.3	7,495,507	100
Purchases	228	0.4	1,249	2.0	18,664	30.4	41,351	67.2	61,492	100
Total	10,602	0.1	36,956	0.5	1,898,221	25.1	5,611,220	74.3	7,556,999	100
Farm										
Originations	2,629	1.0	6,386	2.5	124,722	49.0	120,866	47.5	254,603	100
Purchases	10	0.7	0	0.0	941	62.2	563	37.2	1,514	100
Total	2,639	1.0	6,386	2.5	125,663	49.1	121,429	47.4	256,117	100
All										
Originations	13,003	0.2	42,093	0.5	2,004,279	25.9	5,690,735	73.4	7,750,110	100
Purchases	238	0.4	1,249	2.0	19,605	31.1	41,914	66.5	63,006	100
Total	13,241	0.2	43,342	0.6	2,023,884	25.9	5,732,649	73.4	7,813,116	100
Amount of loans (thousands of dollars)										
Business										
Originations	975,591	0.4	3,802,407	1.5	59,144,142	23.6	186,170,353	74.4	250,092,493	100
Purchases	74,261	2.4	240,555	7.7	663,125	21.2	2,154,854	68.8	3,132,795	100
Total	1,049,852	0.4	4,042,962	1.6	59,807,267	23.6	188,325,207	74.4	253,225,288	100
Farm										
Originations	113,254	0.7	365,441	2.3	6,909,847	43.0	8,698,699	54.1	16,087,241	100
Purchases	1,705	1.3	0	0.0	105,411	78.2	27,713	20.6	134,829	100
Total	114,959	0.7	365,441	2.3	7,015,258	43.2	8,726,412	53.8	16,222,070	100
All										
Originations	1,088,845	0.4	4,167,848	1.6	66,053,989	24.8	194,869,052	73.2	266,179,734	100
Purchases	75,966	2.3	240,555	7.4	768,536	23.5	2,182,567	66.8	3,267,624	100
Total	1,164,811	0.4	4,408,403	1.6	66,822,525	24.8	197,051,619	73.1	269,447,358	100
MEMO										
Number of institutions reporting	95		165		1,218		508		1,986	
Number of institutions extending loans	85		155		1,142		455		1,837	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2002

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			
Location											
Central City	29.8	38.0	17.9	39.8	52.2	42.4	100,877,837	100.0	40.5	42,547,553	42.2
Suburban	32.3	43.6	17.5	41.3	50.2	43.3	107,013,534	100.0	43.0	45,157,803	42.2
Rural	35.7	18.4	20.9	18.8	43.3	14.3	40,911,716	100.0	16.4	23,182,849	56.7
Subtotal	31.9	100.0	18.3	100.0	49.9	100.0	248,803,087	100.0	100.0	110,888,205	44.6
Tract not known	67.3	3.6	8.0	0.8	24.8	0.9	4,422,201	100.0	1.7	989,651	22.4
Total	32.5	---	18.1	---	49.4	---	253,225,288	100.0	---	111,877,856	44.2
Area Income											
<i>Low (less than 50)</i>											
Central City	26.0	3.5	17.8	4.2	56.2	4.8	10,666,801	100.0	4.3	3,866,713	36.2
Suburban	31.8	0.3	17.2	0.3	51.0	0.3	756,379	100.0	0.3	251,813	33.3
Rural	35.7	0.1	21.3	0.1	43.0	0.1	222,236	100.0	0.1	132,404	59.6
Total	26.6	3.9	17.8	4.6	55.6	5.2	11,645,416	100.0	4.7	4,250,930	36.5
<i>Moderate (50 to 79)</i>											
Central City	29.4	8.2	17.7	8.7	52.9	9.5	22,231,281	100.0	8.9	8,411,369	37.8
Suburban	32.6	4.8	17.1	4.4	50.3	4.7	11,567,743	100.0	4.6	4,585,103	39.6
Rural	37.3	1.9	20.2	1.8	42.5	1.4	4,016,689	100.0	1.6	2,173,977	54.1
Total	31.2	14.9	17.8	14.8	51.0	15.5	37,815,713	100.0	15.2	15,170,449	40.1
<i>Middle (80 to 119)</i>											
Central City	30.6	13.9	17.9	14.2	51.5	15.0	36,132,655	100.0	14.5	15,523,047	43.0
Suburban	32.7	23.2	18.0	22.3	49.2	22.3	56,269,192	100.0	22.6	23,963,027	42.6
Rural	36.9	12.5	20.9	12.3	42.1	9.1	26,723,201	100.0	10.7	14,972,469	56.0
Total	33.0	49.6	18.6	48.9	48.3	46.4	119,125,048	100.0	47.9	54,458,543	45.7
<i>Upper (120 or more)</i>											
Central City	30.8	11.9	18.2	12.3	51.0	12.6	30,668,118	100.0	12.3	14,415,745	47.0
Suburban	31.5	15.2	17.0	14.3	51.5	15.9	38,330,821	100.0	15.4	16,331,805	42.6
Rural	31.9	4.0	21.2	4.6	46.9	3.7	9,837,149	100.0	4.0	5,861,073	59.6
Total	31.3	31.1	18.0	31.2	50.7	32.2	78,836,088	100.0	31.7	36,608,623	46.4
<i>Income not reported</i>											
Central City	26.2	0.4	17.0	0.4	56.8	0.5	1,178,982	100.0	0.5	330,679	28.0
Suburban	30.7	0.0	11.8	0.0	57.5	0.0	89,399	100.0	0.0	26,055	29.1
Rural	24.9	0.0	19.4	0.0	55.7	0.1	112,441	100.0	0.0	42,926	38.2
Total	26.4	0.5	16.8	0.5	56.7	0.6	1,380,822	100.0	0.6	399,660	28.9
Subtotal	31.9	100.0	18.3	100.0	49.9	100.0	248,803,087	100.0	100.0	110,888,205	44.6
Tract not known	67.3	3.6	8.0	0.8	24.8	0.9	4,422,201	100.0	1.7	989,651	22.4
Total	32.5	---	18.1	---	49.4	---	253,225,288	100.0	---	111,877,856	44.2
Memo:											
Amount of loans											
Subtotal		79,270,860		45,433,083		124,099,144					
Tracts not known		2,975,672		351,694		1,094,835					
Total		82,246,532		45,784,777		125,193,979					

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2002

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											
Central City	29.9	6.5	32.4	7.7	37.6	10.3	1,289,981	100.0	8.0	926,259	71.8
Suburban	31.9	18.8	33.7	21.9	34.4	25.5	3,506,460	100.0	21.8	2,664,199	76.0
Rural	39.3	74.6	33.7	70.3	27.0	64.2	11,261,455	100.0	70.1	9,751,394	86.6
Subtotal	36.9	100.0	33.6	100.0	29.4	100.0	16,057,896	100.0	100.0	13,341,852	83.1
Tract not known	35.3	1.0	25.3	0.8	39.4	1.3	164,174	100.0	1.0	116,733	71.1
Total	36.9	---	33.5	---	29.5	---	16,222,070	100.0	---	13,458,585	83.0
Area Income											
<i>Low (less than 50)</i>											
Central City	21.3	0.1	24.3	0.2	54.4	0.4	36,489	100.0	0.2	17,824	48.8
Suburban	25.3	0.0	23.3	0.0	51.4	0.1	11,177	100.0	0.1	7,105	63.6
Rural	40.0	0.1	31.0	0.1	29.0	0.1	21,534	100.0	0.1	18,053	83.8
Total	27.8	0.3	26.2	0.3	46.0	0.7	69,200	100.0	0.4	42,982	62.1
<i>Moderate (50 to 79)</i>											
Central City	27.3	0.5	30.4	0.7	42.3	1.0	116,341	100.0	0.7	71,377	61.4
Suburban	30.2	2.6	30.4	2.8	39.4	4.2	501,936	100.0	3.1	371,862	74.1
Rural	37.6	7.1	32.3	6.7	30.0	7.2	1,126,754	100.0	7.0	967,259	85.8
Total	34.8	10.2	31.7	10.2	33.6	12.4	1,745,031	100.0	10.9	1,410,498	80.8
<i>Middle (80 to 119)</i>											
Central City	31.7	3.8	32.3	4.2	36.1	5.4	710,047	100.0	4.4	530,113	74.7
Suburban	32.7	14.8	34.5	17.1	32.8	18.6	2,681,366	100.0	16.7	2,082,017	77.6
Rural	39.7	60.3	33.8	56.4	26.5	50.4	9,009,929	100.0	56.1	7,821,193	86.8
Total	37.7	78.9	33.9	77.8	28.4	74.5	12,401,342	100.0	77.2	10,433,323	84.1
<i>Upper (120 or more)</i>											
Central City	28.5	2.0	34.0	2.7	37.5	3.4	424,754	100.0	2.6	305,326	71.9
Suburban	27.8	1.5	33.0	1.9	39.2	2.6	311,037	100.0	1.9	202,794	65.2
Rural	37.8	7.0	34.4	7.0	27.8	6.5	1,102,675	100.0	6.9	944,326	85.6
Total	34.0	10.5	34.0	11.6	32.0	12.4	1,838,466	100.0	11.4	1,452,446	79.0
<i>Income not reported</i>											
Central City	36.8	0.0	21.8	0.0	41.4	0.0	2,350	100.0	0.0	1,619	68.9
Suburban	4.7	0.0	42.4	0.0	53.0	0.0	944	100.0	0.0	421	44.6
Rural	50.4	0.0	0.0	0.0	49.6	0.0	563	100.0	0.0	563	100.0
Total	30.9	0.0	23.6	0.0	45.4	0.0	3,857	100.0	0.0	2,603	67.5
Subtotal	36.9	100.0	33.6	100.0	29.4	100.0	16,057,896	100.0	100.0	13,341,852	83.1
Tract not known	35.3	1.0	25.3	0.8	39.4	1.3	164,174	100.0	1.0	116,733	71.1
Total	36.9	---	33.5	---	29.5	---	16,222,070	100.0	---	13,458,585	83.0
Memo:											
Amount of loans											
Subtotal	5,932,574		5,397,893		4,727,429						
Tracts not known	57,998		41,499		64,677						
Total	5,990,572		5,439,392		4,792,106						

5. Community development lending, 2002

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	111	0.4	138,430	0.5	95	4.8	27	2.2
100 to 249	571	1.9	233,928	0.8	165	8.3	70	5.6
250 to 999	8,718	28.5	3,747,971	13.5	1,218	61.3	723	58.4
1000 or more	21,154	69.2	23,689,850	85.2	508	25.6	419	33.8
All	30,554	100.0	27,810,179	100.0	1,986	100.0	1,239	100.0
MEMO: Lending by all affiliates	396	1.3	913,524	3.3	30	2.4