

2. Originations and purchases of small loans to businesses and farms, by size of loan, 2006

| 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 | 12,083,783 | 96.1 | 245,389 | 2.0 | 245,526 | 2.0 | 12,574,698 | 100 | 4,634,059 | 36.9 |
| Purchases | 21,943 | 76.3 | 3,144 | 10.9 | 3,668 | 12.8 | 28,755 | 100 | 2,703 | 9.4 |
| Total | 12,105,726 | 96.1 | 248,533 | 2.0 | 249,194 | 2.0 | 12,603,453 | 100 | 4,636,762 | 36.8 |
| Farm | | | | | | | | | | |
| Originations | 173,409 | 83.3 | 24,224 | 11.6 | 10,612 | 5.1 | 208,245 | 100 | 166,480 | 79.9 |
| Purchases | 225 | 72.8 | 47 | 15.2 | 37 | 12.0 | 309 | 100 | 192 | 62.1 |
| Total | 173,634 | 83.3 | 24,271 | 11.6 | 10,649 | 5.1 | 208,554 | 100 | 166,672 | 79.9 |
| All | | | | | | | | | | |
| Originations | 12,257,192 | 95.9 | 269,613 | 2.1 | 256,138 | 2.0 | 12,782,943 | 100 | 4,800,539 | 37.6 |
| Purchases | 22,168 | 76.3 | 3,191 | 11.0 | 3,705 | 12.7 | 29,064 | 100 | 2,895 | 10.0 |
| Total | 12,279,360 | 95.8 | 272,804 | 2.1 | 259,843 | 2.0 | 12,812,007 | 100 | 4,803,434 | 37.5 |
| | Amount of loans (thousands of dollars) | | | | | | | | | |
| Business | | | | | | | | | | |
| Originations | 127,234,159 | 42.1 | 43,280,556 | 14.3 | 131,747,429 | 43.6 | 302,262,144 | 100 | 133,535,462 | 44.2 |
| Purchases | 884,985 | 26.6 | 533,227 | 16.0 | 1,906,583 | 57.3 | 3,324,795 | 100 | 340,179 | 10.2 |
| Total | 128,119,144 | 41.9 | 43,813,783 | 14.3 | 133,654,012 | 43.7 | 305,586,939 | 100 | 133,875,641 | 43.8 |
| Farm | | | | | | | | | | |
| Originations | 4,482,676 | 35.8 | 4,118,666 | 32.9 | 3,908,374 | 31.2 | 12,509,716 | 100 | 9,595,533 | 76.7 |
| Purchases | 9,219 | 29.4 | 8,287 | 26.5 | 13,808 | 44.1 | 31,314 | 100 | 16,829 | 53.7 |
| Total | 4,491,895 | 35.8 | 4,126,953 | 32.9 | 3,922,182 | 31.3 | 12,541,030 | 100 | 9,612,362 | 76.6 |
| All | | | | | | | | | | |
| Originations | 131,716,835 | 41.8 | 47,399,222 | 15.1 | 135,655,803 | 43.1 | 314,771,860 | 100 | 143,130,995 | 45.5 |
| Purchases | 894,204 | 26.6 | 541,514 | 16.1 | 1,920,391 | 57.2 | 3,356,109 | 100 | 357,008 | 10.6 |
| Total | 132,611,039 | 41.7 | 47,940,736 | 15.1 | 137,576,194 | 43.2 | 318,127,969 | 100 | 143,488,003 | 45.1 |

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, 2006

| 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 | 591 | 0.0 | 19,337 | 0.2 | 163,411 | 1.3 | 12,391,359 | 98.5 | 12,574,698 | 100 |
| Purchases | 8 | 0.0 | 49 | 0.2 | 551 | 1.9 | 28,147 | 97.9 | 28,755 | 100 |
| Total | 599 | 0.0 | 19,386 | 0.2 | 163,962 | 1.3 | 12,419,506 | 98.5 | 12,603,453 | 100 |
| Farm | | | | | | | | | | |
| Originations | 82 | 0.0 | 875 | 0.4 | 34,238 | 16.4 | 173,050 | 83.1 | 208,245 | 100 |
| Purchases | 0 | 0.0 | 0 | 0.0 | 194 | 62.8 | 115 | 37.2 | 309 | 100 |
| Total | 82 | 0.0 | 875 | 0.4 | 34,432 | 16.5 | 173,165 | 83.0 | 208,554 | 100 |
| All | | | | | | | | | | |
| Originations | 673 | 0.0 | 20,212 | 0.2 | 197,649 | 1.5 | 12,564,409 | 98.3 | 12,782,943 | 100 |
| Purchases | 8 | 0.0 | 49 | 0.2 | 745 | 2.6 | 28,262 | 97.2 | 29,064 | 100 |
| Total | 681 | 0.0 | 20,261 | 0.2 | 198,394 | 1.5 | 12,592,671 | 98.3 | 12,812,007 | 100 |
| Amount of loans (thousands of dollars) | | | | | | | | | | |
| Business | | | | | | | | | | |
| Originations | 95,454 | 0.0 | 936,551 | 0.3 | 20,193,940 | 6.7 | 281,036,199 | 93.0 | 302,262,144 | 100 |
| Purchases | 4,488 | 0.1 | 23,200 | 0.7 | 144,866 | 4.4 | 3,152,241 | 94.8 | 3,324,795 | 100 |
| Total | 99,942 | 0.0 | 959,751 | 0.3 | 20,338,806 | 6.7 | 284,188,440 | 93.0 | 305,586,939 | 100 |
| Farm | | | | | | | | | | |
| Originations | 6,685 | 0.1 | 38,028 | 0.3 | 2,354,085 | 18.8 | 10,110,918 | 80.8 | 12,509,716 | 100 |
| Purchases | 0 | 0.0 | 0 | 0.0 | 16,723 | 53.4 | 14,591 | 46.6 | 31,314 | 100 |
| Total | 6,685 | 0.1 | 38,028 | 0.3 | 2,370,808 | 18.9 | 10,125,509 | 80.7 | 12,541,030 | 100 |
| All | | | | | | | | | | |
| Originations | 102,139 | 0.0 | 974,579 | 0.3 | 22,548,025 | 7.2 | 291,147,117 | 92.5 | 314,771,860 | 100 |
| Purchases | 4,488 | 0.1 | 23,200 | 0.7 | 161,589 | 4.8 | 3,166,832 | 94.4 | 3,356,109 | 100 |
| Total | 106,627 | 0.0 | 997,779 | 0.3 | 22,709,614 | 7.1 | 294,313,949 | 92.5 | 318,127,969 | 100 |
| MEMO | | | | | | | | | | |
| Number of institutions reporting | 10 | | 36 | | 415 | | 567 | | 1,028 | |
| Number of institutions extending loans | 9 | | 34 | | 406 | | 518 | | 967 | |

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2006

| 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 | | | | | | | | | | | |
| Principal City | 39.3 | 43.1 | 14.2 | 44.6 | 46.5 | 47.8 | 136,951,717 | 100.0 | 45.4 | 57,443,552 | 41.9 |
| Suburban | 43.4 | 45.1 | 13.9 | 41.6 | 42.7 | 41.7 | 129,997,508 | 100.0 | 43.1 | 56,621,101 | 43.6 |
| Rural | 42.5 | 11.8 | 17.3 | 13.8 | 40.2 | 10.5 | 34,701,795 | 100.0 | 11.5 | 18,155,450 | 52.3 |
| Subtotal | 41.4 | 100.0 | 14.4 | 100.0 | 44.1 | 100.0 | 301,651,020 | 100.0 | 100.0 | 132,220,103 | 43.8 |
| Tract not known | 79.7 | 2.4 | 7.7 | 0.7 | 12.6 | 0.4 | 3,935,919 | 100.0 | 1.3 | 1,655,538 | 42.1 |
| Total | 41.9 | --- | 14.3 | --- | 43.7 | --- | 305,586,939 | 100.0 | --- | 133,875,641 | 43.8 |
| Area Income | | | | | | | | | | | |
| <i>Low (less than 50)</i> | | | | | | | | | | | |
| Principal City | 32.3 | 2.9 | 15.0 | 3.8 | 52.7 | 4.4 | 11,083,700 | 100.0 | 3.7 | 4,147,441 | 37.4 |
| Suburban | 34.9 | 0.4 | 14.4 | 0.4 | 50.7 | 0.5 | 1,319,839 | 100.0 | 0.4 | 472,505 | 35.8 |
| Rural | 31.1 | 0.0 | 16.2 | 0.1 | 52.7 | 0.1 | 148,808 | 100.0 | 0.0 | 69,051 | 46.4 |
| Total | 32.6 | 3.3 | 14.9 | 4.3 | 52.5 | 4.9 | 12,552,347 | 100.0 | 4.2 | 4,688,997 | 37.4 |
| <i>Moderate (50 to 79)</i> | | | | | | | | | | | |
| Principal City | 36.6 | 9.6 | 14.6 | 11.0 | 48.8 | 12.0 | 32,731,368 | 100.0 | 10.9 | 12,695,667 | 38.8 |
| Suburban | 40.3 | 5.1 | 14.3 | 5.2 | 45.3 | 5.3 | 15,705,786 | 100.0 | 5.2 | 6,491,242 | 41.3 |
| Rural | 40.8 | 1.1 | 18.0 | 1.4 | 41.2 | 1.0 | 3,352,477 | 100.0 | 1.1 | 1,705,626 | 50.9 |
| Total | 38.0 | 15.7 | 14.7 | 17.5 | 47.3 | 18.4 | 51,789,631 | 100.0 | 17.2 | 20,892,535 | 40.3 |
| <i>Middle (80 to 119)</i> | | | | | | | | | | | |
| Principal City | 40.0 | 14.7 | 14.2 | 14.9 | 45.8 | 15.8 | 45,838,389 | 100.0 | 15.2 | 19,644,840 | 42.9 |
| Suburban | 43.0 | 21.3 | 14.5 | 20.7 | 42.5 | 19.8 | 62,035,737 | 100.0 | 20.6 | 27,417,483 | 44.2 |
| Rural | 43.8 | 8.3 | 17.2 | 9.4 | 39.0 | 6.9 | 23,695,252 | 100.0 | 7.9 | 12,329,487 | 52.0 |
| Total | 42.1 | 44.3 | 14.9 | 45.0 | 43.0 | 42.5 | 131,569,378 | 100.0 | 43.6 | 59,391,810 | 45.1 |
| <i>Upper (120 or more)</i> | | | | | | | | | | | |
| Principal City | 42.5 | 15.8 | 13.7 | 14.6 | 43.9 | 15.3 | 46,498,999 | 100.0 | 15.4 | 20,750,358 | 44.6 |
| Suburban | 45.0 | 18.3 | 13.1 | 15.3 | 41.9 | 15.9 | 50,716,671 | 100.0 | 16.8 | 22,172,803 | 43.7 |
| Rural | 39.4 | 2.4 | 17.2 | 3.0 | 43.4 | 2.4 | 7,501,373 | 100.0 | 2.5 | 4,049,170 | 54.0 |
| Total | 43.5 | 36.4 | 13.6 | 32.8 | 42.9 | 33.7 | 104,717,043 | 100.0 | 34.7 | 46,972,331 | 44.9 |
| <i>Income not reported</i> | | | | | | | | | | | |
| Principal City | 26.5 | 0.2 | 15.7 | 0.3 | 57.8 | 0.3 | 799,261 | 100.0 | 0.3 | 205,246 | 25.7 |
| Suburban | 36.3 | 0.1 | 13.1 | 0.1 | 50.7 | 0.1 | 219,475 | 100.0 | 0.1 | 67,068 | 30.6 |
| Rural | 26.8 | 0.0 | 8.5 | 0.0 | 64.8 | 0.0 | 3,885 | 100.0 | 0.0 | 2,116 | 54.5 |
| Total | 28.6 | 0.2 | 15.1 | 0.4 | 56.3 | 0.4 | 1,022,621 | 100.0 | 0.3 | 274,430 | 26.8 |
| Subtotal | 41.4 | 100.0 | 14.4 | 100.0 | 44.1 | 100.0 | 301,651,020 | 100.0 | 100.0 | 132,220,103 | 43.8 |
| Tract not known | 79.7 | 2.4 | 7.7 | 0.7 | 12.6 | 0.4 | 3,935,919 | 100.0 | 1.3 | 1,655,538 | 42.1 |
| Total | 41.9 | --- | 14.3 | --- | 43.7 | --- | 305,586,939 | 100.0 | --- | 133,875,641 | 43.8 |
| Memo: | | | | | | | | | | | |
| Amount of loans | | | | | | | | | | | |
| Subtotal | 124,981,487 | | 43,511,157 | | 133,158,376 | | | | | | |
| Tracts not known | 3,137,657 | | 302,626 | | 495,636 | | | | | | |
| Total | 128,119,144 | | 43,813,783 | | 133,654,012 | | | | | | |

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2006

| 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 | | | | | | | | | | | |
| Principal City | 32.3 | 8.5 | 29.7 | 8.4 | 37.9 | 11.2 | 1,156,725 | 100.0 | 9.3 | 757,938 | 65.5 |
| Suburban | 33.0 | 27.6 | 32.1 | 28.9 | 34.9 | 33.0 | 3,694,654 | 100.0 | 29.7 | 2,704,866 | 73.2 |
| Rural | 37.3 | 64.0 | 34.0 | 62.8 | 28.7 | 55.7 | 7,587,247 | 100.0 | 61.0 | 6,084,297 | 80.2 |
| Subtotal | 35.6 | 100.0 | 33.1 | 100.0 | 31.4 | 100.0 | 12,438,626 | 100.0 | 100.0 | 9,547,101 | 76.8 |
| Tract not known | 67.7 | 1.5 | 14.2 | 0.4 | 18.2 | 0.5 | 102,404 | 100.0 | 0.8 | 65,261 | 63.7 |
| Total | 35.8 | --- | 32.9 | --- | 31.3 | --- | 12,541,030 | 100.0 | --- | 9,612,362 | 76.6 |
| Area Income | | | | | | | | | | | |
| <i>Low (less than 50)</i> | | | | | | | | | | | |
| Principal City | 34.5 | 0.2 | 29.1 | 0.2 | 36.5 | 0.2 | 23,168 | 100.0 | 0.2 | 11,553 | 49.9 |
| Suburban | 39.0 | 0.0 | 31.1 | 0.0 | 29.9 | 0.0 | 5,001 | 100.0 | 0.0 | 2,410 | 48.2 |
| Rural | 51.2 | 0.1 | 41.9 | 0.1 | 6.9 | 0.0 | 12,225 | 100.0 | 0.1 | 10,962 | 89.7 |
| Total | 40.1 | 0.4 | 33.2 | 0.3 | 26.7 | 0.3 | 40,394 | 100.0 | 0.3 | 24,925 | 61.7 |
| <i>Moderate (50 to 79)</i> | | | | | | | | | | | |
| Principal City | 34.6 | 0.9 | 24.2 | 0.7 | 41.2 | 1.2 | 118,227 | 100.0 | 1.0 | 66,849 | 56.5 |
| Suburban | 32.3 | 3.1 | 28.9 | 3.0 | 38.8 | 4.2 | 425,685 | 100.0 | 3.4 | 283,196 | 66.5 |
| Rural | 35.1 | 4.3 | 32.5 | 4.3 | 32.4 | 4.5 | 541,976 | 100.0 | 4.4 | 436,343 | 80.5 |
| Total | 33.9 | 8.3 | 30.2 | 8.0 | 35.9 | 10.0 | 1,085,888 | 100.0 | 8.7 | 786,388 | 72.4 |
| <i>Middle (80 to 119)</i> | | | | | | | | | | | |
| Principal City | 31.8 | 4.1 | 30.8 | 4.3 | 37.4 | 5.5 | 576,720 | 100.0 | 4.6 | 388,001 | 67.3 |
| Suburban | 33.0 | 20.9 | 32.6 | 22.3 | 34.4 | 24.7 | 2,802,659 | 100.0 | 22.5 | 2,110,279 | 75.3 |
| Rural | 37.4 | 53.1 | 34.2 | 52.2 | 28.4 | 45.7 | 6,277,636 | 100.0 | 50.5 | 5,040,264 | 80.3 |
| Total | 35.8 | 78.2 | 33.5 | 78.7 | 30.7 | 75.9 | 9,657,015 | 100.0 | 77.6 | 7,538,544 | 78.1 |
| <i>Upper (120 or more)</i> | | | | | | | | | | | |
| Principal City | 32.3 | 3.2 | 30.0 | 3.2 | 37.7 | 4.2 | 437,465 | 100.0 | 3.5 | 291,011 | 66.5 |
| Suburban | 33.6 | 3.5 | 31.9 | 3.6 | 34.6 | 4.1 | 460,813 | 100.0 | 3.7 | 308,935 | 67.0 |
| Rural | 37.6 | 6.4 | 33.8 | 6.2 | 28.6 | 5.5 | 755,053 | 100.0 | 6.1 | 596,399 | 79.0 |
| Total | 35.1 | 13.1 | 32.3 | 13.0 | 32.7 | 13.8 | 1,653,331 | 100.0 | 13.3 | 1,196,345 | 72.4 |
| <i>Income not reported</i> | | | | | | | | | | | |
| Principal City | 38.9 | 0.0 | 0.0 | 0.0 | 61.1 | 0.0 | 1,145 | 100.0 | 0.0 | 524 | 45.8 |
| Suburban | 19.4 | 0.0 | 0.0 | 0.0 | 80.6 | 0.0 | 496 | 100.0 | 0.0 | 46 | 9.3 |
| Rural | 37.5 | 0.0 | 62.5 | 0.0 | 0.0 | 0.0 | 357 | 100.0 | 0.0 | 329 | 92.2 |
| Total | 33.8 | 0.0 | 11.2 | 0.0 | 55.1 | 0.0 | 1,998 | 100.0 | 0.0 | 899 | 45.0 |
| Subtotal | 35.6 | 100.0 | 33.1 | 100.0 | 31.4 | 100.0 | 12,438,626 | 100.0 | 100.0 | 9,547,101 | 76.8 |
| Tract not known | 67.7 | 1.5 | 14.2 | 0.4 | 18.2 | 0.5 | 102,404 | 100.0 | 0.8 | 65,261 | 63.7 |
| Total | 35.8 | --- | 32.9 | --- | 31.3 | --- | 12,541,030 | 100.0 | --- | 9,612,362 | 76.6 |
| Memo: | | | | | | | | | | | |
| Amount of loans | | | | | | | | | | | |
| Subtotal | 4,422,600 | | 4,112,446 | | 3,903,580 | | | | | | |
| Tracts not known | 69,295 | | 14,507 | | 18,602 | | | | | | |
| Total | 4,491,895 | | 4,126,953 | | 3,922,182 | | | | | | |

5. Community development lending, 2006

| 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 | 9 | 0.0 | 3,033 | 0.0 | 10 | 1.0 | 3 | 0.4 |
| 100 to 249 | 94 | 0.3 | 191,398 | 0.3 | 36 | 3.5 | 23 | 3.0 |
| 250 to 999 | 2,236 | 7.0 | 1,752,461 | 3.1 | 415 | 40.4 | 264 | 34.7 |
| 1000 or more | 29,671 | 92.7 | 54,513,508 | 96.6 | 567 | 55.2 | 471 | 61.9 |
| All | 32,010 | 100.0 | 56,460,400 | 100.0 | 1,028 | 100.0 | 761 | 100.0 |
| MEMO: Lending by all affiliates | 2,852 | 8.9 | 3,943,388 | 7.0 | ... | ... | 14 | 1.8 |