



## 1. Continued

Item	Year								
	2003	2004	2005	2006	2007	2008	2009	2010	2011
Distribution of farm loans by asset size of Lender (asset categories apply to 2011 only) <sup>3</sup>									
by number of loans (percent)									
less than 100 .....	1.5	0.7	0.4	0.0	0.0	0.0	0.0	0.5	0.0
100 to 249.....	2.5	3.5	0.9	0.4	0.5	0.4	0.7	0.5	0.9
250 to 1,121.....	44.2	44.6	20.7	16.5	14.6	14.8	17.1	15.3	16.0
1,122 or more.....	51.8	51.1	78.0	83.0	84.9	84.8	82.2	83.7	83.1
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
less than 100 .....	1.2	0.7	0.4	0.1	0.0	0.0	0.0	0.5	0.0
100 to 249.....	2.4	3.0	1.0	0.3	0.5	0.3	0.4	0.3	0.8
250 to 1,121.....	44.6	44.0	23.5	18.9	17.6	18.3	17.7	16.2	16.2
1,122 or more.....	51.8	52.3	75.1	80.7	81.9	81.4	81.9	82.9	82.9
Total.....	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract <sup>4</sup>									
by number of loans									
low.....	3.6	3.5	3.2	3.1	3.0	3.0	3.1	3.1	3.2
moderate .....	17.0	16.7	16.4	15.7	15.4	15.1	15.6	14.8	15.0
middle.....	47.6	47.7	47.3	45.0	45.3	45.0	46.7	44.1	44.1
upper.....	31.6	32.0	33.0	36.0	36.1	36.7	34.4	37.8	37.4
income not reported .....	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.4	4.3	4.3	4.2	3.9	4.0	4.2	4.3	4.2
moderate .....	17.9	17.8	17.5	17.2	16.9	16.7	17.2	17.2	17.2
middle.....	45.4	45.1	44.2	43.6	43.7	44.1	44.6	44.3	43.9
upper.....	31.9	32.4	33.5	34.7	35.1	34.9	33.7	33.8	34.2
income not reported .....	0.4	0.4	0.4	0.3	0.3	0.4	0.4	0.4	0.4
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	1635	1658	891	837	771	746	712	662	654
savings institutions .....	468	341	212	191	227	219	229	218	205
Total.....	2103	1999	1103	1028	998	965	941	880	859

## Endnotes

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 are based on information reported in the June Call Reports except that calculations for savings associations are based on information reported in the June Thrift Financial Reports.
3. For the years 2003 through 2007, the following lender asset-size categories were used in Tables 1, 3, and 5 (in millions): less than 100; 100-249; 250-999; and 1,000 or more. To improve users' ability to differentiate between large bank reporters and voluntary reporters, in Tables 1, 3, and 5 the lender asset-size categories for the 2008 CRA data were adjusted as follows (in millions): less than 100; 100-249; 250-1,060; and 1,061 or more. For the year 2009, the lender asset-size categories have been adjusted as follows in Tables 1, 3, and 5 (in millions): less than 100; 100-249; 250-1,108; and 1,109 or more. For the year 2010, the lender asset-size categories have been adjusted as follows in Tables 1, 3, and 5 (in millions): less than 100; 100-249; 250-1,097; and \$1,098 or more. For the year 2011, the lender asset-size categories have been adjusted as follows in Tables 1, 3, and 5 (in millions): less than 100; 100-249; 250-1,121; and \$1,122 or more. Table 1 data reflect the former asset categories for 2001 through 2007 and the adjusted asset categories for 2008 through 2011.
4. *Low income*: census tract median family income less than 50 percent of MSA/MD 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 was not reported.

Source: FFIEC

## 2. Originations and purchases of small loans to businesses and farms, by size of loan, 2011

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>										
Originations	4,619,301	92.8	173,692	3.5	182,404	3.7	4,975,397	100	2,228,573	44.8
Purchases	185,884	96.7	3,052	1.6	3,253	1.7	192,189	100	11,275	5.9
<b>Total</b>	<b>4,805,185</b>	<b>93.0</b>	<b>176,744</b>	<b>3.4</b>	<b>185,657</b>	<b>3.6</b>	<b>5,167,586</b>	<b>100</b>	<b>2,239,848</b>	<b>43.3</b>
<b>Farm</b>										
Originations	101,039	74.6	22,258	16.4	12,172	9.0	135,469	100	103,009	76.0
Purchases	1,202	77.6	244	15.8	103	6.6	1,549	100	771	49.8
<b>Total</b>	<b>102,241</b>	<b>74.6</b>	<b>22,502</b>	<b>16.4</b>	<b>12,275</b>	<b>9.0</b>	<b>137,018</b>	<b>100</b>	<b>103,780</b>	<b>75.7</b>
<b>All</b>										
Originations	4,720,340	92.4	195,950	3.8	194,576	3.8	5,110,866	100	2,331,582	45.6
Purchases	187,086	96.6	3,296	1.7	3,356	1.7	193,738	100	12,046	6.2
<b>Total</b>	<b>4,907,426</b>	<b>92.5</b>	<b>199,246</b>	<b>3.8</b>	<b>197,932</b>	<b>3.7</b>	<b>5,304,604</b>	<b>100</b>	<b>2,343,628</b>	<b>44.2</b>
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	63,611,315	33.1	30,579,422	15.9	98,260,356	51.1	192,451,093	100	72,665,454	37.8
Purchases	2,799,321	55.7	501,677	10.0	1,720,899	34.3	5,021,897	100	997,182	19.9
<b>Total</b>	<b>66,410,636</b>	<b>33.6</b>	<b>31,081,099</b>	<b>15.7</b>	<b>99,981,255</b>	<b>50.6</b>	<b>197,472,990</b>	<b>100</b>	<b>73,662,636</b>	<b>37.3</b>
<b>Farm</b>										
Originations	3,287,967	28.2	3,839,421	32.9	4,537,948	38.9	11,665,336	100	8,339,792	71.5
Purchases	41,264	34.8	40,564	34.2	36,711	31.0	118,539	100	69,074	58.3
<b>Total</b>	<b>3,329,231</b>	<b>28.3</b>	<b>3,879,985</b>	<b>32.9</b>	<b>4,574,659</b>	<b>38.8</b>	<b>11,783,875</b>	<b>100</b>	<b>8,408,866</b>	<b>71.4</b>
<b>All</b>										
Originations	66,899,282	32.8	34,418,843	16.9	102,798,304	50.4	204,116,429	100	81,005,246	39.7
Purchases	2,840,585	55.3	542,241	10.5	1,757,610	34.2	5,140,436	100	1,066,256	20.7
<b>Total</b>	<b>69,739,867</b>	<b>33.3</b>	<b>34,961,084</b>	<b>16.7</b>	<b>104,555,914</b>	<b>50.0</b>	<b>209,256,865</b>	<b>100</b>	<b>82,071,502</b>	<b>39.2</b>

**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, 2011**

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,121		1,122 or more		Total	Percent
	Total	Percent	Total	Percent	Total	Percent	Total	Percent		
<b>Number of Loans</b>										
<b>Business</b>										
Originations	6	0.0	960	0.0	75,725	1.5	4,898,706	98.5	4,975,397	100
Purchases	0	0.0	41	0.0	325	0.2	191,823	99.8	192,189	100
<b>Total</b>	6	0.0	1,001	0.0	76,050	1.5	5,090,529	98.5	5,167,586	100
<b>Farm</b>										
Originations	0	0.0	1,225	0.9	21,588	15.9	112,656	83.2	135,469	100
Purchases	0	0.0	0	0.0	353	22.8	1,196	77.2	1,549	100
<b>Total</b>	0	0.0	1,225	0.9	21,941	16.0	113,852	83.1	137,018	100
<b>All</b>										
Originations	6	0.0	2,185	0.0	97,313	1.9	5,011,362	98.1	5,110,866	100
Purchases	0	0.0	41	0.0	678	0.3	193,019	99.6	193,738	100
<b>Total</b>	6	0.0	2,226	0.0	97,991	1.8	5,204,381	98.1	5,304,604	100
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	1,259	0.0	115,855	0.1	10,749,238	5.6	181,584,741	94.4	192,451,093	100
Purchases	0	0.0	16,436	0.3	88,623	1.8	4,916,838	97.9	5,021,897	100
<b>Total</b>	1,259	0.0	132,291	0.1	10,837,861	5.5	186,501,579	94.4	197,472,990	100
<b>Farm</b>										
Originations	0	0.0	90,861	0.8	1,875,385	16.1	9,699,090	83.1	11,665,336	100
Purchases	0	0.0	0	0.0	32,503	27.4	86,036	72.6	118,539	100
<b>Total</b>	0	0.0	90,861	0.8	1,907,888	16.2	9,785,126	83.0	11,783,875	100
<b>All</b>										
Originations	1,259	0.0	206,716	0.1	12,624,623	6.2	191,283,831	93.7	204,116,429	100
Purchases	0	0.0	16,436	0.3	121,126	2.4	5,002,874	97.3	5,140,436	100
<b>Total</b>	1,259	0.0	223,152	0.1	12,745,749	6.1	196,286,705	93.8	209,256,865	100
<b>MEMO</b>										
Number of institutions reporting	1		9		300		549		859	
Number of institutions extending loans	1		9		289		502		801	



**4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2011**

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>											
Principal City	31.7	43.9	15.5	45.4	52.8	48.2	90,944,581	100	46.3	32,220,545	35.4
Suburban	34.8	43.4	15.5	40.9	49.7	40.8	81,847,887	100	41.7	30,410,518	37.2
Rural	35.2	12.6	18.0	13.7	46.7	11.0	23,525,833	100	12.0	10,819,830	46.0
<b>Subtotal</b>	<b>33.4</b>	<b>100.0</b>	<b>15.8</b>	<b>100.0</b>	<b>50.8</b>	<b>100.0</b>	<b>196,318,301</b>	<b>100</b>	<b>100.0</b>	<b>73,450,893</b>	<b>37.4</b>
Tract not known	69.0	1.2	7.4	0.1	23.7	0.3	1,154,689	100	0.6	211,743	18.3
<b>Total</b>	<b>33.6</b>	<b>---</b>	<b>15.7</b>	<b>---</b>	<b>50.6</b>	<b>---</b>	<b>197,472,990</b>	<b>100</b>	<b>---</b>	<b>73,662,636</b>	<b>37.3</b>
<b>Area Income</b>											
<i>Low (less than 50)</i>											
Principal City	26.6	3.0	16.2	3.8	57.2	4.2	7,361,876	100	3.7	2,168,898	29.5
Suburban	28.7	0.4	15.9	0.4	55.4	0.5	810,751	100	0.4	241,540	29.8
Rural	34.9	0.0	19.9	0.1	45.2	0.0	86,853	100	0.0	33,751	38.9
<b>Total</b>	<b>26.9</b>	<b>3.4</b>	<b>16.2</b>	<b>4.3</b>	<b>56.9</b>	<b>4.7</b>	<b>8,259,480</b>	<b>100</b>	<b>4.2</b>	<b>2,444,189</b>	<b>29.6</b>
<i>Moderate (50 to 79)</i>											
Principal City	28.6	9.6	16.0	11.4	55.4	12.3	22,067,158	100	11.2	6,891,816	31.2
Suburban	31.8	4.6	16.0	4.9	52.2	5.0	9,496,818	100	4.8	3,255,034	34.3
Rural	34.7	1.2	19.5	1.4	45.8	1.0	2,231,423	100	1.1	995,975	44.6
<b>Total</b>	<b>29.9</b>	<b>15.4</b>	<b>16.2</b>	<b>17.7</b>	<b>53.9</b>	<b>18.3</b>	<b>33,795,399</b>	<b>100</b>	<b>17.2</b>	<b>11,142,825</b>	<b>33.0</b>
<i>Middle (80 to 119)</i>											
Principal City	31.5	14.8	15.5	15.4	53.0	16.4	30,767,578	100	15.7	11,189,515	36.4
Suburban	34.0	20.3	16.0	20.3	50.0	19.7	39,255,971	100	20.0	14,646,944	37.3
Rural	35.9	8.9	18.0	9.4	46.1	7.5	16,251,148	100	8.3	7,380,286	45.4
<b>Total</b>	<b>33.5</b>	<b>44.0</b>	<b>16.2</b>	<b>45.1</b>	<b>50.4</b>	<b>43.6</b>	<b>86,274,697</b>	<b>100</b>	<b>43.9</b>	<b>33,216,745</b>	<b>38.5</b>
<i>Upper (120 or more)</i>											
Principal City	35.6	16.3	15.0	14.5	49.4	14.9	30,066,416	100	15.3	11,815,940	39.3
Suburban	36.9	18.1	14.7	15.2	48.4	15.6	32,140,502	100	16.4	12,232,970	38.1
Rural	33.4	2.5	17.6	2.8	49.0	2.4	4,950,941	100	2.5	2,408,590	48.6
<b>Total</b>	<b>36.1</b>	<b>36.9</b>	<b>15.0</b>	<b>32.5</b>	<b>48.9</b>	<b>33.0</b>	<b>67,157,859</b>	<b>100</b>	<b>34.2</b>	<b>26,457,500</b>	<b>39.4</b>
<i>Income not reported</i>											
Principal City	23.1	0.2	15.2	0.3	61.6	0.4	681,553	100	0.3	154,376	22.7
Suburban	28.9	0.1	15.9	0.1	55.3	0.1	143,845	100	0.1	34,030	23.7
Rural	10.0	0.0	11.6	0.0	78.4	0.0	5,468	100	0.0	1,228	22.5
<b>Total</b>	<b>24.1</b>	<b>0.3</b>	<b>15.3</b>	<b>0.4</b>	<b>60.6</b>	<b>0.5</b>	<b>830,866</b>	<b>100</b>	<b>0.4</b>	<b>189,634</b>	<b>22.8</b>
<b>Subtotal</b>	<b>33.4</b>	<b>100.0</b>	<b>15.8</b>	<b>100.0</b>	<b>50.8</b>	<b>100.0</b>	<b>196,318,301</b>	<b>100</b>	<b>100.0</b>	<b>73,450,893</b>	<b>37.4</b>
Tract not known	69.0	1.2	7.4	0.1	23.7	0.3	1,154,689	100	0.6	211,743	18.3
<b>Total</b>	<b>33.6</b>	<b>---</b>	<b>15.7</b>	<b>---</b>	<b>50.6</b>	<b>---</b>	<b>197,472,990</b>	<b>100</b>	<b>---</b>	<b>73,662,636</b>	<b>37.3</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
<b>Subtotal</b>	65,614,350		30,996,105		99,707,846						
Tracts not known	796,286		84,994		273,409						
<b>Total</b>	66,410,636		31,081,099		99,981,255						



**4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2011**

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				
	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>											
Principal City	27.1	8.3	30.4	8.0	42.5	9.4	1,011,642	100	8.6	636,317	62.9
Suburban	27.0	27.4	32.0	27.7	41.0	30.1	3,347,828	100	28.6	2,295,401	68.6
Rural	28.9	64.3	33.8	64.3	37.4	60.4	7,366,358	100	62.8	5,450,836	74.0
<b>Subtotal</b>	<b>28.2</b>	<b>100.0</b>	<b>33.0</b>	<b>100.0</b>	<b>38.8</b>	<b>100.0</b>	<b>11,725,828</b>	<b>100</b>	<b>100.0</b>	<b>8,382,554</b>	<b>71.5</b>
Tract not known	41.7	0.7	23.3	0.4	35.0	0.4	58,047	100	0.5	26,312	45.3
<b>Total</b>	<b>28.3</b>	<b>---</b>	<b>32.9</b>	<b>---</b>	<b>38.8</b>	<b>---</b>	<b>11,783,875</b>	<b>100</b>	<b>---</b>	<b>8,408,866</b>	<b>71.4</b>
<b>Area Income</b>											
<i>Low (less than 50)</i>											
Principal City	19.1	0.1	33.7	0.2	47.2	0.2	17,936	100	0.2	8,143	45.4
Suburban	29.6	0.0	47.2	0.0	23.2	0.0	3,211	100	0.0	1,363	42.4
Rural	31.7	0.1	42.4	0.1	25.8	0.1	13,419	100	0.1	11,120	82.9
<b>Total</b>	<b>25.0</b>	<b>0.3</b>	<b>38.4</b>	<b>0.3</b>	<b>36.7</b>	<b>0.3</b>	<b>34,566</b>	<b>100</b>	<b>0.3</b>	<b>20,626</b>	<b>59.7</b>
<i>Moderate (50 to 79)</i>											
Principal City	26.6	0.8	25.5	0.6	47.9	1.0	96,926	100	0.8	48,267	49.8
Suburban	28.4	3.1	29.5	2.8	42.2	3.4	364,479	100	3.1	230,981	63.4
Rural	30.3	4.2	31.4	3.7	38.3	3.8	453,748	100	3.9	351,152	77.4
<b>Total</b>	<b>29.2</b>	<b>8.1</b>	<b>30.0</b>	<b>7.1</b>	<b>40.8</b>	<b>8.2</b>	<b>915,153</b>	<b>100</b>	<b>7.8</b>	<b>630,400</b>	<b>68.9</b>
<i>Middle (80 to 119)</i>											
Principal City	27.3	4.4	31.4	4.3	41.3	4.8	528,313	100	4.5	341,976	64.7
Suburban	26.7	21.0	32.6	21.9	40.8	23.3	2,602,645	100	22.2	1,835,382	70.5
Rural	28.8	53.9	34.0	54.5	37.2	50.5	6,188,737	100	52.8	4,573,173	73.9
<b>Total</b>	<b>28.1</b>	<b>79.2</b>	<b>33.5</b>	<b>80.7</b>	<b>38.4</b>	<b>78.6</b>	<b>9,319,695</b>	<b>100</b>	<b>79.5</b>	<b>6,750,531</b>	<b>72.4</b>
<i>Upper (120 or more)</i>											
Principal City	27.3	3.0	30.1	2.9	42.5	3.4	367,301	100	3.1	237,170	64.6
Suburban	28.1	3.2	30.2	3.0	41.6	3.5	377,404	100	3.2	227,661	60.3
Rural	28.7	6.2	32.7	6.0	38.6	6.0	710,454	100	6.1	515,391	72.5
<b>Total</b>	<b>28.2</b>	<b>12.4</b>	<b>31.4</b>	<b>11.8</b>	<b>40.4</b>	<b>12.9</b>	<b>1,455,159</b>	<b>100</b>	<b>12.4</b>	<b>980,222</b>	<b>67.4</b>
<i>Income not reported</i>											
Principal City	29.2	0.0	36.4	0.0	34.3	0.0	1,166	100	0.0	761	65.3
Suburban	100.0	0.0	0.0	0.0	0.0	0.0	89	100	0.0	14	15.7
Rural	0.0	0.0	0.0	0.0	0.0	0.0	0	100	0.0	0	0.0
<b>Total</b>	<b>34.3</b>	<b>0.0</b>	<b>33.9</b>	<b>0.0</b>	<b>31.9</b>	<b>0.0</b>	<b>1,255</b>	<b>100</b>	<b>0.0</b>	<b>775</b>	<b>61.8</b>
<b>Subtotal</b>	<b>28.2</b>	<b>100.0</b>	<b>33.0</b>	<b>100.0</b>	<b>38.8</b>	<b>100.0</b>	<b>11,725,828</b>	<b>100</b>	<b>100.0</b>	<b>8,382,554</b>	<b>71.5</b>
Tract not known	41.7	0.7	23.3	0.4	35.0	0.4	58,047	100	0.5	26,312	45.3
<b>Total</b>	<b>28.3</b>	<b>---</b>	<b>32.9</b>	<b>---</b>	<b>38.8</b>	<b>---</b>	<b>11,783,875</b>	<b>100</b>	<b>---</b>	<b>8,408,866</b>	<b>71.4</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
<b>Subtotal</b>		3,305,042		3,866,455		4,554,331					
Tracts not known		24,189		13,530		20,328					
<b>Total</b>		<b>3,329,231</b>		<b>3,879,985</b>		<b>4,574,659</b>					

### 5. Community development lending, 2011

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>								
<b>Less than 100</b>	0	0.0	0	0.0	1	0.1	0	0.0
<b>100 to 249</b>	15	0.1	11,176	0.0	9	1.0	3	0.5
<b>250 to 1,121</b>	1,774	9.9	1,413,218	3.0	300	34.9	193	29.5
<b>1,122 or more</b>	16,206	90.1	45,568,734	97.0	549	63.9	459	70.1
<b>All</b>	17,995	100.0	46,993,128	100.0	859	100.0	655	100.0
<b>MEMO: Lending by all affiliates</b>	96	0.5	615,942	1.3	---	---	17	2.6