



## 1. Continued

Item	Year								
	2004	2005	2006	2007	2008	2009	2010	2011	2012
Distribution of farm loans by asset size of Lender (asset categories apply to 2012 only) <sup>3</sup>									
by number of loans (percent)									
less than 100 .....	0.7	0.4	0.0	0.0	0.0	0.0	0.5	0.0	0.0
100 to 249.....	3.5	0.9	0.4	0.5	0.4	0.7	0.5	0.9	0.4
250 to 1,159.....	44.6	20.7	16.5	14.6	14.8	17.1	15.3	16.0	11.9
1,160 or more.....	51.1	78.0	83.0	84.9	84.8	82.2	83.7	83.1	87.8
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
less than 100 .....	0.7	0.4	0.1	0.0	0.0	0.0	0.5	0.0	0.0
100 to 249.....	3.0	1.0	0.3	0.5	0.3	0.4	0.3	0.8	0.3
250 to 1,159.....	44.0	23.5	18.9	17.6	18.3	17.7	16.2	16.2	16.2
1,160 or more.....	52.3	75.1	80.7	81.9	81.4	81.9	82.9	83.0	83.5
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.....	3.5	3.2	3.1	3.0	3.0	3.1	3.1	3.2	4.7
moderate .....	16.7	16.4	15.7	15.4	15.1	15.6	14.8	15.0	16.6
middle.....	47.7	47.3	45.0	45.3	45.0	46.7	44.1	44.1	41.3
upper.....	32.0	33.0	36.0	36.1	36.7	34.4	37.8	37.4	37.1
income not reported .....	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.3	4.3	4.2	3.9	4.0	4.2	4.3	4.2	6.2
moderate .....	17.8	17.5	17.2	16.9	16.7	17.2	17.2	17.2	18.5
middle.....	45.1	44.2	43.6	43.7	44.1	44.6	44.3	43.9	39.7
upper.....	32.4	33.5	34.7	35.1	34.9	33.7	33.8	34.2	35.0
income not reported .....	0.4	0.4	0.3	0.3	0.4	0.4	0.4	0.4	0.6
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	1658	891	837	771	746	712	662	654	640
savings institutions .....	341	212	191	227	219	229	218	205	190
Total.....	1999	1103	1028	998	965	941	880	859	830

## 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 2004 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. For the year 2012, the lender asset-size categories have been adjusted as follows in Tables 1, 3, and 5 (in millions): less than 100; 100-249; 250-1,159; and \$1,160 or more. Table 1 data reflect the former asset categories for 2004 through 2007 and the adjusted asset categories for 2008 through 2012.
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 the census tract was not reported.

Source: FFIEC

## 2. Originations and purchases of small loans to businesses and farms, by size of loan, 2012

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	4,701,118	92.7	177,806	3.5	194,544	3.8	5,073,468	100	2,232,045	44.0
Purchases	799,031	99.5	1,402	0.2	2,304	0.3	802,737	100	13,824	1.7
<b>Total</b>	<b>5,500,149</b>	<b>93.6</b>	<b>179,208</b>	<b>3.0</b>	<b>196,848</b>	<b>3.3</b>	<b>5,876,205</b>	<b>100</b>	<b>2,245,869</b>	<b>38.2</b>
<b>Farm</b>										
Originations	139,714	79.5	22,982	13.1	13,140	7.5	175,836	100	102,415	58.2
Purchases	1,142	74.3	274	17.8	122	7.9	1,538	100	747	48.6
<b>Total</b>	<b>140,856</b>	<b>79.4</b>	<b>23,256</b>	<b>13.1</b>	<b>13,262</b>	<b>7.5</b>	<b>177,374</b>	<b>100</b>	<b>103,162</b>	<b>58.2</b>
<b>All</b>										
Originations	4,840,832	92.2	200,788	3.8	207,684	4.0	5,249,304	100	2,334,460	44.5
Purchases	800,173	99.5	1,676	0.2	2,426	0.3	804,275	100	14,571	1.8
<b>Total</b>	<b>5,641,005</b>	<b>93.2</b>	<b>202,464</b>	<b>3.3</b>	<b>210,110</b>	<b>3.5</b>	<b>6,053,579</b>	<b>100</b>	<b>2,349,031</b>	<b>38.8</b>
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	62,461,481	31.4	31,192,989	15.7	104,982,489	52.9	198,636,959	100	73,476,902	37.0
Purchases	6,023,051	80.6	239,732	3.2	1,214,143	16.2	7,476,926	100	825,157	11.0
<b>Total</b>	<b>68,484,532</b>	<b>33.2</b>	<b>31,432,721</b>	<b>15.3</b>	<b>106,196,632</b>	<b>51.5</b>	<b>206,113,885</b>	<b>100</b>	<b>74,302,059</b>	<b>36.0</b>
<b>Farm</b>										
Originations	3,589,369	28.8	3,969,970	31.9	4,901,823	39.3	12,461,162	100	8,412,312	67.5
Purchases	45,342	34.3	43,188	32.7	43,661	33.0	132,191	100	70,209	53.1
<b>Total</b>	<b>3,634,711</b>	<b>28.9</b>	<b>4,013,158</b>	<b>31.9</b>	<b>4,945,484</b>	<b>39.3</b>	<b>12,593,353</b>	<b>100</b>	<b>8,482,521</b>	<b>67.4</b>
<b>All</b>										
Originations	66,050,850	31.3	35,162,959	16.7	109,884,312	52.1	211,098,121	100	81,889,214	38.8
Purchases	6,068,393	79.8	282,920	3.7	1,257,804	16.5	7,609,117	100	895,366	11.8
<b>Total</b>	<b>72,119,243</b>	<b>33.0</b>	<b>35,445,879</b>	<b>16.2</b>	<b>111,142,116</b>	<b>50.8</b>	<b>218,707,238</b>	<b>100</b>	<b>82,784,580</b>	<b>37.9</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, 2012**

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,159		1,160 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
<b>Number of Loans</b>										
<b>Business</b>										
Originations	0	0.0	964	0.0	76,496	1.5	4,996,008	98.5	5,073,468	100
Purchases	0	0.0	46	0.0	327	0.0	802,364	100.0	802,737	100
<b>Total</b>	0	0.0	1,010	0.0	76,823	1.3	5,798,372	98.7	5,876,205	100
<b>Farm</b>										
Originations	0	0.0	653	0.4	19,922	11.3	155,261	88.3	175,836	100
Purchases	0	0.0	0	0.0	1,102	71.7	436	28.3	1,538	100
<b>Total</b>	0	0.0	653	0.4	21,024	11.9	155,697	87.8	177,374	100
<b>All</b>										
Originations	0	0.0	1,617	0.0	96,418	1.8	5,151,269	98.1	5,249,304	100
Purchases	0	0.0	46	0.0	1,429	0.2	802,800	99.8	804,275	100
<b>Total</b>	0	0.0	1,663	0.0	97,847	1.6	5,954,069	98.4	6,053,579	100
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	0	0.0	144,964	0.1	11,771,653	5.9	186,720,342	94.0	198,636,959	100
Purchases	0	0.0	19,473	0.3	118,711	1.6	7,338,742	98.2	7,476,926	100
<b>Total</b>	0	0.0	164,437	0.1	11,890,364	5.8	194,059,084	94.2	206,113,885	100
<b>Farm</b>										
Originations	0	0.0	37,953	0.3	1,931,199	15.5	10,492,010	84.2	12,461,162	100
Purchases	0	0.0	0	0.0	109,179	82.6	23,012	17.4	132,191	100
<b>Total</b>	0	0.0	37,953	0.3	2,040,378	16.2	10,515,022	83.5	12,593,353	100
<b>All</b>										
Originations	0	0.0	182,917	0.1	13,702,852	6.5	197,212,352	93.4	211,098,121	100
Purchases	0	0.0	19,473	0.3	227,890	3.0	7,361,754	96.7	7,609,117	100
<b>Total</b>	0	0.0	202,390	0.1	13,930,742	6.4	204,574,106	93.5	218,707,238	100
<b>MEMO</b>										
Number of institutions reporting	1		11		291		527		830	
Number of institutions extending loans	0		11		285		487		783	



**4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2012**

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>											
MSA/MD	32.1	87.2	15.0	86.4	52.8	89.2	178,816,782	100	88.1	62,918,359	35.2
Non-MSA/MD	34.9	12.8	17.6	13.6	47.5	10.8	24,152,821	100	11.9	10,428,310	43.2
<b>Subtotal</b>	<b>32.5</b>	<b>100.0</b>	<b>15.3</b>	<b>100.0</b>	<b>52.2</b>	<b>100.0</b>	<b>202,969,603</b>	<b>100</b>	<b>100.0</b>	<b>73,346,669</b>	<b>36.1</b>
Tract not known	82.6	3.8	8.8	0.4	8.5	0.3	3,144,282	100	1.5	955,390	30.4
<b>Total</b>	<b>33.2</b>	<b>---</b>	<b>15.3</b>	<b>---</b>	<b>51.5</b>	<b>---</b>	<b>206,113,885</b>	<b>100</b>	<b>---</b>	<b>74,302,059</b>	<b>36.0</b>
<b>Area Income</b>											
<i>Low (less than 50)</i>											
MSA/MD	25.8	4.8	15.9	6.2	58.3	6.7	12,228,072	100	6.0	3,516,744	28.8
Non-MSA/MD	29.3	0.1	21.6	0.2	49.1	0.1	296,369	100	0.1	131,313	44.3
<b>Total</b>	<b>25.8</b>	<b>4.9</b>	<b>16.0</b>	<b>6.4</b>	<b>58.1</b>	<b>6.9</b>	<b>12,524,441</b>	<b>100</b>	<b>6.2</b>	<b>3,648,057</b>	<b>29.1</b>
<i>Moderate (50 to 79)</i>											
MSA/MD	28.7	15.0	15.5	17.1	55.9	18.2	34,435,644	100	17.0	11,104,503	32.2
Non-MSA/MD	32.9	1.6	18.1	1.9	49.0	1.5	3,204,573	100	1.6	1,355,849	42.3
<b>Total</b>	<b>29.0</b>	<b>16.6</b>	<b>15.7</b>	<b>18.9</b>	<b>55.3</b>	<b>19.6</b>	<b>37,640,217</b>	<b>100</b>	<b>18.5</b>	<b>12,460,352</b>	<b>33.1</b>
<i>Middle (80 to 119)</i>											
MSA/MD	32.5	32.1	15.2	31.7	52.4	32.2	65,205,407	100	32.1	23,143,632	35.5
Non-MSA/MD	36.0	8.4	17.6	8.7	46.4	6.7	15,322,253	100	7.5	6,492,143	42.4
<b>Total</b>	<b>33.1</b>	<b>40.5</b>	<b>15.6</b>	<b>40.4</b>	<b>51.2</b>	<b>38.9</b>	<b>80,527,660</b>	<b>100</b>	<b>39.7</b>	<b>29,635,775</b>	<b>36.8</b>
<i>Upper (120 or more)</i>											
MSA/MD	34.9	34.9	14.6	30.8	50.5	31.4	65,811,853	100	32.4	24,963,208	37.9
Non-MSA/MD	33.5	2.7	17.1	2.9	49.4	2.5	5,321,307	100	2.6	2,447,064	46.0
<b>Total</b>	<b>34.8</b>	<b>37.6</b>	<b>14.8</b>	<b>33.7</b>	<b>50.4</b>	<b>33.9</b>	<b>71,133,160</b>	<b>100</b>	<b>35.0</b>	<b>27,410,272</b>	<b>38.5</b>
<i>Income not reported</i>											
MSA/MD	24.4	0.4	14.6	0.5	61.0	0.7	1,135,806	100	0.6	190,272	16.8
Non-MSA/MD	16.9	0.0	14.8	0.0	68.3	0.0	8,319	100	0.0	1,941	23.3
<b>Total</b>	<b>24.4</b>	<b>0.4</b>	<b>14.6</b>	<b>0.5</b>	<b>61.1</b>	<b>0.7</b>	<b>1,144,125</b>	<b>100</b>	<b>0.6</b>	<b>192,213</b>	<b>16.8</b>
<b>Subtotal</b>	<b>32.5</b>	<b>100.0</b>	<b>15.3</b>	<b>100.0</b>	<b>52.2</b>	<b>100.0</b>	<b>202,969,603</b>	<b>100</b>	<b>100.0</b>	<b>73,346,669</b>	<b>36.1</b>
Tract not known	82.6	3.8	8.8	0.4	8.5	0.3	3,144,282	100	1.5	955,390	30.4
<b>Total</b>	<b>33.2</b>	<b>---</b>	<b>15.3</b>	<b>---</b>	<b>51.5</b>	<b>---</b>	<b>206,113,885</b>	<b>100</b>	<b>---</b>	<b>74,302,059</b>	<b>36.0</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
Subtotal	65,885,821		31,155,527		105,928,255						
Tracts not known	2,598,711		277,194		268,377						
<b>Total</b>	<b>68,484,532</b>		<b>31,432,721</b>		<b>106,196,632</b>						



**4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2012**

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>											
MSA/MD	27.2	34.7	30.6	35.0	42.2	39.1	4,576,051	100	36.5	2,907,167	63.5
Non-MSA/MD	29.5	65.3	32.7	65.0	37.8	60.9	7,946,398	100	63.5	5,539,117	69.7
Subtotal	28.6	100.0	31.9	100.0	39.4	100.0	12,522,449	100	100.0	8,446,284	67.4
Tract not known	71.1	1.4	18.2	0.4	10.7	0.2	70,904	100	0.6	36,237	51.1
Total	28.9	---	31.9	---	39.3	---	12,593,353	100	---	8,482,521	67.4
<b>Area Income</b>											
<i>Low (less than 50)</i>											
MSA/MD	18.1	0.2	33.9	0.4	48.0	0.5	47,823	100	0.4	20,728	43.3
Non-MSA/MD	30.0	0.2	33.9	0.2	36.1	0.1	19,732	100	0.2	12,379	62.7
Total	21.6	0.4	33.9	0.6	44.5	0.6	67,555	100	0.5	33,107	49.0
<i>Moderate (50 to 79)</i>											
MSA/MD	29.6	3.9	27.9	3.3	42.5	4.1	475,944	100	3.8	278,052	58.4
Non-MSA/MD	31.7	5.0	32.9	4.6	35.5	4.0	563,225	100	4.5	401,789	71.3
Total	30.7	8.9	30.6	7.9	38.7	8.1	1,039,169	100	8.3	679,841	65.4
<i>Middle (80 to 119)</i>											
MSA/MD	27.2	23.2	31.4	24.0	41.4	25.7	3,061,538	100	24.4	2,013,950	65.8
Non-MSA/MD	29.3	51.2	32.7	51.2	38.0	48.3	6,268,438	100	50.1	4,350,259	69.4
Total	28.6	74.4	32.3	75.3	39.1	73.9	9,329,976	100	74.5	6,364,209	68.2
<i>Upper (120 or more)</i>											
MSA/MD	26.4	7.3	29.4	7.3	44.2	8.9	989,585	100	7.9	594,042	60.0
Non-MSA/MD	29.3	8.9	32.7	8.9	38.0	8.4	1,094,825	100	8.7	774,512	70.7
Total	27.9	16.2	31.1	16.2	41.0	17.3	2,084,410	100	16.6	1,368,554	65.7
<i>Income not reported</i>											
MSA/MD	29.4	0.0	12.9	0.0	57.7	0.0	1,161	100	0.0	395	34.0
Non-MSA/MD	29.8	0.0	70.2	0.0	0.0	0.0	178	100	0.0	178	100.0
Total	29.4	0.0	20.5	0.0	50.0	0.0	1,339	100	0.0	573	42.8
Subtotal	28.6	100.0	31.9	100.0	39.4	100.0	12,522,449	100	100.0	8,446,284	67.4
Tract not known	71.1	1.4	18.2	0.4	10.7	0.2	70,904	100	0.6	36,237	51.1
Total	28.9	---	31.9	---	39.3	---	12,593,353	100	---	8,482,521	67.4
<b>Memo:</b>											
<b>Amount of loans</b>											
Subtotal	3,584,324		4,000,242		4,937,883						
Tracts not known	50,387		12,916		7,601						
Total	3,634,711		4,013,158		4,945,484						

### 5. Community development lending, 2012

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>	30	0.1	27,517	0.1	11	1.3	4	0.6
<b>250 to 1,159</b>	2,019	9.8	1,837,828	3.4	291	35.1	210	31.5
<b>1,160 or more</b>	18,498	90.0	52,944,929	96.6	527	63.5	452	67.9
<b>All</b>	20,547	100.0	54,810,274	100.0	830	100.0	666	100.0
<b>MEMO: Lending by all affiliates</b>	327	1.6	410,057	0.7	---	---	13	2.0