1. Small loans to businesses and farms, 2005-2013

<table>
<thead>
<tr>
<th>Item</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
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<tbody>
<tr>
<td>Number</td>
<td>7,951,110</td>
<td>7,898,062</td>
<td>32,271,615,447</td>
<td>25,419,055</td>
<td>24,611,138</td>
<td>47.4</td>
<td>45.3</td>
<td>36.8</td>
<td>35.4</td>
</tr>
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<td>Memo: Originations…</td>
<td>7,951,110</td>
<td>7,898,062</td>
<td>32,271,615,447</td>
<td>25,419,055</td>
<td>24,611,138</td>
<td>47.4</td>
<td>45.3</td>
<td>36.8</td>
<td>35.4</td>
</tr>
<tr>
<td>Dollar (thousands)</td>
<td>7,951,110</td>
<td>7,898,062</td>
<td>32,271,615,447</td>
<td>25,419,055</td>
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<td>47.4</td>
<td>45.3</td>
<td>36.8</td>
<td>35.4</td>
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<tr>
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<td>12,541,030</td>
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<td>7,951,110</td>
<td>7,898,062</td>
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<td>12,541,030</td>
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<td>208,554</td>
<td>218,869</td>
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<td>7,898,062</td>
<td>218,891</td>
<td>208,554</td>
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<td>208,554</td>
<td>218,869</td>
<td>7,951,110</td>
<td>7,898,062</td>
<td>218,891</td>
<td>208,554</td>
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<tr>
<td>Dollar (thousands)</td>
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<td>208,554</td>
<td>218,869</td>
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<td>7,898,062</td>
<td>218,891</td>
<td>208,554</td>
<td>218,869</td>
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<td>Percent to small firms by number</td>
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<tr>
<td>by dollars</td>
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<td>36.8</td>
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Activity of CRA reporters as a percentage of

All small loans to businesses by depositories
- by number of loans... 73.2
- by amount of loans... 65.1

All small loans to farms by depositories
- by number of loans... 25.0
- by amount of loans... 27.1
### Distribution of business loans by asset size of lender by number of loans (percent)

<table>
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<tr>
<th>Item</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
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<td>0.0</td>
<td>0.1</td>
<td>0.0</td>
<td>0.0</td>
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<td>1.9</td>
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### Distribution of farm loans by asset size of lender by number of loans (percent)

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<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
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<td>0.5</td>
<td>0.4</td>
<td>0.7</td>
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<td>0.6</td>
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<tr>
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<td>16.5</td>
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<td>100</td>
<td>100</td>
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</table>

### Distribution of business loans by income of census tract by number of loans

<table>
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<tr>
<th>Item</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
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<tbody>
<tr>
<td>low</td>
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<td>3.1</td>
<td>3.0</td>
<td>3.0</td>
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<tr>
<td>moderate</td>
<td>16.4</td>
<td>15.7</td>
<td>15.4</td>
<td>15.1</td>
<td>15.6</td>
<td>14.8</td>
<td>15.0</td>
<td>16.6</td>
<td>16.7</td>
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<tr>
<td>middle</td>
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<td>45.0</td>
<td>45.3</td>
<td>45.0</td>
<td>46.7</td>
<td>44.1</td>
<td>44.1</td>
<td>41.3</td>
<td>40.0</td>
</tr>
<tr>
<td>upper</td>
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<td>36.0</td>
<td>36.1</td>
<td>36.7</td>
<td>34.4</td>
<td>37.8</td>
<td>37.4</td>
<td>37.1</td>
<td>38.1</td>
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<td>0.2</td>
<td>0.2</td>
<td>0.2</td>
<td>0.2</td>
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<td>100</td>
<td>100</td>
<td>100</td>
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### Memo:

**Number of reporters**

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<tr>
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<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>commercial banks</td>
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<td>837</td>
<td>771</td>
<td>746</td>
<td>712</td>
<td>662</td>
<td>654</td>
<td>640</td>
<td>617</td>
</tr>
<tr>
<td>savings institutions</td>
<td>212</td>
<td>191</td>
<td>227</td>
<td>219</td>
<td>229</td>
<td>218</td>
<td>205</td>
<td>190</td>
<td>174</td>
</tr>
<tr>
<td>Total</td>
<td>1103</td>
<td>1028</td>
<td>998</td>
<td>965</td>
<td>941</td>
<td>880</td>
<td>859</td>
<td>830</td>
<td>791</td>
</tr>
</tbody>
</table>
Endnotes

1. Business and farms with revenues of $1 million or less.
2. Percentages reflect the ratio of loans outstanding for CRA reporters relative to loans outstanding for all depository lenders based on information reported in the June Call and Thrift Financial Reports.
3. For the purposes of this table, reporters with assets of less than $250 million are categorized as ‘small’; reporters with assets at or above the CRA reporting asset threshold for the given year (see http://www.ffiec.gov/cra/reporter.htm) are categorized as ‘large’; and the remainder of reporting institutions are categorized as ‘medium’.
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, 2013

<table>
<thead>
<tr>
<th>Type of borrower and loan</th>
<th>Size of loan (dollars)</th>
<th>All loans</th>
<th>MEMO Loans to firms with revenues of $1 million or less</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100,000 or less</td>
<td>100,001 to 250,000</td>
<td>More than 250,000</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>Percent</td>
<td>Total</td>
</tr>
<tr>
<td>Business</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Originations</td>
<td>4,485,831</td>
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<td>182,192</td>
</tr>
<tr>
<td>Purchases</td>
<td>121,987</td>
<td>96.9</td>
<td>1,586</td>
</tr>
<tr>
<td>Total</td>
<td>4,607,818</td>
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<td>183,778</td>
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<tr>
<td>Farm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Originations</td>
<td>134,815</td>
<td>79.1</td>
<td>22,756</td>
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<tr>
<td>Purchases</td>
<td>505</td>
<td>62.9</td>
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<td>135,320</td>
<td>79.0</td>
<td>22,951</td>
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<tr>
<td>All</td>
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</tr>
<tr>
<td>Originations</td>
<td>4,620,646</td>
<td>91.7</td>
<td>204,948</td>
</tr>
<tr>
<td>Purchases</td>
<td>122,492</td>
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<td>1,781</td>
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<tr>
<td>Total</td>
<td>4,743,138</td>
<td>91.8</td>
<td>206,729</td>
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</table>

Amount of loans (thousands of dollars)

<table>
<thead>
<tr>
<th>Type of borrower and loan</th>
<th>Size of loan (dollars)</th>
<th>All loans</th>
<th>MEMO Loans to firms with revenues of $1 million or less</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>100,000 or less</td>
<td>100,001 to 250,000</td>
<td>More than 250,000</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>Percent</td>
<td>Total</td>
</tr>
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<td>Business</td>
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### 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, 2013

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<th>Type of borrower and loan</th>
<th>Institutions, by asset size (millions of dollars)</th>
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<tr>
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<td>Percent</td>
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<td><strong>Amount of loans (thousands of dollars)</strong></td>
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<tr>
<td>Number of institutions extending loans</td>
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### 4.1. Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2013

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<th>MEMO Distribution of U.S. businesses and population (percent)</th>
<th>Number of loans, by size category (dollars)</th>
<th>MEMO Number of loans to firms with revenues of $1 million or less</th>
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<td>Business</td>
<td>Population</td>
<td>Percent</td>
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</tr>
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<td><strong>Location</strong></td>
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<tr>
<td>MSA/MD</td>
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<td>90.9</td>
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<td>Middle (80 to 119)</td>
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<td>34.2</td>
<td>92.2</td>
</tr>
<tr>
<td>Non-MSA/MD</td>
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<td>93.2</td>
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<td>98.0</td>
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<td>100.0</td>
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<td></td>
<td></td>
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<tr>
<td>Number of loans</td>
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</tr>
<tr>
<td>Subtotal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tracts not known</td>
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<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>92.3</td>
</tr>
<tr>
<td><strong>Number of businesses (millions) Population (millions)</strong></td>
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<td>312.5</td>
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</table>
4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2013

<table>
<thead>
<tr>
<th>Characteristics of neighborhood</th>
<th>Amount of loans (thousands of dollars)</th>
<th>MEMO Amount of loans to firms with revenues of $1 million or less</th>
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<tbody>
<tr>
<td></td>
<td>100,000 or less</td>
<td>100,001 to 250,000</td>
</tr>
<tr>
<td></td>
<td>Percent</td>
<td>MEMO Percent of small business loans</td>
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<tr>
<td>Location</td>
<td></td>
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<tr>
<td>MSA/MD</td>
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<td>Non-MSA/MD</td>
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<td>100.0</td>
</tr>
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<td>2.5</td>
</tr>
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<td>31.8</td>
<td>- -</td>
</tr>
<tr>
<td>Area Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low (less than 50)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MSA/MD</td>
<td>25.3</td>
<td>4.9</td>
</tr>
<tr>
<td>Non-MSA/MD</td>
<td>29.1</td>
<td>0.1</td>
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<td>Total</td>
<td>25.4</td>
<td>5.0</td>
</tr>
<tr>
<td>Moderate (50 to 79)</td>
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<td></td>
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<tr>
<td>MSA/MD</td>
<td>27.7</td>
<td>15.2</td>
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<tr>
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<td>Total</td>
<td>27.9</td>
<td>16.7</td>
</tr>
<tr>
<td>Middle (80 to 119)</td>
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<td>39.6</td>
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<td>35.6</td>
</tr>
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<td>0.4</td>
</tr>
<tr>
<td>Non-MSA/MD</td>
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<tr>
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<td>100.0</td>
</tr>
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<td>2.5</td>
</tr>
<tr>
<td>Total</td>
<td>31.8</td>
<td>- -</td>
</tr>
</tbody>
</table>

Memo: Amount of loans

| Subtotal                        | 64,647,527 | 31,998,638 | 109,618,720 |
| Tracts not known                | 1,676,797  | 247,543    | 216,674     |
| Total                           | 66,324,324 | 32,246,181 | 109,835,394 |

Percent of business loans

Percent of businesses with revenues of $1 million or less
### 4.3. Number of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2013

<table>
<thead>
<tr>
<th>Characteristics of neighborhood</th>
<th>MEMO Share of U.S. population (percent)</th>
<th>Number of loans, by size category (dollars)</th>
<th>MEMO Number of loans to farms with revenues of $1 million or less</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Population</td>
<td>Percent</td>
<td>100,000 or less</td>
</tr>
<tr>
<td>Area Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Upper (120 or more)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-MSA/MD</td>
<td>2.9</td>
<td>78.1</td>
<td>8.3</td>
</tr>
<tr>
<td>MSA/MD</td>
<td>24.7</td>
<td>79.2</td>
<td>7.9</td>
</tr>
<tr>
<td>Total</td>
<td>27.6</td>
<td>78.6</td>
<td>16.2</td>
</tr>
<tr>
<td>Income not reported</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-MSA/MD</td>
<td>0.0</td>
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</tr>
<tr>
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<td></td>
</tr>
<tr>
<td>MSA/MD</td>
<td>6.0</td>
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<tr>
<td>Non-MSA/MD</td>
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<td>77.0</td>
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</tr>
<tr>
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<tr>
<td>Total</td>
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<td>9.8</td>
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<tr>
<td>Middle (80 to 119)</td>
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<td>Non-MSA/MD</td>
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<td>79.0</td>
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<td>(millions)</td>
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<tr>
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### 4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2013

<table>
<thead>
<tr>
<th>Characteristics of neighborhood</th>
<th>Amount of loans (thousands of dollars)</th>
<th>MEMO Amount of loans to farms with revenues of $1 million or less</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100,000 or less</td>
<td>100,001 to 250,000</td>
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<tr>
<td><strong>Area Income</strong></td>
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<tr>
<td><strong>Upper (120 or more)</strong></td>
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</tr>
<tr>
<td>Non-MSA/MD</td>
<td>28.9</td>
<td>8.5</td>
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<td>MSA/MD</td>
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<td><strong>Low (less than 50)</strong></td>
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<td><strong>Moderate (50 to 79)</strong></td>
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<tr>
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<td>Total</td>
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<td><strong>Middle (80 to 119)</strong></td>
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<td><strong>Total</strong></td>
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<td>-</td>
</tr>
<tr>
<td><strong>Location</strong></td>
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<tr>
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<tr>
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<td>100.0</td>
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<td>1.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>29.1</td>
<td>-</td>
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**Memo:**
- Amount of loans
- Subtotal: 3,593,724, 3,961,299, 4,808,022
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<th>Asset size of lender (millions of dollars)</th>
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<th>Amount of loans (thousands of dollars)</th>
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<td>Percent</td>
<td>Total</td>
</tr>
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<td></td>
</tr>
<tr>
<td></td>
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