

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

Item	Year								
	2005	2006	2007	2008	2009	2010	2011	2012	2013
Total business loans (Originations plus Purchases)									
Number.....	7,951,110	12,603,453	13,492,771	10,750,031	6,203,520	4,265,409	5,167,586	5,876,205	4,994,368
Memo: Originations...	7,918,062	12,574,698	13,474,210	10,419,055	4,629,872	4,215,201	4,975,397	5,073,468	4,868,494
Dollar (thousands).....	271,615,447	305,586,939	329,221,721	295,561,457	206,209,547	179,638,754	197,472,990	206,113,885	208,405,899
Memo: Originations...	269,612,174	302,262,144	327,781,999	286,497,559	191,615,735	174,817,839	192,451,093	198,636,959	204,129,141
Percent to small firms¹									
by number.....	47.4	36.8	38.4	31.9	25.9	35.1	43.3	38.2	47.4
by dollars.....	45.3	43.8	41.8	37.4	35.4	36.7	37.3	36.0	35.8
Total farm loans (Originations plus Purchases)									
Number.....	218,891	208,554	218,869	211,113	150,035	147,056	137,018	177,374	171,192
Memo: Originations....	218,300	208,245	218,281	210,166	149,294	145,847	135,469	175,836	170,389
Dollar (thousands).....	12,698,385	12,541,030	13,092,698	14,185,407	11,738,340	11,796,152	11,783,875	12,593,353	12,363,045
Memo: Originations...	12,657,249	12,509,716	13,041,849	14,095,724	11,690,567	11,658,167	11,665,336	12,461,162	12,268,950
Percent to small firms¹									
by number.....	82.6	79.9	80.7	75.8	77.0	77.1	75.7	58.2	59.0
by dollars.....	77.5	76.6	75.7	73.1	73.1	73.2	71.4	67.4	66.0
Activity of CRA reporters as a percentage of²									
All small loans to businesses by depositories									
by number of loans ...	73.2	58.3	77.6	86.3	84.5	82.3	84.9	86.7	87.61
by amount of loans....	65.1	64.5	66.3	69.3	70.6	62.0	67.8	68.2	68.76
All small loans to farms by depositories									
by number of loans ...	25.0	26.5	22.5	27.9	33.3	20.1	23.6	37.5	36.59
by amount of loans....	27.1	27.8	26.5	29.7	32.9	22.3	24.6	26.9	26.81

1. Continued

Item	Year								
	2005	2006	2007	2008	2009	2010	2011	2012	2013
Distribution of business loans by asset size of lender ³									
by number of loans (percent)									
small.....	0.4	0.2	0.2	0.1	0.0	0.1	0.0	0.0	0.0
medium.....	2.6	1.3	1.0	1.2	1.7	1.9	1.5	1.3	1.5
large	97.0	98.5	98.8	98.7	98.3	98.0	98.5	98.7	98.5
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.1	0.0	0.1	0.0	0.0	0.3	0.0	0.0	0.1
medium.....	9.3	6.7	5.5	6.0	6.9	6.2	5.5	5.8	5.6
large	90.2	93.0	94.1	93.8	93.0	93.4	94.4	94.2	94.3
Total	100	100	100	100	100	100	100	100	100
Distribution of farm loans by asset size of Lender (asset categories apply to 2013 only) ³									
by number of loans (percent)									
small.....	1.3	0.4	0.5	0.4	0.7	1.0	0.9	0.4	0.6
medium.....	20.7	16.5	14.6	14.8	17.1	15.3	16.0	11.9	10.6
large.....	78.0	83.0	84.9	84.8	82.2	83.7	83.1	87.8	88.8
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	1.4	0.4	0.5	0.3	0.4	0.8	0.8	0.3	0.5
medium.....	23.5	18.9	17.6	18.3	17.7	16.2	16.2	16.2	14.1
large.....	75.1	80.7	81.9	81.4	81.9	82.9	83.0	83.5	85.4
Total.....	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract ⁴									
by number of loans									
low.....	3.2	3.1	3.0	3.0	3.1	3.1	3.2	4.7	4.9
moderate.....	16.4	15.7	15.4	15.1	15.6	14.8	15.0	16.6	16.7
middle.....	47.3	45.0	45.3	45.0	46.7	44.1	44.1	41.3	40.0
upper.....	33.0	36.0	36.1	36.7	34.4	37.8	37.4	37.1	38.1
income not reported.....	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.3	4.2	3.9	4.0	4.2	4.3	4.2	6.2	6.2
moderate	17.5	17.2	16.9	16.7	17.2	17.2	17.2	18.5	18.7
middle.....	44.2	43.6	43.7	44.1	44.6	44.3	43.9	39.7	39.4
upper.....	33.5	34.7	35.1	34.9	33.7	33.8	34.2	35.0	35.1
income not reported.....	0.4	0.3	0.3	0.4	0.4	0.4	0.4	0.6	0.6
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	891	837	771	746	712	662	654	640	617
savings institutions	212	191	227	219	229	218	205	190	174
Total.....	1103	1028	998	965	941	880	859	830	791

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

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	4,485,831	92.1	182,192	3.7	200,471	4.1	4,868,494	100	2,364,710	48.6
Purchases	121,987	96.9	1,586	1.3	2,301	1.8	125,874	100	892	0.7
Total	4,607,818	92.3	183,778	3.7	202,772	4.1	4,994,368	100	2,365,602	47.4
Farm										
Originations	134,815	79.1	22,756	13.4	12,818	7.5	170,389	100	100,662	59.1
Purchases	505	62.9	195	24.3	103	12.8	803	100	349	43.5
Total	135,320	79.0	22,951	13.4	12,921	7.5	171,192	100	101,011	59.0
All										
Originations	4,620,646	91.7	204,948	4.1	213,289	4.2	5,038,883	100	2,465,372	48.9
Purchases	122,492	96.7	1,781	1.4	2,404	1.9	126,677	100	1,241	1.0
Total	4,743,138	91.8	206,729	4.0	215,693	4.2	5,165,560	100	2,466,613	47.8
Amount of loans (thousands of dollars)										
Business										
Originations	63,514,996	31.1	31,989,670	15.7	108,624,475	53.2	204,129,141	100	74,496,089	36.5
Purchases	2,809,328	65.7	256,511	6.0	1,210,919	28.3	4,276,758	100	126,990	3.0
Total	66,324,324	31.8	32,246,181	15.5	109,835,394	52.7	208,405,899	100	74,623,079	35.8
Farm										
Originations	3,569,054	29.1	3,929,785	32.0	4,770,111	38.9	12,268,950	100	8,130,641	66.3
Purchases	24,670	26.2	31,514	33.5	37,911	40.3	94,095	100	27,831	29.6
Total	3,593,724	29.1	3,961,299	32.0	4,808,022	38.9	12,363,045	100	8,158,472	66.0
All										
Originations	67,084,050	31.0	35,919,455	16.6	113,394,586	52.4	216,398,091	100	82,626,730	38.2
Purchases	2,833,998	64.8	288,025	6.6	1,248,830	28.6	4,370,853	100	154,821	3.5
Total	69,918,048	31.7	36,207,480	16.4	114,643,416	51.9	220,768,944	100	82,781,551	37.5

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, 2013

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,185		1,186 or more		Total	Percent
	Total	Percent	Total	Percent	Total	Percent	Total	Percent		
Number of Loans										
Business										
Originations	0	0.0	1,182	0.0	73,501	1.5	4,793,811	98.5	4,868,494	100
Purchases	0	0.0	15	0.0	323	0.3	125,536	99.7	125,874	100
Total	0	0.0	1,197	0.0	73,824	1.5	4,919,347	98.5	4,994,368	100
Farm										
Originations	0	0.0	970	0.6	17,635	10.3	151,784	89.1	170,389	100
Purchases	0	0.0	0	0.0	556	69.2	247	30.8	803	100
Total	0	0.0	970	0.6	18,191	10.6	152,031	88.8	171,192	100
All										
Originations	0	0.0	2,152	0.0	91,136	1.8	4,945,595	98.1	5,038,883	100
Purchases	0	0.0	15	0.0	879	0.7	125,783	99.3	126,677	100
Total	0	0.0	2,167	0.0	92,015	1.8	5,071,378	98.2	5,165,560	100
Amount of loans (thousands of dollars)										
Business										
Originations	0	0.0	178,026	0.1	11,666,714	5.7	192,284,401	94.2	204,129,141	100
Purchases	0	0.0	6,489	0.2	90,209	2.1	4,180,060	97.7	4,276,758	100
Total	0	0.0	184,515	0.1	11,756,923	5.6	196,464,461	94.3	208,405,899	100
Farm										
Originations	0	0.0	65,496	0.5	1,683,890	13.7	10,519,564	85.7	12,268,950	100
Purchases	0	0.0	0	0.0	58,869	62.6	35,226	37.4	94,095	100
Total	0	0.0	65,496	0.5	1,742,759	14.1	10,554,790	85.4	12,363,045	100
All										
Originations	0	0.0	243,522	0.1	13,350,604	6.2	202,803,965	93.7	216,398,091	100
Purchases	0	0.0	6,489	0.1	149,078	3.4	4,215,286	96.4	4,370,853	100
Total	0	0.0	250,011	0.1	13,499,682	6.1	207,019,251	93.8	220,768,944	100
MEMO										
Number of institutions reporting	0		11		271		509		791	
Number of institutions extending loans	0		11		267		472		750	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2013

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
Location											
MSA/MD	31.2	88.0	15.2	86.6	53.6	89.4	182,582,830	100	88.5	63,654,147	34.9
Non-MSA/MD	32.6	12.0	18.1	13.4	49.3	10.6	23,682,055	100	11.5	10,096,360	42.6
Subtotal	31.3	100.0	15.5	100.0	53.1	100.0	206,264,885	100	100.0	73,750,507	35.8
Tract not known	78.3	2.5	11.6	0.4	10.1	0.2	2,141,014	100	1.0	872,572	40.8
Total	31.8	---	15.5	---	52.7	---	208,405,899	100	---	74,623,079	35.8
Area Income											
<i>Low (less than 50)</i>											
MSA/MD	25.3	4.9	16.0	6.2	58.7	6.7	12,431,973	100	6.0	3,537,787	28.5
Non-MSA/MD	29.1	0.1	20.7	0.2	50.2	0.1	263,673	100	0.1	111,609	42.3
Total	25.4	5.0	16.1	6.4	58.5	6.8	12,695,646	100	6.2	3,649,396	28.7
<i>Moderate (50 to 79)</i>											
MSA/MD	27.7	15.2	15.5	17.2	56.9	18.4	35,548,570	100	17.2	11,390,890	32.0
Non-MSA/MD	30.8	1.5	18.4	1.8	50.8	1.4	3,108,737	100	1.5	1,243,704	40.0
Total	27.9	16.7	15.7	19.0	56.4	19.9	38,657,307	100	18.7	12,634,594	32.7
<i>Middle (80 to 119)</i>											
MSA/MD	31.1	31.9	15.4	31.8	53.5	32.3	66,280,517	100	32.1	23,276,302	35.1
Non-MSA/MD	33.3	7.7	18.1	8.4	48.6	6.6	14,938,850	100	7.2	6,380,990	42.7
Total	31.6	39.6	15.9	40.3	52.6	39.0	81,219,367	100	39.4	29,657,292	36.5
<i>Upper (120 or more)</i>											
MSA/MD	34.3	35.6	14.7	30.8	51.1	31.3	67,153,573	100	32.6	25,261,079	37.6
Non-MSA/MD	32.1	2.6	17.7	2.9	50.2	2.4	5,265,827	100	2.6	2,328,908	44.2
Total	34.1	38.2	14.9	33.7	51.0	33.7	72,419,400	100	35.1	27,589,987	38.1
<i>Income not reported</i>											
MSA/MD	24.5	0.4	15.5	0.6	59.9	0.6	1,168,197	100	0.6	188,089	16.1
Non-MSA/MD	16.0	0.0	26.9	0.0	57.1	0.0	4,658	100	0.0	763	16.4
Total	24.5	0.4	15.6	0.6	59.9	0.6	1,172,855	100	0.6	188,852	16.1
Subtotal	31.3	100.0	15.5	100.0	53.1	100.0	206,264,885	100	100.0	73,750,507	35.8
Tract not known	78.3	2.5	11.6	0.4	10.1	0.2	2,141,014	100	1.0	872,572	40.8
Total	31.8	---	15.5	---	52.7	---	208,405,899	100	---	74,623,079	35.8
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						

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2013

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
Area Income											
<i>Upper (120 or more)</i>											
Non-MSA/MD	28.9	8.5	33.6	8.9	37.5	8.2	1,047,803	100	8.5	710,536	67.8
MSA/MD	26.8	7.4	30.5	7.5	42.7	8.7	973,238	100	7.9	585,531	60.2
Total	27.9	15.9	32.1	16.4	40.0	16.8	2,021,041	100	16.4	1,296,067	64.1
<i>Income not reported</i>											
Non-MSA/MD	100.0	0.0	0.0	0.0	0.0	0.0	30	100	0.0	28	93.3
MSA/MD	23.7	0.0	29.1	0.0	47.2	0.0	1,615	100	0.0	677	41.9
Total	25.1	0.0	28.6	0.0	46.3	0.0	1,645	100	0.0	705	42.9
Subtotal	28.9	100.0	32.1	100.0	39.0	100.0	12,300,441	100	100.0	8,126,775	66.1
<i>Low (less than 50)</i>											
MSA/MD	25.0	0.3	29.6	0.3	45.5	0.4	45,503	100	0.4	21,560	47.4
Non-MSA/MD	29.4	0.1	37.4	0.2	33.2	0.1	16,430	100	0.1	11,072	67.4
Total	26.1	0.5	31.6	0.5	42.2	0.5	61,933	100	0.5	32,632	52.7
<i>Moderate (50 to 79)</i>											
MSA/MD	30.0	4.0	28.3	3.4	41.7	4.1	473,517	100	3.8	276,169	58.3
Non-MSA/MD	31.1	5.0	30.9	4.5	38.0	4.5	569,988	100	4.6	385,597	67.7
Total	30.6	9.0	29.7	7.8	39.7	8.6	1,043,505	100	8.5	661,766	63.4
<i>Middle (80 to 119)</i>											
MSA/MD	27.0	23.0	32.3	24.7	40.7	25.7	3,025,134	100	24.6	1,967,066	65.0
Non-MSA/MD	29.8	51.6	32.5	50.5	37.7	48.3	6,147,083	100	50.0	4,168,439	67.8
Total	28.9	74.6	32.4	75.2	38.7	74.0	9,172,217	100	74.6	6,135,505	66.9
Tract not known	70.8	1.2	12.1	0.2	17.2	0.2	62,604	100	0.5	31,697	50.6
Total	29.1	---	32.0	---	38.9	---	12,363,045	100	---	8,158,472	66.0
Location											
MSA/MD	27.2	34.7	31.5	36.0	41.3	38.9	4,519,007	100	36.7	2,851,003	63.1
Non-MSA/MD	29.8	65.3	32.5	64.0	37.7	61.1	7,781,434	100	63.3	5,275,772	67.8
Subtotal	28.9	100.0	32.1	100.0	39.0	100.0	12,300,441	100	100.0	8,126,775	66.1
Tract not known	70.8	1.2	12.1	0.2	17.2	0.2	62,604	100	0.5	31,697	50.6
Total	29.1	---	32.0	---	38.9	---	12,363,045	100	---	8,158,472	66.0
Memo:											
Amount of loans											
Subtotal		3,549,413		3,953,744		4,797,284					
Tracts not known		44,311		7,555		10,738					
Total		3,593,724		3,961,299		4,808,022					

5. Community development lending, 2013

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	0	0.0	0	0.0	---	---	0	0.0
100 to 249	9	0.0	3,486	0.0	11	1.4	3	0.5
250 to 1,185	2,288	9.4	2,148,602	3.3	271	34.3	199	30.7
1,186 or more	22,058	90.6	62,919,991	96.7	509	64.3	447	68.9
All	24,355	100.0	65,072,079	100.0	791	100.0	649	100.0
MEMO: Lending by all affiliates	344	1.4	552,471	0.8	---	---	14	2.2