

Table 1. Small loans to businesses and farms, 2008-2016

Item	Year								
	2008	2009	2010	2011	2012	2013	2014	2015	2016
<b>Total business loans (Originations plus Purchases)</b>									
Number.....	10,750,031	6,203,520	4,265,409	5,167,586	5,876,205	4,994,368	5,598,783	6,073,233	7,476,650
Memo: Originations...	10,419,055	4,629,872	4,215,201	4,975,397	5,073,468	4,868,494	5,435,934	5,854,272	6,106,355
Dollar (thousands).....	295,561,457	206,209,547	179,638,754	197,472,990	206,113,885	208,405,899	214,309,104	227,824,121	256,500,092
Memo: Originations...	286,497,559	191,615,735	174,817,839	192,451,093	198,636,959	204,129,141	208,009,395	219,703,482	229,278,587
<b>Percent to small firms<sup>1</sup></b>									
by number.....	31.9	25.9	35.1	43.3	38.2	47.4	45.6	50.5	43.5
by dollars.....	37.4	35.4	36.7	37.3	36.0	35.8	34.6	35.6	33.1
<b>Total farm loans (Originations plus Purchases)</b>									
Number.....	211,113	150,035	147,056	137,018	177,374	171,192	173,058	176,340	178,060
Memo: Originations....	210,166	149,294	145,847	135,469	175,836	170,389	172,217	172,544	177,242
Dollar (thousands).....	14,185,407	11,738,340	11,796,152	11,783,875	12,593,353	12,363,045	12,953,468	13,584,579	13,422,593
Memo: Originations...	14,095,724	11,690,567	11,658,167	11,665,336	12,461,162	12,268,950	12,855,100	13,505,842	13,363,472
<b>Percent to small firms<sup>1</sup></b>									
by number.....	75.8	77.0	77.1	75.7	58.2	59.0	59.5	59.7	59.7
by dollars.....	73.1	73.1	73.2	71.4	67.4	66.0	66.1	67.4	69.1
<b>Activity of CRA reporters as a percentage of<sup>2</sup></b>									
<b>All small loans to businesses by depositories</b>									
by number of loans ...	86.3	84.5	82.3	84.9	86.7	87.6	88.4	88.5	89.2
by amount of loans....	69.3	70.6	62.0	67.8	68.2	68.8	69.3	70.5	71.4
<b>All small loans to farms by depositories</b>									
by number of loans ...	27.9	33.3	20.1	23.6	37.5	36.6	37.2	37.4	38.2
by amount of loans....	29.7	32.9	22.3	24.6	26.9	26.8	26.5	28.3	28.8

Table 1. Continued

Item	Year								
	2008	2009	2010	2011	2012	2013	2014	2015	2016
Distribution of business loans by asset size of lender <sup>3</sup>									
by number of loans (percent)									
small.....	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	1.2	1.7	1.9	1.5	1.3	1.5	1.1	1.0	1.4
large .....	98.7	98.3	98.0	98.5	98.7	98.5	98.8	99.0	98.6
Total .....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.0	0.0	0.3	0.0	0.0	0.1	0.1	0.1	0.0
medium.....	6.0	6.9	6.2	5.5	5.8	5.6	4.7	4.1	3.5
large .....	93.8	93.0	93.4	94.4	94.2	94.3	95.2	95.9	96.5
Total .....	100	100	100	100	100	100	100	100	100
Distribution of farm loans by asset size of Lender <sup>3</sup>									
by number of loans (percent)									
small.....	0.4	0.7	1.0	0.9	0.4	0.6	0.5	0.5	0.0
medium.....	14.8	17.1	15.3	16.0	11.9	10.6	7.3	6.4	5.4
large .....	84.8	82.2	83.7	83.1	87.8	88.8	92.2	93.1	94.6
Total .....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.3	0.4	0.8	0.8	0.3	0.5	0.5	0.5	0.0
medium.....	18.3	17.7	16.2	16.2	16.2	14.1	9.4	8.4	7.2
large .....	81.4	81.9	82.9	83.0	83.5	85.4	90.1	91.1	92.8
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.....	3.0	3.1	3.1	3.2	4.7	4.9	4.8	4.9	4.6
moderate.....	15.1	15.6	14.8	15.0	16.6	16.7	17.0	17.2	16.7
middle.....	45.0	46.7	44.1	44.1	41.3	40.0	39.8	39.7	39.1
upper.....	36.7	34.4	37.8	37.4	37.1	38.1	38.1	37.9	39.4
income not reported.....	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.0	4.2	4.3	4.2	6.2	6.2	6.0	5.9	5.8
moderate .....	16.7	17.2	17.2	17.2	18.5	18.7	18.7	18.6	18.1
middle.....	44.1	44.6	44.3	43.9	39.7	39.4	39.3	39.1	38.6
upper.....	34.9	33.7	33.8	34.2	35.0	35.1	35.4	35.9	37.0
income not reported.....	0.4	0.4	0.4	0.4	0.6	0.6	0.6	0.6	0.6
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	746	712	662	654	640	617	603	597	582
savings institutions .....	219	229	218	205	190	174	164	154	144
Total	965	941	880	859	830	791	767	751	726

## Endnotes

1. Business and farms with revenues of \$1 million or less.
2. For years 2008 through 2011, the 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. For years 2012 through 2016, the 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.
3. 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.
4. 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.”
5. Low Income: Census tract median family income (MFI) is less than 50 percent of the MSA MFI or nonmetropolitan portion of state MFI; Moderate-Income: Census tract MFI is at least 50 percent and less than 80 percent; Middle Income: Census tract MFI is at least 80 percent and less than 120 percent; Upper Income: Census tract MFI is 120 percent or more. Excludes loans where the census tract was not reported.

Source: FFIEC

**Table 2. Originations and purchases of small loans to businesses and farms, by size of loan, 2016**

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	5,698,559	93.3	202,118	3.3	205,678	3.4	6,106,355	100	3,052,400	50.0
Purchases	1,352,843	98.7	10,751	0.8	6,701	0.5	1,370,295	100	200,267	14.6
<b>Total</b>	<b>7,051,402</b>	<b>94.3</b>	<b>212,869</b>	<b>2.8</b>	<b>212,379</b>	<b>2.8</b>	<b>7,476,650</b>	<b>100</b>	<b>3,252,667</b>	<b>43.5</b>
<b>Farm</b>										
Originations	138,248	78.0	24,296	13.7	14,698	8.3	177,242	100	106,043	59.8
Purchases	654	80.0	87	10.6	77	9.4	818	100	283	34.6
<b>Total</b>	<b>138,902</b>	<b>78.0</b>	<b>24,383</b>	<b>13.7</b>	<b>14,775</b>	<b>8.3</b>	<b>178,060</b>	<b>100</b>	<b>106,326</b>	<b>59.7</b>
<b>All</b>										
Originations	5,836,807	92.9	226,414	3.6	220,376	3.5	6,283,597	100	3,158,443	50.3
Purchases	1,353,497	98.7	10,838	0.8	6,778	0.5	1,371,113	100	200,550	14.6
<b>Total</b>	<b>7,190,304</b>	<b>93.9</b>	<b>237,252</b>	<b>3.1</b>	<b>227,154</b>	<b>3.0</b>	<b>7,654,710</b>	<b>100</b>	<b>3,358,993</b>	<b>43.9</b>
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	82,581,474	36.0	35,116,408	15.3	111,580,705	48.7	229,278,587	100	81,274,583	35.4
Purchases	22,283,702	81.9	1,674,972	6.2	3,262,831	12.0	27,221,505	100	3,540,369	13.0
<b>Total</b>	<b>104,865,176</b>	<b>40.9</b>	<b>36,791,380</b>	<b>14.3</b>	<b>114,843,536</b>	<b>44.8</b>	<b>256,500,092</b>	<b>100</b>	<b>84,814,952</b>	<b>33.1</b>
<b>Farm</b>										
Originations	3,659,892	27.4	4,230,030	31.7	5,473,550	41.0	13,363,472	100	9,255,965	69.3
Purchases	15,362	26.0	15,822	26.8	27,937	47.3	59,121	100	15,075	25.5
<b>Total</b>	<b>3,675,254</b>	<b>27.4</b>	<b>4,245,852</b>	<b>31.6</b>	<b>5,501,487</b>	<b>41.0</b>	<b>13,422,593</b>	<b>100</b>	<b>9,271,040</b>	<b>69.1</b>
<b>All</b>										
Originations	86,241,366	35.5	39,346,438	16.2	117,054,255	48.2	242,642,059	100	90,530,548	37.3
Purchases	22,299,064	81.7	1,690,794	6.2	3,290,768	12.1	27,280,626	100	3,555,444	13.0
<b>Total</b>	<b>108,540,430</b>	<b>40.2</b>	<b>41,037,232</b>	<b>15.2</b>	<b>120,345,023</b>	<b>44.6</b>	<b>269,922,685</b>	<b>100</b>	<b>94,085,992</b>	<b>34.9</b>

**Table 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, 2016**

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,215		1,216 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
<b>Number of Loans</b>										
<b>Business</b>										
Originations	0	0.0	245	0.0	45,848	0.8	6,060,262	99.2	6,106,355	100
Purchases	0	0.0	0	0.0	60,938	4.4	1,309,357	95.6	1,370,295	100
<b>Total</b>	0	0.0	245	0.0	106,786	1.4	7,369,619	98.6	7,476,650	100
<b>Farm</b>										
Originations	0	0.0	5	0.0	9,517	5.4	167,720	94.6	177,242	100
Purchases	0	0.0	0	0.0	54	6.6	764	93.4	818	100
<b>Total</b>	0	0.0	5	0.0	9,571	5.4	168,484	94.6	178,060	100
<b>All</b>										
Originations	0	0.0	250	0.0	55,365	0.9	6,227,982	99.1	6,283,597	100
Purchases	0	0.0	0	0.0	60,992	4.4	1,310,121	95.6	1,371,113	100
<b>Total</b>	0	0.0	250	0.0	116,357	1.5	7,538,103	98.5	7,654,710	100
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	0	0.0	50,210	0.0	7,407,595	3.2	221,820,782	96.7	229,278,587	100
Purchases	0	0.0	0	0.0	1,504,713	5.5	25,716,792	94.5	27,221,505	100
<b>Total</b>	0	0.0	50,210	0.0	8,912,308	3.5	247,537,574	96.5	256,500,092	100
<b>Farm</b>										
Originations	0	0.0	191	0.0	959,638	7.2	12,403,643	92.8	13,363,472	100
Purchases	0	0.0	0	0.0	10,413	17.6	48,708	82.4	59,121	100
<b>Total</b>	0	0.0	191	0.0	970,051	7.2	12,452,351	92.8	13,422,593	100
<b>All</b>										
Originations	0	0.0	50,401	0.0	8,367,233	3.4	234,224,425	96.5	242,642,059	100
Purchases	0	0.0	0	0.0	1,515,126	5.6	25,765,500	94.4	27,280,626	100
<b>Total</b>	0	0.0	50,401	0.0	9,882,359	3.7	259,989,925	96.3	269,922,685	100
<b>MEMO</b>										
Number of institutions reporting	1		3		174		548		726	
Number of institutions extending loans	0		3		171		513		687	

**Table 4.1. Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2016**

Characteristics of neighborhood	MEMO Distribution of U.S. businesses and population (percent)		Number of loans, by size category (dollars)									MEMO Number of loans to firms with revenues of \$1 million or less	
	Busi- nesses	Population	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		
<b>Location</b>													
Principal City	41.5	38.3	93.8	42.8	3.0	44.9	3.2	47.5	3,148,886	100	43.0	1,346,134	42.7
Suburban	45.7	46.7	94.8	48.1	2.6	43.4	2.6	43.2	3,502,749	100	47.9	1,556,706	44.4
Rural	12.8	14.9	93.4	9.0	3.7	11.7	2.9	9.2	666,475	100	9.1	307,516	46.1
<b>Subtotal</b>	<b>100.0</b>	<b>100.0</b>	<b>94.2</b>	<b>100.0</b>	<b>2.9</b>	<b>100.0</b>	<b>2.9</b>	<b>100.0</b>	<b>7,318,110</b>	<b>100</b>	<b>100.0</b>	<b>3,210,356</b>	<b>43.9</b>
Tract not known	0.0	0.0	99.0	2.2	0.9	0.7	0.1	0.1	158,540	100	2.1	42,311	26.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>94.3</b>	<b>---</b>	<b>2.8</b>	<b>---</b>	<b>2.8</b>	<b>---</b>	<b>7,476,650</b>	<b>100</b>	<b>---</b>	<b>3,252,667</b>	<b>43.5</b>
<b>Area Income</b>													
<i>Low (less than 50)</i>													
Principal City	4.4	4.7	91.7	3.6	3.9	5.0	4.4	5.6	271,340	100	3.7	110,852	40.9
Suburban	1.0	1.1	93.5	0.8	3.1	0.9	3.5	1.0	60,203	100	0.8	26,472	44.0
Rural	0.1	0.2	91.0	0.1	5.0	0.1	4.1	0.1	5,253	100	0.1	2,298	43.7
<b>Total</b>	<b>5.5</b>	<b>6.0</b>	<b>92.0</b>	<b>4.5</b>	<b>3.8</b>	<b>6.0</b>	<b>4.2</b>	<b>6.7</b>	<b>336,796</b>	<b>100</b>	<b>4.6</b>	<b>139,622</b>	<b>41.5</b>
<i>Moderate (50 to 79)</i>													
Principal City	10.5	10.5	92.9	9.0	3.4	10.8	3.7	11.6	670,816	100	9.2	285,598	42.6
Suburban	7.4	8.4	93.8	6.4	3.1	6.8	3.1	6.9	469,334	100	6.4	208,629	44.5
Rural	1.8	2.2	93.0	1.1	3.9	1.5	3.1	1.2	79,131	100	1.1	35,823	45.3
<b>Total</b>	<b>19.7</b>	<b>21.1</b>	<b>93.3</b>	<b>16.5</b>	<b>3.3</b>	<b>19.0</b>	<b>3.4</b>	<b>19.6</b>	<b>1,219,281</b>	<b>100</b>	<b>16.7</b>	<b>530,050</b>	<b>43.5</b>
<i>Middle (80 to 119)</i>													
Principal City	13.3	12.5	94.0	13.0	2.9	13.1	3.1	13.7	951,064	100	13.0	409,843	43.1
Suburban	21.3	22.4	94.5	20.2	2.8	19.5	2.7	18.9	1,473,865	100	20.1	657,496	44.6
Rural	8.7	9.9	93.4	5.9	3.7	7.6	2.9	6.0	433,196	100	5.9	200,662	46.3
<b>Total</b>	<b>43.3</b>	<b>44.8</b>	<b>94.2</b>	<b>39.0</b>	<b>3.0</b>	<b>40.2</b>	<b>2.9</b>	<b>38.6</b>	<b>2,858,125</b>	<b>100</b>	<b>39.1</b>	<b>1,268,001</b>	<b>44.4</b>
<i>Upper (120 or more)</i>													
Principal City	13.1	10.4	94.6	17.0	2.6	15.5	2.8	16.2	1,238,673	100	16.9	534,965	43.2
Suburban	16.0	14.7	95.4	20.7	2.3	16.1	2.3	16.3	1,494,389	100	20.4	662,797	44.4
Rural	2.3	2.6	93.6	2.0	3.5	2.4	2.9	2.0	148,831	100	2.0	68,705	46.2
<b>Total</b>	<b>31.3</b>	<b>27.8</b>	<b>95.0</b>	<b>39.7</b>	<b>2.5</b>	<b>34.1</b>	<b>2.5</b>	<b>34.5</b>	<b>2,881,893</b>	<b>100</b>	<b>39.4</b>	<b>1,266,467</b>	<b>43.9</b>
<i>Income not reported</i>													
Principal City	0.2	0.1	88.3	0.2	5.7	0.5	5.9	0.5	16,993	100	0.2	4,876	28.7
Suburban	0.0	0.1	85.6	0.1	6.3	0.1	8.1	0.2	4,958	100	0.1	1,312	26.5
Rural	0.0	0.0	84.4	0.0	6.3	0.0	9.4	0.0	64	100	0.0	28	43.8
<b>Total</b>	<b>0.2</b>	<b>0.2</b>	<b>87.7</b>	<b>0.3</b>	<b>5.9</b>	<b>0.6</b>	<b>6.4</b>	<b>0.7</b>	<b>22,015</b>	<b>100</b>	<b>0.3</b>	<b>6,216</b>	<b>28.2</b>
<b>Subtotal</b>	<b>100.0</b>	<b>100.0</b>	<b>94.2</b>	<b>100.0</b>	<b>2.9</b>	<b>100.0</b>	<b>2.9</b>	<b>100.0</b>	<b>7,318,110</b>	<b>100</b>	<b>100.0</b>	<b>3,210,356</b>	<b>43.9</b>
Tract not known	0.0	0.0	99.0	2.2	0.9	0.7	0.1	0.1	158,540	100	2.1	42,311	26.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>94.3</b>	<b>---</b>	<b>2.8</b>	<b>---</b>	<b>2.8</b>	<b>---</b>	<b>7,476,650</b>	<b>100</b>	<b>---</b>	<b>3,252,667</b>	<b>43.5</b>
<b>Memo:</b>													
<b>Number of loans</b>													
Subtotal				6,894,523		211,363		212,224					
Tracts not known				156,879		1,506		155					
<b>Total</b>				<b>7,051,402</b>		<b>212,869</b>		<b>212,379</b>					
<b>Number of businesses (millions)</b>	13.3												
<b>Population (millions)</b>		312.8											

**Table 4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2016**

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	38.2	43.3	14.3	45.2	47.6	48.0	115,867,463	100	45.7	36,909,450	31.9
Suburban	42.6	47.5	13.9	43.4	43.4	43.1	113,899,976	100	44.9	37,484,494	32.9
Rural	39.6	9.2	17.5	11.4	42.9	8.9	23,777,247	100	9.4	9,427,374	39.6
<b>Subtotal</b>	<b>40.3</b>	<b>100.0</b>	<b>14.4</b>	<b>100.0</b>	<b>45.3</b>	<b>100.0</b>	<b>253,544,686</b>	<b>100</b>	<b>100.0</b>	<b>83,821,318</b>	<b>33.1</b>
Tract not known	90.5	2.6	6.7	0.2	2.8	0.1	2,955,406	100	1.2	993,634	33.6
<b>Total</b>	<b>40.9</b>	<b>---</b>	<b>14.3</b>	<b>---</b>	<b>44.8</b>	<b>---</b>	<b>256,500,092</b>	<b>100</b>	<b>---</b>	<b>84,814,952</b>	<b>33.1</b>
<b>Area Income</b>											
<i>Low (less than 50)</i>											
Principal City	30.9	3.7	15.4	5.1	53.7	5.7	12,108,840	100	4.8	3,342,801	27.6
Suburban	35.4	0.8	14.4	0.9	50.1	1.0	2,241,856	100	0.9	675,078	30.1
Rural	31.9	0.1	19.5	0.1	48.6	0.1	230,702	100	0.1	99,747	43.2
<b>Total</b>	<b>31.6</b>	<b>4.5</b>	<b>15.3</b>	<b>6.1</b>	<b>53.1</b>	<b>6.7</b>	<b>14,581,398</b>	<b>100</b>	<b>5.8</b>	<b>4,117,626</b>	<b>28.2</b>
<i>Moderate (50 to 79)</i>											
Principal City	34.2	8.8	15.0	10.8	50.8	11.7	26,343,259	100	10.4	7,815,984	29.7
Suburban	37.6	6.1	15.0	6.8	47.4	6.8	16,560,867	100	6.5	5,057,599	30.5
Rural	37.7	1.1	17.9	1.4	44.4	1.1	2,883,057	100	1.1	1,081,460	37.5
<b>Total</b>	<b>35.7</b>	<b>16.0</b>	<b>15.2</b>	<b>19.0</b>	<b>49.1</b>	<b>19.6</b>	<b>45,787,183</b>	<b>100</b>	<b>18.1</b>	<b>13,955,043</b>	<b>30.5</b>
<i>Middle (80 to 119)</i>											
Principal City	38.7	12.8	14.3	13.2	46.9	13.8	33,748,805	100	13.3	10,940,491	32.4
Suburban	41.2	19.6	14.6	19.4	44.2	18.8	48,723,090	100	19.2	15,907,746	32.6
Rural	39.8	6.0	17.7	7.5	42.5	5.7	15,378,825	100	6.1	6,067,001	39.5
<b>Total</b>	<b>40.1</b>	<b>38.4</b>	<b>15.0</b>	<b>40.1</b>	<b>44.9</b>	<b>38.3</b>	<b>97,850,720</b>	<b>100</b>	<b>38.6</b>	<b>32,915,238</b>	<b>33.6</b>
<i>Upper (120 or more)</i>											
Principal City	42.4	17.7	13.4	15.7	44.1	16.4	42,613,026	100	16.8	14,652,184	34.4
Suburban	46.5	20.9	12.8	16.1	40.7	16.3	46,007,301	100	18.1	15,801,507	34.3
Rural	40.3	2.1	16.7	2.4	42.9	2.0	5,280,089	100	2.1	2,175,550	41.2
<b>Total</b>	<b>44.3</b>	<b>40.7</b>	<b>13.3</b>	<b>34.2</b>	<b>42.4</b>	<b>34.7</b>	<b>93,900,416</b>	<b>100</b>	<b>37.0</b>	<b>32,629,241</b>	<b>34.7</b>
<i>Income not reported</i>											
Principal City	28.4	0.3	16.3	0.5	55.3	0.5	1,053,533	100	0.4	157,990	15.0
Suburban	22.0	0.1	14.6	0.1	63.4	0.2	366,862	100	0.1	42,564	11.6
Rural	20.3	0.0	14.6	0.0	65.0	0.0	4,574	100	0.0	3,616	79.1
<b>Total</b>	<b>26.8</b>	<b>0.4</b>	<b>15.8</b>	<b>0.6</b>	<b>57.4</b>	<b>0.7</b>	<b>1,424,969</b>	<b>100</b>	<b>0.6</b>	<b>204,170</b>	<b>14.3</b>
<b>Subtotal</b>	<b>40.3</b>	<b>100.0</b>	<b>14.4</b>	<b>100.0</b>	<b>45.3</b>	<b>100.0</b>	<b>253,544,686</b>	<b>100</b>	<b>100.0</b>	<b>83,821,318</b>	<b>33.1</b>
Tract not known	90.5	2.6	6.7	0.2	2.8	0.1	2,955,406	100	1.2	993,634	33.6
<b>Total</b>	<b>40.9</b>	<b>---</b>	<b>14.3</b>	<b>---</b>	<b>44.8</b>	<b>---</b>	<b>256,500,092</b>	<b>100</b>	<b>---</b>	<b>84,814,952</b>	<b>33.1</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
<b>Subtotal</b>	102,190,916		36,593,133		114,760,637						
Tracts not known	2,674,260		198,247		82,899						
<b>Total</b>	104,865,176		36,791,380		114,843,536						

**Table 4.3. Number of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2016**

Characteristics of neighborhood	MEMO Share of U.S. population (percent)	Number of loans, by size category (dollars)									MEMO Number 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
		Population	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		
<b>Location</b>													
Principal City	38.3	79.9	8.6	11.9	7.2	8.2	8.2	14,709	100	8.3	8,017	54.5	
Suburban	46.7	79.0	30.9	12.8	28.2	8.2	29.8	53,685	100	30.4	31,001	57.7	
Rural	14.9	77.0	60.6	14.6	64.6	8.5	62.0	108,005	100	61.2	66,619	61.7	
<b>Subtotal</b>	<b>100.0</b>	<b>77.8</b>	<b>100.0</b>	<b>13.8</b>	<b>100.0</b>	<b>8.4</b>	<b>100.0</b>	<b>176,399</b>	<b>100</b>	<b>100.0</b>	<b>105,637</b>	<b>59.9</b>	
Tract not known	0.0	97.0	1.2	2.5	0.2	0.5	0.1	1,661	100	0.9	689	41.5	
<b>Total</b>	<b>100.0</b>	<b>78.0</b>	<b>---</b>	<b>13.7</b>	<b>---</b>	<b>8.3</b>	<b>---</b>	<b>178,060</b>	<b>100</b>	<b>---</b>	<b>106,326</b>	<b>59.7</b>	
<b>Area Income</b>													
<i>Low (less than 50)</i>													
Principal City	4.7	81.1	0.2	10.6	0.2	8.2	0.2	376	100	0.2	170	45.2	
Suburban	1.1	80.4	0.2	13.3	0.1	6.3	0.1	270	100	0.2	125	46.3	
Rural	0.2	74.8	0.1	16.7	0.2	8.5	0.1	258	100	0.1	123	47.7	
<b>Total</b>	<b>6.0</b>	<b>79.1</b>	<b>0.5</b>	<b>13.2</b>	<b>0.5</b>	<b>7.7</b>	<b>0.5</b>	<b>904</b>	<b>100</b>	<b>0.5</b>	<b>418</b>	<b>46.2</b>	
<i>Moderate (50 to 79)</i>													
Principal City	10.5	85.6	1.0	8.7	0.6	5.8	0.6	1,572	100	0.9	716	45.5	
Suburban	8.4	82.5	3.9	10.4	2.8	7.0	3.1	6,501	100	3.7	3,460	53.2	
Rural	2.2	79.9	5.0	12.5	4.4	7.6	4.4	8,521	100	4.8	5,517	64.7	
<b>Total</b>	<b>21.1</b>	<b>81.5</b>	<b>9.8</b>	<b>11.3</b>	<b>7.7</b>	<b>7.2</b>	<b>8.1</b>	<b>16,594</b>	<b>100</b>	<b>9.4</b>	<b>9,693</b>	<b>58.4</b>	
<i>Middle (80 to 119)</i>													
Principal City	12.5	78.2	3.7	13.1	3.5	8.6	3.8	6,541	100	3.7	3,706	56.7	
Suburban	22.4	77.6	21.4	13.9	21.6	8.5	21.9	37,895	100	21.5	22,595	59.6	
Rural	9.9	76.5	47.2	14.9	51.8	8.6	49.4	84,661	100	48.0	52,229	61.7	
<b>Total</b>	<b>44.8</b>	<b>76.9</b>	<b>72.3</b>	<b>14.5</b>	<b>77.0</b>	<b>8.6</b>	<b>75.1</b>	<b>129,097</b>	<b>100</b>	<b>73.2</b>	<b>78,530</b>	<b>60.8</b>	
<i>Upper (120 or more)</i>													
Principal City	10.4	80.2	3.6	11.4	2.9	8.4	3.5	6,208	100	3.5	3,422	55.1	
Suburban	14.7	82.5	5.4	9.9	3.6	7.7	4.7	9,007	100	5.1	4,818	53.5	
Rural	2.6	78.1	8.3	13.7	8.2	8.2	8.1	14,563	100	8.3	8,748	60.1	
<b>Total</b>	<b>27.8</b>	<b>79.8</b>	<b>17.3</b>	<b>12.1</b>	<b>14.8</b>	<b>8.1</b>	<b>16.3</b>	<b>29,778</b>	<b>100</b>	<b>16.9</b>	<b>16,988</b>	<b>57.0</b>	
<i>Income not reported</i>													
Principal City	0.1	58.3	0.0	33.3	0.0	8.3	0.0	12	100	0.0	3	25.0	
Suburban	0.1	66.7	0.0	16.7	0.0	16.7	0.0	12	100	0.0	3	25.0	
Rural	0.0	50.0	0.0	50.0	0.0	0.0	0.0	2	100	0.0	2	100.0	
<b>Total</b>	<b>0.2</b>	<b>61.5</b>	<b>0.0</b>	<b>26.9</b>	<b>0.0</b>	<b>11.5</b>	<b>0.0</b>	<b>26</b>	<b>100</b>	<b>0.0</b>	<b>8</b>	<b>30.8</b>	
<b>Subtotal</b>	<b>100.0</b>	<b>77.8</b>	<b>100.0</b>	<b>13.8</b>	<b>100.0</b>	<b>8.4</b>	<b>100.0</b>	<b>176,399</b>	<b>100</b>	<b>100.0</b>	<b>105,637</b>	<b>59.9</b>	
Tract not known	0.0	97.0	1.2	2.5	0.2	0.5	0.1	1,661	100	0.9	689	41.5	
<b>Total</b>	<b>100.0</b>	<b>78.0</b>	<b>---</b>	<b>13.7</b>	<b>---</b>	<b>8.3</b>	<b>---</b>	<b>178,060</b>	<b>100</b>	<b>---</b>	<b>106,326</b>	<b>59.7</b>	
<b>Memo:</b>													
<b>Number of loans</b>													
<b>Subtotal</b>			137,290		24,342		14,767						
Tracts not known			1,612		41		8						
<b>Total</b>			138,902		24,383		14,775						
<b>Number of businesses (millions)</b>													
Population (millions)	312.8												

**Table 4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2016**

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	27.5	8.0	29.2	7.3	43.2	8.3	1,061,152	100	7.9	644,215	60.7
Suburban	27.3	29.6	30.6	28.4	42.1	30.1	3,935,677	100	29.4	2,641,268	67.1
Rural	27.0	62.3	32.6	64.3	40.4	61.5	8,375,089	100	62.6	5,958,816	71.1
<b>Subtotal</b>	<b>27.2</b>	<b>100.0</b>	<b>31.7</b>	<b>100.0</b>	<b>41.1</b>	<b>100.0</b>	<b>13,371,918</b>	<b>100</b>	<b>100.0</b>	<b>9,244,299</b>	<b>69.1</b>
Tract not known	82.3	1.1	11.4	0.2	6.2	0.1	50,675	100	0.4	26,741	52.8
<b>Total</b>	<b>27.4</b>	<b>---</b>	<b>31.6</b>	<b>---</b>	<b>41.0</b>	<b>---</b>	<b>13,422,593</b>	<b>100</b>	<b>---</b>	<b>9,271,040</b>	<b>69.1</b>
<b>Area Income</b>											
<i>Low (less than 50)</i>											
Principal City	27.2	0.2	28.2	0.2	44.6	0.2	27,274	100	0.2	12,475	45.7
Suburban	31.4	0.2	34.7	0.1	33.9	0.1	17,536	100	0.1	8,298	47.3
Rural	27.9	0.2	31.8	0.2	40.2	0.2	21,713	100	0.2	12,352	56.9
<b>Total</b>	<b>28.6</b>	<b>0.5</b>	<b>31.1</b>	<b>0.5</b>	<b>40.3</b>	<b>0.5</b>	<b>66,523</b>	<b>100</b>	<b>0.5</b>	<b>33,125</b>	<b>49.8</b>
<i>Moderate (50 to 79)</i>											
Principal City	33.1	0.8	27.0	0.6	39.9	0.7	89,868	100	0.7	41,811	46.5
Suburban	30.3	3.5	28.3	2.8	41.5	3.1	416,066	100	3.1	253,338	60.9
Rural	30.4	5.0	30.0	4.2	39.6	4.3	594,334	100	4.4	439,109	73.9
<b>Total</b>	<b>30.6</b>	<b>9.3</b>	<b>29.1</b>	<b>7.6</b>	<b>40.3</b>	<b>8.1</b>	<b>1,100,268</b>	<b>100</b>	<b>8.2</b>	<b>734,258</b>	<b>66.7</b>
<i>Middle (80 to 119)</i>											
Principal City	26.7	3.6	30.4	3.6	43.0	3.9	495,982	100	3.7	309,609	62.4
Suburban	26.6	21.3	31.7	21.8	41.7	22.1	2,912,718	100	21.8	2,018,808	69.3
Rural	26.6	48.7	32.9	51.7	40.5	49.1	6,659,246	100	49.8	4,722,303	70.9
<b>Total</b>	<b>26.6</b>	<b>73.7</b>	<b>32.4</b>	<b>77.0</b>	<b>41.0</b>	<b>75.0</b>	<b>10,067,946</b>	<b>100</b>	<b>75.3</b>	<b>7,050,720</b>	<b>70.0</b>
<i>Upper (120 or more)</i>											
Principal City	27.5	3.4	28.5	3.0	44.1	3.6	446,520	100	3.3	280,033	62.7
Suburban	28.9	4.7	26.6	3.7	44.5	4.8	587,909	100	4.4	360,758	61.4
Rural	28.0	8.5	31.8	8.2	40.2	8.0	1,099,613	100	8.2	784,869	71.4
<b>Total</b>	<b>28.1</b>	<b>16.5</b>	<b>29.7</b>	<b>14.9</b>	<b>42.2</b>	<b>16.4</b>	<b>2,134,042</b>	<b>100</b>	<b>16.0</b>	<b>1,425,660</b>	<b>66.8</b>
<i>Income not reported</i>											
Principal City	17.5	0.0	50.5	0.0	32.0	0.0	1,508	100	0.0	287	19.0
Suburban	18.4	0.0	21.5	0.0	60.1	0.0	1,448	100	0.0	66	4.6
Rural	2.7	0.0	97.3	0.0	0.0	0.0	183	100	0.0	183	100.0
<b>Total</b>	<b>17.1</b>	<b>0.0</b>	<b>39.8</b>	<b>0.0</b>	<b>43.1</b>	<b>0.0</b>	<b>3,139</b>	<b>100</b>	<b>0.0</b>	<b>536</b>	<b>17.1</b>
<b>Subtotal</b>	<b>27.2</b>	<b>100.0</b>	<b>31.7</b>	<b>100.0</b>	<b>41.1</b>	<b>100.0</b>	<b>13,371,918</b>	<b>100</b>	<b>100.0</b>	<b>9,244,299</b>	<b>69.1</b>
Tract not known	82.3	1.1	11.4	0.2	6.2	0.1	50,675	100	0.4	26,741	52.8
<b>Total</b>	<b>27.4</b>	<b>---</b>	<b>31.6</b>	<b>---</b>	<b>41.0</b>	<b>---</b>	<b>13,422,593</b>	<b>100</b>	<b>---</b>	<b>9,271,040</b>	<b>69.1</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
<b>Subtotal</b>		3,633,527		4,240,050		5,498,341					
Tracts not known		41,727		5,802		3,146					
<b>Total</b>		<b>3,675,254</b>		<b>4,245,852</b>		<b>5,501,487</b>					

**Table 5. Community development lending, 2016**

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>	2	0.0	2,399	0.0	3	0.4	1	0.2
<b>250 to 1,215</b>	1,637	6.3	1,673,750	1.7	174	24.0	135	21.4
<b>1,216 or more</b>	24,190	93.7	94,500,435	98.3	548	75.5	496	78.5
<b>All</b>	25,829	100.0	96,176,584	100.0	726	100.0	632	100.0
<b>MEMO: Lending by all affiliates</b>	65	0.3	468,106	0.5	---	---	12	1.9