

Table 1. Small loans to businesses and farms, 2009-2017

Item	Year								
	2009	2010	2011	2012	2013	2014	2015	2016	2017
Total business loans (Originations plus Purchases)									
Number.....	6,203,520	4,265,409	5,167,586	5,876,205	4,994,368	5,598,783	6,073,233	7,476,650	6,552,535
Memo: Originations...	4,629,872	4,215,201	4,975,397	5,073,468	4,868,494	5,435,934	5,854,272	6,106,355	6,197,230
Dollar (thousands).....	206,209,547	179,638,754	197,472,990	206,113,885	208,405,899	214,309,104	227,824,121	256,500,092	242,459,574
Memo: Originations...	191,615,735	174,817,839	192,451,093	198,636,959	204,129,141	208,009,395	219,703,482	229,278,587	231,407,996
Percent to small firms¹									
by number.....	25.9	35.1	43.3	38.2	47.4	45.6	50.5	43.5	49.8
by dollars.....	35.4	36.7	37.3	36.0	35.8	34.6	35.6	33.1	35.0
Total farm loans (Originations plus Purchases)									
Number.....	150,035	147,056	137,018	177,374	171,192	173,058	176,340	178,060	201,000
Memo: Originations....	149,294	145,847	135,469	175,836	170,389	172,217	172,544	177,242	200,319
Dollar (thousands).....	11,738,340	11,796,152	11,783,875	12,593,353	12,363,045	12,953,468	13,584,579	13,422,593	13,911,585
Memo: Originations...	11,690,567	11,658,167	11,665,336	12,461,162	12,268,950	12,855,100	13,505,842	13,363,472	13,820,828
Percent to small firms¹									
by number.....	77.0	77.1	75.7	58.2	59.0	59.5	59.7	59.7	57.7
by dollars.....	73.1	73.2	71.4	67.4	66.0	66.1	67.4	69.1	69.8
Activity of CRA reporters as a percentage of²									
All small loans to businesses by depositories									
by number of loans ...	84.5	82.3	84.9	86.7	87.6	88.4	88.5	89.2	89.7
by amount of loans....	70.6	62.0	67.8	68.2	68.8	69.3	70.5	71.4	72.0
All small loans to farms by depositories									
by number of loans ...	33.3	20.1	23.6	37.5	36.6	37.2	37.4	38.2	42.6
by amount of loans....	32.9	22.3	24.6	26.9	26.8	26.5	28.3	28.8	29.9

Table 1. Continued

Item	Year								
	2009	2010	2011	2012	2013	2014	2015	2016	2017
Distribution of business loans by asset size of lender ³									
by number of loans (percent)									
small.....	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	1.7	1.9	1.5	1.3	1.5	1.1	1.0	1.4	1.4
large	98.3	98.0	98.5	98.7	98.5	98.8	99.0	98.6	98.6
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent) ⁴									
small.....	0.0	0.3	0.0	0.0	0.1	0.1	0.1	0.0	0.0
medium.....	6.9	6.2	5.5	5.8	5.6	4.7	4.1	3.5	3.4
large	93.0	93.4	94.4	94.2	94.3	95.2	95.9	96.5	96.5
Total	100	100	100	100	100	100	100	100	100
Distribution of farm loans by asset size of lender ³									
by number of loans (percent)									
small.....	0.7	1.0	0.9	0.4	0.6	0.5	0.5	0.0	0.0
medium.....	17.1	15.3	16.0	11.9	10.6	7.3	6.4	5.4	4.1
large	82.2	83.7	83.1	87.8	88.8	92.2	93.1	94.6	95.9
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.4	0.8	0.8	0.3	0.5	0.5	0.5	0.0	0.0
medium.....	17.7	16.2	16.2	16.2	14.1	9.4	8.4	7.2	6.5
large	81.9	82.9	83.0	83.5	85.4	90.1	91.1	92.8	93.5
Total	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract ⁵									
by number of loans									
low.....	3.1	3.1	3.2	4.7	4.9	4.8	4.9	4.6	5.2
moderate.....	15.6	14.8	15.0	16.6	16.7	17.0	17.2	16.7	17.9
middle.....	46.7	44.1	44.1	41.3	40.0	39.8	39.7	39.1	37.7
upper.....	34.4	37.8	37.4	37.1	38.1	38.1	37.9	39.4	38.6
income not reported.....	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.6
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.2	4.3	4.2	6.2	6.2	6.0	5.9	5.8	6.1
moderate	17.2	17.2	17.2	18.5	18.7	18.7	18.6	18.1	18.6
middle.....	44.6	44.3	43.9	39.7	39.4	39.3	39.1	38.6	37.5
upper.....	33.7	33.8	34.2	35.0	35.1	35.4	35.9	37.0	36.9
income not reported.....	0.4	0.4	0.4	0.6	0.6	0.6	0.6	0.6	1.0
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	712	662	654	640	617	603	597	582	585
savings institutions	229	218	205	190	174	164	154	144	133
Total	941	880	859	830	791	767	751	726	718

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. The small business loan amounts do not add up to 1 for 2017. The percentages rounded to the nearest thousand are .039 small, 3.426 medium, 96.535 large.
5. Low Income: Census tract median family income (MFI) is less than 50% of the MSA MFI or nonmetropolitan portion of state MFI; Moderate-Income: Census tract MFI is at least 50% and less than 80%; Middle Income: Census tract MFI is at least 80% and less than 120%; Upper Income: Census tract MFI is 120% 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, 2017

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	5,789,724	93.4	203,287	3.3	204,219	3.3	6,197,230	100	3,241,104	52.3
Purchases	338,125	95.2	10,696	3.0	6,484	1.8	355,305	100	24,132	6.8
Total	6,127,849	93.5	213,983	3.3	210,703	3.2	6,552,535	100	3,265,236	49.8
Farm										
Originations	160,521	80.1	24,702	12.3	15,096	7.5	200,319	100	115,725	57.8
Purchases	348	51.1	230	33.8	103	15.1	681	100	293	43.0
Total	160,869	80.0	24,932	12.4	15,199	7.6	201,000	100	116,018	57.7
All										
Originations	5,950,245	93.0	227,989	3.6	219,315	3.4	6,397,549	100	3,356,829	52.5
Purchases	338,473	95.1	10,926	3.1	6,587	1.9	355,986	100	24,425	6.9
Total	6,288,718	93.1	238,915	3.5	225,902	3.3	6,753,535	100	3,381,254	50.1
Amount of loans (thousands of dollars)										
Business										
Originations	85,017,606	36.7	35,341,961	15.3	111,048,429	48.0	231,407,996	100	84,362,511	36.5
Purchases	6,225,146	56.3	1,669,882	15.1	3,156,550	28.6	11,051,578	100	583,715	5.3
Total	91,242,752	37.6	37,011,843	15.3	114,204,979	47.1	242,459,574	100	84,946,226	35.0
Farm										
Originations	3,906,989	28.3	4,289,132	31.0	5,624,707	40.7	13,820,828	100	9,679,140	70.0
Purchases	14,019	15.4	40,400	44.5	36,338	40.0	90,757	100	36,091	39.8
Total	3,921,008	28.2	4,329,532	31.1	5,661,045	40.7	13,911,585	100	9,715,231	69.8
All										
Originations	88,924,595	36.3	39,631,093	16.2	116,673,136	47.6	245,228,824	100	94,041,651	38.3
Purchases	6,239,165	56.0	1,710,282	15.3	3,192,888	28.7	11,142,335	100	619,806	5.6
Total	95,163,760	37.1	41,341,375	16.1	119,866,024	46.8	256,371,159	100	94,661,457	36.9

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, 2017

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,225		1,226 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Number of Loans										
Business										
Originations	190	0.0	233	0.0	41,464	0.7	6,155,343	99.3	6,197,230	100
Purchases	0	0.0	1	0.0	51,233	14.4	304,071	85.6	355,305	100
Total	190	0.0	234	0.0	92,697	1.4	6,459,414	98.6	6,552,535	100
Farm										
Originations	0	0.0	5	0.0	8,173	4.1	192,141	95.9	200,319	100
Purchases	0	0.0	0	0.0	81	11.9	600	88.1	681	100
Total	0	0.0	5	0.0	8,254	4.1	192,741	95.9	201,000	100
All										
Originations	190	0.0	238	0.0	49,637	0.8	6,347,484	99.2	6,397,549	100
Purchases	0	0.0	1	0.0	51,314	14.4	304,671	85.6	355,986	100
Total	190	0.0	239	0.0	100,951	1.5	6,652,155	98.5	6,753,535	100
Amount of loans (thousands of dollars)										
Business										
Originations	45,333	0.0	48,646	0.0	7,063,669	3.1	224,250,348	96.9	231,407,996	100
Purchases	0	0.0	400	0.0	1,242,473	11.2	9,808,705	88.8	11,051,578	100
Total	45,333	0.0	49,046	0.0	8,306,142	3.4	234,059,053	96.5	242,459,574	100
Farm										
Originations	0	0.0	376	0.0	897,708	6.5	12,922,744	93.5	13,820,828	100
Purchases	0	0.0	0	0.0	12,533	13.8	78,224	86.2	90,757	100
Total	0	0.0	376	0.0	910,241	6.5	13,000,968	93.5	13,911,585	100
All										
Originations	45,333	0.0	49,022	0.0	7,961,377	3.2	237,173,092	96.7	245,228,824	100
Purchases	0	0.0	400	0.0	1,255,006	11.3	9,886,929	88.7	11,142,335	100
Total	45,333	0.0	49,422	0.0	9,216,383	3.6	247,060,021	96.4	256,371,159	100
MEMO										
Number of institutions reporting	2		4		153		559		718	
Number of institutions extending loans	1		3		150		527		681	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2017

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											
Principal City	35.4	43.7	15.1	45.3	49.5	47.9	110,595,101	100	46.0	37,236,865	33.7
Suburban	39.2	46.6	14.9	43.0	46.0	42.9	106,589,218	100	44.3	37,359,588	35.1
Rural	37.0	9.7	18.4	11.7	44.6	9.1	23,348,649	100	9.7	9,373,371	40.1
Subtotal	37.2	100.0	15.3	100.0	47.4	100.0	240,532,968	100	100.0	83,969,824	34.9
Tract not known	86.7	1.8	9.0	0.2	4.3	0.1	1,926,606	100	0.8	976,402	50.7
Total	37.6	---	15.3	---	47.1	---	242,459,574	100	---	84,946,226	35.0
Area Income											
<i>Low (less than 50)</i>											
Principal City	31.4	4.0	15.9	5.0	52.7	5.3	11,474,036	100	4.8	3,180,477	27.7
Suburban	34.3	1.1	15.6	1.2	50.1	1.3	2,910,838	100	1.2	881,062	30.3
Rural	32.9	0.1	19.4	0.1	47.7	0.1	262,451	100	0.1	105,459	40.2
Total	32.0	5.2	15.9	6.3	52.1	6.7	14,647,325	100	6.1	4,166,998	28.4
<i>Moderate (50 to 79)</i>											
Principal City	33.1	9.1	15.3	10.2	51.6	11.1	24,546,564	100	10.2	7,726,023	31.5
Suburban	36.5	6.9	15.3	7.1	48.2	7.2	17,011,616	100	7.1	5,391,955	31.7
Rural	36.0	1.3	18.4	1.6	45.6	1.3	3,150,478	100	1.3	1,189,414	37.8
Total	34.6	17.3	15.5	18.9	49.8	19.5	44,708,658	100	18.6	14,307,392	32.0
<i>Middle (80 to 119)</i>											
Principal City	35.4	12.5	15.4	13.2	49.2	13.6	31,608,895	100	13.1	10,655,487	33.7
Suburban	38.4	18.8	15.4	18.3	46.3	17.8	43,883,440	100	18.2	15,200,447	34.6
Rural	37.5	6.1	18.7	7.4	43.8	5.6	14,634,846	100	6.1	5,855,350	40.0
Total	37.2	37.4	15.9	38.9	46.9	37.0	90,127,181	100	37.5	31,711,284	35.2
<i>Upper (120 or more)</i>											
Principal City	38.3	17.6	14.5	16.1	47.2	17.0	41,108,176	100	17.1	15,276,494	37.2
Suburban	41.6	19.6	14.1	16.2	44.3	16.4	42,305,362	100	17.6	15,802,551	37.4
Rural	36.5	2.2	17.6	2.5	45.9	2.1	5,287,658	100	2.2	2,217,430	41.9
Total	39.8	39.4	14.5	34.9	45.7	35.6	88,701,196	100	36.9	33,296,475	37.5
<i>Income not reported</i>											
Principal City	26.9	0.6	16.4	0.8	56.7	0.9	1,857,430	100	0.8	398,384	21.4
Suburban	22.8	0.1	15.5	0.2	61.7	0.3	477,962	100	0.2	83,573	17.5
Rural	33.0	0.0	6.0	0.0	60.9	0.0	13,216	100	0.0	5,718	43.3
Total	26.1	0.7	16.2	1.0	57.8	1.2	2,348,608	100	1.0	487,675	20.8
Subtotal	37.2	100.0	15.3	100.0	47.4	100.0	240,532,968	100	100.0	83,969,824	34.9
Tract not known	86.7	1.8	9.0	0.2	4.3	0.1	1,926,606	100	0.8	976,402	50.7
Total	37.6	---	15.3	---	47.1	---	242,459,574	100	---	84,946,226	35.0
Memo:											
Amount of loans											
Subtotal	89,572,482		36,838,695		114,121,791						
Tracts not known	1,670,270		173,148		83,188						
Total	91,242,752		37,011,843		114,204,979						

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2017

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
Location											
Principal City	27.6	7.8	28.6	7.3	43.9	8.5	1,100,224	100	7.9	683,755	62.1
Suburban	28.1	28.7	30.1	27.6	41.9	29.3	3,965,997	100	28.6	2,673,284	67.4
Rural	27.9	63.4	32.1	65.2	40.0	62.1	8,790,354	100	63.4	6,327,235	72.0
Subtotal	27.9	100.0	31.2	100.0	40.8	100.0	13,856,575	100	100.0	9,684,274	69.9
Tract not known	89.3	1.3	7.9	0.1	2.9	0.0	55,010	100	0.4	30,957	56.3
Total	28.2	---	31.1	---	40.7	---	13,911,585	100	---	9,715,231	69.8
Area Income											
Low (less than 50)											
Principal City	31.3	0.2	21.7	0.1	46.9	0.2	20,618	100	0.1	8,802	42.7
Suburban	19.1	0.1	31.2	0.1	49.8	0.2	19,975	100	0.1	10,094	50.5
Rural	39.0	0.1	28.3	0.1	32.8	0.1	10,536	100	0.1	6,701	63.6
Total	28.1	0.4	26.8	0.3	45.1	0.4	51,129	100	0.4	25,597	50.1
Moderate (50 to 79)											
Principal City	29.8	0.8	26.5	0.6	43.7	0.8	98,251	100	0.7	46,560	47.4
Suburban	30.4	3.5	28.8	2.9	40.8	3.2	440,050	100	3.2	277,825	63.1
Rural	32.1	4.5	32.3	4.0	35.7	3.4	542,716	100	3.9	387,100	71.3
Total	31.2	8.7	30.3	7.6	38.5	7.4	1,081,017	100	7.8	711,485	65.8
Middle (80 to 119)											
Principal City	26.6	3.5	29.7	3.5	43.7	3.9	505,408	100	3.6	317,495	62.8
Suburban	27.9	19.6	30.7	19.3	41.4	19.9	2,721,640	100	19.6	1,897,579	69.7
Rural	27.7	49.3	32.2	51.3	40.1	48.8	6,893,162	100	49.7	4,965,235	72.0
Total	27.7	72.3	31.7	74.1	40.6	72.7	10,120,210	100	73.0	7,180,309	71.0
Upper (120 or more)											
Principal City	28.0	3.4	28.2	3.1	43.8	3.6	470,918	100	3.4	309,724	65.8
Suburban	27.6	5.6	28.7	5.2	43.8	6.1	782,806	100	5.6	487,037	62.2
Rural	27.5	9.5	31.2	9.7	41.3	9.8	1,343,578	100	9.7	967,850	72.0
Total	27.6	18.5	29.9	17.9	42.5	19.5	2,597,302	100	18.7	1,764,611	67.9
Income not reported											
Principal City	24.7	0.0	18.7	0.0	56.7	0.1	5,029	100	0.0	1,174	23.3
Suburban	26.9	0.0	22.9	0.0	50.1	0.0	1,526	100	0.0	749	49.1
Rural	34.3	0.0	65.7	0.0	0.0	0.0	362	100	0.0	349	96.4
Total	25.7	0.0	22.1	0.0	52.2	0.1	6,917	100	0.0	2,272	32.8
Subtotal	27.9	100.0	31.2	100.0	40.8	100.0	13,856,575	100	100.0	9,684,274	69.9
Tract not known	89.3	1.3	7.9	0.1	2.9	0.0	55,010	100	0.4	30,957	56.3
Total	28.2	---	31.1	---	40.7	---	13,911,585	100	---	9,715,231	69.8
Memo:											
Amount of loans											
Subtotal	3,871,910		4,325,189		5,659,476						
Tracts not known	49,098		4,343		1,569						
Total	3,921,008		4,329,532		5,661,045						

5. Community development lending, 2017

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	21	0.1	153,430	0.2	2	0.3	1	0.2
100 to 249	15	0.1	13,555	0.0	4	0.6	2	0.3
250 to 1,225	1,537	5.9	2,157,265	2.2	153	21.3	122	19.3
1,226 or more	24,611	94.0	93,804,178	97.6	559	77.9	507	80.2
All	26,184	100.0	96,128,428	100.0	718	100.0	632	100.0
MEMO: Lending by all affiliates	105	0.4	716,894	0.7	---	---	17	2.7