

Table 1. Small loans to businesses and farms, 2013-2021

Item	Year								
	2013	2014	2015	2016	2017	2018	2019	2020	2021
Total business loans (Originations plus Purchases)									
Number.....	4,994,368	5,598,783	6,073,233	7,476,650	6,552,535	7,078,521	7,637,724	8,375,713	9,432,123
Memo: Originations...	4,868,494	5,435,934	5,854,272	6,106,355	6,197,230	6,702,217	7,219,295	8,003,316	9,013,594
Dollar (thousands).....	208,405,899	214,309,104	227,824,121	256,500,092	242,459,574	254,829,869	264,874,988	461,785,191	371,043,036
Memo: Originations...	204,129,141	208,009,395	219,703,482	229,278,587	231,407,996	242,186,033	250,924,285	448,457,821	354,492,884
Percent to small firms¹									
by number.....	47.4	45.6	50.5	43.5	49.8	45.0	46.7	39.3	45.2
by dollars.....	35.8	34.6	35.6	33.1	35.0	32.8	33.1	24.9	27.9
Total farm loans (Originations plus Purchases)									
Number.....	171,192	173,058	176,340	178,060	201,000	201,388	205,498	200,609	255,432
Memo: Originations....	170,389	172,217	172,544	177,242	200,319	198,562	203,266	199,771	252,517
Dollar (thousands).....	12,363,045	12,953,468	13,584,579	13,422,593	13,911,585	14,038,728	14,030,184	15,129,648	15,031,557
Memo: Originations...	12,268,950	12,855,100	13,505,842	13,363,472	13,820,828	13,905,860	13,966,396	15,072,967	14,892,795
Percent to small firms¹									
by number.....	59.0	59.5	59.7	59.7	57.7	45.3	59.1	56.3	58.9
by dollars.....	66.0	66.1	67.4	69.1	69.8	68.9	69.1	66.2	67.2
Activity of CRA reporters as a percentage of²									
All small loans to businesses by depositories									
by number of loans ...	87.6	88.4	88.5	89.2	89.7	89.6	89.4	87.5	87.7
by amount of loans....	68.8	69.3	70.5	71.4	72.0	73.2	74.4	75.2	75.0
All small loans to farms by depositories									
by number of loans ...	36.6	37.2	37.4	38.2	42.6	42.9	41.1	42.9	43.7
by amount of loans....	26.8	26.5	28.3	28.8	29.9	30.5	31.3	32.2	32.5

Table 1. Continued

Item	Year								
	2013	2014	2015	2016	2017	2018	2019	2020	2021
Distribution of business loans by asset size of lender ³									
by number of loans (percent)									
small.....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	1.5	1.1	1.0	1.4	1.4	1.3	1.1	1.1	0.7
large	98.5	98.8	99.0	98.6	98.6	98.7	98.9	98.9	99.3
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent) ⁴									
small.....	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	5.6	4.7	4.1	3.5	3.4	2.9	2.4	1.8	1.6
large	94.3	95.2	95.9	96.5	96.5	97.1	97.5	98.2	98.4
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.....	0.6	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	10.6	7.3	6.4	5.4	4.1	3.6	4.0	2.1	1.0
large	88.8	92.2	93.1	94.6	95.9	96.4	96.0	97.9	99.0
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.5	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	14.1	9.4	8.4	7.2	6.5	5.6	6.3	2.9	1.5
large	85.4	90.1	91.1	92.8	93.5	94.4	93.7	97.1	98.5
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.....	4.9	4.8	4.9	4.6	5.2	5.2	5.2	5.3	5.3
moderate.....	16.7	17.0	17.2	16.7	17.9	17.7	17.8	17.8	18.2
middle.....	40.0	39.8	39.7	39.1	37.7	37.4	37.5	37.4	37.9
upper.....	38.1	38.1	37.9	39.4	38.6	39.1	38.9	38.9	38.0
income not reported.....	0.3	0.3	0.3	0.3	0.6	0.6	0.6	0.6	0.6
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	6.2	6.0	5.9	5.8	6.1	6.1	6.1	6.1	6.0
moderate	18.7	18.7	18.6	18.1	18.6	18.6	18.4	18.6	18.5
middle.....	39.4	39.3	39.1	38.6	37.5	37.4	37.5	37	37.3
upper.....	35.1	35.4	35.9	37.0	36.9	36.9	37.0	37.3	37.1
income not reported.....	0.6	0.6	0.6	0.6	1.0	1.0	1.0	1.1	1.1
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	617	603	597	582	585	571	571	570	568
savings institutions	174	164	154	144	133	129	124	117	117
Total.....	791	767	751	726	718	700	695	687	685

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 Report.
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 100 for 2017, and 2019. For 2017, the percentages rounded to the nearest thousand are .039 small, 3.426 medium, and 96.535 large. For 2019, the percentages rounded to the nearest thousand are .031 small, 2.424 medium, and 97.545 large.
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

2. Originations and purchases of small loans to businesses and farms, by size of loan, 2021

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	8,291,171	92.0	407,230	4.5	315,193	3.5	9,013,594	100	4,243,365	47.1
Purchases	391,682	93.6	16,255	3.9	10,592	2.5	418,529	100	24,548	5.9
Total	8,682,853	92.1	423,485	4.5	325,785	3.5	9,432,123	100	4,267,913	45.2
Farm										
Originations	211,654	83.8	24,981	9.9	15,882	6.3	252,517	100	149,787	59.3
Purchases	2,633	90.3	122	4.2	160	5.5	2,915	100	564	19.3
Total	214,287	83.9	25,103	9.8	16,042	6.3	255,432	100	150,351	58.9
All										
Originations	8,502,825	91.8	432,211	4.7	331,075	3.6	9,266,111	100	4,393,152	47.4
Purchases	394,315	93.6	16,377	3.9	10,752	2.6	421,444	100	25,112	6.0
Total	8,897,140	91.8	448,588	4.6	341,827	3.5	9,687,555	100	4,418,264	45.6
Amount of loans (thousands of dollars)										
Business										
Originations	125,695,873	35.5	66,105,243	18.6	162,691,768	45.9	354,492,884	100	102,726,822	29.0
Purchases	8,805,329	53.2	2,515,594	15.2	5,229,229	31.6	16,550,152	100	955,774	5.8
Total	134,501,202	36.2	68,620,837	18.5	167,920,997	45.3	371,043,036	100	103,682,596	27.9
Farm										
Originations	4,686,807	31.5	4,311,901	29.0	5,894,087	39.6	14,892,795	100	10,080,714	67.7
Purchases	62,804	45.3	19,816	14.3	56,142	40.5	138,762	100	25,693	18.5
Total	4,749,611	31.6	4,331,717	28.8	5,950,229	39.6	15,031,557	100	10,106,407	67.2
All										
Originations	130,382,680	35.3	70,417,144	19.1	168,585,855	45.6	369,385,679	100	112,807,536	30.5
Purchases	8,868,133	53.1	2,535,410	15.2	5,285,371	31.7	16,688,914	100	981,467	5.9
Total	139,250,813	36.1	72,952,554	18.9	173,871,226	45.0	386,074,593	100	113,789,003	29.5

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, 2021

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,321		1,322 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Number of Loans										
Business										
Originations	0	0.0	63	0.0	59,936	0.7	8,953,595	99.3	9,013,594	100
Purchases	0	0.0	0	0.0	9,414	2.2	409,115	97.8	418,529	100
Total	0	0.0	63	0.0	69,350	0.7	9,362,710	99.3	9,432,123	100
Farm										
Originations	0	0.0	10	0.0	2,588	1.0	249,919	99.0	252,517	100
Purchases	0	0.0	0	0.0	0	0.0	2,915	100.0	2,915	100
Total	0	0.0	10	0.0	2,588	1.0	252,834	99.0	255,432	100
All										
Originations	0	0.0	73	0.0	62,524	0.7	9,203,514	99.3	9,266,111	100
Purchases	0	0.0	0	0.0	9,414	2.2	412,030	97.8	421,444	100
Total	0	0.0	73	0.0	71,938	0.7	9,615,544	99.3	9,687,555	100
Amount of loans (thousands of dollars)										
Business										
Originations	0	0.0	8,045	0.0	5,592,229	1.6	348,892,610	98.4	354,492,884	100
Purchases	0	0.0	0	0.0	367,829	2.2	16,182,323	97.8	16,550,152	100
Total	0	0.0	8,045	0.0	5,960,058	1.6	365,074,933	98.4	371,043,036	100
Farm										
Originations	0	0.0	401	0.0	221,304	1.5	14,671,090	98.5	14,892,795	100
Purchases	0	0.0	0	0.0	0	0.0	138,762	100.0	138,762	100
Total	0	0.0	401	0.0	221,304	1.5	14,809,852	98.5	15,031,557	100
All										
Originations	0	0.0	8,446	0.0	5,813,533	1.6	363,563,700	98.4	369,385,679	100
Purchases	0	0.0	0	0.0	367,829	2.2	16,321,085	97.8	16,688,914	100
Total	0	0.0	8,446	0.0	6,181,362	1.6	379,884,785	98.4	386,074,593	100
MEMO										
Number of institutions reporting	0		1		74		610		685	
Number of institutions extending loans	0		1		71		582		654	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2021

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	34.1	44.4	18.5	46.9	47.4	49.2	174,284,132	100	47.0	45,501,449	26.1
Suburban	38.2	46.3	18.4	43.5	43.5	42.1	162,483,863	100	43.9	45,951,863	28.3
Rural	37.0	9.3	19.5	9.6	43.5	8.7	33,713,090	100	9.1	12,033,521	35.7
Subtotal	36.2	100.0	18.5	100.0	45.3	100.0	370,481,085	100	100.0	103,486,833	27.9
Tract not known	78.6	0.3	10.3	0.0	11.1	0.0	561,951	100	0.2	195,763	34.8
Total	36.2	---	18.5	---	45.3	---	371,043,036	100	---	103,682,596	27.9
Area Income											
<i>Low (less than 50)</i>											
Principal City	31.6	4.1	18.5	4.7	49.9	5.2	17,417,152	100	4.7	3,983,021	22.9
Suburban	34.6	1.2	18.6	1.2	46.8	1.2	4,481,048	100	1.2	1,125,014	25.1
Rural	32.3	0.1	20.2	0.1	47.5	0.1	411,171	100	0.1	129,925	31.6
Total	32.3	5.4	18.5	6.0	49.2	6.5	22,309,371	100	6.0	5,237,960	23.5
<i>Moderate (50 to 79)</i>											
Principal City	33.2	9.3	18.6	10.2	48.2	10.8	37,604,869	100	10.2	9,339,822	24.8
Suburban	37.0	7.3	18.2	7.1	44.8	7.1	26,549,877	100	7.2	6,868,947	25.9
Rural	35.9	1.2	20.0	1.3	44.2	1.2	4,460,427	100	1.2	1,503,176	33.7
Total	34.8	17.8	18.5	18.5	46.6	19.1	68,615,173	100	18.5	17,711,945	25.8
<i>Middle (80 to 119)</i>											
Principal City	34.6	12.7	18.3	13.0	47.1	13.7	48,955,086	100	13.2	13,201,523	27.0
Suburban	37.5	19.1	18.6	18.5	43.8	17.8	68,053,381	100	18.4	19,199,132	28.2
Rural	37.5	5.9	19.5	6.0	43.1	5.4	21,157,919	100	5.7	7,663,663	36.2
Total	36.5	37.6	18.6	37.5	44.9	36.9	138,166,386	100	37.3	40,064,318	29.0
<i>Upper (120 or more)</i>											
Principal City	35.4	17.7	18.5	18.1	46.2	18.4	67,023,650	100	18.1	18,469,749	27.6
Suburban	39.8	18.7	18.1	16.6	42.1	15.7	62,798,893	100	17.0	18,673,273	29.7
Rural	36.8	2.1	19.1	2.1	44.1	2.0	7,667,372	100	2.1	2,732,724	35.6
Total	37.5	38.4	18.3	36.8	44.2	36.2	137,489,915	100	37.1	39,875,746	29.0
<i>Income not reported</i>											
Principal City	26.1	0.6	19.9	1.0	54.0	1.1	3,283,375	100	0.9	507,334	15.5
Suburban	20.5	0.1	18.4	0.2	61.1	0.2	600,664	100	0.2	85,497	14.2
Rural	39.2	0.0	13.7	0.0	47.1	0.0	16,201	100	0.0	4,033	24.9
Total	25.3	0.7	19.7	1.1	55.1	1.3	3,900,240	100	1.1	596,864	15.3
Subtotal	36.2	100.0	18.5	100.0	45.3	100.0	370,481,085	100	100.0	103,486,833	27.9
Tract not known	78.6	0.3	10.3	0.0	11.1	0.0	561,951	100	0.2	195,763	34.8
Total	36.2	---	18.5	---	45.3	---	371,043,036	100	---	103,682,596	27.9
Memo:											
Amount of loans											
Subtotal	134,059,504		68,562,841		167,858,740						
Tracts not known	441,698		57,996		62,257						
Total	134,501,202		68,620,837		167,920,997						

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2021

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	32.1	7.8	28.6	7.6	39.4	7.7	1,156,442	100	7.7	706,765	61.1
Suburban	32.2	29.5	27.4	27.4	40.4	29.5	4,337,010	100	28.9	2,763,370	63.7
Rural	31.2	62.7	29.6	65.0	39.3	62.8	9,520,100	100	63.4	6,629,588	69.6
Subtotal	31.5	100.0	28.8	100.0	39.6	100.0	15,013,552	100	100.0	10,099,723	67.3
Tract not known	82.7	0.3	4.0	0.0	13.2	0.0	18,005	100	0.1	6,684	37.1
Total	31.6	---	28.8	---	39.6	---	15,031,557	100	---	10,106,407	67.2
Area Income											
<i>Low (less than 50)</i>											
Principal City	40.8	0.2	26.4	0.1	32.8	0.1	21,723	100	0.1	9,270	42.7
Suburban	32.0	0.2	24.4	0.2	43.7	0.2	27,145	100	0.2	9,659	35.6
Rural	32.0	0.1	20.6	0.1	47.4	0.1	10,757	100	0.1	5,684	52.8
Total	35.2	0.4	24.4	0.3	40.4	0.4	59,625	100	0.4	24,613	41.3
<i>Moderate (50 to 79)</i>											
Principal City	33.5	0.7	24.5	0.6	42.0	0.7	97,546	100	0.6	48,557	49.8
Suburban	34.5	3.4	26.7	2.9	38.8	3.1	469,029	100	3.1	260,060	55.4
Rural	32.8	4.3	28.9	4.1	38.3	4.0	614,419	100	4.1	419,731	68.3
Total	33.5	8.4	27.7	7.5	38.8	7.7	1,180,994	100	7.9	728,348	61.7
<i>Middle (80 to 119)</i>											
Principal City	32.6	3.5	30.1	3.5	37.3	3.2	507,524	100	3.4	312,979	61.7
Suburban	31.3	20.2	27.9	19.7	40.9	21.0	3,062,125	100	20.4	2,013,029	65.7
Rural	31.2	49.1	29.8	51.2	39.0	48.8	7,448,187	100	49.6	5,215,657	70.0
Total	31.3	72.8	29.3	74.4	39.4	73.1	11,017,836	100	73.4	7,541,665	68.4
<i>Upper (120 or more)</i>											
Principal City	30.8	3.4	27.9	3.4	41.3	3.7	526,928	100	3.5	334,777	63.5
Suburban	34.4	5.7	25.8	4.6	39.8	5.2	777,449	100	5.2	480,437	61.8
Rural	30.3	9.2	28.8	9.6	40.9	10.0	1,446,372	100	9.6	988,216	68.3
Total	31.5	18.3	27.8	17.6	40.7	18.8	2,750,749	100	18.3	1,803,430	65.6
<i>Income not reported</i>											
Principal City	38.9	0.0	34.1	0.0	27.0	0.0	2,721	100	0.0	1,182	43.4
Suburban	19.5	0.0	80.5	0.0	0.0	0.0	1,262	100	0.0	185	14.7
Rural	17.8	0.0	0.0	0.0	82.2	0.0	365	100	0.0	300	82.2
Total	31.5	0.0	44.7	0.0	23.8	0.0	4,348	100	0.0	1,667	38.3
Subtotal	31.5	100.0	28.8	100.0	39.6	100.0	15,013,552	100	100.0	10,099,723	67.3
Tract not known	82.7	0.3	4.0	0.0	13.2	0.0	18,005	100	0.1	6,684	37.1
Total	31.6	---	28.8	---	39.6	---	15,031,557	100	---	10,106,407	67.2
Memo:											
Amount of loans											
Subtotal	4,734,719		4,330,989		5,947,844						
Tracts not known	14,892		728		2,385						
Total	4,749,611		4,331,717		5,950,229						

5. Community development lending, 2021

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	1	0.0	67	0.0	1	0.1	1	0.2
250 to 1,321	1,736	3.2	880,817	0.6	74	10.8	57	9.2
1,322 or more	52,858	96.8	151,555,509	99.4	610	89.1	560	90.6
All	54,595	100.0	152,436,393	100.0	685	100.0	618	100.0
MEMO: Lending by all affiliates	113	0.2	1,651,550	1.1	---	---	14	2.3