2025 CRA Fact Sheet Tables

Introduction

This document provides the tables that accompany the 2025 CRA Data Fact Sheet.

Tables

Table 1.1: Small Loans to Business and Farms, 2019-2025

			2019	2020	2021	2022	2023	2024	2025
Business Loans	Number of Loans	Originations	7,219,850	8,051,436	9,032,679	8,515,164	8,061,612	8,734,573	8,559,067
		Originations and Purchases	7,638,807	8,423,914	9,451,242	8,901,990	8,420,486	9,106,554	8,964,291
	Amount of Loans	Originations ($, 000s)	250,934,243	452,442,689	355,797,357	268,102,460	242,446,232	258,098,253	270,176,120
		Originations and Purchases ($,000s)	264,951,374	465,765,971	372,352,044	285,993,478	261,260,359	276,870,115	291,040,483
	Percent to Small Firms	By Number	49.02	40.54	46.92	52.19	54.80	53.80	52.36
		By Amount	34.73	25.32	28.82	34.95	34.55	34.49	34.10
Farm Loans	Number of Loans	Originations	203,691	200,756	252,648	208,561	194,899	195,526	196,061
		Originations and Purchases	205,923	201,594	255,565	212,053	196,496	197,419	197,554
	Amount of Loans	Originations ($, 000s)	14,022,768	15,138,081	14,934,641	14,579,066	13,660,191	14,272,274	15,391,522
		Originations and Purchases ($,000s)	14,086,646	15,194,762	15,073,868	14,823,621	13,899,447	14,495,539	15,585,179
	Percent to Small Firms	By Number	59.44	56.26	59.31	59.41	57.94	57.94	59.32
		By Amount	69.31	66.27	67.73	65.48	61.81	60.24	61.94
Number of Reporters			696	689	687	713	721	732	720

Note: Businesses with gross annual revenues of $1 million or less or farms with gross annual revenues of $500,000 or less.

Table 1.2: Distribution of Loans by Income of Census Tract (%), 2019-2025

		2019	2020	2021	2022	2023	2024	2025	
Business Loans	Low	5.0	5.2	5.2	4.2	4.1	4.0	4.0	By Count
	Moderate	17.4	17.6	17.9	18.2	17.9	17.5	17.6	
	Middle	36.8	37.2	37.7	38.1	37.6	37.2	37.5	
	Upper	38.8	39.0	38.0	37.6	38.5	39.4	39.3	
	Unknown	0.6	0.6	0.6	1.4	1.4	1.3	1.3	
	Tract Not Specified	1.5	0.5	0.7	0.6	0.5	0.5	0.3	
	Low	6.0	6.0	6.0	4.8	4.6	4.5	4.4	By Amount
	Moderate	18.2	18.5	18.4	18.7	18.4	18.2	18.2	
	Middle	37.0	36.8	37.2	37.8	37.5	37.5	37.7	
	Upper	36.9	37.2	37.2	36.6	37.4	37.8	37.7	
	Unknown	1.0	1.1	1.1	1.9	1.9	1.9	1.8	
	Tract Not Specified	0.8	0.4	0.2	0.2	0.2	0.1	0.1	
Farm Loans	Low	0.4	0.5	0.4	0.6	0.6	0.6	0.6	By Count
	Moderate	8.9	8.9	8.5	10.9	10.9	10.3	10.0	
	Middle	69.5	70.5	71.0	67.3	67.4	66.8	67.8	
	Upper	19.5	19.5	19.2	20.2	20.4	21.6	21.1	
	Unknown	0.0	0.0	0.0	0.2	0.2	0.2	0.2	
	Tract Not Specified	1.7	0.6	0.7	0.8	0.5	0.6	0.3	
	Low	0.4	0.4	0.4	0.5	0.5	0.5	0.5	By Amount
	Moderate	7.7	8.1	7.8	9.8	9.8	9.2	9.1	
	Middle	73.2	72.5	73.4	71.3	71.4	71.0	72.0	
	Upper	18.2	18.6	18.3	18.1	18.1	19.0	18.2	
	Unknown	0.0	0.0	0.0	0.2	0.2	0.2	0.2	
	Tract Not Specified	0.5	0.3	0.1	0.1	0.1	0.1	0.0	

Note: Low-income: Census tract median family income (MFI) is less than 50 percent of the MSA MFI or nonmetropolitan portion of a 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.

Table 2: Originations and Purchases of Small Loans to Businesses and Farms, by Size of Loan, 2025

			<=$100k	<=$100k	$100k-$250k	$100k-$250k	$250k+	$250k+	GAR <=$1M	GAR <=$1M
			Number	Percent	Number	Percent	Number	Percent	Number	Percent
Number	Originations	Business Loans	8,100,773	94.6	251,671	2.9	206,623	2.4	4,481,524	52.4
	Purchases		359,321	88.7	30,077	7.4	15,826	3.9	166,784	41.2
	Originations	Farm Loans	151,003	77.0	27,122	13.8	17,936	9.1	116,304	59.3
	Purchases		825	55.3	453	30.3	215	14.4	463	31.0
	Originations	Total	8,251,776	94.3	278,793	3.2	224,559	2.6	4,597,828	52.5
	Purchases		360,146	88.5	30,530	7.5	16,041	3.9	167,247	41.1
Amount ($, 000s)	Originations	Business Loans	116,693,368	43.2	41,877,279	15.5	111,605,473	41.3	92,133,416	34.1
	Purchases		8,864,662	42.5	4,642,053	22.2	7,357,648	35.3	5,251,438	25.2
	Originations	Farm Loans	3,940,043	25.6	4,706,697	30.6	6,744,782	43.8	9,533,494	61.9
	Purchases		38,633	19.9	75,820	39.2	79,204	40.9	46,488	24.0
	Originations	Total	120,633,411	42.2	46,583,976	16.3	118,350,255	41.4	101,666,910	35.6
	Purchases		8,903,295	42.3	4,717,873	22.4	7,436,852	35.3	5,297,926	25.2

Note: GAR = Gross Annual Revenue. GAR <=$1M represents loans to businesses with gross annual revenues of $1 million or less or farms with gross annual revenues of $500,000 or less.

Table 3: Originations and Purchases of Small Loans to Businesses and Farms, by Asset Size of Lender, 2025

			Small Banks		Intermediate-Small Banks		Large Banks Assets <$10B		Large Banks Assets $10B+	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent
Number	Business Loans	Originations	6	0.0	9,512	0.1	1,059,366	12.4	7,490,183	87.5
		Purchases	20	0.0	125	0.0	286,632	70.7	118,417	29.2
	Farm Loans	Originations	0	0.0	2,890	1.5	106,819	54.5	86,352	44.0
		Purchases	0	0.0	0	0.0	948	63.5	545	36.5
	Total	Originations	6	0.0	12,402	0.1	1,166,185	13.3	7,576,535	86.5
		Purchases	20	0.0	125	0.0	287,580	70.7	118,962	29.3
Amount ($, 000s)	Business Loans	Originations	1,130	0.0	1,933,258	0.7	81,771,728	30.3	186,470,004	69.0
		Purchases	5,285	0.0	42,979	0.2	13,337,980	64.0	7,469,740	35.8
	Farm Loans	Originations	0	0.0	316,114	2.1	10,093,331	65.6	4,982,077	32.4
		Purchases	0	0.0	0	0.0	129,246	66.7	64,411	33.3
	Total	Originations	1,130	0.0	2,249,372	0.8	91,865,059	32.2	191,452,081	67.0
		Purchases	5,285	0.0	42,979	0.2	13,467,226	64.0	7,534,151	35.8

Note: Small banks: Banks with assets less than the 2025 small bank threshold of $402 million; Intermediate Small: Banks with between $402 million and $1.609 billion in assets; Large: Banks with assets greater than $1.609 billion.

Table 4: Distribution of Population, Businesses, and Business Loan Originations by Tract Income and Metro Status, 2025

Tract Income Level		Population (%)	Businesses (%)	Loans by Number (%)	Loans by Amount (%)
Low	Non-Metro	0.2	0.2	0.1	0.1
	Metro	5.1	4.4	3.9	4.3
	Total	***5.3***	***4.6***	***4.0***	***4.4***
Moderate	Non-Metro	2.5	1.9	1.2	1.4
	Metro	18.6	17.4	16.4	16.8
	Total	***21.1***	***19.3***	***17.6***	***18.2***
Middle	Non-Metro	12.0	7.2	5.1	6.0
	Metro	32.8	32.8	32.5	31.7
	Total	***44.8***	***40.0***	***37.5***	***37.7***
Upper	Non-Metro	2.9	2.5	2.2	2.5
	Metro	24.8	32.2	37.1	35.2
	Total	***27.7***	***34.7***	***39.3***	***37.7***
Unknown	Non-Metro	0.1	0.1	0.0	0.1
	Metro	0.9	1.4	1.3	1.8
	Total	***1.0***	***1.4***	***1.3***	***1.8***
Tract Not Specified	Non-Metro	0.0	0.0	0.1	0.0
	Metro	0.0	0.0	0.2	0.1
	Total	***0.0***	***0.0***	***0.3***	***0.1***
Total	**Non-Metro**	**17.8**	**11.8**	**8.6**	**10.2**
	Metro	**82.2**	**88.2**	**91.4**	**89.8**
Total		**100.0**	**100.0**	**100.0**	**100.0**

Note: Low-income: Census tract median family income (MFI) is less than 50 percent of the MSA MFI or nonmetropolitan portion of a 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 tracts with unknown income designation.

Table 5.1: Distribution of Number of Small Loans to Businesses and Farms by Metro Status, Tract Income, and Loan Size (%), 2025

		Tract Income Level	<=$100k	$100k-$250k	$250k+	Gross Annual Revenue<=$1M
Business Loans	Metro	Low	93.5	3.5	3.0	48.8
		Moderate	94.1	3.3	2.7	50.9
		Middle	94.5	3.0	2.4	52.6
		Upper	95.0	2.8	2.2	52.0
		Unknown	91.4	4.7	3.9	41.4
		Tract Not Specified	99.0	0.7	0.2	44.7
		Total	***94.5***	***3.0***	***2.4***	***51.7***
	Non-Metro	Low	91.9	4.4	3.7	50.8
		Moderate	92.0	4.6	3.4	52.1
		Middle	92.5	4.3	3.1	54.4
		Upper	92.9	4.0	3.1	53.3
		Unknown	90.9	4.8	4.3	51.7
		Tract Not Specified	99.3	0.6	0.1	47.0
		Total	***92.6***	***4.3***	***3.1***	***53.7***
Farm Loans	Metro	Low	85.0	8.8	6.2	58.2
		Moderate	83.0	10.4	6.6	58.6
		Middle	78.9	12.7	8.4	59.5
		Upper	86.0	8.3	5.7	63.8
		Unknown	83.8	10.5	5.6	54.1
		Tract Not Specified	100.0	0.0	0.0	48.4
		Total	***81.5***	***11.1***	***7.4***	***60.5***
	Non-Metro	Low	71.3	14.4	14.2	60.6
		Moderate	75.0	15.7	9.3	61.7
		Middle	73.2	16.1	10.6	57.9
		Upper	74.8	15.1	10.1	58.0
		Unknown	76.7	13.5	9.8	60.1
		Tract Not Specified	99.1	0.3	0.6	54.6
		Total	***73.7***	***15.9***	***10.4***	***58.2***

Note: Percentages calculated across loan size categories (each row sums to 100%). GAR<=$1M shows loans to businesses with gross annual revenues of $1 million or less.

Table 5.2: Distribution of Dollar Amount of Small Loans to Businesses and Farms by Metro Status, Tract Income, and Loan Size (%), 2025

		Tract Income Level	<=$100k	$100k-$250k	$250k+	Gross Annual Revenue<=$1M
Business Loans	Metro	Low	38.1	16.4	45.4	29.6
		Moderate	40.6	16.2	43.2	31.1
		Middle	43.4	15.8	40.8	33.2
		Upper	46.4	15.1	38.5	34.6
		Unknown	34.6	17.2	48.2	24.0
		Tract Not Specified	79.1	10.6	10.2	27.6
		Total	***43.6***	***15.7***	***40.7***	***33.0***
	Non-Metro	Low	35.4	17.3	47.3	36.9
		Moderate	36.8	19.3	43.9	36.5
		Middle	39.0	18.9	42.1	38.0
		Upper	40.0	17.8	42.2	37.8
		Unknown	32.4	17.6	50.0	35.0
		Tract Not Specified	87.8	9.7	2.6	33.5
		Total	***38.9***	***18.7***	***42.4***	***37.7***
Farm Loans	Metro	Low	30.1	27.9	41.9	53.0
		Moderate	30.1	29.1	40.8	57.6
		Middle	26.2	30.4	43.4	60.0
		Upper	31.8	27.1	41.1	59.3
		Unknown	26.0	32.4	41.6	23.3
		Tract Not Specified	100.0	0.0	0.0	45.3
		Total	***27.9***	***29.5***	***42.6***	***59.4***
	Non-Metro	Low	20.3	25.3	54.4	65.3
		Moderate	25.7	32.7	41.5	63.0
		Middle	24.1	31.3	44.6	62.4
		Upper	24.7	30.8	44.5	62.9
		Unknown	24.7	27.0	48.3	55.6
		Tract Not Specified	78.0	3.5	18.5	42.4
		Total	***24.3***	***31.3***	***44.4***	***62.5***

Note: Percentages calculated across loan size categories by dollar amount (each row sums to 100%). GAR<=$1M shows loans to businesses with gross annual revenues of $1 million or less.

Table 6: Community Development Lending by Asset Size of Lender, 2025

	Number of CD Loans	Number of CD Loans	Amount of CD Loans	Amount of CD Loans	Number Extending CD Loans	Number Extending CD Loans
Asset Size	**Number**	**Percent**	**Amount ($,000s)**	**Percent**	**Number**	**Percent**
Small	5	0.0	11,300	0.0	2	0.3
Intermediate Small	385	1.0	528,794	0.3	34	5.3
Large	36,502	98.9	184,412,668	99.7	610	94.4
Total	**36,892**	**100.0**	**184,952,762**	**100.0**	**646**	**100.0**
Affiliate Lending	***148***		***1,991,955***			

Note: Small Banks: Assets less than $402 million; Intermediate Small Banks: Assets between $402 million and $1.609 billion; Large Banks: Assets $1.609 billion or greater. Affiliate lending represents loans originated or purchased by affiliates of the reporting institution and is not broken down by asset size.