#### 2. Originations and purchases of small loans to businesses and farms, by size of loan, 2005

			Size of loan	(dollars)	All loa	ane	MEMO Loans to firms with revenues			
Type of borrower and loan	100,000	or less	100,001 to	250,000	More than 250,000		Allio	a113	of \$1 million or less	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
					Number	of Loans				
Business										
Originations	7,430,991	93.8	244,924	3.1	242,147	3.1	7,918,062	100	3,769,093	47.6
Purchases	30,167	91.3	1,184	3.6	1,697	5.1	33,048	100	2,612	7.9
Total	7,461,158	93.8	246,108	3.1	243,844	3.1	7,951,110	100	3,771,705	47.4
Farm										
Originations	183,070	83.9	24,352	11.2	10,878	5.0	218,300	100	180,596	82.7
Purchases	501	84.8	42	7.1	48	8.1	591	100	274	46.4
Total	183,571	83.9	24,394	11.1	10,926	5.0	218,891	100	180,870	82.6
All										
Originations	7,614,061	93.6	269,276	3.3	253,025	3.1	8,136,362	100	3,949,689	48.5
Purchases	30,668	91.2	1,226	3.6	1,745	5.2	33,639	100	,	8.6
Total	7,644,729	93.6	270,502	3.3	254,770	3.1	8,170,001	100	3,952,575	48.4
				Amoun	nt of loans (th	ousands of	dollars)			
Business										
Originations	97,178,645	36.0	43,177,142	16.0	129,256,387	47.9	269,612,174	100	122,801,219	45.5
Purchases	864,410	43.1	200,693	10.0	938,170	46.8	2,003,273	100	260,610	13.0
Total	98,043,055	36.1	43,377,835	16.0	130,194,557	47.9	271,615,447	100	123,061,829	45.3
Farm										
Originations	4,523,900	35.7	4,126,645	32.6	4,006,704	31.7	12,657,249	100	9,815,938	77.6
Purchases	15,864	38.6	7,031	17.1	18,241	44.3	41,136	100	22,058	53.6
Total	4,539,764	35.8	4,133,676	32.6	4,024,945	31.7	12,698,385	100	9,837,996	77.5
All										
Originations	101,702,545	36.0	47,303,787	16.8	133,263,091	47.2	282,269,423	100	132,617,157	47.0
Purchases	880,274	43.1	207,724	10.2	956,411	46.8	2,044,409	100	282,668	13.8
Total	102,582,819	36.1	47,511,511	16.7	134,219,502	47.2	284,313,832	100	132,899,825	46.7

#### 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, 2005

Type of borrower		All institutions								
and loan	Less than 100		100 1	100 to 249		250 to 999		or more		
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Business										
Originations	4,445	0.1	20,424	0.3	209,410	2.6	7,683,783	97.0	7,918,062	100
Purchases	6	0.0	53	0.2	751	2.3	32,238	97.5	33,048	100
Total	4,451	0.1	20,477	0.3	210,161	2.6	7,716,021	97.0	7,951,110	100
Farm										
Originations	802	0.4	2,003	0.9	45,033	20.6	170,462	78.1	218,300	100
Purchases	0	0.0	1	0.2	287	48.6	303	51.3	591	100
Total	802	0.4	2,004	0.9	45,320	20.7	170,765	78.0	218,891	100
All										
Originations	5,247	0.1	22,427	0.3	254,443	3.1	7,854,245	96.5	8,136,362	100
Purchases	6	0.0	54	0.2	1,038	3.1	32,541	96.7	33,639	100
Total	5,253	0.1	22,481	0.3	255,481	3.1	7,886,786	96.5	8,170,001	100
į				Amou	nt of loans (th	ousands o	f dollars)			
Business										
Originations	359,736	0.1	1,098,806	0.4	24,983,122	9.3	243,170,510	90.2	269,612,174	100
Purchases	1,543	0.1	21,767	1.1	195,388	9.8	1,784,575	89.1	2,003,273	100
Total	361,279	0.1	1,120,573	0.4	25,178,510	9.3	244,955,085	90.2	271,615,447	100
Farm										
Originations	56,649	0.4	121,449	1.0	2,956,640	23.4	9,522,511	75.2	12,657,249	100
Purchases	0	0.0	250	0.6	25,093	61.0	15,793	38.4	41,136	100
Total	56,649	0.4	121,699	1.0	2,981,733	23.5	9,538,304	75.1	12,698,385	100
All										
Originations	416,385	0.1	1,220,255	0.4	27,939,762	9.9	252,693,021	89.5	282,269,423	100
Purchases	1,543	0.1	22,017	1.1	220,481	10.8	1,800,368	88.1	2,044,409	100
Total	417,928	0.1	1,242,272	0.4	28,160,243	9.9	254,493,389	89.5	284,313,832	100
MEMO Number of institutions reporting	1	5		42	50	1	54	45	1.10	)3
Number of institutions extending loans		2		42	48			97	1,03	

### $4.1. \ \ Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2005$

	Distribu busin	EMO tion of U.S. esess and on (percent)		Number of loans, by size category (dollars)									EMO r of loans Firms venues of
Characteristics of neighborhood			100,00	0 or less	100,001	to 250,000		an 250,000 million		All		\$1 millio	on or less
-	Busi- nesses	Population	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	40.3	38.6	92.9	40.4	3.4	44.1	3.7	46.9	3,123,579	100	40.7	1,467,262	47.0
Suburban	43.1	44.1	94.2	45.6	2.9	41.2	2.9	41.8	3,477,962	100	45.4	1,650,258	47.4
Rural	16.6	17.3	94.1	14.0	3.3	14.6	2.6	11.2	1,066,184	100	13.9	553,666	51.9
Subtotal	100.0	100.0	93.7	100.0	3.2	100.0	3.2	100.0	7,667,725	100	100.0	3,671,186	47.9
Tract not known	0.0	0.0	98.9	3.8	0.8	1.0	0.3	0.4	283,385	100	3.6	100,519	35.5
Total	100.0	100.0	93.8		3.1		3.1		7,951,110	100		3,771,705	47.4
Area Income													
Low (less than 50)		2.2	00.0	0.7	4.0	0.0	4.0	4.0	040.000	400	0.0	04.040	10.5
Principal City	3.6	3.8	90.8	2.7	4.3	3.8	4.9	4.3	213,298	100	2.8	91,642	43.0
Suburban	0.5	0.5	92.3	0.4	3.6	0.4	4.1	0.5	28,064	100	0.4	12,029	42.9
Rural	0.1	0.1	91.3 91.0	0.0 3.1	4.7 4.3	0.1 4.3	4.1 4.8	0.1 4.8	3,317 244,679	100 100	0.0 3.2	1,655 105,326	49.9
Total	4.1	4.5	91.0	3.1	4.3	4.3	4.0	4.6	244,679	100	3.2	105,326	43.0
Moderate (50 to 79)			00.5	0.5	0.0	40.0		44.0	700 077	400	0.0	000 000	
Principal City	10.6	11.4	92.5	9.5	3.6	10.9	3.9	11.8	739,077	100	9.6	328,826	44.5
Suburban	5.9	7.1	93.9	5.4	3.0	5.2	3.1	5.2	412,479	100	5.4	187,780	45.5
Rural	1.9	2.1	93.9	1.4	3.5	1.5	2.6	1.1	104,044	100	1.4	52,873	50.8
Total	18.4	20.6	93.1	16.3	3.4	17.5	3.5	18.2	1,255,600	100	16.4	569,479	45.4
Middle (80 to 119)			00.0	440	0.0	45.0	0.4	45.0	4 400 004	400	440	500.075	
Principal City	14.2	14.1	93.3	14.6	3.3	15.0	3.4		1,122,824	100	14.6	533,975	47.6
Suburban	22.1	23.6	94.3	22.9	2.9	20.8	2.8		1,740,737	100	22.7	830,251	47.7
Rural	12.0	12.6	94.4 94.0	10.0 47.4	3.2 3.1	10.0 45.8	2.4 2.9	7.5	760,170 3,623,731	100 100	9.9	395,983 1,760,209	52.1
Total Upper (120 or more)	48.3	50.4	94.0	47.4	3.1	45.6	2.9	43.3	3,023,731	100	47.3	1,700,209	48.6
Principal City	11.7	9.2	93.2	13.5	3.3	14.2	3.4	14.7	1,037,584	100	13.5	508,953	49.1
Suburban	14.6	12.8	94.2	17.0	2.8	14.8	3.0	16.0	1,293,252	100	16.9	618,776	47.8
Rural	2.6	2.5	93.1	2.6	3.7	3.0	3.2	2.6	198,611	100	2.6	103,135	51.9
Total	29.0	24.4	93.7	33.0	3.1	32.0	3.2	33.3	2,529,447	100	33.0	1,230,864	48.7
Income not reported									40 700	400			
Principal City	0.2	0.1	86.2	0.1	6.1	0.3	7.7	0.3	10,796	100	0.1	3,866	35.8
Suburban	0.0	0.0	89.7	0.0	4.5	0.1	5.8	0.1	3,430	100	0.0		41.5
Rural	0.0	0.0	85.7 87.1	0.0 0.2	7.1 5.7	0.0 0.3	7.1 7.2	0.0	42 14 268	100	0.0		47.6
Total	0.2	0.1	07.1	0.2	5.7	0.3	1.2	0.4	14,268	100	0.2	5,308	37.2
Subtotal	100.0	100.0	93.7	100.0	3.2	100.0	3.2	100.0	7,667,725	100	100.0	3,671,186	47.9
Tract not known	0.0	0.0	98.9	3.8	0.8	1.0	0.3	0.4	283,385	100	3.6		35.5
Total	100.0	100.0	93.8		3.1		3.1		7,951,110	100		3,771,705	47.4
Memo: Number of loans													
Subtotal			7,18	0,999	24	13,739	24	12,987					
Tracts not known				0,159	_	2,369	_	857					
Total				1,158	24	16,108	24	13,844					
Number of businesses (millions)	11.1												
Population	'''												
(millions)		285.6											

### $\textbf{4.2.} \ \, \textbf{Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2005}$

		MEMO Amount of loans									
Characteristics of	100,000 or less		100,001	to 250,000		ın 250,000 nillion		AII		with rev	irms enues of on or less
neighborhood	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	33.5	42.8	15.8	44.5	50.8	47.5	121,503,796	100.0	45.4	52,444,795	43.2
Suburban	36.7	43.9	15.7	41.3	47.6	41.7	113,583,054	100.0	42.4	51,307,030	45.2
Rural	38.7	13.3	18.7	14.2	42.6	10.7	32,694,922	100.0	12.2	17,723,007	54.2
Subtotal	35.5	100.0	16.1	100.0	48.4	100.0	267,781,772	100.0	100.0	121,474,832	45.4
Tract not known	79.0	3.1	8.4	0.7	12.6	0.4	3,833,675	100.0	1.4	1,586,997	41.4
Total	36.1		16.0		47.9		271,615,447	100.0		123,061,829	45.3
Area Income											
Low (less than 50)											
Principal City	28.9	3.1	16.1	3.9	55.0	4.4	10,290,248	100.0	3.8	3,890,840	37.8
Suburban	31.4	0.4	15.6	0.4	53.0	0.5	1,157,305	100.0	0.4	443,971	38.4
Rural	32.9	0.0	18.7	0.1	48.4	0.1	141,985	100.0	0.1	69,665	49.1
Total	29.2	3.6	16.1	4.3	54.7	4.9	11,589,538	100.0	4.3	4,404,476	38.0
Moderate (50 to 79)											
Principal City	31.9	10.0	16.0	11.1	52.1	12.0	29,769,600	100.0	11.1	11,770,428	39.5
Suburban	35.3	5.2	16.0	5.2	48.8	5.2	13,956,148	100.0	5.2	5,933,431	42.5
Rural	38.1	1.3	19.3	1.4	42.7	1.1	3,234,870	100.0	1.2	1,697,735	52.5
Total	33.3	16.5	16.2	17.7	50.5	18.3	46,960,618	100.0	17.5	19,401,594	41.3
Middle (80 to 119)											
Principal City	34.1	14.8	15.7	15.0	50.2	15.9	41,179,395	100.0	15.4	18,178,832	44.1
Suburban	37.0	21.4	16.2	20.7	46.7	19.8	54,899,153	100.0	20.5	25,029,725	45.6
Rural	40.1	9.4	18.6	9.7	41.3	7.1	22,377,297	100.0	8.4	12,037,613	53.8
Total	36.6	45.6	16.5	45.4	46.9	42.8	118,455,845	100.0	44.2	55,246,170	46.6
Upper (120 or more)											
Principal City	35.5	14.7	15.6	14.3	49.0	14.9	39,495,721	100.0	14.7	18,393,651	46.6
Suburban	36.9	16.8	14.8	15.0	48.3	16.1	43,371,993	100.0	16.2	19,841,862	45.7
Rural	34.7	2.5	18.6	3.0	46.7	2.5	6,937,532	100.0	2.6	3,916,401	56.5
Total	36.1	34.1	15.4	32.2	48.4	33.5	89,805,246	100.0	33.5	42,151,914	46.9
Income not reported											
Principal City	23.0	0.2	15.4	0.3	61.6	0.4	768,832	100.0	0.3	211,044	27.4
Suburban	26.4	0.1	13.9	0.1	59.7	0.1	198,455	100.0	0.1	58,041	29.2
Rural	18.8	0.0	12.2	0.0	69.0	0.0	3,238	100.0	0.0	1,593	49.2
Total	23.7	0.2	15.1	0.3	61.2	0.5	970,525	100.0	0.4	270,678	27.9
Subtotal	35.5	100.0	16.1	100.0	48.4	100.0	267,781,772	100.0	100.0	121,474,832	45.4
Tract not known	79.0	3.1	8.4	0.7	12.6	0.4	3,833,675	100.0	1.4	1,586,997	41.4
Total	36.1		16.0		47.9		271,615,447	100.0		123,061,829	45.3
Memo: Amount of loans											
Subtotal	95.0	013,218	43,0	57,368	129,	711,186					
Tracts not known		029,837		320,467		183,371					
Total		043,055		377,835		194,557					
10141	90,0	J-10,000	43,3	,,,,,,,,	130,	104,001					

# 4.3. Number of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2005

	MEMO Share of U.S. population (percent)	Number of loans, by size category (dollars)										EMO r of loans arms renues of
Characteristics of neighborhood		100,000 or less		100,001 1	to 250,000		n 250,000 million		AII			on or less
	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	Total	MEMO Percent of small farm loans
Location												
Principal City	38.6	85.4	11.1	9.2	8.8	5.4	11.5	23,204	100	10.9	17,683	76.2
Suburban	44.1	83.7	29.9	10.7	27.9	5.6	32.7	63,489	100	29.8	50,819	80.0
Rural	17.3	83.0	59.0	12.2	63.3	4.8	55.8	126,480	100	59.3	108,328	85.6
Subtotal	100.0	83.5	100.0	11.4	100.0	5.1	100.0	213,173	100	100.0	176,830	83.0
Tract not known	0.0	97.4	3.0	1.3	0.3	1.2	0.6	5,718	100	2.6	4,040	70.7
Total	100.0	83.9		11.1		5.0		218,891	100		180,870	82.6
Area Income												
Low (less than 50)												
Principal City	3.8	91.5	0.4	4.3	0.1	4.2	0.3	761	100	0.4	573	75.3
Suburban	0.5	89.3	0.1	7.4	0.0	3.3	0.0	121	100	0.1	78	64.5
Rural	0.1	83.9	0.1	12.1	0.1	4.0	0.1	273	100	0.1	245	89.7
Total	4.5	89.4	0.6	6.5	0.3	4.1	0.4	1,155	100	0.5	896	77.6
Moderate (50 to 79)												
Principal City	11.4	91.1	1.8	5.1	0.7	3.7	1.2	3,483	100	1.6	2,564	73.6
Suburban	7.1	84.5	3.8	9.5	3.1	5.9	4.4	8,041	100	3.8	6,271	78.0
Rural	2.1	82.5	4.1	12.2	4.4	5.4	4.3	8,756	100	4.1	7,598	86.8
Total	20.6	84.8	9.7	9.9	8.3	5.3	9.9	20,280	100	9.5	16,433	81.0
Middle (80 to 119)												
Principal City	14.1	84.3	5.1	10.0	4.4	5.7	5.6	10,795	100	5.1	8,359	77.4
Suburban	23.6	82.7	21.1	11.5	21.5	5.8	24.0	45,359	100	21.3	36,918	81.4
Rural	12.6	83.1	49.0	12.2	52.5	4.8	46.0	104,971	100	49.2	89,956	85.7
Total	50.4	83.1	75.2	11.8	78.4	5.1	75.7	161,125	100	75.6	135,233	83.9
Upper (120 or more)												
Principal City	9.2	83.8	3.8	10.4	3.5	5.8	4.3	8,145	100	3.8	6,173	75.8
Suburban	12.8	87.6	4.9	7.9	3.2	4.5	4.2	9,958	100	4.7	7,546	75.8
Rural	2.5	83.0	5.8	12.3	6.3	4.8	5.5	12,477	100	5.9	10,526	84.4
Total	24.4	84.7	14.5	10.4	13.0	5.0	14.0	30,580	100	14.3	24,245	79.3
Income not reported												
Principal City	0.1	95.0	0.0	0.0	0.0	5.0	0.0	20	100	0.0	14	70.0
Suburban	0.0	80.0	0.0	0.0	0.0	20.0	0.0	10	100	0.0	6	60.0
Rural	0.0	100.0	0.0	0.0	0.0	0.0	0.0	3	100	0.0	3	100.0
Total	0.1	90.9	0.0	0.0	0.0	9.1	0.0	33	100	0.0	23	69.7
Subtotal	100.0	83.5	100.0	11.4	100.0	5.1	100.0	213,173	100	100.0	176,830	83.0
Tract not known	0.0	97.4	3.0	1.3	0.3	1.2	0.6	5,718	100	2.6	4,040	70.7
Total	100.0	83.9		11.1		5.0		218,891	100		180,870	82.6
Memo: Number of loans												
Subtotal		17	7,999	2	4,317	1	0,857					
Tracts not known			7,999 5,572	2	. <del>4</del> ,317	'	69					
Total			3,571	2	4,394	1	0,926					
Population (millions)	285.6											
(minoria)	200.0											

## 4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2005

		MEMO Amount of loans to farms									
Characteristics of	100,000 or less		100,001	to 250,000		n 250,000 nillion		All		with rev	arms enues of on or less
neighborhood	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	Total	MEMO Percent of small farm loans
Location		,		,		,				'	
Principal City	31.3	8.7	30.1	9.0	38.6	11.9	1,235,806	100.0	9.8	816,250	66.1
Suburban	33.1	27.5	31.3	28.2	35.5	33.0	3,710,154	100.0	29.5	2,743,770	74.0
Rural	37.3	63.8	33.9	62.8	28.8	55.1	7,639,280	100.0	60.7	6,207,903	81.3
Subtotal	35.5	100.0	32.7	100.0	31.8	100.0	12,585,240	100.0	100.0	9,767,923	77.6
Tract not known	66.2	1.6	10.7	0.3	23.1	0.7	113,145	100.0	0.9	70,073	61.9
Total	35.8		32.6		31.7		12,698,385	100.0		9,837,996	77.5
Area Income											
Low (less than 50)											
Principal City	31.4	0.2	22.1	0.1	46.5	0.3	27,627	100.0	0.2	15,050	54.5
Suburban	32.0	0.0	36.4	0.0	31.6	0.0	4,687	100.0	0.0	1,914	40.8
Rural	40.3	0.1	33.2	0.1	26.5	0.1	15,888	100.0	0.1	14,032	88.3
Total	34.4	0.4	27.2	0.3	38.5	0.5	48,202	100.0	0.4	30,996	64.3
Moderate (50 to 79)											
Principal City	34.5	1.0	24.5	0.8	41.1	1.3	129,351	100.0	1.0	70,937	54.8
Suburban	32.0	3.3	28.5	3.2	39.5	4.5	456,813	100.0	3.6	316,160	69.2
Rural	34.4	4.1	33.3	4.3	32.3	4.3	531,668	100.0	4.2	438,305	82.4
Total	33.4	8.4	30.3	8.2	36.3	10.1	1,117,832	100.0	8.9	825,402	73.8
Middle (80 to 119)											
Principal City	31.0	4.2	30.4	4.5	38.5	5.9	610,104	100.0	4.8	413,036	67.7
Suburban	33.2	20.7	32.1	21.7	34.7	24.1	2,782,649	100.0	22.1	2,116,838	76.1
Rural	37.6	53.3	33.9	52.1	28.6	45.3	6,337,438	100.0	50.4	5,151,735	81.3
Total	35.9	78.3	33.1	78.2	30.9	75.3	9,730,191	100.0	77.3	7,681,609	78.9
Upper (120 or more)											
Principal City	30.6	3.2	31.8	3.6	37.6	4.4	467,798	100.0	3.7	316,506	67.7
Suburban	33.7	3.5	29.5	3.3	36.8	4.3	465,161	100.0	3.7	308,467	66.3
Rural	37.1	6.3	34.3	6.3	28.6	5.4	754,200	100.0	6.0	603,745	80.1
Total	34.4	13.0	32.3	13.2	33.3	14.1	1,687,159	100.0	13.4	1,228,718	72.8
Income not reported											
Principal City	56.8	0.0	0.0	0.0	43.2	0.0	926	100.0	0.0	721	77.9
Suburban	12.8	0.0	0.0	0.0	87.2	0.0	844	100.0	0.0	391	46.3
Rural	100.0	0.0	0.0	0.0	0.0	0.0	86	100.0	0.0	86	100.0
Total	38.8	0.0	0.0	0.0	61.2	0.0	1,856	100.0	0.0	1,198	64.5
Subtotal	35.5	100.0	32.7	100.0	31.8	100.0	12,585,240	100.0	100.0	9,767,923	77.6
Tract not known	66.2	1.6	10.7	0.3	23.1	0.7	113,145	100.0	0.9	70,073	61.9
Total	35.8		32.6		31.7		12,698,385	100.0		9,837,996	77.5
Memo: Amount of loans											
Subtotal	4,46	4,883	4,12	1,587	3,99	8,770					
Tracts not known		4,881		2,089	,	6,175					
Total		9,764		3,676		4,945					
I Otal	4,53	J,1 UH	4,13	0,010	4,02	<del>+</del> ,⋾ <del>+</del> ∪					

#### 5. Community development lending, 2005

	Number	of loans		of loans of dollars)	MEMO: CRA reporters					
Asset size of lender (millions of dollars)	Tatal	Barrand		_	Newstern	_	Community development loans			
	Total	Percent	Total	Percent	Number	Percent	Number extending	Percent extending		
Institution assets										
Less than 100	22	0.1	101,673	0.2	15	1.4	2	0.2		
100 to 249	190	0.6	121,549	0.2	42	3.8	19	2.3		
250 to 999	2,800	8.9	1,803,639	3.4	501	45.4	333	41.0		
1000 or more	28,588	90.5	50,468,199	96.1	545	49.4	459	56.5		
All	31,600	100.0	52,495,060	100.0	1,103	100.0	813	100.0		
MEMO: Lending by all affiliates	270	0.9	1,901,613	3.6			9	1.1		