

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

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	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	2,886	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
	Amount of loans (thousands 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 and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 999		1,000 or more		Total	Percent
	Total	Percent	Total	Percent	Total	Percent	Total	Percent		
Number of loans										
<i>Business</i>										
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
<i>Farm</i>										
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
<i>All</i>										
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
Amount of loans (thousands of dollars)										
<i>Business</i>										
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
<i>Farm</i>										
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
<i>All</i>										
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	15		42		501		545		1,103	
Number of institutions extending loans	12		42		487		497		1,038	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2005

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			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		
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											
<i>Low (less than 50)</i>											
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
<i>Moderate (50 to 79)</i>											
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
<i>Middle (80 to 119)</i>											
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
<i>Upper (120 or more)</i>											
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
<i>Income not reported</i>											
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	95,013,218		43,057,368		129,711,186						
Tracts not known	3,029,837		320,467		483,371						
Total	98,043,055		43,377,835		130,194,557						

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

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			Total	MEMO Percent of small farm loans
	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		
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											
<i>Low (less than 50)</i>											
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
<i>Moderate (50 to 79)</i>											
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
<i>Middle (80 to 119)</i>											
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
<i>Upper (120 or more)</i>											
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
<i>Income not reported</i>											
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	4,464,883		4,121,587		3,998,770						
Tracts not known	74,881		12,089		26,175						
Total	4,539,764		4,133,676		4,024,945						

5. Community development lending, 2005

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	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