

1. Small loans to businesses and farms, 1996-99 - page 1 of 2

Item	Year			
	1996	1997	1998 ⁴	1999
Total business loans				
number.....	2,424,966	2,560,795	2,736,389	3,287,974
dollar (thousands of dollars).....	149,718,193	159,401,302	161,211,231	174,538,571
Percent to small firms¹				
by number.....	55.9	50.0	54.5	60.2
by dollars.....	43.1	42.1	47.0	48.5
Total farm loans				
number.....	217,356	212,822	206,267	220,587
dollar (thousands of dollars).....	10,480,989	11,192,400	11,373,691	12,302,881
Percent to small farms¹				
by number.....	88.4	89.5	90.4	90.6
by dollars.....	81.4	81.3	83.0	83.7
Activity of CRA reporters as a percentage of				
All small loans to businesses				
by number of loans.....	64.6	67.9	66.2	71.8
by amount of loans.....	65.9	66.2	65.8	78.7
All small loans to farms				
by number of loans.....	21.6	22.2	22.3	23.3
by amount of loans.....	27.5	27.8	27.4	29.4
Distribution of business loans by asset size of lender				
by number of loans (percent)				
less than 100.....	3.7	1.2	1.9	1.0
100 to 249.....	19.7	6.5	5.5	1.4
250 to 999.....	16.1	15.7	20.3	15.9
1,000 or more.....	60.6	76.6	72.3	81.8
Total.....	100	100	100	100
by amount of loans (percent)				
less than 100.....	1.6	1.4	0.8	1.0
100 to 249.....	5.7	3.5	3.2	2.2
250 to 999.....	22.4	20.9	22.7	21.6
1,000 or more.....	70.3	74.2	73.3	75.2
Total.....	100	100	100	100

Item	Year			
	1996	1997	1998 ⁴	1999
Distribution of farm loans by asset size of lender				
by number of loans (percent)				
less than 100.....	9.8	6.4	4.9	4.9
100 to 249.....	14.2	10.4	8.2	6.6
250 to 999.....	34.5	37.4	38.7	37.7
1,000 or more.....	41.5	45.8	48.2	50.8
Total.....	100	100	100	100
by amount of loans (percent)				
less than 100.....	6.4	5.1	3.5	4.0
100 to 249.....	11.5	8.2	6.6	5.6
250 to 999.....	31.7	34.2	36.0	36.3
1,000 or more.....	50.4	52.5	53.9	54.1
Total.....	100	100	100	100
Distribution of business loans by income of census tract ³				
by number of loans				
low.....	4.7	4.6	4.3	3.6
moderate.....	15.9	16.0	15.5	14.6
middle.....	49.4	49.1	49.5	50.1
upper.....	29.5	29.8	30.3	31.2
income not reported.....	.5	.5	.5	.4
Total.....	100	100	100	100
by amount of loans				
low.....	5.6	5.4	5.2	5.0
moderate.....	16.0	16.0	15.7	15.5
middle.....	46.8	46.5	46.8	47.1
upper.....	30.9	31.4	31.6	31.7
income not reported.....	.7	.7	.7	.7
Total.....	100	100	100	100
Memo:				
Number of reporters				
commercial banks.....	1583	1421	1576	1450
savings associations.....	496	475	290	461
Total.....	2079	1896	1866	1911

1. Business and farms with revenues of \$1 million or less.

2. Percentages reflect the ratio of activity by CRA reporters to activity by all lenders. Calculations based on information reported in the June 1996, 1997, 1998, and 1999 Call Reports for commercial banks and the Thrift Financial Reports for savings associations.

3. *low income*: census tract median family income less than 50 percent of MSA median family income or nonmetropolitan portion of state median family income; *moderate income*: 50-79 percent; *middle income*: 80-120 percent; *upper income*: 120 percent or more. Excludes loans where census tract or block number area was not reported.

4. Revised to reflect correction of reported data.

Source: FFIEC