



**4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 1999**

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		
<b>Location</b>											
Central City	27.0	38.9	19.8	41.3	53.2	44.0	72,396,213	100.0	41.9	32,954,514	45.5
Suburban	28.7	41.4	19.7	41.0	51.5	42.5	72,266,191	100.0	41.9	33,629,528	46.5
Rural	35.5	19.7	22.0	17.7	42.5	13.6	27,922,600	100.0	16.2	17,398,285	62.3
<b>Subtotal</b>	<b>29.1</b>	<b>100.0</b>	<b>20.1</b>	<b>100.0</b>	<b>50.8</b>	<b>100.0</b>	<b>172,585,004</b>	<b>100.0</b>	<b>100.0</b>	<b>83,982,327</b>	<b>48.7</b>
Tract not known	29.1	1.1	17.1	1.0	53.8	1.2	1,953,567	100.0	1.1	717,295	36.7
<b>Total</b>	<b>29.1</b>	<b>---</b>	<b>20.1</b>	<b>---</b>	<b>50.8</b>	<b>---</b>	<b>174,538,571</b>	<b>100.0</b>	<b>---</b>	<b>84,699,622</b>	<b>48.5</b>
<b>Area Income</b>											
<b>Low (less than 50)</b>											
Central City	23.4	3.7	19.1	4.4	57.4	5.2	7,974,259	100.0	4.6	3,140,311	39.4
Suburban	27.0	0.3	19.4	0.3	53.7	0.3	513,437	100.0	0.3	194,657	37.9
Rural	34.9	0.1	22.4	0.1	42.7	0.1	144,682	100.0	0.1	87,546	60.5
<b>Total</b>	<b>23.8</b>	<b>4.1</b>	<b>19.2</b>	<b>4.8</b>	<b>57.0</b>	<b>5.6</b>	<b>8,632,378</b>	<b>100.0</b>	<b>5.0</b>	<b>3,422,514</b>	<b>39.6</b>
<b>Moderate (50 to 79)</b>											
Central City	26.2	8.4	19.9	9.2	53.9	9.9	16,097,225	100.0	9.3	6,712,949	41.7
Suburban	29.1	4.6	19.3	4.4	51.5	4.6	7,876,924	100.0	4.6	3,478,582	44.2
Rural	36.1	2.0	21.3	1.7	42.7	1.4	2,845,884	100.0	1.6	1,665,945	58.5
<b>Total</b>	<b>28.1</b>	<b>15.0</b>	<b>19.9</b>	<b>15.4</b>	<b>52.0</b>	<b>15.9</b>	<b>26,820,033</b>	<b>100.0</b>	<b>15.5</b>	<b>11,857,476</b>	<b>44.2</b>
<b>Middle (80 to 119)</b>											
Central City	27.9	14.1	20.0	14.6	52.1	15.1	25,360,838	100.0	14.7	11,853,413	46.7
Suburban	29.7	22.3	20.2	22.0	50.1	21.6	37,811,508	100.0	21.9	17,779,710	47.0
Rural	36.8	13.3	21.9	11.4	41.3	8.5	18,122,445	100.0	10.5	11,277,325	62.2
<b>Total</b>	<b>30.7</b>	<b>49.7</b>	<b>20.5</b>	<b>48.0</b>	<b>48.8</b>	<b>45.3</b>	<b>81,294,791</b>	<b>100.0</b>	<b>47.1</b>	<b>40,910,448</b>	<b>50.3</b>
<b>Upper (120 or more)</b>											
Central City	27.9	12.2	19.9	12.6	52.2	13.1	22,016,536	100.0	12.8	10,949,997	49.7
Suburban	27.3	14.2	19.2	14.4	53.5	15.9	26,000,580	100.0	15.1	12,155,749	46.8
Rural	32.0	4.3	22.5	4.3	45.5	3.5	6,687,403	100.0	3.9	4,310,294	64.5
<b>Total</b>	<b>28.1</b>	<b>30.7</b>	<b>19.9</b>	<b>31.3</b>	<b>52.0</b>	<b>32.4</b>	<b>54,704,519</b>	<b>100.0</b>	<b>31.7</b>	<b>27,416,040</b>	<b>50.1</b>
<b>Income not reported</b>											
Central City	21.6	0.4	16.7	0.5	61.7	0.7	947,355	100.0	0.5	297,844	31.4
Suburban	20.9	0.0	20.5	0.0	58.6	0.0	63,742	100.0	0.0	20,830	32.7
Rural	28.6	0.1	16.7	0.1	54.7	0.1	122,186	100.0	0.1	57,175	46.8
<b>Total</b>	<b>22.3</b>	<b>0.5</b>	<b>16.9</b>	<b>0.6</b>	<b>60.8</b>	<b>0.8</b>	<b>1,133,283</b>	<b>100.0</b>	<b>0.7</b>	<b>375,849</b>	<b>33.2</b>
<b>Subtotal</b>	<b>29.1</b>	<b>100.0</b>	<b>20.1</b>	<b>100.0</b>	<b>50.8</b>	<b>100.0</b>	<b>172,585,004</b>	<b>100.0</b>	<b>100.0</b>	<b>83,982,327</b>	<b>48.7</b>
Tract not known	29.1	1.1	17.1	1.0	53.8	1.2	1,953,567	100.0	1.1	717,295	36.7
<b>Total</b>	<b>29.1</b>	<b>---</b>	<b>20.1</b>	<b>---</b>	<b>50.8</b>	<b>---</b>	<b>174,538,571</b>	<b>100.0</b>	<b>---</b>	<b>84,699,622</b>	<b>48.5</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
Subtotal	50,212,015		34,744,177		87,628,812						
Tracts not known	568,876		333,778		1,050,913						
<b>Total</b>	<b>50,780,891</b>		<b>35,077,955</b>		<b>88,679,725</b>						



**4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 1999**

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		
<b>Location</b>											
Central City	32.5	7.0	32.9	8.6	34.6	10.9	1,031,264	100.0	8.6	770,603	74.7
Suburban	36.4	20.0	33.4	22.5	30.2	24.4	2,642,402	100.0	22.0	2,099,752	79.5
Rural	42.2	73.1	32.5	68.9	25.4	64.7	8,352,141	100.0	69.5	7,221,473	86.5
<b>Subtotal</b>	<b>40.1</b>	<b>100.0</b>	<b>32.7</b>	<b>100.0</b>	<b>27.2</b>	<b>100.0</b>	<b>12,025,807</b>	<b>100.0</b>	<b>100.0</b>	<b>10,091,828</b>	<b>83.9</b>
Tract not known	31.3	1.8	33.7	2.3	34.9	2.9	277,074	100.0	2.3	210,106	75.8
<b>Total</b>	<b>39.9</b>	<b>---</b>	<b>32.7</b>	<b>---</b>	<b>27.4</b>	<b>---</b>	<b>12,302,881</b>	<b>100.0</b>	<b>---</b>	<b>10,301,934</b>	<b>83.7</b>
<b>Area Income</b>											
<b>Low (less than 50)</b>											
Central City	29.5	0.2	33.4	0.2	37.0	0.3	28,413	100.0	0.2	19,217	67.6
Suburban	45.2	0.1	36.0	0.1	18.8	0.0	7,326	100.0	0.1	5,308	72.5
Rural	38.9	0.2	24.5	0.1	36.6	0.3	22,382	100.0	0.2	17,039	76.1
<b>Total</b>	<b>35.1</b>	<b>0.4</b>	<b>30.3</b>	<b>0.4</b>	<b>34.6</b>	<b>0.6</b>	<b>58,121</b>	<b>100.0</b>	<b>0.5</b>	<b>41,564</b>	<b>71.5</b>
<b>Moderate (50 to 79)</b>											
Central City	30.9	0.7	31.4	0.8	37.7	1.2	103,335	100.0	0.9	68,194	66.0
Suburban	34.7	2.8	32.1	3.2	33.2	4.0	389,349	100.0	3.2	290,972	74.7
Rural	40.5	7.4	32.7	7.4	26.8	7.2	884,728	100.0	7.4	768,721	86.9
<b>Total</b>	<b>38.1</b>	<b>10.9</b>	<b>32.4</b>	<b>11.4</b>	<b>29.4</b>	<b>12.4</b>	<b>1,377,412</b>	<b>100.0</b>	<b>11.5</b>	<b>1,127,887</b>	<b>81.9</b>
<b>Middle (80 to 119)</b>											
Central City	34.0	3.9	33.2	4.7	32.8	5.6	558,105	100.0	4.6	416,601	74.6
Suburban	36.8	15.4	33.7	17.2	29.5	18.1	2,013,809	100.0	16.7	1,631,854	81.0
Rural	42.4	58.1	32.6	54.7	25.0	50.4	6,599,747	100.0	54.9	5,711,763	86.5
<b>Total</b>	<b>40.7</b>	<b>77.4</b>	<b>32.9</b>	<b>76.6</b>	<b>26.5</b>	<b>74.2</b>	<b>9,171,661</b>	<b>100.0</b>	<b>76.3</b>	<b>7,760,218</b>	<b>84.6</b>
<b>Upper (120 or more)</b>											
Central City	30.9	2.2	32.8	2.8	36.4	3.8	339,934	100.0	2.8	265,557	78.1
Suburban	34.8	1.7	33.8	2.0	31.4	2.2	231,207	100.0	1.9	171,258	74.1
Rural	42.3	7.4	31.4	6.7	26.3	6.8	843,958	100.0	7.0	723,137	85.7
<b>Total</b>	<b>38.3</b>	<b>11.3</b>	<b>32.1</b>	<b>11.6</b>	<b>29.6</b>	<b>12.8</b>	<b>1,415,099</b>	<b>100.0</b>	<b>11.8</b>	<b>1,159,952</b>	<b>82.0</b>
<b>Income not reported</b>											
Central City	21.1	0.0	16.9	0.0	61.9	0.0	1,477	100.0	0.0	1,034	70.0
Suburban	61.2	0.0	0.0	0.0	38.8	0.0	711	100.0	0.0	360	50.6
Rural	18.3	0.0	23.4	0.0	58.3	0.0	1,326	100.0	0.0	813	61.3
<b>Total</b>	<b>28.2</b>	<b>0.0</b>	<b>15.9</b>	<b>0.0</b>	<b>55.9</b>	<b>0.1</b>	<b>3,514</b>	<b>100.0</b>	<b>0.0</b>	<b>2,207</b>	<b>62.8</b>
<b>Subtotal</b>	<b>40.1</b>	<b>100.0</b>	<b>32.7</b>	<b>100.0</b>	<b>27.2</b>	<b>100.0</b>	<b>12,025,807</b>	<b>100.0</b>	<b>100.0</b>	<b>10,091,828</b>	<b>83.9</b>
Tract not known	31.3	1.8	33.7	2.3	34.9	2.9	277,074	100.0	2.3	210,106	75.8
<b>Total</b>	<b>39.9</b>	<b>---</b>	<b>32.7</b>	<b>---</b>	<b>27.4</b>	<b>---</b>	<b>12,302,881</b>	<b>100.0</b>	<b>---</b>	<b>10,301,934</b>	<b>83.7</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
Subtotal	4,817,471		3,933,991		3,274,345						
Tracts not known	86,861		93,452		96,761						
<b>Total</b>	<b>4,904,332</b>		<b>4,027,443</b>		<b>3,371,106</b>						