## 4.1. Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 1999

	Distribu busine	EMO tion of U.S. esess and on (percent)	Number of loans, by size category (dollars)										MEMO Number of loans to firms with revenues of	
Characteristics of neighborhood			100,00	0 or less	100,001 to 250,000		More than 250,000 to 1 million			All			\$1 million 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														
Central City	41.2	37.1	87.2	37.2	6.7	40.8	6.0	43.5	1,220,892	100	37.7	707,762	58.0	
Suburban	41.0	42.7	89.1	43.9	5.8	40.8	5.1	42.3	1,411,306	100	43.6	832,383	59.0	
Rural	17.8	20.2	89.9	18.9	6.1	18.3	4.0	14.2	603,756	100	18.7	421,725	69.9	
Subtotal	100.0	100.0	88.5	100.0	6.2	100.0	5.2	100.0	3,235,954	100	100.0	1,961,870	60.6	
Tract not known Total	0.0 <b>100.0</b>		92.6 <b>88.6</b>	1.7	3.7 <b>6.2</b>	0.9	3.7 <b>5.2</b>	1.1	52,020 <b>3,287,974</b>	100 <b>100</b>	1.6	16,531 <b>1,978,401</b>	31.8 <b>60.2</b>	
Area Income														
Low (less than 50) Central City	5.1		83.7	3.1	8.1	4.3	8.2	5.1	106,367	100	3.3	58,601	55.1	
Suburban	0.4		86.8	0.3	6.8	0.3	6.4	0.3	8,396	100	0.3	4,799	57.2	
Rural Total	0.1 5.6	0.2 4.9	89.1 84.1	0.1 3.5	6.5 8.0	0.1 4.7	4.3 7.9	0.1 5.5	2,954 117,717	100 100	0.1 3.6	2,155 65,555	73.0 55.7	
Moderate (50 to 79)	010								,			,		
Central City Suburban	10.6		86.5 89.0	7.8 4.7	7.1 5.8	9.1 4.3	6.5 5.2	9.8 4.6	257,986 149,916	100 100	8.0 4.6	143,989 87,814	55.8	
	5.6		90.5	2.0	5.7	4.3	3.8	4.0 1.4	63,823	100	2.0	44,189	58.6	
Rural Total	2.5 18.7		90.5 87.8	2.0 14.5	6.5	1.8	5.7	1.4 15.9	471,725	100	2.0 14.6	275,992	69.2 58.5	
<i>Middle (80 to 119)</i> Central City	15.1	14.8	88.1	14.1	6.4	14.5	5.5	15.0	459,183	100	14.2	266,348	58.0	
Suburban	22.2		89.3	23.5	5.9	22.1	4.9	21.6	755,223	100	23.3	446,843	59.2	
Rural	12.2		90.4	12.9	5.8	11.9	3.7	9.0	408,194	100	12.6	285,585	70.0	
Total	49.5		89.2	50.5	6.0	48.5	4.8		1,622,600	100	50.1	998,776	61.6	
Upper (120 or more) Central City	10.0	8.1	87.8	11.9	6.5	12.5	5.7	13.0	386,923	100	12.0	233,546	60.4	
Suburban	12.8	12.0	88.9	15.4	5.7	14.1	5.4	15.7	496,823	100	15.4	292,327	58.8	
Rural	3.0	3.3	88.1	3.9	7.1	4.5	4.8	3.6	127,167	100	3.9	88,691	69.7	
Total	25.8	23.3	88.4	31.2	6.2	31.1	5.4	32.3	1,010,913	100	31.2	614,564	60.8	
Income not reported Central City	0.5	0.1	81.4	0.3	8.5	0.4	10.2	0.6	10,433	100	0.3	5,278	50.6	
Suburban	0.0		85.2	0.0	7.7	0.0	7.1	0.0	948	100	0.0	600	63.3	
Rural	0.0		85.2		7.2	0.1	7.5	0.1	1,618	100	0.1	1,105	68.3	
Total	0.5		82.1	0.4	8.2	0.5	9.6	0.7	12,999	100	0.4	6,983	53.7	
Subtotal	100.0	100.0	88.5	100.0	6.2	100.0	5.2	100.0	3,235,954	100	100.0	1,961,870	60.6	
Tract not known	0.0	0.0	92.6	1.7	3.7	0.9	3.7	1.1	52,020	100	1.6	16,531	31.8	
Total	100.0	100.0	88.6		6.2		5.2		3,287,974	100		1,978,401	60.2	
Memo: Number of loans														
Subtotal			2,86	65,339	20	00,949	16	69,666						
Tracts not known			4	18,186		1,905		1,929						
Total				13,525	20	02,854	17	71,595						
Number of businesses														
(millions)	8.1													
Population (millions)		252.2												

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

		MEMO Amount of loans									
Characteristics of	100,000 or less		100,001 to 250,000		More than 250,000 to 1 million			All		to f with rev \$1 millio	
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							•				
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
Subtotal	29.1	100.0	20.1	100.0	50.8	100.0	172,585,004	100.0	100.0	83,982,327	48.7
Tract not known Total	29.1 <b>29.1</b>	1.1	17.1 <b>20.1</b>	1.0	53.8 <b>50.8</b>	1.2	1,953,567 <b>174,538,571</b>	100.0 <b>100.0</b>	1.1	717,295 <b>84,699,622</b>	36.7
	29.1		20.1		50.0		174,556,571	100.0		04,099,022	48.5
Area Income Low (less than 50)											
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
Total	23.8	4.1	19.2	4.8	57.0	5.6	8,632,378	100.0	5.0	3,422,514	39.6
Moderate (50 to 79)											
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
Total	28.1	15.0	19.9	15.4	52.0	15.9	26,820,033	100.0	15.5	11,857,476	44.2
Middle (80 to 119)											
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	40.7
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
Total	30.7	49.7	20.5	48.0	48.8	45.3	81,294,791	100.0	47.1	40,910,448	50.3
Upper (120 or more)											
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	19.9	12.0	53.5	15.1	26,000,580	100.0	12.0	12,155,749	
Rural	32.0	4.3	22.5	4.3	45.5	3.5	6,687,403	100.0	3.9	4,310,294	46.8 64.5
Total	28.1	30.7	19.9	31.3	40.0 52.0	32.4	54,704,519	100.0	31.7	27,416,040	50.1
Income not reported							,,			,,	00.1
	01.6	0.4	16 7	0.5	617	0.7	047 255	100.0	0.5	207.044	04.4
Central City Suburban	21.6	0.4	16.7	0.5	61.7	0.7	947,355	100.0	0.5	297,844	31.4
Rural	20.9 28.6	0.0 0.1	20.5 16.7	0.0 0.1	58.6 54.7	0.0 0.1	63,742 122,186	100.0 100.0	0.0 0.1	20,830 57,175	32.7
Total	22.3	0.5	16.9	0.6	60.8	0.8	1,133,283	100.0	0.7	375,849	46.8 33.2
Subtotal	29.1	100.0	20.1	100.0	50.8	100.0	172,585,004	100.0	100.0	83,982,327	48.7
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
Total	29.1		20.1		50.8		174,538,571	100.0		84,699,622	48.5
Memo: Amount of loans											
Subtotal	50,2	212,015	34,	744,177	87,	628,812					
Tracts not known	Ę	568,876	333,778 1,050,913			050,913					
Total		780,891		077,955		679,725					

## 4.3. Number of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 1999

	MEMO Share of U.S. population (percent)		Number of loans, by size category (dollars)									MEMO Number of loans to farms with revenues of	
Characteristics of neighborhood		100,00	0 or less	100,001	to 250,000		n 250,000 nillion		All			on or less	
	Population	Percent	MEMO Percent of small farm Ioans	Percent	MEMO Percent of small farm Ioans	Percent	MEMO Percent of small farm Ioans	Total	Percent	MEMO Percent of small farm Ioans	Total	MEMO Percent o small farm Ioans	
Location													
Central City	37.1	80.1	6.4	13.4	8.3	6.5	10.6	14,759	100	6.8	12,786	86.6	
Suburban	42.7	82.8	19.5	12.2	22.2	5.0	24.1	43,341	100	20.0	38,729	89.4	
Rural	20.2	85.9	74.1	10.4	69.5	3.7	65.2	158,661	100	73.2	145,198	91.5	
Subtotal	100.0	84.8	100.0	11.0	100.0	4.2	100.0	216,761	100	100.0	196,713	90.8	
Tract not known	0.0	78.6	1.6	14.6	2.3	6.8	2.8	3,826	100	1.7	3,232	84.5	
Total	100.0	84.7		11.0		4.2		220,587	100		199,945	90.6	
Area Income Low (less than 50)													
Central City	4.3	76.4	0.1	15.6	0.2	8.1	0.3	360	100	0.2	288	80.0	
Suburban	0.4	88.4	0.1	9.1	0.1	2.4	0.0	164	100	0.1	144	87.8	
Rural	0.2	85.7	0.2	8.5	0.1	5.8	0.3	399	100	0.2	351	88.0	
Total	4.9	82.6	0.4	11.4	0.4	6.1	0.6	923	100	0.4	783	84.8	
Moderate (50 to 79)	0.0	80.1	0.6	13.0	0.8	7.0	1.1	1,482	100	0.7	1,220	82.3	
Central City	9.8		2.9	11.3	3.1	5.4	3.8		100	3.0	5,693		
Suburban	5.9	83.3 85.8	2.9 7.9	10.3	3.1 7.3	5.4 3.9	3.0 7.2	6,443	100	3.0 7.8	,	88.4 90.8	
Rural	2.7	65.6 84.8	7.9 11.4	10.3	7.3 11.2	3.9 4.4	12.2	16,852 24,777	100	7.0 11.4	15,296 22,209	90.8 89.6	
Total	18.5	04.0	11.4	10.7	11.2	4.4	12.2	24,777	100	11.4	22,209	09.0	
Middle (80 to 119) Central City	14.8	81.0	3.6	13.1	4.5	6.0	5.5	8,242	100	3.8	7,226	87.7	
Suburban	24.4	82.4	14.6	12.5	17.2	5.0	18.1	32,547	100	15.0	29,252	89.9	
Rural	14.0	85.8	58.6	10.5	55.3	3.7	51.0	125,462	100	57.9	115,003	91.7	
Total	53.2	84.9	76.8	10.0	76.9	4.1	74.6	166,251	100	76.7	151,481	91.1	
Upper (120 or more)									100				
Central City	8.1	78.8	2.0	14.0	2.7	7.2	3.7	4,655	100	2.1	4,036	86.7	
Suburban	12.0	84.3	1.9	11.1	1.9	4.6	2.1	4,167	100	1.9	3,622	86.9	
Rural	3.3	86.1	7.5	10.1	6.8	3.8	6.7	15,931	100	7.3	14,533	91.2	
Total Income not reported	23.3	84.4	11.4	11.0	11.4	4.6	12.5	24,753	100	11.4	22,191	89.6	
Central City	0.1	80.0	0.0	5.0	0.0	15.0	0.0	20	100	0.0	16	80.0	
Suburban	0.1	95.0	0.0	0.0	0.0	5.0	0.0	20	100	0.0	18	90.0	
Rural	0.0	76.5	0.0	11.8	0.0	11.8	0.0	17	100	0.0	15	88.2	
Total	0.2	84.2	0.0	5.3	0.0	10.5	0.1	57	100	0.0	49	86.0	
Subtotal	100.0	84.8	100.0	11.0	100.0	4.2	100.0	216,761	100	100.0	196,713	90.8	
Tract not known	0.0	78.6	1.6	14.6	2.3	6.8	2.8	3,826	100	1.7	3,232	84.5	
Total	100.0	84.7		11.0		4.2		220,587	100		199,945	90.6	
Memo: Number of loans													
Subtotal		18	3,914	2	23,811		9,036						
Tracts not known			3,008		557		261						
Total		18	6,922	2	24,368		9,297						
Population (millions)	252.2												

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

Percent     Percent <t< th=""><th></th><th></th><th colspan="2">MEMO Amount of loans</th></t<>			MEMO Amount of loans										
Percent     Percent <t< th=""><th>Characteristics of</th><th>100,00</th><th>0 or less</th><th colspan="2">100,001 to 250,000</th><th colspan="2"></th><th></th><th>All</th><th></th><th>with rev</th><th colspan="2">with revenues of</th></t<>	Characteristics of	100,00	0 or less	100,001 to 250,000					All		with rev	with revenues of	
Central City     Subarban		Percent	Percent of small farm	Percent	Percent of small farm	Percent	Percent of small farm	Total	Percent	Percent of small farm	Total	farm	
Suburban     36.4     20.0     33.4     22.5     30.2     24.4     244/2     24.7     20.0     20.9     72.1     73     86.3       Suborbal     40.1     100.0     32.7     100.0     27.2     100.0     12,025,807     100.0     10.00     10,011,828     833       Tract not known     31.3     1.8     33.7     2.3     34.9     2.9     277,074     100.0     2.3     210.106     75.5       Area Income     Area Income     Area Income     Area Income     10.301,934     83.       Central City     29.5     0.2     33.4     0.2     37.0     0.3     28.413     100.0     0.2     19.217     67.       Rural     38.9     0.2     24.5     0.1     36.6     0.3     22.32     100.0     0.2     19.217     67.       Suburban     40.5     7.4     30.3     0.4     36.6     0.3     22.32     100.0     0.2     17.039     76.       Suburban     34.7     2	Location		•										
Funal Subtotal     422     73.1     32.5     68.9     25.4     64.7     8.352,141     100.0     60.5     7.22,1473     68.3       Subtotal     40.1     100.0     32.7     100.0     27.2     100.0     12,025,807     100.0     60.0     10,001,828     83.3       Tract not known Low (less than 50)     31.3     1.8     33.7     2.3     34.9     2.9     277,074     100.0     2.3     210,106     75.3       Central City Subtran     45.2     0.1     36.0     0.1     18.8     0.0     7.328     100.0     0.2     19,217     67.7       Subtran     45.2     0.1     36.0     0.1     18.8     0.0     7.328     100.0     0.2     19,217     67.7       Subtran     35.1     0.4     30.3     0.4     34.6     0.6     58.121     100.0     0.5     41,564     71.1       Moderate (60 to 79)     Central City and	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	
Subtolal     40.1     100.0     32.7     100.0     27.2     100.0     12,025,807     100.0     10,091,828     833       Tract not known Total     33.9      32.7      27.4      12,302,881     100.0      10,301,934     633       Area income Low (rest find 50)      32.7      27.4      12,302,881     100.0     0.2     19,217,67,7     633       Central City Suburban     29.5     0.2     33.4     0.2     37.0     0.3     28.413     100.0     0.2     19,217,67,7     67,7       Rural     38.9     0.2     24.5     0.1     38.6     0.3     22.332     100.0     0.2     19,217,67,7     77,7     76,7       Moderato (50 to 79)     U     U     U     38.1     0.0     3.2     4.0     38.349     100.0     2.2     290,72     74,7       Suburban     38.1     0.9     3.2     7,7     2.6     58,7,7     28,3     10,30,0 <th< td=""><td>Suburban</td><td>36.4</td><td>20.0</td><td>33.4</td><td>22.5</td><td>30.2</td><td>24.4</td><td>2,642,402</td><td>100.0</td><td>22.0</td><td>2,099,752</td><td>79.5</td></th<>	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	
Tract not known     31.3     1.8     33.7     2.3     34.9     2.9     277.074     100.0     2.3     210.106     75.       Area Income Low (less than 80)	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	
Total     39.9      32.7      27.4      12.302,881     100.0      10.301,334     83.       Area income Low (less than 50)     Central City     29.5     0.2     33.4     0.2     37.0     0.3     28.413     100.0     0.2     19.217     67.7       Suburban     45.2     0.1     36.0     0.1     18.8     0.0     7.326     100.0     0.2     17.793     76.       Suburban     45.2     0.1     36.0     0.1     18.8     0.0     7.326     100.0     0.2     17.793     76.       Moderate foir     30.9     0.7     31.4     0.8     37.7     1.2     103,335     100.0     0.9     68.194     66.0       Suburban     33.1     10.9     32.4     11.4     29.4     12.4     137.7.4     76.80       Central City     30.0     3.3     77.4     22.6     556.105     100.0     4.6     416.601     74.1       Suburban     36.8	Subtotal	40.1	100.0	32.7	100.0	27.2	100.0	12,025,807	100.0	100.0	10,091,828	83.9	
Total     39.9      32.7      27.4      12,302,881     100.0      10,301,934     83:       Area income Low (less than 50)      22.7      27.4      12,302,881     100.0      10,301,934     83:       Central City Suburban     22.5     0.2     33.4     0.2     37.0     0.3     22.8413     100.0     0.2     19,217     67.7       Rural     38.9     0.2     24.5     0.1     36.6     0.3     22.382     100.0     0.2     17,039     76.       Moderate foto 79     70     31.4     0.8     37.7     1.2     103.335     100.0     0.9     68,194     660.       Suburban     38.1     10.9     32.4     11.4     29.4     12.4     13.7     12.0     11.5     11.27.887     81.       Mide (80 to 119)     0.7     33.7     7.4     26.6     75.2     884,728     100.0     4.6     416.601     74.1       Subtr	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	
Area Income Low (less than 50)     Central City     225.5     0.2     33.4     0.2     37.0     0.3     28.413     100.0     0.2     19.217     67.7       Suburban     45.2     0.1     36.0     0.1     18.8     0.0     7.326     100.0     0.2     19.217     67.7       Suburban     45.2     0.1     36.6     0.3     22.382     100.0     0.2     17.039     76.7       Total     35.1     0.4     30.3     0.4     34.6     0.6     58.121     100.0     0.9     68.194     66.6       Suburban     34.7     2.8     32.7     7.4     26.8     7.2     80.497.28     100.0     7.4     768.721     86.1       Middle (80 to 119)     2     2     32.4     11.4     29.4     12.4     13.77.12     100.0     4.6     416.601     74.9       Suburban     36.8     15.4     33.7     17.2     29.5     18.1     20.0     76.3     76.2     17.126     100.0     16.7	Total											83.7	
Low (less than 50)     Central City     29.5     0.2     33.4     0.2     37.0     0.3     28.413     100.0     0.2     19.217     67.7       Rural     38.9     0.2     24.5     0.1     36.6     0.3     22.382     100.0     0.2     17.039     76.       Rural     38.9     0.2     24.5     0.1     36.6     0.3     22.382     100.0     0.2     17.039     76.       Moderate (50 to 79)       31.4     0.8     37.7     1.2     103.35     100.0     0.9     68.194     66.0       Suburban     34.7     2.8     32.1     32.3     34.0     33.2     100.0     7.4     768.721     96.1       Suburban     38.1     10.9     32.4     11.4     29.4     12.4     137.7412     100.0     7.6     76.8     74.2     864.728     100.0     4.6     416.601     74.1       Suburban     36.8     15.4     33.7     17.2     9.5     18.1     2.01	1												
Suburban     452     0.1     36.0     0.1     18.8     0.0     7.326     100.0     0.1     5.308     722       Rural     38.9     0.2     24.5     0.1     36.6     0.3     22.322     100.0     0.2     17.039     76.       Moderate (50 to 79)     Central City     30.9     0.7     31.4     0.8     37.7     1.2     103.355     100.0     0.9     68.194     66.       Suburban     40.5     7.4     32.7     7.4     26.8     7.2     884.728     100.0     7.4     768.721     66.       Total     38.1     10.9     32.4     11.4     29.4     12.4     18.3     100.0     1.5     1.127.887     861.       Middle (60 to 149)     Central City     34.0     3.9     33.2     4.7     22.8     56.5     558.105     100.0     4.6     416.601     74.1       Suburban     36.8     15.4     33.7     17.2     29.5     18.1     2.013.809     100.0     16.5	1												
Rural Total     38.9 35.1     0.2 0.4     24.5 30.3     0.4 30.3     36.6 36.6     0.3 0.5     22.382 58.121     100.0 10.0     0.2 0.5     17.039 41.564     76. 71.039       Moderate (50 679)     Central City     30.9     0.7 31.4     0.8 32.1     37.7 32.2     1.2 33.2     100.0 389.349     0.0 32     290.972 290.972     74. 66.1       Suburban     34.7     2.8 38.1     32.1     32.2 32.7     7.4 2.8     2.32     38.4728     100.0     7.3     4.66.01       Central City     38.1     10.9     32.4     11.4     29.4     12.4     1.377.412     100.0     1.5     1.127.887     81.1       Middle (80 to 119)     Central City     34.0     3.9     33.2     4.7     32.8     5.6     558.105     100.0     16.7     16.81.854     81.1       Rural     42.4     58.1     32.6     54.7     25.0     50.4     6.599.747     100.0     16.7     16.81.854     81.1       Suburban     36.8     15.4     33.8     2.0     51.4     2.2	Central City	29.5	0.2	33.4	0.2	37.0	0.3	28,413	100.0	0.2	19,217	67.6	
Total     35.1     0.4     30.3     0.4     34.6     0.6     58,121     100.0     0.5     41,564     71.1       Moderate (50 o 79)     Central City     30.9     0.7     31.4     0.8     37.7     1.2     103,335     10.00     0.9     68,194     66       Suburban     34.7     2.8     32.1     3.2     33.2     4.0     389,349     100.0     7.4     768,721     866,819     66     57.4     77.4     26.8     7.2     884,728     100.0     7.4     768,721     866,71       Midie (60 to 119)     Central City     34.0     3.9     33.2     4.7     32.8     5.6     558,105     100.0     4.6     416,601     74.1       Suburban     36.8     15.4     32.6     54.7     25.0     54.1     20.01     16.7     16.31.854     66.1       Suburban     36.8     15.4     32.6     54.7     25.0     54.4     65.97     76.8     74.2       Gentral City     30.9     <		45.2	0.1	36.0	0.1	18.8	0.0	7,326	100.0	0.1	5,308	72.5	
Moderate (50 to 79)     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.       Rural     40.5     7.4     32.7     7.4     26.8     7.2     884,728     100.0     7.4     786.721     86.0       Total     38.1     10.9     32.4     11.4     29.4     12.4     1,377,412     100.0     11.5     1,127,887     81.1       Midia (80 to 719)     U     U     1.2     29.5     18.1     2.013,809     100.0     4.6     416,601     74.1       Suburban     36.8     15.4     33.7     17.2     29.5     18.1     2.013,809     100.0     76.3     7,760,218     84.1       Rural     42.4     58.1     32.6     54.7     22.6     54.4     38.3     39.934     100.0     2.8     265.												76.1	
Central City Suburban     30.9     0.7     31.4     0.8     37.7     1.2     103,335     100.0     0.9     68,194     660.       Suburban     34.7     2.8     32.1     3.2     33.2     4.0     389,349     100.0     3.2     290,972     74.       Rural     40.5     7.4     32.7     7.4     268.8     7.2     884.728     100.0     3.2     290,972     74.       Middle (80 to 119)     Central City     34.0     3.9     33.2     4.7     32.8     5.6     558,105     100.0     4.6     416,601     74.1       Suburban     36.8     15.4     33.7     17.2     29.5     18.1     2.013,809     100.0     1.67     1.631,884     81.1       Rural     42.4     58.1     32.6     54.7     25.0     50.4     6.599,747     100.0     7.60.218     84.3       Opper (120 or more)     Upper (120 or more)     Central City     30.9     2.2     32.8     2.8     36.4     3.8     339,934		35.1	0.4	30.3	0.4	34.6	0.6	58,121	100.0	0.5	41,564	71.5	
Suburban     34.7     2.8     32.1     3.2     33.2     4.0     389,349     100.0     3.2     290,972     74       Rural     40.5     7.4     32.7     7.4     26.8     7.2     884,728     100.0     7.4     768,721     866       Total     38.1     10.9     32.4     11.4     29.4     12.4     1,377,412     100.0     7.4     768,721     866       Middle (80 to 119)	Moderate (50 to 79)												
Rural Total     40.5     7.4     32.7     7.4     26.8     7.2     884,728     100.0     7.4     768,721     863       Middle (30 to 119)     32.4     11.4     29.4     12.4     1,377,412     100.0     11.5     1,127,887     81.       Central City     36.8     15.4     33.7     17.2     29.5     18.1     2,013,809     100.0     16.7     1,631,854     81.       Rural     42.4     58.1     32.6     54.7     25.0     50.4     6,599,747     100.0     54.9     5,711,763     86.       Opper (120 or more)     Upper (120 or more)     Upper (120 or more)     Upper (120 or more)     2.8     265,557     78.       Suburban     34.8     1.7     33.8     2.0     31.4     2.2     231,207     100.0     1.9     171,258     74.       Rural     34.8     1.7     33.8     2.0     31.4     2.2     231,207     100.0     1.9     171,258     74.       Rural     38.3     13.2     <	Central City	30.9	0.7	31.4	0.8	37.7	1.2	103,335	100.0	0.9	68,194	66.0	
Total     38.1     10.9     32.4     11.4     29.4     12.4     1,377,412     10.0     11.5     1,127,887     81.3       Middle (80 to 119)     Central City     34.0     3.9     33.2     4.7     32.8     5.6     558,105     100.0     4.6     416,601     74.4       Suburban     36.8     15.4     33.7     17.2     29.5     18.1     2013,809     100.0     16.7     1,631,854     81.1       Rural     42.4     58.1     32.6     54.7     25.0     50.4     6,599,747     100.0     54.9     5,711,763     86.1       Optimization     30.9     2.2     32.8     2.8     36.4     3.8     339,934     100.0     2.8     265,557     78.8       Suburban     34.8     1.7     33.8     2.0     31.4     2.2     231,207     100.0     1.8     1,159.952     82.7       Income not reported     Central City     31.3     32.1     11.6     29.6     12.8     1,415,099     100.0	Suburban	34.7	2.8	32.1	3.2	33.2	4.0	389,349	100.0	3.2	290,972	74.7	
Middle (80 to 119)     Central City     34.0     3.9     33.2     4.7     32.8     5.6     558,105     100.0     4.6     416,601     74.1       Suburban     36.8     15.4     33.7     17.2     29.5     18.1     2.013,809     100.0     16.7     1,631,854     81.1       Rural     42.4     58.1     32.6     54.7     25.0     50.4     6,599,747     100.0     16.7     1,631,854     86.1       Oper (120 or more)     Central City     30.9     2.2     32.8     2.8     36.4     3.8     339,934     100.0     2.8     265,557     78.       Suburban     34.8     1.7     33.8     2.0     31.4     2.2     231,207     100.0     1.9     171,258     74.       Suburban     38.3     11.3     32.1     11.6     29.6     12.8     1,415,099     100.0     11.8     1,59,952     82.1       Income not reported     C     C     C     C     10.0     0.0     83.8     0.0 <td>Rural</td> <td>40.5</td> <td>7.4</td> <td>32.7</td> <td>7.4</td> <td>26.8</td> <td>7.2</td> <td>884,728</td> <td>100.0</td> <td>7.4</td> <td>768,721</td> <td>86.9</td>	Rural	40.5	7.4	32.7	7.4	26.8	7.2	884,728	100.0	7.4	768,721	86.9	
Central City     34.0     3.9     33.2     4.7     32.8     5.6     558,105     100.0     4.6     416,601     74.1       Suburban     36.8     15.4     33.7     17.2     29.5     18.1     2.013,809     100.0     16.7     1.631,854     81.1       Rural     42.4     58.1     32.6     54.7     25.0     50.4     6,599,747     100.0     54.9     5,711,631     86.1       Upper (120 or more)     0.7     77.4     32.9     76.6     26.5     74.2     9,171,661     100.0     7.63     7,760,218     84.1       Mural     30.9     2.2     32.8     2.8     36.4     3.8     339,934     100.0     2.8     265,557     78.5       Suburban     34.8     1.7     33.8     2.0     31.4     2.2     231,207     100.0     1.9     171,258     74.1       Suburban     34.8     1.1     32.1     11.6     29.6     12.8     1,415,099     100.0     11.8     1,59,59     <	Total	38.1	10.9	32.4	11.4	29.4	12.4	1,377,412	100.0	11.5	1,127,887	81.9	
Suburban     36.8     15.4     33.7     17.2     29.5     18.1     2,013,809     100.0     16.7     1,631,854     811       Rural     42.4     58.1     32.6     54.7     25.0     50.4     6,599,747     100.0     54.9     5,711,763     86.6       Total     40.7     77.4     32.9     76.6     26.5     74.2     9,171,661     100.0     76.3     7,760,218     84.1       Upper (120 or more)     Central City     30.9     2.2     32.8     2.8     36.4     3.8     339,934     100.0     2.8     265,557     78.       Suburban     34.8     1.7     33.8     2.0     31.4     2.2     231,207     100.0     1.9     171,258     74.       Rural     42.3     7.4     31.4     6.7     26.3     6.8     843,958     100.0     7.0     723,137     85.7       Subtral     41.2     0.0     61.9     0.0     1,4177     100.0     0.0     1,3514     100.0     2,20	Middle (80 to 119)												
Suburban     36.8     15.4     33.7     17.2     29.5     18.1     2,013,809     100.0     16.7     1,631,854     81.1       Rural     42.4     58.1     32.6     54.7     25.0     50.4     6,599,747     100.0     54.9     5,711,763     86.1       Total     40.7     77.4     32.9     76.6     26.5     74.2     9,171,661     100.0     54.9     5,711,763     86.1       Upper (120 or more)     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     85.1       Jubit     16.2     0.0     61.9     0.0     1,4177     100.0     0.0     36.3     10.0     0.0 <td>Central City</td> <td>34.0</td> <td>3.9</td> <td>33.2</td> <td>4.7</td> <td>32.8</td> <td>5.6</td> <td>558,105</td> <td>100.0</td> <td>4.6</td> <td>416,601</td> <td>74.6</td>	Central City	34.0	3.9	33.2	4.7	32.8	5.6	558,105	100.0	4.6	416,601	74.6	
Rural Total     42.4     58.1     32.6     54.7     25.0     50.4     6,599,747     100.0     54.9     5,711,763     86.4       Total     40.7     77.4     32.9     76.6     26.5     74.2     9,171,661     100.0     76.3     7,760,218     84.4       Upper (120 or more)     Central City     30.9     2.2     32.8     2.8     36.4     3.8     339,934     100.0     2.8     265,557     78.       Suburban     34.8     1.7     33.8     2.0     31.4     2.2     231,207     100.0     1.9     171,258     78.       Rural     42.3     7.4     31.4     6.7     26.3     6.8     843,958     100.0     7.0     733,137     85.5       Income not reported     Central City     21.1     0.0     16.9     0.0     61.9     0.0     1,477     100.0     0.0     1,034     70.0       Subtotal     40.1     100.0     32.7     100.0     27.2     100.0     12,025,807     100.0	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	
Total     40.7     77.4     32.9     76.6     26.5     74.2     9,171,661     100.0     76.3     7,760,218     84.4       Upper (120 or more)     30.9     2.2     32.8     2.8     36.4     3.8     339,934     100.0     2.8     2265,557     78.       Suburban     34.8     1.7     33.8     2.0     31.4     2.2     231,207     100.0     1.9     171,258     74.       Rural     42.3     7.4     31.4     6.7     26.3     6.8     843,958     100.0     7.0     723,137     85.       Total     38.3     11.3     32.1     11.6     29.6     12.8     1,415,099     100.0     11.8     1,159,952     82.1       Income not reported     21.1     0.0     16.9     0.0     61.9     0.0     1,477     100.0     0.0     36.0     50.1       Subthan     61.2     0.0     16.9     0.0     55.9     0.1     3,514     100.0     10,90.1     83.3     62.2	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	
Central City Suburban     30.9     2.2     32.8     2.8     36.4     3.8     339,934     100.0     2.8     265,557     78.       Suburban     34.8     1.7     33.8     2.0     31.4     2.2     231,207     100.0     1.9     171,258     74.       Rural     42.3     7.4     31.4     6.7     26.3     6.8     843,958     100.0     7.0     723,137     85.       Total     38.3     11.3     32.1     11.6     29.6     12.8     1,415,099     100.0     11.8     1,159,952     82.1       Income not reported     21.1     0.0     16.9     0.0     61.9     0.0     1,417     100.0     0.0     36.0     50.0       Suburban     61.2     0.0     0.0     38.8     0.0     711     100.0     0.0     81.3     61.2       Subtotal     40.1     100.0     32.7     100.0     27.2     100.0     12,025,807     100.0     2.3     210,106     75.	Total	40.7	77.4	32.9	76.6	26.5	74.2	9,171,661	100.0	76.3	7,760,218	84.6	
Suburban     34.8     1.7     33.8     2.0     31.4     2.2     231,207     100.0     1.9     171,258     74.       Rural     42.3     7.4     31.4     6.7     26.3     6.8     843,958     100.0     7.0     723,137     85.       Total     38.3     11.3     32.1     11.6     29.6     12.8     1,415,099     100.0     11.8     1,159,952     82.0       Income not reported     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     38.8     0.0     711     100.0     0.0     813     61.2       Rural     18.3     0.0     23.4     0.0     55.9     0.1     3,514     100.0     0.0     2,207     62.1       Subtotal     40.1     100.0     32.7     100.0     27.2     100.0     12,025,807     100.0     2.3     210,106     75.1  <	Upper (120 or more)												
Suburban     34.8     1.7     33.8     2.0     31.4     2.2     231,207     100.0     1.9     171,258     74.       Rural     42.3     7.4     31.4     6.7     26.3     6.8     843,958     100.0     7.0     723,137     85.       Total     38.3     11.3     32.1     11.6     29.6     12.8     1,415,099     100.0     11.8     1,159,952     82.0       Income not reported     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     38.8     0.0     711     100.0     0.0     813     61.2       Rural     18.3     0.0     23.4     0.0     55.9     0.1     3,514     100.0     0.0     2,207     62.1       Subtotal     40.1     100.0     32.7     100.0     27.2     100.0     12,025,807     100.0     2.3     210,106     75.1  <	Central City	30.9	2.2	32.8	2.8	36.4	3.8	339.934	100.0	2.8	265.557	78.1	
Rural Total     42.3     7.4     31.4     6.7     26.3     6.8     843,958     100.0     7.0     723,137     85.       Income not reported     20.1     11.8     32.1     11.6     29.6     12.8     1,415,099     100.0     11.8     1,159,952     82.1       Income not reported     21.1     0.0     16.9     0.0     61.9     0.0     1,477     100.0     0.0     1,034     70.1       Suburban     61.2     0.0     0.0     0.0     38.8     0.0     711     100.0     0.0     1,034     70.1       Suburban     61.2     0.0     0.0     38.8     0.0     711     100.0     0.0     813     61.1       Rural     18.3     0.0     23.4     0.0     55.9     0.1     3,514     100.0     0.0     83.3     61.2       Subtotal     40.1     100.0     32.7     100.0     27.2     100.0     12,025,807     100.0     2.3     210,106     75.3       M												74.1	
Total   38.3   11.3   32.1   11.6   29.6   12.8   1,415,099   100.0   11.8   1,159,952   82.1     Income not reported   Central City   21.1   0.0   16.9   0.0   61.9   0.0   1,415,099   100.0   11.8   1,159,952   82.1     Suburban   61.2   0.0   16.9   0.0   61.9   0.0   1,477   100.0   0.0   1,034   70.1     Suburban   61.2   0.0   0.0   0.0   38.8   0.0   711   100.0   0.0   36.0   50.1     Rural   18.3   0.0   23.4   0.0   58.3   0.0   1,326   100.0   0.0   813   61.2     Subtotal   40.1   100.0   32.7   100.0   27.2   100.0   12,025,807   100.0   2.3   210,106   75.3     Tract not known   31.3   1.8   33.7   2.3   34.9   2.9   277,074   100.0   2.3   210,106   75.3     Memo:   Amount of loans   4,817,471   3,933,991   3,274,3												85.7	
Central City Suburban     21.1     0.0     16.9     0.0     61.9     0.0     1,477     100.0     0.0     1,034     70.0       Suburban Rural Total     18.3     0.0     23.4     0.0     58.3     0.0     1,326     100.0     0.0     813     61.2       Subtotal     40.1     100.0     32.7     100.0     27.2     100.0     12,025,807     100.0     10,091,828     83.3       Tract not known Total     31.3     1.8     33.7     2.3     34.9     2.9     277,074     100.0     2.3     210,106     75.3       Memo: Amount of loans     4,817,471     3,933,991     3,274,345     32.7     34.9     2.9     277,074     100.0     2.3     210,106     75.3       Subtotal     4,817,471     3,933,991     3,274,345     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7     32.7 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>82.0</td></th<>												82.0	
Suburban     61.2     0.0     0.0     0.0     38.8     0.0     711     100.0     0.0     360     50.0       Rural Total     18.3     0.0     23.4     0.0     58.3     0.0     1,326     100.0     0.0     813     61.2       Subtotal     40.1     100.0     32.7     100.0     27.2     100.0     12,025,807     100.0     100.0     10,091,828     83.3       Tract not known Total     31.3     1.8     33.7     2.3     34.9     2.9     277,074     100.0     2.3     210,106     75.3       Memo: Amount of loans     4,817,471     3,933,991     3,274,345     32.7      27.4      12,302,881     100.0      10,301,934     83.3       Subtotal     4,817,471     3,933,991     3,274,345     96,761     96,761     97.5	Income not reported												
Suburban     61.2     0.0     0.0     0.0     38.8     0.0     711     100.0     0.0     360     50.0       Rural Total     18.3     0.0     23.4     0.0     58.3     0.0     1,326     100.0     0.0     813     61.2       Subtotal     40.1     100.0     32.7     100.0     27.2     100.0     12,025,807     100.0     100.0     10,091,828     83.3       Tract not known Total     31.3     1.8     33.7     2.3     34.9     2.9     277,074     100.0     2.3     210,106     75.3       Memo: Amount of loans     4,817,471     3,933,991     3,274,345     32.7      27.4      12,302,881     100.0      10,301,934     83.3       Subtotal     4,817,471     3,933,991     3,274,345     96,761     96,761     97.5	Central City	21.1	0.0	16.9	0.0	61.9	0.0	1,477	100.0	0.0	1,034	70.0	
Rural Total   18.3   0.0   23.4   0.0   58.3   0.0   1,326   100.0   0.0   813   61.2     Total   28.2   0.0   15.9   0.0   55.9   0.1   3,514   100.0   0.0   2,207   62.3     Subtotal   40.1   100.0   32.7   100.0   27.2   100.0   12,025,807   100.0   100.0   10,091,828   83.3     Tract not known Total   31.3   1.8   33.7   2.3   34.9   2.9   277,074   100.0   2.3   210,106   75.3     Memo: Amount of loans   4,817,471   3,933,991   3,274,345    12,302,881   100.0    10,301,934   83.3     Subtotal   4,817,471   3,933,991   3,274,345    12,302,881   100.0    10,301,934   83.3     Subtotal   4,817,471   3,933,991   3,274,345    12,302,881   100.0    10,301,934   83.3     Tracts not known   86,861   93,452   96,761    12,302,881   100.0	-											50.6	
Total   28.2   0.0   15.9   0.0   55.9   0.1   3,514   100.0   0.0   2,207   62.4     Subtotal   40.1   100.0   32.7   100.0   27.2   100.0   12,025,807   100.0   100.0   10,091,828   83.4     Tract not known   31.3   1.8   33.7   2.3   34.9   2.9   277,074   100.0   2.3   210,106   75.4     Memo:   39.9    32.7    27.4    12,302,881   100.0    10,301,934   83.4     Subtotal   4,817,471   3,933,991   3,274,345    12,302,881   100.0    10,301,934   83.4     Tracts not known   86,861   93,452   96,761    12,302,881   100.0    10,301,934   83.4												61.3	
Tract not known     31.3     1.8     33.7     2.3     34.9     2.9     277,074     100.0     2.3     210,106     75.7       Total     39.9      32.7      27.4      12,302,881     100.0      10,301,934     83.7       Memo: Amount of loans     4,817,471     3,933,991     3,274,345     50,761     50,761     50,761	Total											62.8	
Total     39.9      32.7      27.4      12,302,881     100.0      10,301,934     83.       Memo: Amount of loans     Amount of loans     3,933,991     3,274,345      12,302,881     100.0      10,301,934     83.       Subtotal     4,817,471     3,933,991     3,274,345       12,302,881     100.0      10,301,934     83.       Tracts not known     86,861     93,452     96,761       10,301,934     83.	Subtotal	40.1	100.0	32.7	100.0	27.2	100.0	12,025,807	100.0	100.0	10,091,828	83.9	
Total     39.9      32.7      27.4      12,302,881     100.0      10,301,934     83.       Memo: Amount of loans     Amount of loans     3,933,991     3,274,345      12,302,881     100.0      10,301,934     83.       Subtotal     4,817,471     3,933,991     3,274,345       12,302,881     100.0      10,301,934     83.       Tracts not known     86,861     93,452     96,761       10,301,934     83.	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	
Amount of loans       Subtotal     4,817,471     3,933,991     3,274,345       Tracts not known     86,861     93,452     96,761	Total	39.9		32.7		27.4		12,302,881	100.0		10,301,934	83.7	
Tracts not known     86,861     93,452     96,761													
	Subtotal	4,81	7,471	3,93	3,991	3,27	4,345						
	Tracts not known	8	6,861	g	3,452	g	6,761						