

5. Continued. Small business and small farm loan originations and purchases by neighborhood income and degree of urbanization, 1996

Characteristic of neighborhood	MEMO:		Small farm (Amount of loans (thousands of dollars))																		MEMO:							
	Number of census tracts	Share of U.S. population (percent)	Originations by size of loan (dollars)									Purchases by size of loan (dollars)									Originations and purchases of loans to firms with revenues of \$1 million or less							
			100,000 or less			100,000 to 250,000			250,000 to 500,000			Total			100,000 or less			100,000 to 250,000					250,000 to 500,000			Total		
			Percent	MEMO:		Percent	MEMO:		Percent	MEMO:		Number	Percent	MEMO:		Percent	MEMO:		Percent	MEMO:			Number	Percent	MEMO:			
				Percent of characteristic total	Percent of characteristic total		Percent of characteristic total	Percent of characteristic total		Percent of characteristic total	Percent of characteristic total			Percent of characteristic total	Percent of characteristic total		Percent of characteristic total	Percent of characteristic total		Percent of characteristic total	Percent of characteristic total	Percent of characteristic total						
Percent	Percent of characteristic total	Percent of characteristic total	Percent	Percent of characteristic total	Percent of characteristic total	Percent	Percent of characteristic total	Percent of characteristic total	Number	Percent	Percent of characteristic total	Percent	Percent of characteristic total	Percent of characteristic total	Percent	Percent of characteristic total	Percent of characteristic total	Percent	Percent of characteristic total	Percent of characteristic total	Number	Percent	Percent of characteristic total					
<i>Location</i>																												
Central city.....	38.4	37.0	34.1	7.5	33.3	10.3	32.6	13.0	995,224	100.0	9.7	21.0	12.0	36.5	18.0	42.5	19.7	27,471	100.0	16.8	725,716	71.0						
Suburban.....	38.2	42.7	39.2	20.2	31.7	23.2	29.1	27.4	2,349,443	100.0	22.9	18.5	8.5	30.9	12.4	50.5	19.0	22,261	100.0	13.6	1,802,397	76.0						
Rural.....	23.5	20.3	47.6	72.3	30.8	66.5	21.6	59.7	6,922,141	100.0	67.4	33.8	79.5	34.2	69.6	32.0	61.3	113,459	100.0	69.5	5,941,564	84.4						
Total.....	100.0	100.0	44.4	100.0	31.3	100.0	24.4	100.0	10,266,808	100.0	100.0	29.6	100.0	34.1	100.0	36.3	100.0	163,191	100.0	100.0	8,469,677	81.2						
<i>Area Income (percent)</i>																												
Less than 50																												
Central city.....	5.7	4.3	30.2	0.2	33.7	0.4	36.1	0.5	33,553	100.0	0.3	21.7	1.4	41.7	2.4	36.6	2.0	3,225	100.0	2.0	21,422	58.2						
Suburban.....	0.5	0.4	44.3	0.1	24.3	0.0	31.5	0.1	6,343	100.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0	100.0	0.0	5,416	85.4						
Rural.....	0.3	0.2	43.1	0.2	32.7	0.2	24.2	0.2	20,277	100.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0	100.0	0.0	14,358	70.8						
Total.....	6.5	4.9	36.0	0.5	32.4	0.6	31.6	0.8	60,173	100.0	0.6	21.7	1.4	41.7	2.4	36.6	2.0	3,225	100.0	2.0	41,196	65.0						
50 to 79																												
Central city.....	10.2	9.8	30.7	0.7	30.4	0.9	38.9	1.5	99,560	100.0	1.0	26.0	0.7	34.6	0.8	39.3	0.9	1,325	100.0	0.8	62,957	62.4						
Suburban.....	5.4	6.0	37.5	2.7	30.6	3.2	32.0	4.2	330,873	100.0	3.2	12.9	2.6	23.3	4.1	63.9	10.5	9,707	100.0	5.9	246,122	72.3						
Rural.....	3.6	2.8	43.9	7.0	32.6	7.4	23.5	6.8	725,216	100.0	7.1	20.3	4.5	26.7	5.2	53.0	9.7	10,806	100.0	6.6	615,152	83.6						
Total.....	19.2	18.5	40.9	10.4	31.8	11.5	27.3	12.6	1,155,649	100.0	11.3	17.3	7.8	25.6	10.1	57.0	21.0	21,838	100.0	13.4	924,231	78.5						
80 to 119																												
Central city.....	13.8	14.7	35.7	4.3	33.1	5.7	31.2	6.9	550,412	100.0	5.4	23.6	6.1	26.8	6.0	49.6	10.4	12,455	100.0	7.6	416,792	74.0						
Suburban.....	20.8	24.4	40.6	16.1	31.7	17.8	27.6	19.9	1,802,848	100.0	17.6	24.6	4.8	38.9	6.6	36.5	5.8	9,431	100.0	5.8	1,406,159	77.6						
Rural.....	15.8	14.1	48.3	57.4	30.6	51.6	21.1	45.7	5,417,438	100.0	52.8	37.1	68.4	32.9	52.5	30.0	44.9	88,870	100.0	54.5	4,653,291	84.5						
Total.....	50.4	53.2	45.6	77.8	31.0	75.1	23.3	72.5	7,770,698	100.0	75.7	34.6	79.3	32.7	65.1	32.7	61.2	110,756	100.0	67.9	6,476,242	82.2						
120 or more																												
Central city.....	7.7	8.0	33.0	2.2	34.5	3.3	32.5	4.0	310,081	100.0	3.0	17.1	3.7	46.6	8.8	36.3	6.4	10,466	100.0	6.4	223,241	69.6						
Suburban.....	9.9	12.0	29.2	1.3	33.4	2.2	37.4	3.1	209,379	100.0	2.0	17.7	1.1	30.9	1.7	51.4	2.7	3,123	100.0	1.9	144,700	68.1						
Rural.....	3.2	3.3	46.3	7.7	30.7	7.3	22.9	6.9	757,179	100.0	7.4	23.1	6.6	48.1	11.9	28.8	6.7	13,783	100.0	8.4	656,889	85.2						
Total.....	20.8	23.3	40.3	11.3	32.1	12.8	27.6	14.1	1,276,639	100.0	12.4	20.2	11.4	45.6	22.4	34.2	15.8	27,372	100.0	16.8	1,024,830	78.6						
<i>Income not reported</i>																												
Central city.....	0.9	0.1	19.5	0.0	32.6	0.0	47.9	0.0	1,618	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0	0.0	1,304	80.6						
Suburban.....	1.6	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0	0.0	0	0.0						
Rural.....	0.7	0.0	41.4	0.0	12.4	0.0	46.3	0.0	2,031	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0	0.0	1,874	92.3						
Total.....	3.1	0.2	31.7	0.0	21.3	0.0	47.0	0.1	3,649	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0	0.0	3,178	87.1						
Total.....	100.0	100.0	44.4	100.0	31.3	100.0	24.4	100.0	10,266,808	100.0	100.0	29.6	100.0	34.1	100.0	36.3	100.0	163,191	100.0	100.0	8,469,677	81.2						
MEMO:			4,556,028			3,208,692			2,502,088			48,277			55,673			59,241										
MEMO:	Number of census tracts.....		62,186																									
MEMO:	Population (in millions).....		252.2																									

Note. For census tracts in metropolitan statistical areas (MSA), percent is of MSA median.
 For census tracts outside MSAs percent is of nonmetropolitan areas of state median.
 Source. FFIEC, Community Reinvestment Act.