

1. Continued

Item	Year								
	1999	2000	2001 ⁴	2002	2003	2004	2005	2006	2007
Distribution of farm loans by asset size of lender (millions of dollars)									
by number of loans (percent)									
less than 100	4.9	2.2	1.2	1.0	1.5	.7	.4	0.0	0.0
100 to 249	6.6	4.8	3.4	2.5	2.5	3.5	.9	.4	.5
250 to 999	37.7	46.7	42.7	49.1	44.2	44.6	20.7	16.5	14.6
1,000 or more	50.8	46.3	52.6	47.4	51.8	51.1	78.0	83.0	84.9
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
less than 100	4.0	1.7	.9	.7	1.2	.7	.4	.1	0.0
100 to 249	5.6	4.0	2.8	2.3	2.4	3.0	1.0	.3	.5
250 to 999	36.3	42.7	38.8	43.2	44.6	44.0	23.5	18.9	17.6
1,000 or more	54.1	51.5	57.5	53.8	51.8	52.3	75.1	80.7	81.9
Total	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract ³									
by number of loans									
low	3.6	3.6	4.0	3.7	3.6	3.5	3.2	3.1	3.0
moderate	14.6	14.6	15.2	15.2	17.0	16.7	16.4	15.7	15.4
middle	50.1	50.2	50.1	50.5	47.6	47.7	47.3	45.0	45.3
upper	31.2	31.2	30.3	30.3	31.6	32.0	33.0	36.0	36.1
income not reported .....	.4	.4	.4	.4	.2	.2	.2	.2	.2
Total	100	100	100	100	100	100	100	100	100
by amount of loans									
low	5.0	4.9	4.9	4.7	4.4	4.3	4.3	4.2	3.9
moderate	15.5	15.4	15.2	15.2	17.9	17.8	17.5	17.2	16.9
middle	47.1	47.6	47.6	47.9	45.4	45.1	44.2	43.6	43.7
upper	31.7	31.5	31.7	31.7	31.9	32.4	33.5	34.7	35.1
income not reported .....	.7	.5	.6	.6	.4	.4	.4	.3	.3
Total	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks	1450	1471	1443	1495	1635	1658	891	837	771
savings institutions	461	470	469	491	468	341	212	191	227
Total	1911	1941	1912	1986	2103	1999	1103	1028	998

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 are based on information reported in the June Call Reports except that calculations for savings associations are based on information in the June Thrift Financial Reports.

3. *low income*: census tract median family income less than 50 percent of MSA/MD 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 was not reported.

4. Revised to reflect correction of reported data.

Source: FFIEC

2. Originations and purchases of small loans to businesses and farms, by size of loan, 2007

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	12,966,995	96.2	252,291	1.9	254,924	1.9	13,474,210	100	5,167,318	38.3
Purchases	15,823	85.2	990	5.3	1,748	9.4	18,561	100	7,858	42.3
Total	12,982,818	96.2	253,281	1.9	256,672	1.9	13,492,771	100	5,175,176	38.4
Farm										
Originations	181,573	83.2	25,334	11.6	11,374	5.2	218,281	100	176,223	80.7
Purchases	444	75.5	99	16.8	45	7.7	588	100	377	64.1
Total	182,017	83.2	25,433	11.6	11,419	5.2	218,869	100	176,600	80.7
All										
Originations	13,148,568	96.0	277,625	2.0	266,298	1.9	13,692,491	100	5,343,541	39.0
Purchases	16,267	84.9	1,089	5.7	1,793	9.4	19,149	100	8,235	43.0
Total	13,164,835	96.0	278,714	2.0	268,091	2.0	13,711,640	100	5,351,776	39.0
	Amount of loans (thousands of dollars)									
Business										
Originations	146,340,185	44.6	44,509,851	13.6	136,931,963	41.8	327,781,999	100	137,299,084	41.9
Purchases	348,368	24.2	171,800	11.9	919,554	63.9	1,439,722	100	332,395	23.1
Total	146,688,553	44.6	44,681,651	13.6	137,851,517	41.9	329,221,721	100	137,631,479	41.8
Farm										
Originations	4,538,477	34.8	4,310,837	33.1	4,192,535	32.1	13,041,849	100	9,886,014	75.8
Purchases	18,157	35.7	15,696	30.9	16,996	33.4	50,849	100	27,195	53.5
Total	4,556,634	34.8	4,326,533	33.0	4,209,531	32.2	13,092,698	100	9,913,209	75.7
All										
Originations	150,878,662	44.3	48,820,688	14.3	141,124,498	41.4	340,823,848	100	147,185,098	43.2
Purchases	366,525	24.6	187,496	12.6	936,550	62.8	1,490,571	100	359,590	24.1
Total	151,245,187	44.2	49,008,184	14.3	142,061,048	41.5	342,314,419	100	147,544,688	43.1

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, 2007

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										
Business										
Originations	810	0.0	28,169	0.2	137,796	1.0	13,307,435	98.8	13,474,210	100
Purchases	9	0.0	23	0.1	275	1.5	18,254	98.3	18,561	100
Total	819	0.0	28,192	0.2	138,071	1.0	13,325,689	98.8	13,492,771	100
Farm										
Originations	2	0.0	1,170	0.5	31,481	14.4	185,628	85.0	218,281	100
Purchases	0	0.0	0	0.0	428	72.8	160	27.2	588	100
Total	2	0.0	1,170	0.5	31,909	14.6	185,788	84.9	218,869	100
All										
Originations	812	0.0	29,339	0.2	169,277	1.2	13,493,063	98.5	13,692,491	100
Purchases	9	0.0	23	0.1	703	3.7	18,414	96.2	19,149	100
Total	821	0.0	29,362	0.2	169,980	1.2	13,511,477	98.5	13,711,640	100
Amount of loans (thousands of dollars)										
Business										
Originations	174,768	0.1	1,023,450	0.3	18,100,887	5.5	308,482,894	94.1	327,781,999	100
Purchases	2,751	0.2	10,342	0.7	85,151	5.9	1,341,478	93.2	1,439,722	100
Total	177,519	0.1	1,033,792	0.3	18,186,038	5.5	309,824,372	94.1	329,221,721	100
Farm										
Originations	179	0.0	60,436	0.5	2,268,242	17.4	10,712,992	82.1	13,041,849	100
Purchases	0	0.0	0	0.0	34,912	68.7	15,937	31.3	50,849	100
Total	179	0.0	60,436	0.5	2,303,154	17.6	10,728,929	81.9	13,092,698	100
All										
Originations	174,947	0.1	1,083,886	0.3	20,369,129	6.0	319,195,886	93.7	340,823,848	100
Purchases	2,751	0.2	10,342	0.7	120,063	8.1	1,357,415	91.1	1,490,571	100
Total	177,698	0.1	1,094,228	0.3	20,489,192	6.0	320,553,301	93.6	342,314,419	100
MEMO										
Number of institutions reporting	14		28		372		584		998	
Number of institutions extending loans	12		27		365		536		940	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2007

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	41.9	43.3	13.5	45.0	44.6	47.8	147,297,123	100.0	45.4	58,652,158	39.8
Suburban	46.1	45.2	13.1	41.4	40.8	41.6	139,977,810	100.0	43.2	58,417,781	41.7
Rural	44.2	11.5	16.4	13.7	39.4	10.6	36,940,680	100.0	11.4	18,319,932	49.6
Subtotal	44.0	100.0	13.6	100.0	42.4	100.0	324,215,613	100.0	100.0	135,389,871	41.8
Tract not known	82.1	2.8	8.8	1.0	9.2	0.3	5,006,108	100.0	1.5	2,241,608	44.8
Total	44.6	---	13.6	---	41.9	---	329,221,721	100.0	---	137,631,479	41.8
Area Income											
<i>Low (less than 50)</i>											
Principal City	34.4	2.7	14.6	3.7	51.1	4.2	11,270,249	100.0	3.5	3,958,541	35.1
Suburban	36.6	0.4	13.7	0.4	49.6	0.5	1,382,829	100.0	0.4	490,462	35.5
Rural	35.5	0.0	17.0	0.1	47.6	0.1	144,999	100.0	0.0	65,041	44.9
Total	34.6	3.1	14.5	4.2	50.9	4.7	12,798,077	100.0	3.9	4,514,044	35.3
<i>Moderate (50 to 79)</i>											
Principal City	38.2	9.3	14.0	11.0	47.8	12.1	34,672,804	100.0	10.7	12,904,184	37.2
Suburban	42.2	4.9	13.8	5.2	44.1	5.3	16,546,265	100.0	5.1	6,611,062	40.0
Rural	42.5	1.0	16.6	1.3	40.9	1.0	3,450,273	100.0	1.1	1,653,397	47.9
Total	39.6	15.2	14.1	17.4	46.2	18.4	54,669,342	100.0	16.9	21,168,643	38.7
<i>Middle (80 to 119)</i>											
Principal City	42.6	14.8	13.6	15.2	43.9	15.8	49,579,512	100.0	15.3	20,229,941	40.8
Suburban	45.4	21.2	13.7	20.6	41.0	19.9	66,785,970	100.0	20.6	28,265,192	42.3
Rural	45.3	8.1	16.3	9.4	38.5	7.1	25,428,328	100.0	7.8	12,630,474	49.7
Total	44.4	44.1	14.1	45.2	41.5	42.9	141,793,810	100.0	43.7	61,125,607	43.1
<i>Upper (120 or more)</i>											
Principal City	45.8	16.4	12.8	14.8	41.4	15.3	50,947,310	100.0	15.7	21,359,983	41.9
Suburban	48.4	18.7	12.1	15.1	39.4	15.8	55,027,156	100.0	17.0	22,985,778	41.8
Rural	41.7	2.3	16.6	3.0	41.7	2.4	7,912,434	100.0	2.4	3,968,988	50.2
Total	46.8	37.4	12.8	32.8	40.5	33.5	113,886,900	100.0	35.1	48,314,749	42.4
<i>Income not reported</i>											
Principal City	27.0	0.2	15.3	0.3	57.7	0.3	827,248	100.0	0.3	199,509	24.1
Suburban	33.7	0.1	14.5	0.1	51.8	0.1	235,590	100.0	0.1	65,287	27.7
Rural	18.8	0.0	14.7	0.0	66.6	0.0	4,646	100.0	0.0	2,032	43.7
Total	28.5	0.2	15.1	0.4	56.4	0.4	1,067,484	100.0	0.3	266,828	25.0
Subtotal	44.0	100.0	13.6	100.0	42.4	100.0	324,215,613	100.0	100.0	135,389,871	41.8
Tract not known	82.1	2.8	8.8	1.0	9.2	0.3	5,006,108	100.0	1.5	2,241,608	44.8
Total	44.6	---	13.6	---	41.9	---	329,221,721	100.0	---	137,631,479	41.8
Memo:											
Amount of loans											
Subtotal	142,579,864		44,243,187		137,392,562						
Tracts not known	4,108,689		438,464		458,955						
Total	146,688,553		44,681,651		137,851,517						

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2007

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	32.7	8.4	30.0	8.0	37.3	10.2	1,143,193	100.0	8.8	755,964	66.1
Suburban	32.7	27.1	32.1	27.7	35.1	31.1	3,706,185	100.0	28.6	2,678,298	72.3
Rural	35.6	64.5	34.2	64.3	30.3	58.7	8,102,605	100.0	62.6	6,389,099	78.9
Subtotal	34.5	100.0	33.2	100.0	32.3	100.0	12,951,983	100.0	100.0	9,823,361	75.8
Tract not known	62.7	1.9	17.8	0.6	19.6	0.7	140,715	100.0	1.1	89,848	63.9
Total	34.8	---	33.0	---	32.2	---	13,092,698	100.0	---	9,913,209	75.7
Area Income											
<i>Low (less than 50)</i>											
Principal City	32.7	0.2	29.0	0.2	38.3	0.2	23,316	100.0	0.2	14,854	63.7
Suburban	34.0	0.0	28.6	0.0	37.4	0.0	4,722	100.0	0.0	1,968	41.7
Rural	37.4	0.1	40.4	0.1	22.2	0.1	15,430	100.0	0.1	10,784	69.9
Total	34.5	0.3	33.0	0.3	32.5	0.3	43,468	100.0	0.3	27,606	63.5
<i>Moderate (50 to 79)</i>											
Principal City	36.6	0.9	24.7	0.6	38.6	1.0	108,064	100.0	0.8	59,760	55.3
Suburban	32.4	3.0	29.0	2.8	38.6	3.9	419,857	100.0	3.2	281,864	67.1
Rural	33.5	4.1	33.6	4.3	33.0	4.3	544,915	100.0	4.2	430,882	79.1
Total	33.4	8.0	30.9	7.7	35.7	9.2	1,072,836	100.0	8.3	772,506	72.0
<i>Middle (80 to 119)</i>											
Principal City	31.4	4.0	31.4	4.2	37.2	5.1	576,187	100.0	4.4	395,016	68.6
Suburban	32.5	20.5	33.0	21.7	34.5	23.3	2,825,682	100.0	21.8	2,091,496	74.0
Rural	35.7	54.2	34.2	53.9	30.1	48.9	6,786,212	100.0	52.4	5,357,975	79.0
Total	34.6	78.8	33.7	79.8	31.8	77.4	10,188,081	100.0	78.7	7,844,487	77.0
<i>Upper (120 or more)</i>											
Principal City	33.6	3.3	29.5	3.0	36.8	3.8	433,984	100.0	3.4	285,191	65.7
Suburban	34.6	3.5	29.7	3.2	35.7	3.9	455,833	100.0	3.5	302,931	66.5
Rural	35.8	6.1	34.4	6.1	29.8	5.4	755,667	100.0	5.8	589,113	78.0
Total	34.9	12.8	31.9	12.2	33.3	13.1	1,645,484	100.0	12.7	1,177,235	71.5
<i>Income not reported</i>											
Principal City	26.9	0.0	0.0	0.0	73.1	0.0	1,642	100.0	0.0	1,143	69.6
Suburban	100.0	0.0	0.0	0.0	0.0	0.0	91	100.0	0.0	39	42.9
Rural	46.2	0.0	53.8	0.0	0.0	0.0	381	100.0	0.0	345	90.6
Total	33.5	0.0	9.7	0.0	56.8	0.0	2,114	100.0	0.0	1,527	72.2
Subtotal	34.5	100.0	33.2	100.0	32.3	100.0	12,951,983	100.0	100.0	9,823,361	75.8
Tract not known	62.7	1.9	17.8	0.6	19.6	0.7	140,715	100.0	1.1	89,848	63.9
Total	34.8	---	33.0	---	32.2	---	13,092,698	100.0	---	9,913,209	75.7
Memo:											
Amount of loans											
Subtotal	4,468,472		4,301,555		4,181,956						
Tracts not known	88,162		24,978		27,575						
Total	4,556,634		4,326,533		4,209,531						

5. Community development lending, 2007

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	23	0.1	33,824	0.1	14	1.4	7	0.9
100 to 249	99	0.3	33,817	0.1	28	2.8	11	1.5
250 to 999	1,975	6.2	1,417,085	2.2	372	37.3	246	33.0
1000 or more	29,688	93.4	62,299,608	97.7	584	58.5	482	64.6
All	31,785	100.0	63,784,334	100.0	998	100.0	746	100.0
MEMO: Lending by all affiliates	515	1.6	1,913,219	3.0	...	...	20	2.7