

2. Originations and purchases of small loans to businesses and farms, by size of loan, 2003

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	7,292,914	93.0	282,417	3.6	263,410	3.4	7,838,741	100	2,974,963	38.0
Purchases	161,812	97.6	1,677	1.0	2,233	1.3	165,722	100	47,565	28.7
Total	7,454,726	93.1	284,094	3.5	265,643	3.3	8,004,463	100	3,022,528	37.8
Farm										
Originations	238,134	83.0	34,791	12.1	14,053	4.9	286,978	100	255,724	89.1
Purchases	1,080	61.3	395	22.4	286	16.2	1,761	100	556	31.6
Total	239,214	82.8	35,186	12.2	14,339	5.0	288,739	100	256,280	88.8
All										
Originations	7,531,048	92.7	317,208	3.9	277,463	3.4	8,125,719	100	3,230,687	39.8
Purchases	162,892	97.3	2,072	1.2	2,519	1.5	167,483	100	48,121	28.7
Total	7,693,940	92.8	319,280	3.8	279,982	3.4	8,293,202	100	3,278,808	39.5
	Amount of loans (thousands of dollars)									
Business										
Originations	84,954,912	31.2	49,343,910	18.1	138,014,838	50.7	272,313,660	100	126,313,174	46.4
Purchases	4,811,538	76.4	262,290	4.2	1,225,108	19.4	6,298,936	100	1,410,054	22.4
Total	89,766,450	32.2	49,606,200	17.8	139,239,946	50.0	278,612,596	100	127,723,228	45.8
Farm										
Originations	6,149,487	36.0	5,811,988	34.0	5,118,167	30.0	17,079,642	100	14,309,511	83.8
Purchases	42,896	19.7	67,650	31.0	107,402	49.3	217,948	100	55,902	25.6
Total	6,192,383	35.8	5,879,638	34.0	5,225,569	30.2	17,297,590	100	14,365,413	83.0
All										
Originations	91,104,399	31.5	55,155,898	19.1	143,133,005	49.5	289,393,302	100	140,622,685	48.6
Purchases	4,854,434	74.5	329,940	5.1	1,332,510	20.4	6,516,884	100	1,465,956	22.5
Total	95,958,833	32.4	55,485,838	18.8	144,465,515	48.8	295,910,186	100	142,088,641	48.0

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, 2003

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										
<i>Business</i>										
Originations	11,417	0.1	35,510	0.5	1,001,225	12.8	6,790,589	86.6	7,838,741	100
Purchases	243	0.1	235	0.1	2,655	1.6	162,589	98.1	165,722	100
Total	11,660	0.1	35,745	0.4	1,003,880	12.5	6,953,178	86.9	8,004,463	100
<i>Farm</i>										
Originations	4,334	1.5	7,105	2.5	127,292	44.4	148,247	51.7	286,978	100
Purchases	5	0.3	5	0.3	433	24.6	1,318	74.8	1,761	100
Total	4,339	1.5	7,110	2.5	127,725	44.2	149,565	51.8	288,739	100
<i>All</i>										
Originations	15,751	0.2	42,615	0.5	1,128,517	13.9	6,938,836	85.4	8,125,719	100
Purchases	248	0.1	240	0.1	3,088	1.8	163,907	97.9	167,483	100
Total	15,999	0.2	42,855	0.5	1,131,605	13.6	7,102,743	85.6	8,293,202	100
Amount of loans (thousands of dollars)										
<i>Business</i>										
Originations	1,104,855	0.4	4,026,362	1.5	62,126,375	22.8	205,056,068	75.3	272,313,660	100
Purchases	83,786	1.3	56,509	0.9	705,701	11.2	5,452,940	86.6	6,298,936	100
Total	1,188,641	0.4	4,082,871	1.5	62,832,076	22.6	210,509,008	75.6	278,612,596	100
<i>Farm</i>										
Originations	205,300	1.2	411,965	2.4	7,641,378	44.7	8,820,999	51.6	17,079,642	100
Purchases	1,279	0.6	1,510	0.7	72,314	33.2	142,845	65.5	217,948	100
Total	206,579	1.2	413,475	2.4	7,713,692	44.6	8,963,844	51.8	17,297,590	100
<i>All</i>										
Originations	1,310,155	0.5	4,438,327	1.5	69,767,753	24.1	213,877,067	73.9	289,393,302	100
Purchases	85,065	1.3	58,019	0.9	778,015	11.9	5,595,785	85.9	6,516,884	100
Total	1,395,220	0.5	4,496,346	1.5	70,545,768	23.8	219,472,852	74.2	295,910,186	100
MEMO										
Number of institutions reporting	99		157		1,322		525		2,103	
Number of institutions extending loans	88		151		1,244		478		1,961	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2003

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			
Location											
Central City	29.8	37.7	17.7	39.6	52.5	41.9	110,551,430	100.0	40.1	48,529,116	43.9
Suburban	32.2	44.1	17.1	41.6	50.7	43.8	119,864,182	100.0	43.5	52,251,271	43.6
Rural	35.3	18.1	20.6	18.8	44.1	14.3	44,947,652	100.0	16.3	25,801,459	57.4
Subtotal	31.7	100.0	17.9	100.0	50.3	100.0	275,363,264	100.0	100.0	126,581,846	46.0
Tract not known	72.1	2.6	7.8	0.5	20.1	0.5	3,249,332	100.0	1.2	1,141,382	35.1
Total	32.2	---	17.8	---	50.0	---	278,612,596	100.0	---	127,723,228	45.8
Area Income											
<i>Low (less than 50)</i>											
Central City	26.9	3.3	17.4	3.8	55.7	4.3	10,747,973	100.0	3.9	4,051,658	37.7
Suburban	29.7	0.4	16.2	0.4	54.1	0.5	1,244,810	100.0	0.5	441,925	35.5
Rural	31.3	0.1	22.1	0.1	46.6	0.1	193,238	100.0	0.1	104,356	54.0
Total	27.3	3.8	17.4	4.3	55.4	4.9	12,186,021	100.0	4.4	4,597,939	37.7
<i>Moderate (50 to 79)</i>											
Central City	29.0	9.7	17.8	10.6	53.1	11.2	29,339,701	100.0	10.7	11,913,911	40.6
Suburban	31.5	5.4	16.9	5.1	51.6	5.6	14,934,355	100.0	5.4	6,034,606	40.4
Rural	35.7	2.0	20.4	2.0	43.9	1.6	4,904,063	100.0	1.8	2,717,823	55.4
Total	30.4	17.1	17.8	17.7	51.7	18.4	49,178,119	100.0	17.9	20,666,340	42.0
<i>Middle (80 to 119)</i>											
Central City	30.4	12.8	17.6	13.1	52.0	13.8	36,770,284	100.0	13.4	16,610,081	45.2
Suburban	32.2	21.4	17.6	20.7	50.2	21.0	58,133,362	100.0	21.1	25,746,921	44.3
Rural	36.7	12.6	20.5	12.5	42.8	9.3	30,137,430	100.0	10.9	17,137,426	56.9
Total	32.8	46.9	18.3	46.4	48.9	44.1	125,041,076	100.0	45.4	59,494,428	47.6
<i>Upper (120 or more)</i>											
Central City	31.0	11.7	17.8	11.8	51.2	12.2	32,911,415	100.0	12.0	15,737,508	47.8
Suburban	32.5	16.9	16.6	15.3	50.9	16.7	45,387,266	100.0	16.5	19,992,172	44.0
Rural	30.9	3.4	21.1	4.1	48.0	3.3	9,615,699	100.0	3.5	5,799,502	60.3
Total	31.8	31.9	17.5	31.2	50.7	32.2	87,914,380	100.0	31.9	41,529,182	47.2
<i>Income not reported</i>											
Central City	23.1	0.2	16.6	0.3	60.3	0.3	782,057	100.0	0.3	215,958	27.6
Suburban	25.6	0.0	17.4	0.1	57.0	0.1	164,389	100.0	0.1	35,647	21.7
Rural	24.6	0.0	14.8	0.0	60.6	0.0	97,222	100.0	0.0	42,352	43.6
Total	23.6	0.3	16.6	0.4	59.8	0.5	1,043,668	100.0	0.4	293,957	28.2
Subtotal	31.7	100.0	17.9	100.0	50.3	100.0	275,363,264	100.0	100.0	126,581,846	46.0
Tract not known	72.1	2.6	7.8	0.5	20.1	0.5	3,249,332	100.0	1.2	1,141,382	35.1
Total	32.2	---	17.8	---	50.0	---	278,612,596	100.0	---	127,723,228	45.8
Memo:											
Amount of loans											
Subtotal	87,422,685		49,353,142		138,587,437						
Tracts not known	2,343,765		253,058		652,509						
Total	89,766,450		49,606,200		139,239,946						

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2003

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											
Central City	29.0	6.6	33.1	8.0	37.9	10.3	1,407,899	100.0	8.2	1,044,518	74.2
Suburban	31.6	19.1	33.7	21.5	34.7	24.9	3,721,247	100.0	21.6	2,813,633	75.6
Rural	37.9	74.3	34.3	70.6	27.8	64.8	12,059,621	100.0	70.2	10,418,214	86.4
Subtotal	35.8	100.0	34.0	100.0	30.1	100.0	17,188,767	100.0	100.0	14,276,365	83.1
Tract not known	31.3	0.5	25.3	0.5	43.4	0.9	108,823	100.0	0.6	89,048	81.8
Total	35.8	---	34.0	---	30.2	---	17,297,590	100.0	---	14,365,413	83.0
Area Income											
<i>Low (less than 50)</i>											
Central City	24.2	0.1	25.2	0.1	50.6	0.3	30,836	100.0	0.2	18,875	61.2
Suburban	21.3	0.0	17.0	0.0	61.7	0.1	7,038	100.0	0.0	3,469	49.3
Rural	52.3	0.2	34.4	0.1	13.3	0.1	25,101	100.0	0.1	20,777	82.8
Total	35.1	0.4	27.9	0.3	37.0	0.5	62,975	100.0	0.4	43,121	68.5
<i>Moderate (50 to 79)</i>											
Central City	29.2	0.8	25.1	0.7	45.7	1.5	165,985	100.0	1.0	109,197	65.8
Suburban	28.6	1.6	31.1	1.8	40.3	2.7	341,879	100.0	2.0	239,029	69.9
Rural	35.8	5.8	33.3	5.6	30.9	5.9	991,175	100.0	5.8	844,612	85.2
Total	33.4	8.1	31.9	8.2	34.6	10.0	1,499,039	100.0	8.7	1,192,838	79.6
<i>Middle (80 to 119)</i>											
Central City	29.7	3.5	35.3	4.4	35.0	4.9	732,708	100.0	4.3	555,656	75.8
Suburban	32.4	15.1	34.2	16.8	33.4	18.5	2,868,834	100.0	16.7	2,216,848	77.3
Rural	38.3	62.2	34.4	58.9	27.3	52.8	10,010,794	100.0	58.2	8,671,443	86.6
Total	36.6	80.8	34.4	80.1	29.0	76.3	13,612,336	100.0	79.2	11,443,947	84.1
<i>Upper (120 or more)</i>											
Central City	28.1	2.2	33.0	2.7	38.9	3.6	476,847	100.0	2.8	360,053	75.5
Suburban	29.4	2.4	32.9	2.8	37.7	3.7	503,118	100.0	2.9	353,961	70.4
Rural	36.5	6.1	33.5	5.9	30.0	6.0	1,032,330	100.0	6.0	881,161	85.4
Total	32.7	10.7	33.3	11.4	34.0	13.2	2,012,295	100.0	11.7	1,595,175	79.3
<i>Income not reported</i>											
Central City	17.9	0.0	19.7	0.0	62.4	0.0	1,523	100.0	0.0	737	48.4
Suburban	49.7	0.0	50.3	0.0	0.0	0.0	378	100.0	0.0	326	86.2
Rural	100.0	0.0	0.0	0.0	0.0	0.0	221	100.0	0.0	221	100.0
Total	32.1	0.0	23.1	0.0	44.8	0.0	2,122	100.0	0.0	1,284	60.5
Subtotal	35.8	100.0	34.0	100.0	30.1	100.0	17,188,767	100.0	100.0	14,276,365	83.1
Tract not known	31.3	0.5	25.3	0.5	43.4	0.9	108,823	100.0	0.6	89,048	81.8
Total	35.8	---	34.0	---	30.2	---	17,297,590	100.0	---	14,365,413	83.0
Memo:											
Amount of loans											
Subtotal	6,158,343		5,852,075		5,178,349						
Tracts not known	34,040		27,563		47,220						
Total	6,192,383		5,879,638		5,225,569						

5. Community development lending, 2003

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	85	0.2	142,118	0.3	99	4.7	34	2.6
100 to 249	401	1.1	184,044	0.4	157	7.5	57	4.3
250 to 999	9,443	25.6	4,647,137	11.0	1,322	62.9	807	60.8
1000 or more	26,901	73.0	37,295,043	88.2	525	25.0	430	32.4
All	36,830	100.0	42,268,342	100.0	2,103	100.0	1,328	100.0
MEMO: Lending by all affiliates	449	1.2	1,016,203	2.4	27	2.0