<b>-</b>			Size of loar	All lo	ans	MEMO Loans to firms with revenues				
Type of borrower and loan	100,000	or less	100,001 to	250,000	More than	More than 250,000			of \$1 million or less	
	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.
				Amour	it of loans (th	ousands 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

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

Type of borrower		All institutions								
and loan	Less th	nan 100	100 t	o 249	250 te	o 999	1,000 o	or more		
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Business										
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
Farm										
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
All										
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
				Amou	nt of loans (th	ousands o	f dollars)			
Business										
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
Farm										
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
All										
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	ç	99	1	57	1,32	22	52	25	2,10	03
Number of institutions extending loans	8	38		51	1,24			78	1,96	

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

## 4.1. Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2003

	Distribu busine	EMO tion of U.S. esess and on (percent)	Number of loans, by size category (dollars)										EMO r of loans irms venues of
Characteristics of neighborhood			100,00	0 or less	100,001	to 250,000		an 250,000 million		All		\$1 millio	on 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	35.8	35.6	92.1	36.2	4.0	39.2	3.9	41.5	2,783,010	100	36.5	1,043,594	37.5
Suburban	44.3	44.7	93.4	46.7	3.3	41.3	3.3	43.6	3,530,391	100	46.4	1,284,330	36.4
Rural	19.9	19.6	92.7	17.1	4.2	19.5	3.0	14.9	1,302,790	100	17.1	587,800	45.1
Subtotal	100.0	100.0	92.8	100.0	3.7	100.0	3.5	100.0	7,616,191	100	100.0	2,915,724	38.3
Tract not known	0.0	0.0	99.3	5.2	0.4	0.5	0.3	0.4	388,272	100	4.9	106,804	27.5
Total	100.0	100.0	93.1		3.5		3.3		8,004,463	100		3,022,528	37.8
Area Income													
Low (less than 50) Central City	3.7	3.9	90.8	3.0	4.4	3.7	4.7	4.2	236,692	100	3.1	79,584	33.6
Suburban	0.5		92.3	0.4	3.7	0.4	4.0	4.2 0.5	31,115	100	0.4	10,508	33.8
Rural	0.3		90.6	0.4	5.4	0.4	4.0	0.0	4,579	100	0.1	2,007	43.8
Total	4.2		91.0	3.5	4.4	4.2	4.6	4.8	272,386	100	3.6	92,099	33.8
Moderate (50 to 79) Central City	10.1	11.1	91.8	9.3	4.1	10.4	4.1	11.2	719,668	100	9.4	257,702	35.8
Suburban	6.1		93.3	5.7	3.3	5.1	3.4	5.5	432,284	100	5.7	154,896	35.8
Rural	2.5		92.9	1.9	4.1	2.1	3.0	1.6	143,943	100	1.9	64,583	44.9
Total	18.6		92.4	16.9	3.8	17.6	3.7		1,295,895	100	17.0	477,181	36.8
<i>Middle (80 to 119)</i> Central City	12.4	12.8	92.5	12.8	3.8	13.1	3.7	13.7	980,948	100	12.9	369,292	37.6
Suburban	22.5	23.5	93.4	22.8	3.4	20.8	3.2	21.0	1,728,504	100	22.7	632,696	36.6
Rural	14.2	14.1	93.1	12.0	4.0	13.0	2.8	9.8	913,143	100	12.0	412,547	45.2
Total	49.1	50.4	93.1	47.7	3.7	46.9	3.2	44.5	3,622,595	100	47.6	1,414,535	39.0
Upper (120 or more) Central City	9.4	7.7	92.2	10.9	4.0	11.7	3.8	12.0	832,734	100	10.9	333,135	40.0
Suburban	15.3		93.5	17.7	3.2	15.0	3.3	16.5	1,335,259	100	17.5	485,365	36.3
Rural	3.1		91.2	3.1	5.0	4.2	3.8	3.4	240,103	100	3.2	108,037	45.0
Total	27.8		92.9	31.6	3.6	31.0	3.5	32.0	2,408,096	100	31.6	926,537	38.5
Income not reported Central City	0.2	0.0	87.8	0.2	5.6	0.3	6.6	0.3	12,968	100	0.2	3,881	29.9
Suburban	0.0		90.0	0.0	4.6	0.1	5.4	0.1	3,229	100	0.0	865	26.8
Rural	0.0		81.0		8.3	0.0	10.7	0.0	1,022	100	0.0	626	61.3
Total	0.3		87.8		5.6	0.3	6.6	0.4	17,219	100	0.2	5,372	31.2
Subtotal	100.0	100.0	92.8	100.0	3.7	100.0	3.5	100.0	7,616,191	100	100.0	2,915,724	38.3
Tract not known	0.0	0.0	99.3	5.2	0.4	0.5	0.3	0.4	388,272	100	4.9	106,804	27.5
Total	100.0	100.0	93.1		3.5		3.3		8,004,463	100		3,022,528	37.8
Memo: Number of loans													
Subtotal			7,06	9,208	28	32,535	26	64,448					
Tracts not known				35,518		1,559		1,195					
Total				54,726	28	34,094		5,643					
Number of businesses (millions)	7.5												
Population													
(millions)		285.2											

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

		MEMO Amount of loans										
Characteristics of	100,000 or less		100,001	to 250,000	250	e than ),000 nillion		All		with rev	to firms with revenues of \$1 million or less	
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	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 Low (less than 50)												
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		
Rural	31.3	0.1	22.1	0.1	46.6	0.1	193,238	100.0	0.1	104,356		
Total	27.3	3.8	17.4	4.3	55.4	4.9	12,186,021	100.0	4.4	4,597,939		
Moderate (50 to 79)												
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		
Rural	35.7	2.0	20.4	2.0	43.9	1.6	4,904,063	100.0	1.8	2,717,823		
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	
Middle (80 to 119)												
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		
Upper (120 or more)							,,			,,	11.0	
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		
Rural	30.9	3.4	21.1	4.1	48.0	3.3	9,615,699	100.0	3.5	5,799,502		
Total	31.8	31.9	17.5	31.2	50.7	32.2	87,914,380	100.0	31.9	41,529,182		
Income not reported												
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		
Total	23.6	0.3	16.6	0.4	59.8	0.5	1,043,668	100.0	0.4	293,957		
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		
Memo: Amount of loans												
Subtotal	87.4	122,685	49.3	353,142	138.5	587,437						
Tracts not known		343,765	,	253,058		652,509						
Total		766,450		506,200		239,946						

### 4.3. Number of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2003

	MEMO Share of U.S. population (percent)		Number of loans, by size category (dollars)									
Characteristics of neighborhood		100,00	0 or less	100,001	to 250,000		an 250,000 million		All		\$1 millio	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 of small farm Ioans
Location												
Central City	35.6	82.3	8.2	11.6	7.7	6.2	10.1	23,279	100	8.2	19,623	84.3
Suburban	44.7	81.6	20.5	12.5	21.1	5.9	24.6	59,130	100	20.8	50,398	85.2
Rural	19.6	83.0	71.3	12.4	71.2	4.6	65.3	201,705	100	71.0	182,638	90.5
Subtotal	100.0	82.7	100.0	12.3	100.0	5.0	100.0	284,114	100	100.0	252,659	88.9
Tract not known	0.0	93.8	1.8	3.5	0.5	2.7	0.9	4,625	100	1.6	3,621	78.3
Total	100.0	82.8		12.2		5.0		288,739	100		256,280	88.8
Area Income												
Low (less than 50) Central City	3.9	90.0	0.3	5.2	0.1	4.8	0.3	827	100	0.3	675	81.6
Suburban	0.5	88.3	0.3	4.8	0.1	4.0 6.9	0.5	145	100	0.3	112	77.2
Rural	0.5	88.4		9.8	0.0	1.8	0.1	553	100	0.1	447	80.8
Total	4.6	89.2	0.6	6.8	0.2	3.9	0.1	1,525	100	0.2	1,234	80.9
Moderate (50 to 79)												
Central City	11.1	88.1	1.4	6.5	0.7	5.4	1.4	3,698	100	1.3	3,036	82.1
Suburban	6.9	83.2	2.1	10.6	1.8	6.2	2.5	5,787	100	2.0	4,884	84.4
Rural	2.5	82.9	5.8	12.0	5.7	5.1	6.0	16,565	100	5.8	14,887	89.9
Total	20.5	83.7	9.3	10.9	8.1	5.4	9.9	26,050	100	9.2	22,807	87.6
Middle (80 to 119)	40.0	81.1	4.0	13.0	4.3	5.9	4.9	11,626	100	4.1	9,953	85.6
Central City Suburban	12.8 23.5	80.9	4.0 15.2	13.0	4.5	5.9	4.9	44,174	100	15.5	9,955 37,951	85.9
	23.5 14.1	83.1	59.4	13.2	59.4	5.9 4.5	53.3	167,935	100	59.1	152,291	90.7
Rural Total	14.1 50.4	82.6	78.6	12.4	80.4	4.9	76.6	223,735	100	78.7	200,195	89.5
Upper (120 or more)	00.4	02.0		12.0				,			200,100	0010
Central City	7.7	80.3	2.4	12.7	2.6	7.0	3.5	7,106	100	2.5	5,944	83.6
Suburban	13.8	83.7	3.2	10.6	2.7	5.7	3.6	9,012	100	3.2	7,441	82.6
Rural	2.9	82.5	5.8	12.4	5.9	5.1	6.0	16,649	100	5.9	15,010	90.2
Total	24.4	82.4	11.5	12.0	11.2	5.7	13.1	32,767	100	11.5	28,395	86.7
Income not reported Central City	0.0	81.8	0.0	9.1	0.0	9.1	0.0	22	100	0.0	15	68.2
Suburban	0.0	91.7	0.0	8.3	0.0	0.0	0.0	12	100	0.0	10	83.3
Rural	0.0	100.0		0.0	0.0	0.0	0.0	3	100	0.0	3	100.0
Total	0.1	86.5	0.0	8.1	0.0	5.4	0.0	37	100	0.0	28	75.7
Subtotal	100.0	82.7	100.0	12.3	100.0	5.0	100.0	284,114	100	100.0	252,659	88.9
Tract not known	0.0	93.8	1.8	3.5	0.5	2.7	0.9	4,625	100	1.6	3,621	78.3
Total	100.0	82.8		12.2		5.0		288,739	100		256,280	88.8
Memo: Number of loans												
Subtotal		23	4,876		35,026	1	4,212					
Tracts not known			4,338		160		127					
Total			4,338 9,214	3	35,186	1	4,339					
Population												
(millions)	285.2											

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

		MEMO Amount of loans to farms										
Characteristics of	100,000 or less		100,001	to 250,000	250	e than ),000 million		All		with rev	th revenues of million or less	
neighborhood	Percent	MEMO Percent of small farm Ioans	Percent	MEMO Percent of small farm Ioans	Percent	MEMO Percent of small farm loans	Total	Percent	MEMO Percent of small farm Ioans	Total	MEMO Percent of small farm Ioans	
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		
Subtotal	35.8	100.0	34.0	100.0	30.1	100.0	17,188,767	100.0	100.0	14,276,365		
Tract not known	31.3	0.5	25.3	0.5	43.4	0.9	108,823	100.0	0.6	89,048	01.0	
Total	<b>35.8</b>		34.0		<b>30.2</b>		17,297,590	100.0		14,365,413		
Area Income												
Low (less than 50)												
Central City	24.2	0.1	25.2	0.1	50.6	0.3	30,836	100.0	0.2	18,875		
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	
Moderate (50 to 79)												
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		
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	
Middle (80 to 119)												
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		
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	27.5	76.3	13,612,336	100.0	79.2	11,443,947	84.1	
Upper (120 or more)	50.0	00.0	54.4	00.1	29.0	70.5	13,012,330	100.0	19.2	11,443,947	04.1	
Central City	28.1	2.2	33.0	2.7	38.9	3.6	476,847	100.0	2.8	360,053	75 5	
	20.1	2.2	32.9	2.7	36.9	3.0		100.0	2.8			
Suburban Rural	29.4 36.5	2.4 6.1	32.9	2.0 5.9	30.0	6.0	503,118	100.0		353,961	70.4	
		10.7					1,032,330		6.0	881,161	85.4	
Total Income not reported	32.7	10.7	33.3	11.4	34.0	13.2	2,012,295	100.0	11.7	1,595,175	79.3	
•	17.0	0.0	40 7	0.0	00.4		4 500	100.0		707		
Central City	17.9	0.0	19.7	0.0	62.4	0.0	1,523	100.0	0.0	737		
Suburban	49.7	0.0	50.3	0.0	0.0	0.0	378	100.0	0.0	326		
Rural Total	100.0 32.1	0.0 0.0	0.0 23.1	0.0 0.0	0.0 44.8	0.0 0.0	221 2,122	100.0 100.0	0.0 0.0	221 1,284		
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	6,15	8,343	5,85	2,075	5,17	8,349						
Tracts not known	,	4,040		7,563		7,220						
Total						5,569						
illai	0,19	2,383	5,87	9,638	5,22	0,009						

#### 5. Community development lending, 2003

	Number	of loans		of loans of dollars)	MEMO: CRA reporters					
Asset size of lender (millions of dollars)	Total	_			Newskaw	-	Community development loans			
	TOLAI	Percent	Total	Percent	Number	Percent	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		