1. Small loans to businesses and farms, 1997-2005

| | Year | | | | | | | | | | |
|--|--------------|-------------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|--|--|
| Item | 1997 | 1998 ⁴ | 1999 | 2000 | 20014 | 2002 | 2003 | 2004 | 2005 | | |
| Total business loans | | | | | | | | | | | |
| number | 2,560,795 | 2,736,389 | 3,287,974 | 5,110,001 | 6,094,606 | 7,556,999 | 8,004,463 | 8,111,492 | 7,951,110 | | |
| dollar (thousands of | | | | | | | | | | | |
| dollars) | 159,401,302 | 161,211,231 | 174,538,571 | 179,056,204 | 224,914,485 | 253,225,288 | 278,612,596 | 293,745,569 | 271,615,447 | | |
| Percent to small firms ¹ | | | | | | | | | | | |
| by number | 50.0 | 54.5 | 60.2 | 41.7 | 40.0 | 31.0 | 37.8 | 37.6 | 47.4 | | |
| by dollars | 42.1 | 47.0 | 48.5 | 45.9 | 44.8 | 44.2 | 45.8 | 44.2 | 45.3 | | |
| Total farm loans | | | | | | | | | | | |
| number | 212,822 | 206,267 | 220,587 | 204,318 | 235,417 | 256,117 | 288,739 | 292,451 | 218,891 | | |
| dollar (thousands of | | | | | | | | | | | |
| dollars) | 11,192,400 | 11,373,691 | 12,302,881 | 11,634,880 | 14,330,467 | 16,222,070 | 17,297,590 | 18,141,412 | 12,698,385 | | |
| Percent to small farms ¹ | 20.5 | 00.4 | 00.6 | 90.2 | 00.0 | 00.5 | 00.0 | 04.4 | 92.6 | | |
| by number | 89.5 81.3 | 90.4 83.0 | 90.6 83.7 | 83.8 | 90.0 83.6 | 88.5 83.0 | 88.8 83.0 | 84.4 77.6 | 82.6 77.5 | | |
| by dollars | 81.3 | 83.0 | 83.7 | 63.6 | 83.0 | 83.0 | 83.0 | //.0 | 11.5 | | |
| Activity of CRA reporters as a percentage of ² | | | | | | | | | | | |
| All small loans to businesses | | | | | | | | | | | |
| by number of loans | 71.0 | 67.8 | 67.8 | 83.7 | 84.0 | 88.0 | 90.5 | 78.4 | 73.2 | | |
| by amount of loans | 69.4 | 69.4 | 72.4 | 75.6 | 75.0 | 76.9 | 77.1 | 74.1 | 65.1 | | |
| All small loans to farms | | | | | | | | | | | |
| by number of loans | 24.1 | 24.9 | 28.0 | 30.6 | 32.3 | 32.2 | 33.3 | 36.0 | 25.0 | | |
| by amount of loans | 28.4 | 30.1 | 34.1 | 37.5 | 38.2 | 38.1 | 38.5 | 39.0 | 27.1 | | |
| Distribution of business loans by asset size of lender | | | | | | | | | | | |
| by number of loans (percent) | | | | | | | | | | | |
| less than 100 | 1.2 | 1.9 | 1.0 | .5 | .4 | .1 | .1 | .1 | .1 | | |
| 100 to 249 | 6.5 | 5.5 | 1.4 | .8 | 13.8 | .5 | .4 | .5 | .3 | | |
| 250 to 999 | 15.7 | 20.3 | 15.9 | 18.8 | 13.2 | 25.1 | 12.5 | 9.9 | 2.6 | | |
| 1,000 or more | 76.6 | 72.3 | 81.8 | 79.8 | 72.6 | 74.3 | 86.9 | 89.6 | 97.0 | | |
| Total | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | | |
| by amount of loans (percent) | | | | | | | | | | | |
| less than 100 | 1.4 | 0.8 | 1.0 | .6 | 1.0 | .4 | .4 | .3 | .1 | | |
| 100 to 249 | 3.5 | 3.2 | 2.2 | 2.0 | 2.7 | 1.6 | 1.5 | 1.0 | .4 | | |
| 250 to 999 | 20.9 | 22.7 | 21.6 | 23.0 | 21.8 | 23.6 | 22.6 | 20.6 | 9.3 | | |
| 1,000 or more | 74.2 | 73.3 | 75.2 | 74.4 | 74.5 | 74.4 | 75.6 | 78.1 | 90.2 | | |
| Total | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | | |

1. Continued

| | Year | | | | | | | | | |
|---|------|-------------------|------|------|-------------------|------|------|------|------|--|
| Item | 1997 | 1998 ⁴ | 1999 | 2000 | 2001 ⁴ | 2002 | 2003 | 2004 | 2005 | |
| Distribution of farm loans by asset size of lender | | | | | | | | | | |
| by number of loans (percent) | | | | | | | | | | |
| less than 100 | 6.4 | 4.9 | 4.9 | 2.2 | 1.2 | 1.0 | 1.5 | .7 | .4 | |
| 100 to 249 | 10.4 | 8.2 | 6.6 | 4.8 | 3.4 | 2.5 | 2.5 | 3.5 | .9 | |
| 250 to 999 | 37.4 | 38.7 | 37.7 | 46.7 | 42.7 | 49.1 | 44.2 | 44.6 | 20.7 | |
| 1,000 or more | 45.8 | 48.2 | 50.8 | 46.3 | 52.6 | 47.4 | 51.8 | 51.1 | 78.0 | |
| Total | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | |
| by amount of loans (percent) | | | | | | | | | | |
| less than 100 | 5.1 | 3.5 | 4.0 | 1.7 | .9 | .7 | 1.2 | .7 | .4 | |
| 100 to 249 | 8.2 | 6.6 | 5.6 | 4.0 | 2.8 | 2.3 | 2.4 | 3.0 | 1.0 | |
| 250 to 999 | 34.2 | 36.0 | 36.3 | 42.7 | 38.8 | 43.2 | 44.6 | 44.0 | 23.5 | |
| 1,000 or more | 52.5 | 53.9 | 54.1 | 51.5 | 57.5 | 53.8 | 51.8 | 52.3 | 75.1 | |
| 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 | 4.6 | 4.3 | 3.6 | 3.6 | 4.0 | 3.7 | 3.6 | 3.5 | 3.2 | |
| moderate | 16.0 | 15.5 | 14.6 | 14.6 | 15.2 | 15.2 | 17.0 | 16.7 | 16.4 | |
| middle | 49.1 | 49.5 | 50.1 | 50.2 | 50.1 | 50.5 | 47.6 | 47.7 | 47.3 | |
| upper | 29.8 | 30.3 | 31.2 | 31.2 | 30.3 | 30.3 | 31.6 | 32.0 | 33.0 | |
| income not reported | .5 | .5 | .4 | .4 | .4 | .4 | .2 | .2 | .2 | |
| Total | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | |
| by amount of loans | | | | | | | | | | |
| low | 5.4 | 5.2 | 5.0 | 4.9 | 4.9 | 4.7 | 4.4 | 4.3 | 4.3 | |
| moderate | 16.0 | 15.7 | 15.5 | 15.4 | 15.2 | 15.2 | 17.9 | 17.8 | 17.5 | |
| middle | 46.5 | 46.8 | 47.1 | 47.6 | 47.6 | 47.9 | 45.4 | 45.1 | 44.2 | |
| upper | 31.4 | 31.6 | 31.7 | 31.5 | 31.7 | 31.7 | 31.9 | 32.4 | 33.5 | |
| income not reported | .7 | .7 | .7 | .5 | .6 | .6 | .4 | .4 | .4 | |
| Total | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | |
| Memo: | | | | | | | | | | |
| Number of reporters | | | | | | | | | | |
| commercial banks | 1421 | 1576 | 1450 | 1471 | 1443 | 1495 | 1635 | 1658 | 891 | |
| savings institutions | 475 | 290 | 461 | 470 | 469 | 491 | 468 | 341 | 212 | |
| Total | 1896 | 1866 | 1911 | 1941 | 1912 | 1986 | 2103 | 1999 | 1103 | |

^{1.} Business and farms with revenues of \$1 million or less.

Source: FFIEC

^{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 reported 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.