

Reports - Findings from Analysis of Nationwide Summary Statistics for 2014 Community Reinvestment Act Data Fact Sheet (August 2015)

This analysis is based on data compiled by the three federal banking agency members of the Federal Financial Institutions Examination Council (FFIEC) with Community Reinvestment Act (CRA) responsibilities — the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency. This analysis was conducted using data compiled for institutions reporting under the CRA regulations.

Background

The CRA is intended to encourage federally insured commercial banks and savings associations (savings and loan associations and savings banks) to help meet the credit needs of the local communities in which they operate. The regulations that implement the CRA require commercial banks and savings associations with total assets of approximately \$1 billion or more to collect and report data regarding their small business, small farm, and community development lending. The mandatory reporting threshold adjusts annually based on changes to the Consumer Price Index and for 2014 was \$1.202 billion.

The small business and small farm lending data reported under the CRA regulations provide useful information about such lending, but they are less comprehensive than the data reported on home mortgage lending under the Home Mortgage Disclosure Act. For example, the CRA data:

- include information on loans originated or purchased, but not on applications denied;
- indicate whether a loan is extended to a borrower with annual revenues of \$1 million or less, but do not include demographic information about the applicant; and
- are aggregated into three categories based on loan size and reported at the census tract level, rather than loan-by-loan.

Interpreting the CRA data can be challenging. For example, lending institutions are asked to report the geographic location of the loan. If the proceeds of a small business loan are used in more than one location, the institution can record the loan location as either the address of the borrower's business headquarters or the location where the greatest portion of the proceeds are applied, as indicated by the borrower. However, these locations may have different socioeconomic characteristics.

Further, although the CRA data provide information on extensions of credit in a geographic area, they do not indicate the amount or nature of the overall demand for credit in that area. Consequently, caution should be used in drawing conclusions from analyses using only CRA data, as differences in loan volume across areas may reflect differences in local demand for credit. Indeed, CRA performance assessments by the supervisory agencies focus on evaluating the volume and distribution of lending in the context of local credit needs and opportunities.

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Finally, the CRA small business and small farm lending data reported each year cover only a portion of the credit extended to small businesses and small farms. Banks and savings associations that do not report CRA data and nonbank institutions not covered by the CRA, such as commercial finance companies, also extend such loans.

General Description of the 2014 CRA Small Business and Small Farm Loan Data

For 2014, a total of 767 lenders reported data about originations and purchases of small loans (loans with original amounts of \$1 million or less) to businesses and farms, representing a 3 percent decrease from the 791 lenders reporting data for 2013 (see Table 1).ⁱ Of the 767 institutions reporting 2014 data, 264 had assets below the mandatory reporting threshold and reported either voluntarily or because they elected to be evaluated as a “large” institution during CRA examinations.ⁱⁱ Overall, the smaller number of total reporters in 2014 compared with 2013 reflects fewer voluntary reporters, as the number of institutions with assets above the reporting threshold increased by 13 (2.7 percent) between 2013 and 2014.

Small business and small farm lending reported in the CRA data covers a significant share of small business and small farm lending by all commercial banks and savings associations. Analysis of data from bank Call Reports indicate that CRA reporters account for about 69 percent of small business loans outstanding (by dollars) and about 27 percent of small farm loans outstanding (by dollars) at bank and thrift institutions (see Table 1). Larger institutions account for most of the reported lending. During 2014, banks and thrifts with assets of \$1.202 billion or more (as of December 31, 2013) accounted for over 95 percent (by dollars) of reported small business loan originations (see Table 3). The very largest institutions – 93 reporters with assets of \$10 billion or more – accounted for about 86 percent of CRA reported small business loans in 2014 (not shown in tables).

In the aggregate, about 5.6 million small business loans (originations and purchases) totaling \$214 billion were reported in 2014 (see Table 1). The total number of loans and the number of loans originated both increased by about 12 percent relative to 2013. Reporting institutions offered a variety of explanations for the increase in reported loans, including mergers and acquisitions as well as a generally more favorable lending environment. The dollar amount of originations increased more modestly by about 2 percent. Regarding small farm loans, the number and dollar amount increased by about 1 percent and 5 percent, respectively, in 2014 from 2013.

The CRA data provide information about the size of small business and small farm loans. For small business loans, the maximum loan size reported is \$1 million; for small farm loans, the maximum is \$500,000. Measured by number of loan originations, 93 percent of the small business loans and about 78 percent of the small farm loans originated in 2014 were for amounts under \$100,000 (see Table 2). Measured by dollar amount of loans, the distribution differs; about 34 percent of the small business loan dollars and about 28 percent of the small farm loan dollars were extended through loans of less than \$100,000 (see Table 2).

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Loans to Smaller Businesses and Farms

The CRA data include information about loans to businesses or farms with revenues of \$1 million or less. Overall, almost 47 percent of the number of reported small business loan originations (about 35 percent measured by dollar amount of loans) and 60 percent of the number of reported small farm loan originations (about 66 percent measured by dollar amount of loans) were extended to firms with revenues of \$1 million or less (see Table 2).

The Geographic Distribution of Small Business and Small Farm Lending

The availability of information about the geographic location of businesses and farms receiving credit provides an opportunity to examine the distribution of small business and small farm lending across areas grouped by socio-demographic and economic characteristics. Information on the distribution of businesses and population provides some context within which to view these distributions.

CRA performance evaluations include an analysis of the distribution of small business and small farm loans (of all types) across census tracts grouped into four relative income categories: low-, moderate-, middle-, and upper-income.ⁱⁱⁱ Overall, the distribution of the number (see Table 4.1) and the dollar amounts (see Table 4.2) of small business loans across these categories largely parallels the distribution of population and businesses across these four income groups, although lending activity in upper-income areas exceeds the share of businesses and population in such areas.^{iv} For example, low-income census tracts include about 6 percent of the population and businesses, and accounted for nearly 5 percent of the number and about 6 percent of the total dollar amount of small business loans in 2014.^v Upper-income census tracts include about 28 percent of the population and about 31 percent of the businesses, and had about 38 percent of the number and 35 percent of the total dollar amount of small business loans in 2014. Each income category's share of the number and dollar amount of loans remained about the same in 2014 as in 2013 (see Table 1).

Analysis of the CRA data shows that small business loans are heavily concentrated in cities and their suburban outliers, as are the bulk of the U.S. population and the number of businesses (see Tables 4.1 and 4.2). The majority of small farm loans were extended to farms located in rural areas (see Tables 4.3 and 4.4).

Community Development Lending

Institutions reporting CRA data disclose the number and dollar amount of their community development loans. Among the 767 institutions reporting for 2014, 642 institutions reported community development lending activity (see Table 5). As in previous years, in 2014 lenders with assets that met or exceeded the mandatory reporting threshold (\$1.202 billion in 2014) extended the vast majority of reported community development loans. Overall, all lenders reported almost \$75 billion in community development loans in 2014, a 15 percent increase over 2013 following a 19 percent increase between 2012 and 2013, and a 17 percent increase between 2011 and 2012.

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Tables are in Portable Document Format (PDF).

ⁱ For the purposes of this table, reporters with assets of less than \$250 million are categorized as “small” reporters with assets at or above the CRA reporting asset threshold for the given year (see <http://www.ffiec.gov/cra/reporter.htm>) are categorized as “large”; and the remainder of reporting institutions are categorized as “medium”. As a consequence of amendments to the CRA regulations, beginning in September 2005, banking institutions with assets below the mandatory reporting threshold (and, beginning in October 2004, savings associations with assets below that threshold) are not required to collect or report data on their small business or small farm lending. However, institutions with assets below the mandatory reporting threshold may voluntarily collect and report such information. In addition, depository institutions must report the information if they elect to be evaluated as “large” institutions during CRA examinations.

ⁱⁱ Tables 3 and 5 indicate that 249 reporting institutions had assets as of December 31, 2013 below \$1.202 billion. Another 16 reporters did not meet the mandatory reporting threshold because their assets as of December 31, 2012, were not high enough. The asset size threshold that triggers data collection and reporting is \$1.202 billion as of December 31 of each of the two prior calendar years.

ⁱⁱⁱ For purposes of the regulations, a low-income census tract has a median family income that is less than 50 percent of the median family income for the broader area (the metropolitan area containing the tract or the entire non-metropolitan area of the state); a moderate-income census tract, 50 percent to less than 80 percent; a middle-income census tract, 80 percent to less than 120 percent; and an upper-income census tract, 120 percent or more. Data regarding census tract income categories are derived from the 2010 American Community Survey. For more information refer to <http://www.census.gov/acs/www>.

^{iv} Beginning in 1998, institutions filing CRA data were allowed to report that the census tract location of a firm or farm receiving a loan as unknown. For 2014, about 2 percent of the reported small business loans by number and 1 percent by dollar amount included such a designation.

^v Data on the share of population across census tract income categories are derived from the 2010 Census of Population and Housing. Data on the share of businesses across census tract income categories are derived from information from Dun & Bradstreet files of businesses. Calculations exclude agricultural-related firms.

2. Originations and purchases of small loans to businesses and farms, by size of loan, 2014

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	5,056,712	93.0	185,224	3.4	193,998	3.6	5,435,934	100	2,539,316	46.7
Purchases	155,142	95.3	3,954	2.4	3,753	2.3	162,849	100	15,659	9.6
Total	5,211,854	93.1	189,178	3.4	197,751	3.5	5,598,783	100	2,554,975	45.6
Farm										
Originations	134,734	78.2	23,782	13.8	13,701	8.0	172,217	100	102,433	59.5
Purchases	536	63.7	168	20.0	137	16.3	841	100	481	57.2
Total	135,270	78.2	23,950	13.8	13,838	8.0	173,058	100	102,914	59.5
All										
Originations	5,191,446	92.6	209,006	3.7	207,699	3.7	5,608,151	100	2,641,749	47.1
Purchases	155,678	95.1	4,122	2.5	3,890	2.4	163,690	100	16,140	9.9
Total	5,347,124	92.6	213,128	3.7	211,589	3.7	5,771,841	100	2,657,889	46.0
Amount of loans (thousands of dollars)										
Business										
Originations	70,335,717	33.8	32,392,447	15.6	105,281,231	50.6	208,009,395	100	73,146,672	35.2
Purchases	3,654,426	58.0	623,526	9.9	2,021,757	32.1	6,299,709	100	1,026,002	16.3
Total	73,990,143	34.5	33,015,973	15.4	107,302,988	50.1	214,309,104	100	74,172,674	34.6
Farm										
Originations	3,639,777	28.3	4,118,212	32.0	5,097,111	39.7	12,855,100	100	8,512,357	66.2
Purchases	21,782	22.1	27,882	28.3	48,704	49.5	98,368	100	54,419	55.3
Total	3,661,559	28.3	4,146,094	32.0	5,145,815	39.7	12,953,468	100	8,566,776	66.1
All										
Originations	73,975,494	33.5	36,510,659	16.5	110,378,342	50.0	220,864,495	100	81,659,029	37.0
Purchases	3,676,208	57.5	651,408	10.2	2,070,461	32.4	6,398,077	100	1,080,421	16.9
Total	77,651,702	34.2	37,162,067	16.4	112,448,803	49.5	227,262,572	100	82,739,450	36.4

1. Small loans to businesses and farms, 2005-2014

Item	Year								
	2006	2007	2008	2009	2010	2011	2012	2013	2014
Total business loans (Originations plus Purchases)									
Number.....	12,603,453	13,492,771	10,750,031	6,203,520	4,265,409	5,167,586	5,876,205	4,994,368	5,598,783
Memo: Originations...	12,574,698	13,474,210	10,419,055	4,629,872	4,215,201	4,975,397	5,073,468	4,868,494	5,435,934
Dollar (thousands).....	305,586,939	329,221,721	295,561,457	206,209,547	179,638,754	197,472,990	206,113,885	208,405,899	214,309,104
Memo: Originations...	302,262,144	327,781,999	286,497,559	191,615,735	174,817,839	192,451,093	198,636,959	204,129,141	208,009,395
Percent to small firms¹									
by number.....	36.8	38.4	31.9	25.9	35.1	43.3	38.2	47.4	45.6
by dollars.....	43.8	41.8	37.4	35.4	36.7	37.3	36.0	35.8	34.6
Total farm loans (Originations plus Purchases)									
Number.....	208,554	218,869	211,113	150,035	147,056	137,018	177,374	171,192	173,058
Memo: Originations....	208,245	218,281	210,166	149,294	145,847	135,469	175,836	170,389	172,217
Dollar (thousands).....	12,541,030	13,092,698	14,185,407	11,738,340	11,796,152	11,783,875	12,593,353	12,363,045	12,953,468
Memo: Originations...	12,509,716	13,041,849	14,095,724	11,690,567	11,658,167	11,665,336	12,461,162	12,268,950	12,855,100
Percent to small firms¹									
by number.....	79.9	80.7	75.8	77.0	77.1	75.7	58.2	59.0	59.5
by dollars.....	76.6	75.7	73.1	73.1	73.2	71.4	67.4	66.0	66.1
Activity of CRA reporters as a percentage of²									
All small loans to businesses by depositories									
by number of loans ...	58.3	77.6	86.3	84.5	82.3	84.9	86.7	87.6	88.4
by amount of loans....	64.5	66.3	69.3	70.6	62.0	67.8	68.2	68.8	69.3
All small loans to farms by depositories									
by number of loans ...	26.5	22.5	27.9	33.3	20.1	23.6	37.5	36.6	37.2
by amount of loans....	27.8	26.5	29.7	32.9	22.3	24.6	26.9	26.8	26.5

1. Continued

Item	Year								
	2006	2007	2008	2009	2010	2011	2012	2013	2014
Distribution of business loans by asset size of lender ³									
by number of loans (percent)									
small.....	0.2	0.2	0.1	0.0	0.1	0.0	0.0	0.0	0.0
medium.....	1.3	1.0	1.2	1.7	1.9	1.5	1.3	1.5	1.1
large	98.5	98.8	98.7	98.3	98.0	98.5	98.7	98.5	98.8
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.0	0.1	0.0	0.0	0.3	0.0	0.0	0.1	0.1
medium.....	6.7	5.5	6.0	6.9	6.2	5.5	5.8	5.6	4.7
large	93.0	94.1	93.8	93.0	93.4	94.4	94.2	94.3	95.2
Total	100	100	100	100	100	100	100	100	100
Distribution of farm loans by asset size of Lender ³									
by number of loans (percent)									
small.....	0.4	0.5	0.4	0.7	1.0	0.9	0.4	0.6	0.5
medium.....	16.5	14.6	14.8	17.1	15.3	16.0	11.9	10.6	7.3
large.....	83.0	84.9	84.8	82.2	83.7	83.1	87.8	88.8	92.2
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.4	0.5	0.3	0.4	0.8	0.8	0.3	0.5	0.5
medium.....	18.9	17.6	18.3	17.7	16.2	16.2	16.2	14.1	9.4
large.....	80.7	81.9	81.4	81.9	82.9	83.0	83.5	85.4	90.1
Total	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract ⁴									
by number of loans									
low.....	3.1	3.0	3.0	3.1	3.1	3.2	4.7	4.9	4.8
moderate.....	15.7	15.4	15.1	15.6	14.8	15.0	16.6	16.7	17.0
middle.....	45.0	45.3	45.0	46.7	44.1	44.1	41.3	40.0	39.8
upper.....	36.0	36.1	36.7	34.4	37.8	37.4	37.1	38.1	38.1
income not reported.....	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3
Total	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.2	3.9	4.0	4.2	4.3	4.2	6.2	6.2	6.0
moderate	17.2	16.9	16.7	17.2	17.2	17.2	18.5	18.7	18.7
middle.....	43.6	43.7	44.1	44.6	44.3	43.9	39.7	39.4	39.3
upper.....	34.7	35.1	34.9	33.7	33.8	34.2	35.0	35.1	35.4
income not reported.....	0.3	0.3	0.4	0.4	0.4	0.4	0.6	0.6	0.6
Total	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	837	771	746	712	662	654	640	617	603
savings institutions	191	227	219	229	218	205	190	174	164
Total.....	1028	998	965	941	880	859	830	791	767

Endnotes

1. Business and farms with revenues of \$1 million or less.
2. Percentages reflect the ratio of loans outstanding for CRA reporters relative to loans outstanding for all depository lenders based on information reported in the June Call and Thrift Financial Reports.
3. For the purposes of this table, reporters with assets of less than \$250 million are categorized as 'small'; reporters with assets at or above the CRA reporting asset threshold for the given year (see <http://www.ffiec.gov/cra/reporter.htm>) are categorized as 'large'; and the remainder of reporting institutions are categorized as 'medium'.
4. *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 the census tract was not reported.

Source: FFIEC

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, 2014

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,201		1,202 or more		Total	Percent
	Total	Percent	Total	Percent	Total	Percent	Total	Percent		
Number of Loans										
Business										
Originations	0	0.0	1,225	0.0	63,406	1.2	5,371,303	98.8	5,435,934	100
Purchases	0	0.0	4	0.0	452	0.3	162,393	99.7	162,849	100
Total	0	0.0	1,229	0.0	63,858	1.1	5,533,696	98.8	5,598,783	100
Farm										
Originations	0	0.0	943	0.5	12,139	7.0	159,135	92.4	172,217	100
Purchases	0	0.0	0	0.0	445	52.9	396	47.1	841	100
Total	0	0.0	943	0.5	12,584	7.3	159,531	92.2	173,058	100
All										
Originations	0	0.0	2,168	0.0	75,545	1.3	5,530,438	98.6	5,608,151	100
Purchases	0	0.0	4	0.0	897	0.5	162,789	99.4	163,690	100
Total	0	0.0	2,172	0.0	76,442	1.3	5,693,227	98.6	5,771,841	100
Amount of loans (thousands of dollars)										
Business										
Originations	0	0.0	161,681	0.1	9,937,402	4.8	197,910,312	95.1	208,009,395	100
Purchases	0	0.0	1,475	0.0	122,311	1.9	6,175,923	98.0	6,299,709	100
Total	0	0.0	163,156	0.1	10,059,713	4.7	204,086,235	95.2	214,309,104	100
Farm										
Originations	0	0.0	66,401	0.5	1,153,954	9.0	11,634,745	90.5	12,855,100	100
Purchases	0	0.0	0	0.0	65,166	66.2	33,202	33.8	98,368	100
Total	0	0.0	66,401	0.5	1,219,120	9.4	11,667,947	90.1	12,953,468	100
All										
Originations	0	0.0	228,082	0.1	11,091,356	5.0	209,545,057	94.9	220,864,495	100
Purchases	0	0.0	1,475	0.0	187,477	2.9	6,209,125	97.0	6,398,077	100
Total	0	0.0	229,557	0.1	11,278,833	5.0	215,754,182	94.9	227,262,572	100
MEMO										
Number of institutions reporting	1		11		237		518		767	
Number of institutions extending loans	0		11		232		478		721	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2014

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				
	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											
Principal City	32.2	43.4	15.2	45.1	52.6	47.8	97,329,926	100	45.9	32,425,939	33.3
Suburban	35.8	46.2	15.0	42.7	49.2	42.8	93,193,785	100	43.9	32,047,683	34.4
Rural	35.0	10.5	18.5	12.2	46.5	9.4	21,624,283	100	10.2	8,829,432	40.8
Subtotal	34.1	100.0	15.5	100.0	50.5	100.0	212,147,994	100	100.0	73,303,054	34.6
Tract not known	80.1	2.3	10.9	0.3	9.0	0.2	2,161,110	100	1.0	869,620	40.2
Total	34.5	---	15.4	---	50.1	---	214,309,104	100	---	74,172,674	34.6
Area Income											
<i>Low (less than 50)</i>											
Principal City	26.9	4.0	15.7	5.1	57.5	5.7	10,684,783	100	5.0	3,130,724	29.3
Suburban	30.5	0.8	15.3	0.9	54.2	1.0	1,930,386	100	0.9	580,642	30.1
Rural	30.5	0.1	21.2	0.1	48.3	0.1	203,691	100	0.1	82,817	40.7
Total	27.5	4.9	15.7	6.1	56.8	6.8	12,818,860	100	6.0	3,794,183	29.6
<i>Moderate (50 to 79)</i>											
Principal City	29.4	9.3	15.6	10.9	55.0	11.8	22,932,160	100	10.8	7,062,971	30.8
Suburban	32.1	6.2	15.7	6.8	52.2	6.9	14,063,046	100	6.6	4,415,340	31.4
Rural	33.6	1.2	18.9	1.5	47.6	1.2	2,686,881	100	1.3	1,045,794	38.9
Total	30.6	16.8	15.9	19.2	53.5	19.8	39,682,087	100	18.7	12,524,105	31.6
<i>Middle (80 to 119)</i>											
Principal City	32.8	13.0	15.4	13.4	51.8	13.8	28,557,659	100	13.5	9,690,214	33.9
Suburban	34.8	19.6	15.5	19.2	49.7	18.9	40,697,056	100	19.2	13,917,336	34.2
Rural	35.4	6.9	18.6	7.9	46.0	6.0	14,039,061	100	6.6	5,721,063	40.8
Total	34.2	39.5	16.0	40.6	49.8	38.7	83,293,776	100	39.3	29,328,613	35.2
<i>Upper (120 or more)</i>											
Principal City	35.4	16.8	14.6	15.2	50.0	16.0	34,195,070	100	16.1	12,370,300	36.2
Suburban	38.8	19.4	14.3	15.8	47.0	15.9	36,216,359	100	17.1	13,095,869	36.2
Rural	34.7	2.3	18.0	2.6	47.3	2.1	4,687,035	100	2.2	1,977,983	42.2
Total	37.0	38.4	14.6	33.6	48.4	33.9	75,098,464	100	35.4	27,444,152	36.5
<i>Income not reported</i>											
Principal City	25.3	0.3	14.1	0.4	60.6	0.5	960,254	100	0.5	171,730	17.9
Suburban	20.6	0.1	14.7	0.1	64.7	0.2	286,938	100	0.1	38,496	13.4
Rural	14.7	0.0	14.4	0.0	70.9	0.0	7,615	100	0.0	1,775	23.3
Total	24.2	0.4	14.2	0.5	61.6	0.7	1,254,807	100	0.6	212,001	16.9
Subtotal	34.1	100.0	15.5	100.0	50.5	100.0	212,147,994	100	100.0	73,303,054	34.6
Tract not known	80.1	2.3	10.9	0.3	9.0	0.2	2,161,110	100	1.0	869,620	40.2
Total	34.5	---	15.4	---	50.1	---	214,309,104	100	---	74,172,674	34.6
Memo:											
Amount of loans											
Subtotal		72,259,452		32,779,935		107,108,607					
Tracts not known		1,730,691		236,038		194,381					
Total		73,990,143		33,015,973		107,302,988					

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2014

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				
	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											
Principal City	26.4	7.5	30.0	7.4	43.6	8.7	1,027,114	100	8.0	626,378	61.0
Suburban	27.3	28.0	31.5	28.2	41.2	29.7	3,699,801	100	28.7	2,384,764	64.5
Rural	28.6	64.5	32.6	64.4	38.8	61.6	8,151,959	100	63.3	5,511,934	67.6
Subtotal	28.0	100.0	32.1	100.0	39.9	100.0	12,878,874	100	100.0	8,523,076	66.2
Tract not known	68.7	1.4	14.7	0.3	16.5	0.2	74,594	100	0.6	43,700	58.6
Total	28.3	---	32.0	---	39.7	---	12,953,468	100	---	8,566,776	66.1
Area Income											
<i>Low (less than 50)</i>											
Principal City	24.8	0.2	30.5	0.2	44.7	0.2	27,023	100	0.2	16,894	62.5
Suburban	22.3	0.1	32.1	0.1	45.6	0.2	18,832	100	0.1	10,515	55.8
Rural	28.4	0.1	31.1	0.1	40.6	0.1	17,302	100	0.1	9,780	56.5
Total	25.0	0.4	31.1	0.5	43.8	0.5	63,157	100	0.5	37,189	58.9
<i>Moderate (50 to 79)</i>											
Principal City	26.9	0.6	27.0	0.5	46.0	0.7	78,759	100	0.6	38,198	48.5
Suburban	30.7	3.3	29.0	2.7	40.3	3.0	386,688	100	3.0	246,127	63.7
Rural	30.3	4.7	32.3	4.4	37.3	4.0	556,494	100	4.3	398,744	71.7
Total	30.2	8.6	30.7	7.6	39.1	7.8	1,021,941	100	7.9	683,069	66.8
<i>Middle (80 to 119)</i>											
Principal City	26.4	3.6	31.7	3.7	41.8	4.0	484,702	100	3.8	298,710	61.6
Suburban	26.7	20.4	32.2	21.4	41.0	22.0	2,747,694	100	21.3	1,806,243	65.7
Rural	28.3	50.9	32.6	51.1	39.1	49.4	6,487,407	100	50.4	4,363,599	67.3
Total	27.8	74.8	32.4	76.3	39.8	75.3	9,719,803	100	75.5	6,468,552	66.6
<i>Upper (120 or more)</i>											
Principal City	26.3	3.2	28.6	3.0	45.1	3.8	435,908	100	3.4	272,510	62.5
Suburban	27.7	4.2	29.7	3.9	42.6	4.5	546,390	100	4.2	321,821	58.9
Rural	29.1	8.8	33.1	8.7	37.7	8.0	1,090,756	100	8.5	739,811	67.8
Total	28.2	16.2	31.3	15.7	40.6	16.4	2,073,054	100	16.1	1,334,142	64.4
<i>Income not reported</i>											
Principal City	48.1	0.0	0.0	0.0	51.9	0.0	722	100	0.0	66	9.1
Suburban	100.0	0.0	0.0	0.0	0.0	0.0	197	100	0.0	58	29.4
Rural	0.0	0.0	0.0	0.0	0.0	0.0	0	100	0.0	0	0.0
Total	59.2	0.0	0.0	0.0	40.8	0.0	919	100	0.0	124	13.5
Subtotal	28.0	100.0	32.1	100.0	39.9	100.0	12,878,874	100	100.0	8,523,076	66.2
Tract not known	68.7	1.4	14.7	0.3	16.5	0.2	74,594	100	0.6	43,700	58.6
Total	28.3	---	32.0	---	39.7	---	12,953,468	100	---	8,566,776	66.1
Memo:											
Amount of loans											
Subtotal		3,610,276		4,135,121		5,133,477					
Tracts not known		51,283		10,973		12,338					
Total		3,661,559		4,146,094		5,145,815					

5. Community development lending, 2014

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	0	0.0	0	0.0	1	0.1	0	0.0
100 to 249	38	0.1	17,500	0.0	11	1.4	5	0.8
250 to 1,201	2,075	7.6	1,881,847	2.5	237	30.9	177	27.6
1,202 or more	25,277	92.3	72,730,417	97.5	518	67.5	460	71.7
All	27,390	100.0	74,629,764	100.0	767	100.0	642	100.0
MEMO: Lending by all affiliates	270	1.0	283,137	0.4	---	---	12	1.9