



## 1. Continued

Item	Year								
	2002	2003	2004	2005	2006	2007	2008	2009	2010
Distribution of farm loans by asset size of Lender (asset categories apply to 2010 only) <sup>3</sup>									
by number of loans (percent)									
less than 100 .....	1.0	1.5	0.7	0.4	0.0	0.0	0.0	0.0	0.5
100 to 249.....	2.5	2.5	3.5	0.9	0.4	0.5	0.4	0.7	0.5
250 to 1,097.....	49.1	44.2	44.6	20.7	16.5	14.6	14.8	17.1	15.3
1,098 or more.....	47.4	51.8	51.1	78.0	83.0	84.9	84.8	82.2	83.7
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
less than 100 .....	0.7	1.2	0.7	0.4	0.1	0.0	0.0	0.0	0.5
100 to 249.....	2.3	2.4	3.0	1.0	0.3	0.5	0.3	0.4	0.3
250 to 1,097.....	43.2	44.6	44.0	23.5	18.9	17.6	18.3	17.7	16.2
1,098 or more.....	53.8	51.8	52.3	75.1	80.7	81.9	81.4	81.9	82.9
Total.....	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract <sup>4</sup>									
by number of loans									
low.....	3.7	3.6	3.5	3.2	3.1	3.0	3.0	3.1	3.1
moderate .....	15.2	17.0	16.7	16.4	15.7	15.4	15.1	15.6	14.8
middle.....	50.5	47.6	47.7	47.3	45.0	45.3	45.0	46.7	44.1
upper.....	30.3	31.6	32.0	33.0	36.0	36.1	36.7	34.4	37.8
income not reported .....	0.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.7	4.4	4.3	4.3	4.2	3.9	4.0	4.2	4.3
moderate .....	15.2	17.9	17.8	17.5	17.2	16.9	16.7	17.2	17.2
middle.....	47.9	45.4	45.1	44.2	43.6	43.7	44.1	44.6	44.3
upper.....	31.7	31.9	32.4	33.5	34.7	35.1	34.9	33.7	33.8
income not reported .....	0.6	0.4	0.4	0.4	0.3	0.3	0.4	0.4	0.4
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	1495	1635	1658	891	837	771	746	712	662
savings institutions .....	491	468	341	212	191	227	219	229	218
Total.....	1986	2103	1999	1103	1028	998	965	941	880

## Endnotes

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 reported in the June Thrift Financial Reports.
3. For the years 2001 through 2007, the following lender asset-size categories were used in Tables 1, 3, and 5 (in millions): less than 100; 100-249; 250-999; and 1,000 or more. To improve users' ability to differentiate between large bank reporters and voluntary reporters, in Tables 1, 3, and 5, the lender asset-size categories for the 2008 CRA data were adjusted as follows (in millions): less than 100, 100-249; 250-1,060; and 1,061 or more. For 2009, the lender asset-size categories have been adjusted as follows in Tables 1, 3, and 5 (in millions): less than 100; 100-249; 250-1,108; and 1,109 or more. For 2010, the lender asset-size categories have been adjusted as follows in Tables 1, 3, and 5 (in millions): less than 100; 100-249; 250-1,097; and 1,098 or more. Table 1 data reflect the former asset categories for 2001 through 2007 and the adjusted asset categories 2008, 2009, and 2010.
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 census tract was not reported.

Source: FFIEC

## 2. Originations and purchases of small loans to businesses and farms, by size of loan, 2010

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				
<b>Number of Loans</b>										
<b>Business</b>										
Originations	3,884,656	92.2	162,220	3.8	168,325	4.0	4,215,201	100	1,489,952	35.3
Purchases	41,245	82.1	3,695	7.4	5,268	10.5	50,208	100	6,618	13.2
<b>Total</b>	<b>3,925,901</b>	<b>92.0</b>	<b>165,915</b>	<b>3.9</b>	<b>173,593</b>	<b>4.1</b>	<b>4,265,409</b>	<b>100</b>	<b>1,496,570</b>	<b>35.1</b>
<b>Farm</b>										
Originations	111,528	76.5	22,533	15.4	11,786	8.1	145,847	100	112,628	77.2
Purchases	792	65.5	238	19.7	179	14.8	1,209	100	804	66.5
<b>Total</b>	<b>112,320</b>	<b>76.4</b>	<b>22,771</b>	<b>15.5</b>	<b>11,965</b>	<b>8.1</b>	<b>147,056</b>	<b>100</b>	<b>113,432</b>	<b>77.1</b>
<b>All</b>										
Originations	3,996,184	91.6	184,753	4.2	180,111	4.1	4,361,048	100	1,602,580	36.7
Purchases	42,037	81.8	3,933	7.6	5,447	10.6	51,417	100	7,422	14.4
<b>Total</b>	<b>4,038,221</b>	<b>91.5</b>	<b>188,686</b>	<b>4.3</b>	<b>185,558</b>	<b>4.2</b>	<b>4,412,465</b>	<b>100</b>	<b>1,610,002</b>	<b>36.5</b>
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	55,626,585	31.8	28,578,781	16.3	90,612,473	51.8	174,817,839	100	64,579,050	36.9
Purchases	1,320,600	27.4	646,887	13.4	2,853,428	59.2	4,820,915	100	1,320,977	27.4
<b>Total</b>	<b>56,947,185</b>	<b>31.7</b>	<b>29,225,668</b>	<b>16.3</b>	<b>93,465,901</b>	<b>52.0</b>	<b>179,638,754</b>	<b>100</b>	<b>65,900,027</b>	<b>36.7</b>
<b>Farm</b>										
Originations	3,425,838	29.4	3,872,591	33.2	4,359,738	37.4	11,658,167	100	8,570,698	73.5
Purchases	31,054	22.5	40,893	29.6	66,038	47.9	137,985	100	66,806	48.4
<b>Total</b>	<b>3,456,892</b>	<b>29.3</b>	<b>3,913,484</b>	<b>33.2</b>	<b>4,425,776</b>	<b>37.5</b>	<b>11,796,152</b>	<b>100</b>	<b>8,637,504</b>	<b>73.2</b>
<b>All</b>										
Originations	59,052,423	31.7	32,451,372	17.4	94,972,211	50.9	186,476,006	100	73,149,748	39.2
Purchases	1,351,654	27.3	687,780	13.9	2,919,466	58.9	4,958,900	100	1,387,783	28.0
<b>Total</b>	<b>60,404,077</b>	<b>31.6</b>	<b>33,139,152</b>	<b>17.3</b>	<b>97,891,677</b>	<b>51.1</b>	<b>191,434,906</b>	<b>100</b>	<b>74,537,531</b>	<b>38.9</b>

**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, 2010**

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,097		1,098 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
<b>Number of Loans</b>										
<b>Business</b>										
Originations	388	0.0	887	0.0	81,784	1.9	4,132,142	98.0	4,215,201	100
Purchases	2,302	4.6	7	0.0	196	0.4	47,703	95.0	50,208	100
<b>Total</b>	<b>2,690</b>	<b>0.1</b>	<b>894</b>	<b>0.0</b>	<b>81,980</b>	<b>1.9</b>	<b>4,179,845</b>	<b>98.0</b>	<b>4,265,409</b>	<b>100</b>
<b>Farm</b>										
Originations	57	0.0	687	0.5	22,384	15.3	122,719	84.1	145,847	100
Purchases	614	50.8	0	0.0	186	15.4	409	33.8	1,209	100
<b>Total</b>	<b>671</b>	<b>0.5</b>	<b>687</b>	<b>0.5</b>	<b>22,570</b>	<b>15.3</b>	<b>123,128</b>	<b>83.7</b>	<b>147,056</b>	<b>100</b>
<b>All</b>										
Originations	445	0.0	1,574	0.0	104,168	2.4	4,254,861	97.6	4,361,048	100
Purchases	2,916	5.7	7	0.0	382	0.7	48,112	93.6	51,417	100
<b>Total</b>	<b>3,361</b>	<b>0.1</b>	<b>1,581</b>	<b>0.0</b>	<b>104,550</b>	<b>2.4</b>	<b>4,302,973</b>	<b>97.5</b>	<b>4,412,465</b>	<b>100</b>
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	103,777	0.1	110,813	0.1	11,090,937	6.3	163,512,312	93.5	174,817,839	100
Purchases	436,161	9.0	2,124	0.0	51,280	1.1	4,331,350	89.8	4,820,915	100
<b>Total</b>	<b>539,938</b>	<b>0.3</b>	<b>112,937</b>	<b>0.1</b>	<b>11,142,217</b>	<b>6.2</b>	<b>167,843,662</b>	<b>93.4</b>	<b>179,638,754</b>	<b>100</b>
<b>Farm</b>										
Originations	6,026	0.1	38,354	0.3	1,901,614	16.3	9,712,173	83.3	11,658,167	100
Purchases	55,422	40.2	0	0.0	12,834	9.3	69,729	50.5	137,985	100
<b>Total</b>	<b>61,448</b>	<b>0.5</b>	<b>38,354</b>	<b>0.3</b>	<b>1,914,448</b>	<b>16.2</b>	<b>9,781,902</b>	<b>82.9</b>	<b>11,796,152</b>	<b>100</b>
<b>All</b>										
Originations	109,803	0.1	149,167	0.1	12,992,551	7.0	173,224,485	92.9	186,476,006	100
Purchases	491,583	9.9	2,124	0.0	64,114	1.3	4,401,079	88.8	4,958,900	100
<b>Total</b>	<b>601,386</b>	<b>0.3</b>	<b>151,291</b>	<b>0.1</b>	<b>13,056,665</b>	<b>6.8</b>	<b>177,625,564</b>	<b>92.8</b>	<b>191,434,906</b>	<b>100</b>
<b>MEMO</b>										
Number of institutions reporting	6		9		320		545		880	
Number of institutions extending loans	6		9		310		498		823	



**4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2010**

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
<b>Location</b>											
Principal City	29.4	44.3	15.9	45.1	54.6	48.0	81,938,990	100	46.4	27,989,404	34.2
Suburban	31.8	42.8	16.1	40.8	52.1	41.0	73,325,654	100	41.5	26,616,555	36.3
Rural	33.1	13.0	19.0	14.1	47.9	11.0	21,363,611	100	12.1	9,952,155	46.6
Subtotal	30.9	100.0	16.4	100.0	52.8	100.0	176,628,255	100	100.0	64,558,114	36.6
Tract not known	81.3	4.3	9.8	0.5	8.9	0.3	3,010,499	100	1.7	1,341,913	44.6
Total	31.7	---	16.3	---	52.0	---	179,638,754	100	---	65,900,027	36.7
<b>Area Income</b>											
<i>Low (less than 50)</i>											
Principal City	23.8	2.9	16.5	3.8	59.7	4.3	6,693,834	100	3.8	1,891,280	28.3
Suburban	25.5	0.3	15.3	0.4	59.2	0.5	737,193	100	0.4	206,966	28.1
Rural	29.6	0.0	23.9	0.1	46.4	0.0	82,838	100	0.0	33,424	40.3
Total	24.0	3.3	16.5	4.3	59.5	4.8	7,513,865	100	4.3	2,131,670	28.4
<i>Moderate (50 to 79)</i>											
Principal City	26.4	9.6	16.3	11.1	57.4	12.2	19,784,606	100	11.2	6,032,155	30.5
Suburban	29.2	4.6	16.5	4.9	54.3	5.0	8,576,020	100	4.9	2,833,116	33.0
Rural	32.2	1.2	19.0	1.3	48.8	1.1	2,009,056	100	1.1	880,494	43.8
Total	27.5	15.3	16.5	17.3	55.9	18.2	30,369,682	100	17.2	9,745,765	32.1
<i>Middle (80 to 119)</i>											
Principal City	29.3	15.0	15.9	15.3	54.8	16.4	27,871,555	100	15.8	9,754,046	35.0
Suburban	31.1	20.2	16.5	20.3	52.3	19.9	35,464,258	100	20.1	12,980,338	36.6
Rural	33.8	9.2	19.1	9.8	47.2	7.5	14,885,484	100	8.4	6,874,043	46.2
Total	31.0	44.4	16.8	45.4	52.2	43.8	78,221,297	100	44.3	29,608,427	37.9
<i>Upper (120 or more)</i>											
Principal City	33.5	16.6	15.6	14.5	51.0	14.7	26,972,252	100	15.3	10,187,344	37.8
Suburban	33.6	17.5	15.5	15.2	50.9	15.5	28,415,982	100	16.1	10,574,033	37.2
Rural	31.1	2.5	19.0	2.9	49.9	2.3	4,381,810	100	2.5	2,162,282	49.3
Total	33.4	36.6	15.8	32.6	50.9	32.6	59,770,044	100	33.8	22,923,659	38.4
<i>Income not reported</i>											
Principal City	20.6	0.2	15.5	0.3	63.9	0.4	616,743	100	0.3	124,579	20.2
Suburban	25.9	0.1	12.5	0.1	61.6	0.1	132,201	100	0.1	22,102	16.7
Rural	6.6	0.0	17.5	0.0	76.0	0.0	4,423	100	0.0	1,912	43.2
Total	21.4	0.3	15.0	0.4	63.6	0.5	753,367	100	0.4	148,593	19.7
Subtotal	30.9	100.0	16.4	100.0	52.8	100.0	176,628,255	100	100.0	64,558,114	36.6
Tract not known	81.3	4.3	9.8	0.5	8.9	0.3	3,010,499	100	1.7	1,341,913	44.6
Total	31.7	---	16.3	---	52.0	---	179,638,754	100	---	65,900,027	36.7
<b>Memo:</b>											
<b>Amount of loans</b>											
Subtotal	54,498,972		28,930,963		93,198,320						
Tracts not known	2,448,213		294,705		267,581						
Total	56,947,185		29,225,668		93,465,901						





**4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2010**

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
<b>Location</b>											
Principal City	27.2	7.5	30.9	7.3	41.9	8.8	925,159	100	7.9	598,873	64.7
Suburban	27.9	27.6	32.3	27.7	39.8	30.2	3,343,805	100	28.6	2,366,843	70.8
Rural	29.6	64.9	34.2	65.0	36.3	61.0	7,405,981	100	63.4	5,599,716	75.6
Subtotal	28.9	100.0	33.4	100.0	37.7	100.0	11,674,945	100	100.0	8,565,432	73.4
Tract not known	67.6	2.4	15.2	0.5	17.2	0.5	121,207	100	1.0	72,072	59.5
Total	29.3	---	33.2	---	37.5	---	11,796,152	100	---	8,637,504	73.2
<b>Area Income</b>											
<i>Low (less than 50)</i>											
Principal City	24.7	0.1	32.4	0.1	42.9	0.2	17,418	100	0.1	8,756	50.3
Suburban	10.1	0.0	21.1	0.0	68.8	0.1	4,047	100	0.0	3,282	81.1
Rural	33.9	0.1	39.8	0.1	26.3	0.1	13,225	100	0.1	10,795	81.6
Total	26.5	0.3	33.9	0.3	39.6	0.3	34,690	100	0.3	22,833	65.8
<i>Moderate (50 to 79)</i>											
Principal City	26.5	0.6	27.4	0.6	46.0	0.8	79,398	100	0.7	40,749	51.3
Suburban	28.5	2.9	29.1	2.5	42.4	3.3	340,934	100	2.9	219,771	64.5
Rural	29.4	4.1	31.9	3.9	38.6	4.1	470,231	100	4.0	362,931	77.2
Total	28.8	7.6	30.4	7.0	40.8	8.2	890,563	100	7.6	623,451	70.0
<i>Middle (80 to 119)</i>											
Principal City	28.1	3.9	31.5	3.8	40.5	4.4	475,091	100	4.1	318,207	67.0
Suburban	27.8	21.7	32.9	22.2	39.3	23.5	2,634,318	100	22.6	1,909,931	72.5
Rural	29.6	54.7	34.4	55.1	36.0	51.1	6,247,012	100	53.5	4,721,543	75.6
Total	29.0	80.4	33.8	81.2	37.2	79.0	9,356,421	100	80.1	6,949,681	74.3
<i>Upper (120 or more)</i>											
Principal City	26.5	2.8	30.7	2.8	42.8	3.4	352,461	100	3.0	230,632	65.4
Suburban	28.1	3.0	31.0	2.9	40.9	3.4	364,431	100	3.1	233,859	64.2
Rural	29.6	5.9	33.6	5.8	36.8	5.6	675,513	100	5.8	504,447	74.7
Total	28.4	11.7	32.2	11.5	39.4	12.5	1,392,405	100	11.9	968,938	69.6
<i>Income not reported</i>											
Principal City	8.3	0.0	91.7	0.0	0.0	0.0	791	100	0.0	529	66.9
Suburban	100.0	0.0	0.0	0.0	0.0	0.0	75	100	0.0	0	0.0
Rural	0.0	0.0	0.0	0.0	0.0	0.0	0	100	0.0	0	0.0
Total	16.3	0.0	83.7	0.0	0.0	0.0	866	100	0.0	529	61.1
Subtotal	28.9	100.0	33.4	100.0	37.7	100.0	11,674,945	100	100.0	8,565,432	73.4
Tract not known	67.6	2.4	15.2	0.5	17.2	0.5	121,207	100	1.0	72,072	59.5
Total	29.3	---	33.2	---	37.5	---	11,796,152	100	---	8,637,504	73.2
<b>Memo:</b>											
<b>Amount of loans</b>											
Subtotal		3,374,917		3,895,113		4,404,915					
Tracts not known		81,975		18,371		20,861					
Total		3,456,892		3,913,484		4,425,776					

## 5. Community development lending, 2010

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
<b>Institution assets</b>								
<b>Less than 100</b>	264	1.5	91,022	0.2	6	0.7	4	0.6
<b>100 to 249</b>	19	0.1	5,688	0.0	9	1.0	3	0.5
<b>250 to 1,097</b>	1,614	9.0	1,163,458	2.9	320	36.4	202	31.2
<b>1,098 or more</b>	16,086	89.5	39,061,519	96.9	545	61.9	439	67.7
<b>All</b>	17,983	100.0	40,321,687	100.0	880	100.0	648	100.0
<b>MEMO: Lending by all affiliates</b>	1,270	7.1	447,061	1.1	---	---	20	3.1