

## Findings from Analysis of Nationwide Summary Statistics for 2021 Community Reinvestment Act Data Fact Sheet

This analysis is based on 2021 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 banks, savings and loan associations, and savings banks (collectively, “financial institutions”) reporting under the CRA regulations.

### Background

The CRA requires the federal banking agencies to use their authority when examining financial institutions to encourage such institutions to help meet the credit needs of the local communities where the institutions are chartered, consistent with the safe and sound operations of such institutions. The regulations that implement the CRA require financial institutions with total assets at or above a mandatory reporting threshold to collect and report data regarding their small business and small farm lending and community development lending. The mandatory reporting threshold adjusts annually based on changes to the Consumer Price Index for Urban Wage Earners and Clerical Workers and for 2021 was \$1.322 billion.

Although the small business and small farm lending data reported under the CRA regulations provide useful information about such lending, 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 the data 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, financial 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 financial institution can record the loan location as either the address of the borrower’s business headquarters or the location where the loan 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.

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

## General Description of the 2021 CRA Small Business and Small Farm Loan Data

For 2021, a total of 685 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 0.3 percent decrease from the 687 lenders reporting data for 2020 (see [Table 1](#)).<sup>1</sup> Of the 685 institutions reporting 2021 data, 106 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.<sup>2</sup>

Small business and small farm lending reported in the CRA data covers a significant share of small business and small farm lending by all financial institutions. Analysis of data from Consolidated Reports of Condition and Income submitted by financial institutions indicates that CRA reporters account for about 75.0 percent of small business loans outstanding (by dollars) and about 32.5 percent of small farm loans outstanding (by dollars) at financial institutions (see [Table 1](#)). Larger institutions account for most of the reported lending. During 2021, financial institutions with assets of \$1.322 billion or more (as of December 31, 2020) accounted for 99.3 percent (by dollars) of reported small business loan originations (see [Table 3](#)). The very largest institutions – 149 reporters with assets of \$10

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<sup>1</sup> 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, financial 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, financial institutions with assets below the mandatory reporting threshold may voluntarily collect and report such information. In addition, financial institutions must report the information if they elect to be evaluated as “large” institutions during CRA examinations.

<sup>2</sup> Tables 3 and 5 indicate that 106 reporting institutions had assets as of December 31, 2020 below \$1.322 billion. The asset size threshold that triggers data collection and reporting is 1.322 billion as of December 31 of each of the two prior calendar years.

billion or more – accounted for about 70.1 percent of CRA reported small business loans originated in 2021 (by dollars, not shown in tables).

In the aggregate, about 9.4 million small business loans (originations and purchases) totaling nearly \$371 billion were reported in 2021 (see [Table 1](#)). The total number of loans (including purchases) and the number of loans originated both increased by 12.6 percent relative to 2020. The dollar amount of small business loans originated decreased by 21.0 percent. Regarding small farm loans, the number of originations increased by 26.4 percent, and the dollar amount decreased by 1.2 percent in 2021 from 2020.

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, about 92.0 percent of the small business loans and 83.8 percent of the small farm loans originated in 2021 were for amounts under \$100,000 (see [Table 2](#)). The distribution differs for the dollar amount of loans originated; about 35.5 percent of the small business loan dollars and about 31.5 percent of the small farm loan dollars were extended through loans of less than \$100,000 (see [Table 2](#)).

## 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, about 47.1 percent of the number of reported small business loan originations (about 29.0 percent measured by dollar amount of loans) and 59.3 percent of the number of reported small farm loan originations (about 67.7 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 socioeconomic and demographic characteristics. Information on the distribution of businesses and population provides some context within which to view these distributions.

CRA performance assessments 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.<sup>3</sup> Overall, the distribution of the

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<sup>3</sup> 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

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.<sup>4</sup> For example, low-income census tracts include about 6.6 and 5.3 percent of the population and businesses respectively, and accounted for about 5.3 percent of the number and 6.0 percent of the total dollar amount of small business loans in 2021.<sup>5</sup> Upper-income census tracts include about 28.3 percent of the population and about 35.5 percent of the businesses, and had about 38.0 percent of the number and 37.1 percent of the total dollar amount of small business loans in 2021. The share of reported loans by dollar amount going to upper income tracts has been similar in previous years.

## Community Development Lending

Financial Institutions reporting CRA data disclose the number and dollar amount of their community development loans. Among the 685 institutions reporting for 2021, 618 institutions reported community development lending activity (see [Table 5](#)). As in previous years, in 2021 lenders with assets that met or exceeded the mandatory reporting threshold (\$1.322 billion in 2021) extended the vast majority of reported community development loans. Overall, all lenders over the reporting threshold reported over \$151 billion in community development loans in 2021, a 10.1 percent decrease from the amount reported in 2020.

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or more. Data regarding census tract income categories are derived from the 2015 5-year American Community Survey. For more information refer to <http://www.census.gov/acs/>.

<sup>4</sup> Beginning in 1998, institutions filing CRA data were allowed to report that the census tract location of a firm or farm receiving a loan was unknown. For 2021, about 1 percent of the reported small business loans by both number and dollar amount included such a designation.

<sup>5</sup> Data on the share of population across census tract income categories are derived from the 2015 5-year American Community Survey. Data on the share of businesses across census tract income categories are derived from information from Dun and Bradstreet files of businesses. Calculations exclude agricultural-related firms.

Table 1. Small loans to businesses and farms, 2013-2021

Item	Year								
	2013	2014	2015	2016	2017	2018	2019	2020	2021
<b>Total business loans (Originations plus Purchases)</b>									
Number.....	4,994,368	5,598,783	6,073,233	7,476,650	6,552,535	7,078,521	7,637,724	8,375,713	9,432,123
Memo: Originations...	4,868,494	5,435,934	5,854,272	6,106,355	6,197,230	6,702,217	7,219,295	8,003,316	9,013,594
Dollar (thousands).....	208,405,899	214,309,104	227,824,121	256,500,092	242,459,574	254,829,869	264,874,988	461,785,191	371,043,036
Memo: Originations...	204,129,141	208,009,395	219,703,482	229,278,587	231,407,996	242,186,033	250,924,285	448,457,821	354,492,884
<b>Percent to small firms<sup>1</sup></b>									
by number.....	47.4	45.6	50.5	43.5	49.8	45.0	46.7	39.3	45.2
by dollars.....	35.8	34.6	35.6	33.1	35.0	32.8	33.1	24.9	27.9
<b>Total farm loans (Originations plus Purchases)</b>									
Number.....	171,192	173,058	176,340	178,060	201,000	201,388	205,498	200,609	255,432
Memo: Originations....	170,389	172,217	172,544	177,242	200,319	198,562	203,266	199,771	252,517
Dollar (thousands).....	12,363,045	12,953,468	13,584,579	13,422,593	13,911,585	14,038,728	14,030,184	15,129,648	15,031,557
Memo: Originations...	12,268,950	12,855,100	13,505,842	13,363,472	13,820,828	13,905,860	13,966,396	15,072,967	14,892,795
<b>Percent to small firms<sup>1</sup></b>									
by number.....	59.0	59.5	59.7	59.7	57.7	45.3	59.1	56.3	58.9
by dollars.....	66.0	66.1	67.4	69.1	69.8	68.9	69.1	66.2	67.2
<b>Activity of CRA reporters as a percentage of<sup>2</sup></b>									
<b>All small loans to businesses by depositories</b>									
by number of loans ...	87.6	88.4	88.5	89.2	89.7	89.6	89.4	87.5	87.7
by amount of loans....	68.8	69.3	70.5	71.4	72.0	73.2	74.4	75.2	75.0
<b>All small loans to farms by depositories</b>									
by number of loans ...	36.6	37.2	37.4	38.2	42.6	42.9	41.1	42.9	43.7
by amount of loans....	26.8	26.5	28.3	28.8	29.9	30.5	31.3	32.2	32.5

Table 1. Continued

Item	Year								
	2013	2014	2015	2016	2017	2018	2019	2020	2021
Distribution of business loans by asset size of lender <sup>3</sup>									
by number of loans (percent)									
small.....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	1.5	1.1	1.0	1.4	1.4	1.3	1.1	1.1	0.7
large .....	98.5	98.8	99.0	98.6	98.6	98.7	98.9	98.9	99.3
Total .....	100	100	100	100	100	100	100	100	100
by amount of loans (percent) <sup>4</sup>									
small.....	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	5.6	4.7	4.1	3.5	3.4	2.9	2.4	1.8	1.6
large .....	94.3	95.2	95.9	96.5	96.5	97.1	97.5	98.2	98.4
Total .....	100	100	100	100	100	100	100	100	100
Distribution of farm loans by asset size of lender <sup>3</sup>									
by number of loans (percent)									
small.....	0.6	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	10.6	7.3	6.4	5.4	4.1	3.6	4.0	2.1	1.0
large .....	88.8	92.2	93.1	94.6	95.9	96.4	96.0	97.9	99.0
Total .....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.5	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	14.1	9.4	8.4	7.2	6.5	5.6	6.3	2.9	1.5
large .....	85.4	90.1	91.1	92.8	93.5	94.4	93.7	97.1	98.5
Total .....	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract <sup>5</sup>									
by number of loans									
low.....	4.9	4.8	4.9	4.6	5.2	5.2	5.2	5.3	5.3
moderate.....	16.7	17.0	17.2	16.7	17.9	17.7	17.8	17.8	18.2
middle.....	40.0	39.8	39.7	39.1	37.7	37.4	37.5	37.4	37.9
upper.....	38.1	38.1	37.9	39.4	38.6	39.1	38.9	38.9	38.0
income not reported.....	0.3	0.3	0.3	0.3	0.6	0.6	0.6	0.6	0.6
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	6.2	6.0	5.9	5.8	6.1	6.1	6.1	6.1	6.0
moderate .....	18.7	18.7	18.6	18.1	18.6	18.6	18.4	18.6	18.5
middle.....	39.4	39.3	39.1	38.6	37.5	37.4	37.5	37	37.3
upper.....	35.1	35.4	35.9	37.0	36.9	36.9	37.0	37.3	37.1
income not reported.....	0.6	0.6	0.6	0.6	1.0	1.0	1.0	1.1	1.1
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	617	603	597	582	585	571	571	570	568
savings institutions .....	174	164	154	144	133	129	124	117	117
Total.....	791	767	751	726	718	700	695	687	685

## 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 Report.
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. The small business loan amounts do not add up to 100 for 2017, and 2019. For 2017, the percentages rounded to the nearest thousand are .039 small, 3.426 medium, and 96.535 large. For 2019, the percentages rounded to the nearest thousand are .031 small, 2.424 medium, and 97.545 large.
5. Low Income: Census tract median family income (MFI) is less than 50 percent of the MSA MFI or nonmetropolitan portion of state MFI; Moderate-Income: Census tract MFI is at least 50 percent and less than 80 percent; Middle Income: Census tract MFI is at least 80 percent and less than 120 percent; Upper Income: Census tract MFI is 120 percent or more. Excludes loans where the census tract was not reported.

Source: FFIEC

## 2. Originations and purchases of small loans to businesses and farms, by size of loan, 2021

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	8,291,171	92.0	407,230	4.5	315,193	3.5	9,013,594	100	4,243,365	47.1
Purchases	391,682	93.6	16,255	3.9	10,592	2.5	418,529	100	24,548	5.9
<b>Total</b>	<b>8,682,853</b>	<b>92.1</b>	<b>423,485</b>	<b>4.5</b>	<b>325,785</b>	<b>3.5</b>	<b>9,432,123</b>	<b>100</b>	<b>4,267,913</b>	<b>45.2</b>
<b>Farm</b>										
Originations	211,654	83.8	24,981	9.9	15,882	6.3	252,517	100	149,787	59.3
Purchases	2,633	90.3	122	4.2	160	5.5	2,915	100	564	19.3
<b>Total</b>	<b>214,287</b>	<b>83.9</b>	<b>25,103</b>	<b>9.8</b>	<b>16,042</b>	<b>6.3</b>	<b>255,432</b>	<b>100</b>	<b>150,351</b>	<b>58.9</b>
<b>All</b>										
Originations	8,502,825	91.8	432,211	4.7	331,075	3.6	9,266,111	100	4,393,152	47.4
Purchases	394,315	93.6	16,377	3.9	10,752	2.6	421,444	100	25,112	6.0
<b>Total</b>	<b>8,897,140</b>	<b>91.8</b>	<b>448,588</b>	<b>4.6</b>	<b>341,827</b>	<b>3.5</b>	<b>9,687,555</b>	<b>100</b>	<b>4,418,264</b>	<b>45.6</b>
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	125,695,873	35.5	66,105,243	18.6	162,691,768	45.9	354,492,884	100	102,726,822	29.0
Purchases	8,805,329	53.2	2,515,594	15.2	5,229,229	31.6	16,550,152	100	955,774	5.8
<b>Total</b>	<b>134,501,202</b>	<b>36.2</b>	<b>68,620,837</b>	<b>18.5</b>	<b>167,920,997</b>	<b>45.3</b>	<b>371,043,036</b>	<b>100</b>	<b>103,682,596</b>	<b>27.9</b>
<b>Farm</b>										
Originations	4,686,807	31.5	4,311,901	29.0	5,894,087	39.6	14,892,795	100	10,080,714	67.7
Purchases	62,804	45.3	19,816	14.3	56,142	40.5	138,762	100	25,693	18.5
<b>Total</b>	<b>4,749,611</b>	<b>31.6</b>	<b>4,331,717</b>	<b>28.8</b>	<b>5,950,229</b>	<b>39.6</b>	<b>15,031,557</b>	<b>100</b>	<b>10,106,407</b>	<b>67.2</b>
<b>All</b>										
Originations	130,382,680	35.3	70,417,144	19.1	168,585,855	45.6	369,385,679	100	112,807,536	30.5
Purchases	8,868,133	53.1	2,535,410	15.2	5,285,371	31.7	16,688,914	100	981,467	5.9
<b>Total</b>	<b>139,250,813</b>	<b>36.1</b>	<b>72,952,554</b>	<b>18.9</b>	<b>173,871,226</b>	<b>45.0</b>	<b>386,074,593</b>	<b>100</b>	<b>113,789,003</b>	<b>29.5</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, 2021**

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,321		1,322 or more		Total	Percent
	Total	Percent	Total	Percent	Total	Percent	Total	Percent		
<b>Number of Loans</b>										
<b>Business</b>										
Originations	0	0.0	63	0.0	59,936	0.7	8,953,595	99.3	9,013,594	100
Purchases	0	0.0	0	0.0	9,414	2.2	409,115	97.8	418,529	100
<b>Total</b>	0	0.0	63	0.0	69,350	0.7	9,362,710	99.3	9,432,123	100
<b>Farm</b>										
Originations	0	0.0	10	0.0	2,588	1.0	249,919	99.0	252,517	100
Purchases	0	0.0	0	0.0	0	0.0	2,915	100.0	2,915	100
<b>Total</b>	0	0.0	10	0.0	2,588	1.0	252,834	99.0	255,432	100
<b>All</b>										
Originations	0	0.0	73	0.0	62,524	0.7	9,203,514	99.3	9,266,111	100
Purchases	0	0.0	0	0.0	9,414	2.2	412,030	97.8	421,444	100
<b>Total</b>	0	0.0	73	0.0	71,938	0.7	9,615,544	99.3	9,687,555	100
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	0	0.0	8,045	0.0	5,592,229	1.6	348,892,610	98.4	354,492,884	100
Purchases	0	0.0	0	0.0	367,829	2.2	16,182,323	97.8	16,550,152	100
<b>Total</b>	0	0.0	8,045	0.0	5,960,058	1.6	365,074,933	98.4	371,043,036	100
<b>Farm</b>										
Originations	0	0.0	401	0.0	221,304	1.5	14,671,090	98.5	14,892,795	100
Purchases	0	0.0	0	0.0	0	0.0	138,762	100.0	138,762	100
<b>Total</b>	0	0.0	401	0.0	221,304	1.5	14,809,852	98.5	15,031,557	100
<b>All</b>										
Originations	0	0.0	8,446	0.0	5,813,533	1.6	363,563,700	98.4	369,385,679	100
Purchases	0	0.0	0	0.0	367,829	2.2	16,321,085	97.8	16,688,914	100
<b>Total</b>	0	0.0	8,446	0.0	6,181,362	1.6	379,884,785	98.4	386,074,593	100
<b>MEMO</b>										
Number of institutions reporting	0		1		74		610		685	
Number of institutions extending loans	0		1		71		582		654	



**4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2021**

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	34.1	44.4	18.5	46.9	47.4	49.2	174,284,132	100	47.0	45,501,449	26.1
Suburban	38.2	46.3	18.4	43.5	43.5	42.1	162,483,863	100	43.9	45,951,863	28.3
Rural	37.0	9.3	19.5	9.6	43.5	8.7	33,713,090	100	9.1	12,033,521	35.7
<b>Subtotal</b>	<b>36.2</b>	<b>100.0</b>	<b>18.5</b>	<b>100.0</b>	<b>45.3</b>	<b>100.0</b>	<b>370,481,085</b>	<b>100</b>	<b>100.0</b>	<b>103,486,833</b>	<b>27.9</b>
Tract not known	78.6	0.3	10.3	0.0	11.1	0.0	561,951	100	0.2	195,763	34.8
<b>Total</b>	<b>36.2</b>	<b>---</b>	<b>18.5</b>	<b>---</b>	<b>45.3</b>	<b>---</b>	<b>371,043,036</b>	<b>100</b>	<b>---</b>	<b>103,682,596</b>	<b>27.9</b>
<b>Area Income</b>											
<i>Low (less than 50)</i>											
Principal City	31.6	4.1	18.5	4.7	49.9	5.2	17,417,152	100	4.7	3,983,021	22.9
Suburban	34.6	1.2	18.6	1.2	46.8	1.2	4,481,048	100	1.2	1,125,014	25.1
Rural	32.3	0.1	20.2	0.1	47.5	0.1	411,171	100	0.1	129,925	31.6
<b>Total</b>	<b>32.3</b>	<b>5.4</b>	<b>18.5</b>	<b>6.0</b>	<b>49.2</b>	<b>6.5</b>	<b>22,309,371</b>	<b>100</b>	<b>6.0</b>	<b>5,237,960</b>	<b>23.5</b>
<i>Moderate (50 to 79)</i>											
Principal City	33.2	9.3	18.6	10.2	48.2	10.8	37,604,869	100	10.2	9,339,822	24.8
Suburban	37.0	7.3	18.2	7.1	44.8	7.1	26,549,877	100	7.2	6,868,947	25.9
Rural	35.9	1.2	20.0	1.3	44.2	1.2	4,460,427	100	1.2	1,503,176	33.7
<b>Total</b>	<b>34.8</b>	<b>17.8</b>	<b>18.5</b>	<b>18.5</b>	<b>46.6</b>	<b>19.1</b>	<b>68,615,173</b>	<b>100</b>	<b>18.5</b>	<b>17,711,945</b>	<b>25.8</b>
<i>Middle (80 to 119)</i>											
Principal City	34.6	12.7	18.3	13.0	47.1	13.7	48,955,086	100	13.2	13,201,523	27.0
Suburban	37.5	19.1	18.6	18.5	43.8	17.8	68,053,381	100	18.4	19,199,132	28.2
Rural	37.5	5.9	19.5	6.0	43.1	5.4	21,157,919	100	5.7	7,663,663	36.2
<b>Total</b>	<b>36.5</b>	<b>37.6</b>	<b>18.6</b>	<b>37.5</b>	<b>44.9</b>	<b>36.9</b>	<b>138,166,386</b>	<b>100</b>	<b>37.3</b>	<b>40,064,318</b>	<b>29.0</b>
<i>Upper (120 or more)</i>											
Principal City	35.4	17.7	18.5	18.1	46.2	18.4	67,023,650	100	18.1	18,469,749	27.6
Suburban	39.8	18.7	18.1	16.6	42.1	15.7	62,798,893	100	17.0	18,673,273	29.7
Rural	36.8	2.1	19.1	2.1	44.1	2.0	7,667,372	100	2.1	2,732,724	35.6
<b>Total</b>	<b>37.5</b>	<b>38.4</b>	<b>18.3</b>	<b>36.8</b>	<b>44.2</b>	<b>36.2</b>	<b>137,489,915</b>	<b>100</b>	<b>37.1</b>	<b>39,875,746</b>	<b>29.0</b>
<i>Income not reported</i>											
Principal City	26.1	0.6	19.9	1.0	54.0	1.1	3,283,375	100	0.9	507,334	15.5
Suburban	20.5	0.1	18.4	0.2	61.1	0.2	600,664	100	0.2	85,497	14.2
Rural	39.2	0.0	13.7	0.0	47.1	0.0	16,201	100	0.0	4,033	24.9
<b>Total</b>	<b>25.3</b>	<b>0.7</b>	<b>19.7</b>	<b>1.1</b>	<b>55.1</b>	<b>1.3</b>	<b>3,900,240</b>	<b>100</b>	<b>1.1</b>	<b>596,864</b>	<b>15.3</b>
<b>Subtotal</b>	<b>36.2</b>	<b>100.0</b>	<b>18.5</b>	<b>100.0</b>	<b>45.3</b>	<b>100.0</b>	<b>370,481,085</b>	<b>100</b>	<b>100.0</b>	<b>103,486,833</b>	<b>27.9</b>
Tract not known	78.6	0.3	10.3	0.0	11.1	0.0	561,951	100	0.2	195,763	34.8
<b>Total</b>	<b>36.2</b>	<b>---</b>	<b>18.5</b>	<b>---</b>	<b>45.3</b>	<b>---</b>	<b>371,043,036</b>	<b>100</b>	<b>---</b>	<b>103,682,596</b>	<b>27.9</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
<b>Subtotal</b>	134,059,504		68,562,841		167,858,740						
Tracts not known	441,698		57,996		62,257						
<b>Total</b>	134,501,202		68,620,837		167,920,997						



**4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2021**

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	32.1	7.8	28.6	7.6	39.4	7.7	1,156,442	100	7.7	706,765	61.1
Suburban	32.2	29.5	27.4	27.4	40.4	29.5	4,337,010	100	28.9	2,763,370	63.7
Rural	31.2	62.7	29.6	65.0	39.3	62.8	9,520,100	100	63.4	6,629,588	69.6
<b>Subtotal</b>	<b>31.5</b>	<b>100.0</b>	<b>28.8</b>	<b>100.0</b>	<b>39.6</b>	<b>100.0</b>	<b>15,013,552</b>	<b>100</b>	<b>100.0</b>	<b>10,099,723</b>	<b>67.3</b>
Tract not known	82.7	0.3	4.0	0.0	13.2	0.0	18,005	100	0.1	6,684	37.1
<b>Total</b>	<b>31.6</b>	<b>---</b>	<b>28.8</b>	<b>---</b>	<b>39.6</b>	<b>---</b>	<b>15,031,557</b>	<b>100</b>	<b>---</b>	<b>10,106,407</b>	<b>67.2</b>
<b>Area Income</b>											
<i>Low (less than 50)</i>											
Principal City	40.8	0.2	26.4	0.1	32.8	0.1	21,723	100	0.1	9,270	42.7
Suburban	32.0	0.2	24.4	0.2	43.7	0.2	27,145	100	0.2	9,659	35.6
Rural	32.0	0.1	20.6	0.1	47.4	0.1	10,757	100	0.1	5,684	52.8
<b>Total</b>	<b>35.2</b>	<b>0.4</b>	<b>24.4</b>	<b>0.3</b>	<b>40.4</b>	<b>0.4</b>	<b>59,625</b>	<b>100</b>	<b>0.4</b>	<b>24,613</b>	<b>41.3</b>
<i>Moderate (50 to 79)</i>											
Principal City	33.5	0.7	24.5	0.6	42.0	0.7	97,546	100	0.6	48,557	49.8
Suburban	34.5	3.4	26.7	2.9	38.8	3.1	469,029	100	3.1	260,060	55.4
Rural	32.8	4.3	28.9	4.1	38.3	4.0	614,419	100	4.1	419,731	68.3
<b>Total</b>	<b>33.5</b>	<b>8.4</b>	<b>27.7</b>	<b>7.5</b>	<b>38.8</b>	<b>7.7</b>	<b>1,180,994</b>	<b>100</b>	<b>7.9</b>	<b>728,348</b>	<b>61.7</b>
<i>Middle (80 to 119)</i>											
Principal City	32.6	3.5	30.1	3.5	37.3	3.2	507,524	100	3.4	312,979	61.7
Suburban	31.3	20.2	27.9	19.7	40.9	21.0	3,062,125	100	20.4	2,013,029	65.7
Rural	31.2	49.1	29.8	51.2	39.0	48.8	7,448,187	100	49.6	5,215,657	70.0
<b>Total</b>	<b>31.3</b>	<b>72.8</b>	<b>29.3</b>	<b>74.4</b>	<b>39.4</b>	<b>73.1</b>	<b>11,017,836</b>	<b>100</b>	<b>73.4</b>	<b>7,541,665</b>	<b>68.4</b>
<i>Upper (120 or more)</i>											
Principal City	30.8	3.4	27.9	3.4	41.3	3.7	526,928	100	3.5	334,777	63.5
Suburban	34.4	5.7	25.8	4.6	39.8	5.2	777,449	100	5.2	480,437	61.8
Rural	30.3	9.2	28.8	9.6	40.9	10.0	1,446,372	100	9.6	988,216	68.3
<b>Total</b>	<b>31.5</b>	<b>18.3</b>	<b>27.8</b>	<b>17.6</b>	<b>40.7</b>	<b>18.8</b>	<b>2,750,749</b>	<b>100</b>	<b>18.3</b>	<b>1,803,430</b>	<b>65.6</b>
<i>Income not reported</i>											
Principal City	38.9	0.0	34.1	0.0	27.0	0.0	2,721	100	0.0	1,182	43.4
Suburban	19.5	0.0	80.5	0.0	0.0	0.0	1,262	100	0.0	185	14.7
Rural	17.8	0.0	0.0	0.0	82.2	0.0	365	100	0.0	300	82.2
<b>Total</b>	<b>31.5</b>	<b>0.0</b>	<b>44.7</b>	<b>0.0</b>	<b>23.8</b>	<b>0.0</b>	<b>4,348</b>	<b>100</b>	<b>0.0</b>	<b>1,667</b>	<b>38.3</b>
<b>Subtotal</b>	<b>31.5</b>	<b>100.0</b>	<b>28.8</b>	<b>100.0</b>	<b>39.6</b>	<b>100.0</b>	<b>15,013,552</b>	<b>100</b>	<b>100.0</b>	<b>10,099,723</b>	<b>67.3</b>
Tract not known	82.7	0.3	4.0	0.0	13.2	0.0	18,005	100	0.1	6,684	37.1
<b>Total</b>	<b>31.6</b>	<b>---</b>	<b>28.8</b>	<b>---</b>	<b>39.6</b>	<b>---</b>	<b>15,031,557</b>	<b>100</b>	<b>---</b>	<b>10,106,407</b>	<b>67.2</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
<b>Subtotal</b>	4,734,719		4,330,989		5,947,844						
Tracts not known	14,892		728		2,385						
<b>Total</b>	4,749,611		4,331,717		5,950,229						

### 5. Community development lending, 2021

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>	0	0.0	0	0.0	---	---	0	0.0
<b>100 to 249</b>	1	0.0	67	0.0	1	0.1	1	0.2
<b>250 to 1,321</b>	1,736	3.2	880,817	0.6	74	10.8	57	9.2
<b>1,322 or more</b>	52,858	96.8	151,555,509	99.4	610	89.1	560	90.6
<b>All</b>	54,595	100.0	152,436,393	100.0	685	100.0	618	100.0
<b>MEMO: Lending by all affiliates</b>	113	0.2	1,651,550	1.1	---	---	14	2.3