

Findings from Analysis of Nationwide Summary Statistics for 2020 Community Reinvestment Act Data Fact Sheet

This analysis is based on 2020 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 are chartered. 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 and small farm lending and community development lending. The mandatory reporting threshold adjusts annually based on changes to the Consumer Price Index and for 2020 was \$1.305 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 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, 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.

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 2020 CRA Small Business and Small Farm Loan Data

For 2020, a total of 687 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 1.2 percent decrease from the 695 lenders reporting data for 2019 (see [Table 1](#)).¹ Of the 687 institutions reporting 2020 data, 124 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.²

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 Consolidated Reports of Condition and Income indicates that CRA reporters account for about 75 percent of small business loans outstanding (by dollars) and about 32 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 2020, banks and thrifts with assets of \$1.305 billion or more (as of December 31, 2019) accounted for 98.3 percent (by dollars) of reported small business loan originations (see [Table 3](#)). The very largest institutions – 139 reporters with assets of \$10 billion or more – accounted for about 71 percent of CRA reported small business loans originated in 2020 (by dollar volume, not shown in tables).

In the aggregate, about 8.4 million small business loans (originations and purchases) totaling nearly \$461.8 billion were reported in 2020 (see [Table 1](#)). The total number of

¹ 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.

² Tables 3 and 5 indicate that 107 reporting institutions had assets as of December 31, 2019 below \$1.305 billion. The asset size threshold that triggers data collection and reporting is 1.305 billion as of December 31 of each of the two prior calendar years.

loans increased by 9.7 percent, while the number of loans originated increased by 10.9 percent relative to 2019. The dollar amount of small business loans originated increased by 78.7 percent. The large increase in total number of loans originated, and the especially large increase in the total amount of small business loans originated is largely due to lending from the Paycheck Protection Program (PPP). Regarding small farm loans, the number of originations decreased by about 1.7 percent and the dollar amount increased by 7.9 percent in 2020 from 2019.

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 87.5 percent of the small business loans and 78.1 percent of the small farm loans originated in 2020 were for amounts under \$100,000 (see [Table 2](#)). The distribution differs for the dollar amount of loans originated; about 32.1 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](#)).

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 40.7 percent of the number of reported small business loan originations (about 25.5 percent measured by dollar amount of loans) and 56.3 percent of the number of reported small farm loan originations (about 66.3 percent measured by dollar amount of loans) were extended to farms 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.³ Overall, the distribution of the

³ 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 2015 American Community Survey. For more information refer to <http://www.census.gov/acs/>.

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.⁴ For example, low-income census tracts include about 7 and 5 percent of the population and businesses respectively, and accounted for about 5 percent of the number and 6 percent of the total dollar amount of small business loans in 2020.⁵ Upper-income census tracts include about 28 percent of the population and about 36 percent of the businesses, and had about 39 percent of the number and 37 percent of the total dollar amount of small business loans in 2020. The share of reported loans by dollar amount going to upper income tracts has been similar in previous years (see [Table 4.2](#)).

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 687 institutions reporting for 2020, 621 institutions reported community development lending activity (see [Table 5](#)). As in previous years, in 2020, lenders with assets that met or exceeded the mandatory reporting threshold (\$1.305 billion in 2020) extended the vast majority of reported community development loans. Overall, all lenders reported over \$169 billion in community development loans in 2020, a 52 percent increase from the amount reported in 2019. This large increase is also attributable to PPP lending as many of the PPP loans that did not meet the size requirements of reportable small business loans met the qualifications for reporting as community development lending.

⁴ 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 2020, about 1 percent of the reported small business loans by both number and dollar amount included such a designation.

⁵ Data on the share of population across census tract income categories are derived from the 2015 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, 2012-2020

Item	Year								
	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total business loans (Originations plus Purchases)									
Number.....	5,876,205	4,994,368	5,598,783	6,073,233	7,476,650	6,552,535	7,078,521	7,637,724	8,375,713
Memo: Originations...	5,073,468	4,868,494	5,435,934	5,854,272	6,106,355	6,197,230	6,702,217	7,219,295	8,003,316
Dollar (thousands).....	206,113,885	208,405,899	214,309,104	227,824,121	256,500,092	242,459,574	254,829,869	264,874,988	461,785,191
Memo: Originations...	198,636,959	204,129,141	208,009,395	219,703,482	229,278,587	231,407,996	242,186,033	250,924,285	448,457,821
Percent to small firms¹									
by number.....	38.2	47.4	45.6	50.5	43.5	49.8	45.0	46.7	39.3
by dollars.....	36.0	35.8	34.6	35.6	33.1	35.0	32.8	33.1	24.9
Total farm loans (Originations plus Purchases)									
Number.....	177,374	171,192	173,058	176,340	178,060	201,000	201,388	205,498	200,609
Memo: Originations....	175,836	170,389	172,217	172,544	177,242	200,319	198,562	203,266	199,771
Dollar (thousands).....	12,593,353	12,363,045	12,953,468	13,584,579	13,422,593	13,911,585	14,038,728	14,030,184	15,129,648
Memo: Originations...	12,461,162	12,268,950	12,855,100	13,505,842	13,363,472	13,820,828	13,905,860	13,966,396	15,072,967
Percent to small firms¹									
by number.....	58.2	59.0	59.5	59.7	59.7	57.7	45.3	59.1	56.3
by dollars.....	67.4	66.0	66.1	67.4	69.1	69.8	68.9	69.1	66.2
Activity of CRA reporters as a percentage of²									
All small loans to businesses by depositories									
by number of loans ...	86.7	87.6	88.4	88.5	89.2	89.7	89.6	89.4	87.5
by amount of loans....	68.2	68.8	69.3	70.5	71.4	72.0	73.2	74.4	75.2
All small loans to farms by depositories									
by number of loans ...	37.5	36.6	37.2	37.4	38.2	42.6	42.9	41.1	42.9
by amount of loans....	26.9	26.8	26.5	28.3	28.8	29.9	30.5	31.3	32.2

Table 1. Continued

Item	Year								
	2012	2013	2014	2015	2016	2017	2018	2019	2020
Distribution of business loans by asset size of lender ³									
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.....	1.3	1.5	1.1	1.0	1.4	1.4	1.3	1.1	1.1
large	98.7	98.5	98.8	99.0	98.6	98.6	98.7	98.9	98.9
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent) ⁴									
small.....	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
medium.....	5.8	5.6	4.7	4.1	3.5	3.4	2.9	2.4	1.8
large	94.2	94.3	95.2	95.9	96.5	96.5	97.1	97.5	98.2
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	0.6	0.5	0.5	0.0	0.0	0.0	0.0	0.0
medium.....	11.9	10.6	7.3	6.4	5.4	4.1	3.6	4.0	2.1
large	87.8	88.8	92.2	93.1	94.6	95.9	96.4	96.0	97.9
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.3	0.5	0.5	0.5	0.0	0.0	0.0	0.0	0.0
medium.....	16.2	14.1	9.4	8.4	7.2	6.5	5.6	6.3	2.9
large	83.5	85.4	90.1	91.1	92.8	93.5	94.4	93.7	97.1
Total	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract ⁵									
by number of loans									
low.....	4.7	4.9	4.8	4.9	4.6	5.2	5.2	5.2	5.3
moderate.....	16.6	16.7	17.0	17.2	16.7	17.9	17.7	17.8	17.8
middle.....	41.3	40.0	39.8	39.7	39.1	37.7	37.4	37.5	37.4
upper.....	37.1	38.1	38.1	37.9	39.4	38.6	39.1	38.9	38.9
income not reported.....	0.3	0.3	0.3	0.3	0.3	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	6.2	6.0	5.9	5.8	6.1	6.1	6.1	6.1
moderate	18.5	18.7	18.7	18.6	18.1	18.6	18.6	18.4	18.6
middle.....	39.7	39.4	39.3	39.1	38.6	37.5	37.4	37.5	37
upper.....	35.0	35.1	35.4	35.9	37.0	36.9	36.9	37.0	37.3
income not reported.....	0.6	0.6	0.6	0.6	0.6	1.0	1.0	1.0	1.1
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	640	617	603	597	582	585	571	571	570
savings institutions	190	174	164	154	144	133	129	124	117
Total	830	791	767	751	726	718	700	695	687

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. 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, 2020

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	7,006,530	87.5	577,858	7.2	418,928	5.2	8,003,316	100	3,256,138	40.7
Purchases	349,167	93.8	14,497	3.9	8,733	2.3	372,397	100	31,742	8.5
Total	7,355,697	87.8	592,355	7.1	427,661	5.1	8,375,713	100	3,287,880	39.3
Farm										
Originations	156,072	78.1	26,852	13.4	16,847	8.4	199,771	100	112,413	56.3
Purchases	681	81.3	63	7.5	94	11.2	838	100	575	68.6
Total	156,753	78.1	26,915	13.4	16,941	8.4	200,609	100	112,988	56.3
All										
Originations	7,162,602	87.3	604,710	7.4	435,775	5.3	8,203,087	100	3,368,551	41.1
Purchases	349,848	93.7	14,560	3.9	8,827	2.4	373,235	100	32,317	8.7
Total	7,512,450	87.6	619,270	7.2	444,602	5.2	8,576,322	100	3,400,868	39.7
Amount of loans (thousands of dollars)										
Business										
Originations	144,149,066	32.1	93,125,594	20.8	211,183,161	47.1	448,457,821	100	114,289,888	25.5
Purchases	6,913,851	51.9	2,261,203	17.0	4,152,316	31.2	13,327,370	100	728,229	5.5
Total	151,062,917	32.7	95,386,797	20.7	215,335,477	46.6	461,785,191	100	115,018,117	24.9
Farm										
Originations	4,226,149	28.0	4,610,898	30.6	6,235,920	41.4	15,072,967	100	10,000,809	66.3
Purchases	14,498	25.6	10,645	18.8	31,538	55.6	56,681	100	19,161	33.8
Total	4,240,647	28.0	4,621,543	30.5	6,267,458	41.4	15,129,648	100	10,019,970	66.2
All										
Originations	148,375,215	32.0	97,736,492	21.1	217,419,081	46.9	463,530,788	100	124,290,697	26.8
Purchases	6,928,349	51.8	2,271,848	17.0	4,183,854	31.3	13,384,051	100	747,390	5.6
Total	155,303,564	32.6	100,008,340	21.0	221,602,935	46.5	476,914,839	100	125,038,087	26.2

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, 2020

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,304		1,305 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Number of Loans										
Business										
Originations	0	0.0	761	0.0	69,399	0.9	7,933,156	99.1	8,003,316	100
Purchases	0	0.0	0	0.0	23,066	6.2	349,331	93.8	372,397	100
Total	0	0.0	761	0.0	92,465	1.1	8,282,487	98.9	8,375,713	100
Farm										
Originations	0	0.0	6	0.0	4,282	2.1	195,483	97.9	199,771	100
Purchases	0	0.0	0	0.0	2	0.2	836	99.8	838	100
Total	0	0.0	6	0.0	4,284	2.1	196,319	97.9	200,609	100
All										
Originations	0	0.0	767	0.0	73,681	0.9	8,128,639	99.1	8,203,087	100
Purchases	0	0.0	0	0.0	23,068	6.2	350,167	93.8	373,235	100
Total	0	0.0	767	0.0	96,749	1.1	8,478,806	98.9	8,576,322	100
Amount of loans (thousands of dollars)										
Business										
Originations	0	0.0	106,880	0.0	7,512,213	1.7	440,838,728	98.3	448,457,821	100
Purchases	0	0.0	0	0.0	801,544	6.0	12,525,826	94.0	13,327,370	100
Total	0	0.0	106,880	0.0	8,313,757	1.8	453,364,554	98.2	461,785,191	100
Farm										
Originations	0	0.0	143	0.0	437,650	2.9	14,635,174	97.1	15,072,967	100
Purchases	0	0.0	0	0.0	430	0.8	56,251	99.2	56,681	100
Total	0	0.0	143	0.0	438,080	2.9	14,691,425	97.1	15,129,648	100
All										
Originations	0	0.0	107,023	0.0	7,949,863	1.7	455,473,902	98.3	463,530,788	100
Purchases	0	0.0	0	0.0	801,974	6.0	12,582,077	94.0	13,384,051	100
Total	0	0.0	107,023	0.0	8,751,837	1.8	468,055,979	98.1	476,914,839	100
MEMO										
Number of institutions reporting	1		2		104		580		687	
Number of institutions extending loans	0		2		101		553		656	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2020

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	30.6	44.9	20.6	47.4	48.8	49.8	219,238,631	100	47.7	51,663,635	23.6
Suburban	34.3	46.1	20.7	43.7	45.0	42.1	201,045,983	100	43.7	50,781,675	25.3
Rural	34.0	9.0	21.5	8.9	44.5	8.2	39,535,146	100	8.6	11,677,042	29.5
Subtotal	32.5	100.0	20.7	100.0	46.8	100.0	459,819,760	100	100.0	114,122,352	24.8
Tract not known	73.8	1.0	14.6	0.2	11.6	0.1	1,965,431	100	0.4	895,765	45.6
Total	32.7	---	20.7	---	46.6	---	461,785,191	100	---	115,018,117	24.9
Area Income											
<i>Low (less than 50)</i>											
Principal City	26.9	3.9	21.0	4.8	52.1	5.3	21,915,651	100	4.8	4,489,578	20.5
Suburban	29.9	1.1	20.6	1.2	49.5	1.3	5,582,322	100	1.2	1,184,284	21.2
Rural	30.1	0.1	21.5	0.1	48.4	0.1	498,023	100	0.1	128,987	25.9
Total	27.6	5.2	20.9	6.2	51.5	6.7	27,995,996	100	6.1	5,802,849	20.7
<i>Moderate (50 to 79)</i>											
Principal City	28.8	9.1	20.7	10.3	50.4	11.1	47,280,103	100	10.3	10,450,903	22.1
Suburban	32.2	7.0	20.8	7.1	47.0	7.1	32,681,888	100	7.1	7,573,738	23.2
Rural	32.9	1.2	22.2	1.3	44.9	1.1	5,433,429	100	1.2	1,516,444	27.9
Total	30.4	17.3	20.8	18.7	48.8	19.4	85,395,420	100	18.6	19,541,085	22.9
<i>Middle (80 to 119)</i>											
Principal City	30.9	12.7	20.5	13.2	48.6	13.9	61,447,152	100	13.4	14,780,149	24.1
Suburban	33.4	18.7	20.8	18.3	45.8	17.9	83,879,171	100	18.2	20,825,690	24.8
Rural	34.1	5.6	21.4	5.5	44.6	5.1	24,665,401	100	5.4	7,287,521	29.5
Total	32.6	37.1	20.8	37.1	46.6	36.8	169,991,724	100	37.0	42,893,360	25.2
<i>Upper (120 or more)</i>											
Principal City	32.8	18.5	20.4	18.1	46.8	18.4	84,463,964	100	18.4	21,291,842	25.2
Suburban	36.7	19.2	20.5	16.8	42.8	15.6	78,171,877	100	17.0	21,109,362	27.0
Rural	34.9	2.1	21.4	2.0	43.7	1.8	8,917,413	100	1.9	2,738,587	30.7
Total	34.7	39.8	20.5	37.0	44.8	35.8	171,553,254	100	37.3	45,139,791	26.3
<i>Income not reported</i>											
Principal City	21.3	0.6	20.6	0.9	58.2	1.1	4,131,761	100	0.9	651,163	15.8
Suburban	18.6	0.1	20.5	0.2	60.9	0.2	730,725	100	0.2	88,601	12.1
Rural	30.4	0.0	21.3	0.0	48.3	0.0	20,880	100	0.0	5,503	26.4
Total	20.9	0.7	20.6	1.1	58.5	1.3	4,883,366	100	1.1	745,267	15.3
Subtotal	32.5	100.0	20.7	100.0	46.8	100.0	459,819,760	100	100.0	114,122,352	24.8
Tract not known	73.8	1.0	14.6	0.2	11.6	0.1	1,965,431	100	0.4	895,765	45.6
Total	32.7	---	20.7	---	46.6	---	461,785,191	100	---	115,018,117	24.9
Memo:											
Amount of loans											
Subtotal	149,611,663		95,099,808		215,108,289						
Tracts not known	1,451,254		286,989		227,188						
Total	151,062,917		95,386,797		215,335,477						

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2020

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	30.4	9.0	29.2	7.9	40.5	8.1	1,250,034	100	8.3	710,826	56.9
Suburban	28.6	30.8	29.9	29.3	41.6	30.0	4,522,884	100	30.0	2,812,238	62.2
Rural	27.2	60.2	31.2	62.8	41.7	61.9	9,307,272	100	61.7	6,469,374	69.5
Subtotal	27.8	100.0	30.6	100.0	41.5	100.0	15,080,190	100	100.0	9,992,438	66.3
Tract not known	82.6	1.0	13.4	0.2	4.0	0.0	49,458	100	0.3	27,532	55.7
Total	28.0	---	30.5	---	41.4	---	15,129,648	100	---	10,019,970	66.2
Area Income											
<i>Low (less than 50)</i>											
Principal City	34.1	0.2	30.5	0.2	35.4	0.2	28,055	100	0.2	10,094	36.0
Suburban	30.6	0.2	27.5	0.2	41.9	0.2	25,516	100	0.2	10,636	41.7
Rural	21.7	0.1	29.8	0.1	48.5	0.1	11,616	100	0.1	6,636	57.1
Total	30.5	0.5	29.2	0.4	40.3	0.4	65,187	100	0.4	27,366	42.0
<i>Moderate (50 to 79)</i>											
Principal City	31.2	0.9	27.2	0.7	41.5	0.8	123,585	100	0.8	50,571	40.9
Suburban	31.4	3.8	29.6	3.3	39.0	3.2	510,099	100	3.4	290,418	56.9
Rural	30.0	4.2	31.2	4.0	38.8	3.7	592,753	100	3.9	404,613	68.3
Total	30.7	9.0	30.1	8.0	39.2	7.7	1,226,437	100	8.1	745,602	60.8
<i>Middle (80 to 119)</i>											
Principal City	30.2	3.9	31.1	3.7	38.7	3.4	546,820	100	3.6	319,961	58.5
Suburban	27.3	20.3	30.4	20.6	42.3	21.1	3,122,325	100	20.7	2,015,375	64.5
Rural	26.9	46.7	31.3	49.5	41.7	48.6	7,292,933	100	48.4	5,082,461	69.7
Total	27.2	71.0	31.1	73.8	41.8	73.1	10,962,078	100	72.7	7,417,797	67.7
<i>Upper (120 or more)</i>											
Principal City	30.3	4.0	27.7	3.3	41.9	3.7	547,011	100	3.6	328,351	60.0
Suburban	31.5	6.5	28.2	5.3	40.3	5.5	862,082	100	5.7	494,485	57.4
Rural	27.3	9.2	30.1	9.2	42.6	9.6	1,409,970	100	9.3	975,664	69.2
Total	29.2	19.6	29.1	17.8	41.8	18.8	2,819,063	100	18.7	1,798,500	63.8
<i>Income not reported</i>											
Principal City	17.0	0.0	9.9	0.0	73.2	0.1	4,563	100	0.0	1,849	40.5
Suburban	13.5	0.0	42.4	0.0	44.1	0.0	2,862	100	0.0	1,324	46.3
Rural	0.0	0.0	0.0	0.0	0.0	0.0	0	100	0.0	0	0.0
Total	15.6	0.0	22.4	0.0	62.0	0.1	7,425	100	0.0	3,173	42.7
Subtotal	27.8	100.0	30.6	100.0	41.5	100.0	15,080,190	100	100.0	9,992,438	66.3
Tract not known	82.6	1.0	13.4	0.2	4.0	0.0	49,458	100	0.3	27,532	55.7
Total	28.0	---	30.5	---	41.4	---	15,129,648	100	---	10,019,970	66.2
Memo:											
Amount of loans											
Subtotal	4,199,811		4,614,906		6,265,473						
Tracts not known	40,836		6,637		1,985						
Total	4,240,647		4,621,543		6,267,458						

5. Community development lending, 2020

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	3	0.0	5,140	0.0	2	0.3	2	0.3
250 to 1,304	3,381	5.0	1,986,109	1.2	104	15.1	78	12.6
1,305 or more	64,036	95.0	167,076,916	98.8	580	84.4	541	87.1
All	67,420	100.0	169,068,165	100.0	687	100.0	621	100.0
MEMO: Lending by all affiliates	94	0.1	981,673	0.6	---	---	10	1.6