

Findings from Analysis of Nationwide Summary Statistics for 2019 Community Reinvestment Act

Data Fact Sheet

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 are chartered. The regulations that implemented the CRA during 2019 required commercial banks and savings associations with total assets of approximately \$1.28 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 2019 was \$1.284 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 2019 CRA Small Business and Small Farm Loan Data

For 2019, a total of 695 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 0.7 percent decrease from the 700 lenders reporting data for 2018 (see [Table 1](#)).ⁱ Of the 695 institutions reporting 2019 data, 126 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 2019 compared with 2018 reflects fewer voluntary reporters, as the number of institutions with assets above the reporting threshold increased by 8 (1.4 percent) between 2018 and 2019.

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 74.4 percent of small business loans outstanding (by dollars) and about 31.3 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 2019, banks and thrifts with assets of \$1.284 billion or more (as of December 31, 2018) accounted for 98 percent (by dollars) of reported small business loan originations (see [Table 3](#)). The very largest institutions – 118 reporters with assets of \$10 billion or more – accounted for about 73 percent of CRA reported small business loans originated in 2019 (by dollars, not shown in tables).

In the aggregate, about 7.6 million small business loans (originations and purchases) totaling nearly \$265 billion were reported in 2019 (see [Table 1](#)). The total number of loans increased by 7.9 percent, while the number of loans originated increased by 7.7 percent relative to 2018. The large year-over-year increase in reported originations of small business loans is mostly attributable to a small handful of banks. The dollar amount of originations increased by about 3.6 percent. Regarding small farm loans, the number of originations increased by about 2.4 percent and the dollar amount increased by 0.4 percent in 2019 from 2018.

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 94 percent of the small business loans and 80 percent of the small farm loans originated in 2019 were for amounts under \$100,000 (see [Table 2](#)). The distribution differs for the dollar amount of loans originated; about 39 percent of the small business loan dollars and about 29 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 49 percent of the number of reported small business loan originations (about 35 percent measured by dollar amount of loans) and 59 percent of the number of reported small farm loan originations (about 69 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 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.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 7 and 6 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 2019.^v Upper-income census tracts include about 28 percent of the population and about 32 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 2019. The share of reported loans by dollar amount going to upper income tracts has been similar in previous years (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 695 institutions reporting for 2019, 619 institutions reported community development lending activity (see [Table 5](#)). As in previous years, in 2019 lenders with assets that met or exceeded the mandatory reporting threshold (\$1.284 billion in 2019) extended the vast majority of reported community development loans. Overall, all lenders reported over \$111 billion in community development loans in 2019, an 8% increase from the amount reported in 2018.

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 126 reporting institutions had assets as of December 31, 2018 below \$1.284 billion. The asset size threshold that triggers data collection and reporting is \$1.284 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 2015 American Community Survey. For more information refer to <http://www.census.gov/acs/>

^{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 was unknown. For 2019, about 1 percent of the reported small business loans by both number and dollar amount included such a designation.

^v 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, 2011-2019

Item	Year								
	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total business loans (Originations plus Purchases)									
Number.....	5,167,586	5,876,205	4,994,368	5,598,783	6,073,233	7,476,650	6,552,535	7,078,521	7,637,724
Memo: Originations...	4,975,397	5,073,468	4,868,494	5,435,934	5,854,272	6,106,355	6,197,230	6,702,217	7,219,295
Dollar (thousands).....	197,472,990	206,113,885	208,405,899	214,309,104	227,824,121	256,500,092	242,459,574	254,829,869	264,874,988
Memo: Originations...	192,451,093	198,636,959	204,129,141	208,009,395	219,703,482	229,278,587	231,407,996	242,186,033	250,924,285
Percent to small firms¹									
by number.....	43.3	38.2	47.4	45.6	50.5	43.5	49.8	45.0	46.7
by dollars.....	37.3	36.0	35.8	34.6	35.6	33.1	35.0	32.8	33.1
Total farm loans (Originations plus Purchases)									
Number.....	137,018	177,374	171,192	173,058	176,340	178,060	201,000	201,388	205,498
Memo: Originations....	135,469	175,836	170,389	172,217	172,544	177,242	200,319	198,562	203,266
Dollar (thousands).....	11,783,875	12,593,353	12,363,045	12,953,468	13,584,579	13,422,593	13,911,585	14,038,728	14,030,184
Memo: Originations...	11,665,336	12,461,162	12,268,950	12,855,100	13,505,842	13,363,472	13,820,828	13,905,860	13,966,396
Percent to small firms¹									
by number.....	75.7	58.2	59.0	59.5	59.7	59.7	57.7	45.3	59.1
by dollars.....	71.4	67.4	66.0	66.1	67.4	69.1	69.8	68.9	69.1
Activity of CRA reporters as a percentage of²									
All small loans to businesses by depositories									
by number of loans ...	84.9	86.7	87.6	88.4	88.5	89.2	89.7	89.6	89.4
by amount of loans....	67.8	68.2	68.8	69.3	70.5	71.4	72.0	73.2	74.4
All small loans to farms by depositories									
by number of loans ...	23.6	37.5	36.6	37.2	37.4	38.2	42.6	42.9	41.1
by amount of loans....	24.6	26.9	26.8	26.5	28.3	28.8	29.9	30.5	31.3

Table 1. Continued

Item	Year								
	2011	2012	2013	2014	2015	2016	2017	2018	2019
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.....	1.5	1.3	1.5	1.1	1.0	1.4	1.4	1.3	1.1
large	98.5	98.7	98.5	98.8	99.0	98.6	98.6	98.7	98.9
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent) ⁴									
small.....	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0
medium.....	5.5	5.8	5.6	4.7	4.1	3.5	3.4	2.9	2.4
large	94.4	94.2	94.3	95.2	95.9	96.5	96.5	97.1	97.5
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.....	0.9	0.4	0.6	0.5	0.5	0.0	0.0	0.0	0.0
medium.....	16.0	11.9	10.6	7.3	6.4	5.4	4.1	3.6	4.0
large	83.1	87.8	88.8	92.2	93.1	94.6	95.9	96.4	96.0
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.8	0.3	0.5	0.5	0.5	0.0	0.0	0.0	0.0
medium.....	16.2	16.2	14.1	9.4	8.4	7.2	6.5	5.6	6.3
large	83.0	83.5	85.4	90.1	91.1	92.8	93.5	94.4	93.7
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.....	3.2	4.7	4.9	4.8	4.9	4.6	5.2	5.2	5.2
moderate.....	15.0	16.6	16.7	17.0	17.2	16.7	17.9	17.7	17.8
middle.....	44.1	41.3	40.0	39.8	39.7	39.1	37.7	37.4	37.5
upper.....	37.4	37.1	38.1	38.1	37.9	39.4	38.6	39.1	38.9
income not reported.....	0.3	0.3	0.3	0.3	0.3	0.3	0.6	0.6	0.6
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.2	6.2	6.2	6.0	5.9	5.8	6.1	6.1	6.1
moderate	17.2	18.5	18.7	18.7	18.6	18.1	18.6	18.6	18.4
middle.....	43.9	39.7	39.4	39.3	39.1	38.6	37.5	37.4	37.5
upper.....	34.2	35.0	35.1	35.4	35.9	37.0	36.9	36.9	37.0
income not reported.....	0.4	0.6	0.6	0.6	0.6	0.6	1.0	1.0	1.0
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	654	640	617	603	597	582	585	571	571
savings institutions	205	190	174	164	154	144	133	129	124
Total	859	830	791	767	751	726	718	700	695

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 1 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% of the MSA MFI or nonmetropolitan portion of state MFI; Moderate-Income: Census tract MFI is at least 50% and less than 80%; Middle Income: Census tract MFI is at least 80% and less than 120%; Upper Income: Census tract MFI is 120% 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, 2019

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	6,786,167	94.0	222,390	3.1	210,738	2.9	7,219,295	100	3,540,093	49.0
Purchases	394,914	94.4	15,405	3.7	8,110	1.9	418,429	100	27,486	6.6
Total	7,181,081	94.0	237,795	3.1	218,848	2.9	7,637,724	100	3,567,579	46.7
Farm										
Originations	163,510	80.4	24,518	12.1	15,238	7.5	203,266	100	120,734	59.4
Purchases	2,070	92.7	99	4.4	63	2.8	2,232	100	706	31.6
Total	165,580	80.6	24,617	12.0	15,301	7.4	205,498	100	121,440	59.1
All										
Originations	6,949,677	93.6	246,908	3.3	225,976	3.0	7,422,561	100	3,660,827	49.3
Purchases	396,984	94.4	15,504	3.7	8,173	1.9	420,661	100	28,192	6.7
Total	7,346,661	93.7	262,412	3.3	234,149	3.0	7,843,222	100	3,689,019	47.0
Amount of loans (thousands of dollars)										
Business										
Originations	98,670,130	39.3	38,185,879	15.2	114,068,276	45.5	250,924,285	100	87,134,989	34.7
Purchases	7,749,521	55.5	2,393,126	17.2	3,808,056	27.3	13,950,703	100	550,425	3.9
Total	106,419,651	40.2	40,579,005	15.3	117,876,332	44.5	264,874,988	100	87,685,414	33.1
Farm										
Originations	4,046,096	29.0	4,250,660	30.4	5,669,640	40.6	13,966,396	100	9,678,692	69.3
Purchases	25,075	39.3	16,359	25.6	22,354	35.0	63,788	100	13,877	21.8
Total	4,071,171	29.0	4,267,019	30.4	5,691,994	40.6	14,030,184	100	9,692,569	69.1
All										
Originations	102,716,226	38.8	42,436,539	16.0	119,737,916	45.2	264,890,681	100	96,813,681	36.5
Purchases	7,774,596	55.5	2,409,485	17.2	3,830,410	27.3	14,014,491	100	564,302	4.0
Total	110,490,822	39.6	44,846,024	16.1	123,568,326	44.3	278,905,172	100	97,377,983	34.9

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, 2019

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,283		1,284 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Number of Loans										
Business										
Originations	186	0.0	179	0.0	31,209	0.4	7,187,721	99.6	7,219,295	100
Purchases	0	0.0	0	0.0	53,974	12.9	364,455	87.1	418,429	100
Total	186	0.0	179	0.0	85,183	1.1	7,552,176	98.9	7,637,724	100
Farm										
Originations	0	0.0	6	0.0	8,195	4.0	195,065	96.0	203,266	100
Purchases	0	0.0	0	0.0	57	2.6	2,175	97.4	2,232	100
Total	0	0.0	6	0.0	8,252	4.0	197,240	96.0	205,498	100
All										
Originations	186	0.0	185	0.0	39,404	0.5	7,382,786	99.5	7,422,561	100
Purchases	0	0.0	0	0.0	54,031	12.8	366,630	87.2	420,661	100
Total	186	0.0	185	0.0	93,435	1.2	7,749,416	98.8	7,843,222	100
Amount of loans (thousands of dollars)										
Business										
Originations	52,779	0.0	28,830	0.0	4,977,654	2.0	245,865,022	98.0	250,924,285	100
Purchases	0	0.0	0	0.0	1,442,311	10.3	12,508,392	89.7	13,950,703	100
Total	52,779	0.0	28,830	0.0	6,419,965	2.4	258,373,414	97.5	264,874,988	100
Farm										
Originations	0	0.0	73	0.0	879,045	6.3	13,087,278	93.7	13,966,396	100
Purchases	0	0.0	0	0.0	9,454	14.8	54,334	85.2	63,788	100
Total	0	0.0	73	0.0	888,499	6.3	13,141,612	93.7	14,030,184	100
All										
Originations	52,779	0.0	28,903	0.0	5,856,699	2.2	258,952,300	97.8	264,890,681	100
Purchases	0	0.0	0	0.0	1,451,765	10.4	12,562,726	89.6	14,014,491	100
Total	52,779	0.0	28,903	0.0	7,308,464	2.6	271,515,026	97.4	278,905,172	100
MEMO										
Number of institutions reporting	2		3		121		569		695	
Number of institutions extending loans	1		3		118		537		659	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2019

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	38.1	44.8	15.2	46.3	46.7	48.7	122,903,874	100	46.8	38,966,310	31.7
Suburban	41.9	46.0	14.9	42.3	43.2	42.1	114,677,039	100	43.7	38,031,344	33.2
Rural	38.4	9.2	18.3	11.4	43.2	9.2	25,042,517	100	9.5	9,651,537	38.5
Subtotal	39.8	100.0	15.4	100.0	44.8	100.0	262,623,430	100	100.0	86,649,191	33.0
Tract not known	87.4	1.8	7.6	0.2	5.0	0.1	2,251,558	100	0.9	1,036,223	46.0
Total	40.2	---	15.3	---	44.5	---	264,874,988	100	---	87,685,414	33.1
Area Income											
<i>Low (less than 50)</i>											
Principal City	32.8	3.9	16.2	5.0	51.0	5.4	12,572,301	100	4.8	3,346,403	26.6
Suburban	35.8	1.1	15.5	1.2	48.7	1.3	3,157,612	100	1.2	899,771	28.5
Rural	34.1	0.1	19.1	0.1	46.8	0.1	278,366	100	0.1	105,099	37.8
Total	33.4	5.1	16.1	6.4	50.5	6.9	16,008,279	100	6.1	4,351,273	27.2
<i>Moderate (50 to 79)</i>											
Principal City	35.6	9.0	15.5	10.2	48.9	11.0	26,529,594	100	10.1	7,848,570	29.6
Suburban	39.1	7.0	15.5	7.1	45.4	7.2	18,576,676	100	7.1	5,688,462	30.6
Rural	37.3	1.2	18.2	1.5	44.5	1.2	3,291,487	100	1.3	1,184,125	36.0
Total	37.0	17.2	15.7	18.8	47.3	19.4	48,397,757	100	18.4	14,721,157	30.4
<i>Middle (80 to 119)</i>											
Principal City	38.4	12.7	15.3	13.1	46.3	13.6	34,617,093	100	13.2	11,127,312	32.1
Suburban	40.7	18.8	15.4	18.3	43.9	17.9	48,104,055	100	18.3	15,671,900	32.6
Rural	38.6	5.8	18.5	7.2	42.9	5.8	15,802,158	100	6.0	6,095,931	38.6
Total	39.6	37.3	15.9	38.7	44.6	37.3	98,523,306	100	37.5	32,895,143	33.4
<i>Upper (120 or more)</i>											
Principal City	41.1	18.5	14.7	17.1	44.2	17.7	47,065,827	100	17.9	16,210,214	34.4
Suburban	44.8	19.1	14.1	15.5	41.1	15.5	44,446,503	100	16.9	15,709,012	35.3
Rural	38.7	2.1	17.9	2.5	43.4	2.1	5,659,744	100	2.2	2,261,874	40.0
Total	42.7	39.7	14.6	35.1	42.7	35.2	97,172,074	100	37.0	34,181,100	35.2
<i>Income not reported</i>											
Principal City	28.5	0.6	16.3	0.9	55.2	1.0	2,119,059	100	0.8	433,811	20.5
Suburban	25.5	0.1	17.3	0.2	57.2	0.2	392,193	100	0.1	62,199	15.9
Rural	37.2	0.0	17.2	0.0	45.7	0.0	10,762	100	0.0	4,508	41.9
Total	28.1	0.7	16.5	1.0	55.4	1.2	2,522,014	100	1.0	500,518	19.8
Subtotal	39.8	100.0	15.4	100.0	44.8	100.0	262,623,430	100	100.0	86,649,191	33.0
Tract not known	87.4	1.8	7.6	0.2	5.0	0.1	2,251,558	100	0.9	1,036,223	46.0
Total	40.2	---	15.3	---	44.5	---	264,874,988	100	---	87,685,414	33.1
Memo:											
Amount of loans											
Subtotal	104,451,865		40,407,740		117,763,825						
Tracts not known	1,967,786		171,265		112,507						
Total	106,419,651		40,579,005		117,876,332						

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2019

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	30.8	8.6	28.5	7.5	40.6	8.0	1,115,443	100	8.0	706,284	63.3
Suburban	29.8	29.9	28.9	27.3	41.3	29.3	4,025,825	100	28.8	2,658,363	66.0
Rural	28.0	61.5	31.5	65.2	40.5	62.8	8,819,809	100	63.2	6,292,909	71.3
Subtotal	28.7	100.0	30.5	100.0	40.7	100.0	13,961,077	100	100.0	9,657,556	69.2
Tract not known	87.1	1.5	8.2	0.1	4.7	0.1	69,107	100	0.5	35,013	50.7
Total	29.0	---	30.4	---	40.6	---	14,030,184	100	---	9,692,569	69.1
Area Income											
<i>Low (less than 50)</i>											
Principal City	43.1	0.2	25.3	0.1	31.6	0.1	19,203	100	0.1	9,025	47.0
Suburban	24.5	0.1	25.5	0.1	50.0	0.2	22,606	100	0.2	9,148	40.5
Rural	28.9	0.1	36.8	0.1	34.3	0.1	9,539	100	0.1	7,307	76.6
Total	32.2	0.4	27.5	0.3	40.2	0.4	51,348	100	0.4	25,480	49.6
<i>Moderate (50 to 79)</i>											
Principal City	32.8	0.8	23.4	0.5	43.9	0.8	99,974	100	0.7	49,681	49.7
Suburban	33.4	3.7	27.6	2.8	39.0	3.0	438,734	100	3.1	265,203	60.4
Rural	32.0	4.3	29.6	3.8	38.4	3.6	540,753	100	3.9	379,268	70.1
Total	32.7	8.8	28.2	7.1	39.1	7.4	1,079,461	100	7.7	694,152	64.3
<i>Middle (80 to 119)</i>											
Principal City	31.0	3.7	29.9	3.4	39.1	3.3	481,614	100	3.4	307,852	63.9
Suburban	28.8	20.3	29.5	19.6	41.7	20.7	2,827,019	100	20.2	1,922,808	68.0
Rural	27.5	47.8	31.9	52.0	40.6	49.6	6,954,117	100	49.8	4,959,014	71.3
Total	28.0	71.8	31.1	75.0	40.8	73.6	10,262,750	100	73.5	7,189,674	70.1
<i>Upper (120 or more)</i>											
Principal City	29.9	3.8	28.4	3.4	41.7	3.7	511,687	100	3.7	338,551	66.2
Suburban	31.6	5.8	27.2	4.7	41.1	5.3	735,241	100	5.3	460,129	62.6
Rural	28.6	9.4	30.4	9.4	41.0	9.5	1,315,345	100	9.4	947,268	72.0
Total	29.7	19.0	29.1	17.5	41.2	18.5	2,562,273	100	18.4	1,745,948	68.1
<i>Income not reported</i>											
Principal City	27.6	0.0	18.9	0.0	53.5	0.0	2,965	100	0.0	1,175	39.6
Suburban	30.5	0.0	31.3	0.0	38.2	0.0	2,225	100	0.0	1,075	48.3
Rural	100.0	0.0	0.0	0.0	0.0	0.0	55	100	0.0	52	94.5
Total	29.6	0.0	23.9	0.0	46.5	0.0	5,245	100	0.0	2,302	43.9
Subtotal	28.7	100.0	30.5	100.0	40.7	100.0	13,961,077	100	100.0	9,657,556	69.2
Tract not known	87.1	1.5	8.2	0.1	4.7	0.1	69,107	100	0.5	35,013	50.7
Total	29.0	---	30.4	---	40.6	---	14,030,184	100	---	9,692,569	69.1
Memo:											
Amount of loans											
Subtotal		4,010,992		4,261,338		5,688,747					
Tracts not known		60,179		5,681		3,247					
Total		4,071,171		4,267,019		5,691,994					

5. Community development lending, 2019

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	2	0.3	0	0.0
100 to 249	3	0.0	561	0.0	3	0.4	1	0.2
250 to 1,283	991	3.5	1,746,106	1.6	121	17.4	89	14.4
1,284 or more	27,191	96.5	110,053,259	98.4	569	81.9	529	85.5
All	28,185	100.0	111,799,926	100.0	695	100.0	619	100.0
MEMO: Lending by all affiliates	124	0.4	1,269,547	1.1	---	---	12	1.9