

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

| Item | Year | | | | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
| Total business loans (Originations plus Purchases) | | | | | | | | | |
| 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 |
| Percent to small firms¹ | | | | | | | | | |
| 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 |
| Total farm loans (Originations plus Purchases) | | | | | | | | | |
| 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 |
| Percent to small firms¹ | | | | | | | | | |
| 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 |
| Activity of CRA reporters as a percentage of² | | | | | | | | | |
| All small loans to businesses by depositories | | | | | | | | | |
| 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 |
| All small loans to farms by depositories | | | | | | | | | |
| 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 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 | 1.1 | 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) ⁴ | | | | | | | | | |
| 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 ³ | | | | | | | | | |
| 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 ⁵ | | | | | | | | | |
| 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 | | | | |
| Number of Loans | | | | | | | | | | |
| Business | | | | | | | | | | |
| 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 |
| Total | 8,682,853 | 92.1 | 423,485 | 4.5 | 325,785 | 3.5 | 9,432,123 | 100 | 4,267,913 | 45.2 |
| Farm | | | | | | | | | | |
| 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 |
| Total | 214,287 | 83.9 | 25,103 | 9.8 | 16,042 | 6.3 | 255,432 | 100 | 150,351 | 58.9 |
| All | | | | | | | | | | |
| 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 |
| Total | 8,897,140 | 91.8 | 448,588 | 4.6 | 341,827 | 3.5 | 9,687,555 | 100 | 4,418,264 | 45.6 |
| Amount of loans (thousands of dollars) | | | | | | | | | | |
| Business | | | | | | | | | | |
| 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 |
| Total | 134,501,202 | 36.2 | 68,620,837 | 18.5 | 167,920,997 | 45.3 | 371,043,036 | 100 | 103,682,596 | 27.9 |
| Farm | | | | | | | | | | |
| 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 |
| Total | 4,749,611 | 31.6 | 4,331,717 | 28.8 | 5,950,229 | 39.6 | 15,031,557 | 100 | 10,106,407 | 67.2 |
| All | | | | | | | | | | |
| 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 |
| Total | 139,250,813 | 36.1 | 72,952,554 | 18.9 | 173,871,226 | 45.0 | 386,074,593 | 100 | 113,789,003 | 29.5 |

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 | | |
| Number of Loans | | | | | | | | | | |
| Business | | | | | | | | | | |
| 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 |
| Total | 0 | 0.0 | 63 | 0.0 | 69,350 | 0.7 | 9,362,710 | 99.3 | 9,432,123 | 100 |
| Farm | | | | | | | | | | |
| 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 |
| Total | 0 | 0.0 | 10 | 0.0 | 2,588 | 1.0 | 252,834 | 99.0 | 255,432 | 100 |
| All | | | | | | | | | | |
| 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 |
| Total | 0 | 0.0 | 73 | 0.0 | 71,938 | 0.7 | 9,615,544 | 99.3 | 9,687,555 | 100 |
| Amount of loans (thousands of dollars) | | | | | | | | | | |
| Business | | | | | | | | | | |
| 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 |
| Total | 0 | 0.0 | 8,045 | 0.0 | 5,960,058 | 1.6 | 365,074,933 | 98.4 | 371,043,036 | 100 |
| Farm | | | | | | | | | | |
| 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 |
| Total | 0 | 0.0 | 401 | 0.0 | 221,304 | 1.5 | 14,809,852 | 98.5 | 15,031,557 | 100 |
| All | | | | | | | | | | |
| 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 |
| Total | 0 | 0.0 | 8,446 | 0.0 | 6,181,362 | 1.6 | 379,884,785 | 98.4 | 386,074,593 | 100 |
| MEMO | | | | | | | | | | |
| 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 |
| Location | | | | | | | | | | | |
| 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 |
| Subtotal | 36.2 | 100.0 | 18.5 | 100.0 | 45.3 | 100.0 | 370,481,085 | 100 | 100.0 | 103,486,833 | 27.9 |
| Tract not known | 78.6 | 0.3 | 10.3 | 0.0 | 11.1 | 0.0 | 561,951 | 100 | 0.2 | 195,763 | 34.8 |
| Total | 36.2 | --- | 18.5 | --- | 45.3 | --- | 371,043,036 | 100 | --- | 103,682,596 | 27.9 |
| Area Income | | | | | | | | | | | |
| <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 |
| Total | 32.3 | 5.4 | 18.5 | 6.0 | 49.2 | 6.5 | 22,309,371 | 100 | 6.0 | 5,237,960 | 23.5 |
| <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 |
| Total | 34.8 | 17.8 | 18.5 | 18.5 | 46.6 | 19.1 | 68,615,173 | 100 | 18.5 | 17,711,945 | 25.8 |
| <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 |
| Total | 36.5 | 37.6 | 18.6 | 37.5 | 44.9 | 36.9 | 138,166,386 | 100 | 37.3 | 40,064,318 | 29.0 |
| <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 |
| Total | 37.5 | 38.4 | 18.3 | 36.8 | 44.2 | 36.2 | 137,489,915 | 100 | 37.1 | 39,875,746 | 29.0 |
| <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 |
| Total | 25.3 | 0.7 | 19.7 | 1.1 | 55.1 | 1.3 | 3,900,240 | 100 | 1.1 | 596,864 | 15.3 |
| Subtotal | 36.2 | 100.0 | 18.5 | 100.0 | 45.3 | 100.0 | 370,481,085 | 100 | 100.0 | 103,486,833 | 27.9 |
| Tract not known | 78.6 | 0.3 | 10.3 | 0.0 | 11.1 | 0.0 | 561,951 | 100 | 0.2 | 195,763 | 34.8 |
| Total | 36.2 | --- | 18.5 | --- | 45.3 | --- | 371,043,036 | 100 | --- | 103,682,596 | 27.9 |
| Memo: | | | | | | | | | | | |
| Amount of loans | | | | | | | | | | | |
| Subtotal | 134,059,504 | | 68,562,841 | | 167,858,740 | | | | | | |
| Tracts not known | 441,698 | | 57,996 | | 62,257 | | | | | | |
| Total | 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 |
| Location | | | | | | | | | | | |
| 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 |
| Subtotal | 31.5 | 100.0 | 28.8 | 100.0 | 39.6 | 100.0 | 15,013,552 | 100 | 100.0 | 10,099,723 | 67.3 |
| Tract not known | 82.7 | 0.3 | 4.0 | 0.0 | 13.2 | 0.0 | 18,005 | 100 | 0.1 | 6,684 | 37.1 |
| Total | 31.6 | --- | 28.8 | --- | 39.6 | --- | 15,031,557 | 100 | --- | 10,106,407 | 67.2 |
| Area Income | | | | | | | | | | | |
| <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 |
| Total | 35.2 | 0.4 | 24.4 | 0.3 | 40.4 | 0.4 | 59,625 | 100 | 0.4 | 24,613 | 41.3 |
| <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 |
| Total | 33.5 | 8.4 | 27.7 | 7.5 | 38.8 | 7.7 | 1,180,994 | 100 | 7.9 | 728,348 | 61.7 |
| <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 |
| Total | 31.3 | 72.8 | 29.3 | 74.4 | 39.4 | 73.1 | 11,017,836 | 100 | 73.4 | 7,541,665 | 68.4 |
| <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 |
| Total | 31.5 | 18.3 | 27.8 | 17.6 | 40.7 | 18.8 | 2,750,749 | 100 | 18.3 | 1,803,430 | 65.6 |
| <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 |
| Total | 31.5 | 0.0 | 44.7 | 0.0 | 23.8 | 0.0 | 4,348 | 100 | 0.0 | 1,667 | 38.3 |
| Subtotal | 31.5 | 100.0 | 28.8 | 100.0 | 39.6 | 100.0 | 15,013,552 | 100 | 100.0 | 10,099,723 | 67.3 |
| Tract not known | 82.7 | 0.3 | 4.0 | 0.0 | 13.2 | 0.0 | 18,005 | 100 | 0.1 | 6,684 | 37.1 |
| Total | 31.6 | --- | 28.8 | --- | 39.6 | --- | 15,031,557 | 100 | --- | 10,106,407 | 67.2 |
| Memo: | | | | | | | | | | | |
| Amount of loans | | | | | | | | | | | |
| Subtotal | 4,734,719 | | 4,330,989 | | 5,947,844 | | | | | | |
| Tracts not known | 14,892 | | 728 | | 2,385 | | | | | | |
| Total | 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 |
| Institution Assets | | | | | | | | |
| Less than 100 | 0 | 0.0 | 0 | 0.0 | --- | --- | 0 | 0.0 |
| 100 to 249 | 1 | 0.0 | 67 | 0.0 | 1 | 0.1 | 1 | 0.2 |
| 250 to 1,321 | 1,736 | 3.2 | 880,817 | 0.6 | 74 | 10.8 | 57 | 9.2 |
| 1,322 or more | 52,858 | 96.8 | 151,555,509 | 99.4 | 610 | 89.1 | 560 | 90.6 |
| All | 54,595 | 100.0 | 152,436,393 | 100.0 | 685 | 100.0 | 618 | 100.0 |
| MEMO: Lending by all affiliates | 113 | 0.2 | 1,651,550 | 1.1 | --- | --- | 14 | 2.3 |