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

					Year				
Item	2013	2014	2015	2016	2017	2018	2019	2020	2021
Total business loans (Originations plus Purchases) Number Memo: Originations	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
	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 firms <sup>1</sup> by number by dollars	47.4	45.6	50.5	43.5	49.8	45.0	46.7	39.3	45.2
	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 Memo: Originations	171,192 170,389	173,058 172,217	176,340 172,544	178,060 177,242	201,000 200,319 13,911,585	201,388 198,562 14,038,728	205,498 203,266	200,609 199,771	255,432 252,517 15,031,557
Dollar (thousands) Memo: Originations	12,363,045 12,268,950	12,953,468 12,855,100	13,584,579 13,505,842	13,422,593 13,363,472	13,820,828	13,905,860	14,030,184 13,966,396	15,129,648 15,072,967	14,892,795
Percent to small firms <sup>1</sup> by number by dollars  Activity of CRA reporters as a percentage of <sup>2</sup>	59.0	59.5	59.7	59.7	57.7	45.3	59.1	56.3	58.9
	66.0	66.1	67.4	69.1	69.8	68.9	69.1	66.2	67.2
All small loans to businesses by depositories by number of loans by amount of loans	87.6	88.4	88.5	89.2	89.7	89.6	89.4	87.5	87.7
	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 by amount of loans	36.6	37.2	37.4	38.2	42.6	42.9	41.1	42.9	43.7
	26.8	26.5	28.3	28.8	29.9	30.5	31.3	32.2	32.5

Table 1. Continued

Table 1. Continued					Year				
Item	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) 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 <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
	100	100	100	100	100	100	100	100	100
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)	0.5	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0
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 <a href="http://www.ffiec.gov/cra/reporter.htm">http://www.ffiec.gov/cra/reporter.htm</a>) 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 Ioan (	(dollars)			All loa	ns	MEMO Loans to firr revenu of \$1 million	ns with es
	100,000 o	r less	100,001 to 2	50,000	More than 2	50,000				
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
				Number o	of Loans					
Business										
Originations Purchases Total Farm	8,291,171 391,682 8,682,853	92.0 93.6 92.1	407,230 16,255 423,485	4.5 3.9 4.5	315,193 10,592 325,785	3.5 2.5 3.5	9,013,594 418,529 9,432,123	100 100 100	4,243,365 24,548 4,267,913	47.1 5.9 45.2
Originations Purchases Total All	211,654 2,633 214,287	83.8 90.3 83.9	24,981 122 25,103	9.9 4.2 9.8	15,882 160 16,042	6.3 5.5 6.3	252,517 2,915 255,432	100 100 100	149,787 564 150,351	59.3 19.3 58.9
Originations Purchases Total	8,502,825 394,315 8,897,140		432,211 16,377 448,588	4.7 3.9 4.6	331,075 10,752 341,827	3.6 2.6 3.5	9,266,111 421,444 9,687,555	100 100 100	4,393,152 25,112 4,418,264	47.4 6.0 45.6
			Amount of	loans (the	ousands of do	ollars)				
Business										
Originations Purchases Total Farm	125,695,873 8,805,329 134,501,202	53.2	66,105,243 2,515,594 68,620,837	18.6 15.2 18.5	162,691,768 5,229,229 167,920,997	45.9 31.6 45.3	354,492,884 16,550,152 371,043,036	100 100 100	102,726,822 955,774 103,682,596	29.0 5.8 27.9
Originations Purchases Total All	4,686,807 62,804 4,749,611	31.5 45.3 31.6	4,311,901 19,816 4,331,717	29.0 14.3 28.8	5,894,087 56,142 5,950,229	39.6 40.5 39.6	14,892,795 138,762 15,031,557	100 100 100	10,080,714 25,693 10,106,407	67.7 18.5 67.2
Originations Purchases Total	130,382,680 8,868,133 139,250,813	35.3 53.1 36.1	70,417,144 2,535,410 72,952,554	19.1 15.2 18.9	168,585,855 5,285,371 173,871,226	45.6 31.7 45.0	369,385,679 16,688,914 386,074,593	100 100 100	112,807,536 981,467 113,789,003	30.5 5.9 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)									tions
	Less that	n 100	100 to 2	249	250 to 1	,321	1,322 or	more		
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
				Number o	of Loans					
Business Originations Purchases Total	0 0 0	0.0 0.0 0.0	63 0 63	0.0	59,936 9,414 69,350		8,953,595 409,115 9,362,710	97.8	9,013,594 418,529 9,432,123	100
Farm Originations Purchases Total	0 0 0	0.0 0.0 0.0	10 0 10	0.0	2,588 0 2,588	1.0 0.0 1.0	249,919 2,915 252,834	100.0	252,517 2,915 255,432	100
All Originations Purchases Total	0 0 0	0.0 0.0 0.0	73 0 73	0.0	62,524 9,414 71,938		9,203,514 412,030 9,615,544	97.8	9,266,111 421,444 9,687,555	
			Amount o	f loans (the	ousands of do	ollars)				
Business Originations Purchases Total	0 0 0	0.0 0.0 0.0	8,045 0 8,045	0.0	5,592,229 367,829 5,960,058	1.6 2.2 1.6	348,892,610 16,182,323 365,074,933	97.8	354,492,884 16,550,152 371,043,036	100
Farm Originations Purchases Total	0 0 0	0.0 0.0 0.0	401 0 401	0.0 0.0 0.0	221,304 0 221,304	1.5 0.0 1.5	14,671,090 138,762 14,809,852	100.0	14,892,795 138,762 15,031,557	100
All Originations Purchases Total	0 0 0	0.0 0.0 0.0	8,446 0 8,446	0.0	5,813,533 367,829 6,181,362	2.2	363,563,700 16,321,085 379,884,785	97.8	369,385,679 16,688,914 386,074,593	100
MEMO Number of institutions reporting	0		1		74		610		685	
Number of institutions extending loans	0		1		71		582		654	

# 4.1. Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2021

Characteristics of neighborhood	Distrib busir	MEMO ution of U.S. nesess and tion (percent)		Number of loans, by size category (dollars)								MEM Number of to fire with rever \$1 million	of loans ms nues of
			100,000	or less	100,001 t	o 250,000	More that to 1 n	n 250,000 nillion		All			
	Busi- nesses	Population	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	1							1 15					
Principal City	43.2	39.2	91.4	43.8	4.8	46.7	3.8	48.9	4,134,077	100	44.1	1,790,169	43.3
Suburban	45.3	46.4	92.7	47.1	4.2		3.1		4,388,051	100	46.8	2,034,141	46.4
Rural	11.5	14.4	91.8	9.1	4.7		3.4		849,856	100	9.1	414,831	48.8
Subtotal	100.0	100.0	92.0	100.0	4.5	100.0	3.5	100.0	9,371,984	100	100.0	4,239,141	45.2
Tract not known Total	0.0 100.0	0.0 100.0	99.1 92.1	0.7	0.6 4.5		0.2 3.5		60,139 9,432,123	100 100	0.6	28,772 4,267,913	47.8 45.2
Area Income													
Low (less than 50)													
Principal City	4.0	5.0	90.4	4.0	5.2		4.4		378,893	100	4.0	145,530	38.4
Suburban	1.1	1.5	91.7	1.2	4.6		3.6		110,564	100	1.2	43,969	39.8
Rural	0.1	0.2	89.6	0.1	6.0		4.4		8,487	100	0.1	3,337	39.3
Total	5.3	6.6	90.7	5.2	5.1	6.0	4.2	6.5	497,944	100	5.3	192,836	38.7
Moderate (50 to 79) Principal City	9.5	10.4	91.2	9.4	4.8	10.1	4.0		884,656	100	9.4	364,240	41.2
Suburban	7.4	9.0	92.5	7.6	4.3		3.3		709,034	100	7.6	309,695	43.7
Rural Total	1.7 18.7	2.2 21.6	91.4 91.8	1.2 18.1	5.0 4.6		3.6 3.6		109,404 1,703,094	100 100	1.2 18.2	49,773 723,708	45.5 42.5
Middle (80 to 119)	10.7	21.0	31.0	10.1	4.0	10.0	5.0	13.0	1,705,054	100	10.2	723,700	42.0
Principal City	13.0	12.3	91.7	12.7	4.6	13.0	3.7	13.6	1,196,114	100	12.8	530,910	44.4
Suburban	19.4	21.3	92.5	19.5	4.3		3.2		1,817,308	100	19.4	842,639	46.4
Rural	7.5	9.5	92.0	5.8	4.7	6.0	3.4	5.6	540,935	100	5.8	268,774	49.7
Total	39.9	43.0	92.1	38.0	4.5	37.5	3.4	37.1	3,554,357	100	37.9	1,642,323	46.2
Upper (120 or more)													
Principal City	16.2	11.2	91.6	17.3	4.7	18.0	3.7		1,624,677	100	17.3	734,640	45.2
Suburban	17.2		93.0	18.8	4.1	16.7	2.9		1,744,038	100	18.6	835,707	47.9
Rural	2.2		91.8	2.0	4.7		3.5		190,674	100	2.0	92,785	48.7
Total	35.5	28.3	92.3	38.1	4.4	36.8	3.3	36.2	3,559,389	100	38.0	1,663,132	46.7
Income not reported													
Principal City	0.5	0.3	85.1	0.5	8.1	0.9	6.8		49,737	100	0.5	14,849	29.9
Suburban	0.1	0.1	81.1	0.1	9.3		9.6		7,107	100	0.1	2,131	30.0
Rural Total	0.0 0.6	0.0 0.4	91.9 84.7	0.0 0.6	3.9 8.2		4.2 7.2		356 57,200	100 100	0.0 0.6	162 17,142	45.5 30.0
Subtotal	100.0	100.0	92.0	100.0	4.5		3.5		9,371,984	100	100.0	4,239,141	45.2
Troot not be a	0.0	0.0	00.1	o =	0.0	0.4	0.0	0.0	60.400	400	0.0	00 770	47.0
Tract not known Total	0.0 100.0	0.0 100.0	99.1 92.1	0.7	0.6 4.5		0.2 3.5		60,139 9,432,123	100 100	0.6	28,772 4,267,913	47.8 45.2
	100.0	100.0	34.1		4.0		3.3		3,732,123	100		7,201,313	40.2
Memo: Number of loans													
Subtotal Tracts not known Total				8,623,235 59,618 8,682,853		423,105 380 423,485		325,644 141 325,785					
Number of businesses (millions)	15.5	i											
Population (millions)		320.5											
(1111110115)		3∠0.5	1										

# 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)										
go	100,000	or less	100,001 t	o 250,000	More than	n 250,000 nillion		All		\$1 million o		
	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 Suburban	34.1 38.2	44.4 46.3	18.5 18.4	46.9 43.5	47.4 43.5	49.2 42.1	174,284,132 162,483,863	100 100	47.0 43.9	45,501,449 45,951,863		
Rural Subtotal	37.0 36.2	9.3 100.0	19.5 18.5		43.5 45.3	8.7 100.0	33,713,090 370,481,085	100 100	9.1 100.0	12,033,521 103,486,833	35.7 27.9	
Tract not known Total	78.6 36.2	0.3	10.3 18.5	0.0	11.1 45.3	0.0	561,951 371,043,036	100 100	0.2	195,763 103,682,596		
Area Income  Low (less than 50)  Principal City	31.6	4.1	18.5		49.9	5.2	17,417,152	100	4.7	3,983,021	22.9	
Suburban Rural	34.6 32.3	1.2 0.1	18.6 20.2	1.2 0.1	46.8 47.5	1.2 0.1	4,481,048 411,171	100 100	1.2 0.1	1,125,014 129,925	25.1 31.6	
Total  Moderate (50 to 79)  Principal City	32.3	5.4 9.3	18.5 18.6		49.2 48.2	6.5	22,309,371 37,604,869	100	6.0	5,237,960 9,339,822		
Suburban Rural	37.0 35.9	7.3 1.2	18.2 20.0	7.1 1.3	44.8 44.2	7.1 1.2	26,549,877 4,460,427	100 100	7.2 1.2	6,868,947 1,503,176	25.9 33.7	
Total  Middle (80 to 119)  Principal City	34.8 34.6	17.8 12.7	18.5 18.3	18.5 13.0	46.6 47.1	19.1 13.7	68,615,173 48,955,086	100	18.5 13.2	17,711,945 13,201,523		
Suburban Rural	37.5 37.5	19.1 5.9	18.6 19.5	18.5 6.0	43.8 43.1	17.8 5.4	68,053,381 21,157,919	100 100	18.4 5.7	19,199,132 7,663,663	28.2 36.2	
Total Upper (120 or more) Principal City	36.5 35.4	37.6 17.7	18.6 18.5	37.5 18.1	44.9 46.2	36.9 18.4	138,166,386 67,023,650	100	37.3 18.1	40,064,318 18,469,749		
Suburban Rural	39.8 36.8	18.7 2.1	18.1 19.1	16.6 2.1	42.1 44.1	15.7 2.0	62,798,893 7,667,372	100 100	17.0 2.1	18,673,273 2,732,724	29.7 35.6	
Total Income not reported Principal City	37.5 26.1	38.4	18.3 19.9	36.8	44.2 54.0	36.2 1.1	137,489,915 3,283,375	100	37.1 0.9	39,875,746 507,334		
Suburban Rural Total	20.5 39.2 25.3	0.1 0.0 0.7	18.4 13.7 19.7	0.2 0.0 1.1	61.1 47.1 55.1	0.2 0.0 1.3	600,664 16,201 3,900,240	100 100 100	0.2 0.0 1.1	85,497 4,033 596,864	14.2 24.9	
Subtotal	36.2	100.0	18.5	100.0	45.3	100.0	370,481,085	100		103,486,833	27.9	
Tract not known Total	78.6 36.2	0.3	10.3 18.5		11.1 45.3	0.0	561,951 371,043,036	100 100		195,763 103,682,596		
Memo: Amount of loans												
Subtotal Tracts not known Total		134,059,504 441,698 134,501,202		68,562,841 57,996 68,620,837		67,858,740 62,257 67,920,997						

# 4.3. Number of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2021

Characteristics of neighborhood	MEMO Share of U.S. population (percent)			Nur	nber of loar	ns, by size	category (de	ollars)			MEN Number o to far with reve \$1 million	of loans ms nues of
-		100,000	or less	100,001 t	o 250,000		n 250,000 nillion		All			
	Population	Percent	MEMO Percent of small farm loans	Percent	MEMO Percent of small farm loans	Percent	MEMO Percent of small farm loans	Total	Percent	MEMO Percent of small farm loans	Total	MEMO Percent of small farm loans
Location					1000		1					
Principal City	39.2	85.7	8.8	8.7	7.6	5.6	7.6	21,837	100	8.6	12,817	58.7
Suburban	46.4	85.3	31.6	8.7		6.0		78,718	100		44,848	57.0
Rural	14.4	82.7	59.6	10.7		6.6		153,038	100		91,838	60.0
Subtotal	100.0	83.8	100.0	9.9	100.0	6.3	100.0	253,593	100	100.0	149,503	59.0
Tract not known Total	0.0 100.0	99.4 83.9	0.9	0.3 9.8		0.3 6.3		1,839 255,432	100 100		848 150,351	46.1 58.9
Area Income												
Low (less than 50)			<b>^</b> -							• •	<b>a=</b> :	
Principal City Suburban	5.0 1.5	90.1 84.0	0.2 0.2	6.3 9.1	0.1 0.2	3.6 6.8	0.1 0.2	526 438	100 100		271 199	51.5 45.4
Rural	0.2	84.3	0.2	8.1	0.2	7.6	0.2	172	100	0.2	95	55.2
Total	6.6	86.9	0.5	7.7	0.3	5.5	0.4	1,136	100		565	49.7
Moderate (50 to 79)								,,,,,				
Principal City	10.4	88.3	0.9	6.5	0.5	5.2	0.7	2,118	100	0.8	1,186	56.0
Suburban	9.0	87.1	3.9	7.7	2.9	5.2	3.0	9,428	100	3.7	4,926	52.2
Rural	2.2	83.8	4.1	10.1	4.2	6.1	4.0	10,416	100		6,036	57.9
Total	21.6	85.7	8.9	8.7	7.6	5.6	7.7	21,962	100	8.7	12,148	55.3
Middle (80 to 119)	40.0	05.0	0.7	0.0	0.0		0.0	0.004	400	0.7	F 400	50.7
Principal City	12.3 21.3	85.0	3.7 20.9	9.6 9.4		5.5 6.4	3.2	9,321	100 100	3.7	5,469	58.7
Suburban Rural	9.5	84.3 82.7		10.7		6.6		52,712 119,348	100		30,353 72,055	57.6 60.4
Total	43.0	83.2		10.7		6.5	73.2	181,381	100		107,877	59.5
Upper (120 or more)								,			,	
Principal City	11.2	85.7	4.0	8.5	3.3	5.8	3.6	9,805	100	3.9	5,847	59.6
Suburban	14.6	87.7	6.6	7.2	4.6	5.1	5.2	16,114	100	6.4	9,363	58.1
Rural	2.5	82.5	9.0	10.6		6.9	10.0	23,099	100		13,651	59.1
Total	28.3	84.8	19.6	9.0	17.7	6.1	18.7	49,018	100	19.3	28,861	58.9
Income not reported	0.0	00.4	0.0	0.0	0.0	2.0	0.0	67	400	0.0	4.4	05.7
Principal City Suburban	0.3 0.1	88.1 76.9	0.0 0.0	9.0 23.1	0.0 0.0	3.0 0.0	0.0 0.0	67 26	100 100		44 7	65.7 26.9
Rural	0.1	76.9 66.7	0.0	0.0		33.3	0.0	3	100		1	33.3
Total	0.4	84.4	0.0	12.5		3.1	0.0	96	100	0.0	52	54.2
Subtotal	100.0	83.8	100.0	9.9	100.0	6.3	100.0	253,593	100	100.0	149,503	59.0
Tract not known	0.0	99.4	0.9	0.3	0.0	0.3	0.0	1,839	100	0.7	848	46.1
Total	100.0	83.9		9.8		6.3		255,432	100		150,351	58.9
Memo: Number of loans												
Subtotal			212,459		25,098		16,036					
Tracts not known Total			1,828 214,287		5 25,103		6 16,042					
Number of businesses (millions) Population												
(millions)	320.5											

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

Characteristics of neighborhood			ı	Amount of I	oans (thou	sands of d	ollars)			MEMO Amount of to farm with reven \$1 million o	loans ns ues of
<b>.</b>	100,000	or less	100,001 t	o 250,000	More than	n 250,000 nillion		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 Suburban Rural Subtotal	32.1 32.2 31.2 31.5	7.8 29.5 62.7 100.0	28.6 27.4 29.6 28.8	7.6 27.4 65.0 100.0	39.4 40.4 39.3 39.6	7.7 29.5 62.8 100.0	1,156,442 4,337,010 9,520,100 15,013,552	100 100 100 100	7.7 28.9 63.4 100.0	706,765 2,763,370 6,629,588 10,099,723	61.1 63.7 69.6 67.3
Tract not known	82.7	0.3	4.0	0.0	13.2	0.0	18,005	100	0.1	6,684	
Total Area Income	31.6		28.8		39.6		15,031,557	100		10,106,407	67.2
Low (less than 50) Principal City Suburban	40.8 32.0	0.2 0.2	26.4 24.4	0.1 0.2	32.8 43.7	0.1 0.2	21,723 27,145	100 100	0.1 0.2	9,270 9,659	35.6
Rural Total	32.0 35.2	0.1 0.4	20.6 24.4	0.1 0.3	47.4 40.4	0.1 0.4	10,757 59,625	100 100	0.1 0.4	5,684 24,613	
Moderate (50 to 79) Principal City Suburban Rural	33.5 34.5 32.8	0.7 3.4 4.3	24.5 26.7 28.9	0.6 2.9 4.1	42.0 38.8 38.3	0.7 3.1 4.0	97,546 469,029 614,419	100 100 100	0.6 3.1 4.1	48,557 260,060 419,731	49.8
Total  Middle (80 to 119)	33.5	8.4	27.7	7.5	38.8 37.3	7.7	1,180,994	100	7.9	728,348	
Principal City Suburban Rural Total	32.6 31.3 31.2 31.3	3.5 20.2 49.1 72.8	30.1 27.9 29.8 29.3	3.5 19.7 51.2 74.4	37.3 40.9 39.0 39.4	3.2 21.0 48.8 73.1	507,524 3,062,125 7,448,187 11,017,836	100 100 100 100	3.4 20.4 49.6 73.4	312,979 2,013,029 5,215,657 7,541,665	
Upper (120 or more) Principal City	30.8	3.4	27.9	3.4	41.3	3.7	526,928	100	3.5	334,777	63.5
Suburban Rural Total	34.4 30.3 31.5	5.7 9.2 18.3	25.8 28.8 27.8	4.6 9.6 17.6	39.8 40.9 40.7	5.2 10.0 18.8	777,449 1,446,372 2,750,749	100 100 100	5.2 9.6 18.3	480,437 988,216 1,803,430	
Income not reported Principal City Suburban Rural	38.9 19.5 17.8	0.0 0.0 0.0	34.1 80.5 0.0	0.0 0.0 0.0	27.0 0.0 82.2	0.0 0.0 0.0	2,721 1,262 365	100 100 100	0.0 0.0 0.0	1,182 185 300	14.7
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 Total Memo:	82.7 31.6	0.3	4.0 28.8	0.0	13.2 39.6	0.0	18,005 15,031,557	100 100	0.1	6,684 10,106,407	
Amount of Ioans Subtotal Tracts not known Total		4,734,719 14,892 4,749,611		4,330,989 728 4,331,717		5,947,844 2,385 5,950,229	i				

#### 5. Community development lending, 2021

Asset size of lender (millions of dollars)	Number o	f loans	Amount o		MEMO: CRA reporters					
	Total	Percent	Total	Percent	Number	Percent	Community of loa	•		
							Number extending	Percent extending		
Institution Assets	-	<u>-</u>	-		-		•			
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		