

Findings from Analysis of Nationwide Summary Statistics for 2018 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 implement the CRA require commercial banks and savings associations with total assets of approximately \$1.252 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 2018 was \$1.252 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 2018 CRA Small Business and Small Farm Loan Data

For 2018, a total of 700 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 2.2 percent decrease from the 718 lenders reporting data for 2017 (see [Table 1](#)).ⁱ Of the 700 institutions reporting 2018 data, 157 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 2018 compared with 2017 reflects fewer voluntary reporters, as the number of institutions with assets above the reporting threshold stayed nearly the same between 2017 and 2018.

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 Bank Call Reports indicates that CRA reporters account for about 73 percent of small business loans outstanding (by dollars) and about 31 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 2018, banks and thrifts with assets of \$1.252 billion or more (as of December 31, 2017) accounted for just over 97 percent (by dollars) of reported small business loan originations (see [Table 3](#)). The very largest institutions – 137 reporters with assets of \$10 billion or more – accounted for about 74 percent of CRA reported small business loans originated in 2018 (by dollars, not shown in tables).

In the aggregate, about 7.1 million small business loans (originations and purchases) totaling \$254 billion were reported in 2018 (see [Table 1](#)). The total number of loans increased by about 8 percent, and the dollar amount of reported loans increased by about 5 percent relative to 2017. Most of this growth is attributable to an increase in originations by a single bank. Purchases of small business loans also saw a slight increase from 2017 to 2018 (see [Table 2](#)). Regarding small farm loans, the number of originations decreased by about 1 percent and the dollar amount increased by 0.6 percent in 2018 from 2017 (see [Table 2](#)).

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 2018 were for amounts under \$100,000 (see [Table 2](#)). The distribution differs for the dollar amount of loans originated; about 38 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 47 percent of the number of reported small business loan originations (about 34 percent measured by dollar amount of loans) and 58 percent of the number

of reported small farm loan originations (about 69 percent measured by dollar amount of loans) were extended to businesses or 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 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 2018.^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 2018. The share of reported loans by dollar amount going to upper income tracts was unchanged from 2017 to 2018 (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 700 institutions reporting for 2018, 615 institutions reported community development lending activity (see [Table 5](#)). As in previous years, in 2018 lenders with assets that met or exceeded the mandatory reporting threshold (\$1.252 billion in 2018) extended the vast majority of reported community development loans. Overall, all lenders reported nearly \$103 billion in community development loans in 2018, an increase of about 6% from the \$96 billion reported in 2017.

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 135 reporting institutions had assets as of December 31, 2017, below \$1.252 billion. Another 22 reporters did not meet the mandatory reporting threshold because their assets as of December 31, 2016 were not high enough. The asset size threshold that triggers data collection and reporting is \$1.252 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 2018, 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, 2010-2018

Item	Year								
	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total business loans (Originations plus Purchases)									
Number.....	4,265,409	5,167,586	5,876,205	4,994,368	5,598,783	6,073,233	7,476,650	6,552,535	7,078,521
Memo: Originations...	4,215,201	4,975,397	5,073,468	4,868,494	5,435,934	5,854,272	6,106,355	6,197,230	6,702,217
Dollar (thousands).....	179,638,754	197,472,990	206,113,885	208,405,899	214,309,104	227,824,121	256,500,092	242,459,574	254,829,869
Memo: Originations...	174,817,839	192,451,093	198,636,959	204,129,141	208,009,395	219,703,482	229,278,587	231,407,996	242,186,033
Percent to small firms¹									
by number.....	35.1	43.3	38.2	47.4	45.6	50.5	43.5	49.8	45.0
by dollars.....	36.7	37.3	36.0	35.8	34.6	35.6	33.1	35.0	32.8
Total farm loans (Originations plus Purchases)									
Number.....	147,056	137,018	177,374	171,192	173,058	176,340	178,060	201,000	201,388
Memo: Originations....	145,847	135,469	175,836	170,389	172,217	172,544	177,242	200,319	198,562
Dollar (thousands).....	11,796,152	11,783,875	12,593,353	12,363,045	12,953,468	13,584,579	13,422,593	13,911,585	14,038,728
Memo: Originations...	11,658,167	11,665,336	12,461,162	12,268,950	12,855,100	13,505,842	13,363,472	13,820,828	13,905,860
Percent to small firms¹									
by number.....	77.1	75.7	58.2	59.0	59.5	59.7	59.7	57.7	45.3
by dollars.....	73.2	71.4	67.4	66.0	66.1	67.4	69.1	69.8	68.9
Activity of CRA reporters as a percentage of²									
All small loans to businesses by depositories									
by number of loans ...	82.3	84.9	86.7	87.6	88.4	88.5	89.2	89.7	89.6
by amount of loans....	62.0	67.8	68.2	68.8	69.3	70.5	71.4	72.0	73.2
All small loans to farms by depositories									
by number of loans ...	20.1	23.6	37.5	36.6	37.2	37.4	38.2	42.6	42.9
by amount of loans....	22.3	24.6	26.9	26.8	26.5	28.3	28.8	29.9	30.5

Table 1. Continued

Item	Year								
	2010	2011	2012	2013	2014	2015	2016	2017	2018
Distribution of business loans by asset size of lender ³									
by number of loans (percent)									
small.....	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	1.9	1.5	1.3	1.5	1.1	1.0	1.4	1.4	1.3
large	98.0	98.5	98.7	98.5	98.8	99.0	98.6	98.6	98.7
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent) ⁴									
small.....	0.3	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0
medium.....	6.2	5.5	5.8	5.6	4.7	4.1	3.5	3.4	2.9
large	93.4	94.4	94.2	94.3	95.2	95.9	96.5	96.5	97.1
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.....	1.0	0.9	0.4	0.6	0.5	0.5	0.0	0.0	0.0
medium.....	15.3	16.0	11.9	10.6	7.3	6.4	5.4	4.1	3.6
large	83.7	83.1	87.8	88.8	92.2	93.1	94.6	95.9	96.4
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.8	0.8	0.3	0.5	0.5	0.5	0.0	0.0	0.0
medium.....	16.2	16.2	16.2	14.1	9.4	8.4	7.2	6.5	5.6
large	82.9	83.0	83.5	85.4	90.1	91.1	92.8	93.5	94.4
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.....	3.1	3.2	4.7	4.9	4.8	4.9	4.6	5.2	5.2
moderate.....	14.8	15.0	16.6	16.7	17.0	17.2	16.7	17.9	17.7
middle.....	44.1	44.1	41.3	40.0	39.8	39.7	39.1	37.7	37.4
upper.....	37.8	37.4	37.1	38.1	38.1	37.9	39.4	38.6	39.1
income not reported.....	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.6	0.6
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.3	4.2	6.2	6.2	6.0	5.9	5.8	6.1	6.1
moderate	17.2	17.2	18.5	18.7	18.7	18.6	18.1	18.6	18.6
middle.....	44.3	43.9	39.7	39.4	39.3	39.1	38.6	37.5	37.4
upper.....	33.8	34.2	35.0	35.1	35.4	35.9	37.0	36.9	36.9
income not reported.....	0.4	0.4	0.6	0.6	0.6	0.6	0.6	1.0	1.0
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	662	654	640	617	603	597	582	585	571
savings institutions	218	205	190	174	164	154	144	133	129
Total	880	859	830	791	767	751	726	718	700

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. The percentages rounded to the nearest thousand are .039 small, 3.426 medium, 96.535 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, 2018

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	6,275,477	93.6	216,916	3.2	209,824	3.1	6,702,217	100	3,178,587	47.4
Purchases	355,411	94.4	13,466	3.6	7,427	2.0	376,304	100	4,008	1.1
Total	6,630,888	93.7	230,382	3.3	217,251	3.1	7,078,521	100	3,182,595	45.0
Farm										
Originations	158,325	79.7	24,890	12.5	15,347	7.7	198,562	100	114,270	57.5
Purchases	2,503	88.6	217	7.7	106	3.8	2,826	100	185	6.5
Total	160,828	79.9	25,107	12.5	15,453	7.7	201,388	100	114,455	56.8
All										
Originations	6,433,802	93.2	241,806	3.5	225,171	3.3	6,900,779	100	3,292,857	47.7
Purchases	357,914	94.4	13,683	3.6	7,533	2.0	379,130	100	4,193	1.1
Total	6,791,716	93.3	255,489	3.5	232,704	3.2	7,279,909	100	3,297,050	45.3
Amount of loans (thousands of dollars)										
Business										
Originations	91,591,087	37.8	37,265,960	15.4	113,328,986	46.8	242,186,033	100	83,271,593	34.4
Purchases	7,030,116	55.6	2,086,213	16.5	3,527,507	27.9	12,643,836	100	304,484	2.4
Total	98,621,203	38.7	39,352,173	15.4	116,856,493	45.9	254,829,869	100	83,576,077	32.8
Farm										
Originations	3,882,106	27.9	4,313,832	31.0	5,709,922	41.1	13,905,860	100	9,646,397	69.4
Purchases	59,198	44.6	38,229	28.8	35,441	26.7	132,868	100	21,687	16.3
Total	3,941,304	28.1	4,352,061	31.0	5,745,363	40.9	14,038,728	100	9,668,084	68.9
All										
Originations	95,473,193	37.3	41,579,792	16.2	119,038,908	46.5	256,091,893	100	92,917,990	36.3
Purchases	7,089,314	55.5	2,124,442	16.6	3,562,948	27.9	12,776,704	100	326,171	2.6
Total	102,562,507	38.1	43,704,234	16.3	122,601,856	45.6	268,868,597	100	93,244,161	34.7

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, 2018

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,251		1,252 or more		Total	Percent
	Total	Percent	Total	Percent	Total	Percent	Total	Percent		
Number of Loans										
Business										
Originations	0	0.0	436	0.0	35,450	0.5	6,666,331	99.5	6,702,217	100
Purchases	0	0.0	0	0.0	54,643	14.5	321,661	85.5	376,304	100
Total	0	0.0	436	0.0	90,093	1.3	6,987,992	98.7	7,078,521	100
Farm										
Originations	0	0.0	7	0.0	7,210	3.6	191,345	96.4	198,562	100
Purchases	0	0.0	0	0.0	95	3.4	2,731	96.6	2,826	100
Total	0	0.0	7	0.0	7,305	3.6	194,076	96.4	201,388	100
All										
Originations	0	0.0	443	0.0	42,660	0.6	6,857,676	99.4	6,900,779	100
Purchases	0	0.0	0	0.0	54,738	14.4	324,392	85.6	379,130	100
Total	0	0.0	443	0.0	97,398	1.3	7,182,068	98.7	7,279,909	100
Amount of loans (thousands of dollars)										
Business										
Originations	0	0.0	92,532	0.0	5,975,134	2.5	236,118,367	97.5	242,186,033	100
Purchases	0	0.0	0	0.0	1,422,633	11.3	11,221,203	88.7	12,643,836	100
Total	0	0.0	92,532	0.0	7,397,767	2.9	247,339,570	97.1	254,829,869	100
Farm										
Originations	0	0.0	361	0.0	773,936	5.6	13,131,563	94.4	13,905,860	100
Purchases	0	0.0	0	0.0	16,011	12.1	116,857	87.9	132,868	100
Total	0	0.0	361	0.0	789,947	5.6	13,248,420	94.4	14,038,728	100
All										
Originations	0	0.0	92,893	0.0	6,749,070	2.6	249,249,930	97.3	256,091,893	100
Purchases	0	0.0	0	0.0	1,438,644	11.3	11,338,060	88.7	12,776,704	100
Total	0	0.0	92,893	0.0	8,187,714	3.0	260,587,990	96.9	268,868,597	100
MEMO										
Number of institutions reporting	1		3		135		561		700	
Number of institutions extending loans	0		3		134		530		667	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2018

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	36.7	44.0	15.3	45.4	48.0	47.7	116,119,089	100	45.9	36,435,869	31.4
Suburban	40.3	46.6	15.0	42.9	44.6	42.8	112,020,485	100	44.3	36,776,366	32.8
Rural	36.8	9.4	18.6	11.7	44.6	9.4	24,692,691	100	9.8	9,444,034	38.2
Subtotal	38.3	100.0	15.5	100.0	46.2	100.0	252,832,265	100	100.0	82,656,269	32.7
Tract not known	87.0	1.8	8.1	0.2	4.9	0.1	1,997,604	100	0.8	919,808	46.0
Total	38.7	---	15.4	---	45.9	---	254,829,869	100	---	83,576,077	32.8
Area Income											
<i>Low (less than 50)</i>											
Principal City	32.1	4.0	16.3	5.0	51.6	5.3	12,062,800	100	4.8	3,164,531	26.2
Suburban	34.7	1.1	15.2	1.2	50.1	1.3	3,066,814	100	1.2	811,389	26.5
Rural	30.6	0.1	17.8	0.1	51.6	0.1	297,278	100	0.1	120,235	40.4
Total	32.6	5.2	16.1	6.4	51.3	6.8	15,426,892	100	6.1	4,096,155	26.6
<i>Moderate (50 to 79)</i>											
Principal City	34.3	9.1	15.8	10.4	49.9	11.0	25,759,375	100	10.2	7,539,008	29.3
Suburban	37.6	7.0	15.8	7.2	46.7	7.2	17,944,220	100	7.1	5,306,128	29.6
Rural	35.6	1.2	18.8	1.6	45.6	1.3	3,309,261	100	1.3	1,220,442	36.9
Total	35.7	17.3	16.0	19.2	48.4	19.5	47,012,856	100	18.6	14,065,578	29.9
<i>Middle (80 to 119)</i>											
Principal City	36.8	12.6	15.2	12.9	48.0	13.6	33,056,605	100	13.1	10,499,984	31.8
Suburban	39.4	18.7	15.6	18.4	45.0	17.8	46,073,842	100	18.2	15,008,741	32.6
Rural	37.1	5.9	18.8	7.4	44.1	5.9	15,523,025	100	6.1	5,910,595	38.1
Total	38.1	37.2	16.0	38.6	45.9	37.2	94,653,472	100	37.4	31,419,320	33.2
<i>Upper (120 or more)</i>											
Principal City	39.7	17.8	14.8	16.3	45.6	16.9	43,347,786	100	17.1	14,851,514	34.3
Suburban	43.0	19.7	14.1	16.0	42.9	16.3	44,421,843	100	17.6	15,576,470	35.1
Rural	37.2	2.1	17.9	2.5	44.9	2.1	5,551,527	100	2.2	2,189,923	39.4
Total	41.1	39.6	14.6	34.8	44.3	35.4	93,321,156	100	36.9	32,617,907	35.0
<i>Income not reported</i>											
Principal City	28.1	0.5	16.0	0.8	55.9	0.9	1,892,523	100	0.7	380,832	20.1
Suburban	24.5	0.1	16.0	0.2	59.5	0.3	513,766	100	0.2	73,638	14.3
Rural	36.1	0.0	11.7	0.0	52.2	0.0	11,600	100	0.0	2,839	24.5
Total	27.3	0.7	16.0	1.0	56.7	1.2	2,417,889	100	1.0	457,309	18.9
Subtotal	38.3	100.0	15.5	100.0	46.2	100.0	252,832,265	100	100.0	82,656,269	32.7
Tract not known	87.0	1.8	8.1	0.2	4.9	0.1	1,997,604	100	0.8	919,808	46.0
Total	38.7	---	15.4	---	45.9	---	254,829,869	100	---	83,576,077	32.8
Memo:											
Amount of loans											
Subtotal		96,882,920		39,190,949		116,758,396					
Tracts not known		1,738,283		161,224		98,097					
Total		98,621,203		39,352,173		116,856,493					

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2018

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	28.8	8.3	28.5	7.3	42.7	8.3	1,113,364	100	8.0	696,405	62.5
Suburban	28.2	29.7	30.1	28.3	41.7	29.7	4,094,232	100	29.3	2,710,391	66.2
Rural	27.5	62.0	31.9	64.4	40.6	62.0	8,771,025	100	62.7	6,231,180	71.0
Subtotal	27.8	100.0	31.1	100.0	41.1	100.0	13,978,621	100	100.0	9,637,976	68.9
Tract not known	88.5	1.3	7.8	0.1	3.7	0.0	60,107	100	0.4	30,108	50.1
Total	28.1	---	31.0	---	40.9	---	14,038,728	100	---	9,668,084	68.9
Area Income											
<i>Low (less than 50)</i>											
Principal City	42.9	0.2	32.8	0.1	24.3	0.1	15,706	100	0.1	7,112	45.3
Suburban	24.5	0.1	34.8	0.1	40.7	0.1	16,567	100	0.1	7,871	47.5
Rural	37.0	0.1	50.5	0.1	12.5	0.0	8,661	100	0.1	5,573	64.3
Total	34.2	0.4	37.3	0.4	28.4	0.2	40,934	100	0.3	20,556	50.2
<i>Moderate (50 to 79)</i>											
Principal City	31.3	0.8	23.6	0.5	45.1	0.8	97,534	100	0.7	50,715	52.0
Suburban	31.4	3.7	28.0	2.9	40.6	3.2	454,143	100	3.2	276,887	61.0
Rural	31.0	4.3	32.1	4.0	36.9	3.5	541,987	100	3.9	380,115	70.1
Total	31.2	8.8	29.6	7.4	39.2	7.5	1,093,664	100	7.8	707,717	64.7
<i>Middle (80 to 119)</i>											
Principal City	28.5	3.7	29.3	3.4	42.2	3.7	505,851	100	3.6	319,326	63.1
Suburban	27.5	20.2	30.9	20.3	41.6	20.6	2,849,783	100	20.4	1,946,033	68.3
Rural	27.3	48.4	32.2	51.2	40.5	48.7	6,904,694	100	49.4	4,919,068	71.2
Total	27.4	72.3	31.7	74.9	40.9	73.1	10,260,328	100	73.4	7,184,427	70.0
<i>Upper (120 or more)</i>											
Principal City	28.2	3.6	28.6	3.2	43.2	3.7	491,243	100	3.5	317,593	64.7
Suburban	29.3	5.8	28.0	5.0	42.7	5.7	771,818	100	5.5	478,782	62.0
Rural	27.2	9.2	30.1	9.1	42.7	9.8	1,315,490	100	9.4	926,374	70.4
Total	28.0	18.6	29.2	17.3	42.8	19.2	2,578,551	100	18.4	1,722,749	66.8
<i>Income not reported</i>											
Principal City	28.3	0.0	15.0	0.0	56.8	0.0	3,030	100	0.0	1,659	54.8
Suburban	14.7	0.0	43.4	0.0	42.0	0.0	1,921	100	0.0	818	42.6
Rural	27.5	0.0	72.5	0.0	0.0	0.0	193	100	0.0	50	25.9
Total	23.2	0.0	27.7	0.0	49.1	0.0	5,144	100	0.0	2,527	49.1
Subtotal	27.8	100.0	31.1	100.0	41.1	100.0	13,978,621	100	100.0	9,637,976	68.9
Tract not known	88.5	1.3	7.8	0.1	3.7	0.0	60,107	100	0.4	30,108	50.1
Total	28.1	---	31.0	---	40.9	---	14,038,728	100	---	9,668,084	68.9
Memo:											
Amount of loans											
Subtotal		3,888,132		4,347,361		5,743,128					
Tracts not known		53,172		4,700		2,235					
Total		3,941,304		4,352,061		5,745,363					

5. Community development lending, 2018

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	22	0.1	47,640	0.0	3	0.4	2	0.3
250 to 1,251	1,228	4.6	1,517,258	1.5	135	19.3	104	16.9
1,252 or more	25,431	95.3	101,292,728	98.5	561	80.1	509	82.8
All	26,681	100.0	102,857,626	100.0	700	100.0	615	100.0
MEMO: Lending by all affiliates	156	0.6	1,072,297	1.0	---	---	16	2.6