

## Reports - Findings from Analysis of Nationwide Summary Statistics for 2013 Community Reinvestment Act Data Fact Sheet (August 2014)

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 operate. The regulations that implement the CRA require commercial banks and savings associations with total assets at or above an annually adjusted threshold 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 2013 was \$1.186 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 (HMDA). 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 2013 CRA Small Business and Small Farm Loan Data*

For 2013, a total of 791 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 4.7 percent decrease from the 830 lenders reporting data for 2012 (see [Table 1](#)).<sup>1</sup> Of the 791 institutions reporting 2013 data, 301 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.<sup>2</sup> Overall, the smaller number of total reporters in 2013 compared with 2012 reflects mergers and acquisitions among previous reporters and fewer voluntary reporters.

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 69 percent of small business loans outstanding (by dollars) and about 27 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 2013, banks and thrifts with assets of \$1.186 billion or more (as of December 31, 2012) account for over 94 percent (by dollars) of reported small business loans (see [Table 3](#)). The very largest institutions – 103 reporters with assets of \$10 billion or more – accounted for about 69 percent of CRA reported small business loans in 2013 (not shown in tables).

In the aggregate, about 5 million small business loans (originations and purchases) totaling \$208 billion were reported in 2013 (see [Table 1](#)). The number of loans declined by about 15 percent relative to 2012, but much of this decline reflects an unusually large number of purchases in 2012 as one lender reported purchasing a sizeable portfolio of credit card loans. The number of originations declined more modestly from 2012 to 2013 (by 4 percent), while the dollar amount of originations increased by about 3 percent. Regarding small farm loans, both the number and dollar amount declined slightly in 2013 from 2012.

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, 92 percent of the small business loans and about 79 percent of the small farm loans originated in 2013 were for amounts under \$100,000 (see [Table 2](#)). Measured by dollar amount of loans, the distribution differs;

about 31 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, almost 49 percent of the number of reported small business loan originations (about 37 percent measured by dollar amount of loans) and 59 percent of the number of reported small farm loan originations (about 66 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.<sup>3</sup> 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.<sup>4</sup> For example, low-income census tracts include about 6 percent of the population and businesses, and accounted for nearly 5 percent of the number and about 6 percent of the total dollar amount of small business loans in 2013.<sup>5</sup> Upper-income census tracts include about 28 percent of the population and about 31 percent of the businesses, and had about 38 percent of the number and 35 percent of the total dollar amount of small business loans in 2013. Each income category's share of the number and dollar amount of loans remained about the same in 2013 as in 2012 (see Table 1).

Analysis of the CRA data shows that small business loans are heavily concentrated in U.S. Metropolitan Statistical Areas (MSAs), 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 outside of MSAs (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 791 institutions reporting for 2013, 649 institutions reported community development lending activity (see [Table 5](#)). As in previous years, in 2013 lenders with assets that met or exceeded the mandatory reporting threshold (\$1.186 billion in 2013) extended the vast majority of reported community development loans. Overall, all lenders

reported just over \$65 billion in community development loans in 2013, a 19 percent increase over 2012 following a 17 percent increase between 2011 and 2012.

Tables are in Portable Document Format (PDF).

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## Endnotes

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<sup>1</sup> For the purposes of this table, reporters are categorized in a manner that approximates but does not precisely match the CRA's small, intermediate small, and large institution asset categories; rather: 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.

<sup>2</sup> Tables 3 and 5 indicate that 282 reporting institutions had assets below \$1.186 billion as of December 31, 2012 and that another 19 reporters did not meet the mandatory reporting threshold because their assets were not high enough as of December 31, 2011. The current asset size threshold that triggers data collection and reporting is \$1.186 billion as of December 31 of each of the prior two calendar years.

<sup>3</sup> 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 2010 American Community Survey. For more information refer to <http://www.census.gov/acs/www>.

<sup>4</sup> 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 2013, about 2 percent of the reported small business loans by number and 1 percent by dollar amount included such a designation.

<sup>5</sup> Data on the share of population across census tract income categories are derived from the 2010 Census of Population and Housing. 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.

1. Small loans to businesses and farms, 2005-2013

Item	Year								
	2005	2006	2007	2008	2009	2010	2011	2012	2013
<b>Total business loans (Originations plus Purchases)</b>									
Number.....	7,951,110	12,603,453	13,492,771	10,750,031	6,203,520	4,265,409	5,167,586	5,876,205	4,994,368
Memo: Originations...	7,918,062	12,574,698	13,474,210	10,419,055	4,629,872	4,215,201	4,975,397	5,073,468	4,868,494
Dollar (thousands).....	271,615,447	305,586,939	329,221,721	295,561,457	206,209,547	179,638,754	197,472,990	206,113,885	208,405,899
Memo: Originations...	269,612,174	302,262,144	327,781,999	286,497,559	191,615,735	174,817,839	192,451,093	198,636,959	204,129,141
<b>Percent to small firms<sup>1</sup></b>									
by number.....	47.4	36.8	38.4	31.9	25.9	35.1	43.3	38.2	47.4
by dollars.....	45.3	43.8	41.8	37.4	35.4	36.7	37.3	36.0	35.8
<b>Total farm loans (Originations plus Purchases)</b>									
Number.....	218,891	208,554	218,869	211,113	150,035	147,056	137,018	177,374	171,192
Memo: Originations....	218,300	208,245	218,281	210,166	149,294	145,847	135,469	175,836	170,389
Dollar (thousands).....	12,698,385	12,541,030	13,092,698	14,185,407	11,738,340	11,796,152	11,783,875	12,593,353	12,363,045
Memo: Originations...	12,657,249	12,509,716	13,041,849	14,095,724	11,690,567	11,658,167	11,665,336	12,461,162	12,268,950
<b>Percent to small firms<sup>1</sup></b>									
by number.....	82.6	79.9	80.7	75.8	77.0	77.1	75.7	58.2	59.0
by dollars.....	77.5	76.6	75.7	73.1	73.1	73.2	71.4	67.4	66.0
<b>Activity of CRA reporters as a percentage of<sup>2</sup></b>									
<b>All small loans to businesses by depositories</b>									
by number of loans ...	73.2	58.3	77.6	86.3	84.5	82.3	84.9	86.7	87.61
by amount of loans....	65.1	64.5	66.3	69.3	70.6	62.0	67.8	68.2	68.76
<b>All small loans to farms by depositories</b>									
by number of loans ...	25.0	26.5	22.5	27.9	33.3	20.1	23.6	37.5	36.59
by amount of loans....	27.1	27.8	26.5	29.7	32.9	22.3	24.6	26.9	26.81

## 1. Continued

Item	Year								
	2005	2006	2007	2008	2009	2010	2011	2012	2013
Distribution of business loans by asset size of lender <sup>3</sup>									
by number of loans (percent)									
small.....	0.4	0.2	0.2	0.1	0.0	0.1	0.0	0.0	0.0
medium.....	2.6	1.3	1.0	1.2	1.7	1.9	1.5	1.3	1.5
large .....	97.0	98.5	98.8	98.7	98.3	98.0	98.5	98.7	98.5
Total .....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.1	0.0	0.1	0.0	0.0	0.3	0.0	0.0	0.1
medium.....	9.3	6.7	5.5	6.0	6.9	6.2	5.5	5.8	5.6
large .....	90.2	93.0	94.1	93.8	93.0	93.4	94.4	94.2	94.3
Total .....	100	100	100	100	100	100	100	100	100
Distribution of farm loans by asset size of Lender (asset categories apply to 2013 only) <sup>3</sup>									
by number of loans (percent)									
small.....	1.3	0.4	0.5	0.4	0.7	1.0	0.9	0.4	0.6
medium.....	20.7	16.5	14.6	14.8	17.1	15.3	16.0	11.9	10.6
large.....	78.0	83.0	84.9	84.8	82.2	83.7	83.1	87.8	88.8
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	1.4	0.4	0.5	0.3	0.4	0.8	0.8	0.3	0.5
medium.....	23.5	18.9	17.6	18.3	17.7	16.2	16.2	16.2	14.1
large.....	75.1	80.7	81.9	81.4	81.9	82.9	83.0	83.5	85.4
Total.....	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract <sup>4</sup>									
by number of loans									
low.....	3.2	3.1	3.0	3.0	3.1	3.1	3.2	4.7	4.9
moderate.....	16.4	15.7	15.4	15.1	15.6	14.8	15.0	16.6	16.7
middle.....	47.3	45.0	45.3	45.0	46.7	44.1	44.1	41.3	40.0
upper.....	33.0	36.0	36.1	36.7	34.4	37.8	37.4	37.1	38.1
income not reported.....	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	4.3	4.2	3.9	4.0	4.2	4.3	4.2	6.2	6.2
moderate .....	17.5	17.2	16.9	16.7	17.2	17.2	17.2	18.5	18.7
middle.....	44.2	43.6	43.7	44.1	44.6	44.3	43.9	39.7	39.4
upper.....	33.5	34.7	35.1	34.9	33.7	33.8	34.2	35.0	35.1
income not reported.....	0.4	0.3	0.3	0.4	0.4	0.4	0.4	0.6	0.6
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	891	837	771	746	712	662	654	640	617
savings institutions .....	212	191	227	219	229	218	205	190	174
Total.....	1103	1028	998	965	941	880	859	830	791

## 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. *Low income*: census tract median family income less than 50 percent of MSA/MD median family income or nonmetropolitan portion of state median family income; *moderate income*: 50-79 percent; *middle income*: 80-120 percent; *upper income*: 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, 2013

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				
<b>Number of Loans</b>										
<b>Business</b>										
Originations	4,485,831	92.1	182,192	3.7	200,471	4.1	4,868,494	100	2,364,710	48.6
Purchases	121,987	96.9	1,586	1.3	2,301	1.8	125,874	100	892	0.7
<b>Total</b>	<b>4,607,818</b>	<b>92.3</b>	<b>183,778</b>	<b>3.7</b>	<b>202,772</b>	<b>4.1</b>	<b>4,994,368</b>	<b>100</b>	<b>2,365,602</b>	<b>47.4</b>
<b>Farm</b>										
Originations	134,815	79.1	22,756	13.4	12,818	7.5	170,389	100	100,662	59.1
Purchases	505	62.9	195	24.3	103	12.8	803	100	349	43.5
<b>Total</b>	<b>135,320</b>	<b>79.0</b>	<b>22,951</b>	<b>13.4</b>	<b>12,921</b>	<b>7.5</b>	<b>171,192</b>	<b>100</b>	<b>101,011</b>	<b>59.0</b>
<b>All</b>										
Originations	4,620,646	91.7	204,948	4.1	213,289	4.2	5,038,883	100	2,465,372	48.9
Purchases	122,492	96.7	1,781	1.4	2,404	1.9	126,677	100	1,241	1.0
<b>Total</b>	<b>4,743,138</b>	<b>91.8</b>	<b>206,729</b>	<b>4.0</b>	<b>215,693</b>	<b>4.2</b>	<b>5,165,560</b>	<b>100</b>	<b>2,466,613</b>	<b>47.8</b>
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	63,514,996	31.1	31,989,670	15.7	108,624,475	53.2	204,129,141	100	74,496,089	36.5
Purchases	2,809,328	65.7	256,511	6.0	1,210,919	28.3	4,276,758	100	126,990	3.0
<b>Total</b>	<b>66,324,324</b>	<b>31.8</b>	<b>32,246,181</b>	<b>15.5</b>	<b>109,835,394</b>	<b>52.7</b>	<b>208,405,899</b>	<b>100</b>	<b>74,623,079</b>	<b>35.8</b>
<b>Farm</b>										
Originations	3,569,054	29.1	3,929,785	32.0	4,770,111	38.9	12,268,950	100	8,130,641	66.3
Purchases	24,670	26.2	31,514	33.5	37,911	40.3	94,095	100	27,831	29.6
<b>Total</b>	<b>3,593,724</b>	<b>29.1</b>	<b>3,961,299</b>	<b>32.0</b>	<b>4,808,022</b>	<b>38.9</b>	<b>12,363,045</b>	<b>100</b>	<b>8,158,472</b>	<b>66.0</b>
<b>All</b>										
Originations	67,084,050	31.0	35,919,455	16.6	113,394,586	52.4	216,398,091	100	82,626,730	38.2
Purchases	2,833,998	64.8	288,025	6.6	1,248,830	28.6	4,370,853	100	154,821	3.5
<b>Total</b>	<b>69,918,048</b>	<b>31.7</b>	<b>36,207,480</b>	<b>16.4</b>	<b>114,643,416</b>	<b>51.9</b>	<b>220,768,944</b>	<b>100</b>	<b>82,781,551</b>	<b>37.5</b>

**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, 2013**

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,185		1,186 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
<b>Number of Loans</b>										
<b>Business</b>										
Originations	0	0.0	1,182	0.0	73,501	1.5	4,793,811	98.5	4,868,494	100
Purchases	0	0.0	15	0.0	323	0.3	125,536	99.7	125,874	100
<b>Total</b>	0	0.0	1,197	0.0	73,824	1.5	4,919,347	98.5	4,994,368	100
<b>Farm</b>										
Originations	0	0.0	970	0.6	17,635	10.3	151,784	89.1	170,389	100
Purchases	0	0.0	0	0.0	556	69.2	247	30.8	803	100
<b>Total</b>	0	0.0	970	0.6	18,191	10.6	152,031	88.8	171,192	100
<b>All</b>										
Originations	0	0.0	2,152	0.0	91,136	1.8	4,945,595	98.1	5,038,883	100
Purchases	0	0.0	15	0.0	879	0.7	125,783	99.3	126,677	100
<b>Total</b>	0	0.0	2,167	0.0	92,015	1.8	5,071,378	98.2	5,165,560	100
<b>Amount of loans (thousands of dollars)</b>										
<b>Business</b>										
Originations	0	0.0	178,026	0.1	11,666,714	5.7	192,284,401	94.2	204,129,141	100
Purchases	0	0.0	6,489	0.2	90,209	2.1	4,180,060	97.7	4,276,758	100
<b>Total</b>	0	0.0	184,515	0.1	11,756,923	5.6	196,464,461	94.3	208,405,899	100
<b>Farm</b>										
Originations	0	0.0	65,496	0.5	1,683,890	13.7	10,519,564	85.7	12,268,950	100
Purchases	0	0.0	0	0.0	58,869	62.6	35,226	37.4	94,095	100
<b>Total</b>	0	0.0	65,496	0.5	1,742,759	14.1	10,554,790	85.4	12,363,045	100
<b>All</b>										
Originations	0	0.0	243,522	0.1	13,350,604	6.2	202,803,965	93.7	216,398,091	100
Purchases	0	0.0	6,489	0.1	149,078	3.4	4,215,286	96.4	4,370,853	100
<b>Total</b>	0	0.0	250,011	0.1	13,499,682	6.1	207,019,251	93.8	220,768,944	100
<b>MEMO</b>										
Number of institutions reporting	0		11		271		509		791	
Number of institutions extending loans	0		11		267		472		750	



**4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2013**

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
<b>Location</b>											
MSA/MD	31.2	88.0	15.2	86.6	53.6	89.4	182,582,830	100	88.5	63,654,147	34.9
Non-MSA/MD	32.6	12.0	18.1	13.4	49.3	10.6	23,682,055	100	11.5	10,096,360	42.6
<b>Subtotal</b>	<b>31.3</b>	<b>100.0</b>	<b>15.5</b>	<b>100.0</b>	<b>53.1</b>	<b>100.0</b>	<b>206,264,885</b>	<b>100</b>	<b>100.0</b>	<b>73,750,507</b>	<b>35.8</b>
Tract not known	78.3	2.5	11.6	0.4	10.1	0.2	2,141,014	100	1.0	872,572	40.8
<b>Total</b>	<b>31.8</b>	<b>---</b>	<b>15.5</b>	<b>---</b>	<b>52.7</b>	<b>---</b>	<b>208,405,899</b>	<b>100</b>	<b>---</b>	<b>74,623,079</b>	<b>35.8</b>
<b>Area Income</b>											
<i>Low (less than 50)</i>											
MSA/MD	25.3	4.9	16.0	6.2	58.7	6.7	12,431,973	100	6.0	3,537,787	28.5
Non-MSA/MD	29.1	0.1	20.7	0.2	50.2	0.1	263,673	100	0.1	111,609	42.3
<b>Total</b>	<b>25.4</b>	<b>5.0</b>	<b>16.1</b>	<b>6.4</b>	<b>58.5</b>	<b>6.8</b>	<b>12,695,646</b>	<b>100</b>	<b>6.2</b>	<b>3,649,396</b>	<b>28.7</b>
<i>Moderate (50 to 79)</i>											
MSA/MD	27.7	15.2	15.5	17.2	56.9	18.4	35,548,570	100	17.2	11,390,890	32.0
Non-MSA/MD	30.8	1.5	18.4	1.8	50.8	1.4	3,108,737	100	1.5	1,243,704	40.0
<b>Total</b>	<b>27.9</b>	<b>16.7</b>	<b>15.7</b>	<b>19.0</b>	<b>56.4</b>	<b>19.9</b>	<b>38,657,307</b>	<b>100</b>	<b>18.7</b>	<b>12,634,594</b>	<b>32.7</b>
<i>Middle (80 to 119)</i>											
MSA/MD	31.1	31.9	15.4	31.8	53.5	32.3	66,280,517	100	32.1	23,276,302	35.1
Non-MSA/MD	33.3	7.7	18.1	8.4	48.6	6.6	14,938,850	100	7.2	6,380,990	42.7
<b>Total</b>	<b>31.6</b>	<b>39.6</b>	<b>15.9</b>	<b>40.3</b>	<b>52.6</b>	<b>39.0</b>	<b>81,219,367</b>	<b>100</b>	<b>39.4</b>	<b>29,657,292</b>	<b>36.5</b>
<i>Upper (120 or more)</i>											
MSA/MD	34.3	35.6	14.7	30.8	51.1	31.3	67,153,573	100	32.6	25,261,079	37.6
Non-MSA/MD	32.1	2.6	17.7	2.9	50.2	2.4	5,265,827	100	2.6	2,328,908	44.2
<b>Total</b>	<b>34.1</b>	<b>38.2</b>	<b>14.9</b>	<b>33.7</b>	<b>51.0</b>	<b>33.7</b>	<b>72,419,400</b>	<b>100</b>	<b>35.1</b>	<b>27,589,987</b>	<b>38.1</b>
<i>Income not reported</i>											
MSA/MD	24.5	0.4	15.5	0.6	59.9	0.6	1,168,197	100	0.6	188,089	16.1
Non-MSA/MD	16.0	0.0	26.9	0.0	57.1	0.0	4,658	100	0.0	763	16.4
<b>Total</b>	<b>24.5</b>	<b>0.4</b>	<b>15.6</b>	<b>0.6</b>	<b>59.9</b>	<b>0.6</b>	<b>1,172,855</b>	<b>100</b>	<b>0.6</b>	<b>188,852</b>	<b>16.1</b>
<b>Subtotal</b>	<b>31.3</b>	<b>100.0</b>	<b>15.5</b>	<b>100.0</b>	<b>53.1</b>	<b>100.0</b>	<b>206,264,885</b>	<b>100</b>	<b>100.0</b>	<b>73,750,507</b>	<b>35.8</b>
Tract not known	78.3	2.5	11.6	0.4	10.1	0.2	2,141,014	100	1.0	872,572	40.8
<b>Total</b>	<b>31.8</b>	<b>---</b>	<b>15.5</b>	<b>---</b>	<b>52.7</b>	<b>---</b>	<b>208,405,899</b>	<b>100</b>	<b>---</b>	<b>74,623,079</b>	<b>35.8</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
Subtotal	64,647,527		31,998,638		109,618,720						
Tracts not known	1,676,797		247,543		216,674						
<b>Total</b>	<b>66,324,324</b>		<b>32,246,181</b>		<b>109,835,394</b>						



**4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2013**

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
<b>Area Income</b>											
<i>Upper (120 or more)</i>											
Non-MSA/MD	28.9	8.5	33.6	8.9	37.5	8.2	1,047,803	100	8.5	710,536	67.8
MSA/MD	26.8	7.4	30.5	7.5	42.7	8.7	973,238	100	7.9	585,531	60.2
<b>Total</b>	<b>27.9</b>	<b>15.9</b>	<b>32.1</b>	<b>16.4</b>	<b>40.0</b>	<b>16.8</b>	<b>2,021,041</b>	<b>100</b>	<b>16.4</b>	<b>1,296,067</b>	<b>64.1</b>
<i>Income not reported</i>											
Non-MSA/MD	100.0	0.0	0.0	0.0	0.0	0.0	30	100	0.0	28	93.3
MSA/MD	23.7	0.0	29.1	0.0	47.2	0.0	1,615	100	0.0	677	41.9
<b>Total</b>	<b>25.1</b>	<b>0.0</b>	<b>28.6</b>	<b>0.0</b>	<b>46.3</b>	<b>0.0</b>	<b>1,645</b>	<b>100</b>	<b>0.0</b>	<b>705</b>	<b>42.9</b>
<b>Subtotal</b>	<b>28.9</b>	<b>100.0</b>	<b>32.1</b>	<b>100.0</b>	<b>39.0</b>	<b>100.0</b>	<b>12,300,441</b>	<b>100</b>	<b>100.0</b>	<b>8,126,775</b>	<b>66.1</b>
<i>Low (less than 50)</i>											
MSA/MD	25.0	0.3	29.6	0.3	45.5	0.4	45,503	100	0.4	21,560	47.4
Non-MSA/MD	29.4	0.1	37.4	0.2	33.2	0.1	16,430	100	0.1	11,072	67.4
<b>Total</b>	<b>26.1</b>	<b>0.5</b>	<b>31.6</b>	<b>0.5</b>	<b>42.2</b>	<b>0.5</b>	<b>61,933</b>	<b>100</b>	<b>0.5</b>	<b>32,632</b>	<b>52.7</b>
<i>Moderate (50 to 79)</i>											
MSA/MD	30.0	4.0	28.3	3.4	41.7	4.1	473,517	100	3.8	276,169	58.3
Non-MSA/MD	31.1	5.0	30.9	4.5	38.0	4.5	569,988	100	4.6	385,597	67.7
<b>Total</b>	<b>30.6</b>	<b>9.0</b>	<b>29.7</b>	<b>7.8</b>	<b>39.7</b>	<b>8.6</b>	<b>1,043,505</b>	<b>100</b>	<b>8.5</b>	<b>661,766</b>	<b>63.4</b>
<i>Middle (80 to 119)</i>											
MSA/MD	27.0	23.0	32.3	24.7	40.7	25.7	3,025,134	100	24.6	1,967,066	65.0
Non-MSA/MD	29.8	51.6	32.5	50.5	37.7	48.3	6,147,083	100	50.0	4,168,439	67.8
<b>Total</b>	<b>28.9</b>	<b>74.6</b>	<b>32.4</b>	<b>75.2</b>	<b>38.7</b>	<b>74.0</b>	<b>9,172,217</b>	<b>100</b>	<b>74.6</b>	<b>6,135,505</b>	<b>66.9</b>
Tract not known	70.8	1.2	12.1	0.2	17.2	0.2	62,604	100	0.5	31,697	50.6
<b>Total</b>	<b>29.1</b>	<b>---</b>	<b>32.0</b>	<b>---</b>	<b>38.9</b>	<b>---</b>	<b>12,363,045</b>	<b>100</b>	<b>---</b>	<b>8,158,472</b>	<b>66.0</b>
<b>Location</b>											
MSA/MD	27.2	34.7	31.5	36.0	41.3	38.9	4,519,007	100	36.7	2,851,003	63.1
Non-MSA/MD	29.8	65.3	32.5	64.0	37.7	61.1	7,781,434	100	63.3	5,275,772	67.8
<b>Subtotal</b>	<b>28.9</b>	<b>100.0</b>	<b>32.1</b>	<b>100.0</b>	<b>39.0</b>	<b>100.0</b>	<b>12,300,441</b>	<b>100</b>	<b>100.0</b>	<b>8,126,775</b>	<b>66.1</b>
Tract not known	70.8	1.2	12.1	0.2	17.2	0.2	62,604	100	0.5	31,697	50.6
<b>Total</b>	<b>29.1</b>	<b>---</b>	<b>32.0</b>	<b>---</b>	<b>38.9</b>	<b>---</b>	<b>12,363,045</b>	<b>100</b>	<b>---</b>	<b>8,158,472</b>	<b>66.0</b>
<b>Memo:</b>											
<b>Amount of loans</b>											
Subtotal		3,549,413		3,953,744		4,797,284					
Tracts not known		44,311		7,555		10,738					
<b>Total</b>		<b>3,593,724</b>		<b>3,961,299</b>		<b>4,808,022</b>					

### 5. Community development lending, 2013

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
<b>Institution Assets</b>								
Less than 100	0	0.0	0	0.0	---	---	0	0.0
100 to 249	9	0.0	3,486	0.0	11	1.4	3	0.5
250 to 1,185	2,288	9.4	2,148,602	3.3	271	34.3	199	30.7
1,186 or more	22,058	90.6	62,919,991	96.7	509	64.3	447	68.9
<b>All</b>	<b>24,355</b>	<b>100.0</b>	<b>65,072,079</b>	<b>100.0</b>	<b>791</b>	<b>100.0</b>	<b>649</b>	<b>100.0</b>
<b>MEMO: Lending by all affiliates</b>	<b>344</b>	<b>1.4</b>	<b>552,471</b>	<b>0.8</b>	<b>---</b>	<b>---</b>	<b>14</b>	<b>2.2</b>