Table 1. Small loans to businesses and farms, 2015-2023

					Year				
Item	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total business loans (Originations plus Purchases) Number	6,073,233	7,476,650	6,552,535	7,078,521	7,637,724	8,375,713	9,432,123	8,883,889	8,426,200
	5,854,272	6,106,355	6,197,230	6,702,217	7,219,295	8,003,316	9,013,594	8,497,861	8,067,465
Dollar (thousands)	227,824,121	256,500,092	242,459,574	254,829,869	264,874,988	461,785,191	371,043,036	284,593,268	261,660,525
Memo: Originations	219,703,482	229,278,587	231,407,996	242,186,033	250,924,285	448,457,821	354,492,884	266,738,954	242,872,604
Percent to small firms ¹ by number by dollars	50.5	43.5	49.8	45.0	46.7	39.3	45.2	51.7	54.2
	35.6	33.1	35.0	32.8	33.1	24.9	27.9	34.2	33.9
Total farm loans (Originations plus Purchases) Number Memo: Originations Dollar (thousands) Memo: Originations	176,340	178,060	201,000	201,388	205,498	200,609	255,432	209,890	196,473
	172,544	177,242	200,319	198,562	203,266	199,771	252,517	206,398	194,877
	13,584,579	13,422,593	13,911,585	14,038,728	14,030,184	15,129,648	15,031,557	14,640,840	13,892,933
	13,505,842	13,363,472	13,820,828	13,905,860	13,966,396	15,072,967	14,892,795	14,396,285	13,653,727
Percent to small firms ¹ by number by dollars	59.7	59.7	57.7	45.3	59.1	56.3	58.9	58.6	57.8
	67.4	69.1	69.8	68.9	69.1	66.2	67.2	64.6	61.2
as a percentage of ² All small loans to businesses by depositories by number of loans by amount of loans	88.5	89.2	89.7	89.6	89.4	87.5	87.7	80.8	91.6
	70.5	71.4	72.0	73.2	74.4	75.2	75.0	74.8	76.9
All small loans to farms by depositories by number of loans by amount of loans	37.4	38.2	42.6	42.9	41.1	42.9	43.7	47.3	47.8
	28.3	28.8	29.9	30.5	31.3	32.2	32.5	34.3	35.2

Table 1. Continued

Table 1. Continued					Year				
Item	2015	2016	2017	2018	2019	2020	2021	2022	2023
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	1.0	1.4	1.4	1.3	1.1	1.1	0.7	0.2	0.1
large	99.0 100	98.6 100	98.6 100	98.7 100	98.9 100	98.9 100	99.3 100	99.8 100	99.9 100
by amount of loans (percent) 4	0.4	0.0	0.0	0.0			0.0		0.0
small	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium	4.1	3.5	3.4	2.9	2.4	1.8	1.6	0.7	0.7
large	95.9	96.5	96.5	97.1	97.5	98.2	98.4	99.3	99.3
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	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium	6.4	5.4	4.1	3.6	4.0	2.1	1.0	0.7	0.7
large	93.1	94.6	95.9	96.4	96.0	97.9	99.0	99.3	99.3
Total	100	100	100	100	100	100	100	100	100
10tal	100	100	100	100	100	100	100	100	100
by amount of loans (percent)	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
small	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium	8.4	7.2	6.5	5.6	6.3	2.9	1.5	1.3	1.1
large	91.1	92.8	93.5	94.4	93.7	97.1	98.5	98.7	98.9
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	4.6	5.2	5.2	5.2	5.3	5.3	4.3	4.2
moderate	17.2	16.7	17.9	17.7	17.8	17.8	18.2	18.4	18.2
middle	39.7	39.1	37.7	37.4	37.5	37.4	37.9	38.3	37.8
upper	37.9	39.4	38.6	39.1	38.9	38.9	38.0	37.6	38.4
income not reported	0.3	0.3	0.6	0.6	0.6	0.6	0.6	1.4	1.4
Total	100	100	100	100	100	100	100	100	100
by amount of loans									
low	5.9	5.8	6.1	6.1	6.1	6.1	6.0	4.8	4.6
moderate	18.6	18.1	18.6	18.6	18.4	18.6	18.5	18.7	18.6
middle	39.1	38.6	37.5	37.4	37.5	37	37.3	37.9	37.6
upper	35.9	37.0	36.9	36.9	37.0	37.3	37.1	36.7	37.2
income not reported	0.6	0.6	1.0	1.0	1.0	1.1	1.1	1.9	1.9
Total	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks	597	582	585	571	571	570	568	597	610
savings institutions	154	144	133	129	124	117	117	114	111
Total	751	726	718	700	695	687	685	711	721
	,51	.20	, 10	, , , ,	0,0	55,	003	,,,,	,

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, 2023

Type of borrower and loan			Size of Ioan (dollars)			All loa	ns	MEM Loans to fire revenu of \$1 million	ms with les
	100,000 o	r less	100,001 to 2	50,000	More than 2	250,000				
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
				Number o	of Loans					
Business										
Originations Purchases	7,657,505 320,350	94.9 89.3	223,016 24,813	2.8 6.9	186,944 13,572	2.3 3.8	8,067,465 358,735	100 100	4,422,433 141,078	
Total Farm	7,977,855	94.7	247,829	2.9	200,516	2.4	8,426,200	100	4,563,511	54.2
Originations	156,264	80.2	23,349	12.0	15,264	7.8	194,877	100	113,127	58.1
Purchases Total	700 156,964	43.9 79.9	617 23,966	38.7 12.2	279 15,543	17.5 7.9	1,596 196,473	100 100	392 113,519	-
All										
Originations Purchases	7,813,769 321,050	94.6 89.1	246,365 25,430	3.0 7.1	202,208 13,851	2.4 3.8	8,262,342 360,331	100 100	4,535,560 141,470	39.3
Total	8,134,819	94.3	271,795 Amount of	3.2 loans (the	216,059 ousands of do	2.5 ollars)	8,622,673	100	4,677,030	54.2
Business										
Originations Purchases Total	104,424,643 8,557,944 112,982,587	43.0 45.6 43.2	37,782,777 3,810,677 41,593,454	15.6 20.3 15.9	100,665,184 6,419,300 107,084,484	41.4 34.2 40.9	242,872,604 18,787,921 261,660,525	100 100 100	84,245,611 4,573,524 88,819,135	
Farm Originations Purchases Total All	3,864,059 35,562 3,899,621	28.3 14.9 28.1	4,066,977 102,508 4,169,485	29.8 42.9 30.0	5,722,691 101,136 5,823,827	41.9 42.3 41.9	13,653,727 239,206 13,892,933	100 100 100	8,459,800 42,303 8,502,103	17.7
Originations Purchases Total	108,288,702 8,593,506 116,882,208	42.2 45.2 42.4	41,849,754 3,913,185 45,762,939	16.3 20.6 16.6	106,387,875 6,520,436 112,908,311	41.5 34.3 41.0	256,526,331 19,027,127 275,553,458	100 100 100	92,705,411 4,615,827 97,321,238	

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, 2023

Type of borrower and loan				titutions, k (millions c	oy asset size of dollars)				All institu	tions
	Less that	n 100	100 to	249	250 to 1	,502	1,503 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	0.0	9,778 33 9,811	0.1 0.0 0.1	8,057,687 358,702 8,416,389	100.0	8,067,465 358,735 8,426,200	100
Farm Originations Purchases Total	0 0 0	0.0	0 0 0	0.0	1,448 0 1,448	0.7 0.0 0.7	193,429 1,596 195,025	100.0	194,877 1,596 196,473	100
All Originations Purchases Total	0 0 0	0.0	0 0 0	0.0	11,226 33 11,259	0.1 0.0 0.1	8,251,116 360,298 8,611,414	100.0	8,262,342 360,331 8,622,673	100
			Amount o	f loans (th	ousands of do	ollars)				
Business Originations Purchases Total	0 0 0	0.0	0 0 0	0.0	1,718,279 5,676 1,723,955	0.7 0.0 0.7	241,154,325 18,782,245 259,936,570	100.0	242,872,604 18,787,921 261,660,525	100
Farm Originations Purchases Total	0 0 0	0.0	0 0 0	0.0	147,904 0 147,904	1.1 0.0 1.1	13,505,823 239,206 13,745,029	100.0	13,653,727 239,206 13,892,933	100
All Originations Purchases Total	0 0 0	0.0	0 0 0	0.0	1,866,183 5,676 1,871,859	0.7 0.0 0.7	254,660,148 19,021,451 273,681,599	100.0	256,526,331 19,027,127 275,553,458	
MEMO Number of institutions reporting	0		0		62		659		721	
Number of institutions extending loans	0		0		59		628		687	

4.1. Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2023

Characteristics of neighborhood	Distrib busir	MEMO ution of U.S. nesess and tion (percent)			Nur	nber of loar	ıs, by size	category (d	ollars)			MEN Number o to fire with reve \$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		. оришинон		iouno		iouno		1 .505			1000		
Principal City	42.6	38.7	94.4	43.0	3.0	44.1	2.6	46.4	3,615,338	100	43.1	1,907,978	52.8
Suburban	45.9	47.6	95.2	48.6	2.7	44.3	2.1	43.2	4,051,364	100		2,232,727	55.1
Rural	11.5	13.7	93.1	8.4	4.0	11.6	2.9	10.4	718,184	100		402,937	56.1
Subtotal	100.0	100.0	94.7	100.0	3.0	100.0	2.4	100.0	8,384,886	100	100.0	4,543,642	54.2
Tract not known	0.0	0.0	99.5	0.5	0.4	0.1	0.2	0.0	41,314	100	0.5	19,869	48.1
Total	100.0	100.0	94.7		2.9		2.4		8,426,200	100		4,563,511	54.2
Area Income													
Low (less than 50)													
Principal City	3.2	4.0	93.5	2.9	3.5		3.0		249,144	100		129,319	51.9
Suburban	1.2	1.5	94.5	1.1	3.0		2.5		95,980	100		51,221	53.4
Rural	0.2	0.2	91.7	0.1	4.6	0.2	3.7	0.2	8,702	100		4,617	53.1
Total	4.5	5.7	93.7	4.2	3.4	4.9	2.9	5.1	353,826	100	4.2	185,157	52.3
Moderate (50 to 79) Principal City	9.5	10.2	94.1	9.1	3.1	9.7	2.7	10.5	767,394	100	9.2	403,637	52.6
Suburban	7.8	9.3	94.1	7.9	2.9		2.7		658,298	100		360,642	54.8
Rural	1.9	2.3	92.6	1.2	4.2		3.1	1.6	100,637	100		55,146	54.8
Total	19.2	21.8	94.3	18.1	3.1	19.0	2.6		1,526,329	100		819,425	53.7
Middle (80 to 119)			•						1,0=0,0=0			0.0,0	
Principal City	13.0	12.5	94.6	12.8	2.9	12.7	2.5	13.2	1,075,339	100	12.8	580,301	54.0
Suburban	19.8	21.4	95.0	20.0	2.8		2.2		1,668,943	100		923,766	55.4
Rural	7.0	8.4	93.0	5.0	4.1	7.0	2.9		428,805	100	5.1	242,777	56.6
Total	39.7	42.3	94.6	37.8	3.0	38.6	2.4	37.6	3,173,087	100	37.8	1,746,844	55.1
Upper (120 or more)													
Principal City	15.7	11.3	94.7	17.1	2.9	16.5	2.4	17.2	1,434,473	100	17.1	756,536	52.7
Suburban	16.9	15.1	95.5	19.3	2.5	16.3	2.0	15.9	1,605,399	100	19.1	886,328	55.2
Rural	2.4	2.7	93.5	2.1	3.7	2.6	2.8		176,556	100	2.1	98,464	55.8
Total	35.1	29.1	95.1	38.5	2.7	35.5	2.2	35.6	3,216,428	100	38.4	1,741,328	54.1
Income not reported													
Principal City	1.2	0.7	91.7	1.0	4.4	1.6	3.9		88,988	100		38,185	42.9
Suburban	0.3	0.3	91.9	0.3	4.1	0.4	4.0		22,744	100		10,770	47.4
Rural	0.1	0.1	91.1	0.0	4.9		4.0		3,484	100		1,933	55.5
Total	1.5	1.1	91.7	1.3	4.4	2.0	3.9	2.3	115,216	100	1.4	50,888	44.2
Subtotal	100.0	100.0	94.7	100.0	3.0	100.0	2.4	100.0	8,384,886	100	100.0	4,543,642	54.2
Tract not known	0.0	0.0	99.5	0.5	0.4	0.1	0.2	0.0	41,314	100	0.5	19,869	48.1
Total	100.0	100.0	94.7		2.9		2.4		8,426,200	100		4,563,511	54.2
Memo: Number of loans													
Subtotal				7 000 70-		0.47.00-		000 45 1					
Tracts not known Total				7,936,765 41,090 7,977,855		247,667 162 247,829		200,454 62 200,516					
Number of businesses (millions) Population	15.4												
(millions)		335.1											

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2023

Characteristics of neighborhood				Amount of I	oans (thou	sands of de	ollars)			MEMO Amount of to firm with reven \$1 million o	loans s ues of
neignbornood	100,000) or less	100,001 t	o 250,000	More that	n 250,000 nillion		All		\$1 mmon	7 1633
	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	41.5 45.5 39.7	47.7 9.1	15.7 15.6 18.6	11.5	42.9 39.0 41.7	47.0 43.0 10.0	117,466,920 118,029,991 25,753,119	100 100 100	45.0 45.2 9.9	37,980,422 40,829,709 9,862,178	32.3 34.6 38.3
Subtotal	43.1	100.0	15.9	100.0	41.0	100.0	261,250,030	100	100.0	88,672,309	33.9
Tract not known Total	87.7 43.2		5.9 15.9	0.0	6.4 40.9	0.0	410,495 261,660,525	100 100	0.2	146,826 88,819,135	35.8 33.9
Area Income Low (less than 50) Principal City Suburban	36.7 41.4		17.0 16.4	3.6 1.2	46.3 42.2	3.8 1.2	8,789,646 2,953,842	100 100	3.4 1.1	2,565,794 941,564	29.2 31.9
Rural Total	33.6 37.8	0.1	18.2 16.9		48.2 45.3	0.2 5.1	360,168 12,103,656	100 100	0.1 4.6	140,423 3,647,781	39.0 30.1
Moderate (50 to 79) Principal City Suburban Rural	39.4 43.0 37.3	7.4	15.9 16.0 19.1	9.7 7.5 1.7	44.6 41.0 43.6	10.6 7.5 1.5	25,354,110 19,514,416 3,708,390	100 100 100	9.7 7.5 1.4	7,732,313 6,398,474 1,367,158	30.5 32.8 36.9
Total Middle (80 to 119) Principal City	40.7		16.2		43.1	19.5	48,576,916 33,795,044	100	18.6	15,497,945 11,132,485	31.9
Suburban Rural Total	44.8 40.0 43.1	19.5	15.9 18.8 16.3	18.8 7.0 38.5	39.3 41.1 40.6	18.0 5.9 37.3	49,058,045 15,371,621 98,224,710	100 100 100	18.8 5.9 37.6	16,699,265 5,934,449 33,766,199	34.0 38.6 34.4
Upper (120 or more) Principal City	43.7 47.8	17.7	15.2	16.7	41.1	17.5	45,574,382	100 100	17.4	15,612,522	34.3 36.3
Suburban Rural Total	41.1 45.5	2.2	14.9 17.7 15.2	2.6	37.3 41.2 39.3	15.9 2.4 35.7	45,525,631 6,154,060 97,254,073	100 100 100	17.4 2.4 37.2	16,543,903 2,366,004 34,522,429	38.4 35.5
Income not reported Principal City Suburban	34.2 34.3	0.3	16.8 16.0	1.6 0.4	49.1 49.7	1.8 0.5	3,953,738 978,057	100 100	1.5 0.4	937,308 246,503	23.7 25.2
Rural Total	32.5 34.1	0.0 1.5	18.1 16.7	0.1 2.0	49.4 49.2	0.1 2.3	158,880 5,090,675	100 100	0.1 1.9	54,144 1,237,955	34.1 24.3
Subtotal	43.1	100.0	15.9	100.0	41.0	100.0	261,250,030	100	100.0	88,672,309	33.9
Tract not known Total Memo:	87.7 43.2		5.9 15.9		6.4 40.9	0.0	410,495 261,660,525	100 100		146,826 88,819,135	35.8 33.9
Amount of loans Subtotal Tracts not known Total		112,622,561 360,026 112,982,587		41,569,135 24,319 41,593,454		07,058,334 26,150 07,084,484					

4.3. Number of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2023

Characteristics of neighborhood	MEMO Share of U.S. population (percent)			Nur	nber of loar	ns, by size	category (d	ollars)			MEN Number o to far with reve \$1 million	of loans ms nues of
. 3		100,000	or less	100,001 t	o 250,000		n 250,000 nillion		AII		•	
	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												
Principal City Suburban Rural Subtotal	38.7 47.6 13.7 100.0	85.7 83.4 77.0 79.8	33.7 57.4	8.1 9.9 14.1 12.3	5.5 25.9 68.6 100.0	6.2 6.7 8.9 8.0	27.1 66.5	16,226 62,967 116,238 195,431	100 100 100 100	59.5	10,172 36,906 65,929 113,007	62.7 58.6 56.7 57.8
Tract not known Total	0.0 100.0	99.6 79.9		0.4 12.2		0.0 7.9		1,042 196,473	100 100		512 113,519	49.1 57.8
Area Income Low (less than 50) Principal City Suburban Rural	4.0 1.5 0.2	90.9 85.1 75.9	0.2	4.4 8.4 15.2	0.2	4.7 6.6 8.9	0.1 0.2 0.2	383 442 394	100 100 100	0.2 0.2 0.2	252 236 217	65.8 53.4 55.1
Total Moderate (50 to 79)	5.7	83.9	0.7	9.4	0.5	6.7	0.5	1,219	100	0.6	705	57.8
Principal City Suburban Rural Total	10.2 9.3 2.3 21.8	88.9 85.1 79.2 82.6	4.9 5.3	5.7 8.9 12.7 10.5	3.3 5.5	5.4 6.0 8.1 7.0	0.7 3.4 5.4 9.6	2,077 8,914 10,431 21,422	100 100 100 100	4.6 5.3	1,312 5,144 6,121 12,577	63.2 57.7 58.7 58.7
Middle (80 to 119) Principal City Suburban	12.5 21.4	84.4 81.7		9.2 11.0		6.5 7.3	2.7 18.5	6,561 39,333	100 100	3.4 20.1	4,068 22,758	62.0 57.9
Rural Total	8.4 42.3	76.6 78.5	42.4	14.4 13.2	52.1	9.0 8.4	50.1	86,426 132,320	100 100	44.2	48,888 75,714	56.6 57.2
Upper (120 or more) Principal City Suburban Rural Total	11.3 15.1 2.7 29.1	85.7 87.3 77.7 82.5	7.9 9.4	8.1 7.4 13.5 10.4	10.7	6.2 5.4 8.8 7.1		7,075 14,144 18,851 40,070	100 100 100 100	9.6	4,457 8,700 10,627 23,784	63.0 61.5 56.4 59.4
Income not reported Principal City Suburban	0.7	88.5 85.8	0.1	5.4 9.0	0.0	6.2 5.2	0.1	130 134	100 100	0.1	83 68	63.8 50.7
Rural Total	0.1 1.1	78.7 84.3		12.5 9.0		8.8 6.8		136 400	100 100	0.1 0.2	76 227	55.9 56.8
Subtotal	100.0	79.8		12.3		8.0		195,431	100		113,007	57.8
Tract not known Total Memo:	0.0 100.0	99.6 79.9		0.4 12.2		0.0 7.9		1,042 196,473	100 100		512 113,519	
Number of loans Subtotal Tracts not known Total			155,926 1,038 156,964		23,962 4 23,966		15,543 0 15,543					
Number of businesses (millions) Population (millions)	335.1											

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2023

Characteristics of neighborhood			,	Amount of I	oans (thou	sands of do	ıllars)			MEMO Amount of to farm with reven \$1 million o	loans ns ues of
g	100,000) or less	100,001 t	o 250,000	More that	n 250,000 nillion		All		¥	000
	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	30.8 30.5 26.7 28.0	7.0 30.2 62.8 100.0	26.6 28.1 31.2 30.0	5.6 25.9 68.4 100.0	42.6 41.3 42.2 42.0	6.5 27.3 66.2 100.0	886,270 3,843,593 9,151,853 13,881,716	100 100 100 100	6.4 27.7 65.9 100.0	538,320 2,281,908 5,676,931 8,497,159	60.7 59.4 62.0 61.2
Tract not known Total	94.6 28.1	0.3	5.4 30.0	0.0	0.0 41.9	0.0	11,217 13,892,933	100 100	0.1	4,944 8,502,103	44.1 61.2
Area Income Low (less than 50) Principal City Suburban Rural Total	31.8 30.3 23.6 27.6	0.1 0.2 0.2 0.5	20.0 23.4 32.4 26.7	0.1 0.1 0.2 0.4	48.2 46.3 44.0 45.7	0.1 0.2 0.2 0.5	14,458 23,797 31,197 69,452	100 100 100 100	0.1 0.2 0.2 0.5	6,055 9,077 19,322 34,454	41.9 38.1 61.9 49.6
Moderate (50 to 79) Principal City Suburban Rural Total	33.0 33.3 29.0 30.9	0.8	22.3 26.8 29.7 28.1	0.5 3.2 5.5 9.2	44.7 39.9 41.2 41.0	0.7 3.4 5.4 9.6	97,290 503,740 765,560 1,366,590	100 100 100 100	0.7 3.6 5.5 9.8	56,362 291,097 485,007 832,466	57.9 57.8 63.4 60.9
Middle (80 to 119) Principal City Suburban Rural Total	30.4 29.2 26.5 27.4	3.0 19.5 47.1	27.8 29.1 31.4 30.7	2.6 18.1 52.1 72.7	41.8 41.7 42.1 42.0	2.8 18.6 49.9 71.3	384,539 2,597,912 6,908,744 9,891,195	100 100 100 100	2.8 18.7 49.8 71.3	232,415 1,564,053 4,297,907 6,094,375	60.4 60.2 62.2
Upper (120 or more) Principal City Suburban Rural	30.7 33.5 26.4	3.0 6.1 9.7	26.7 25.8 30.7	2.5 4.4 10.6	42.7 40.8 42.9	2.8 5.0 10.6	383,708 710,780 1,436,201	100 100 100	2.8 5.1 10.3	240,300 415,827 869,770	61.6 62.6 58.5 60.6
Total Income not reported Principal City Suburban Rural	29.0 30.1 28.3 21.6	0.0 0.1 0.1	28.7 22.2 29.2 27.9	17.4 0.0 0.1 0.1	42.2 47.8 42.5 50.5	0.1 0.1 0.1	2,530,689 6,275 7,364 10,151	100 100 100 100	18.2 0.0 0.1 0.1	1,525,897 3,188 1,854 4,925	50.8 25.2 48.5
Total	25.9	0.2	26.8	0.2	47.3	0.2	23,790	100	0.2	9,967	41.9
Subtotal	28.0		30.0	100.0	42.0	100.0	13,881,716	100	100.0	8,497,159	61.2
Tract not known Total Memo: Amount of loans	94.6 28.1	0.3	5.4 30.0	0.0	0.0 41.9	0.0	11,217 13,892,933	100 100	0.1	4,944 8,502,103	44.1 61.2
Subtotal Tracts not known Total		3,889,008 10,613 3,899,621		4,168,881 604 4,169,485		5,823,827 0 5,823,827					

5. Community development lending, 2023

Percent 0.0	Total	Percent	Number	Percent	Community of loa Number extending	Percent extending
0.0	0	0.0			extending	extending
0.0	0	0.0			0	0.0
0.0	0	0.0			0	0.0
					U	0.0
1.4	497,329	0.4	62	8.6	45	7.0
98.6	126,398,771	99.6	659	91.4	594	93.0
100.0	126,896,100	100.0	721	100.0	639	100.0
0.5	1,058,879	0.8			18	2.8
	100.0	100.0 126,896,100	100.0 126,896,100 100.0	100.0 126,896,100 100.0 721	100.0 126,896,100 100.0 721 100.0	100.0 126,896,100 100.0 721 100.0 639