Table 1. Small loans to businesses and farms, 2016-2024

Item	Year								
	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total business loans (Originations plus Purchases)									
Number..........................	7,476,650	6,552,535	7,078,521	7,637,724	8,375,713	9,432,123	8,883,889	8,426,200	9,106,208
Memo: Originations…	6,106,355	6,197,230	6,702,217	7,219,295	8,003,316	9,013,594	8,497,861	8,067,465	8,734,262
Dollar (thousands).........	256,500,092	242,459,574	254,829,869	264,874,988	461,785,191	371,043,036	284,593,268	261,660,525	276,587,596
Memo: Originations…	229,278,587	231,407,996	242,186,033	250,924,285	448,457,821	354,492,884	266,738,954	242,872,604	257,841,293
Percent to small firms[1]									
by number....................	43.5	49.8	45.0	46.7	39.3	45.2	51.7	54.2	53.2
by dollars......................	33.1	35.0	32.8	33.1	24.9	27.9	34.2	33.9	33.9
Total farm loans (Originations plus Purchases)									
Number..........................	178,060	201,000	201,388	205,498	200,609	255,432	209,890	196,473	197,381
Memo: Originations….	177,242	200,319	198,562	203,266	199,771	252,517	206,398	194,877	195,488
Dollar (thousands).........	13,422,593	13,911,585	14,038,728	14,030,184	15,129,648	15,031,557	14,640,840	13,892,933	14,454,609
Memo: Originations…	13,363,472	13,820,828	13,905,860	13,966,396	15,072,967	14,892,795	14,396,285	13,653,727	14,231,344
Percent to small firms[1]									
by number..............	59.7	57.7	45.3	59.1	56.3	58.9	58.6	57.8	57.6
by dollars...............	69.1	69.8	68.9	69.1	66.2	67.2	64.6	61.2	59.6
Activity of CRA reporters as a percentage of[2]									
All small loans to businesses by depositories									
by number of loans ...	89.2	89.7	89.6	89.4	87.5	87.7	80.8	91.6	92.7
by amount of loans....	71.4	72.0	73.2	74.4	75.2	75.0	74.8	76.9	77.6
All small loans to farms by depositories									
by number of loans ...	38.2	42.6	42.9	41.1	42.9	43.7	47.3	47.8	47.9
by amount of loans....	28.8	29.9	30.5	31.3	32.2	32.5	34.3	35.2	36.1

Table 1. Continued

Item	Year 2016	2017	2018	2019	2020	2021	2022	2023	2024
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	1.4	1.4	1.3	1.1	1.1	0.7	0.2	0.1	0.1
large	98.6	98.6	98.7	98.9	98.9	99.3	99.8	99.9	99.9
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)[4]									
small	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium	3.5	3.4	2.9	2.4	1.8	1.6	0.7	0.7	0.6
large	96.5	96.5	97.1	97.5	98.2	98.4	99.3	99.3	99.4
Total	100	100	100	100	100	100	100	100	100
Distribution of farm loans by asset size of lender[3]									
by number of loans (percent)									
small	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium	5.4	4.1	3.6	4.0	2.1	1.0	0.7	0.7	0.9
large	94.6	95.9	96.4	96.0	97.9	99.0	99.3	99.3	99.1
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium	7.2	6.5	5.6	6.3	2.9	1.5	1.3	1.1	1.2
large	92.8	93.5	94.4	93.7	97.1	98.5	98.7	98.9	98.8
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	4.6	5.2	5.2	5.2	5.3	5.3	4.3	4.2	4.1
moderate	16.7	17.9	17.7	17.8	17.8	18.2	18.4	18.2	17.8
middle	39.1	37.7	37.4	37.5	37.4	37.9	38.3	37.8	37.5
upper	39.4	38.6	39.1	38.9	38.9	38.0	37.6	38.4	39.3
income not reported	0.3	0.6	0.6	0.6	0.6	0.6	1.4	1.4	1.4
Total	100	100	100	100	100	100	100	100	100
by amount of loans									
low	5.8	6.1	6.1	6.1	6.1	6.0	4.8	4.6	4.5
moderate	18.1	18.6	18.6	18.4	18.6	18.5	18.7	18.6	18.4
middle	38.6	37.5	37.4	37.5	37	37.3	37.9	37.6	37.5
upper	37.0	36.9	36.9	37.0	37.3	37.1	36.7	37.2	37.7
income not reported	0.6	1.0	1.0	1.0	1.1	1.1	1.9	1.9	1.9
Total	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks	582	585	571	571	570	568	597	610	623
savings institutions	144	133	129	124	117	117	114	111	108
Total	726	718	700	695	687	685	711	721	731

Endnotes

1. Business and farms with revenues of $1 million or less.
2. Percentages reflect the ratio of loans outstanding for Community Reinvestment Act (CRA) reporters relative to loans outstanding for all depository lenders based on information reported in the June Consolidated Report of Condition and Income (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 https://www.ffiec.gov/data/cra/reporting-criteria) 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 broader area (the metropolitan area or metropolitan division, as appropriate, containing the tract or the entire non-metropolitan area of the 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, 2024

Type of borrower and loan	Size of loan						All loans		MEMO Loans to firms with revenues of $1 million or less	
	$100,000 or less		$100,001 to $250,000		More than $250,000					
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Number of Loans										
Business										
Originations	8,300,199	95.0	243,526	2.8	190,537	2.2	8,734,262	100	4,700,002	53.8
Purchases	332,194	89.3	26,266	7.1	13,486	3.6	371,946	100	145,596	39.1
Total	8,632,393	94.8	269,792	3.0	204,023	2.2	9,106,208	100	4,845,598	53.2
Farm										
Originations	154,587	79.1	24,914	12.7	15,987	8.2	195,488	100	113,234	57.9
Purchases	1,090	57.6	627	33.1	176	9.3	1,893	100	537	28.4
Total	155,677	78.9	25,541	12.9	16,163	8.2	197,381	100	113,771	57.6
All										
Originations	8,454,786	94.7	268,440	3.0	206,524	2.3	8,929,750	100	4,813,236	53.9
Purchases	333,284	89.2	26,893	7.2	13,662	3.7	373,839	100	146,133	39.1
Total	8,788,070	94.5	295,333	3.2	220,186	2.4	9,303,589	100	4,959,369	53.3
Amount of loans (thousands of dollars)										
Business										
Originations	114,749,317	44.5	40,555,584	15.7	102,536,392	39.8	257,841,293	100	89,132,044	34.6
Purchases	8,555,219	45.6	3,985,170	21.3	6,205,914	33.1	18,746,303	100	4,673,534	24.9
Total	123,304,536	44.6	44,540,754	16.1	108,742,306	39.3	276,587,596	100	93,805,578	33.9
Farm										
Originations	3,909,711	27.5	4,321,888	30.4	5,999,745	42.2	14,231,344	100	8,575,931	60.3
Purchases	54,907	24.6	100,430	45.0	67,928	30.4	223,265	100	36,680	16.4
Total	3,964,618	27.4	4,422,318	30.6	6,067,673	42.0	14,454,609	100	8,612,611	59.6
All										
Originations	118,659,028	43.6	44,877,472	16.5	108,536,137	39.9	272,072,637	100	97,707,975	35.9
Purchases	8,610,126	45.4	4,085,600	21.5	6,273,842	33.1	18,969,568	100	4,710,214	24.8
Total	127,269,154	43.7	48,963,072	16.8	114,809,979	39.4	291,042,205	100	102,418,189	35.2

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, 2024

Type of borrower and loan	Institutions, by asset size (millions)								All institutions	
	Less than $100		$100 to $249		$250 to $1,563		$1,564 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Number of Loans										
Business										
Originations	0	0.0	82	0.0	8,766	0.1	8,725,414	99.9	8,734,262	100
Purchases	0	0.0	0	0.0	14	0.0	371,932	100.0	371,946	100
Total	0	0.0	82	0.0	8,780	0.1	9,097,346	99.9	9,106,208	100
Farm										
Originations	0	0.0	5	0.0	1,739	0.9	193,744	99.1	195,488	100
Purchases	0	0.0	0	0.0	0	0.0	1,893	100.0	1,893	100
Total	0	0.0	5	0.0	1,739	0.9	195,637	99.1	197,381	100
All										
Originations	0	0.0	87	0.0	10,505	0.1	8,919,158	99.9	8,929,750	100
Purchases	0	0.0	0	0.0	14	0.0	373,825	100.0	373,839	100
Total	0	0.0	87	0.0	10,519	0.1	9,292,983	99.9	9,303,589	100
Amount of loans (thousands of dollars)										
Business										
Originations	0	0.0	15,482	0.0	1,545,655	0.6	256,280,156	99.4	257,841,293	100
Purchases	0	0.0	0	0.0	4,703	0.0	18,741,600	100.0	18,746,303	100
Total	0	0.0	15,482	0.0	1,550,358	0.6	275,021,756	99.4	276,587,596	100
Farm										
Originations	0	0.0	283	0.0	179,957	1.3	14,051,104	98.7	14,231,344	100
Purchases	0	0.0	0	0.0	0	0.0	223,265	100.0	223,265	100
Total	0	0.0	283	0.0	179,957	1.2	14,274,369	98.8	14,454,609	100
All										
Originations	0	0.0	15,765	0.0	1,725,612	0.6	270,331,260	99.4	272,072,637	100
Purchases	0	0.0	0	0.0	4,703	0.0	18,964,865	100.0	18,969,568	100
Total	0	0.0	15,765	0.0	1,730,315	0.6	289,296,125	99.4	291,042,205	100
MEMO										
Number of institutions reporting	0		1		60		670		731	
Number of institutions extending loans	0		1		58		636		695	

4.1. Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2024

Characteristics of Census Tracts	MEMO Distribution of U.S. businesess and population (percent)		Number of loans, by size category									MEMO Number of loans to firms with revenues of $1 million or less	
			$100,000 or less		$100,001 to $250,000		$250,001 to $1 million		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													
Metropolitan	88.2	86.2	94.9	91.8	2.9	88.6	2.2	89.5	8,309,499	100	91.7	4,419,532	53.2
Nonmetropolitan	11.8	13.8	93.1	8.2	4.1	11.4	2.8	10.5	756,436	100	8.3	408,139	54.0
Subtotal	100.0	100.0	94.8	100.0	3.0	100.0	2.2	100.0	9,065,935	100	100.0	4,827,671	53.3
Tract not known	0.0	0.0	99.6	0.5	0.3	0.0	0.2	0.0	40,273	100	0.4	17,927	44.5
Total	100.0	100.0	94.8	- - -	3.0	- - -	2.2	- - -	9,106,208	100	- - -	4,845,598	53.2
Area Income													
Low (less than 50)													
Metropolitan	4.4	5.5	93.8	4.0	3.4	4.6	2.7	4.9	363,270	100	4.0	187,201	51.5
Nonmetropolitan	0.2	0.2	92.0	0.1	4.4	0.1	3.5	0.1	8,637	100	0.1	4,428	51.3
Total	4.6	5.7	93.8	4.1	3.4	4.8	2.8	5.0	371,907	100	4.1	191,629	51.5
Moderate (50 to 79)													
Metropolitan	17.4	19.4	94.5	16.6	3.1	17.4	2.4	17.8	1,506,997	100	16.6	791,131	52.5
Nonmetropolitan	1.9	2.3	92.7	1.1	4.2	1.6	3.0	1.5	102,847	100	1.1	54,084	52.6
Total	19.3	21.7	94.4	17.7	3.2	19.0	2.5	19.4	1,609,844	100	17.8	845,215	52.5
Middle (80 to 119)													
Metropolitan	32.8	33.9	94.9	32.6	2.9	31.4	2.2	31.7	2,949,503	100	32.5	1,588,321	53.9
Nonmetropolitan	7.2	8.5	93.1	4.9	4.1	6.9	2.8	6.1	448,752	100	4.9	243,967	54.4
Total	40.0	42.3	94.7	37.5	3.0	38.3	2.3	37.9	3,398,255	100	37.5	1,832,288	53.9
Upper (120 or more)													
Metropolitan	32.2	26.4	95.3	37.4	2.7	33.3	2.0	33.0	3,369,511	100	37.2	1,800,691	53.4
Nonmetropolitan	2.5	2.8	93.4	2.1	3.8	2.7	2.8	2.6	192,515	100	2.1	103,751	53.9
Total	34.7	29.3	95.2	39.5	2.7	36.0	2.0	35.6	3,562,026	100	39.3	1,904,442	53.5
Income not reported													
Metropolitan	1.4	1.0	92.0	1.3	4.4	2.0	3.5	2.1	120,218	100	1.3	52,188	43.4
Nonmetropolitan	0.1	0.1	91.3	0.0	5.0	0.1	3.7	0.1	3,685	100	0.0	1,909	51.8
Total	1.4	1.1	92.0	1.3	4.5	2.1	3.5	2.1	123,903	100	1.4	54,097	43.7
Subtotal	100.0	100.0	94.8	100.0	3.0	100.0	2.2	100.0	9,065,935	100	100.0	4,827,671	53.3
Tract not known	0.0	0.0	99.6	0.5	0.3	0.0	0.2	0.0	40,273	100	0.4	17,927	44.5
Total	100.0	100.0	94.8	- - -	3.0	- - -	2.2	- - -	9,106,208	100	- - -	4,845,598	53.2
Memo: Number of loans													
Subtotal				8,592,301		269,677		203,957					
Tracts not known				40,092		115		66					
Total				8,632,393		269,792		204,023					
Number of businesses (millions)	14.3												
Population (millions)		335.1											

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2024

Characteristics of Census Tracts	Amount of loans									MEMO Amount of loans to firms with revenues of $1 million or less	
	$100,000 or less		$100,001 to $250,000		$250,001 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 (thousands of dollars)	Percent	MEMO Percent of small business loans	Total (thousands of dollars)	MEMO Percent of small business loans
Location											
Metropolitan	45.0	91.2	15.8	88.6	39.2	90.0	249,396,757	100	90.3	83,677,027	33.6
Nonmetropolitan	40.5	8.8	18.9	11.4	40.6	10.0	26,808,518	100	9.7	10,002,702	37.3
Subtotal	44.5	100.0	16.1	100.0	39.4	100.0	276,205,275	100	100.0	93,679,729	33.9
Tract not known	87.1	0.3	4.6	0.0	8.3	0.0	382,321	100	0.1	125,849	32.9
Total	44.6	- - -	16.1	- - -	39.3	- - -	276,587,596	100	- - -	93,805,578	33.9
Area Income											
Low (less than 50)											
Metropolitan	39.1	3.9	16.9	4.6	44.0	4.9	12,221,416	100	4.4	3,660,856	30.0
Nonmetropolitan	36.7	0.1	18.7	0.1	44.6	0.1	344,065	100	0.1	127,464	37.0
Total	39.0	4.0	17.0	4.8	44.0	5.1	12,565,481	100	4.5	3,788,320	30.1
Moderate (50 to 79)											
Metropolitan	42.2	16.1	16.5	17.4	41.4	17.9	46,992,958	100	17.0	14,878,843	31.7
Nonmetropolitan	38.7	1.2	19.2	1.6	42.1	1.4	3,719,976	100	1.3	1,336,250	35.9
Total	41.9	17.3	16.7	19.0	41.4	19.3	50,712,934	100	18.4	16,215,093	32.0
Middle (80 to 119)											
Metropolitan	44.8	32.0	15.9	31.4	39.3	31.8	87,842,979	100	31.8	29,362,210	33.4
Nonmetropolitan	40.7	5.2	19.2	6.8	40.2	5.9	15,871,270	100	5.7	5,952,942	37.5
Total	44.1	37.2	16.4	38.2	39.4	37.6	103,714,249	100	37.5	35,315,152	34.1
Upper (120 or more)											
Metropolitan	47.6	37.7	15.2	33.2	37.2	33.3	97,291,021	100	35.2	34,532,820	35.5
Nonmetropolitan	41.6	2.3	18.1	2.7	40.4	2.5	6,711,989	100	2.4	2,532,260	37.7
Total	47.3	40.0	15.4	35.9	37.4	35.7	104,003,010	100	37.7	37,065,080	35.6
Income not reported											
Metropolitan	36.4	1.5	17.6	2.0	46.1	2.1	5,048,383	100	1.8	1,242,298	24.6
Nonmetropolitan	34.7	0.0	18.8	0.1	46.5	0.1	161,218	100	0.1	53,786	33.4
Total	36.3	1.5	17.6	2.1	46.1	2.2	5,209,601	100	1.9	1,296,084	24.9
Subtotal	44.5	100.0	16.1	100.0	39.4	100.0	276,205,275	100	100.0	93,679,729	33.9
Tract not known	87.1	0.3	4.6	0.0	8.3	0.0	382,321	100	0.1	125,849	32.9
Total	44.6	- - -	16.1	- - -	39.3	- - -	276,587,596	100	- - -	93,805,578	33.9
Memo: Amount of loans											
Subtotal		122,971,399		44,523,229		108,710,647					
Tracts not known		333,137		17,525		31,659					
Total		123,304,536		44,540,754		108,742,306					

4.3. Number of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2024

Characteristics of Census Tracts	MEMO Share of U.S. population (percent)	Number of loans, by size category									MEMO Number of loans to farms with revenues of $1 million or less	
		$100,000 or less		$100,001 to $250,000		$250,001 to $500,000		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												
Metropolitan	86.2	83.0	43.2	10.3	32.4	6.7	33.4	80,513	100	41.0	47,162	58.6
Nonmetropolitan	13.8	75.8	56.8	14.9	67.6	9.3	66.6	115,790	100	59.0	66,124	57.1
Subtotal	100.0	78.8	100.0	13.0	100.0	8.2	100.0	196,303	100	100.0	113,286	57.7
Tract not known	0.0	99.5	0.7	0.2	0.0	0.3	0.0	1,078	100	0.5	485	45.0
Total	100.0	78.9	- - -	12.9	- - -	8.2	- - -	197,381	100	- - -	113,771	57.6
Area Income												
Low (less than 50)												
Metropolitan	5.5	85.0	0.4	9.1	0.3	5.9	0.3	779	100	0.4	430	55.2
Nonmetropolitan	0.2	75.3	0.2	14.8	0.3	9.9	0.3	474	100	0.2	304	64.1
Total	5.7	81.3	0.7	11.3	0.6	7.4	0.6	1,253	100	0.6	734	58.6
Moderate (50 to 79)												
Metropolitan	19.4	84.7	5.8	9.2	3.8	6.0	3.9	10,525	100	5.4	6,005	57.1
Nonmetropolitan	2.3	77.8	4.9	13.9	5.3	8.3	5.0	9,702	100	4.9	5,856	60.4
Total	21.7	81.4	10.7	11.5	9.1	7.1	8.9	20,227	100	10.3	11,861	58.6
Middle (80 to 119)												
Metropolitan	33.9	80.9	24.5	11.7	21.4	7.5	21.7	46,842	100	23.9	27,091	57.8
Nonmetropolitan	8.5	75.3	41.4	15.3	50.8	9.4	49.5	84,924	100	43.3	48,165	56.7
Total	42.3	77.3	65.9	14.0	72.2	8.7	71.2	131,766	100	67.1	75,256	57.1
Upper (120 or more)												
Metropolitan	26.4	86.7	12.4	7.9	6.8	5.4	7.4	22,089	100	11.3	13,488	61.1
Nonmetropolitan	2.8	76.8	10.2	14.0	11.3	9.2	11.7	20,543	100	10.5	11,719	57.0
Total	29.3	81.9	22.6	10.8	18.1	7.2	19.1	42,632	100	21.7	25,207	59.1
Income not reported												
Metropolitan	1.0	84.9	0.2	8.3	0.1	6.8	0.1	278	100	0.1	148	53.2
Nonmetropolitan	0.1	83.7	0.1	7.5	0.0	8.8	0.1	147	100	0.1	80	54.4
Total	1.1	84.5	0.2	8.0	0.1	7.5	0.2	425	100	0.2	228	53.6
Subtotal	100.0	78.8	100.0	13.0	100.0	8.2	100.0	196,303	100	100.0	113,286	57.7
Tract not known	0.0	99.5	0.7	0.2	0.0	0.3	0.0	1,078	100	0.5	485	45.0
Total	100.0	78.9	- - -	12.9	- - -	8.2	- - -	197,381	100	- - -	113,771	57.6
Memo: Number of loans												
Subtotal			154,604		25,539		16,160					
Tracts not known			1,073		2		3					
Total			155,677		25,541		16,163					
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, 2024

Characteristics of Census Tracts	Amount of loans									MEMO Amount of loans to farms with revenues of $1 million or less	
	$100,000 or less		$100,001 to $250,000		$250,001 to $500,000		All				
	Percent	MEMO Percent of small farm loans	Percent	MEMO Percent of small farm loans	Percent	MEMO Percent of small farm loans	Total (thousands of dollars)	Percent	MEMO Percent of small farm loans	Total (thousands of dollars)	MEMO Percent of small farm loans
Location											
Metropolitan	29.7	37.0	29.0	32.4	41.3	33.6	4,937,408	100	34.2	2,856,537	57.9
Nonmetropolitan	26.2	63.0	31.4	67.6	42.4	66.4	9,506,733	100	65.8	5,751,625	60.5
Subtotal	27.4	100.0	30.6	100.0	42.0	100.0	14,444,141	100	100.0	8,608,162	59.6
Tract not known	87.8	0.2	2.2	0.0	10.0	0.0	10,468	100	0.1	4,449	42.5
Total	27.4	- - -	30.6	- - -	42.0	- - -	14,454,609	100	- - -	8,612,611	59.6
Area Income											
Low (less than 50)											
Metropolitan	30.0	0.3	28.1	0.3	41.9	0.3	40,020	100	0.3	19,506	48.7
Nonmetropolitan	24.9	0.2	30.4	0.3	44.8	0.3	38,362	100	0.3	25,200	65.7
Total	27.5	0.5	29.2	0.5	43.3	0.6	78,382	100	0.5	44,706	57.0
Moderate (50 to 79)											
Metropolitan	31.8	4.8	27.9	3.8	40.3	4.0	596,269	100	4.1	331,233	55.6
Nonmetropolitan	28.1	5.2	31.5	5.3	40.5	4.9	738,777	100	5.1	451,617	61.1
Total	29.7	10.0	29.9	9.0	40.4	8.9	1,335,046	100	9.2	782,850	58.6
Middle (80 to 119)											
Metropolitan	28.4	22.7	30.0	21.5	41.6	21.7	3,163,433	100	21.9	1,843,365	58.3
Nonmetropolitan	25.9	46.4	31.7	50.8	42.4	49.5	7,085,138	100	49.1	4,286,383	60.5
Total	26.7	69.1	31.2	72.3	42.1	71.2	10,248,571	100	71.0	6,129,748	59.8
Upper (120 or more)											
Metropolitan	32.3	9.2	26.9	6.8	40.8	7.6	1,122,280	100	7.8	657,064	58.5
Nonmetropolitan	26.6	11.0	30.3	11.2	43.1	11.6	1,634,314	100	11.3	982,844	60.1
Total	28.9	20.2	28.9	18.0	42.2	19.2	2,756,594	100	19.1	1,639,908	59.5
Income not reported											
Metropolitan	23.5	0.1	26.0	0.1	50.4	0.1	15,406	100	0.1	5,369	34.9
Nonmetropolitan	32.4	0.1	18.2	0.0	49.4	0.1	10,142	100	0.1	5,581	55.0
Total	27.0	0.2	22.9	0.1	50.0	0.2	25,548	100	0.2	10,950	42.9
Subtotal	27.4	100.0	30.6	100.0	42.0	100.0	14,444,141	100	100.0	8,608,162	59.6
Tract not known	87.8	0.2	2.2	0.0	10.0	0.0	10,468	100	0.1	4,449	42.5
Total	27.4	- - -	30.6	- - -	42.0	- - -	14,454,609	100	- - -	8,612,611	59.6
Memo: Amount of loans											
Subtotal		3,955,427		4,422,092		6,066,622					
Tracts not known		9,191		226		1,051					
Total		3,964,618		4,422,318		6,067,673					

5. Community development lending, 2024

Asset size of lender (millions)	Number of loans		Amount of loans (thousands of dollars)		MEMO: CRA reporters			
	Total	Percent	Total	Percent	Number	Percent	Community development loans	
							Number extending	Percent extending
Institution Assets								
Less than $100	0	0.0	0	0.0	- - -	- - -	0	0.0
$100 to $249	0	0.0	0	0.0	1	0.1	0	0.0
$250 to $1,563	428	1.4	695,052	0.5	60	8.2	42	6.5
$1,564 or more	29,234	98.6	137,706,318	99.5	670	91.7	604	93.5
All	29,662	100.0	138,401,370	100.0	731	100.0	646	100.0
MEMO: Lending by all affiliates	133	0.4	1,364,293	1.0	- - -	- - -	14	2.2