

Findings from Analysis of Nationwide Summary Statistics for 2023 Community Reinvestment Act Data Fact Sheet

This analysis is based on 2023 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 financial institutions reporting under the CRA regulations.

Background

The CRA¹ was enacted by Congress in 1977 and is designed to encourage regulated financial institutions to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, consistent with safe and sound operations. Depository institutions with total assets that meet a certain threshold are required 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 for Urban Wage Earners and Clerical Workers and for 2023 was \$1.503 billion.²

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 for loans that were not originated;
- indicate whether a loan is extended to a borrower with annual revenues of \$1 million or less, but the data do not identify a borrower's annual revenues with any greater precision, nor do they include demographic information about the borrower; and
- are aggregated into three categories based on loan size and reported at the census tract level, rather than loan-by-loan.

Certain considerations should be taken into account when reviewing and interpreting the CRA data. For example, depository 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

¹ 12 U.S.C. 2901 *et seq.* The CRA is implemented by the OCC in 12 CFR part 25, the Board in 12 CFR part 228 (Regulation BB), and the FDIC in 12 CFR part 345.

² <https://www.ffiec.gov/cra/reporter23.htm>

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. Depository institutions that do not report CRA data and nonbank financial institutions not covered by the CRA, such as commercial finance companies, also extend such loans.

General Description of the 2023 CRA Small Business and Small Farm Loan Data

For 2023, a total of 721 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 1.4 percent increase from the 711 lenders reporting data for 2022 (see [Table 1](#)).³ Of the 721 institutions reporting 2023 data, 73 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.

Small business and small farm lending reported in the CRA data covers a significant share of all small business and small farm lending by depository institutions. Analysis of data from Consolidated Reports of Condition and Income submitted by depository institutions indicates that CRA reporters account for about 76.9 percent of small business loans outstanding (by dollars) and about 35.2 percent of small farm loans outstanding (by dollars) at depository institutions (see [Table 1](#)). Larger institutions account for most of the reported lending. During 2023, financial institutions with assets of \$1.503 billion or more (as of December 31, 2022) accounted for 99.3 percent (by dollars) of reported small

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’. 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.

business loan originations (see [Table 3](#)). The very largest institutions – 153 reporters with assets of \$10 billion or more – accounted for about 73.8 percent of CRA reported small business loans originated in 2023 (by dollars, not shown in tables).

In the aggregate, about 8.4 million small business loans (originations and purchases) totaling nearly \$261.7 billion were reported in 2023 (see [Table 1](#)). The total number of loans (including purchases) decreased by 5.2 percent, while the number of loans originated decreased by 5.1 percent relative to 2022. The dollar amount of small business loans originated decreased by 8.9 percent. Regarding small farm loans, the number of originations decreased by about 5.6 percent and the dollar amount decreased by 5.2 percent in 2023 from 2022. The decrease in lending is likely due, at least in part, to rising interest rates and tighter lending standards.

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 94.9 percent of the small business loans and 80.2 percent of the small farm loans originated in 2023 were for amounts under \$100,000 (see [Table 2](#)). The distribution differs for the dollar amount of loans originated; about 43.0 percent of the small business loan dollars and about 28.3 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, 54.8 percent of the number of reported small business loan originations (34.7 percent measured by dollar amount of loans) and 58.1 percent of the number of reported small farm loan originations (about 62.0 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 socioeconomic and demographic 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.⁴ Overall, the distribution of the

⁴ 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

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.⁵ For example, low-income census tracts include about 5.7 and 4.5 percent of the population and businesses respectively, and accounted for about 4.2 percent of the number and 4.6 percent of the total dollar amount of small business loans in 2023.⁶ Upper-income census tracts include about 29.1 percent of the population and about 35.1 percent of businesses, and had about 38.4 percent of the number and 37.2 percent of the total dollar amount of small business loans in 2023. The share of reported loans by dollar amount going to upper income tracts has been similar in previous years.

Analysis of the CRA data shows that small business loans are heavily concentrated in metropolitan areas (which are composed of principal cities and suburban areas), as are the bulk of the U.S. population and businesses (see [Table 4.1](#) and [Table 4.2](#)). The majority of small farm loans were extended to farms located in rural (nonmetropolitan) areas (see [Table 4.3](#) and [Table 4.4](#)).

Community Development Lending

Institutions reporting CRA data report the number and dollar amount of their community development loans. Among the 721 institutions reporting for 2023, 639 institutions reported community development lending activity (see [Table 5](#)). As in previous years, in 2023 lenders with assets that met or exceeded the mandatory reporting threshold (\$1.503 billion in 2023) extended the vast majority of reported community development loans. Overall, lenders over the reporting threshold reported a combined total of over \$126 billion in community development loans in 2023, a 16 percent decrease from the amount reported in 2022.

or more. Data regarding census tract income categories are derived from the 2016-2020 American Community Survey. For more information refer to <http://www.census.gov/acs/>.

⁵ 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 2023, about 1 percent of the reported small business loans by both number and dollar amount included such a designation.

⁶ Data on the share of population across census tract income categories are derived from the 2016-2020 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, 2014-2022

Item	Year								
	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total business loans (Originations plus Purchases)									
Number.....	5,598,783	6,073,233	7,476,650	6,552,535	7,078,521	7,637,724	8,375,713	9,432,123	8,883,889
Memo: Originations...	5,435,934	5,854,272	6,106,355	6,197,230	6,702,217	7,219,295	8,003,316	9,013,594	8,497,861
Dollar (thousands).....	214,309,104	227,824,121	256,500,092	242,459,574	254,829,869	264,874,988	461,785,191	371,043,036	284,593,268
Memo: Originations...	208,009,395	219,703,482	229,278,587	231,407,996	242,186,033	250,924,285	448,457,821	354,492,884	266,738,954
Percent to small firms¹									
by number.....	45.6	50.5	43.5	49.8	45.0	46.7	39.3	45.2	51.7
by dollars.....	34.6	35.6	33.1	35.0	32.8	33.1	24.9	27.9	34.2
Total farm loans (Originations plus Purchases)									
Number.....	173,058	176,340	178,060	201,000	201,388	205,498	200,609	255,432	209,890
Memo: Originations....	172,217	172,544	177,242	200,319	198,562	203,266	199,771	252,517	206,398
Dollar (thousands).....	12,953,468	13,584,579	13,422,593	13,911,585	14,038,728	14,030,184	15,129,648	15,031,557	14,640,840
Memo: Originations...	12,855,100	13,505,842	13,363,472	13,820,828	13,905,860	13,966,396	15,072,967	14,892,795	14,396,285
Percent to small firms¹									
by number.....	59.5	59.7	59.7	57.7	45.3	59.1	56.3	58.9	58.6
by dollars.....	66.1	67.4	69.1	69.8	68.9	69.1	66.2	67.2	64.6
Activity of CRA reporters as a percentage of²									
All small loans to businesses by depositories									
by number of loans ...	88.4	88.5	89.2	89.7	89.6	89.4	87.5	87.7	80.8
by amount of loans....	69.3	70.5	71.4	72.0	73.2	74.4	75.2	75.0	74.8
All small loans to farms by depositories									
by number of loans ...	37.2	37.4	38.2	42.6	42.9	41.1	42.9	43.7	47.3
by amount of loans....	26.5	28.3	28.8	29.9	30.5	31.3	32.2	32.5	34.3

Table 1. Continued

Item	Year								
	2014	2015	2016	2017	2018	2019	2020	2021	2022
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.....	1.1	1.0	1.4	1.4	1.3	1.1	1.1	0.7	0.2
large	98.8	99.0	98.6	98.6	98.7	98.9	98.9	99.3	99.8
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent) ⁴									
small.....	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	4.7	4.1	3.5	3.4	2.9	2.4	1.8	1.6	0.7
large	95.2	95.9	96.5	96.5	97.1	97.5	98.2	98.4	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	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	7.3	6.4	5.4	4.1	3.6	4.0	2.1	1.0	0.7
large	92.2	93.1	94.6	95.9	96.4	96.0	97.9	99.0	99.3
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
medium.....	9.4	8.4	7.2	6.5	5.6	6.3	2.9	1.5	1.3
large	90.1	91.1	92.8	93.5	94.4	93.7	97.1	98.5	98.7
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.....	4.8	4.9	4.6	5.2	5.2	5.2	5.3	5.3	4.3
moderate.....	17.0	17.2	16.7	17.9	17.7	17.8	17.8	18.2	18.4
middle.....	39.8	39.7	39.1	37.7	37.4	37.5	37.4	37.9	38.3
upper.....	38.1	37.9	39.4	38.6	39.1	38.9	38.9	38.0	37.6
income not reported.....	0.3	0.3	0.3	0.6	0.6	0.6	0.6	0.6	1.4
Total.....	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	6.0	5.9	5.8	6.1	6.1	6.1	6.1	6.0	4.8
moderate	18.7	18.6	18.1	18.6	18.6	18.4	18.6	18.5	18.7
middle.....	39.3	39.1	38.6	37.5	37.4	37.5	37	37.3	37.9
upper.....	35.4	35.9	37.0	36.9	36.9	37.0	37.3	37.1	36.7
income not reported.....	0.6	0.6	0.6	1.0	1.0	1.0	1.1	1.1	1.9
Total.....	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	603	597	582	585	571	571	570	568	597
savings institutions	164	154	144	133	129	124	117	117	114
Total	767	751	726	718	700	695	687	685	711

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 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, 2022

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	8,033,839	94.5	247,815	2.9	216,207	2.5	8,497,861	100	4,447,144	52.3
Purchases	354,041	91.7	20,759	5.4	11,228	2.9	386,028	100	146,309	37.9
Total	8,387,880	94.4	268,574	3.0	227,435	2.6	8,883,889	100	4,593,453	51.7
Farm										
Originations	165,251	80.1	24,820	12.0	16,327	7.9	206,398	100	122,787	59.5
Purchases	2,913	83.4	300	8.6	279	8.0	3,492	100	109	3.1
Total	168,164	80.1	25,120	12.0	16,606	7.9	209,890	100	122,896	58.6
All										
Originations	8,199,090	94.2	272,635	3.1	232,534	2.7	8,704,259	100	4,569,931	52.5
Purchases	356,954	91.6	21,059	5.4	11,507	3.0	389,520	100	146,418	37.6
Total	8,556,044	94.1	293,694	3.2	244,041	2.7	9,093,779	100	4,716,349	51.9
Amount of loans (thousands of dollars)										
Business										
Originations	108,367,708	40.6	41,569,643	15.6	116,801,603	43.8	266,738,954	100	93,658,724	35.1
Purchases	9,181,468	51.4	3,135,788	17.6	5,537,058	31.0	17,854,314	100	3,748,956	21.0
Total	117,549,176	41.3	44,705,431	15.7	122,338,661	43.0	284,593,268	100	97,407,680	34.2
Farm										
Originations	4,000,177	27.8	4,300,689	29.9	6,095,419	42.3	14,396,285	100	9,450,419	65.6
Purchases	86,659	35.4	54,056	22.1	103,840	42.5	244,555	100	6,544	2.7
Total	4,086,836	27.9	4,354,745	29.7	6,199,259	42.3	14,640,840	100	9,456,963	64.6
All										
Originations	112,367,885	40.0	45,870,332	16.3	122,897,022	43.7	281,135,239	100	103,109,143	36.7
Purchases	9,268,127	51.2	3,189,844	17.6	5,640,898	31.2	18,098,869	100	3,755,500	20.7
Total	121,636,012	40.6	49,060,176	16.4	128,537,920	43.0	299,234,108	100	106,864,643	35.7

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, 2022

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,383		1,384 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Number of Loans										
Business										
Originations	0	0.0	0	0.0	9,719	0.1	8,488,142	99.9	8,497,861	100
Purchases	0	0.0	0	0.0	4,257	1.1	381,771	98.9	386,028	100
Total	0	0.0	0	0.0	13,976	0.2	8,869,913	99.8	8,883,889	100
Farm										
Originations	0	0.0	0	0.0	1,534	0.7	204,864	99.3	206,398	100
Purchases	0	0.0	0	0.0	5	0.1	3,487	99.9	3,492	100
Total	0	0.0	0	0.0	1,539	0.7	208,351	99.3	209,890	100
All										
Originations	0	0.0	0	0.0	11,253	0.1	8,693,006	99.9	8,704,259	100
Purchases	0	0.0	0	0.0	4,262	1.1	385,258	98.9	389,520	100
Total	0	0.0	0	0.0	15,515	0.2	9,078,264	99.8	9,093,779	100
Amount of loans (thousands of dollars)										
Business										
Originations	0	0.0	0	0.0	1,770,911	0.7	264,968,043	99.3	266,738,954	100
Purchases	0	0.0	0	0.0	164,658	0.9	17,689,656	99.1	17,854,314	100
Total	0	0.0	0	0.0	1,935,569	0.7	282,657,699	99.3	284,593,268	100
Farm										
Originations	0	0.0	0	0.0	185,019	1.3	14,211,266	98.7	14,396,285	100
Purchases	0	0.0	0	0.0	1,268	0.5	243,287	99.5	244,555	100
Total	0	0.0	0	0.0	186,287	1.3	14,454,553	98.7	14,640,840	100
All										
Originations	0	0.0	0	0.0	1,955,930	0.7	279,179,309	99.3	281,135,239	100
Purchases	0	0.0	0	0.0	165,926	0.9	17,932,943	99.1	18,098,869	100
Total	0	0.0	0	0.0	2,121,856	0.7	297,112,252	99.3	299,234,108	100
MEMO										
Number of institutions reporting	0		0		60		651		711	
Number of institutions extending loans	0		0		57		618		675	

4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2022

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	39.4	43.0	15.6	44.5	45.0	47.0	127,714,436	100	45.0	41,721,048	32.7
Suburban	43.6	47.5	15.4	44.0	41.0	42.7	127,500,759	100	44.9	44,175,801	34.6
Rural	38.4	9.4	17.8	11.4	43.8	10.3	28,758,430	100	10.1	11,325,333	39.4
Subtotal	41.2	100.0	15.7	100.0	43.1	100.0	283,973,625	100	100.0	97,222,182	34.2
Tract not known	84.2	0.4	7.5	0.0	8.3	0.0	619,643	100	0.2	185,498	29.9
Total	41.3	---	15.7	---	43.0	---	284,593,268	100	---	97,407,680	34.2
Area Income											
<i>Low (less than 50)</i>											
Principal City	34.7	2.9	16.1	3.6	49.2	4.0	9,846,820	100	3.5	2,959,158	30.1
Suburban	38.9	1.1	15.6	1.2	45.4	1.2	3,362,889	100	1.2	1,070,644	31.8
Rural	33.4	0.1	18.1	0.2	48.6	0.2	381,998	100	0.1	153,077	40.1
Total	35.7	4.1	16.0	4.9	48.3	5.4	13,591,707	100	4.8	4,182,879	30.8
<i>Moderate (50 to 79)</i>											
Principal City	37.6	9.0	15.8	9.9	46.6	10.6	27,913,203	100	9.8	8,676,594	31.1
Suburban	41.6	7.5	15.9	7.5	42.5	7.4	21,202,121	100	7.5	7,031,311	33.2
Rural	37.7	1.3	18.2	1.6	44.2	1.4	4,001,116	100	1.4	1,552,443	38.8
Total	39.2	17.8	16.0	19.0	44.8	19.4	53,116,440	100	18.7	17,260,348	32.5
<i>Middle (80 to 119)</i>											
Principal City	40.0	12.6	15.5	12.8	44.6	13.5	36,953,989	100	13.0	12,332,661	33.4
Suburban	43.0	19.6	15.7	18.8	41.3	18.1	53,472,664	100	18.8	18,253,577	34.1
Rural	38.5	5.6	18.1	7.0	43.4	6.1	17,150,456	100	6.0	6,778,301	39.5
Total	41.2	37.9	16.0	38.6	42.8	37.6	107,577,109	100	37.9	37,364,539	34.7
<i>Upper (120 or more)</i>											
Principal City	41.6	17.3	15.4	16.8	43.1	17.2	48,746,930	100	17.2	16,691,682	34.2
Suburban	45.7	18.9	14.9	16.1	39.4	15.6	48,419,622	100	17.1	17,578,401	36.3
Rural	39.3	2.3	16.8	2.6	43.9	2.5	6,933,957	100	2.4	2,738,384	39.5
Total	43.3	38.6	15.2	35.5	41.4	35.3	104,100,509	100	36.7	37,008,467	35.6
<i>Income not reported</i>											
Principal City	33.5	1.2	16.4	1.6	50.1	1.7	4,253,494	100	1.5	1,060,953	24.9
Suburban	33.0	0.3	15.8	0.4	51.2	0.4	1,043,463	100	0.4	241,868	23.2
Rural	32.8	0.0	16.7	0.1	50.5	0.1	139,826	100	0.0	58,387	41.8
Total	33.4	1.6	16.3	2.0	50.3	2.2	5,436,783	100	1.9	1,361,208	25.0
Subtotal	41.2	100.0	15.7	100.0	43.1	100.0	283,973,625	100	100.0	97,222,182	34.2
Tract not known	84.2	0.4	7.5	0.0	8.3	0.0	619,643	100	0.2	185,498	29.9
Total	41.3	---	15.7	---	43.0	---	284,593,268	100	---	97,407,680	34.2
Memo:											
Amount of loans											
Subtotal	117,027,224		44,659,073		122,287,328						
Tracts not known	521,952		46,358		51,333						
Total	117,549,176		44,705,431		122,338,661						

4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2022

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	30.1	7.1	26.4	5.8	43.5	6.7	956,737	100	6.5	600,065	62.7
Suburban	29.6	30.4	28.5	27.4	42.0	28.3	4,184,364	100	28.6	2,597,994	62.1
Rural	26.9	62.6	30.7	66.8	42.4	64.9	9,481,779	100	64.8	6,251,434	65.9
Subtotal	27.9	100.0	29.8	100.0	42.4	100.0	14,622,880	100	100.0	9,449,493	64.6
Tract not known	79.6	0.3	8.6	0.0	11.8	0.0	17,960	100	0.1	7,470	41.6
Total	27.9	---	29.7	---	42.3	---	14,640,840	100	---	9,456,963	64.6
Area Income											
<i>Low (less than 50)</i>											
Principal City	38.0	0.2	31.8	0.1	30.2	0.1	16,162	100	0.1	7,534	46.6
Suburban	26.2	0.2	30.0	0.2	43.8	0.2	27,441	100	0.2	13,623	49.6
Rural	30.9	0.2	34.2	0.2	34.8	0.2	28,110	100	0.2	15,683	55.8
Total	30.7	0.5	32.0	0.5	37.2	0.4	71,713	100	0.5	36,840	51.4
<i>Moderate (50 to 79)</i>											
Principal City	32.0	0.8	22.3	0.5	45.7	0.8	106,216	100	0.7	59,628	56.1
Suburban	32.8	4.5	28.9	3.7	38.3	3.4	553,581	100	3.8	341,618	61.7
Rural	29.5	5.5	29.5	5.2	41.0	5.1	766,223	100	5.2	508,033	66.3
Total	31.0	10.8	28.7	9.4	40.3	9.3	1,426,020	100	9.8	909,279	63.8
<i>Middle (80 to 119)</i>											
Principal City	28.7	3.0	28.6	2.8	42.7	2.9	420,084	100	2.9	270,053	64.3
Suburban	28.2	19.7	29.0	18.9	42.8	19.6	2,835,518	100	19.4	1,774,552	62.6
Rural	26.6	46.9	30.9	51.1	42.5	49.2	7,184,032	100	49.1	4,763,212	66.3
Total	27.1	69.5	30.3	72.7	42.6	71.7	10,439,634	100	71.4	6,807,817	65.2
<i>Upper (120 or more)</i>											
Principal City	30.8	3.1	25.1	2.4	44.1	2.9	408,398	100	2.8	259,298	63.5
Suburban	32.2	6.0	26.2	4.6	41.6	5.1	760,867	100	5.2	465,156	61.1
Rural	26.8	9.8	30.0	10.3	43.2	10.4	1,493,762	100	10.2	960,030	64.3
Total	29.0	19.0	28.2	17.2	42.8	18.4	2,663,027	100	18.2	1,684,484	63.3
<i>Income not reported</i>											
Principal City	30.6	0.0	12.9	0.0	56.5	0.1	5,877	100	0.0	3,552	60.4
Suburban	36.3	0.1	33.6	0.1	30.1	0.0	6,957	100	0.0	3,045	43.8
Rural	25.8	0.1	28.3	0.1	45.9	0.1	9,148	100	0.1	4,420	48.3
Total	30.4	0.2	25.9	0.1	43.7	0.2	21,982	100	0.2	11,017	50.1
Subtotal	27.9	100.0	29.8	100.0	42.4	100.0	14,622,880	100	100.0	9,449,493	64.6
Tract not known	79.6	0.3	8.6	0.0	11.8	0.0	17,960	100	0.1	7,470	41.6
Total	27.9	---	29.7	---	42.3	---	14,640,840	100	---	9,456,963	64.6
Memo:											
Amount of loans											
Subtotal	4,072,537		4,353,208		6,197,135						
Tracts not known	14,299		1,537		2,124						
Total	4,086,836		4,354,745		6,199,259						

5. Community development lending, 2022

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	---	---	0	0.0
250 to 1,383	426	1.3	505,543	0.3	60	8.4	41	6.5
1,384 or more	31,945	98.7	150,732,564	99.7	651	91.6	592	93.5
All	32,371	100.0	151,238,107	100.0	711	100.0	633	100.0
MEMO: Lending by all affiliates	100	0.3	1,132,476	0.7	---	---	11	1.7