Rule 1071 Comparison Chart

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NCRC
National Community Reinvestment Coalition

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Type of Lender	Total Lending by Volume in 2019	Percentage of Total Lending by Volume in 2019	Approximate Percentage and Number of Entities Subject to 1071 Reporting in the 2023 Rule	Approximate Percentage and Number of Entities Subject to 1071 Reporting in the 2026 Rule
Total Small Business Lending	$1.4 trillion	--	--	--
Banks	$721 billion	52%	33%-36% (1,700 -1,860 banks)	3.6% to 3.8% (167 - 176 banks)
Credit Unions	$55 billion	3.9%	2% (100 credit unions)	.1% (5 credit unions)
Total Depository Institutions Lending	$776 billion	55.4%	17%-19% (1800 – 2000 depository institutions)	1.9% to 2% (172-181 depository institutions)
Commercial Finance Companies	$160 billion	11.4%	80% (240 commercial finance companies)	0 commercial finance companies
Merchant Cash Advances	$20 billion	1.4%	99% (100 merchant cash advance providers)	0 – Excluded from final rule
Non-depository CDFIs	$1.5 billion	.1%	41% (140 CDFIs)	0 CDFIs
Fintechs	$25 billion	1.8%	99% (30 online lenders)	99% (30 online lenders)
Farm Credit Lending	$55 billion	3.9%	83% (60 FCS lenders)	0 FCS lenders – Excluded from final rule
Total Non-Depository Lending	$550 billion	39%	(32%) 610 non-depositories	(1.6%) 31 non-depositories

ABOUT NCRC
The National Community Reinvestment Coalition is a network of organizations and individuals dedicated to creating a nation that not only promises but delivers opportunities for all Americans to build wealth and live well.

OUR VISION-- What is a **Just Economy?**
We view it as an economy where all Americans can build wealth and provide for their families with stability and dignity.

We are in alliance with community leaders, policymakers and institutions committed to building an economy that works for everybody.