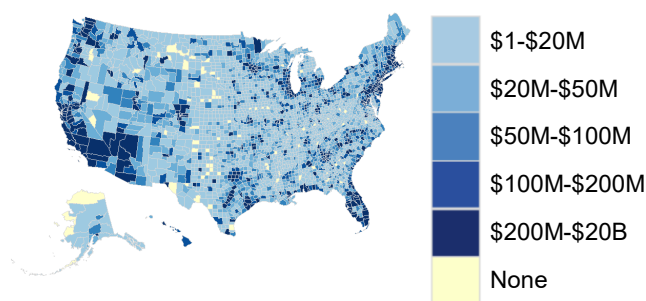




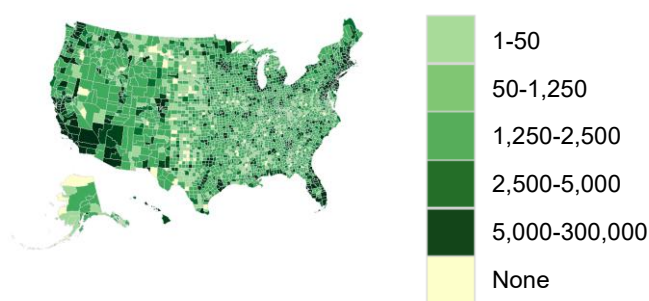
SBA Lending by Community Banks, 2010-2025

From 2010-2025, community banks provided a total of **512,080 loans** to United States small businesses through the Small Business Administration's 504 and 7(a) lending programs, translating to **\$331B in direct local economic investment across 97% of US counties**.

Total Loans by County



Total Jobs Supported by County



All US Counties

512,080
Total Loans

\$331B
Total Investment

6.3M
Jobs Supported

Rural* Counties

25,910
Total Loans

\$14B
Total Investment

225,500
Jobs Supported

LMI** Counties

78,290
Total Loans

\$54B
Total Investment

930,850
Jobs Supported

*Rural counties are classified as non-core areas under the U.S. Census Bureau's urban-rural framework.

**LMI (low-to-moderate income) counties are defined as counties where at least 25 percent of the population lives at or below 150 percent of the federal poverty level.

Sources: FDIC Summary of Deposits, NCUA Call Reports, US Census, US Small Business Administration



SBA Lending by Community Banks, 2010-2025

Category	Metric	Community Banks	Credit Unions	Large Banks
All US Counties	Total Loans Provided	512,080	29,890	379,250
	Total Loan Value	\$331B	\$13B	\$120B
	Median Loan Value	\$287,500	\$150,000	\$75,000
	Total Jobs Supported	6.3M	304,630	3.2M
	Percent of Counties with SBA Lending	97%	44%	80%
LMI Counties	Total Loans Provided	78,290	2,900	52,110
	Total Loan Value	\$54B	\$1.5B	\$14B
	Median Loan Value	\$300,000	\$202,500	\$60,000
	Total Jobs Supported	930,850	30,470	407,590
	Percent of Counties with SBA Lending	96%	27%	73%
Rural Counties	Total Loans Provided	25,910	1,300	6,540
	Total Loan Value	\$14B	\$426M	\$1.8B
	Median Loan Value	\$202,000	\$111,570	\$50,000
	Total Jobs Supported	225,500	9,710	43,240
	Percent of Counties with SBA Lending	98%	22%	65%

Sources: FDIC Summary of Deposits, NCUA Call Reports, US Census, US Small Business Administration