



U.S. Small Business  
Administration

# Office of Credit Risk Management

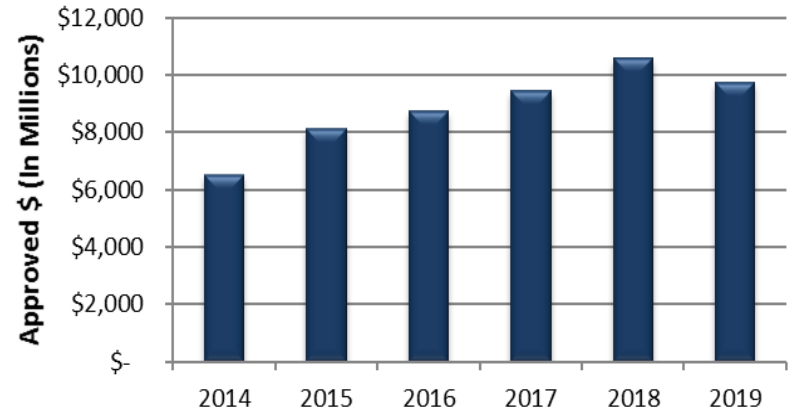
**Director - Susan Streich**

**Data as of 02/28/2019**

# YTD Activity – Total 7(a) and 504

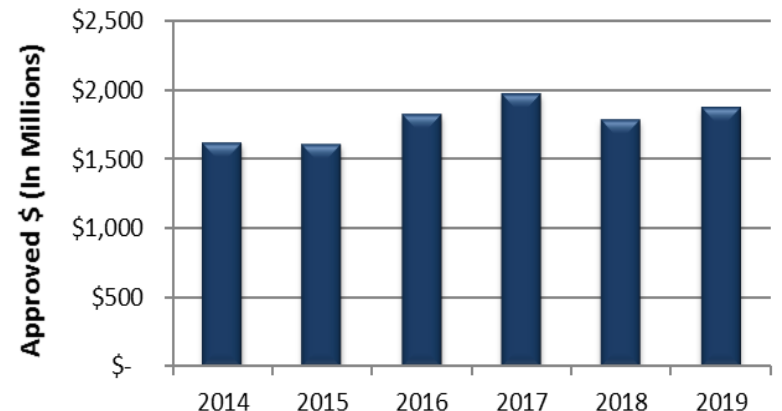
## 7(a) Lending Activity

Fiscal Year	Approved Loans	Approved Dollars
2019	20,844	\$ 9,722,838,000
2018	24,462	\$ 10,548,155,800
2017	22,609	\$ 9,427,224,500
2016	23,977	\$ 8,717,031,000
2015	22,417	\$ 8,123,192,600
2014	17,754	\$ 6,506,035,700



## 504 Lending Activity

Fiscal Year	Approved Loans	Approved Dollars
2019	2,282	\$ 1,879,339,000
2018	2,214	\$ 1,791,384,000
2017	2,486	\$ 1,982,750,000
2016	2,250	\$ 1,834,740,000
2015	2,263	\$ 1,613,135,000
2014	2,272	\$ 1,620,991,000

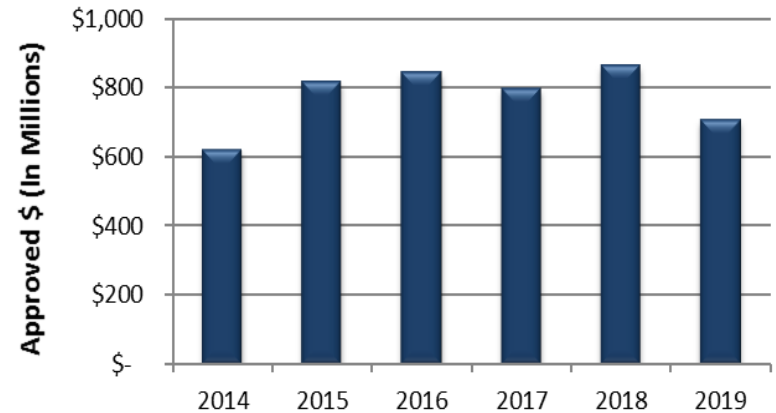


Time Period Comparison (activity through 02/28 of each FY)

# YTD Activity – 7(a) Small Dollar Loans

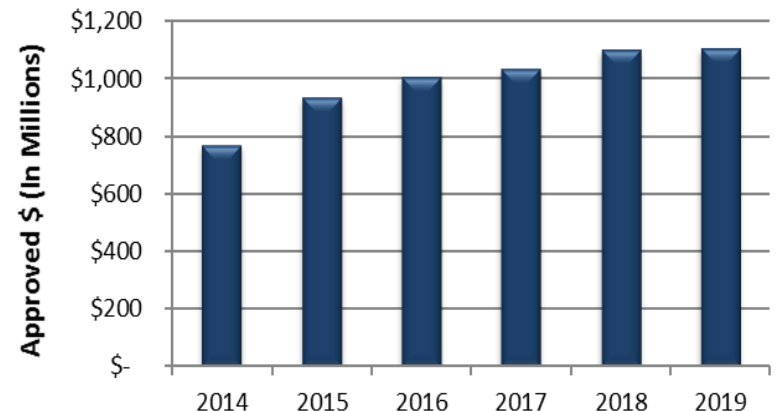
## Up to \$150k Lending Activity

Fiscal Year	Approved Loans	Approved Dollars
2019	10,376	\$ 705,126,400
2018	13,628	\$ 863,768,200
2017	12,540	\$ 798,858,500
2016	14,470	\$ 845,600,900
2015	13,453	\$ 818,964,800
2014	10,327	\$ 618,095,500



## \$150k to \$350k Lending Activity

Fiscal Year	Approved Loans	Approved Dollars
2019	4,237	\$ 1,108,093,900
2018	4,195	\$ 1,100,135,700
2017	3,933	\$ 1,037,211,600
2016	3,807	\$ 1,007,697,500
2015	3,627	\$ 936,681,400
2014	2,996	\$ 771,355,500

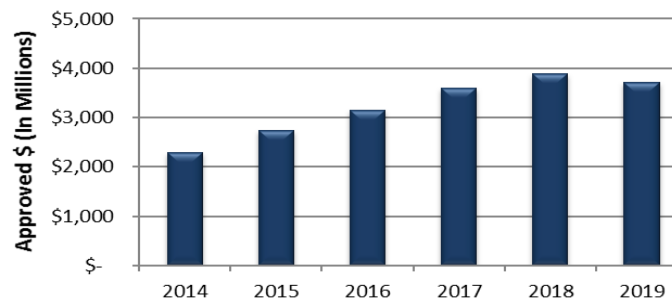


Time Period Comparison (activity through 02/28 of each FY)

# YTD Activity – Underserved Markets

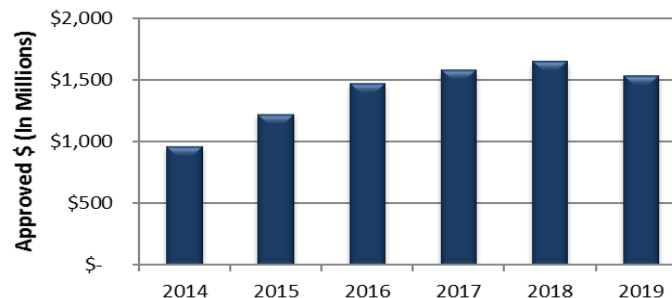
Minority

Fiscal Year	Approved Loans	% of #	Approved Dollars	% of \$
2019	6,210	26.9%	\$ 3,712,794,700	32.0%
2018	6,938	26.0%	\$ 3,887,835,800	31.5%
2017	6,455	25.7%	\$ 3,608,134,900	31.6%
2016	6,798	25.9%	\$ 3,160,795,100	30.0%
2015	5,824	23.6%	\$ 2,747,775,400	28.2%
2014	4,747	23.7%	\$ 2,296,235,500	28.3%



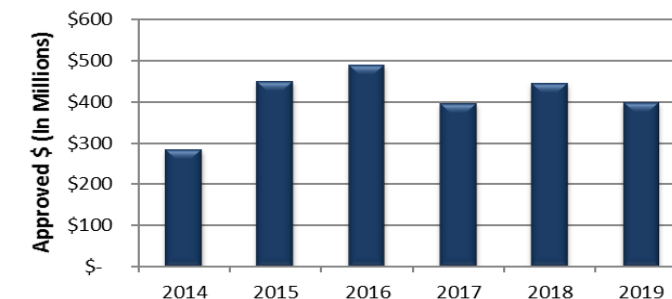
Women

Fiscal Year	Approved Loans	% of #	Approved Dollars	% of \$
2019	3,830	16.6%	\$ 1,530,093,700	13.2%
2018	4,612	17.3%	\$ 1,645,672,400	13.3%
2017	4,547	18.1%	\$ 1,574,828,000	13.8%
2016	4,780	18.2%	\$ 1,465,084,500	13.9%
2015	4,237	17.2%	\$ 1,216,152,700	12.5%
2014	3,217	16.1%	\$ 960,604,900	11.8%



Veteran

Fiscal Year	Approved Loans	% of #	Approved Dollars	% of \$
2019	1,036	4.5%	\$ 399,415,000	3.4%
2018	1,279	4.8%	\$ 446,696,200	3.6%
2017	1,290	5.1%	\$ 396,696,100	3.5%
2016	1,333	5.1%	\$ 491,486,500	4.7%
2015	1,146	4.6%	\$ 451,426,900	4.6%
2014	927	4.6%	\$ 285,199,300	3.5%



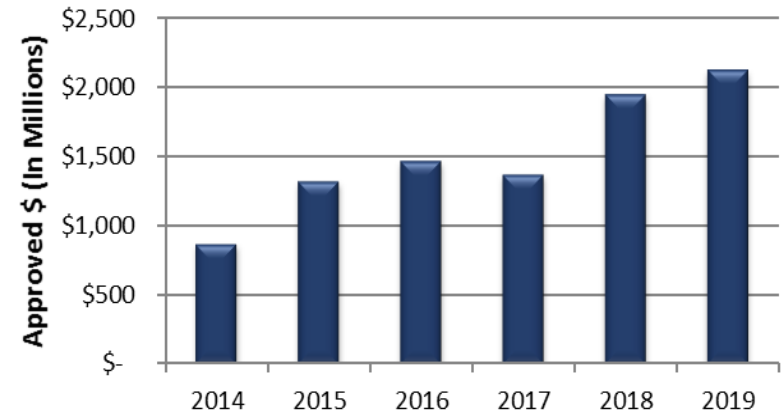
Time Period Comparison (activity through 02/28 of each FY)

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# YTD Activity – Franchise

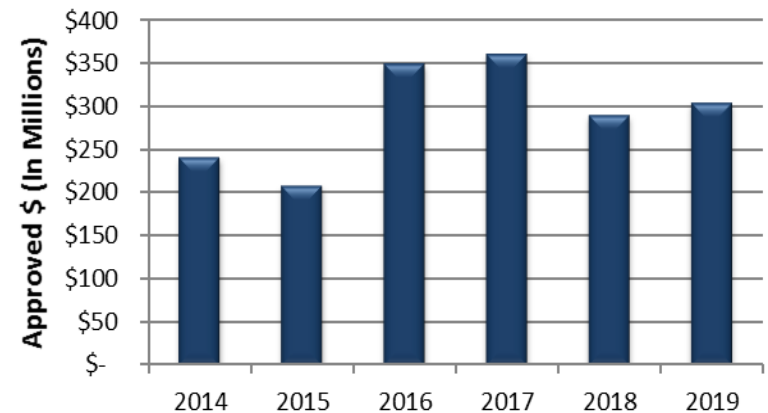
## 7(a) Franchise Lending Activity

Fiscal Year	Approved Loans	Approved Dollars
2019	2,879	\$ 2,130,685,400
2018	2,710	\$ 1,956,822,200
2017	2,144	\$ 1,371,772,100
2016	2,323	\$ 1,465,162,800
2015	2,140	\$ 1,318,947,900
2014	1,600	\$ 873,878,700



## 504 Franchise Lending Activity

Fiscal Year	Approved Loans	Approved Dollars
2019	214	\$ 304,139,000
2018	185	\$ 291,057,000
2017	263	\$ 360,965,000
2016	245	\$ 350,230,000
2015	201	\$ 208,421,000
2014	225	\$ 242,184,000



Time Period Comparison (activity through 02/28 of each FY)

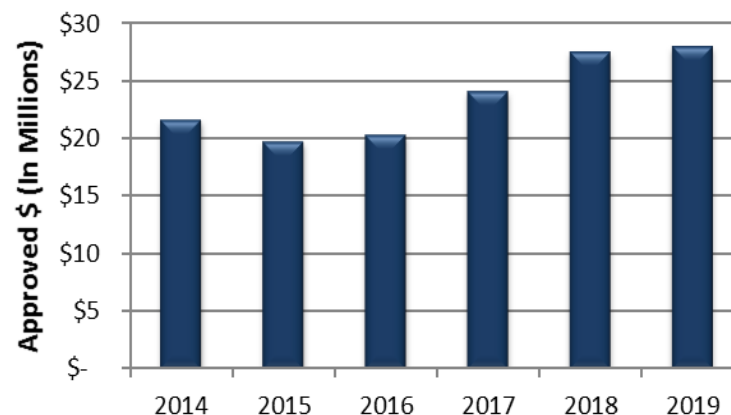
\*The addition of the Franchise Directory has resulted in an over 85% increase in eligible franchise brands. Now on the Franchise Directory there are 3,766 brands, when the Directory was first published in October 2017 there were 2,034 brands.

# YTD Activity – Mission Programs

## Microloans

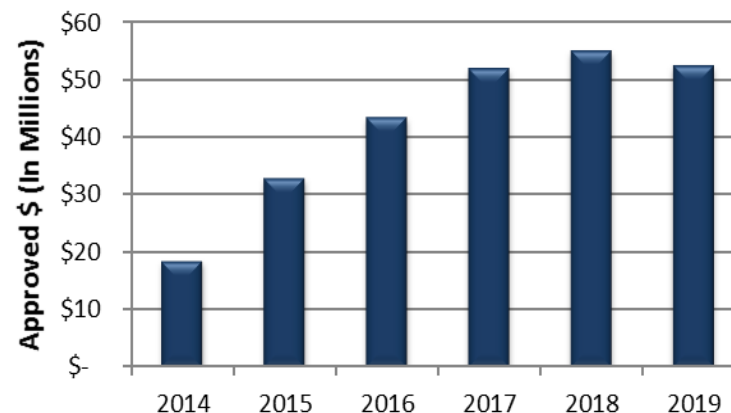
Fiscal Year	Approved Loans	Approved Dollars
2019	1,936	\$ 28,072,756
2018	2,077	\$ 27,562,189
2017	1,770	\$ 24,131,421
2016	1,491	\$ 20,376,024
2015	1,395	\$ 19,810,202
2014	1,507	\$ 21,694,233

- FY18 Microloan approvals underreported due to lag in micro lender reporting.



## Community Advantage

Fiscal Year	Approved Loans	Approved Dollars
2019	373	\$ 52,563,900
2018	404	\$ 55,232,000
2017	405	\$ 52,088,400
2016	352	\$ 43,661,100
2015	253	\$ 33,007,700
2014	138	\$ 18,545,900

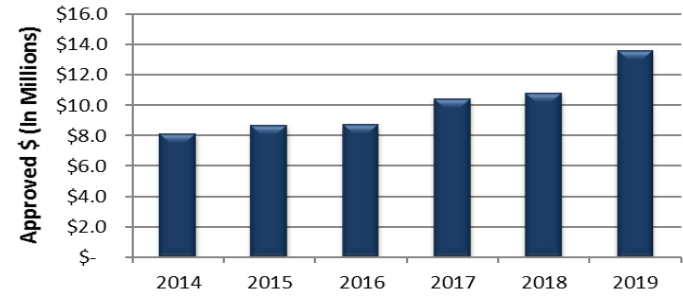


Time Period Comparison (activity through 02/28 of each FY)

# YTD Activity – Microloans – Underserved Markets

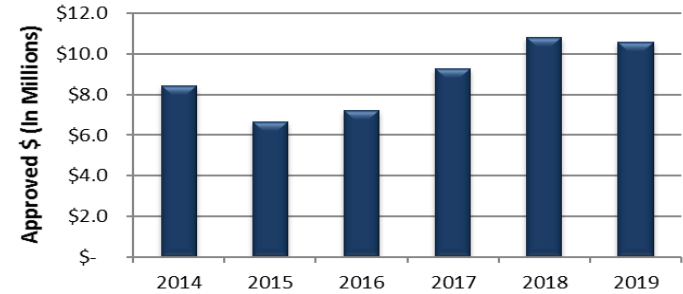
Minority

Fiscal Year	Approved Loans	% of #	Approved Dollars	% of \$
2019	1,174	60.6%	\$ 13,633,158	48.6%
2018	1,121	54.0%	\$ 10,841,312	39.3%
2017	948	53.6%	\$ 10,445,042	43.3%
2016	829	55.6%	\$ 8,772,118	43.1%
2015	764	54.8%	\$ 8,699,523	43.9%
2014	767	50.9%	\$ 8,168,781	37.7%



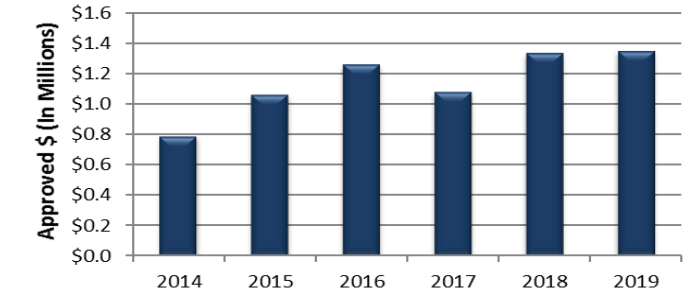
Women

Fiscal Year	Approved Loans	% of #	Approved Dollars	% of \$
2019	925	47.8%	\$ 10,588,139	37.7%
2018	1,021	49.2%	\$ 10,857,502	39.4%
2017	818	46.2%	\$ 9,274,582	38.4%
2016	657	44.1%	\$ 7,240,985	35.5%
2015	584	41.9%	\$ 6,678,221	33.7%
2014	744	49.4%	\$ 8,466,591	39.0%



Veteran

Fiscal Year	Approved Loans	% of #	Approved Dollars	% of \$
2019	59	3.0%	\$ 1,348,976	4.8%
2018	81	3.9%	\$ 1,335,760	4.8%
2017	72	4.1%	\$ 1,081,794	4.5%
2016	70	4.7%	\$ 1,265,680	6.2%
2015	52	3.7%	\$ 1,064,308	5.4%
2014	41	2.7%	\$ 788,315	3.6%

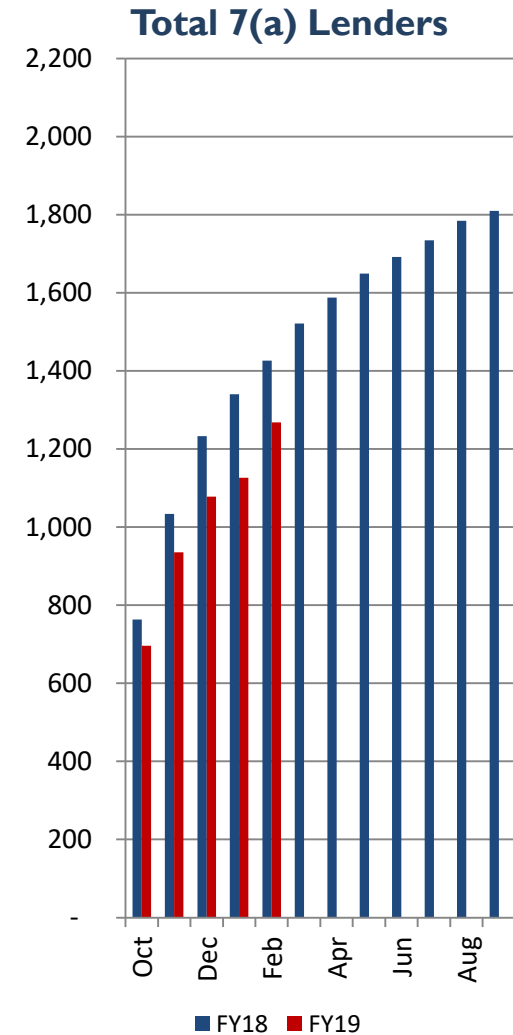


Time Period Comparison (activity through 02/28 of each FY)

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# YTD Activity – Active 7(a) Lenders

	Active Banks	Potential New Banks	Active Credit Unions	Potential Credit Unions	Active Comm. Adv. Lenders	Active Non Bank Lenders	Total Active 7(A) Lenders
I - New England	96	130	17	354	4	0	117
II - Atlantic	62	169	9	503	5	6	82
III - Mid-Atlantic	75	286	5	721	2	1	83
IV - Southeast	139	744	7	755	8	1	155
V - Great Lakes	274	1055	25	1123	13	2	314
VI - South Central	139	756	14	782	3	3	159
VII - Great Plains	124	838	3	339	2	0	129
VIII - Rocky Mountains	57	288	10	283	4	1	72
IX - Pacific	94	111	8	415	11	5	118
X - Pacific Northwest	31	50	5	185	2	1	39
<b>Total Lenders</b>	<b>1091</b>	<b>4427</b>	<b>103</b>	<b>5460</b>	<b>54</b>	<b>20</b>	<b>1268</b>



- Active Banks / Credit Unions are banks/CUs that have approved a 7(a) loan in FY19
- Potential New Banks/Credit Unions includes all FDIC insured lending institutions / NCUA regulated CUs that have not made a 7(a) loan in FY19
- Other Non-Bank Lenders include SBLC's and all other lending institutions that have approved a 7(a) loan in FY19

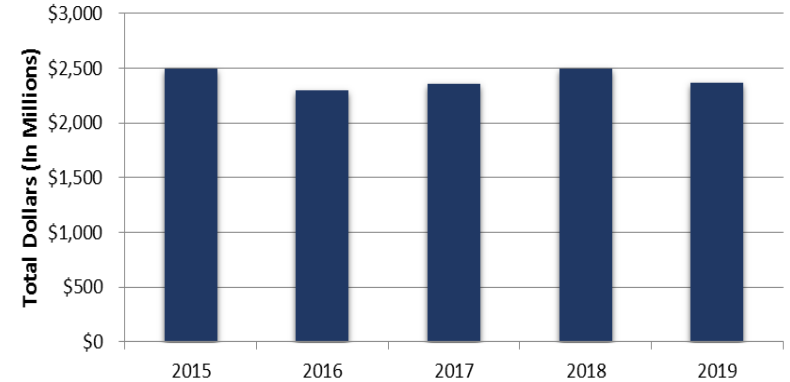
Activity through 02/28



# YTD Activity - Surety Bond Guarantee Program

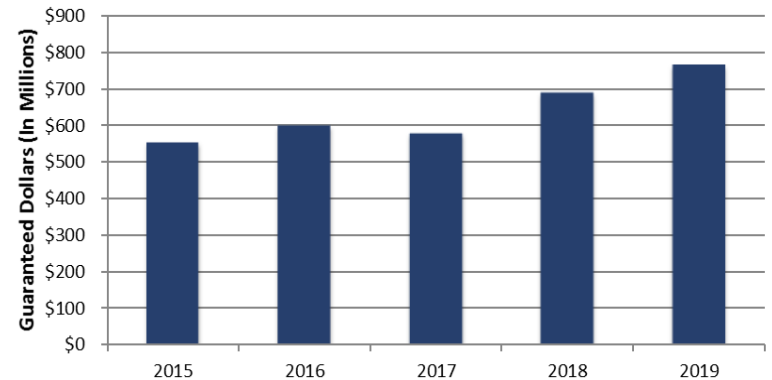
## Bid, Payment/Performance Activity

Fiscal Year	Total Bonds	Total Dollars
2019	3,562	\$2,371,002,711
2018	3,936	\$2,492,945,221
2017	3,879	\$2,360,400,473
2016	3,859	\$2,299,371,890
2015	4,256	\$2,495,913,546



## Payment/Performance Activity

Fiscal Year	Guaranteed Bonds	Guaranteed Dollars
2019	1,258	\$766,178,649
2018	1,231	\$691,717,442
2017	1,076	\$579,912,271
2016	1,106	\$600,398,010
2015	1,083	\$554,527,322



**FY18 Highlights** - 1,069 Small Businesses Assisted; 36 Participating Surety Companies, 1 new; 43% of Prior Approval Portfolio from QuickApps (≤ \$400K); 1.08% Loss Rate; \$552,617 Recovered; \$583,597 Average Contract Size

Time Period Comparison (activity through 03/02 of each FY)