



U.S. Small Business
Administration

Office of Capital Access – OFN Presentation

Lender Segments

CDFI's and MDI's

Lender Type	Lender Count	Loan Count	Net Dollars
CDFIs	303	96,259	\$7,191,283,172
MDIs	171	110,837	\$10,246,944,833
- minus CDFI/MDIs identified in both groups	50	14,561	\$1,476,714,511
Total	424	192,535	\$15,961,513,495

Lenders with <\$1b Assets and Non-Banks

Lender Type	Lender Count	Loan Count	Net Dollars
Banks (less than \$1b)	3,567	988,891	\$83,238,674,131
Small Business Lending Companies	14	59,579	\$6,386,739,688
Credit Unions (less than \$1b)	721	57,876	\$2,916,065,019
Fintechs (and other State Regulated)	19	82,233	\$2,418,732,631
Farm Credit Lenders	54	14,202	\$1,281,631,587
Savings & Loans (less than \$1b)	77	10,986	\$1,020,267,764
Certified Development Companies	19	6,150	\$343,677,647
Non Bank CDFI Funds	8	5,670	\$289,406,166
Microlenders	32	5,518	\$176,909,242
BIDCOs	1	23	\$787,713
Total	4,512	1,231,128	\$98,072,891,588

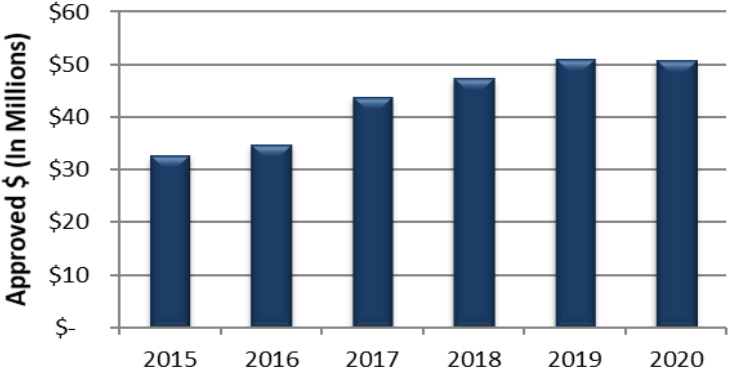
* Loans from CDFI/MDI banks with <\$1b Assets and non-bank CDFIs are captured in both tables.

YTD Activity – Mission Programs

Microloans

Fiscal Year	Approved Loans	Approved Dollars
2020	3,508	\$ 50,917,973
2019	3,461	\$ 51,043,475
2018	3,458	\$ 47,402,934
2017	3,118	\$ 43,811,870
2016	2,512	\$ 34,839,502
2015	2,214	\$ 32,649,948

- FY19 Microloan approvals underreported due to lag in micro lender reporting.

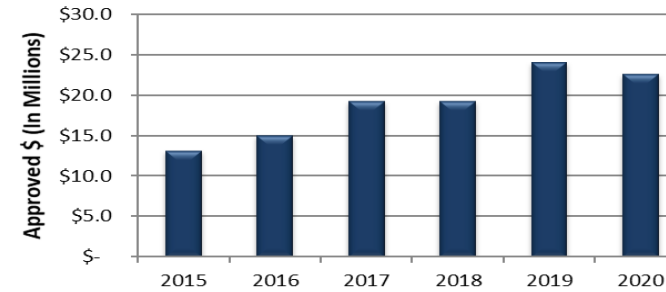


Time Period Comparison (activity through 05/31 of each FY)

YTD Activity – Microloans – Underserved Markets

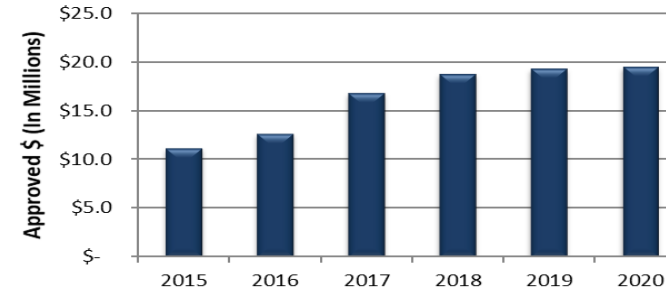
Minority

Fiscal Year	Approved Loans	% of #	Approved Dollars	% of \$
2020	1,987	56.6%	\$ 22,634,582	44.5%
2019	2,082	60.2%	\$ 24,139,015	47.3%
2018	1,835	53.1%	\$ 19,245,173	40.6%
2017	1,674	53.7%	\$ 19,287,359	44.0%
2016	1,379	54.9%	\$ 15,017,467	43.1%
2015	1,154	52.1%	\$ 13,156,145	40.3%



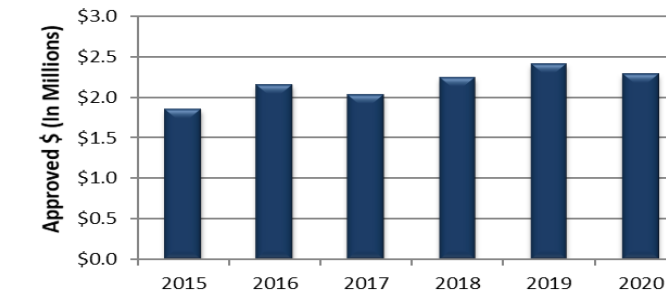
Women

Fiscal Year	Approved Loans	% of #	Approved Dollars	% of \$
2020	1,653	47.1%	\$ 19,514,372	38.3%
2019	1,645	47.5%	\$ 19,306,190	37.8%
2018	1,705	49.3%	\$ 18,798,431	39.7%
2017	1,443	46.3%	\$ 16,795,017	38.3%
2016	1,100	43.8%	\$ 12,686,052	36.4%
2015	918	41.5%	\$ 11,193,215	34.3%



Veteran

Fiscal Year	Approved Loans	% of #	Approved Dollars	% of \$
2020	127	3.6%	\$ 2,289,641	4.5%
2019	115	3.3%	\$ 2,407,923	4.7%
2018	140	4.0%	\$ 2,239,022	4.7%
2017	129	4.1%	\$ 2,030,621	4.6%
2016	125	5.0%	\$ 2,154,286	6.2%
2015	95	4.3%	\$ 1,850,743	5.7%



Time Period Comparison (activity through 05/31 of each FY)

DISCLAIMER: The information being provided above is derived solely from Agency records that are submitted by the Agency's participant lenders engaged in making SBA loans. This information is collected by the lenders from SBA loan applicants who provide it on a voluntary basis. It is then forwarded by the lenders to SBA. Since the information is provided by the loan applicants on a voluntary basis, it is not necessarily inclusive of all SBA borrowers, nor can its accuracy be verified by the Agency. Accordingly, SBA cannot make any representation as to the completeness or accuracy of the information provided.