



U.S. Small Business  
Administration

# PPP Loan Data

# Forgiveness Report

Data as of January 2, 2022

## Forgiveness by loan count

Total PPP volume (2020-2021)	11,448,134
Applications for forgiveness	9,328,875
Payments	9,144,781

## Forgiveness by dollar amount

Total PPP volume (2020-2021)	\$790,921,572,358
Applications for forgiveness	\$676,061,789,015
Payments	\$661,494,499,397

# Expand Your Portfolio, Minimize Your Risk

SBA Loan Programs and You

U.S. Small Business Administration Office of Capital Access



# Overview

- SBA Loan Programs
- Benefits of SBA Lending
- Data Snapshot: SBA Loan Programs
- Tools for Lenders
- Key Takeaways

# SBA Loan Programs

U.S. Small Business Administration Office of Capital Access



# SBA Loan Programs



504 Loan



7(a) Loan



Microloan



Community  
Advantage  
Loans



International  
Trade Loans

## 7(a) Loan Program

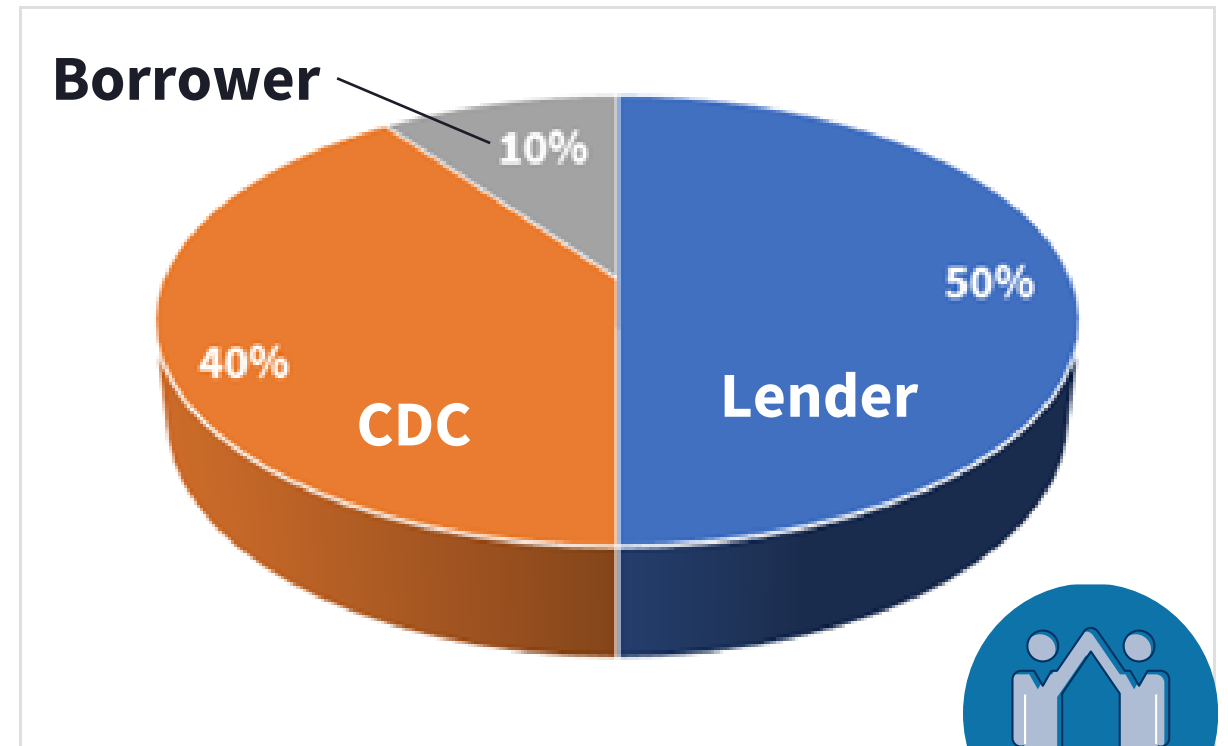
- Provides funds for a variety of uses
- Federally-guaranteed loans up to \$5 Million
- Competitive loan terms
- Term loans or revolving lines of credit
- Robust secondary market and CRA credits





# 504 Loan Program

- For long term fixed assets
- Strengthened collateral position
- No SBA lending history required
- CDC processes SBA paperwork
- Mitigates HVADC concerns
- Offers long term fixed rates



# Microloan Program



- Mission-based lenders and nonprofits
- Microloans of up to \$50,000
- Interest rates negotiated by lender
- Eligible for annual Technical Assistance Grant
- Excellent referral source for Lenders



# Benefits of SBA Lending

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# Benefits for Credit Unions

SBA gives Credit Unions a better ability to meet their mission of servicing their members. The SBA guaranty also:

- Provides portfolio risk reduction
- Generates additional income from secondary market sale
- May provided CAP relief



# Benefits for Borrowers

- Reasonable term loans for which they may not otherwise qualify under your current lending policy.
- Longer repayment terms mean lower monthly payments and increased cash flow
- Smaller equity requirements mean lower down payments



# Benefits for the Community

- Promotes economic growth
  - Generates tax revenue for the community
  - Creates jobs
  - Encourages innovation
  - Community activities supported



# Data Snapshot: SBA Loan Programs

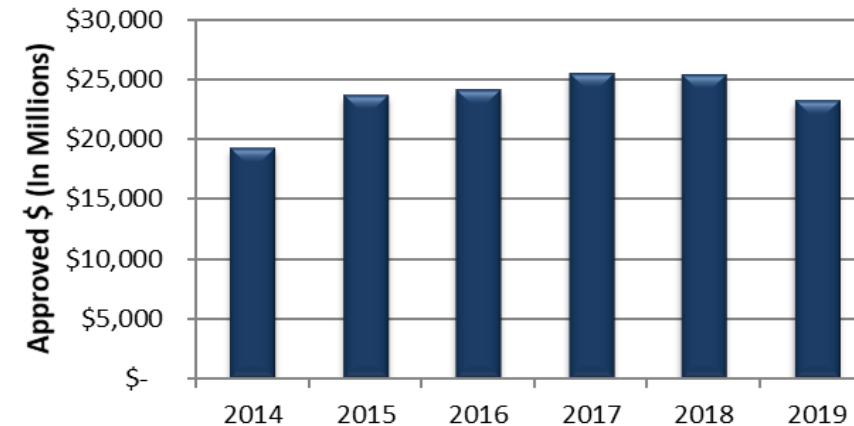
Loan Programs  
Loan Center Turn Times

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# YTD Activity – Total 7(a) and Credit Unions

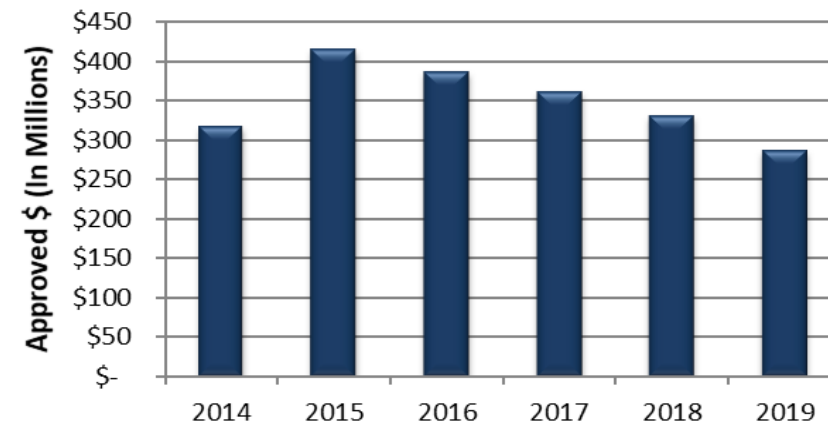
## 7(a) Lending Activity

Fiscal Year	Approved Loans	Approved Dollars
2019	51,907	\$ 23,175,811,000
2018	60,354	\$ 25,372,539,100
2017	62,430	\$ 25,447,458,500
2016	64,074	\$ 24,128,426,343
2015	63,461	\$ 23,583,863,400
2014	52,044	\$ 19,190,547,800



## 7(a) Credit Union Lending Activity

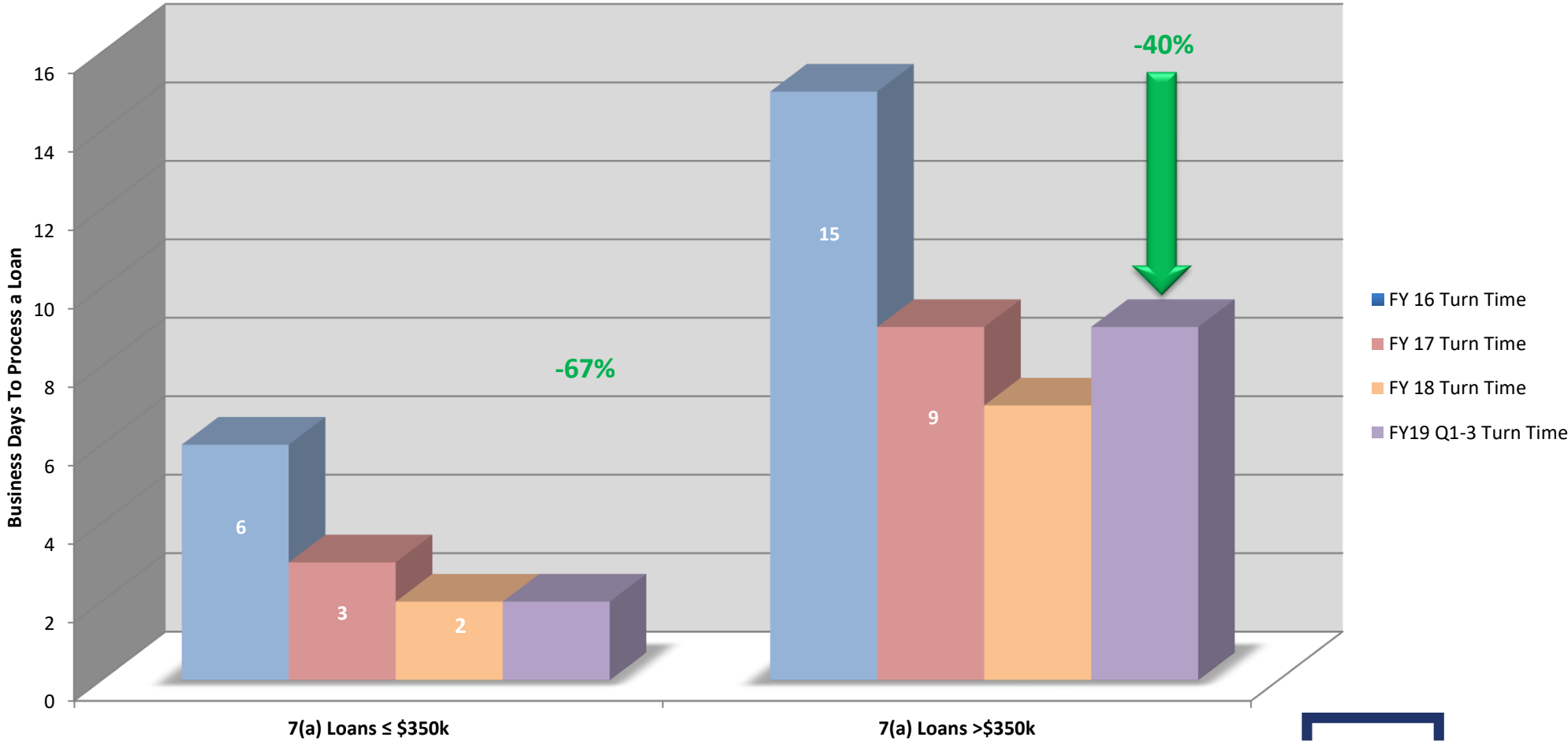
Fiscal Year	Approved Loans	Approved Dollars
2019	1,094	\$ 286,985,100
2018	1,352	\$ 331,424,800
2017	1,541	\$ 362,366,200
2016	1,691	\$ 388,222,400
2015	1,792	\$ 415,775,400
2014	1,473	\$ 318,029,000



Time Period Comparison (activity through 09/30 of each FY)



# Improved Loan Center Turn Times



# Tools for Lenders

E-Tran

SBA One

Lender Match

U.S. Small Business Administration

# E-Tran

E-Tran is SBA's primary loan guaranty origination and servicing system. E-Tran:

- Integrates with your existing software products
- Securely stores SBA loan information.
- Provides increased efficiency while decreasing operating costs

# SBA One

SBA One is SBA's secure online loan application tool for 7(a) loans.

- Perfect for lenders with limited SBA loan experience, staff capacity or SBA loan volume
- Helps lenders determine eligibility, loan structure and documentation required
- Generates SBA forms, saving time and avoiding errors



# Lender Match



- Lender Match is a user-friendly website that connects participating SBA lenders with small business borrowers.
- Lender Match can increase your reach to borrowers outside of your local area.
- Lenders can select referral search criteria to better target customers who meet their requirements.

# Remember These Key Takeaways

SBA lending:

- Reduces your risk
- Expands your loan volume
- Raises your profile in the community
- Increases your cash flow





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