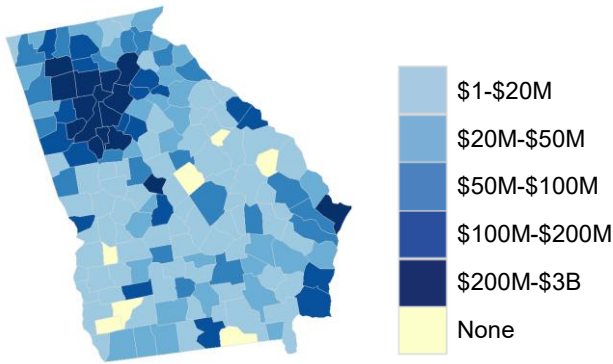




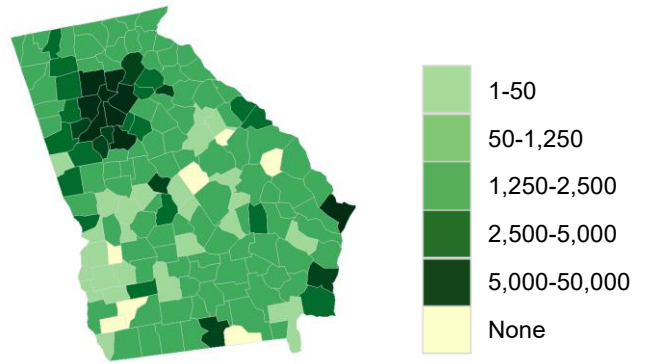
SBA Lending by Community Banks, 2010-2025

From 2010-2025, community banks provided a total of **18,670 loans** to Georgia small businesses through the Small Business Administration’s 504 and 7(a) lending programs, translating to **\$17B in direct local economic investment across 96% of GA counties**.

Total Loans by County



Total Jobs Supported by County



**All GA
Counties**

18,670
Total Loans

\$17B
Total Investment

236,300
Jobs Supported

**Rural*
Counties**

960
Total Loans

\$901M
Total Investment

8,460
Jobs Supported

LMI
Counties**

3,460
Total Loans

\$3.4B
Total Investment

40,750
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 GA Counties	Total Loans Provided	18,670	500	6,840
	Total Loan Value	\$17B	\$465M	\$3.1B
	Median Loan Value	\$480,000	\$512,500	\$173,250
	Total Jobs Supported	236,300	6,990	68,340
	Percent of Counties with SBA Lending	96%	36%	79%
LMI Counties	Total Loans Provided	3,460	70	700
	Total Loan Value	\$3.4B	\$61M	\$433M
	Median Loan Value	\$565,000	\$589,500	\$200,000
	Total Jobs Supported	40,750	1,140	6,460
	Percent of Counties with SBA Lending	94%	20%	72%
Rural Counties	Total Loans Provided	960	10	120
	Total Loan Value	\$901M	\$15M	\$134M
	Median Loan Value	\$580,000	\$925,100	\$204,600
	Total Jobs Supported	8,460	220	1,060
	Percent of Counties with SBA Lending	92%	14%	69%

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