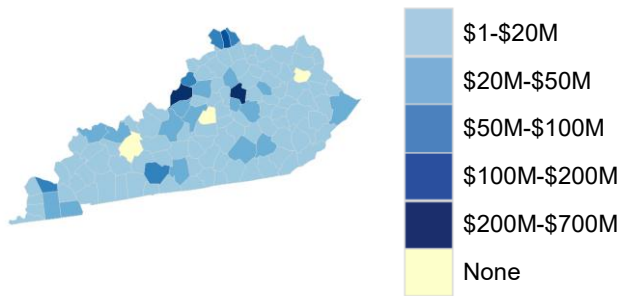




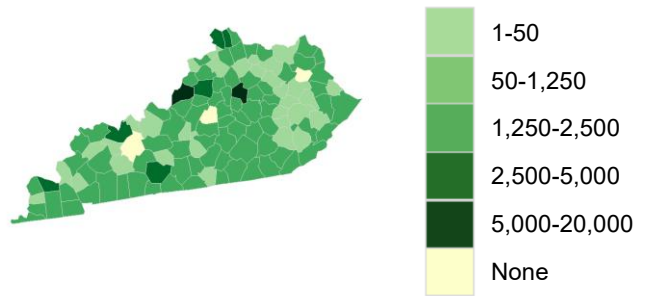
## SBA Lending by Community Banks, 2010-2025

From 2010-2025, community banks provided a total of **4,800 loans** to Kentucky small businesses through the Small Business Administration’s 504 and 7(a) lending programs, translating to **\$2.3B in direct local economic investment across 98% of KY counties**.

Total Loans by County



Total Jobs Supported by County



<b>All KY Counties</b>	<b>4,800</b> <i>Total Loans</i>	<b>\$2.3B</b> <i>Total Investment</i>	<b>56,790</b> <i>Jobs Supported</i>
<b>Rural* Counties</b>	<b>410</b> <i>Total Loans</i>	<b>\$201M</b> <i>Total Investment</i>	<b>4,000</b> <i>Jobs Supported</i>
<b>LMI** Counties</b>	<b>1,490</b> <i>Total Loans</i>	<b>\$641M</b> <i>Total Investment</i>	<b>15,310</b> <i>Jobs Supported</i>

\*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
<b>All KY Counties</b>	Total Loans Provided	4,800	50	3,040
	Total Loan Value	\$2.3B	\$39M	\$719M
	Median Loan Value	\$170,000	\$265,000	\$50,000
	Total Jobs Supported	56,790	860	25,650
	Percent of Counties with SBA Lending	98%	17%	75%
<b>LMI Counties</b>	Total Loans Provided	1,490	10	450
	Total Loan Value	\$641M	\$13M	\$90M
	Median Loan Value	\$150,000	\$340,000	\$30,000
	Total Jobs Supported	15,310	320	3,330
	Percent of Counties with SBA Lending	98%	10%	65%
<b>Rural Counties</b>	Total Loans Provided	410	0	170
	Total Loan Value	\$201M	\$7.5M	\$33M
	Median Loan Value	\$167,900	\$2.3M	\$30,000
	Total Jobs Supported	4,000	260	1,100
	Percent of Counties with SBA Lending	96%	6%	62%

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