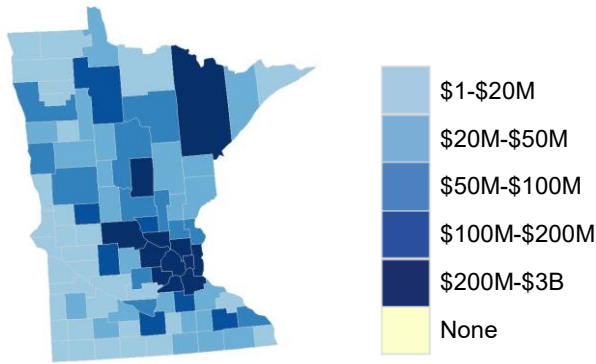




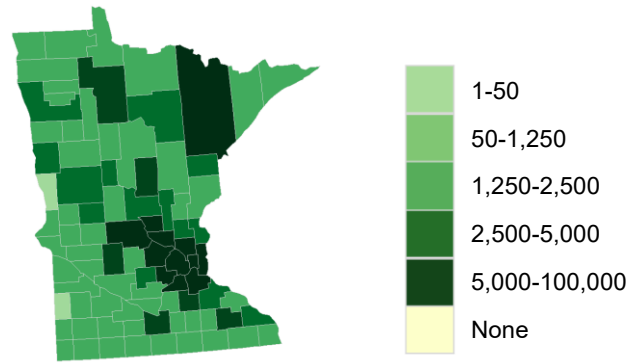
## SBA Lending by Community Banks, 2010-2025

From 2010-2025, community banks provided a total of **21,620 loans** to Minnesota small businesses through the Small Business Administration’s 504 and 7(a) lending programs, translating to **\$10B in direct local economic investment across 100% of MN counties**.

Total Loans by County



Total Jobs Supported by County



**All MN  
Counties**

**21,620**  
*Total Loans*

**\$10B**  
*Total Investment*

**287,950**  
*Jobs Supported*

**Rural\*  
Counties**

**1,650**  
*Total Loans*

**\$670M**  
*Total Investment*

**16,510**  
*Jobs Supported*

**LMI\*\*  
Counties**

**460**  
*Total Loans*

**\$135M**  
*Total Investment*

**3,300**  
*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
<b>All MN Counties</b>	Total Loans Provided	21,620	710	5,940
	Total Loan Value	\$10B	\$258M	\$1.6B
	Median Loan Value	\$205,000	\$160,000	\$44,000
	Total Jobs Supported	287,950	6,090	45,120
	Percent of Counties with SBA Lending	100%	64%	92%
<b>LMI Counties</b>	Total Loans Provided	460	0	10
	Total Loan Value	\$135M	\$1.2M	\$2.1M
	Median Loan Value	\$100,000	\$45,000	\$90,000
	Total Jobs Supported	3,300	10	30
	Percent of Counties with SBA Lending	100%	50%	100%
<b>Rural Counties</b>	Total Loans Provided	1,650	100	110
	Total Loan Value	\$670M	\$30M	\$51M
	Median Loan Value	\$150,000	\$150,000	\$57,500
	Total Jobs Supported	16,510	630	780
	Percent of Counties with SBA Lending	100%	40%	88%

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