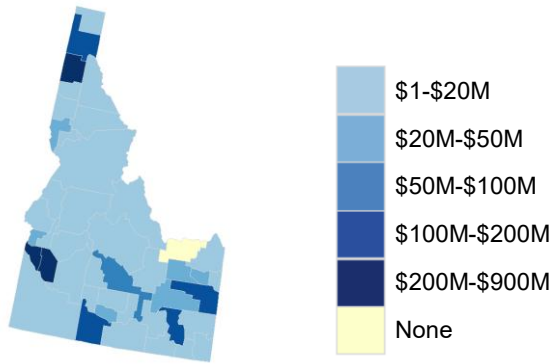




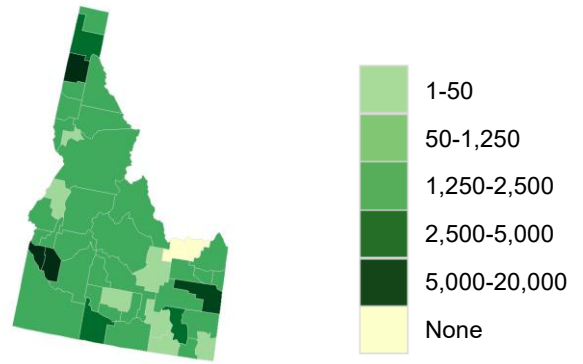
SBA Lending by Community Banks, 2010-2025

From 2010-2025, community banks provided a total of **5,740 loans** to Idaho small businesses through the Small Business Administration’s 504 and 7(a) lending programs, translating to **\$2.5B in direct local economic investment across 98% of ID counties**.

Total Loans by County



Total Jobs Supported by County



All ID Counties	5,740 <i>Total Loans</i>	\$2.5B <i>Total Investment</i>	51,720 <i>Jobs Supported</i>
Rural* Counties	350 <i>Total Loans</i>	\$95M <i>Total Investment</i>	2,010 <i>Jobs Supported</i>
LMI** Counties	340 <i>Total Loans</i>	\$127M <i>Total Investment</i>	2,590 <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
All ID Counties	Total Loans Provided	5,740	840	2,750
	Total Loan Value	\$2.5B	\$476M	\$613M
	Median Loan Value	\$165,000	\$250,000	\$50,000
	Total Jobs Supported	51,720	9,930	20,380
	Percent of Counties with SBA Lending	98%	84%	95%
LMI Counties	Total Loans Provided	340	30	210
	Total Loan Value	\$127M	\$18M	\$33M
	Median Loan Value	\$150,000	\$401,000	\$35,000
	Total Jobs Supported	2,590	270	1,180
	Percent of Counties with SBA Lending	92%	77%	85%
Rural Counties	Total Loans Provided	350	30	210
	Total Loan Value	\$95M	\$15M	\$31M
	Median Loan Value	\$119,110	\$513,200	\$35,000
	Total Jobs Supported	2,010	160	880
	Percent of Counties with SBA Lending	94%	63%	88%

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