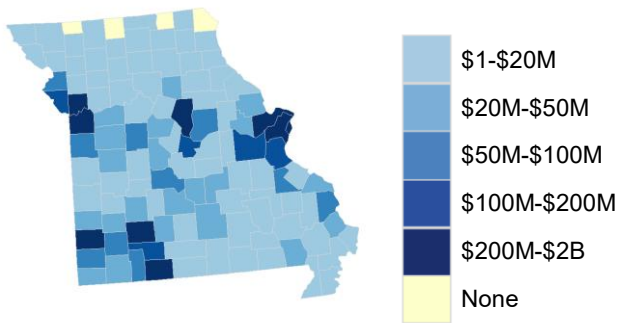




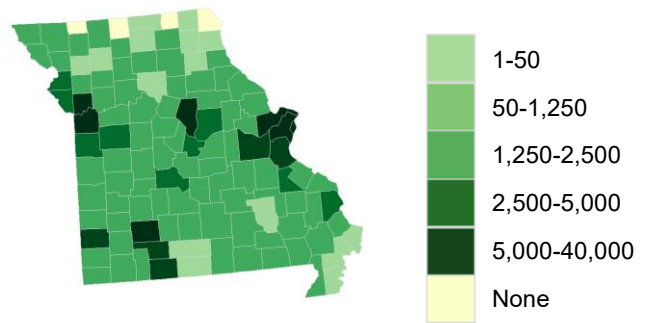
## SBA Lending by Community Banks, 2010-2025

From 2010-2025, community banks provided a total of **13,940 loans** to Missouri small businesses through the Small Business Administration’s 504 and 7(a) lending programs, translating to **\$7.1B in direct local economic investment across 97% of MO counties**.

Total Loans by County



Total Jobs Supported by County



**All MO  
Counties**

**13,940**  
*Total Loans*

**\$7.1B**  
*Total Investment*

**170,580**  
*Jobs Supported*

**Rural\*  
Counties**

**1,370**  
*Total Loans*

**\$711M**  
*Total Investment*

**13,250**  
*Jobs Supported*

**LMI\*\*  
Counties**

**3,470**  
*Total Loans*

**\$1.7B**  
*Total Investment*

**34,500**  
*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 MO Counties</b>	Total Loans Provided	13,940	200	2,780
	Total Loan Value	\$7.1B	\$66M	\$735M
	Median Loan Value	\$225,000	\$127,500	\$50,000
	Total Jobs Supported	170,580	2,130	21,450
	Percent of Counties with SBA Lending	97%	14%	76%
<b>LMI Counties</b>	Total Loans Provided	3,470	10	530
	Total Loan Value	\$1.7B	\$6.3M	\$88M
	Median Loan Value	\$208,400	\$471,620	\$30,000
	Total Jobs Supported	34,500	110	3,010
	Percent of Counties with SBA Lending	95%	3%	75%
<b>Rural Counties</b>	Total Loans Provided	1,370	0	180
	Total Loan Value	\$711M	\$5.9M	\$30M
	Median Loan Value	\$219,000	\$839,000	\$25,000
	Total Jobs Supported	13,250	50	620
	Percent of Counties with SBA Lending	95%	5%	68%

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