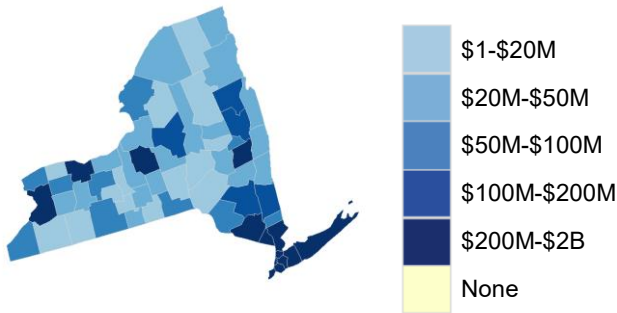




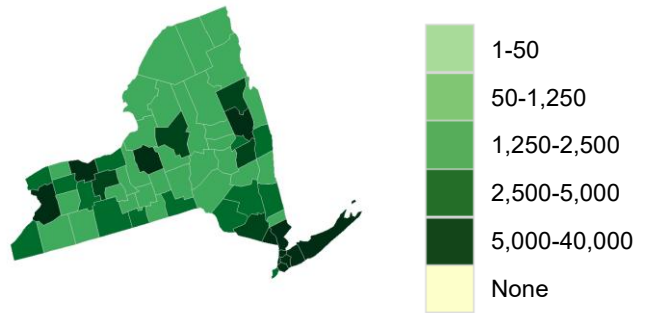
SBA Lending by Community Banks, 2010-2025

From 2010-2025, community banks provided a total of **21,250 loans** to New York small businesses through the Small Business Administration’s 504 and 7(a) lending programs, translating to **\$12B in direct local economic investment across 100% of NY counties**.

Total Loans by County



Total Jobs Supported by County



**All NY
Counties**

21,250
Total Loans

\$12B
Total Investment

216,070
Jobs Supported

**Rural*
Counties**

750
Total Loans

\$175M
Total Investment

4,580
Jobs Supported

LMI
Counties**

2,980
Total Loans

\$2.3B
Total Investment

32,660
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 NY Counties	Total Loans Provided	21,250	1,840	32,190
	Total Loan Value	\$12B	\$322M	\$6.8B
	Median Loan Value	\$200,000	\$50,000	\$70,000
	Total Jobs Supported	216,070	11,910	220,130
	Percent of Counties with SBA Lending	100%	81%	100%
LMI Counties	Total Loans Provided	2,980	390	5,770
	Total Loan Value	\$2.3B	\$24M	\$1.2B
	Median Loan Value	\$255,000	\$25,000	\$75,000
	Total Jobs Supported	32,660	2,470	34,680
	Percent of Counties with SBA Lending	100%	78%	100%
Rural Counties	Total Loans Provided	750	30	210
	Total Loan Value	\$175M	\$5.1M	\$39M
	Median Loan Value	\$75,000	\$140,000	\$43,250
	Total Jobs Supported	4,580	110	1,240
	Percent of Counties with SBA Lending	100%	64%	100%

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