

# Office of Capital Access

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John A. Miller, Deputy Associate Administrator





**Founded in 1953, the mission of SBA is to maintain and strengthen the United States economy;**

- ▶ **To aide, counsel, assist and protect the interests of small businesses;**
- ▶ **To help families and businesses recover from natural disasters**

# Office of Capital Access

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## Mission Statement

The mission of the Office of Capital Access is to help make capital available through financing partners to small businesses who cannot otherwise obtain financing to start-up or expand their small business on reasonable terms and conditions.

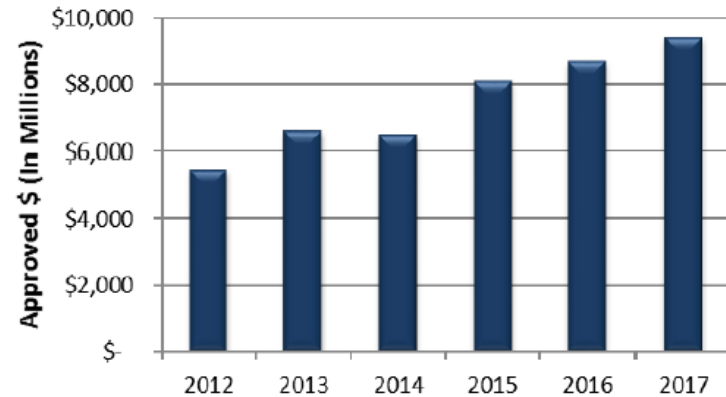
### Programs and Services:

- ▶ 7(a) Loan Program
- ▶ Microloan Program
- ▶ 504 Certified Development Company Loan Program
- ▶ Surety Bonds

# Year to Date 7(a) and 504

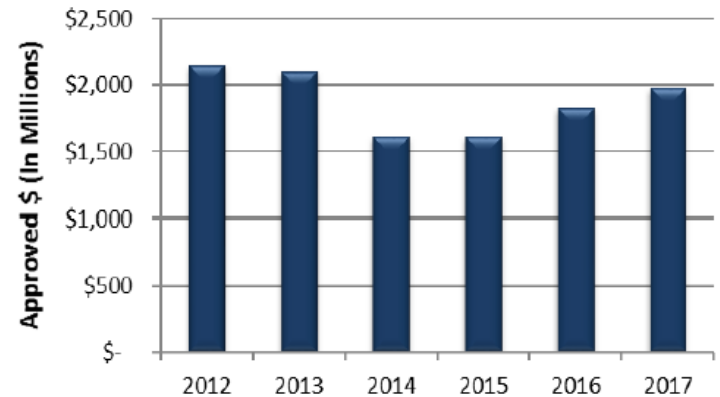
## 7(a) Lending Activity

Fiscal Year	Approved Loans	Approved Dollars
2017	22,609	\$ 9,427,224,500
2016	23,977	\$ 8,717,031,000
2015	22,417	\$ 8,123,192,600
2014	17,754	\$ 6,506,035,700
2013	17,486	\$ 6,609,427,700
2012	16,856	\$ 5,481,647,500



## 504 Lending Activity

Fiscal Year	Approved Loans	Approved Dollars
2017	2,486	\$ 1,982,750,000
2016	2,250	\$ 1,834,740,000
2015	2,263	\$ 1,613,135,000
2014	2,272	\$ 1,620,991,000
2013	3,141	\$ 2,106,454,000
2012	3,209	\$ 2,150,420,000



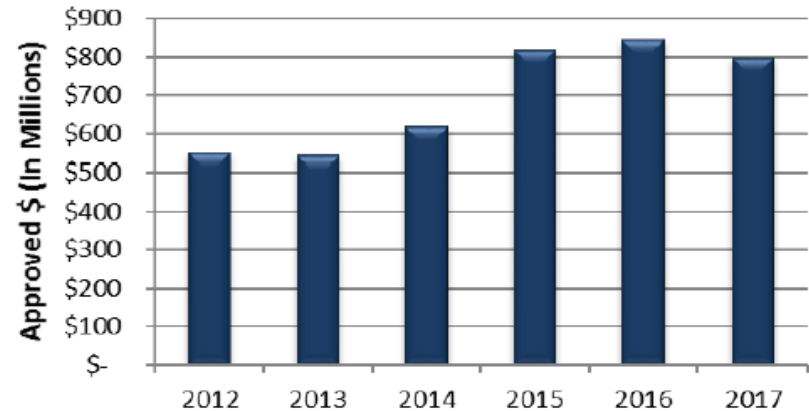
as of 2/28/17

# Year to Date – 7(a) Small Dollar Loans

## Up to \$150k Lending Activity

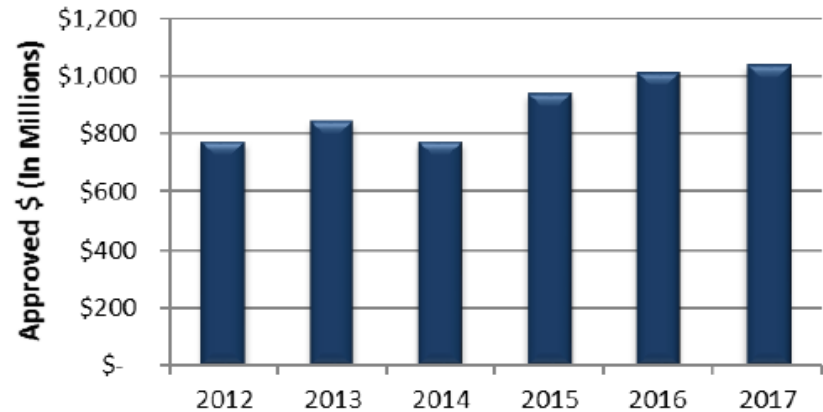
Fiscal Year	Approved Loans	Approved Dollars
2017	12,540	\$ 798,858,500
2016	14,470	\$ 845,600,900
2015	13,453	\$ 818,964,800
2014	10,327	\$ 618,095,500
2013	9,488	\$ 543,088,000
2012	9,973	\$ 551,448,500

- Borrower fee relief for FY 2017 stands at \$9.0 M.



## \$150k to \$350k Lending Activity

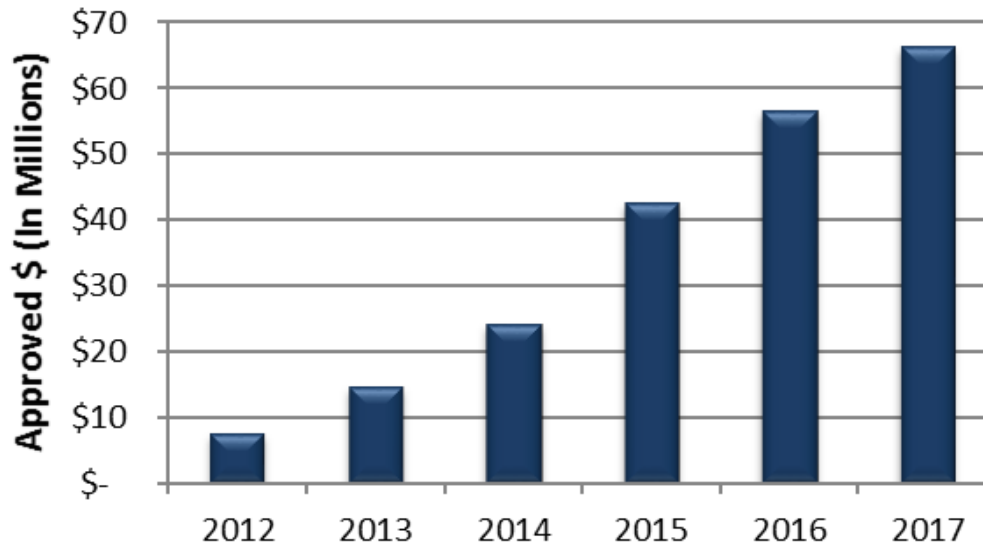
Fiscal Year	Approved Loans	Approved Dollars
2017	3,933	\$ 1,037,211,600
2016	3,807	\$ 1,007,697,500
2015	3,627	\$ 936,681,400
2014	2,996	\$ 771,355,500
2013	3,333	\$ 840,518,300
2012	3,075	\$ 770,560,300



as of 2/28/17

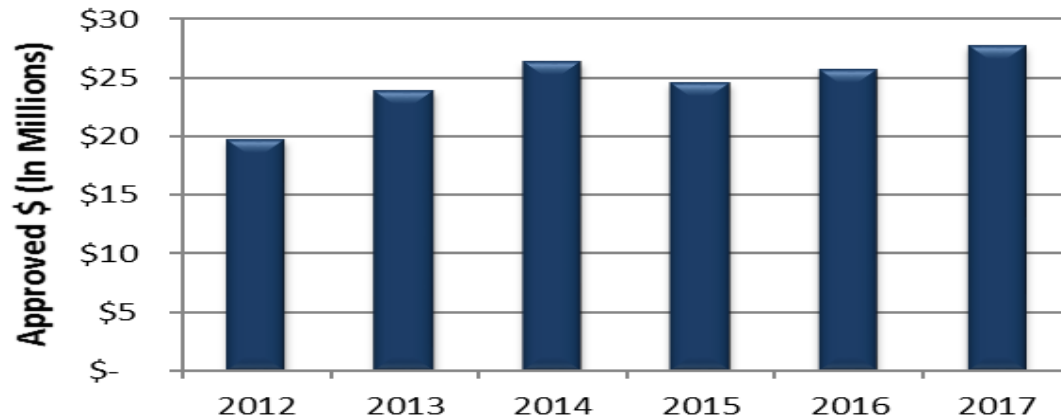
# Community Advantage 7(a) YTD

Fiscal Year	Approved Loans	Approved Dollars
2017	504	\$ 66,369,200
2016	465	\$ 56,755,000
2015	337	\$ 42,769,200
2014	184	\$ 24,127,100
2013	111	\$ 14,867,200
2012	55	\$ 7,502,200



# Microloan Program

Fiscal Year	Approved Loans	Approved Dollars
2017	2,012	\$ 27,761,269
2016	1,881	\$ 25,715,329
2015	1,707	\$ 24,683,150
2014	1,819	\$ 26,408,985
2013	2,685	\$ 23,944,955
2012	1,874	\$ 19,769,407



# Increasing Access to Capital

FY 2016 - Community Advantage vs. Similarly-sized 7(a) Loans (<= \$250,000) vs. Microloans					
		# Loans	% of Loans	\$ Approvals	% of \$ Approvals
<b>Total</b>	CA	988		\$123,175,000	
	7(a)	43,179		\$3,351,166,443	
	Micro	4,525		\$61,591,418	
<b>Veterans</b>	CA	66	6.68%	\$8,146,600	6.61%
	7(a)	2,186	5.06%	\$172,463,200	5.15%
	Micro	198	4.38%	\$3,211,068	5.21%
<b>African Americans</b>	CA	131	13.26%	\$15,473,000	12.56%
	7(a)	1,852	4.29%	\$120,260,600	3.59%
	Micro	1,571	34.72%	\$13,156,152	21.36%
<b>Latinos</b>	CA	133	13.46%	\$16,495,800	13.39%
	7(a)	4,304	9.97%	\$268,477,400	8.01%
	Micro	731	16.15%	\$9,379,589	15.23%
<b>Woman owned &gt; 50%</b>	CA	325	32.89%	\$38,264,200	31.06%
	7(a)	8,787	20.35%	\$634,009,043	18.92%
	Micro	2,047	45.24%	\$23,240,878	37.73%
<b>New Businesses</b>	CA	487	49.29%	\$57,579,300	46.75%
	7(a)	17,057	39.50%	\$1,111,601,700	33.17%
	Micro	1,842	40.71%	\$23,492,474	38.14%



# Questions

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