



RBAC Lending Activity Report 2025

Lending overview

RBAC provides access to capital for small businesses that are underserved by traditional lenders. Our lending programs include SBA 504 loans, SBA 7(a) Community Advantage loans, and SBA Microloans, along with our own RBAC Capital Loan products.

Impact metrics

Metric	
Jobs Created/Retained	9,300

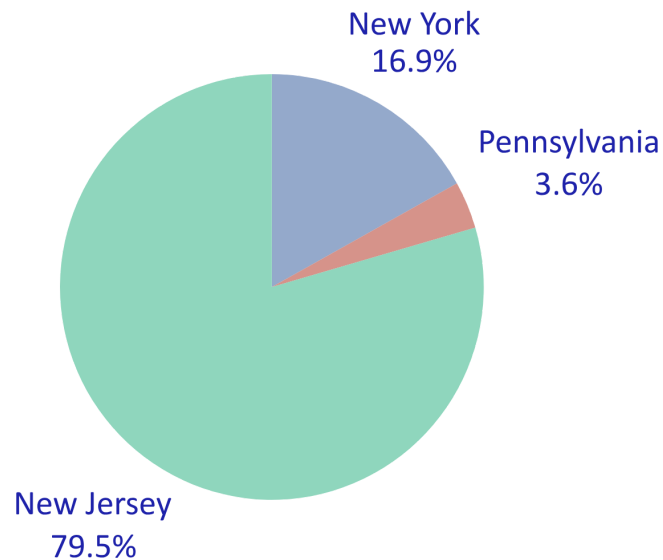
Lending activity snapshot

Total Loans Disbursed	FY 2025	FY 2024
Total Loan Volume	\$123,000,000	\$86,000,000
Average 504 Loan Size	\$1,500,000	\$1,380,000
Average Small Loan Program Loan Size	\$150,000	\$141,000
Borrowers Served	125	102

Historical loan program breakdown

Program	Number of Loans Funded	Total Volume Funded
SBA 504 Loan	800	\$872,000,000
SBA Microloan	750	\$17,000,000
SBA 7(a) Community Advantage	240	\$32,000,000
RBAC Capitol Loan	25	\$8,000,000
RBAC PPP Loan	3100	\$115,000,000
Total	4915	\$1,030,000,000

Geographic distribution of loans



State	Number of Loans
New Jersey	667
New York	142
Pennsylvania	40