U.S. Small Business Administration

SBA

Your Small Business Resource

MAINE DISTRICT OFFICE

ANNUAL REPORT FY 2013

FY 2013 was a SPECTACULAR year for the U.S. Small Business Administration's Maine District Office with 422 loans totaling more than $110 million dollars supported through the 7(a) Loan Guaranty Program, the Certified Development Company/504 Loan Program, and SBA Microlenders. In addition, over 8,234 clients were trained and counseled by SBA and our Resource Partners – SCORE, *Counselors to America's Small Business;* the Maine Small Business Development Centers; and the Women's Business Centers in Maine.

Contracts Awarded to Maine Companies

Small Business
2,509 - $90 Million

HUBZone
232 - $11.1 Million

8(a) Firms
224 - $22.5 Million

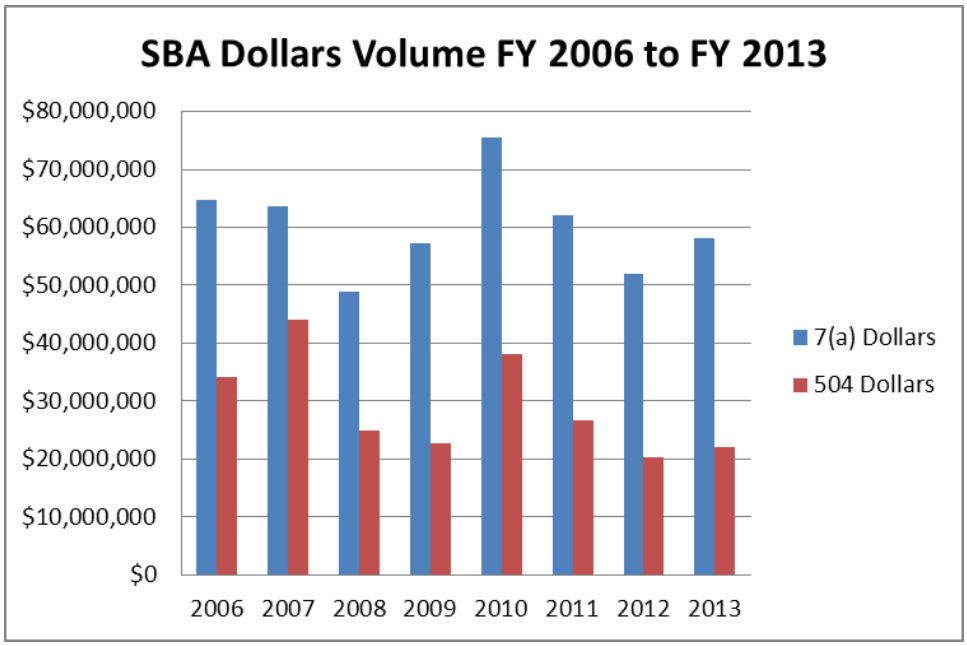
Veteran owned businesses
678 - $27.5 Million

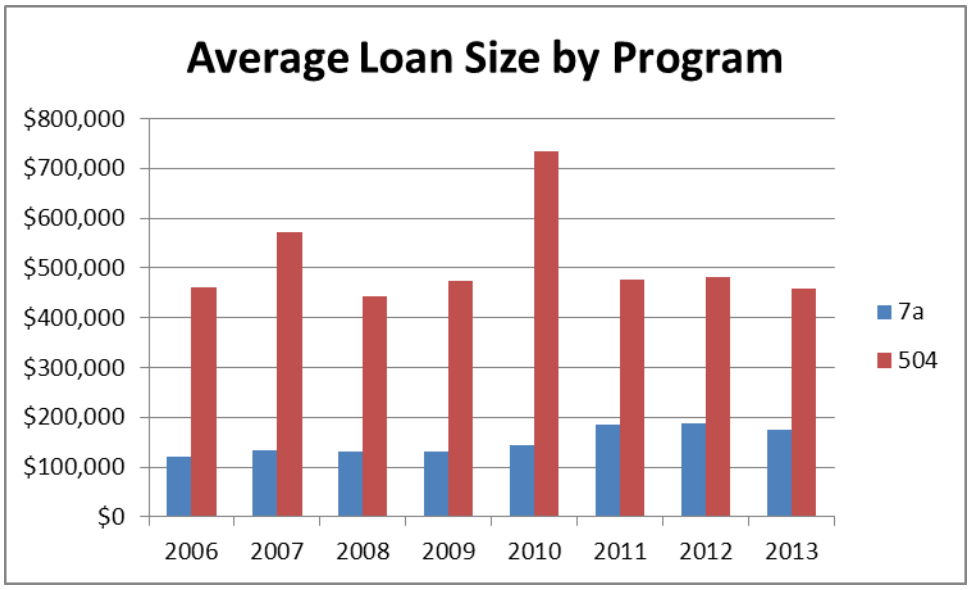
Service Disabled Veteran owned businesses
502 - $24.2 Million

Women owned businesses
80 - $1.1 Million

Small Disadvantaged Businesses
347 - $19.6 Million

Contract Dollars Spent in Maine
3,830 -
$3.56 Billion





Small Business Clients Counseled and Trained By:

Small Business Development Centers	3,543
SCORE Chapters	3,813
Women's Business Centers	878
Total Clients Served	**8,234**

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FY 2013 ACHIEVEMENTS

NEW EXPRESS LENDERS

Damariscotta Bank & Trust

Gorham Savings Bank

Skowhegan Savings Bank

NEW MICRO-LENDER

MaineStream Finance

Top Overall Lender

Bangor Savings Bank

Top Credit Union Lender

Norstate Federal Credit Union

Top 7a Dollar Volume

Katahdin Trust Company

Top 504 3rd Party Lender

People's United Bank

Top 504 Lender

Granite State Development Corp.

Top Microlender

Coastal Enterprises, Inc

Top SBA 7(a) Lenders	Loans	7(a) Dollars
Bangor Savings Bank (PLP Express)	71	$9,377,200
Katahdin Trust Company (PLP Express)	48	$9,537,400
Norstate Federal Credit Union (Express)	35	$1,802,900
TD Bank, NA (PLP Express)	29	$4,090,000
The Bank of Maine (PLP Express)	20	$2,631,400
Eastern Maine Development Corp. (CLA)	20	$2,943,000
KeyBank, NA (PLP Express)	17	$2,312,600
Bar Harbor Bank & Trust (Express)	16	$1,914,000
People's United Bank (PLP Express)	7	$744,000
Franklin Savings Bank	7	$686,200
Androscoggin Savings Bank (Express)	6	$1,554,000
Saco & Biddeford Savings Inst. (Express)	6	$710,000
Machias Savings Bank (PLP Express)	5	$1,633,300
Camden National Bank (Express)	4	$1,571,000
Norway Savings Bank (Express)	4	$569,000
Skowhegan Savings Bank	4	$1,347,000
Live Oak Banking Company	3	$2,450,000
University Credit Union (Express)	3	$100,000
Bath Savings Institution (Express)	2	$342,000
Mechanics Savings Bank	2	$97,000
First National Assoc. (Express)	2	$420,000
Centrix Bank & Trust	2	$125,000
Biddeford Savings Bank (Express)	2	$150,000
Northway Bank (PLP Express)	2	$65,000
National Bank of Commerce	1	$4,000,000
Newtek Small Bus, Finance Inc.	1	$2,607,000
Wells Fargo Bank N.A. (PLP)	1	$1,084,500
Park View Federal Savings Bank	1	$1,060,000
Cert. US Bank, NA	1	$552,000
NCB, FSB	1	$500,000
Blue Hill Bank	1	$350,000
Northeast Bank	1	$275,000
Celtic Bank Corporation	1	$150,000
Workers Credit Union	1	$100,000
Coastal Enterprises, Inc. (CLA)	1	$100,000
Meredith Village Savings Bank (Express)	1	$50,000
Atlantic Regional FCU (Express)	1	$38,000
Penobscot FCU (Express)	1	$20,000
Superior Financial Group LLC	1	$15,000
Total	**332**	**$58,073,500**

Thank you for an incredible year! During FY2013 SBA lenders in Maine approved 18% more loans than in 2012 and we were the only state in Region 1 to report an increase in both dollars and loans approved! The U.S. SBA supported more than $29 billion in lending to small businesses during FY 2013

NAME OF CDC	504 Loans	Total Amount
Granite State Eco. Dev. Corp.	36	$16,126,000
Pine Tree State Certified Dev. Corp.	6	$2,417,000
Eastern Maine Development Corp.	4	$2,955,000
Coastal Enterprises, Inc.	2	$533,000
Totals	**48**	**$22,031,000**

NAME OF LENDER	504 Loans	3rd Party 504 $
People's United Bank (PLP Express)	8	$6,813,000
Androscoggin Savings Bank (Express)	6	$5,370,132
Camden National Bank (Express)	6	$2,250,625
Kennebunk Savings Bank (PLP Express)	5	$1,651,500
Bangor Savings Bank (PLP Express)	3	$1,604,000
Bath Savings Institution (Express)	3	$2,530,500
Gorham Savings Bank (Express)	3	$415,900
Saco & Biddeford Savings Inst. (Express)	2	$2,003,500
Machias Savings Bank (PLP Express)	2	$925,000
Norway Savings Bank (Express)	2	$1,552,500
Mechanics Savings Bank	2	$1,750,000
Katahdin Trust Company (PLP Express)	1	$240,000
The Bank of Maine (PLP Express)	1	$537,750
First National Assoc. (Express)	1	$362,500
Centrix Bank & Trust	1	$200,000
Optima Bank & Trust Company	1	$1,400,000
First Federal Savings & Loan Assoc.	1	$260,000
TOTALS	**48**	**$29,866,907**

NAME OF LENDER	Loans	Total Dollars
Coastal Enterprises, Inc	16	$267,288
Northern Maine Development Commission	13	$333,100
Community Concepts, Inc	6	$128,000
Androscoggin Valley Council of Government	4	$131,049
MaineStream Finance	3	$52,500
MicroLoans for FY2012	**42**	**$911,937**

Loan Type	Loans	Total Dollars
SBA Express	203	$14,168,100
PLP	23	$14,299,800
504	48	$22,031,000
Community Advantage	21	$3,043,000
Patriot Express	6	$294,000
Non-PLP 7(a) & CLP	13	$13,190,100
SLA	62	$8,453,500
EWCP & Export Express	4	$4,625,000
Grand Total	**380**	**$80,104,500**

Congratulations!

FY 2012/FY 2013 Comparison

504	Loans	Dollars
2012	42	$15,993,000
2013	48	$22,031,000
% increase	14%	38%

7a	Loans	Dollars
2012	279	$52,062,600
2013	332	$58,073,500
% increase	19%	12%

Microloans	Loans	Dollars
2012	37	$794,708
2013	42	$911,936
% increase	14%	15%

504, 7a & Microloans	Loans	Dollars
2012	358	$68,850,308
2013	422	$81,016,436
% increase	18%	18%