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## SBA Trading and Sales

Welcome to our 2018 SBA 7(a) Loan Market Outlook, an annual forecast of key market dynamics based on the best data available at the time of publication. As our strategic discussions with lenders focus on the SBA loan market and trends we see unfolding in the year ahead, this report attempts to capture the same

## 7(a) secondary market

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SBA expects that the shares should have enough existing trading volume to accommodate a disposition within approximately a two week period (10 trading days). The number of trading days is arrived at by assuming that the number of shares sold should not exceed 10 percent of the daily trading volume.

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TASK ONE STATEMENT OF THE

PROBLEM • Must be stated in the  
form of a question or a statement with  
at least ONE or the maximum THREE  
variables. Problem SAMPLE

STATEMENT: How does  
(unemployment of parents) affect  
children's (academic performance ...

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First, the SBA's SOP is an overlay to  
the bank's own credit policy and  
procedures. As referenced in a  
previous blog, the 400 page SOP is  
rife with vagaries and inconsistencies.  
When a lender has a question about a  
"fit" for the program, it must navigate  
the SBA hierarchy

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The primary SBA lending program, the  
SBA 7(a) guaranty loan, allows the  
bank to make small business loans  
and receive a 75 percent guarantee  
from the U.S. government. The  
guaranteed portions of these loans  
can be sold in the secondary market,  
with current gain on sale premiums of

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13.5 percent net to the bank.

## Guidelines — Swiss Bankers Association

There's an active secondary market for loans backed by the SBA. As a lender, you can sell the guaranteed portion of an SBA loan, increasing your liquidity and enabling you to issue more loans.

## 2018 SBA 7(a) Loan Market Outlook - Windsor Advantage

A quick background to start: SBA kicked off an 11-year, \$45 million project to modernize how small businesses apply to be a part of socioeconomic programs like the 8(a) and women-owned small business initiatives. The agency tried this before in 2008 and spent \$3.5 million before giving up six years later.

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