SBA Information Notice

TO: All SBA Employees and 7(a) Lenders

CONTROL NO.: 5000-869173

SUBJECT: FY 2025 Updated Fee Schedule for SBA Oversight of 7(a) Lenders

EFFECTIVE: June 2, 2025

Introduction

The purpose of this Notice is to announce that SBA's Office of Credit Risk Management (OCRM) is updating its 7(a) Lender oversight fees.

Background

SBA is authorized to charge 7(a) Lenders fees to cover the costs of monitoring, reviews, examinations, and other lender oversight activities. See, 15 USC 634(b)(14); 13 CFR 120.1070; and SOPs 50 53 2, Ch. 5 and 50 56 1, Section A. Ch.1, Para. D.3.f. In accordance with this authority, SBA charges 7(a) Lenders fees for monitoring, including the quarterly off-site/monitoring reviews conducted through the Loan and Lender Monitoring System (L/LMS). SBA also charges 7(a) Lenders fees to cover the costs of the following reviews: (1) Desktop/Analytical Reviews; (2) Targeted Reviews; (3) Limited Scope Reviews; (4) Full Scope Reviews; (5) Delegated Authority Reviews; and (6) Other Reviews (e.g., Agreed Upon Procedures Reviews, Secondary Market Reviews). In addition, SBA's oversight fees include costs related to Other Lender Oversight Activities (e.g., technical assistance and analytics, a portion of OCRM salaries for 7(a) Lender oversight activities, supervision and enforcement activities, and similar costs to support SBA's lender oversight program).

These oversight fees are based on SBA's costs. The fees for monitoring (e.g., L/LMS and subscription services), Other Lender Oversight Activities, and Delegated Authority Reviews are assessed annually based on each 7(a) Lender's portion of the total dollar amount of 7(a) guarantees in SBA's portfolio or, as applicable, the relevant portfolio segment the activity covers. For purposes of this calculation, a Lender's portfolio size is determined as of the end of the prior fiscal year. (Where the costs that SBA incurs for the oversight activity are specific to a particular 7(a) Lender, such as for the Desktop/Analytical Reviews, Targeted Reviews, Limited or Full Scope Reviews, and Other Reviews, the Lender is assessed a fee based on SBA's costs and is billed following the completion of the review.)

SBA Form 1353.3 (4-93) MS Word Edition; previous editions obsolete

Must be accompanied by SBA Form 58

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Oversight Fees for FY2025

For FY 2025, the annual fee for monitoring and Other Lender Oversight Activities will be $131.60 (for SBA Supervised Lenders, including Small Business Lending Companies (SBLCs), Community Advantage SBLCs (CA SBLCs), and Non-Federally Regulated Lenders (NFRLs)) and $136.48 (for Federally Regulated 7(a) Lenders) for every $1 million in 7(a) guaranteed dollars a 7(a) Lender has outstanding. The charge for the Federally Regulated 7(a) Lenders is slightly higher because it includes the costs associated with oversight tools that are not applicable to SBA Supervised Lenders. For FY 2025, the additional fee for Delegated Authority Lenders is approximately $17.14 for every $1 million in 7(a) guaranteed dollars a delegated Lender has outstanding. This fee covers the costs of Delegated Authority Reviews and is assessed annually based on each delegated 7(a) Lender's portion of the total dollar amount of 7(a) guarantees in the SBA loan portfolio for all delegated 7(a) Lenders as of the end of the prior fiscal year. For this calculation, 7(a) guaranteed dollars does not include loans originated under the Paycheck Protection Program (PPP). If SBA decides to charge a separate fee for PPP oversight, SBA will issue further notice.

Updated Fee Schedule

The Fee Schedule below updates the annual oversight fee that SBA will charge 7(a) Lenders to cover the costs of monitoring, Other Lender Oversight Activities, and Delegated Authority Reviews, during Fiscal Year 2025 (October 1, 2024 through September 30, 2025). SBA will bill each 7(a) Lender for the amount owed on an annual basis.

	Previous Fees		**Revised Fees**	
Charge per $ Million	SBA Supervised Lenders	Federally Regulated 7(a) Lenders	SBA Supervised Lenders	Federally Regulated 7(a) Lenders
Monitoring and Other Lender Oversight Activities (**For non-delegated lenders**)	$183.47	$188.44	$131.60	$136.48
Monitoring, Other Lender Oversight Activities, and Delegated Authority Review (**For delegated lenders**)	$200.15	$205.12	$148.74	$153.62

Questions

Questions may be directed to Nichole Hinds, Supervisory Program Analyst, Office of Credit Risk Management at creditriskmgt@sba.gov.

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Director
Office of Credit Risk Management