



CONGRESSIONAL BUDGET OFFICE  
COST ESTIMATE

August 1, 2013

**S. 537**  
**Communicating Lending Activity Reports from**  
**the Small Business Administration Act**

*As ordered reported by the Senate Committee on Small Business and Entrepreneurship  
on June 17, 2013*

S. 537 would require the Small Business Administration (SBA) to develop a database that tracks information about lenders that participate in the agency's loan guarantee programs and the loans they have made under those programs ("covered loans"). The database would contain information, such as the name of the lender, the number and total dollar amount of covered loans made by the lender, whether the loans are made for existing or new businesses, and the SBA program that provided the guarantee for the loans. The SBA would be required to collect this information for fiscal years 2009 through 2013 and to make it available on the agency's website.

Based on information from the SBA, CBO expects that lender data already collected by the agency would be sufficient to meet the bill's information collection requirements and that the cost to present that information on the agency's website would be insignificant. Therefore, CBO estimates that implementing S. 537 would not have a significant effect on spending subject to appropriation. Enacting S. 537 would not affect direct spending or revenues; therefore, pay-as-you-go procedures do not apply.

S. 537 contains no intergovernmental or private-sector mandates as defined in the Unfunded Mandates Reform Act and would not affect the budgets of state, local, or tribal governments.

The CBO staff contact for this estimate is Susan Willie. The estimate was approved by Theresa Gullo, Deputy Assistant Director for Budget Analysis.