

To support small businesses under COVID-19 pandemic, SBA has supervised the Paycheck Protection Program (PPP) and evaluated over millions of loan forgiveness applications. We analyzed **41** attributes of **579,664** applications to determine the differences between removed applicants and remaining applications.

Most of removed borrowers came from **ATLANTA, DECATUR and LAWRENCEVILLE**, accounting for 16.06%, 3.35% and 2.87% separately. Only around **582** removed borrowers from **MARIETTA** which is the second commonest city that approved borrowers live in.

Industry category is another difference between removed and retained applicants. **11.56%** of the former are from the **transportation and warehousing industry**, whereas **professional, scientific, technical business** obtained the highest proportion (**10.82%**) of industry types of remaining applications.

Besides, specific business types might take advantage in eligibility assessment. **66.15%** of disapproved loan forgiveness is **sole proprietorship** while this business type only occupied **39.90%** in remaining applications. **18.05%** of approved applications are **Limited Liability Company (LLC)** whereas among removed applicants, only **5.68%** of them are LLC. Though **12.73%** of approved applications are **corporations**, only **1.23%** of the removed are the same business type.

Compared to approved applications that retained about **4.93** positions on average, the removed applications were smaller businesses with **1.28** jobs retained. Furthermore, about **99.92%** of approved applicants had no undisbursed funds but only **9.69%** of the opposite group received full funding.

There's also a significant difference between **lenders' location** of two groups. **Texas, California, Arizona, Pennsylvania** are four most common locations for lenders in removed applications where can be rarely found in approved applications.