

COVID EIDL Enforcement: Reporter-Ready Statistics

A one-page source sheet for coverage of unresolved COVID EIDL loans, SBA servicing pressure, Treasury referrals, credit reporting, and collection risk.

Best short frame

The COVID EIDL story has shifted from emergency lending to portfolio servicing, delinquency management, Treasury transfer, credit reporting, and collection enforcement.

Reporter caution

Separate COVID EIDL from PPP. COVID EIDL is a loan program, not a broad forgiveness program, and Treasury referral can materially change the borrower experience.

1. Nearly 4 million COVID-19 EIDLs totaling almost \$387 billion.

OIG reported this approval scale for the program period from March 2020 through May 2022.

Sources: [SBA OIG Report 25-23 PDF](#)

2. More than 2 million COVID EIDLs remain in active servicing.

OIG also cited more than 23,500 servicing actions per month during its review of SBA servicing capacity.

Sources: [SBA OIG Report 25-16](#)

3. More than \$47 billion had been charged off on delinquent COVID EIDLs.

OIG said recoveries during liquidation were less than 1%, underscoring why federal collection policy matters.

Sources: [SBA OIG Report 25-23](#)

4. The delinquency rate was almost five times the commercial-bank norm.

That comparison gives reporters a clean macro signal that COVID EIDL has become a collections story.

Sources: [SBA OIG Report 25-23](#)

5. OIG identified missed enforcement steps on delinquent loans.

The report cited deposit-account security interests, post-default site visits, credit-bureau reporting, and DOJ referral as problem areas.

Sources: [SBA OIG Report 25-23](#)

6. OIG found large credit-reporting gaps in its December 2024 sample.

More than 94% of businesses and personal guarantors expected to appear in reports were not reported; sole proprietor and self-employed categories also showed major gaps.

Sources: [SBA OIG Report 25-23 PDF](#)

7. SBA agreed to add ETRAN credit-bureau submission tracking.

OIG listed a June 30, 2026 target date for functionality to log credit-bureau submission time and date entries.

Sources: [SBA OIG Report 25-23 PDF](#)

8. SBA began referring delinquent COVID EIDL debts to Treasury Cross-Servicing in September 2025.

Treasury says it cannot return COVID EIDL or COVID PPP debts back to SBA once referred.

Sources: [Treasury Debt Management contact page](#)

9. SBA says TOP referral may occur after 120 days of delinquency.

SBA also says loans transferred to Treasury Cross-Servicing are no longer serviced by SBA.

Sources: [SBA Manage your EIDL](#)

10. 562,000 suspected fraudulent loans totaling \$22.2 billion were referred on April 24, 2026.
SBA called it the largest referral package on record and tied the loans to suspected pandemic-loan fraud.
Sources: [SBA News Release 26-47](#)

Primary verification links

<ul style="list-style-type: none">SBA Manage your EIDL	<ul style="list-style-type: none">SBA OIG Report 25-23
<ul style="list-style-type: none">SBA OIG Report 25-16	<ul style="list-style-type: none">SBA April 24, 2026 referral release
<ul style="list-style-type: none">Treasury COVID EIDL update	<ul style="list-style-type: none">Treasury Debt & Receivables Servicing
<ul style="list-style-type: none">USAspending EIDL keyword search	<ul style="list-style-type: none">SBA Open Data: COVID-19 EIDL

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