

WE ARE THE BANC FOR **SBA LOANS**

Empowering small business growth



Our experienced, relationship-focused business bankers are SBA experts committed to helping your small business expand and grow.

As a nationally authorized Small Business Administration Preferred Lender, Banc of California can provide expedited underwriting and closing of your loan.

SBA loans are powerful tools for small businesses seeking to grow, improve their operations or stabilize their financial standing.

Our SBA 7(a) and 504 loans can be used for:

- **Working Capital:** Funds can be used to cover day-to-day operational expenses.
- **Business Acquisition:** Purchase an existing business.
- **Business Expansion:** Financing for expanding or renovating facilities.
- **Equipment Purchase:** Acquire new machinery or equipment necessary for business operations.
- **Commercial Real Estate Acquisition and Improvement:** Purchase land or buildings, and make renovations or improvements.
- **Inventory Purchase:** Buy inventory needed to sustain or grow the business.
- **Refinancing Debt:** Consolidate or refinance existing business debts under more favorable terms.
- **Leasehold Improvements:** Make improvements to leased properties to better suit business needs.
- **Building Construction:** Finance the construction of new facilities or the renovation of existing structures.
- **Land Improvements:** Carry out improvements such as grading, street improvements, utilities, parking lots, and landscaping.
- **Long-term Equipment Purchase:** Buy heavy machinery, equipment, and other long-term assets essential for business growth.

Loan amounts and terms

- Loan amounts up to \$8,000,000.
- Terms of 10 to 25 years based on the loan purpose, fully amortizing over the life of the loan with no balloons or calls.

Time to close

Closing within 45-60 days of signed commitment letter.

Interest rate

Competitive fixed and variable rates.

To learn more about our products and services, please visit our website:
bancofcal.com/sbl