CEN • CAL
Business Finance Group

November 2025 Newsletter

504 Loan Type	25-year	20-year	10-year
SBA 504	5.862%	5.923%	5.652%
SBA 504 Refinance	5.865%	5.926%	N/A
SBA 504 Manufacturing	5.620%	5.672%	5.351%
City of Fresno Revolving Loan Fund	WSJP + 3% fixed		

Rate information: 25-year rates decreased by 6 basis points (0.06). **For the first time ever, we have interest rates specifically for Manufacturing customers!** These rates are expected to remain lower than the typical 504 loan rates, and manufacturers will also receive a full waiver on the SBA guarantee fee (0.5% fee for all other loans). Rates are not expected to drop much further due to the continued inflation/tariff concerns by the Federal Reserve.

The government shutdown continues to cause obvious concern. We are currently unable to submit new requests for SBA Approval and have not been given an update as to when the shutdown may end. However, we will continue to internally approve new loan requests and be ready to submit for SBA approval as soon as we are able to do so. THANK YOU to all our participating banks for your referrals.

We have 0 approvals for the year due to the ongoing government shutdown. When the SBA reopens expects slower turn times until the back log is absorbed. We appreciate your patience in advance.

The SBA 504 Real Estate Program continues to be a great way to finance the acquisition and/or construction of commercial real estate for commercial owner-users. 504 loans can be used to finance up to **90%** of the cost of your real estate project. 504 Loan can also be used to finance up to 85% of the cost of special-use properties, such as cold storage facilities, urgent care, and surgery centers.

Please visit our website at https://cencalfinance.com/
Or on LinkedIn at **https://www.linkedin.com/company/cen-cal-business-finance-group**

For Additional Information Contact:
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Cen Cal Welcomes

Clay Appleton

Coastal Loan Officer

We Are Excited to Welcome Clay to Our Team!

Clay brings over 35 years of experience in Commercial Banking and Business Development throughout the coastal region. He earned his Bachelor of Science in Agricultural Business Management from California Polytechnic State University, San Luis Obispo. Throughout his career, Clay has developed extensive expertise in lending, government-guaranteed loans, branch management, and leading high-performing lending teams. His depth of knowledge and leadership experience make him a valuable addition to our organization. We are thrilled to have him on board and look forward to the great contributions he will bring to our team.

Cen Cal Business Finance Group - Participating Banks
October 2016-September 2025

Loan Approvals by Fiscal Year - Participating Banks										
Lender Name	***2016***	***2017***	***2018***	***2019***	***2020***	***2021***	***2022***	***2023***	***2024***	***2025***
1st Capital Bank						2				
Access Plus Capital						1		1		
American Riviera Bank				1	1	1			4	1
Bank of America			1					1		
Bank of the Sierra	★5	★4	4	★11	★8	1			1	
Bank of the West	2									
BBVA Compass		1	4	1	2	4				
California Bank & Trust/Zions		1	3		1	4	1	1		
Celtic Bank									1	1
Central Valley Community Bank		★**4**	★**7**	7	★**7**	2	4		2	
Citizens Business Bank			2			3	1	1	2	1
Coast Hills Credit Union										1
Community Bank of Santa Maria									2	
Community West Bank	1	1			1		2		1	7
First Citizens BancShares, Inc.								1		
Founders Community Bank		1								
FFB Bank	4	3	2	1	3	★**7**	6	2	1	5
Harvest Commercial Capital										1
JPMorgan Chase Bank, NA	2	1	3	3	1	2	2		2	
Mechanics Bank							3			
Mission Bank				1					3	3
Pacific Premier Bank				1	1				2	
Premier Valley Bank "HTLF"	★**5**	1	1		1	1	2	3	1	2
Rabo Bank	2									
Seacoast Commerce Bank						1				
Suncrest Bank						2				
Tri Counties Bank	2			1	2	5	★13	★5	★13	★13
U.S. Bank N.A.	1								1	
UMPQUA Bank		3								
Union Bank, N.A.		2								
United Security Bank			1		1	1		1		
Valley Business Bank		1								
Valley Republic Bank							1			
Valley Strong Credit Union										3
Wells Fargo Bank, N.A.	1	1								
Westamerica Bank		1		1		2	2	1		
Fiscal Year Totals	**25**	**25**	**28**	**28**	**29**	**39**	**37**	**17**	**36**	**38**

★**Annual Leaders are in Bold**

g:E-Newsletter

10/9/2025

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