



CEN • CAL
Business Finance Group

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Current SBA 504 Rates for January 2026

These rates are **fixed** for the life of the loan, offering stability and predictability for business owners.

Product Type	25-year	20-year	10-year
SBA 504	5.85%	5.91%	5.67%
SBA 504 Refinance	5.86%	5.92%	N/A
SBA 504 Manufacturing	5.61%	5.66%	5.37%

SBA Rates Have Remained Steady

SBA rates remained stable this month, helping to preserve stable pricing conditions. With rates holding steady, borrowers continue to benefit from predictability in financing, while lenders maintain a consistent and competitive market environment.

Strong Start to the Fiscal Year - October 1st through December 31st :

Companywide, we have secured 9 approvals since the start of the fiscal year, signaling solid momentum and continued progress across the team.

Tri Counties Bank	4	Mission Bank	2
Valley Strong	2	Poppy Bank	1

A heartfelt **THANK YOU** to all our participating lenders and brokers for their continued referrals & support!

SBA Turn Times

Turn times remain slower than pre-shutdown levels, though we are optimistic they will continue to improve as processing workflows stabilize at the SBA.