

A look back at the past fifteen years...

EFFECTIVE RATE HISTORY

SBA 504 Loan Program



December 2025

25-Yr Fixed Rate 5.82% | 20-Yr Fixed Rate 5.88% | 10-Yr Fixed Rate 5.65% | Manufacturers 25-Yr Fixed Rate: 5.58%

The current U.S. Prime Rate is 6.75%



20-YEAR EFFECTIVE 504 RATE

December 2010 - December 2025

