

A look back at the past fifteen years...

EFFECTIVE RATE HISTORY

SBA 504 Loan Program



January 2026

25-Yr Fixed Rate 5.85% | 20-Yr Fixed Rate 5.91% | 10-Yr Fixed Rate 5.67% | Manufacturers 25-Yr Fixed Rate: 5.61%

The current U.S. Prime Rate is 6.75%



20-YEAR EFFECTIVE 504 RATE

January 2011 - January 2026

