

*A look back at the past fifteen years...*

# EFFECTIVE RATE HISTORY

*SBA 504 Loan Program*



**February 2026**

**25-Yr Fixed Rate 5.80% | 20-Yr Fixed Rate 5.86% | 10-Yr Fixed Rate 5.67% | Manufacturers 25-Yr Fixed Rate: 5.56%**

**The current U.S. Prime Rate is 6.75%**



## 20-YEAR EFFECTIVE 504 RATE

February 2011 - February 2026

