

CAPLines

SBA 7(a) loan type	Maximum loan amount	Maximum SBA guarantee	Application turnaround time from SBA	Interest rate
Standard 7(a) Loan	\$5 million	85% or 75% depending on loan size	5 to 10 business days	Negotiable, but capped by SBA
7(a) Small loan	\$500,000	85% or 75% depending on loan size	2 to 10 business days	Negotiable, but capped by SBA
Express Loan	\$500,000	90% or 75% depending on loan size	36 hours	Negotiable, but capped by SBA plus a premium of up to 3%
Export Express Loan	\$500,000	90% or 75% depending on loan size	24 hours	Negotiable, but capped by SBA plus a premium of up to 11%
Export Working Capital Program (EWCP) Loan	\$5 million	Up to 90%	Varies by lender	Negotiable, but capped by SBA plus a premium of up to 3%
International Trade Loan (ITL)	\$5 million	Up to 90%	Varies by lender	Negotiable, but capped by SBA plus a premium of up to 3%

Interest rates

Loan amount	Max rate
\$50,000 or less	Base rate plus 6.5%
\$50,001 to \$250,000	Base rate plus 6.0%
\$250,001 to \$350,000	Base rate plus 4.5%
Greater than \$350,000	Base rate plus 3.0%