

Your business deserves a
best-in-class SBA financing experience.



 Citizens Bank®

CITIZENS BANK SBA SPECIALISTS DELIVER EXPERTISE AND GUIDANCE YOU CAN TRUST.

At Citizens, our experienced SBA Team focuses exclusively on small business loans guaranteed by the Small Business Administration (SBA) – a U.S. government agency that provides support for businesses and entrepreneurs.

As a result of their expertise, our SBA Loan Specialists are able to streamline and provide clarity to the application process. Over 30 years of SBA loan processing has earned Citizens Bank the SBA's "Preferred Lender" status, which means our credit team can quickly make decisions and provide capital to our clients.

In addition to working directly with businesses seeking more capital, we work closely with accountants, attorneys, financial advisors and commercial real estate brokers to manage their clients' SBA financing needs. We also work with the Healthcare, Medical and Franchise industries to fulfill their financing and growth needs.



As a Preferred SBA Lender and leading participant in U.S. Small Business Administration loan programs, we are committed to supporting the growth and development of small businesses in America.

Is an SBA Loan right for your business?

Citizens Business Banking clients are predominantly companies with up to \$25MM in annual sales. SBA loan candidates fall within this segment and typically have:

- **A SHORT AND/OR UNEVEN FINANCIAL OR OPERATIONAL HISTORY**
- **MULTIPLE ACTIVE PROJECTS**, requiring both ongoing funding and longer repayment terms
- **A NEED FOR FLEXIBLE FINANCING STRUCTURES**, including less equity from the client

INDUSTRY ELIGIBILITY

We provide SBA loans for businesses within a broad range of industries:

AEROSPACE & DEFENSE	FRANCHISE
AGRICULTURE	GREEN ENERGY
AUTOMOTIVE	HEALTHCARE
CHEMICALS	MANUFACTURING
COMMERCIAL REAL ESTATE	MINING & DRILLING
CONSTRUCTION	OIL & GAS
CONSUMER GOODS & SERVICES	PHARMACEUTICALS & BIOTECHNOLOGY
ELECTRIC POWER	TELECOMMUNICATIONS & MEDIA
FINANCIAL SERVICES	TRANSPORTATION & LOGISTICS
FOOD & BEVERAGE	

BUSINESS ISSUES ADDRESSED WITH SBA LOANS

The SBA Guaranty enables Citizens Bank to lend at more favorable terms — i.e., lower down payments, larger borrowing amounts and longer repayment terms — as well as extend credit to businesses that have had difficulty qualifying for conventional business loans. The advantages afforded with SBA financing can support a range of business activities for every stage of your company's life cycle, including:

- **RESTRUCTURING OR CONSOLIDATING EXISTING DEBT**, such as replacing an existing line of credit with a loan for permanent working capital
- **PURCHASING COMMERCIAL REAL ESTATE**, including new, improved or expanded facilities
- **ACQUIRING OR EXPANDING A BUSINESS**
- **ENTERING INTO A NEW PRODUCT, SERVICE OR BUSINESS SEGMENT**

Citizens Bank SBA Loan Types

Citizens Bank offers three SBA loan types. As all financing is subject to credit approval and SBA eligibility, a Citizens Bank SBA Specialist will consult with you and review your borrowing needs so that we can recommend the right SBA solution.

SBA EXPRESS LOAN	SBA 7(A) LOAN PROGRAM	SBA 504 LOAN PROGRAM
Situation		
Ideal for businesses seeking a more flexible loan structure and looking to borrow up to \$350,000 to increase working capital, purchase fixed assets and/or consolidate debt.	Ideal for businesses with less established operations looking to borrow up to \$5MM to improve cash flow, acquire equipment, purchase real estate and/or have greater access to working capital.	Provides long-term financing for job creation and economic development. Designed for businesses looking to acquire, construct or improve owner-occupied real estate (51% occupancy of an existing building, 60% of occupancy for new construction) and/or purchase machinery and equipment.
Features		
<ul style="list-style-type: none"> • Revolving lines of credit • Term loans <ul style="list-style-type: none"> - Up to 25 years for real estate - Up to 10 years for permanent working capital - Up to 15 years for machinery and equipment¹ 	<ul style="list-style-type: none"> • Term loans <ul style="list-style-type: none"> - Up to 10 years for working capital - Up to 15 years for equipment¹ - Up to 25 years for real estate 	<ul style="list-style-type: none"> • Total projects generally range between \$1MM - \$12MM • Total financing could exceed \$12MM (bank loan represents half of the total project with the Certified Development Company (CDC) lending up to \$5MM)
Potential Uses		
<ul style="list-style-type: none"> • Purchase, expansion or renovation of a facility • Purchase of machinery, equipment, fixtures and leasehold improvements • Business acquisition or expansion • Receivables/inventory financing or other working capital augmentation • Building construction or land purchase 	<ul style="list-style-type: none"> • Purchase of machinery, equipment, fixtures or leasehold improvements • Permanent working capital (debt refinancing and balance sheet consolidation) • Business acquisition, construction, expansion and renovation of buildings or land purchase • Purchase or expand business 	<ul style="list-style-type: none"> • Real estate (owner occupied) • Machinery and equipment • Fixed assets with a useful life of 10 or more years

SEE HOW SBA LENDING CAN HELP YOUR BUSINESS

Talk with a Business Banking Relationship Manager or visit us at citizensbank.com/sba

Loans subject to individual approval.

¹When maturity exceeds 10 years, the borrower must provide independent third-party documentation reflecting that the reasonable economic life of the asset(s) acquired is greater than 10 years.

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