

SMALL BUSINESS

Small Business Banking

We are committed to offering the financial services that matter most to business managers and entrepreneurs in small and middle-market companies. Over the last two decades, we have provided U.S. Small Business Administration (SBA) financing solutions through the SBA 7(a) and 504 loan programs. Today we are recognized among the top tier of Preferred SBA Lenders in California.

Our expertise in these low interest rate, government backed loan programs enables us to assist our clients with various financing solutions so that their unique needs can be met.

Our bankers have helped small business owners to restructure their balance sheets, purchase new equipment to expand operations, acquire businesses to increase their market presence and to purchase owner-occupied commercial real estate.

Active SBA Lender

As an active SBA lender since 2001 with local expertise, underwriting and approval, we are able to close quickly and efficiently while providing our clients with the highest level of attention.

We Offer Both:

SBA 504
SBA 7(a)

Find out which SBA loan better suits your business needs by comparing both with the charts below:



SBA 504 - Projects up to \$20 Million

Use of Funds

- Purchase, construction and refinance of commercial real estate
 - Majority of space must be owner-occupied
- Up to 90% loan-to-value financing on projects up to \$20 million

Terms and Interest Rates*

- | | |
|---|---|
| <ul style="list-style-type: none"> ■ First mortgage <ul style="list-style-type: none"> ▫ Fixed and variable interest rate options ▫ 25-year amortization, 10 year term* | <ul style="list-style-type: none"> ■ Second mortgage <ul style="list-style-type: none"> ▫ Fixed interest rate ▫ 20 or 25 years, fully amortized |
|---|---|

Timing

- Loan prequalified within 48 hours at no charge or obligation to applicant
- Funding within 45-60 days

Typical Loan Structure

- 10% down payment

7(a) - Loans up to \$5 Million

Use of Funds

- Purchase, construction and refinance of commercial real estate
 - Majority of space must be owner-occupied
- Business acquisition/partner buyout
- Equipment purchase
- Permanent working capital
- Expansion financing
- Debt refinance/consolidation

Terms and Interest Rates*

- Fully amortized, minimal prepayment fees
- Fixed and variable interest rate options
- Real estate: up to 85% loan-to-value, up to 25 years
- Business acquisition: up to 90% advance, up to 10 years
- Equipment purchase: up to 100% advance, up to 10 years
- Permanent working capital: up to 10 years
- Debt refinance: 7 to 25 years

Timing

- Loan prequalified within 48 hours at no charge or obligation to applicant
- Funding within 45-60 days

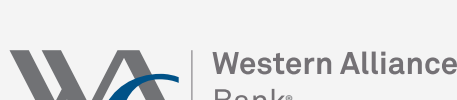
“ Not only did Bridge Bank make sure they understood our business model before telling us they could help us, they explained all the potential challenges we would face obtaining business financing. That openness and honesty was refreshing, and is the key to our strong banking relationship with Bridge. ”

STEPHEN MOORE
Co-Owner, AquaTech Swim School

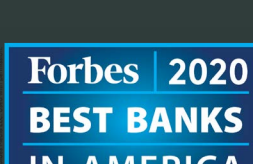
Looking for a resource and not just a bank?

Be bold, venture wisely.* – with Bridge Bank.

Bridge Bank clients have the best of both worlds: the strong capacity and sophisticated product offerings of a large bank along with the expertise, commitment to superior service and flexibility of a more specialized institution. Together, we have the experience, grit and solutions, allowing us to better understand and help meet your goals. Western Alliance’s national footprint and its exceptional credentials and performance come together as a rock-solid banking platform for growing businesses just like yours.



Alliance Association Bank | Alliance Bank of Arizona | Bank of Nevada | Bridge Bank | First Independent Bank | Torrey Pines Bank
Divisions of Western Alliance Bank. Member FDIC.



For the fifth consecutive year, Western Alliance ranks in the Top 10 on Forbes annual list of the Best Banks in America, 2016-2020. [Click here to learn more about Western Alliance Bank.](#)

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