

Which Lending Institutions Qualify to Participate

Type of Financial Institution	CalCAP Programs			
	CalCAP for Small Business	CalCAP Collateral Support	CalCAP ADA	CalCAP Seismic Safety
Bank: Federal-Chartered or State-Chartered	eligible	eligible	eligible	eligible
Community Development Financial Institution (CDFI): Federally certified not-for-profit or for-profit and Other CDFIs	eligible	eligible	eligible	eligible
Credit Union: Federal-Chartered or State-Chartered	eligible	eligible	eligible	eligible
Microbusiness Lender: As defined by Government Code Section 12100(b)(15)	eligible	eligible	eligible	eligible
Savings Association: Federal-Chartered or State-Chartered	eligible	eligible	eligible	eligible
SBA Lending Institution: With executed participation agreement for the SBA guaranteed loan program (without any of the above lender types)	eligible	eligible	eligible	eligible
Consortium of the preceding types	eligible	eligible	eligible	eligible
Small Business Financial Development Corporation (FDC)	eligible	eligible	eligible	eligible
Small Business Investment Company	eligible	eligible	eligible	eligible
Finance Lender: As defined pursuant to the California Financial Code Section 22009 making commercial loans as defined pursuant to the California Financial Code Section 22502. *May be eligible as a microbusiness lender	not eligible*	not eligible*	not eligible	not eligible