

## Commercial Program Comparison

	Small Business	Non-Residential	
<b>Service Territory</b>	IOU Service Territories		
<b>Occupancy Requirement</b>	Tenant or owner occupants		
<b>Products Supported</b>	Loans, Leases, & ESAs Up to \$2.5MM	Loans, Leases, ESAs Up to \$5MM	
<b>Credit Enhancement (\$14 MM total)</b>	Loan Loss Reserve <i>Reserve applied to first \$1 million of claim-eligible financing</i>	None	
<b>Project Requirements</b>	70% of loan must be EE or DR <i>DG permitted, but does not count toward 70% and not credit-enhanced</i>	70% of loan must be EE, DR, or DG	
<b>Borrowers</b>	SBA Small Businesses and Non-Profits		Any size business, gov., and Non-Profit
<b>Repayment and disconnection</b>	<b>Off-Bill</b>	<b>On-Bill</b> Possible disconnection	<b>On-Bill</b> Possible disconnection

EE = Energy Efficiency; DR = Demand Response; DG = Distributed Generation

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