Which Lending Institutions Qualify to Participate in California Capital Access Program (CalCAP)?

| Type of Financial Institution | CalCAP for | CalCAP | CalCAP Zero- | CalCAP | CalCAP |
|-------------------------------------|------------|------------|--------------|----------|----------|
| | Small | Collateral | Emission | ADA | Seismic |
| | Business | Support | Programs | | Safety |
| Bank: Federal-Chartered or | Eligible | Eligible | Eligible | Eligible | Eligible |
| State-Chartered | | | | | |
| Community Development | Eligible | Eligible | Eligible | Eligible | Eligible |
| Financial Institution (CDFI): | | | | | |
| Federally certified not-for-profit, | | | | | |
| for-profit and other CDFIs | | | | | |
| Credit Union: Federal-Chartered | Eligible | Eligible | Eligible | Eligible | Eligible |
| or State-Chartered | | | | | |
| Microbusiness Lender: As | Eligible | Eligible | Eligible | Eligible | Eligible |
| defined by Government Code | | | | | |
| Section 12100(b)(15) | | | | | |
| Savings Association: Federal- | Eligible | Eligible | Eligible | Eligible | Eligible |
| Chartered or State-Chartered | | | | | |
| SBA Lending Institution: With | Eligible | Eligible | Eligible | Eligible | Eligible |
| executed participation agreement | | | | | |
| for the SBA guaranteed loan | | | | | |

| <u></u> | | | | | |
|--|---------------|---------------|----------|---------------|---------------|
| program (without any of the | | | | | |
| above lender types) | | | | | |
| Small Business Financial Development Corporation (FDC) | Eligible | Eligible | Eligible | Eligible | Eligible |
| Small Business Investment Company | Eligible | Eligible | Eligible | Eligible | Eligible |
| Consortium of the preceding types | Eligible | Eligible | Eligible | Eligible | Eligible |
| Finance Lender: As defined | Not Eligible* | Not Eligible* | Eligible | Not Eligible* | Not Eligible* |
| 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 | | | | | |
| | | | | | |