



Participating Lenders – Fiscal Year 2023/2024

The first step for a small business to access IBank’s Small Business Loan Guarantee Program is contacting a participating lender in the program. Below is a list of the program’s lenders. If you are familiar with a lender on the list or see one in your region, please use their website to contact them. If not, please contact one of our financial development corporations listed in the section immediately below, and they will help facilitate a connection to a lender(s). If you have a general question about the Small Business Loan Guarantee Program, please contact: SBFC-Programs@IBank.ca.gov

Financial Development Corporations

Financial Development Corporation	Primary Service Area	Website	Phone Number
California Capital Financial Development Corporation	Sacramento, Stockton, Yuba City	https://cacapital.org/	916-442-1729
California Coastal Rural Development Corporation	Salinas, Santa Maria, Santa Barbara	https://www.calcoastal.org/	831-424-1099
California Southern Small Business Development Corporation	San Diego	https://casouth.com/	619-232-7771
Small Business Development Corporation Orange County	Santa Ana, Redlands	https://sbfdoc.org/	714-571-1900
Nor-Cal Financial Development Corporation	Oakland	http://nor-calfdc.org/	510-698-2080
PCR Business Finance	Los Angeles, Compton	https://pcrcorp.org/	213-739-2999
Valley Small Business Development Corporation	Statewide	https://www.vsbdc.com/	559-438-9680

Participating Lender List

Lender	Primary Service Area	Website
1 st Capital Bank	Monterey, Santa Cruz, San Benito, San Luis Obispo, and Santa Barbara Counties	https://www.1stcapital.bank
3CORE, Inc.	Butte, Tehama and Glenn Counties	https://www.3coreedc.org
Accessity	San Diego, Orange, Los Angeles, San Bernardino, Riverside, and Imperial Counties	https://www.accessity.org
Acelera Financial Corp	County of Los Angeles	https://www.acerafinancial.com
AltCap California	Wider Los Angeles Metro Area	https://www.altcapca.org
American Business Bank	Southern California	https://www.americanbb.bank



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American Lending Center	Orange County, CA	https://www.americanlendingcenter.com
American Riviera Bank	Statewide	https://www.americanriviera.bank
AmPac Tri State CDC, Inc. dba AmPac Business Capital	Southern California	https://www.ampac.com
Arcata Economic Development Corporation	Northern California	https://www.aedc1.org
B.S.D. Capital, Inc. dba Lendistry	Statewide	https://lendistry.com/
Banc of California, N.A.	Statewide	https://www.bancofcal.com
Bank of the Orient	Northern California	https://www.bankorient.com
Bank of San Francisco	Greater Bay Area	https://www.bankbsf.com
Bankers Small Business CDC of California	Statewide	https://cdcloans.com/
Banking Always Connected (BAC) Community Bank	Northern California	https://www.bankbac.com/
Beach Cities Commercial Bank	Orange County and San Diego	https://www.beachcitiescb.com
Beneficial State Bank	San Francisco Bay Area	https://www.beneficialstatebank.com
California Coastal Rural Development Corporation	Statewide	https://www.calcoastal.org
California Credit Union	Southern California	https://www.ccu.com
California FarmLink	Statewide	https://www.californiafarmlink.org
CDC Small Business Finance	Statewide	https://cdcloans.com/
Central Valley Community Bank	Central Valley of California	https://www.cvcb.com
Citizens Business Bank	Southern and Central California	https://www.cbbank.com
City National Bank	California	https://www.cnb.com
Civic Community Partners	San Diego County	https://www.civiccommunities.com
Clearinghouse CDFI	Statewide	https://www.clearinghousecdfi.com
CoastHills Credit Union	Statewide	https://www.coasthills.coop
Commerce West Bank	LA County, Orange County, San Bernardino County, San Diego County	https://www.cwbk.com



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Commercial Bank of California	Southern California	https://www.cbcal.com
Community Bank of Santa Maria	Statewide	http://www.yourcbsm.com
Community Bank of the Bay	Alameda, San Francisco, San Mateo, and 5 surrounding Bay Area Counties	https://www.bankcbb.com
Community Valley Bank	Imperial, San Diego, Riverside and San Bernardino Counties	https://www.yourcvb.com
Community West Bank	Statewide	http://www.communitywestbank.com
Cornerstone Community Bank	Shasta, Tehama and Surrounding Counties	https://www.bankcornerstone.com
Economic Development & Financing Corporation	Mendocino, Lake & Sonoma Counties	https://www.edfc.org
Economic Development Collaborative	Ventura and Santa Barbara County	https://www.edcollaborative.com
Endeavor Bank	San Diego County	https://www.bankendeavor.com
Enterprise Bank & Trust	Southern California	https://www.enterprisebank.com
Farmers and Merchants Bank of the Central California	Northern California	https://www.fmbonline.com
First Commercial Bank (USA)	County of Los Angeles, Orange, San Bernardino, Riverside, Santa Clara, Alameda, Contra Costa, San Mateo, and San Francisco	https://www.bankfcb.com
First-Citizens Bank & Trust Company	Statewide	https://www.firstcitizens.com
First Community Capital, Inc	Inland Empire, Southern California, Los Angeles County	https://www.fccbi.org
First General Bank	Los Angeles and Orange Counties	https://www.fgbusa.com
First Northern Bank of Dixon	Northern California	https://www.thatsmybank.com/
First Pacific Bank	Los Angeles, Orange, San Diego, San Bernardino counties	https://www.firstpacbank.com
Five Star Bank	Northern California	https://www.fivestarbank.com
Fresno Area Hispanic Foundation	Central Valley	https://www.fresnoahf.org
Fresno CDFI dba Access Plus Capital	Counties of Fresno, Tulare, Kings, Kern, Madera, Merced, Mariposa, Stanislaus, Tuolumne,	https://www.accesspluscapital.com



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	San Joaquin, Monterey & San Benito	
Fresno Madera Farm Credit	Fresno and Madera Counties	https://www.fmfarmcredit.com
Genesis Bank	Los Angeles County, Orange County, and parts Riverside & San Bernardino County	https://www.mygenesisbank.com
Global Finance CDFI LLC	Southern California	In development
Golden Bank, N.A.	Statewide	https://www.goldenbank-na.com
Heritage Bank Commerce	Statewide	https://www.heritagebankofcommerce.bank
Home Bank of California	San Diego County	https://www.hbc.com
HomeStreet Bank	Statewide	https://www.homestreet.com
Icon Business Bank	Riverside County & Orange County	https://www.iconbusinessbank.com
Inclusive Action for the City	Los Angeles County	https://www.inclusiveaction.org
Incommons Bank N.A.	Statewide	https://www.incommonsbank.com
Infinity Bank	Orange and Los Angeles counties	https://www.goinfinitybank.com
Legacy Bank	Riverside County	https://legacybankca.com
LENDonate	Statewide	www.lendonate.com
Local Initiatives Support Corporation	Statewide	https://www.lisc.org
Main Street Launch	Oakland, San Francisco	https://www.mainstreetlaunch.org
Manufacturers Bank	Los Angeles, Orange and Santa Clara Counties	https://www.manufacturersbank.com
MDF Fund I, LP	Statewide	https://www.missiondrivenfinance.com
Mission Bank	Statewide	https://www.missionbank.bank
Mission Community Loan Fund LLC dba Fondo Adelante	Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and	https://www.fondoadelantesf.org



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	Sonoma	
Mission Valley Bank	San Fernando Valley	https://www.missionvalleybank.com
Montecito Bank & Trust	Statewide	https://www.montecito.bank
Murphy Bank	Statewide	https://www.murphybank.com
NCRC Community Development Fund, Inc	Statewide	https://www.communitydevelopmentfund.org
National Minority Supplier Development Council Business Consortium Fund, Inc.	Statewide	https://www.bfccapital.com
Nebraska State Bank	Central California	https://www.fsa-loans.com
Neighborhood National Bank	Southern California	https://www.mynnb.com
New Omni Bank, National Association	Los Angeles County, Orange County, and San Bernardino County	https://www.newomnibank.com
Oak Valley Community Bank	Central Valley and Foothills of California	https://www.ovcb.com
PACE Finance Corporation	Los Angeles County and nearby	https://www.pacela.org
Pacific Asian Consortium in Employment (PACE)	Los Angeles and Nearby	https://www.pacela.org
Pacific Coast Regional Small Business Development Corporation	Statewide	https://www.pccorp.org
Pacific Community Ventures, Inc.	Statewide	https://www.pacificcommunityventures.org
Pacific Premier Bank	Statewide	https://www.ppbi.com
Pacific Valley Bank	Statewide	https://www.pacificvalleybank.com
Partners Bank of California	Orange and LA County	https://www.pbofca.com
Pinnacle Bank	Statewide	https://www.pinnacle.bank
Poppy Bank	Statewide	https://www.poppy.bank
Premier Valley Bank, A Division of HTLF Bank	Statewide	https://www.premiervalleybank.com



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REDF Impact Investing Fund	Southern California, LA Area, Northern California	https://www.redf.org
Redwood Capital Bank	Humboldt County	https://www.redwoodcapitalbank.com
River City Bank	Greater Sacramento Area	https://www.rivercitybank.com
River Valley Community Bank	Northern California	https://www.myrvcb.com
Rural Community Assistance Corporation	All rural communities in California not exceeding 50,000 population	https://www.rcac.org
Santa Cruz Community Credit Union	Statewide	https://www.scccu.org
Santa Cruz County Bank	Santa Cruz, Santa Clara, and Monterey Counties	https://www.sccountybank.com
Self Help Federal Credit Union	Statewide	https://www.self-helpfcu.org
Sierra Central credit Union	Northern California	https://www.sierracentral.com
Silicon Valley Bank, a division of First Citizens Bank & Trust Company	Statewide	https://www.firstcitizens.com
State Bank of India (California)	Los Angeles	https://www.sbical.com
Summit State Bank	Sonoma County	https://www.summitstatebank.com
SunWest Bank	Statewide	https://www.sunwestbank.com
Tasi Bank, Division of Bank Guam	Statewide	https://www.tasi.bank
TMC Community Capital	Statewide	https://tmccommunitycapital.org
Tri Counties Bank	Statewide	https://www.tcbk.com
United Business Bank	Northern California	https://www.UnitedBusinessBank.com
United Pacific Bank	Southern California	https://www.upbnet.com
United Security Bank	Fresno, Madera, Kern and Santa Clara Counties	https://www.unitedsecuritybank.com
UPI Loan Fund	Statewide	https://www.upiloanfund.us
Valley Small Business Development Corporation	Statewide	https://www.vsbdc.com



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Valley Strong Credit Union	Central Valley, CA	https://www.valleystrong.com
Ventura County Credit Union	Statewide	https://www.vccuonline.net
Vermont-Slauson LDC, Inc	South Los Angeles, Los Angeles County	https://www.vsedc.org
WaFd Bank	Statewide	https://www.wafdbank.com
Western Alliance Bank, an Arizona Corporation	Southern California, Los Angeles, San Diego, Anaheim	https://www.westernalliancebancorporation.com/torrey-pines-bank
Working Solutions CDFI	Bay Area and Northern California	https://www.workingsolutions.org
ZB, NA. dba California Bank & Trust	Statewide	https://www.calbanktrust.com