

Commercial Loan Rate Sheet

Interest Rates 14-Jun-18 Through 20-Jun-18

COMMERCIAL, MULTI-FAMILY, AND AGRICULTURE RATES

<u>Loan (4)</u>	<u>Fed Guarantee (1)(2)</u>		<u>Participation (1)(2)</u>		
	<u>RBS/FSA/BIA/SBA(3)</u>		<u>Infrastructure (1)</u>		<u>Link</u>
<u>Term</u>	<u>Monthly</u>	<u>Annual</u>	<u>Monthly</u>	<u>Annual</u>	<u>Quarterly</u>
<u>5 Yrs.</u>	<u>4.630%</u>	<u>4.930%</u>	<u>5.030%</u>	<u>5.580%</u>	<u>7.500%</u>
<u>10 Yrs.</u>	<u>4.940%</u>	<u>5.240%</u>	<u>5.340%</u>	<u>5.890%</u>	<u>8.000%</u>
<u>15 Yrs.</u>	<u>5.160%</u>	<u>5.460%</u>	<u>5.560%</u>	<u>6.110%</u>	<u>8.500%</u>
<u>20 Yrs.</u>	<u>5.560%</u>	<u>5.910%</u>	<u>5.960%</u>	<u>6.560%</u>	<u>9.000%</u>
<u>25 Yrs.</u>	<u>5.885%</u>	<u>6.235%</u>	<u>6.285%</u>	<u>6.885%</u>	
<u>30 Yrs.</u>	<u>6.260%</u>	<u>6.610%</u>			

(1) Up To 2.50% Rate Reduction From Posted Rate Available For Jobs Created By Borrower.

(2) 0.50% Rate Reduction For Borrower's Aggregate Small Business Loans Totaling Less Than \$490,249.

(3) SBA 7(a) Loans: For "ongoing service fee" add 0.55% (55 basis points) for loans authorized on or after October 1, 2008.

(4) If the loan term is "between" posted loan terms, use the next higher rate.

Private Annual Wage Effective July 1, 2017 \$39,900

MT Annual Minimum Wage effective 1-1-18 \$17,264

Additional Rate Information:

Doug Hill, Director of In-State Loan Programs | Phone: 406-444-1217 | dhill@mt.gov