

# **Excel National Bank named one of the top SBA Lenders in its second year.**

**Beverly Hills, CA** (November 20, 2007) - In its second year doing business in California, Excel National Bank was recently named by the U.S. Small Business Administration as fifth in Small Business Administration Lender by dollars funded in California in its second year of business.

Excel National Bank is the No. 1 Private-sector SBA 7(a) Lender in SBA's two districts of Fresno and Sacramento with more than \$89,658,900 in loan approvals in California. SBA ranking is based on the dollars of loans of SBA loans funded and approved by the SBA between Oct. 1, 2006 and ended Sept. 30, 2007.

"Small business is one of the key sectors driving our economy," said Brian Carlson, President and CEO of Excel National Bank. "The top priority of our bank is to meet the needs of the small business owner in a timely efficient manner"

"As our small business customers expand their operations and develop their business, we take a great deal of satisfaction in playing a part in assisting them achieve their dreams."

Small businesses are widely considered the backbone of the nation's economy. In the United States 23.7 million small firms account for 99.7 percent of U.S. employers and pay about 44 percent of the private payroll. According to SBA statistics, small businesses account for seven of every 10 new jobs.

SBA 7(a) loans are the most basic and most used type of loan in SBA's business programs. The SBA 7(a) loan program offers up to 25-year, fully amortized loans that result in lower monthly payments for the borrower. Proceeds from the 7(a) program may be used for most business purposes, including the purchase of real estate for business operations; construction, renovation or leasehold improvements; acquisition of furniture, fixtures, machinery, and equipment; purchase of inventory; and, working capital.

Excel National Bank also was ranked No. 22 SBA lender in the nation by dollars funded.

Excel National Bank has Preferred Lending status (PLP) authority nationwide.

The Preferred Lending status, the highest lending designation granted by the SBA, lets Excel National Bank document and originate SBA 7(a) guaranteed loans and shorten the time it takes to get a loan approved and funded.

## **About Excel National Bank**

Excel National Bank ([www.bankexcel.com](http://www.bankexcel.com)) commenced operations as a commercial bank in 2005. Excel National Bank, N.A. is a federally chartered community bank that is committed to serving consumers and businesses throughout the western United States. The bank offers personalized services and products through its full-service office in Beverly Hills and loan production offices in Encino, Fresno, Roseville, Sacramento and new production offices opening next month in San Diego and Long Beach.