

Table 11 - Post-Charge Off Recovery Rates by Program

	Fiscal Year										
Charge off Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Total
Guarantied Business											
7(a) Regular											
2001	1.04%	1.34%	1.42%	0.63%	0.50%	0.34%	0.45%	0.55%	0.09%	0.04%	6.40%
2002	N/A	1.06%	1.06%	0.72%	0.49%	0.70%	0.28%	0.13%	0.09%	0.01%	4.55%
2003	N/A	N/A	0.66%	1.07%	0.61%	0.68%	0.34%	0.09%	0.03%	0.02%	3.49%
2004	N/A	N/A	N/A	1.08%	1.11%	0.36%	0.34%	0.36%	0.24%	0.03%	3.51%
2005	N/A	N/A	N/A	N/A	0.31%	0.55%	0.75%	0.51%	0.25%	0.24%	2.60%
2006	N/A	N/A	N/A	N/A	N/A	0.28%	0.73%	0.40%	0.44%	0.05%	1.90%
2007	N/A	N/A	N/A	N/A	N/A	N/A	0.45%	0.51%	0.37%	0.11%	1.44%
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.05%	0.63%	0.09%	0.77%
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.25%	0.15%	0.40%
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.19%	0.19%
504 Regular											
2001	1.15%	3.36%	2.35%	2.06%	0.97%	1.34%	(0.87%)	3.98%	0.34%	0.08%	14.76%
2002	N/A	0.29%	1.85%	0.42%	0.37%	0.20%	0.73%	0.19%	0.65%	0.02%	4.72%
2003	N/A	N/A	2.47%	3.83%	1.59%	1.05%	1.10%	1.16%	0.48%	0.12%	11.80%
2004	N/A	N/A	N/A	0.69%	0.40%	0.44%	0.50%	0.04%	0.04%	0.00%	2.12%
2005	N/A	N/A	N/A	N/A	2.72%	1.98%	0.25%	0.81%	0.43%	0.05%	6.24%
2006	N/A	N/A	N/A	N/A	N/A	3.33%	0.45%	0.95%	0.58%	0.05%	5.36%
2007	N/A	N/A	N/A	N/A	N/A	N/A	0.65%	0.28%	0.06%	0.01%	1.00%
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.68%	0.40%	0.10%	1.18%
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.75%	0.17%	0.92%

This table displays the post-charge off recovery rates by program for each given fiscal year by year of initial charge off. Since data are not available through the end of the most recent fiscal year, the data displayed in 2010 are as of 12/31/2009.

Post-charge off recovery rates are defined as the post-charge off recovery amount as a percent of the charge off amount in the corresponding charge off year.

Post-charge off recovery amount is defined as the dollar amount recovered via the Treasury Cross Servicing program after a loan has been charged off.

Post-charge off recovery amounts are net of recovery related expenses and, therefore, may be negative.

Charge off amount is defined as the total dollar amount of principal and interest outstanding at the time that the loan is charged off.

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Charge off amounts and post-charge off recovery amounts for a given fiscal year may be adjusted due to data updates.

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Guarantied Business, Direct Business, and Disaster loan programs include all loans that are subject to the Credit Reform Act of 1990; which are loans SBA approved on or after 10/01/1991.

The 7(a) and 504 loans in the DELTA and STAR programs are included in the 'All Other' category, not the '7(a) Regular' and '504 Regular' categories, of guarantied business programs.

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	Fiscal Year										
Charge off Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Total
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.05%	0.05%
SBIC Debentures											
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	0.00%	3.24%	0.09%	0.10%	0.71%	1.78%	0.57%	0.23%	6.72%
2004	N/A	N/A	N/A	14.85%	0.00%	0.00%	(0.00%)	0.00%	0.00%	0.00%	14.86%
2005	N/A	N/A	N/A	N/A	0.00%	0.04%	0.01%	0.03%	0.01%	0.15%	0.22%
2006	N/A	N/A	N/A	N/A	N/A	0.00%	29.12%	0.00%	0.23%	0.00%	29.35%
2007	N/A	N/A	N/A	N/A	N/A	N/A	15.16%	0.20%	0.00%	0.00%	15.36%
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.33%	0.02%	0.00%	0.35%
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.48%	0.01%	1.49%
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%
SBIC Participating Securities											
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	0.00%	0.00%	0.00%	12.55%	0.00%	0.00%	0.00%	0.00%	12.55%
2004	N/A	N/A	N/A	22.18%	0.54%	1.20%	0.00%	0.00%	0.72%	0.00%	24.65%
2005	N/A	N/A	N/A	N/A	0.00%	26.03%	8.08%	0.05%	0.38%	0.00%	34.54%
2006	N/A	N/A	N/A	N/A	N/A	0.00%	10.96%	7.10%	2.48%	0.00%	20.54%
2007	N/A	N/A	N/A	N/A	N/A	N/A	55.25%	3.23%	0.00%	0.00%	58.48%
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.38%	2.46%	0.00%	2.84%
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.95%	4.59%	19.55%

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Charge off amounts and post-charge off recovery amounts for a given fiscal year may be adjusted due to data updates.

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2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Other												
2001	(0.36%)	7.76%	3.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.38%
2002	N/A	(0.06%)	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.04%)
2003	N/A	N/A	10.86%	0.00%	4.63%	2.04%	1.71%	1.54%	0.00%	0.00%	0.00%	20.78%
2004	N/A	N/A	N/A	(0.29%)	(1.93%)	0.00%	0.60%	0.48%	0.00%	0.00%	0.00%	(1.14%)
2005	N/A	N/A	N/A	N/A	0.00%	1.11%	0.11%	1.72%	0.12%	0.02%	0.02%	3.08%
2006	N/A	N/A	N/A	N/A	N/A	0.25%	0.41%	0.19%	0.12%	0.00%	0.00%	0.97%
2007	N/A	N/A	N/A	N/A	N/A	N/A	0.12%	0.29%	(0.02%)	0.00%	0.00%	0.38%
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	(0.10%)	0.58%	0.04%	0.04%	0.52%
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	(0.05%)	(0.19%)	(0.19%)	(0.24%)
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	(0.11%)	(0.11%)	(0.11%)
Direct Business												
Microloan Direct												
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2005	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2006	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2007	N/A	N/A	N/A	N/A	N/A	N/A	5.18%	0.00%	0.00%	0.00%	0.00%	5.18%
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10.76%	(0.17%)	1.02%	1.02%	11.61%

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2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.50%	0.65%	1.15%
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%
All Other											
2001	2.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.49%
2002	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2003	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2004	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2005	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2006	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Disaster											
Disaster											
2001	1.88%	4.85%	3.40%	2.20%	1.58%	1.77%	1.43%	1.09%	1.21%	0.06%	19.46%
2002	N/A	1.65%	4.63%	3.76%	1.55%	1.30%	1.11%	0.91%	1.08%	0.06%	16.05%
2003	N/A	N/A	1.54%	4.67%	2.93%	1.81%	1.36%	1.59%	1.47%	0.08%	15.45%
2004	N/A	N/A	N/A	2.15%	6.03%	3.71%	2.07%	1.89%	1.85%	0.19%	17.88%
2005	N/A	N/A	N/A	N/A	2.90%	4.84%	3.43%	3.26%	2.83%	0.14%	17.40%
2006	N/A	N/A	N/A	N/A	N/A	1.00%	4.82%	2.55%	3.13%	0.13%	11.64%
2007	N/A	N/A	N/A	N/A	N/A	N/A	1.50%	7.69%	5.84%	0.30%	15.33%

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2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	8.54%	0.49%	9.02%
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.55%	0.68%	2.23%
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.33%	0.33%

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