

**Table 5 - Charge Off Amount by Program**

| Program                       | Fiscal Year          |                      |                      |                      |                      |                      |                        |                      |                        |                        |
|-------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|----------------------|------------------------|------------------------|
|                               | 2000                 | 2001                 | 2002                 | 2003                 | 2004                 | 2005                 | 2006                   | 2007                 | 2008                   | 2009                   |
| <b>Guaranteed Business</b>    |                      |                      |                      |                      |                      |                      |                        |                      |                        |                        |
| 7(a) Regular                  | \$231,097,091        | \$256,459,034        | \$355,648,520        | \$399,335,725        | \$197,438,294        | \$98,107,375         | \$673,747,944          | \$366,492,907        | \$793,210,134          | \$706,943,460          |
| 504 Regular                   | \$13,709,722         | \$24,690,146         | \$52,003,180         | \$49,411,479         | \$60,815,773         | \$50,670,998         | \$50,785,803           | \$86,978,222         | \$246,278,593          | \$352,015,223          |
| SBIC Debentures               | \$174,405            | \$0                  | \$0                  | \$1,643,153          | \$1,988,172          | \$21,492,518         | \$14,011,172           | \$4,272,808          | \$36,567,850           | \$13,639,655           |
| SBIC Participating Securities | \$0                  | \$0                  | \$0                  | \$64,643             | \$2,746,478          | \$102,197,251        | \$219,353,394          | \$33,029,988         | \$184,312,719          | \$244,490,641          |
| All Other                     | \$1,024,043          | \$790,516            | \$2,043,180          | \$680,336            | \$2,291,962          | \$3,541,175          | \$20,791,204           | \$13,853,430         | \$24,077,978           | \$9,249,161            |
| <b>Subtotal</b>               | <b>\$246,005,262</b> | <b>\$281,939,695</b> | <b>\$409,694,879</b> | <b>\$451,135,337</b> | <b>\$265,280,679</b> | <b>\$276,009,317</b> | <b>\$978,689,518</b>   | <b>\$504,627,355</b> | <b>\$1,284,447,274</b> | <b>\$1,326,338,140</b> |
| <b>Direct Business</b>        |                      |                      |                      |                      |                      |                      |                        |                      |                        |                        |
| Microloan Direct              | \$0                  | \$0                  | \$0                  | \$0                  | \$101,119            | \$131,038            | \$11,585               | \$222,364            | \$300,960              | \$3,998,944            |
| All Other                     | \$771,360            | \$280,460            | \$94,243             | \$53,082             | \$152,033            | \$75,324             | \$134,407              | \$0                  | \$88,417               | \$0                    |
| <b>Subtotal</b>               | <b>\$771,360</b>     | <b>\$280,460</b>     | <b>\$94,243</b>      | <b>\$53,082</b>      | <b>\$253,152</b>     | <b>\$206,363</b>     | <b>\$145,992</b>       | <b>\$222,364</b>     | <b>\$389,377</b>       | <b>\$3,998,944</b>     |
| <b>Disaster</b>               |                      |                      |                      |                      |                      |                      |                        |                      |                        |                        |
| Disaster                      | \$98,428,130         | \$74,665,117         | \$63,003,962         | \$50,004,267         | \$68,990,632         | \$64,511,439         | \$126,927,274          | \$109,310,589        | \$336,090,429          | \$302,180,769          |
| <b>Subtotal</b>               | <b>\$98,428,130</b>  | <b>\$74,665,117</b>  | <b>\$63,003,962</b>  | <b>\$50,004,267</b>  | <b>\$68,990,632</b>  | <b>\$64,511,439</b>  | <b>\$126,927,274</b>   | <b>\$109,310,589</b> | <b>\$336,090,429</b>   | <b>\$302,180,769</b>   |
| <b>Total</b>                  | <b>\$345,204,752</b> | <b>\$356,885,272</b> | <b>\$472,793,085</b> | <b>\$501,192,686</b> | <b>\$334,524,463</b> | <b>\$340,727,118</b> | <b>\$1,105,762,784</b> | <b>\$614,160,308</b> | <b>\$1,620,927,080</b> | <b>\$1,632,517,854</b> |

*This table displays the total charge off amount by program as of the end of each fiscal year.  
Charge off amount is defined as the total dollar amount of principal and interest outstanding at the time that the loan is charged off.  
Loans are charged off if SBA determines no additional principal and interest from the borrower will be recovered via the agency.  
For guaranteed loans, the charge off amounts reflect the SBA guaranteed portion and exclude the non-guaranteed portion of the loan.  
Charge off amounts for a given fiscal year may be adjusted due to data updates.*

*Guaranteed 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 guaranteed business programs.*