

# Table 11 - Post-Charge Off Recovery Rates by Program

	Fiscal Year										
Charge off Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
<b>Guarantied Business</b>											
<b>7(a) Regular</b>											
2014	( 0.33%)	0.76%	0.64%	0.53%	0.42%	0.35%	0.26%	0.16%	0.39%	0.34%	<b>3.53%</b>
2015	N/A	( 0.39%)	1.02%	0.80%	0.62%	0.43%	0.51%	0.28%	0.36%	0.39%	<b>4.02%</b>
2016	N/A	N/A	( 1.22%)	1.00%	0.74%	0.46%	0.35%	0.21%	0.27%	0.33%	<b>2.14%</b>
2017	N/A	N/A	N/A	1.05%	1.17%	0.75%	0.62%	0.40%	0.44%	0.65%	<b>5.09%</b>
2018	N/A	N/A	N/A	N/A	0.61%	1.51%	1.10%	0.87%	0.77%	0.64%	<b>5.51%</b>
2019	N/A	N/A	N/A	N/A	N/A	0.92%	1.18%	0.69%	0.87%	0.69%	<b>4.35%</b>
2020	N/A	N/A	N/A	N/A	N/A	N/A	0.44%	0.52%	0.91%	1.09%	<b>2.95%</b>
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.41%	1.63%	2.35%	<b>4.38%</b>
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.77%	1.88%	<b>2.66%</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.99%	<b>0.99%</b>
<b>504 Regular</b>											
2014	2.56%	3.05%	1.90%	1.39%	1.18%	1.21%	0.42%	0.93%	0.73%	0.32%	<b>13.68%</b>
2015	N/A	1.45%	2.40%	2.27%	2.14%	1.39%	1.08%	0.99%	1.10%	0.79%	<b>13.61%</b>
2016	N/A	N/A	2.90%	3.91%	2.73%	1.08%	0.75%	0.66%	0.74%	1.20%	<b>13.98%</b>
2017	N/A	N/A	N/A	3.79%	2.94%	3.02%	1.55%	0.47%	0.87%	0.72%	<b>13.38%</b>
2018	N/A	N/A	N/A	N/A	0.79%	3.11%	1.95%	0.68%	0.72%	1.13%	<b>8.38%</b>
2019	N/A	N/A	N/A	N/A	N/A	1.67%	3.17%	0.36%	2.12%	0.66%	<b>7.99%</b>

This table displays the post-charge off recovery rates by program for each given fiscal year by year of initial charge off.

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 typically defined as the dollar amount recovered via the Treasury Cross Servicing program after a loan has been charged off, however not all these recoveries are due to Treasury efforts.

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

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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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Charge off Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
2020	N/A	N/A	N/A	N/A	N/A	N/A	1.75%	4.45%	3.45%	0.43%	<b>10.09%</b>
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.82%	0.46%	0.86%	<b>2.14%</b>
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.07%	2.37%	<b>3.44%</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.90%	<b>0.90%</b>
<b>SBIC Debentures</b>											
2014	0.15%	0.30%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.46%</b>
2015	N/A	0.00%	22.57%	5.77%	12.85%	2.99%	0.05%	0.00%	0.00%	0.00%	<b>44.22%</b>
2016	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2017	N/A	N/A	N/A	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.04%</b>
2018	N/A	N/A	N/A	N/A	1.68%	1.61%	0.04%	0.00%	0.00%	0.17%	<b>3.49%</b>
2019	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	<b>0.00%</b>
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
<b>SBIC Participating Securities</b>											
2014	0.42%	1.08%	3.12%	2.62%	2.83%	( 2.77%)	0.22%	0.00%	0.00%	0.00%	<b>7.52%</b>
2015	N/A	( 0.11%)	0.00%	0.65%	15.01%	0.00%	0.01%	0.00%	0.00%	0.00%	<b>15.56%</b>
2016	N/A	N/A	0.00%	3.14%	0.71%	0.34%	0.04%	2.78%	0.00%	0.00%	<b>7.02%</b>

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2017	N/A	N/A	N/A	0.00%	0.22%	0.87%	1.29%	3.95%	0.17%	0.00%	<b>6.50%</b>
2018	N/A	N/A	N/A	N/A	0.00%	0.01%	0.00%	2.03%	0.00%	0.00%	<b>2.04%</b>
2019	N/A	N/A	N/A	N/A	N/A	0.01%	0.03%	7.06%	0.84%	0.00%	<b>7.94%</b>
2020	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	24.03%	20.65%	3.26%	<b>47.95%</b>
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	<b>0.00%</b>
<b>ARC 506</b>											
2014	3.05%	5.44%	5.31%	3.32%	2.66%	2.41%	1.69%	1.95%	2.30%	2.45%	<b>30.59%</b>
2015	N/A	5.19%	7.61%	5.87%	2.69%	1.41%	0.21%	0.00%	1.84%	0.83%	<b>25.65%</b>
2016	N/A	N/A	5.63%	6.36%	2.40%	1.90%	1.53%	0.34%	0.78%	0.76%	<b>19.71%</b>
2017	N/A	N/A	N/A	( 0.99%)	0.85%	0.98%	1.66%	0.00%	0.00%	2.05%	<b>4.55%</b>
2018	N/A	N/A	N/A	N/A	3.12%	6.33%	1.10%	6.18%	2.80%	0.97%	<b>20.51%</b>
2019	N/A	N/A	N/A	N/A	N/A	0.61%	0.61%	0.00%	0.55%	2.42%	<b>4.18%</b>
2020	N/A	N/A	N/A	N/A	N/A	N/A	2.57%	0.00%	0.10%	2.84%	<b>5.51%</b>
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	<b>0.00%</b>
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	<b>0.00%</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
<b>Dealer Floor Plan</b>											

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2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2016	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2017	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>504 First Lien</b>											
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2017	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2020	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	<b>0.00%</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
<b>504 Refi</b>											
2014	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.08%</b>
2015	N/A	0.13%	0.00%	0.00%	12.79%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>12.92%</b>
2016	N/A	N/A	( 0.04%)	21.50%	0.09%	0.16%	0.13%	0.00%	0.13%	0.20%	<b>22.16%</b>
2017	N/A	N/A	N/A	5.77%	0.21%	0.54%	0.12%	0.11%	0.12%	0.15%	<b>7.02%</b>
2018	N/A	N/A	N/A	N/A	0.03%	1.75%	( 0.03%)	( 0.14%)	0.03%	0.06%	<b>1.69%</b>
2019	N/A	N/A	N/A	N/A	N/A	0.02%	0.36%	0.00%	0.13%	0.14%	<b>0.65%</b>
2020	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.70%	0.20%	0.44%	<b>1.34%</b>
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	2.14%	0.41%	<b>2.55%</b>
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	1.16%	<b>1.16%</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.82%	<b>2.82%</b>
<b>PPP</b>											
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.70%	1.39%	<b>2.09%</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.43%	<b>0.43%</b>
<b>All Other</b>											

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2014	( 0.14%)	2.49%	0.09%	0.28%	0.26%	1.48%	0.00%	0.00%	4.87%	0.00%	<b>9.33%</b>
2015	N/A	( 0.42%)	1.02%	0.27%	( 0.24%)	0.11%	0.06%	0.03%	4.19%	0.13%	<b>5.15%</b>
2016	N/A	N/A	0.41%	1.64%	0.90%	0.09%	0.07%	0.07%	0.11%	0.19%	<b>3.49%</b>
2017	N/A	N/A	N/A	1.35%	0.28%	0.13%	0.47%	( 0.00%)	0.04%	0.07%	<b>2.34%</b>
2018	N/A	N/A	N/A	N/A	0.48%	0.66%	0.00%	0.00%	0.03%	0.16%	<b>1.33%</b>
2019	N/A	N/A	N/A	N/A	N/A	0.44%	3.84%	0.06%	0.11%	0.15%	<b>4.60%</b>
2020	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	5.84%	0.06%	<b>5.90%</b>
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.02%	0.63%	<b>0.65%</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	<b>0.00%</b>
<b>Direct Business</b>											
<b>Microloan Direct</b>											
2014	2.69%	9.37%	6.49%	0.78%	3.15%	4.10%	1.84%	1.08%	1.10%	0.96%	<b>31.57%</b>
2015	N/A	0.00%	22.92%	9.78%	1.09%	0.76%	0.73%	0.00%	1.85%	5.70%	<b>42.84%</b>
2016	N/A	N/A	1.17%	10.50%	3.26%	3.51%	4.82%	1.10%	0.55%	0.98%	<b>25.90%</b>
2017	N/A	N/A	N/A	2.21%	6.35%	6.91%	8.17%	1.42%	8.59%	2.72%	<b>36.37%</b>
2018	N/A	N/A	N/A	N/A	2.36%	7.41%	2.79%	0.00%	3.34%	9.64%	<b>25.54%</b>
2019	N/A	N/A	N/A	N/A	N/A	0.77%	0.00%	0.00%	2.62%	0.00%	<b>3.39%</b>
2020	N/A	N/A	N/A	N/A	N/A	N/A	1.19%	4.01%	0.83%	1.48%	<b>7.52%</b>

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Post-charge off recovery rates for previous fiscal years are updated to reflect changes to charge off and post-charge off recovery amounts.

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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.

## Table 11 - Post-Charge Off Recovery Rates by Program

	Fiscal Year										
Charge off Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.91%	0.00%	<b>0.91%</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9.56%	<b>9.56%</b>
<b>All Other</b>											
2014	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2017	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2018	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2019	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2020	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	6.54%	<b>6.54%</b>
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
<b>Disaster</b>											
<b>Disaster</b>											
2014	2.72%	6.49%	4.77%	3.99%	2.67%	2.34%	1.42%	1.00%	1.54%	1.96%	<b>28.90%</b>
2015	N/A	3.90%	10.07%	6.48%	4.48%	3.11%	2.00%	1.40%	2.46%	2.02%	<b>35.94%</b>
2016	N/A	N/A	3.03%	7.93%	5.92%	5.63%	2.56%	1.31%	3.27%	3.46%	<b>33.10%</b>

This table displays the post-charge off recovery rates by program for each given fiscal year by year of initial charge off.

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 typically defined as the dollar amount recovered via the Treasury Cross Servicing program after a loan has been charged off, however not all these recoveries are due to Treasury efforts.

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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	Fiscal Year										
Charge off Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
2017	N/A	N/A	N/A	3.89%	6.90%	6.70%	4.06%	1.24%	3.54%	3.69%	<b>30.02%</b>
2018	N/A	N/A	N/A	N/A	3.82%	8.96%	5.16%	2.56%	4.55%	4.01%	<b>29.06%</b>
2019	N/A	N/A	N/A	N/A	N/A	2.13%	8.55%	2.61%	9.06%	7.59%	<b>29.95%</b>
2020	N/A	N/A	N/A	N/A	N/A	N/A	2.24%	2.86%	5.09%	7.78%	<b>17.96%</b>
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.58%	1.52%	1.44%	<b>4.54%</b>
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.68%	12.96%	<b>13.64%</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.74%	<b>3.74%</b>
<b>COVID EIDL</b>											
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.07%	0.47%	( 0.47%)	<b>1.06%</b>
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.78%	6.95%	<b>7.73%</b>
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.82%	<b>0.82%</b>

This table displays the post-charge off recovery rates by program for each given fiscal year by year of initial charge off.

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