

Table 11 - Post-Charge Off Recovery Rates by Program

Charge off Year	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	Total
Guarantied Business											
7(a) Regular											
2007	0.45%	0.51%	0.37%	0.41%	0.36%	0.22%	0.26%	0.24%	0.22%	0.01%	3.06%
2008	N/A	0.05%	0.62%	0.69%	0.63%	0.40%	0.43%	0.28%	0.29%	0.09%	3.49%
2009	N/A	N/A	0.25%	1.09%	0.80%	0.59%	0.55%	0.42%	0.39%	0.09%	4.20%
2010	N/A	N/A	N/A	0.55%	0.94%	0.73%	0.59%	0.58%	0.46%	0.14%	3.99%
2011	N/A	N/A	N/A	N/A	0.39%	1.14%	0.87%	0.74%	0.62%	0.13%	3.89%
2012	N/A	N/A	N/A	N/A	N/A	0.81%	1.27%	0.99%	0.92%	0.22%	4.22%
2013	N/A	N/A	N/A	N/A	N/A	N/A	0.64%	1.49%	1.08%	0.30%	3.52%
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	(0.33%)	0.76%	0.17%	0.61%
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	(0.39%)	0.30%	(0.08%)
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	(0.85%)	(0.85%)
504 Regular											
2007	0.69%	0.34%	0.12%	0.10%	0.02%	0.90%	0.06%	0.11%	0.06%	0.26%	2.65%
2008	N/A	0.68%	0.42%	0.31%	0.25%	0.27%	0.25%	0.33%	0.13%	0.04%	2.69%
2009	N/A	N/A	0.61%	0.76%	0.42%	0.46%	0.68%	0.29%	0.20%	0.06%	3.48%
2010	N/A	N/A	N/A	0.45%	0.98%	0.57%	0.61%	0.38%	0.31%	0.20%	3.50%

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 2016 are as of 12/31/2015.

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.

Charge off year represents the year of the initial charge off event. If a loan has multiple charge off events, the events (and dollars) are combined and assigned the date of the initial charge off event.

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

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

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.

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Charge off Year	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	Total
2011	N/A	N/A	N/A	N/A	0.75%	1.33%	0.51%	0.52%	0.63%	0.10%	3.84%
2012	N/A	N/A	N/A	N/A	N/A	1.03%	1.27%	0.92%	0.94%	0.19%	4.35%
2013	N/A	N/A	N/A	N/A	N/A	N/A	1.34%	3.07%	1.41%	0.40%	6.22%
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.58%	3.08%	0.61%	6.27%
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.47%	0.66%	2.13%
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.30%	0.30%
SBIC Debentures											
2007	15.16%	0.20%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	15.39%
2008	N/A	0.31%	0.02%	0.08%	0.52%	2.04%	0.01%	0.00%	0.00%	0.00%	2.96%
2009	N/A	N/A	1.15%	0.11%	0.18%	4.04%	0.20%	0.99%	0.58%	0.00%	7.25%
2010	N/A	N/A	N/A	0.09%	(0.12%)	0.01%	0.06%	0.00%	0.02%	0.00%	0.06%
2011	N/A	N/A	N/A	N/A	4.54%	3.98%	0.00%	0.70%	0.32%	0.00%	9.53%
2012	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	21.46%	21.46%
2013	N/A	N/A	N/A	N/A	N/A	N/A	0.06%	0.08%	16.12%	0.00%	16.27%
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.15%	0.49%	0.02%	0.66%
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%
2016	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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SBIC Participating Securities											
2007	47.86%	2.79%	0.00%	0.00%	0.00%	0.37%	0.50%	0.00%	0.00%	0.00%	51.52%
2008	N/A	0.34%	2.20%	0.50%	1.73%	1.11%	0.01%	0.62%	0.03%	0.00%	6.53%
2009	N/A	N/A	11.13%	13.01%	2.70%	1.15%	2.96%	2.19%	2.09%	0.99%	36.22%
2010	N/A	N/A	N/A	1.65%	0.84%	0.01%	1.18%	0.66%	1.04%	0.01%	5.38%
2011	N/A	N/A	N/A	N/A	0.01%	12.56%	0.00%	0.38%	1.75%	0.00%	14.70%
2012	N/A	N/A	N/A	N/A	N/A	0.41%	14.00%	0.20%	4.69%	0.12%	19.43%
2013	N/A	N/A	N/A	N/A	N/A	N/A	6.10%	1.71%	3.74%	0.06%	11.61%
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.71%	1.13%	0.00%	1.84%
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ARC 506											
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	0.00%	0.00%	(0.21%)	0.00%	0.00%	0.00%	0.00%	(0.21%)
2011	N/A	N/A	N/A	N/A	0.32%	6.16%	3.45%	2.22%	2.19%	0.26%	14.61%
2012	N/A	N/A	N/A	N/A	N/A	2.07%	3.96%	2.77%	2.12%	0.46%	11.38%
2013	N/A	N/A	N/A	N/A	N/A	N/A	1.74%	4.16%	3.51%	0.62%	10.04%

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2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.05%	5.44%	2.65%	11.14%
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.19%	2.90%	8.10%
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.46%	1.46%
Dealer Floor Plan											
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
2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	(4.75%)	1.06%	1.11%	0.34%	(2.24%)
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
504 First Lien											
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	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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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
504 Refi											
2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	(0.13%)	2.95%	3.21%	0.80%	6.83%
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.13%	0.00%	0.13%
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%
All Other											
2007	0.12%	0.29%	(0.02%)	0.00%	0.05%	0.00%	0.00%	0.01%	0.09%	0.00%	0.53%
2008	N/A	(0.10%)	0.59%	0.34%	0.23%	0.25%	0.22%	0.54%	0.02%	0.01%	2.10%
2009	N/A	N/A	(0.05%)	0.22%	0.69%	0.70%	0.75%	0.72%	0.98%	0.17%	4.17%
2010	N/A	N/A	N/A	0.14%	0.31%	1.03%	0.97%	0.12%	2.31%	0.01%	4.89%
2011	N/A	N/A	N/A	N/A	0.97%	0.92%	0.69%	0.84%	2.43%	0.07%	5.92%
2012	N/A	N/A	N/A	N/A	N/A	0.02%	0.12%	0.08%	0.03%	0.04%	0.28%

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2013	N/A	N/A	N/A	N/A	N/A	N/A	0.34%	0.46%	0.43%	0.02%	1.25%
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	(0.14%)	2.49%	0.03%	2.38%
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	(0.38%)	0.29%	(0.09%)
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	(0.24%)	(0.24%)
Direct Business											
Microloan Direct											
2007	5.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.00%	0.00%	5.31%
2008	N/A	10.76%	(0.17%)	2.97%	0.23%	1.15%	0.19%	0.87%	0.00%	0.00%	16.00%
2009	N/A	N/A	0.50%	1.99%	0.87%	0.73%	0.61%	0.54%	0.35%	0.07%	5.66%
2010	N/A	N/A	N/A	0.94%	0.38%	0.31%	0.21%	0.03%	0.00%	0.01%	1.89%
2011	N/A	N/A	N/A	N/A	0.54%	1.53%	0.81%	0.31%	0.32%	0.02%	3.52%
2012	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2013	N/A	N/A	N/A	N/A	N/A	N/A	1.59%	7.25%	5.85%	1.48%	16.17%
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.16%	9.65%	0.96%	13.76%
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	5.79%	5.79%
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.03%	0.03%
All Other											

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2008	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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
2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%
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
Disaster											
Disaster											
2007	1.50%	7.69%	3.11%	2.42%	1.76%	1.57%	1.49%	1.21%	1.01%	0.27%	22.02%
2008	N/A	2.13%	4.57%	3.41%	2.35%	2.10%	2.02%	1.64%	1.67%	0.29%	20.18%
2009	N/A	N/A	2.10%	4.85%	3.00%	2.26%	2.83%	2.15%	1.48%	0.29%	18.94%
2010	N/A	N/A	N/A	1.47%	4.05%	3.25%	2.56%	2.22%	1.57%	0.30%	15.42%
2011	N/A	N/A	N/A	N/A	1.71%	5.05%	3.60%	2.44%	1.63%	0.30%	14.73%

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 2016 are as of 12/31/2015.

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.

Charge off year represents the year of the initial charge off event. If a loan has multiple charge off events, the events (and dollars) are combined and assigned the date of the initial charge off event.

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

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

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.

Table 11 - Post-Charge Off Recovery Rates by Program

Charge off Year	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	Total
2012	N/A	N/A	N/A	N/A	N/A	2.28%	6.33%	4.21%	3.13%	1.11%	17.06%
2013	N/A	N/A	N/A	N/A	N/A	N/A	1.85%	6.03%	3.82%	0.66%	12.36%
2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.72%	6.49%	1.33%	10.53%
2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.90%	2.20%	6.10%
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.82%	0.82%

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 2016 are as of 12/31/2015.

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.

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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.

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

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.

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