

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

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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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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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2011	N/A	N/A	N/A	N/A	0.75%	1.33%	0.51%	0.52%	0.63%	0.10%	<b>3.84%</b>
2012	N/A	N/A	N/A	N/A	N/A	1.03%	1.27%	0.92%	0.94%	0.19%	<b>4.35%</b>
2013	N/A	N/A	N/A	N/A	N/A	N/A	1.34%	3.07%	1.41%	0.40%	<b>6.22%</b>
2014	N/A	2.58%	3.08%	0.61%	<b>6.27%</b>						
2015	N/A	1.47%	0.66%	<b>2.13%</b>							
2016	N/A	0.30%	<b>0.30%</b>								
<b>SBIC Debentures</b>											
2007	15.16%	0.20%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	<b>15.39%</b>
2008	N/A	0.31%	0.02%	0.08%	0.52%	2.04%	0.01%	0.00%	0.00%	0.00%	<b>2.96%</b>
2009	N/A	N/A	1.15%	0.11%	0.18%	4.04%	0.20%	0.99%	0.58%	0.00%	<b>7.25%</b>
2010	N/A	N/A	N/A	0.09%	(0.12%)	0.01%	0.06%	0.00%	0.02%	0.00%	<b>0.06%</b>
2011	N/A	N/A	N/A	N/A	4.54%	3.98%	0.00%	0.70%	0.32%	0.00%	<b>9.53%</b>
2012	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	21.46%	<b>21.46%</b>
2013	N/A	N/A	N/A	N/A	N/A	N/A	0.06%	0.08%	16.12%	0.00%	<b>16.27%</b>
2014	N/A	0.15%	0.49%	0.02%	<b>0.66%</b>						
2015	N/A	0.00%	0.00%	<b>0.00%</b>							
2016	N/A	<b>N/A</b>									

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<b>SBIC Participating Securities</b>											
2007	47.86%	2.79%	0.00%	0.00%	0.00%	0.37%	0.50%	0.00%	0.00%	0.00%	<b>51.52%</b>
2008	N/A	0.34%	2.20%	0.50%	1.73%	1.11%	0.01%	0.62%	0.03%	0.00%	<b>6.53%</b>
2009	N/A	N/A	11.13%	13.01%	2.70%	1.15%	2.96%	2.19%	2.09%	0.99%	<b>36.22%</b>
2010	N/A	N/A	N/A	1.65%	0.84%	0.01%	1.18%	0.66%	1.04%	0.01%	<b>5.38%</b>
2011	N/A	N/A	N/A	N/A	0.01%	12.56%	0.00%	0.38%	1.75%	0.00%	<b>14.70%</b>
2012	N/A	N/A	N/A	N/A	N/A	0.41%	14.00%	0.20%	4.69%	0.12%	<b>19.43%</b>
2013	N/A	N/A	N/A	N/A	N/A	N/A	6.10%	1.71%	3.74%	0.06%	<b>11.61%</b>
2014	N/A	0.71%	1.13%	0.00%	<b>1.84%</b>						
2015	N/A	0.00%	0.00%	<b>0.00%</b>							
2016	N/A	N/A	N/A	<b>N/A</b>							
<b>ARC 506</b>											
2009	N/A	N/A	N/A	<b>N/A</b>							
2010	N/A	N/A	N/A	0.00%	0.00%	(0.21%)	0.00%	0.00%	0.00%	0.00%	<b>(0.21%)</b>
2011	N/A	N/A	N/A	N/A	0.32%	6.16%	3.45%	2.22%	2.19%	0.26%	<b>14.61%</b>
2012	N/A	N/A	N/A	N/A	N/A	2.07%	3.96%	2.77%	2.12%	0.46%	<b>11.38%</b>
2013	N/A	N/A	N/A	N/A	N/A	N/A	1.74%	4.16%	3.51%	0.62%	<b>10.04%</b>

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2014	N/A	3.05%	5.44%	2.65%	<b>11.14%</b>						
2015	N/A	5.19%	2.90%	<b>8.10%</b>							
2016	N/A	1.46%	<b>1.46%</b>								
<b>Dealer Floor Plan</b>											
2009	N/A										
2010	N/A										
2011	N/A										
2012	N/A										
2013	N/A	N/A	N/A	N/A	N/A	N/A	(4.75%)	1.06%	1.11%	0.34%	<b>(2.24%)</b>
2014	N/A										
2015	N/A										
2016	N/A										
<b>504 First Lien</b>											
2010	N/A										
2011	N/A										
2012	N/A										
2013	N/A										

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2015	N/A										
2016	N/A										
<b>504 Refi</b>											
2011	N/A										
2012	N/A										
2013	N/A	N/A	N/A	N/A	N/A	N/A	(0.13%)	2.95%	3.21%	0.80%	<b>6.83%</b>
2014	N/A	0.00%	0.00%	0.00%	<b>0.00%</b>						
2015	N/A	0.13%	0.00%	<b>0.13%</b>							
2016	N/A	0.00%	<b>0.00%</b>								
<b>All Other</b>											
2007	0.12%	0.29%	(0.02%)	0.00%	0.05%	0.00%	0.00%	0.01%	0.09%	0.00%	<b>0.53%</b>
2008	N/A	(0.10%)	0.59%	0.34%	0.23%	0.25%	0.22%	0.54%	0.02%	0.01%	<b>2.10%</b>
2009	N/A	N/A	(0.05%)	0.22%	0.69%	0.70%	0.75%	0.72%	0.98%	0.17%	<b>4.17%</b>
2010	N/A	N/A	N/A	0.14%	0.31%	1.03%	0.97%	0.12%	2.31%	0.01%	<b>4.89%</b>
2011	N/A	N/A	N/A	N/A	0.97%	0.92%	0.69%	0.84%	2.43%	0.07%	<b>5.92%</b>
2012	N/A	N/A	N/A	N/A	N/A	0.02%	0.12%	0.08%	0.03%	0.04%	<b>0.28%</b>

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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%)
<b>Direct Business</b>											
<b>Microloan Direct</b>											
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%
<b>All Other</b>											

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2009	N/A										
2010	N/A										
2011	N/A										
2012	N/A										
2013	N/A										
2014	N/A	0.00%	0.00%	0.00%	<b>0.00%</b>						
2015	N/A										
2016	N/A										
<b>Disaster</b>											
<b>Disaster</b>											
2007	1.50%	7.69%	3.11%	2.42%	1.76%	1.57%	1.49%	1.21%	1.01%	0.27%	<b>22.02%</b>
2008	N/A	2.13%	4.57%	3.41%	2.35%	2.10%	2.02%	1.64%	1.67%	0.29%	<b>20.18%</b>
2009	N/A	N/A	2.10%	4.85%	3.00%	2.26%	2.83%	2.15%	1.48%	0.29%	<b>18.94%</b>
2010	N/A	N/A	N/A	1.47%	4.05%	3.25%	2.56%	2.22%	1.57%	0.30%	<b>15.42%</b>
2011	N/A	N/A	N/A	N/A	1.71%	5.05%	3.60%	2.44%	1.63%	0.30%	<b>14.73%</b>

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2013	N/A	N/A	N/A	N/A	N/A	N/A	1.85%	6.03%	3.82%	0.66%	<b>12.36%</b>
2014	N/A	2.72%	6.49%	1.33%	<b>10.53%</b>						
2015	N/A	3.90%	2.20%	<b>6.10%</b>							
2016	N/A	0.82%	<b>0.82%</b>								

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