

# 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% | 0.13% | <b>3.33%</b>  |
| 2015                       | N/A         | ( 0.39%) | 1.02%    | 0.80% | 0.62% | 0.43% | 0.51% | 0.28% | 0.36% | 0.10% | <b>3.73%</b>  |
| 2016                       | N/A         | N/A      | ( 1.22%) | 1.00% | 0.74% | 0.46% | 0.35% | 0.21% | 0.27% | 0.11% | <b>1.92%</b>  |
| 2017                       | N/A         | N/A      | N/A      | 1.05% | 1.17% | 0.75% | 0.62% | 0.40% | 0.44% | 0.21% | <b>4.64%</b>  |
| 2018                       | N/A         | N/A      | N/A      | N/A   | 0.62% | 1.51% | 1.10% | 0.87% | 0.77% | 0.13% | <b>5.00%</b>  |
| 2019                       | N/A         | N/A      | N/A      | N/A   | N/A   | 0.92% | 1.18% | 0.69% | 0.87% | 0.19% | <b>3.85%</b>  |
| 2020                       | N/A         | N/A      | N/A      | N/A   | N/A   | N/A   | 0.44% | 0.52% | 0.91% | 0.36% | <b>2.22%</b>  |
| 2021                       | N/A         | N/A      | N/A      | N/A   | N/A   | N/A   | N/A   | 0.41% | 1.62% | 0.42% | <b>2.45%</b>  |
| 2022                       | N/A         | N/A      | N/A      | N/A   | N/A   | N/A   | N/A   | N/A   | 0.77% | 0.57% | <b>1.34%</b>  |
| 2023                       | N/A         | N/A      | N/A      | N/A   | N/A   | N/A   | N/A   | N/A   | N/A   | 0.02% | <b>0.02%</b>  |
| <b>504 Regular</b>         |             |          |          |       |       |       |       |       |       |       |               |
| 2014                       | 2.56%       | 3.05%    | 1.90%    | 1.39% | 1.18% | 1.21% | 0.42% | 0.93% | 0.73% | 0.11% | <b>13.47%</b> |
| 2015                       | N/A         | 1.45%    | 2.40%    | 2.27% | 2.14% | 1.39% | 1.08% | 0.99% | 1.10% | 0.12% | <b>12.94%</b> |
| 2016                       | N/A         | N/A      | 2.90%    | 3.91% | 2.73% | 1.08% | 0.75% | 0.66% | 0.74% | 0.14% | <b>12.91%</b> |
| 2017                       | N/A         | N/A      | N/A      | 3.79% | 2.94% | 3.03% | 1.55% | 0.47% | 0.87% | 0.34% | <b>13.00%</b> |
| 2018                       | N/A         | N/A      | N/A      | N/A   | 0.79% | 2.98% | 1.88% | 0.60% | 0.68% | 0.41% | <b>7.34%</b>  |

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 2023 are as of 12/31/2022.

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.

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.

# 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  |
| 2019                                 | N/A         | N/A   | N/A    | N/A   | N/A    | 1.67%    | 3.17% | 0.36% | 2.12% | 0.11% | 7.44%  |
| 2020                                 | N/A         | N/A   | N/A    | N/A   | N/A    | N/A      | 1.75% | 4.45% | 3.45% | 0.14% | 9.80%  |
| 2021                                 | N/A         | N/A   | N/A    | N/A   | N/A    | N/A      | N/A   | 0.82% | 0.46% | 0.59% | 1.87%  |
| 2022                                 | N/A         | N/A   | N/A    | N/A   | N/A    | N/A      | N/A   | N/A   | 1.07% | 0.14% | 1.21%  |
| 2023                                 | N/A         | N/A   | N/A    | N/A   | N/A    | N/A      | N/A   | N/A   | N/A   | 0.22% | 0.22%  |
| <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% | 0.46%  |
| 2015                                 | N/A         | 0.00% | 22.57% | 5.77% | 12.85% | 2.99%    | 0.05% | 0.00% | 0.00% | 0.00% | 44.22% |
| 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    | 0.00% | 0.04%  | 0.00%    | 0.00% | 0.00% | 0.00% | 0.00% | 0.04%  |
| 2018                                 | N/A         | N/A   | N/A    | N/A   | 1.68%  | 1.61%    | 0.04% | 0.00% | 0.00% | 0.51% | 3.83%  |
| 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   | 0.00% | 0.00% | 0.00% | 0.00%  |
| 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>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% | 7.52%  |

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 2023 are as of 12/31/2022.

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

|                 | Fiscal Year |          |       |          |        |       |       |        |        |       |        |
|-----------------|-------------|----------|-------|----------|--------|-------|-------|--------|--------|-------|--------|
| Charge off Year | 2014        | 2015     | 2016  | 2017     | 2018   | 2019  | 2020  | 2021   | 2022   | 2023  | Total  |
| 2015            | N/A         | ( 0.11%) | 0.00% | 0.65%    | 15.01% | 0.00% | 0.01% | 0.00%  | 0.00%  | 0.00% | 15.56% |
| 2016            | N/A         | N/A      | 0.00% | 3.14%    | 0.71%  | 0.34% | 0.04% | 2.78%  | 0.00%  | 0.00% | 7.02%  |
| 2017            | N/A         | N/A      | N/A   | 0.00%    | 0.22%  | 0.87% | 1.29% | 3.95%  | 0.17%  | 0.00% | 6.50%  |
| 2018            | N/A         | N/A      | N/A   | N/A      | 0.00%  | 0.01% | 0.00% | 2.03%  | 0.00%  | 0.00% | 2.04%  |
| 2019            | N/A         | N/A      | N/A   | N/A      | N/A    | 0.01% | 0.03% | 7.14%  | 0.85%  | 0.00% | 8.03%  |
| 2020            | N/A         | N/A      | N/A   | N/A      | N/A    | N/A   | 0.00% | 24.03% | 20.65% | 1.03% | 45.71% |
| 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>ARC 506</b>  |             |          |       |          |        |       |       |        |        |       |        |
| 2014            | 3.05%       | 5.44%    | 5.31% | 3.32%    | 2.66%  | 2.41% | 1.69% | 1.95%  | 2.30%  | 0.44% | 28.58% |
| 2015            | N/A         | 5.19%    | 7.61% | 5.87%    | 2.69%  | 1.41% | 0.21% | 0.00%  | 1.84%  | 0.05% | 24.88% |
| 2016            | N/A         | N/A      | 5.63% | 6.36%    | 2.40%  | 1.90% | 1.53% | 0.34%  | 0.78%  | 0.23% | 19.18% |
| 2017            | N/A         | N/A      | N/A   | ( 0.99%) | 0.85%  | 0.98% | 1.66% | 0.00%  | 0.00%  | 0.00% | 2.50%  |
| 2018            | N/A         | N/A      | N/A   | N/A      | 3.12%  | 6.33% | 1.10% | 6.18%  | 2.80%  | 0.26% | 19.80% |
| 2019            | N/A         | N/A      | N/A   | N/A      | N/A    | 0.61% | 0.61% | 0.00%  | 0.55%  | 0.33% | 2.09%  |
| 2020            | N/A         | N/A      | N/A   | N/A      | N/A    | N/A   | 2.57% | 0.00%  | 0.10%  | 0.95% | 3.62%  |
| 2021            | N/A         | N/A      | N/A   | N/A      | N/A    | N/A   | N/A   | 0.00%  | 0.00%  | 0.00% | 0.00%  |

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 2023 are as of 12/31/2022.

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

|                          | Fiscal Year |      |       |       |       |       |       |       |       |       |       |
|--------------------------|-------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Charge off Year          | 2014        | 2015 | 2016  | 2017  | 2018  | 2019  | 2020  | 2021  | 2022  | 2023  | Total |
| 2022                     | N/A         | N/A  | N/A   | N/A   | N/A   | N/A   | N/A   | N/A   | 0.00% | 0.00% | 0.00% |
| 2023                     | N/A         | N/A  | N/A   | N/A   | N/A   | N/A   | N/A   | N/A   | N/A   | N/A   | N/A   |
| <b>Dealer Floor Plan</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  | 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% |

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 2023 are as of 12/31/2022.

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

|                 | Fiscal Year |       |          |        |        |       |          |          |       |       |        |
|-----------------|-------------|-------|----------|--------|--------|-------|----------|----------|-------|-------|--------|
| Charge off Year | 2014        | 2015  | 2016     | 2017   | 2018   | 2019  | 2020     | 2021     | 2022  | 2023  | Total  |
| 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    |
| 2022            | N/A         | N/A   | N/A      | N/A    | N/A    | N/A   | N/A      | N/A      | 0.00% | 0.00% | 0.00%  |
| 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 Refi</b> |             |       |          |        |        |       |          |          |       |       |        |
| 2014            | 0.00%       | 0.00% | 0.00%    | 0.08%  | 0.00%  | 0.00% | 0.00%    | 0.00%    | 0.00% | 0.00% | 0.08%  |
| 2015            | N/A         | 0.13% | 0.00%    | 0.00%  | 12.79% | 0.00% | 0.00%    | 0.00%    | 0.00% | 0.00% | 12.92% |
| 2016            | N/A         | N/A   | ( 0.04%) | 21.50% | 0.09%  | 0.16% | 0.13%    | 0.00%    | 0.13% | 0.05% | 22.01% |
| 2017            | N/A         | N/A   | N/A      | 5.77%  | 0.21%  | 0.54% | 0.12%    | 0.11%    | 0.12% | 0.04% | 6.90%  |
| 2018            | N/A         | N/A   | N/A      | N/A    | 0.03%  | 1.75% | ( 0.03%) | ( 0.14%) | 0.03% | 0.01% | 1.65%  |
| 2019            | N/A         | N/A   | N/A      | N/A    | N/A    | 0.02% | 0.36%    | 0.00%    | 0.13% | 0.04% | 0.55%  |
| 2020            | N/A         | N/A   | N/A      | N/A    | N/A    | N/A   | 0.00%    | 0.70%    | 0.20% | 0.11% | 1.00%  |
| 2021            | N/A         | N/A   | N/A      | N/A    | N/A    | N/A   | N/A      | 0.00%    | 2.14% | 0.41% | 2.55%  |
| 2022            | N/A         | N/A   | N/A      | N/A    | N/A    | N/A   | N/A      | N/A      | 0.00% | 0.21% | 0.21%  |
| 2023            | N/A         | N/A   | N/A      | N/A    | N/A    | N/A   | N/A      | N/A      | N/A   | 0.01% | 0.01%  |
| <b>PPP</b>      |             |       |          |        |        |       |          |          |       |       |        |

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 2023 are as of 12/31/2022.

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

|                         | Fiscal Year |          |       |       |          |       |       |          |       |       |        |
|-------------------------|-------------|----------|-------|-------|----------|-------|-------|----------|-------|-------|--------|
| 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   | 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      | 0.74% | 0.27% | 1.00%  |
| 2023                    | N/A         | N/A      | N/A   | N/A   | N/A      | N/A   | N/A   | N/A      | N/A   | 0.09% | 0.09%  |
| <b>All Other</b>        |             |          |       |       |          |       |       |          |       |       |        |
| 2014                    | ( 0.14%)    | 2.49%    | 0.09% | 0.28% | 0.26%    | 1.48% | 0.00% | 0.00%    | 4.87% | 0.00% | 9.33%  |
| 2015                    | N/A         | ( 0.41%) | 1.01% | 0.26% | ( 0.24%) | 0.10% | 0.07% | 0.03%    | 4.13% | 0.03% | 4.98%  |
| 2016                    | N/A         | N/A      | 0.39% | 1.60% | 0.88%    | 0.09% | 0.07% | 0.07%    | 0.11% | 0.04% | 3.24%  |
| 2017                    | N/A         | N/A      | N/A   | 1.35% | 0.28%    | 0.13% | 0.47% | ( 0.00%) | 0.04% | 0.02% | 2.29%  |
| 2018                    | N/A         | N/A      | N/A   | N/A   | 0.48%    | 0.66% | 0.00% | 0.00%    | 0.03% | 0.08% | 1.25%  |
| 2019                    | N/A         | N/A      | N/A   | N/A   | N/A      | 0.44% | 3.84% | 0.06%    | 0.11% | 0.04% | 4.49%  |
| 2020                    | N/A         | N/A      | N/A   | N/A   | N/A      | N/A   | 0.00% | 0.00%    | 5.84% | 0.01% | 5.84%  |
| 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      | 0.02% | 0.15% | 0.17%  |
| 2023                    | N/A         | N/A      | N/A   | N/A   | N/A      | N/A   | N/A   | N/A      | N/A   | N/A   | N/A    |
| <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% | 0.22% | 30.83% |

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 2023 are as of 12/31/2022.

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

|                  | Fiscal Year |       |        |        |       |       |       |       |       |       |               |
|------------------|-------------|-------|--------|--------|-------|-------|-------|-------|-------|-------|---------------|
| Charge off Year  | 2014        | 2015  | 2016   | 2017   | 2018  | 2019  | 2020  | 2021  | 2022  | 2023  | Total         |
| 2015             | N/A         | 0.00% | 22.92% | 9.78%  | 1.09% | 0.76% | 0.73% | 0.00% | 1.85% | 1.40% | <b>38.54%</b> |
| 2016             | N/A         | N/A   | 1.17%  | 10.50% | 3.26% | 3.51% | 4.82% | 1.10% | 0.55% | 0.32% | <b>25.23%</b> |
| 2017             | N/A         | N/A   | N/A    | 2.21%  | 6.35% | 6.91% | 8.17% | 1.42% | 8.59% | 0.76% | <b>34.40%</b> |
| 2018             | N/A         | N/A   | N/A    | N/A    | 2.36% | 7.41% | 2.79% | 0.00% | 3.34% | 2.43% | <b>18.33%</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% | 0.36% | <b>6.40%</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   | 0.91% | 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   | 5.26% | <b>5.26%</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% | 1.51% | <b>1.51%</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>    |

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 2023 are as of 12/31/2022.

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

|                 | Fiscal Year |       |        |       |       |       |       |       |       |       |          |
|-----------------|-------------|-------|--------|-------|-------|-------|-------|-------|-------|-------|----------|
| Charge off Year | 2014        | 2015  | 2016   | 2017  | 2018  | 2019  | 2020  | 2021  | 2022  | 2023  | Total    |
| 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      |
| Disaster        |             |       |        |       |       |       |       |       |       |       |          |
| Disaster        |             |       |        |       |       |       |       |       |       |       |          |
| 2014            | 2.72%       | 6.49% | 4.77%  | 3.99% | 2.67% | 2.34% | 1.42% | 1.00% | 1.54% | 0.31% | 27.24%   |
| 2015            | N/A         | 3.90% | 10.07% | 6.48% | 4.48% | 3.11% | 2.00% | 1.40% | 2.46% | 0.55% | 34.47%   |
| 2016            | N/A         | N/A   | 3.03%  | 7.93% | 5.92% | 5.63% | 2.56% | 1.31% | 3.27% | 0.60% | 30.25%   |
| 2017            | N/A         | N/A   | N/A    | 3.89% | 6.90% | 6.70% | 4.06% | 1.24% | 3.54% | 1.01% | 27.34%   |
| 2018            | N/A         | N/A   | N/A    | N/A   | 3.82% | 8.96% | 5.16% | 2.56% | 4.55% | 0.85% | 25.89%   |
| 2019            | N/A         | N/A   | N/A    | N/A   | N/A   | 2.13% | 8.55% | 2.61% | 9.06% | 1.79% | 24.14%   |
| 2020            | N/A         | N/A   | N/A    | N/A   | N/A   | N/A   | 2.24% | 2.86% | 5.09% | 1.54% | 11.73%   |
| 2021            | N/A         | N/A   | N/A    | N/A   | N/A   | N/A   | N/A   | 1.58% | 1.52% | 0.21% | 3.31%    |
| 2022            | N/A         | N/A   | N/A    | N/A   | N/A   | N/A   | N/A   | N/A   | 0.68% | 0.71% | 1.39%    |
| 2023            | N/A         | N/A   | N/A    | N/A   | N/A   | N/A   | N/A   | N/A   | N/A   | 0.75% | 0.75%    |
| COVID EIDL      |             |       |        |       |       |       |       |       |       |       |          |
| 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   | 1.07% | 0.47% | ( 0.61%) |

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 2023 are as of 12/31/2022.

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

|                 | Fiscal Year |      |      |      |      |      |      |      |       |       |       |
|-----------------|-------------|------|------|------|------|------|------|------|-------|-------|-------|
| Charge off Year | 2014        | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022  | 2023  | Total |
| 2022            | N/A         | N/A  | N/A  | N/A  | N/A  | N/A  | N/A  | N/A  | 0.78% | 6.30% | 7.08% |
| 2023            | N/A         | N/A  | N/A  | N/A  | N/A  | N/A  | N/A  | N/A  | N/A   | 4.62% | 4.62% |

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 2023 are as of 12/31/2022.

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.