

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

	Fiscal Year										
Charge off Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Total
<b>Guarantied Business</b>											
<b>7(a) Regular</b>											
2001	1.04%	1.34%	1.42%	0.63%	0.50%	0.34%	0.45%	0.55%	0.09%	0.05%	<b>6.41%</b>
2002	N/A	1.06%	1.06%	0.72%	0.49%	0.70%	0.28%	0.13%	0.09%	0.10%	<b>4.63%</b>
2003	N/A	N/A	0.66%	1.07%	0.61%	0.68%	0.34%	0.09%	0.03%	0.06%	<b>3.54%</b>
2004	N/A	N/A	N/A	1.08%	1.11%	0.36%	0.34%	0.36%	0.24%	0.14%	<b>3.62%</b>
2005	N/A	N/A	N/A	N/A	0.31%	0.55%	0.75%	0.51%	0.25%	0.72%	<b>3.08%</b>
2006	N/A	N/A	N/A	N/A	N/A	0.28%	0.73%	0.40%	0.44%	0.27%	<b>2.11%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	0.45%	0.51%	0.37%	0.41%	<b>1.74%</b>
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.05%	0.63%	0.69%	<b>1.37%</b>
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.25%	1.09%	<b>1.35%</b>
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.55%	<b>0.55%</b>
<b>504 Regular</b>											
2001	1.15%	3.36%	2.35%	2.06%	0.97%	1.34%	( 0.87%)	3.98%	0.34%	0.33%	<b>15.00%</b>
2002	N/A	0.29%	1.85%	0.42%	0.37%	0.20%	0.73%	0.19%	0.65%	0.12%	<b>4.82%</b>
2003	N/A	N/A	2.47%	3.83%	1.59%	1.05%	1.10%	1.16%	0.48%	0.59%	<b>12.27%</b>
2004	N/A	N/A	N/A	0.69%	0.40%	0.44%	0.50%	0.04%	0.04%	0.03%	<b>2.14%</b>
2005	N/A	N/A	N/A	N/A	2.72%	1.98%	0.25%	0.81%	0.43%	0.17%	<b>6.37%</b>
2006	N/A	N/A	N/A	N/A	N/A	3.32%	0.44%	0.95%	0.58%	0.40%	<b>5.70%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	0.65%	0.28%	0.06%	0.07%	<b>1.07%</b>
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.68%	0.40%	0.29%	<b>1.37%</b>
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.61%	0.76%	<b>1.37%</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 2010 are as of 09/30/2010.*

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

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*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.*

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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.*

*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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	Fiscal Year										
Charge off Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Total
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.45%	<b>0.45%</b>
<b>SBIC Debentures</b>											
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	0.00%	3.24%	0.09%	0.10%	0.71%	1.78%	0.57%	0.45%	<b>6.94%</b>
2004	N/A	N/A	N/A	14.85%	0.00%	0.00%	( 0.00%)	0.00%	0.00%	0.00%	<b>14.86%</b>
2005	N/A	N/A	N/A	N/A	0.00%	0.04%	0.01%	0.03%	0.01%	0.16%	<b>0.24%</b>
2006	N/A	N/A	N/A	N/A	N/A	0.00%	29.12%	0.00%	0.23%	0.00%	<b>29.35%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	15.16%	0.20%	0.00%	0.00%	<b>15.36%</b>
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.33%	0.02%	0.08%	<b>0.43%</b>
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.48%	0.14%	<b>1.62%</b>
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.13%	<b>0.13%</b>
<b>SBIC Participating Securities</b>											
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	0.00%	0.00%	0.00%	12.55%	0.00%	0.00%	0.00%	0.00%	<b>12.55%</b>
2004	N/A	N/A	N/A	22.18%	0.54%	1.20%	0.00%	0.00%	0.72%	0.03%	<b>24.68%</b>
2005	N/A	N/A	N/A	N/A	0.00%	26.03%	8.08%	0.05%	0.38%	1.05%	<b>35.59%</b>
2006	N/A	N/A	N/A	N/A	N/A	0.00%	10.96%	7.10%	2.48%	0.39%	<b>20.93%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	51.61%	3.01%	0.00%	0.00%	<b>54.62%</b>
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.37%	2.41%	( 5.23%)	<b>( 2.45%)</b>
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12.94%	15.13%	<b>28.07%</b>

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2010	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>All Other</b>											
2001	( 0.36%)	7.76%	3.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>11.38%</b>
2002	N/A	( 0.06%)	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	( <b>0.04%</b> )
2003	N/A	N/A	10.86%	0.00%	4.63%	2.04%	1.71%	1.54%	0.00%	0.00%	<b>20.78%</b>
2004	N/A	N/A	N/A	( 0.29%)	( 1.93%)	0.00%	0.60%	0.48%	0.00%	0.00%	( <b>1.14%</b> )
2005	N/A	N/A	N/A	N/A	0.00%	1.11%	0.11%	1.72%	0.12%	0.17%	<b>3.23%</b>
2006	N/A	N/A	N/A	N/A	N/A	0.25%	0.41%	0.19%	0.12%	0.05%	<b>1.02%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	0.12%	0.29%	( 0.02%)	0.00%	<b>0.38%</b>
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	( 0.10%)	0.58%	0.33%	<b>0.80%</b>
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	( 0.05%)	0.22%	<b>0.17%</b>
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.14%	<b>0.14%</b>
<b>Direct Business</b>											
<b>Microloan Direct</b>											
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2005	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2006	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	5.18%	0.00%	0.00%	0.00%	<b>5.18%</b>
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10.76%	( 0.17%)	2.97%	<b>13.56%</b>

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2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.50%	1.99%	<b>2.50%</b>
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.94%	<b>0.94%</b>
<b>All Other</b>											
2001	2.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>2.49%</b>
2002	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2003	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2004	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2005	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2006	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	<b>0.00%</b>
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>N/A</b>
2010	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>											
2001	1.88%	4.85%	3.40%	2.20%	1.58%	1.77%	1.43%	1.09%	1.21%	0.49%	<b>19.90%</b>
2002	N/A	1.65%	4.63%	3.76%	1.55%	1.30%	1.11%	0.91%	1.08%	0.55%	<b>16.54%</b>
2003	N/A	N/A	1.54%	4.67%	2.93%	1.81%	1.36%	1.59%	1.47%	0.64%	<b>16.00%</b>
2004	N/A	N/A	N/A	2.15%	6.03%	3.71%	2.07%	1.89%	1.85%	0.80%	<b>18.50%</b>
2005	N/A	N/A	N/A	N/A	2.90%	4.84%	3.43%	3.26%	2.83%	1.04%	<b>18.30%</b>
2006	N/A	N/A	N/A	N/A	N/A	1.00%	4.82%	2.55%	3.13%	0.99%	<b>12.49%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	1.50%	7.69%	5.84%	2.42%	<b>17.45%</b>

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2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	8.54%	3.41%	<b>11.95%</b>
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.55%	4.85%	<b>6.40%</b>
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.47%	<b>1.47%</b>

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