

**Table 9 - Charge Off Rates as a Percent of Unpaid Principal Balance (UPB) Amount by Program**

Program	Fiscal Year									
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<b>Guarantied Business</b>										
7(a) Regular	0.99%	0.74%	0.78%	1.02%	1.13%	0.51%	0.23%	1.52%	0.80%	1.66%
504 Regular	0.33%	0.16%	0.27%	0.50%	0.44%	0.49%	0.36%	0.30%	0.44%	1.10%
SBIC Debentures	0.00%	0.02%	0.00%	0.00%	0.10%	0.10%	1.05%	0.63%	0.18%	1.36%
SBIC Participating Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	1.75%	3.67%	0.55%	3.10%
All Other	0.32%	0.54%	0.47%	0.22%	0.02%	0.09%	0.16%	1.34%	1.27%	2.96%
<b>Direct Business</b>										
Microloan Direct	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.13%	0.01%	0.23%	0.31%
All Other	5.51%	1.87%	0.76%	0.26%	0.15%	0.44%	0.22%	0.40%	0.00%	0.37%
<b>Disaster</b>										
Disaster	2.70%	1.70%	1.74%	1.73%	1.70%	2.27%	1.78%	1.87%	1.22%	3.90%

*This table displays the charge off rates by program for each given fiscal year.*

*Charge off rates are defined as the charge off amount during the fiscal year as a percent of UPB at fiscal year end.*

*Charge off amount is defined as the total dollar amount of principal and interest outstanding at the time that the loan is charged off.*

*UPB is defined as the end-of-year outstanding principal balance of loans that have not yet been charged off as of the end of the given fiscal year.*

*Charge off amounts for a given fiscal year may be adjusted due to data updates.*

*Charge off rates for previous fiscal years are updated to reflect changes to charge off 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.*