

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

	Fiscal Year										
Charge off Year	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
<b>Guarantied Business</b>											
<b>7(a) Regular</b>											
1999	2.42%	1.56%	0.74%	0.98%	0.57%	0.65%	0.29%	0.21%	0.32%	0.03%	7.77%
2000	N/A	1.67%	1.20%	1.03%	0.82%	0.43%	0.26%	0.37%	0.17%	0.11%	6.06%
2001	N/A	N/A	1.04%	1.34%	1.42%	0.63%	0.50%	0.34%	0.45%	0.55%	6.27%
2002	N/A	N/A	N/A	1.06%	1.06%	0.72%	0.49%	0.70%	0.28%	0.13%	4.45%
2003	N/A	N/A	N/A	N/A	0.66%	1.07%	0.61%	0.68%	0.34%	0.09%	3.45%
2004	N/A	N/A	N/A	N/A	N/A	1.08%	1.11%	0.36%	0.34%	0.36%	3.24%
2005	N/A	N/A	N/A	N/A	N/A	N/A	0.31%	0.55%	0.75%	0.51%	2.11%
2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.28%	0.74%	0.40%	1.41%
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.43%	0.51%	0.94%
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.05%	0.05%
<b>504 Regular</b>											
1999	3.24%	3.37%	0.39%	0.02%	0.00%	0.01%	0.04%	0.00%	0.00%	0.00%	7.07%
2000	N/A	1.28%	1.94%	0.84%	0.79%	1.19%	1.59%	0.72%	0.77%	0.79%	9.91%
2001	N/A	N/A	1.15%	3.36%	2.35%	2.06%	0.97%	1.34%	( 0.87%)	3.98%	14.34%
2002	N/A	N/A	N/A	0.29%	1.85%	0.42%	0.37%	0.20%	0.73%	0.19%	4.05%
2003	N/A	N/A	N/A	N/A	2.47%	3.83%	1.59%	1.05%	1.10%	1.16%	11.21%
2004	N/A	N/A	N/A	N/A	N/A	0.69%	0.40%	0.44%	0.50%	0.04%	2.08%
2005	N/A	N/A	N/A	N/A	N/A	N/A	2.72%	1.98%	0.25%	0.81%	5.76%
2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.32%	0.45%	0.95%	4.72%
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.65%	0.28%	0.93%

*This table displays the post-charge off recovery rates by program for each given fiscal year by year of initial charge off.*  
*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 defined as the dollar amount recovered via the Treasury Cross Servicing program after a loan has been charged off.*  
*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.*  
*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.*

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	Fiscal Year										
Charge off Year	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.68%	<b>0.68%</b>
<b>SBIC Debentures</b>											
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	58.66%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	( 0.00%)	0.00%	<b>58.66%</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	0.00%	3.24%	0.09%	0.10%	0.71%	1.78%	<b>5.92%</b>
2004	N/A	N/A	N/A	N/A	N/A	14.85%	0.00%	0.00%	( 0.00%)	0.00%	<b>14.86%</b>
2005	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.04%	0.01%	0.03%	<b>0.07%</b>
2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	29.12%	0.00%	<b>29.12%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.16%	0.20%	<b>15.36%</b>
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.33%	<b>0.33%</b>
<b>SBIC Participating Securities</b>											
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	0.00%	0.00%	0.00%	12.55%	0.00%	0.00%	<b>12.55%</b>
2004	N/A	N/A	N/A	N/A	N/A	22.21%	0.56%	1.24%	0.00%	0.00%	<b>24.01%</b>
2005	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	26.03%	8.08%	0.05%	<b>34.16%</b>
2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	13.61%	8.83%	<b>22.44%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	55.25%	3.23%	<b>58.48%</b>

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2008	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>											
1999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2000	N/A	0.00%	( 0.00%)	0.00%	0.00%	0.00%	0.00%	3.03%	0.00%	0.00%	<b>3.03%</b>
2001	N/A	N/A	( 0.36%)	7.76%	3.98%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>11.38%</b>
2002	N/A	N/A	N/A	( 0.06%)	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	<b>( 0.04%)</b>
2003	N/A	N/A	N/A	N/A	10.86%	0.00%	4.63%	2.04%	1.71%	1.54%	<b>20.78%</b>
2004	N/A	N/A	N/A	N/A	N/A	( 0.29%)	( 1.93%)	0.00%	0.60%	0.48%	<b>( 1.14%)</b>
2005	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	1.11%	0.11%	1.72%	<b>2.94%</b>
2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.25%	0.41%	0.19%	<b>0.85%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.12%	0.29%	<b>0.40%</b>
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	( 0.10%)	<b>( 0.10%)</b>
<b>Direct Business</b>											
<b>Microloan Direct</b>											
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2005	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	<b>0.00%</b>

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2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.18%	0.00%	<b>5.18%</b>
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10.76%	<b>10.76%</b>
<b>All Other</b>											
1999	2.15%	0.17%	0.50%	0.25%	0.75%	2.62%	1.08%	0.71%	1.39%	0.00%	<b>9.60%</b>
2000	N/A	( 0.00%)	1.06%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>1.26%</b>
2001	N/A	N/A	2.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>2.49%</b>
2002	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2003	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2004	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2005	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	<b>0.00%</b>
2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A	0.00%	<b>0.00%</b>
<b>Disaster</b>											
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1999	0.71%	1.83%	1.69%	0.82%	1.43%	1.08%	1.09%	0.41%	0.25%	0.25%	<b>9.57%</b>
2000	N/A	1.51%	2.79%	1.55%	1.83%	1.42%	1.09%	0.98%	0.65%	0.37%	<b>12.18%</b>
2001	N/A	N/A	1.88%	4.85%	3.40%	2.20%	1.58%	1.77%	1.43%	1.09%	<b>18.20%</b>
2002	N/A	N/A	N/A	1.65%	4.63%	3.76%	1.55%	1.30%	1.11%	0.91%	<b>14.91%</b>
2003	N/A	N/A	N/A	N/A	1.54%	4.67%	2.93%	1.81%	1.36%	1.59%	<b>13.89%</b>
2004	N/A	N/A	N/A	N/A	N/A	2.15%	6.03%	3.71%	2.07%	1.89%	<b>15.84%</b>
2005	N/A	N/A	N/A	N/A	N/A	N/A	2.90%	4.84%	3.43%	3.26%	<b>14.43%</b>

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2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.00%	4.82%	2.55%	<b>8.37%</b>
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.50%	7.69%	<b>9.19%</b>
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	<b>0.00%</b>

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