

504 Portfolio Lender Rating PEER GROUP (SBA Share \$ Outstanding)	\$100.00 Million Or More	\$30-\$99.9 Million	\$10-\$29.9 Million	\$5-9.9 Million	Less Than \$5 Million	504 Portfolio Average
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SBA LENDER RISK RATING COMPONENTS

Past 12 Month Actual Purchase Rate	0.8%	1.4%	1.7%	2.0%	2.1%	1.0%
Problem Loan Rate	2.0%	2.5%	3.5%	7.1%	5.1%	2.3%
3 Month Change in Scores	-2.9%	-3.9%	-3.6%	-2.9%	-0.4%	-3.1%
Projected Purchase Rate	0.6%	0.9%	0.9%	1.2%	1.0%	0.7%
SBPS Score Average	182.8	181.7	180.5	177.7	180.1	182.3

Additional Performance Ratios (Not Rating Components)

Past 12 Month Actual Charge-Off Rate	0.2%	0.7%	0.2%	0.7%	0.9%	0.3%
Delinquency Rate	1.9%	2.1%	3.0%	6.9%	3.9%	2.1%
Liquidation Rate	1.8%	2.7%	3.6%	4.5%	4.5%	2.2%
Past-Due Rate	1.2%	2.1%	2.6%	4.4%	0.7%	1.5%

SBPS Score Breakdown (Not Rating Components)

Lower Risk	79.7%	77.4%	74.8%	71.0%	69.8%	78.5%
Moderate Risk	16.8%	18.2%	20.3%	22.4%	23.1%	17.6%
Higher Risk	3.3%	4.3%	4.7%	6.5%	6.9%	3.8%

Net Flows Information (Not Rating Components)

Fees	\$362,446	\$72,141	\$24,668	\$8,278	\$4,255	\$93,883
Purchases	-\$520,736	-\$171,984	-\$56,771	-\$40,294	-\$29,917	-\$166,911
Recoveries	\$161,920	\$23,482	\$34,506	\$20,703	\$3,853	\$48,861
Net Flow (Current)	\$3,629	-\$76,360	\$2,403	-\$11,312	-\$21,808	-\$24,166
Net Flow (Cumulative)	\$3,442,734	-\$781,457	-\$404,285	-\$612,338	-\$293,245	\$160,150
Net Yield (Cumulative)	0.8%	-0.8%	-1.3%	-3.7%	-5.0%	0.1%

NOTE: Data in the Lender Portal and this summary sheet is truncated, not rounded.

NOTE: Please refer to the Field Definitions sheet in the Lender Portal for descriptions of the data.

