

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	0.5%	1.2%	1.4%	0.5%	2.0%	0.8%
Problem Loan Rate	1.2%	2.0%	3.2%	5.0%	5.5%	1.7%
SBPS Score Average	182.8	181.6	180.1	177.7	177.7	182.2

**Additional Performance Ratios (Not Rating Components)**

3 Month Change in Scores	-3.4%	-4.2%	-4.0%	-6.9%	-2.6%	-3.7%
Projected Purchase Rate	0.6%	0.7%	0.7%	0.9%	0.8%	0.6%
Past 12 Month Actual Charge-Off Rate	0.2%	0.7%	0.4%	0.6%	1.5%	0.3%
Delinquency Rate	1.2%	1.4%	2.9%	5.6%	5.6%	1.5%
Liquidation Rate	1.5%	2.9%	3.0%	3.5%	3.8%	2.0%
Past-Due Rate	1.1%	1.9%	1.9%	3.7%	0.5%	1.4%

**SBPS Score Breakdown (Not Rating Components)**

Lower Risk	79.8%	77.7%	74.1%	70.8%	67.3%	78.4%
Moderate Risk	17.1%	18.3%	21.4%	23.5%	25.9%	18.0%
Higher Risk	2.9%	3.9%	4.4%	5.7%	6.7%	3.4%

**Net Flows Information (Not Rating Components)**

Fees	\$427,236	\$83,345	\$26,413	\$12,108	\$6,646	\$103,221
Purchases	-\$468,309	-\$186,178	-\$44,133	\$0	-\$49,381	-\$147,389
Recoveries	\$126,735	\$44,700	\$19,021	\$9,840	\$5,240	\$40,922
Net Flow (Current)	\$85,663	-\$58,133	\$1,300	\$21,948	-\$37,495	-\$3,245
Net Flow (Cumulative)	\$3,500,294	-\$726,783	-\$392,569	-\$489,170	-\$203,371	\$147,702
Net Yield (Cumulative)	0.8%	-0.7%	-1.2%	-2.9%	-3.5%	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.