

Peer Group and Portfolio Averages

SBA Lender Information Portal

All Data is "As-Of" June 30th, 2006 at the SBA

Office of Lender Oversight

Office of Capital Access

U.S. Small Business Administration

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	0.4%	1.1%	0.9%	1.1%	2.3%	0.7%
Problem Loan Rate	0.9%	2.3%	2.2%	4.9%	4.4%	1.5%
SBPS Score Average	183.1	180.9	180.5	179.5	179.2	182.2

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

3 Month Change in Scores	-3.3%	-5.6%	-5.3%	-6.5%	-4.6%	-4.2%
Projected Purchase Rate	0.6%	0.8%	0.7%	0.8%	0.8%	0.7%
Past 12 Month Actual Charge-Off Rate	0.2%	0.3%	0.3%	0.1%	0.5%	0.2%
Delinquency Rate	1.0%	1.9%	2.0%	4.5%	2.2%	1.4%
Liquidation Rate	1.4%	3.2%	2.9%	3.6%	5.9%	2.1%
Past-Due Rate	1.3%	1.5%	2.4%	3.8%	1.7%	1.5%

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

Lower Risk	80.2%	75.9%	74.4%	73.6%	71.6%	78.0%
Moderate Risk	17.1%	19.9%	21.3%	21.8%	22.3%	18.6%
Higher Risk	2.6%	4.0%	4.2%	4.5%	6.0%	3.3%

**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.