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

	Fiscal Year									
Program	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**
Guarantied Business										
7(a) Regular	0.74%	0.78%	1.02%	1.13%	0.51%	0.23%	1.52%	0.80%	1.66%	1.03%
504 Regular	0.16%	0.27%	0.50%	0.44%	0.49%	0.36%	0.30%	0.44%	1.10%	0.80%
SBIC Debentures	0.02%	0.00%	0.00%	0.10%	0.10%	1.05%	0.63%	0.18%	1.36%	0.07%
SBIC Participating Securities	0.00%	0.00%	0.00%	0.00%	0.06%	1.75%	3.67%	0.55%	3.18%	1.63%
All Other	0.54%	0.47%	0.22%	0.02%	0.09%	0.16%	1.34%	1.27%	2.97%	0.87%
Direct Business										
Microloan Direct	0.00%	0.00%	0.00%	0.00%	0.10%	0.13%	0.01%	0.23%	0.31%	3.73%
All Other	1.87%	0.76%	0.26%	0.15%	0.44%	0.22%	0.40%	0.00%	0.37%	0.00%
Disaster										
Disaster	1.70%	1.74%	1.73%	1.70%	2.27%	1.78%	1.87%	1.22%	3.90%	2.70%

This table displays the charge off rates by program for each given fiscal year. Since data are not available through the end of the most recent fiscal year, the data displayed in 2009 are as of 06/30/2009.
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.