

Peer Group and Portfolio Averages

SBA Lender Information Portal

All Data is "As-Of" March 31st, 2007 at the SBA

Office of Credit Risk Management

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	0.5%	1.1%	0.8%	0.6%	2.5%	0.7%
Problem Loan Rate	1.2%	2.2%	2.8%	5.0%	5.9%	1.6%
SBPS Score Average	183.0	181.3	180.0	178.2	177.6	182.2

Additional Performance Ratios (Not Rating Components)

3 Month Change in Scores	-3.2%	-3.5%	-4.9%	-6.2%	-4.4%	-3.4%
Projected Purchase Rate	0.6%	0.7%	0.7%	1.0%	0.9%	0.6%
Past 12 Month Actual Charge-Off Rate	0.2%	0.8%	0.5%	0.7%	1.2%	0.4%
Delinquency Rate	1.2%	1.9%	3.1%	5.0%	5.3%	1.6%
Liquidation Rate	1.4%	2.9%	2.6%	3.5%	3.9%	1.9%
Past-Due Rate	1.2%	1.8%	1.9%	3.9%	0.7%	1.4%

SBPS Score Breakdown (Not Rating Components)

Lower Risk	80.3%	77.0%	73.9%	71.3%	69.3%	78.5%
Moderate Risk	16.7%	19.1%	21.8%	22.8%	24.0%	18.0%
Higher Risk	2.9%	3.8%	4.2%	5.7%	6.6%	3.4%

Net Flows Information (Not Rating Components)

Fees	\$402,941	\$81,757	\$25,959	\$10,314	\$6,892	\$94,801
Purchases	-\$483,811	-\$550,822	-\$234,736	\$0	-\$231,124	-\$464,786
Recoveries	\$147,909	\$56,316	\$67,123	\$3,875	\$5,644	\$73,993
Net Flow (Current)	\$300,858	\$11,930	\$34,060	\$11,311	\$128	\$60,871
Net Flow (Cumulative)	\$3,651,567	-\$704,776	-\$331,611	-\$539,043	-\$196,810	\$145,847
Net Yield (Cumulative)	0.8%	-0.7%	-1.0%	-3.3%	-3.1%	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.