

Table 5 - Charge Off Amount by Program

Program	Fiscal Year									
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Guarantied Business										
7(a) Regular	\$486,476,739	\$806,928,976	\$1,474,525,906	\$1,430,439,372	\$689,553,988	\$472,374,120	\$641,012,522	\$364,725,141	\$372,993,641	\$457,177,973
504 Regular	\$1,162,766,788	\$402,437,587	\$317,485,370	\$217,585,054	\$101,690,600	\$104,180,106	\$79,260,787	\$78,316,762	\$34,460,536	\$95,375,087
SBIC Debentures	\$16,733,635	\$70,077,734	\$44,492,463	\$4,773,821	\$11,652,153	\$37,148,146	\$24,039,000	\$878,421	\$71,589,681	\$2,172,541
SBIC Participating Securities	\$190,980,472	\$89,400,101	\$47,547,090	\$57,574,744	\$63,888,169	\$83,254,811	\$46,988,629	\$36,924,459	\$6,959,450	\$1,384,128
ARC 506	\$7,160,600	\$3,676,757	\$2,020,121	\$668,762	\$448,391	\$718,386	\$349,767	\$197,000	\$21,180	\$34,688
Dealer Floor Plan	\$140,088	\$0	\$0	\$366,413	\$0	\$0	\$0	\$0	\$0	\$0
504 First Lien	\$0	\$0	\$0	\$0	\$6,555,142	\$-623,845	\$477,708	\$420,387	\$0	\$1,683,273
504 Refi	\$186,699	\$698,905	\$1,192,058	\$6,653,255	\$9,248,168	\$5,973,270	\$2,808,099	\$7,151,546	\$1,479,847	\$4,726,803
PPP	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$0	\$0	\$4,825,168,590
All Other	\$3,289,584	\$6,492,648	\$19,492,216	\$23,306,730	\$5,093,978	\$5,683,814	\$24,067,441	\$17,386,933	\$-1,800,000	\$1,151,603
Subtotal	\$1,867,734,606	\$1,379,712,708	\$1,906,755,223	\$1,741,368,151	\$888,130,591	\$708,708,808	\$819,003,953	\$506,000,648	\$485,704,335	\$5,388,874,685
Direct Business										
Microloan Direct	\$413,979	\$356,710	\$151,549	\$732,698	\$452,653	\$188,494	\$21,604	\$326,549	\$0	\$31,446
All Other	\$0	\$971,715	\$0	\$0	\$0	\$341,157	\$0	\$101,137	\$0	\$0
Subtotal	\$413,979	\$1,328,425	\$151,549	\$732,698	\$452,653	\$529,651	\$21,604	\$427,685	\$0	\$31,446
Disaster										
Disaster	\$176,335,148	\$204,728,937	\$102,428,523	\$87,747,318	\$85,987,230	\$98,191,070	\$190,022,038	\$129,320,597	\$18,405,594	\$180,342,594
COVID EIDL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$0	\$21,530,939	\$198,192,908
Subtotal	\$176,335,148	\$204,728,937	\$102,428,523	\$87,747,318	\$85,987,230	\$98,191,070	\$190,022,038	\$129,320,597	\$39,936,534	\$378,535,503
Total	\$2,044,483,733	\$1,585,770,071	\$2,009,335,295	\$1,829,848,167	\$974,570,474	\$807,429,529	\$1,009,047,594	\$635,748,930	\$525,640,869	\$5,767,441,634

This table displays the total charge off amount by program as of the end of each fiscal year.

Charge off amount is defined as the total dollar amount of principal and interest outstanding at the time that the loan is charged off.

Loans are charged off if SBA determines no additional principal and interest from the borrower will be recovered via the agency.

For guarantied loans, the charge off amounts reflect the SBA guarantied portion and exclude the non-guarantied portion of the loan.

Charge off amounts for a given fiscal year may be adjusted due to data updates.

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.