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SBLA (1995-2002) and CSBFA (1999-2002)

Claims Frequencies and Costs

Prepared by Dr. Allan Riding
Equinox Management Consultants

On Behalf of Industry Canada

March 12, 2003

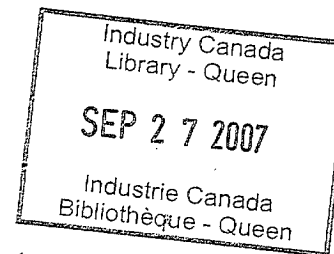


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PROFILES OF BORROWERS

Table P-1: Overall Summary of Lending and Claims Activity Since 1995

Fiscal Year	Loans Registered		Expenses Paid*			
	Number of Loans	Value of Loan Commitments (\$000)	Number of Claims*	Total Claims Paid* (\$000)	Claims as Percent of Loans*	Claims Paid as Percent of Lending*
95-96	34,613	\$2,243,156	4,963	\$220,198	14.34%	9.82%
96-97	31,002	\$2,018,864	3,881	\$168,507	12.52%	8.35%
97-98	29,064	\$1,977,314	2,801	\$129,189	9.64%	6.53%
98-99	22,522	\$1,613,565	1,824	\$92,986	8.10%	5.76%
99-00	17,743	\$1,352,481	793	\$41,306	4.47%	3.05%
00-01	14,443	\$1,159,174	155	\$7,269	1.07%	0.63%
01-02	10,397	\$850,961	3	\$214	0.03%	0.03%
Total	159,784	\$11,215,519	14,420	\$659,673	9.02%	5.88%

*Data in these columns refer back to the loans disbursed in the particular years. For example, in 1995-96, of the 34,613 loans disbursed claims have been received on 4,963 of these loans (14.34%) involving \$220 million (9.82%) of loan commitments disbursed in 1995-96.

Table P-2A: Borrowing by Region: Number of Loans

	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002	Total
Lending Volumes (Number of Loans)			
Atlantic Canada	9,127	3,611	12,738
Quebec	41,096	16,302	57,398
Ontario	37,131	11,663	48,794
West and North	29,847	11,007	40,854
Total	117,201	42,583	159,784
Percent of Lending			
Atlantic Canada	7.79%	8.48%	7.97%
Quebec	35.06%	38.28%	35.92%
Ontario	31.68%	27.39%	30.54%
West and North	25.47%	25.85%	25.57%
Total	100.00%	100.00%	100.00%

Table P-2B: Borrowing by Region: Value of Loan Commitments

	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002	Total
Lending Volumes (Value of Commitments)			
Atlantic Canada	\$ 568,535,111	\$ 270,980,804	\$ 839,515,915
Quebec	\$ 2,484,660,860	\$ 1,116,863,771	\$ 3,601,524,631
Ontario	\$ 2,820,066,678	\$ 1,094,011,692	\$ 3,914,078,370
West and North	\$ 1,979,638,807	\$ 880,761,303	\$ 2,860,400,110
Total	\$ 7,852,901,454	\$ 3,362,617,570	\$ 11,215,519,025
Percent of Lending			
Atlantic Canada	7.2%	8.1%	7.5%
Quebec	31.6%	33.2%	32.1%
Ontario	35.9%	32.5%	34.9%
West and North	25.2%	26.2%	25.5%
Total	100.0%	100.0%	100.0%

Table P-3A: Number of Loans by Region and Sector, SBLA & CSBFA

	Number of Loans					Percent of Loans				
	Atlantic Canada	Quebec	Ontario	West and North	Total	Atlantic Canada	Quebec	Ontario	West and North	Total
Other Services	2,053	12,444	9,435	7,102	31,034	1.31%	7.94%	6.02%	4.53%	19.80%
Retail Trade	1,703	9,124	6,471	5,256	22,554	1.09%	5.82%	4.13%	3.35%	14.39%
Transportation & Warehousing	1,814	6,306	6,546	7,106	21,772	1.16%	4.02%	4.18%	4.53%	13.89%
Manufacturing	623	6,395	4,465	2,158	13,641	0.40%	4.08%	2.85%	1.38%	8.71%
Accommodation, Food & Beverage	1,436	6,309	8,806	5,858	22,409	0.92%	4.03%	5.62%	3.74%	14.30%
Construction	770	3,395	2,074	2,539	8,778	0.49%	2.17%	1.32%	1.62%	5.60%
Agriculture, Forestry, etc.	2,335	2,927	1,709	3,191	10,162	1.49%	1.87%	1.09%	2.04%	6.49%
Professional, etc. Services	546	3,124	2,712	1,911	8,293	0.35%	1.99%	1.73%	1.22%	5.29%
Wholesale Trade	192	1,732	1,375	713	4,012	0.12%	1.11%	0.88%	0.46%	2.56%
Health Care & Social Assistance	266	1,391	1,384	672	3,713	0.17%	0.89%	0.88%	0.43%	2.37%
All Other Sectors	717	3,409	2,785	3,420	10,331	0.46%	2.18%	1.78%	2.18%	6.59%
Total	12,455	56,556	47,762	39,926	156,699	7.95%	36.09%	30.48%	25.48%	100.00%

Table P-3B: Loan Commitments by Region and Sector

Sector	Loan Commitments (\$000,000)					Percent of Loan Commitments				
	Atlantic Canada	Quebec	Ontario	West and North	Total	Atlantic Canada	Quebec	Ontario	West and North	Total
Other Services	123.4	706.3	683.4	456.5	1969.5	1.12%	6.39%	6.18%	4.13%	17.82%
Retail Trade	106.4	580.1	500.1	351.3	1538.0	0.96%	5.25%	4.53%	3.18%	13.92%
Transportation & Warehousing	111.9	342.4	444.6	446.5	1345.3	1.01%	3.10%	4.02%	4.04%	12.17%
Manufacturing	42.7	441.1	403.4	170.6	1057.8	0.39%	3.99%	3.65%	1.54%	9.57%
Accommodation, Food & Beverage	122.4	563.2	931.3	576.3	2193.3	1.11%	5.10%	8.43%	5.22%	19.85%
Construction	36.8	156.1	128.2	139.2	460.4	0.33%	1.41%	1.16%	1.26%	4.17%
Agriculture, Forestry, etc.	169.6	206.1	135.3	205.7	716.7	1.53%	1.87%	1.22%	1.86%	6.49%
Professional, etc. Services	29.5	151.6	173.8	111.1	466.0	0.27%	1.37%	1.57%	1.01%	4.22%
Wholesale Trade	10.9	97.1	104.2	49.2	261.4	0.10%	0.88%	0.94%	0.45%	2.37%
Health Care & Social Assistance	21.7	101.7	122.6	54.1	300.1	0.20%	0.92%	1.11%	0.49%	2.72%
All Other Sectors	49.9	212.7	226.0	253.2	741.7	0.45%	1.92%	2.04%	2.29%	6.71%
Total	825.2	3558.5	3852.9	2813.6	11050.2	7.47%	32.20%	34.87%	25.46%	100.00%

Table P-4: Borrowing by Region and Type of Lender: SBLA & CSBFA

	Atlantic Canada	Quebec	Ontario	West and North	Total
Borrowing Based on Loan Commitments					
<i>Lender Category</i>					
Domestic Banks	\$781,735,553	\$1,980,814,204	\$3,391,201,135	\$2,267,753,197	\$8,421,504,089
Caisses Populaires	\$23,151,765	\$1,515,262,916	\$46,979,166	\$6,353,872	\$1,591,747,718
Alberta Treasury Branches				\$123,377,305	
Other	\$34,628,597	\$105,447,510	\$475,898,069	\$462,915,735	\$1,202,267,217
Total	\$839,515,915	\$3,601,524,631	\$3,914,078,370	\$2,860,400,110	\$11,215,519,025
<i>Percent of Loan Commitments</i>					
Domestic Banks	6.97%	17.66%	30.24%	20.22%	75.09%
Caisses Populaires	0.21%	13.51%	0.42%	0.06%	14.19%
Alberta Treasury Branches	0.00%	0.00%	0.00%	1.10%	0.00%
Other	0.31%	0.94%	4.24%	4.13%	10.72%
Total	7.49%	32.11%	34.90%	25.50%	100.00%
Borrowing Based on Number of Loans					
<i>Lender Category</i>					
Domestic Banks	12,000	27,400	42,508	32,784	114,692
Caisses Populaires	233	29,017	696	56	30,002
Alberta Treasury Branches				1,422	1,422
Other	505	981	5,590	6,592	13,668
Total	12,738	57,398	48,794	40,854	159,784
<i>Percent of Loans</i>					
Domestic Banks	7.51%	17.15%	26.60%	20.52%	71.78%
Caisses Populaires	0.15%	18.16%	0.44%	0.04%	18.78%
Alberta Treasury Branches	0.00%	0.00%	0.00%	0.89%	0.89%
Other	0.32%	0.61%	3.50%	4.13%	8.55%
Total	7.97%	35.92%	30.54%	25.57%	100.00%

Table P-5A: Borrowing by Sector: Number of Loans

Sector	SBLA: April 1 1995 to March 31, 1999		CSBFA: April 1, 1999 to March 31, 2002	
	Number of Loans	Percent of Total	Number of Loans	Percent of Total
Accommodation, Food etc.	15,253	13.37%	7,156	16.80%
Retail Trade	16,079	14.09%	6,475	15.21%
Other Services	24,544	21.51%	6,490	15.24%
Transportation & Warehousing	16,406	14.38%	5,366	12.60%
Manufacturing	9,404	8.24%	4,237	9.95%
Agriculture, Forestry, etc.	7,680	6.73%	2,482	5.83%
Construction	6,274	5.50%	2,504	5.88%
Professional, etc. Services	6,158	5.40%	2,135	5.01%
Wholesale Trade	3,067	2.69%	945	2.22%
Health Care & Social Assistance	2,761	2.42%	952	2.24%
All Other Sectors	6,490	5.69%	3,841	9.02%
Total	114,116	100.00%	42,583	100.00%

Table P-5B: Borrowing by Sector: Value of Commitments

Sector	SBLA: April 1 1995 to March 31, 1999		CSBFA: April 1, 1999 to March 31, 2002	
	\$ Volume of Borrowing	Percent of Total	\$ Volume of Borrowing	Percent of Total
Accommodation, Food etc.	\$1,429,575,189	18.60%	\$763,681,608	22.71%
Retail Trade	\$1,046,944,110	13.62%	\$491,070,571	14.60%
Other Services	\$1,493,665,459	19.43%	\$475,856,697	14.15%
Transportation & Warehousing	\$1,007,910,009	13.11%	\$337,404,249	10.03%
Manufacturing	\$699,604,671	9.10%	\$358,186,034	10.65%
Agriculture, Forestry, etc.	\$526,430,931	6.85%	\$190,283,115	5.66%
Professional, etc. Services	\$319,559,419	4.16%	\$146,427,616	4.35%
Construction	\$315,206,692	4.10%	\$145,170,146	4.32%
Health Care & Social Assistance	\$217,648,659	2.83%	\$82,468,136	2.45%
Wholesale Trade	\$193,800,603	2.52%	\$67,572,606	2.01%
All Other Sectors	\$437,208,376	5.69%	\$304,496,793	9.06%
Total	\$7,687,554,117	100.00%	\$3,362,617,570	100.00%

Table P-6A: Loans Advanced by Type of Lender and Sector

Sector	Number of Loans						Percent of Loans					
	Domestic Banks	Alberta Treasury	Caisses Populaires	Credit Unions & Co-ops	All Other	Total	Domestic Banks	Alberta Treasury	Caisses Populaires	Credit Unions & Co-ops	All Other	Total
Other Services	23,437	230	5,535	1,136	696	31,034	15.0%	0.1%	3.5%	0.7%	0.4%	19.8%
Retail Trade	16,118	259	4,865	795	517	22,554	10.3%	0.2%	3.1%	0.5%	0.3%	14.4%
Transportation etc.	13,739	191	4,170	916	2,756	21,772	8.8%	0.1%	2.7%	0.6%	1.8%	13.9%
Manufacturing	9,987	79	2,836	279	460	13,641	6.4%	0.1%	1.8%	0.2%	0.3%	8.7%
Accommodation etc.	16,991	229	3,566	893	730	22,409	10.8%	0.1%	2.3%	0.6%	0.5%	14.3%
Construction	5,897	85	2,012	365	419	8,778	3.8%	0.1%	1.3%	0.2%	0.3%	5.6%
Agriculture, etc.	6,853	67	2,091	558	593	10,162	4.4%	0.0%	1.3%	0.4%	0.4%	6.5%
Prof. etc. Services	6,396	86	1,371	210	230	8,293	4.1%	0.1%	0.9%	0.1%	0.1%	5.3%
Wholesale Trade	3,029	21	764	55	143	4,012	1.9%	0.0%	0.5%	0.0%	0.1%	2.6%
Health Care etc.	2,489	9	660	94	461	3,713	1.6%	0.0%	0.4%	0.1%	0.3%	2.4%
All Other Sectors	7,687	128	1,574	613	329	10,331	4.9%	0.1%	1.0%	0.4%	0.2%	6.6%
Total	112,623	1,384	29,444	5,914	7,334	156,699	71.9%	0.9%	18.8%	3.8%	4.7%	100.0%

Table P-6B: Loan Commitments by Type of Lender and Sector

	Number of Loans						Percent of Loans					
	Domestic Banks	Alberta Treasury	Caisses Populaires	Credit Unions & Co-ops	All Other	Total	Domestic Banks	Alberta Treasury	Caisses Populaires	Credit Unions & Co-ops	All Other	Total
Other Services	\$1,569.5	\$21.8	\$254.7	\$67.0	\$56.6	\$1,969.5	14.2%	0.2%	2.3%	0.6%	0.5%	17.8%
Retail Trade	\$1,157.6	\$19.8	\$264.0	\$48.5	\$48.1	\$1,538.0	10.5%	0.2%	2.4%	0.4%	0.4%	13.9%
Transportation etc.	\$860.9	\$13.6	\$207.9	\$56.9	\$206.0	\$1,345.3	7.8%	0.1%	1.9%	0.5%	1.9%	12.2%
Manufacturing	\$822.9	\$7.0	\$158.8	\$22.8	\$46.3	\$1,057.8	7.4%	0.1%	1.4%	0.2%	0.4%	9.6%
Accommodation etc.	\$1,741.6	\$22.9	\$261.9	\$75.6	\$91.2	\$2,193.3	15.8%	0.2%	2.4%	0.7%	0.8%	19.8%
Construction	\$317.7	\$7.4	\$79.6	\$19.5	\$36.2	\$460.4	2.9%	0.1%	0.7%	0.2%	0.3%	4.2%
Agriculture etc.	\$481.1	\$4.8	\$127.6	\$33.4	\$69.9	\$716.7	4.4%	0.0%	1.2%	0.3%	0.6%	6.5%
Prof. etc. Services	\$382.2	\$7.3	\$48.4	\$11.5	\$16.6	\$466.0	3.5%	0.1%	0.4%	0.1%	0.2%	4.2%
Wholesale Trade	\$209.4	\$2.3	\$34.8	\$3.0	\$11.9	\$261.4	1.9%	0.0%	0.3%	0.0%	0.1%	2.4%
Health Care etc.	\$197.5	\$0.7	\$46.6	\$6.9	\$48.4	\$300.1	1.8%	0.0%	0.4%	0.1%	0.4%	2.7%
All Other Sectors	\$574.1	\$12.9	\$80.5	\$46.9	\$27.3	\$741.7	5.2%	0.1%	0.7%	0.4%	0.2%	6.7%
Total	\$8,314.2	\$120.6	\$1,564.7	\$392.2	\$658.4	\$11,050.2	75.2%	1.1%	14.2%	3.5%	6.0%	100.0%

Table P-7A: Distribution of Loans by Size of Loan and Lender Category: Number of Loans

Loan Size Category	Domestic Banks	Alberta Treasury Branches	Caisses Populaires	Credit Unions & other Co-ops	Other	Total
SBLA: April 1 1995 to March 31, 1999						
<\$25,000	23,457	180	8,755	1,131	768	34,291
\$25,000-\$49,999	20,192	274	5,117	1,015	1,335	27,933
\$50,000-\$74,999	12,745	174	2,536	618	925	16,998
\$75,000-\$99,999	7,764	133	1,365	349	618	10,229
\$100,000-\$124,999	7,135	104	1,160	276	904	9,579
\$125,000-\$149,999	3,471	70	614	146	338	4,639
\$150,000-174,999	2,726	56	419	99	238	3,538
\$175,000-\$199,999	1,717	36	243	80	156	2,232
\$>\$200,000	6,137	101	785	169	544	7,736
Total	85,344	1,128	20,994	3,883	5,826	117,175
CSBFA: April 1, 1999 to March 31, 2002						
<\$25,000	5,032	33	3,233	493	223	9,014
\$25,000-\$49,999	6,414	52	2,264	533	378	9,641
\$50,000-\$74,999	4,862	55	1,158	379	284	6,738
\$75,000-\$99,999	3,295	44	714	196	215	4,464
\$100,000-\$124,999	2,994	32	508	168	197	3,899
\$125,000-\$149,999	1,695	15	349	136	150	2,345
\$150,000-174,999	1,302	15	207	72	95	1,691
\$175,000-\$199,999	824	15	154	51	51	1,095
\$>\$200,000	2,899	32	413	142	196	3,682
Total	29,317	293	9,000	2,170	1,789	42,569

Table P-7B: Distribution of Loans by Size of Loan and Lender Category: Percentage of Loans

	Domestic Banks	Alberta Treasury Branches	Caisses Populaires	Credit Unions & other Co-ops	Other	Total
SBLA: April 1 1995 to March 31, 1999						
<\$25,000	20.02%	0.15%	7.47%	0.97%	0.66%	29.26%
\$25,000-\$49,999	17.23%	0.23%	4.37%	0.87%	1.14%	23.84%
\$50,000-\$74,999	10.88%	0.15%	2.16%	0.53%	0.79%	14.51%
\$75,000-\$99,999	6.63%	0.11%	1.16%	0.30%	0.53%	8.73%
\$100,000-\$124,999	6.09%	0.09%	0.99%	0.24%	0.77%	8.17%
\$125,000-\$149,999	2.96%	0.06%	0.52%	0.12%	0.29%	3.96%
\$150,000-174,999	2.33%	0.05%	0.36%	0.08%	0.20%	3.02%
\$175,000-\$199,999	1.47%	0.03%	0.21%	0.07%	0.13%	1.90%
\$>\$200,000	5.24%	0.09%	0.67%	0.14%	0.46%	6.60%
Total	72.83%	0.96%	17.92%	3.31%	4.97%	100.00%
CSBFA: April 1, 1999 to March 31, 2002						
<\$25,000	11.82%	0.08%	7.59%	1.16%	0.52%	21.18%
\$25,000-\$49,999	15.07%	0.12%	5.32%	1.25%	0.89%	22.65%
\$50,000-\$74,999	11.42%	0.13%	2.72%	0.89%	0.67%	15.83%
\$75,000-\$99,999	7.74%	0.10%	1.68%	0.46%	0.51%	10.49%
\$100,000-\$124,999	7.03%	0.08%	1.19%	0.39%	0.46%	9.16%
\$125,000-\$149,999	3.98%	0.04%	0.82%	0.32%	0.35%	5.51%
\$150,000-174,999	3.06%	0.04%	0.49%	0.17%	0.22%	3.97%
\$175,000-\$199,999	1.94%	0.04%	0.36%	0.12%	0.12%	2.57%
\$>\$200,000	6.81%	0.08%	0.97%	0.33%	0.46%	8.65%
Total	68.87%	0.69%	21.14%	5.10%	4.20%	100.00%

Table P-7C: Distribution of Loans by Value of Loan Commitments and Lender Category: Value of Loans

	Domestic Banks	Alberta Treasury Branches	Caisses Populaires	Credit Unions & other Co-ops	Other	Total
Size of Loan	SBLA: April 1 1995 to March 31, 1999					
<\$25,000	\$337,775,548	\$2,772,707	\$116,945,597	\$16,365,884	\$12,257,856	\$486,117,591
\$25,000-\$49,999	\$715,931,216	\$9,758,144	\$178,630,377	\$35,828,617	\$49,011,355	\$989,159,710
\$50,000-\$74,999	\$765,465,377	\$10,730,949	\$152,202,586	\$37,412,099	\$56,440,715	\$1,022,251,727
\$75,000-\$99,999	\$664,524,662	\$11,336,855	\$117,669,167	\$29,990,916	\$53,407,757	\$876,929,356
\$100,000-\$124,999	\$777,069,189	\$11,355,940	\$127,295,217	\$30,602,126	\$100,786,751	\$1,047,109,222
\$125,000-\$149,999	\$468,029,436	\$9,563,482	\$83,153,055	\$19,746,313	\$45,736,711	\$626,228,997
\$150,000-174,999	\$432,076,082	\$9,016,051	\$66,982,197	\$15,869,493	\$38,033,890	\$561,977,713
\$175,000-\$199,999	\$317,252,119	\$6,683,828	\$44,973,859	\$14,823,413	\$29,160,426	\$412,893,645
\$>\$200,000	\$1,451,744,720	\$24,017,049	\$183,110,555	\$39,346,571	\$128,839,606	\$1,827,058,501
Total	\$5,929,868,349	\$95,235,004	\$1,070,962,610	\$239,985,431	\$513,675,068	\$7,849,726,463
	CSBFA: April 1, 1999 to March 31, 2002					
<\$25,000	\$79,633,258	\$494,533	\$46,268,001	\$7,472,646	\$3,596,270	\$137,464,707
\$25,000-\$49,999	\$232,513,238	\$1,992,046	\$79,999,746	\$19,449,099	\$13,951,177	\$347,905,307
\$50,000-\$74,999	\$293,627,811	\$3,364,174	\$70,190,210	\$23,226,894	\$17,468,266	\$407,877,356
\$75,000-\$99,999	\$283,052,811	\$3,856,198	\$61,509,907	\$16,861,597	\$18,400,351	\$383,680,864
\$100,000-\$124,999	\$326,479,399	\$3,553,531	\$56,317,722	\$18,721,560	\$21,870,562	\$426,942,774
\$125,000-\$149,999	\$229,488,357	\$2,031,849	\$47,375,928	\$18,580,734	\$20,521,320	\$317,998,189
\$150,000-174,999	\$206,850,064	\$2,384,781	\$33,172,248	\$11,361,171	\$15,001,918	\$268,770,182
\$175,000-\$199,999	\$152,599,906	\$2,818,811	\$28,627,285	\$9,608,485	\$9,455,426	\$203,109,913
\$>\$200,000	\$683,665,905	\$7,471,378	\$96,574,063	\$33,704,800	\$45,977,136	\$867,393,282
Total	\$2,487,910,749	\$27,967,301	\$520,035,111	\$158,986,986	\$166,242,426	\$3,361,142,575

Table P-7D: Distribution of Loans by Value of Loan Commitments Lender Category: Percent of Value of Loans

SBLA: April 1 1995 to March 31, 1999							
Size of Loan	Domestic Banks	Alberta Treasury Branches	Caisses Populaires	Credit Unions & other Co-ops	Other	Total	
<\$25,000	4.30%	0.04%	1.49%	0.21%	0.16%	6.19%	
\$25,000-\$49,999	9.12%	0.12%	2.28%	0.46%	0.62%	12.60%	
\$50,000-\$74,999	9.75%	0.14%	1.94%	0.48%	0.72%	13.02%	
\$75,000-\$99,999	8.47%	0.14%	1.50%	0.38%	0.68%	11.17%	
\$100,000-\$124,999	9.90%	0.14%	1.62%	0.39%	1.28%	13.34%	
\$125,000-\$149,999	5.96%	0.12%	1.06%	0.25%	0.58%	7.98%	
\$150,000-174,999	5.50%	0.11%	0.85%	0.20%	0.48%	7.16%	
\$175,000-\$199,999	4.04%	0.09%	0.57%	0.19%	0.37%	5.26%	
\$>\$200,000	18.49%	0.31%	2.33%	0.50%	1.64%	23.28%	
Total	75.54%	1.21%	13.64%	3.06%	6.54%	100.00%	
CSBFA: April 1, 1999 to March 31, 2002							
<\$25,000	2.37%	0.01%	1.38%	0.22%	0.11%	4.09%	
\$25,000-\$49,999	6.92%	0.06%	2.38%	0.58%	0.42%	10.35%	
\$50,000-\$74,999	8.74%	0.10%	2.09%	0.69%	0.52%	12.14%	
\$75,000-\$99,999	8.42%	0.11%	1.83%	0.50%	0.55%	11.42%	
\$100,000-\$124,999	9.71%	0.11%	1.68%	0.56%	0.65%	12.70%	
\$125,000-\$149,999	6.83%	0.06%	1.41%	0.55%	0.61%	9.46%	
\$150,000-174,999	6.15%	0.07%	0.99%	0.34%	0.45%	8.00%	
\$175,000-\$199,999	4.54%	0.08%	0.85%	0.29%	0.28%	6.04%	
\$>\$200,000	20.34%	0.22%	2.87%	1.00%	1.37%	25.81%	
Total	74.02%	0.83%	15.47%	4.73%	4.95%	100.00%	

Table P-8: Borrowing by Type of Borrower

	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002	Total
Borrowing Based on Number of Loans			
Sole Proprietorship	25,380	7,221	32,601
Partnership	8,826	2,782	11,608
Limited Company	82,988	32,580	115,568
Total	117,194	42,583	159,777
<i>Percent of Total</i>			
Sole Proprietorship	21.66%	16.96%	20.40%
Partnership	7.53%	6.53%	7.27%
Limited Company	70.81%	76.51%	72.33%
Borrowing Based on Value of Loan Commitments			
Sole Proprietorship	\$1,181,537,592	\$381,845,314	\$1,563,382,906
Partnership	\$482,114,454	\$179,376,070	\$661,490,524
Limited Company	\$6,189,020,410	\$2,801,396,187	\$8,990,416,597
Total	\$7,852,672,456	\$3,362,617,570	\$11,215,290,027
<i>Percent of Total</i>			
Sole Proprietorship	15.05%	11.36%	13.94%
Partnership	6.14%	5.33%	5.90%
Limited Company	78.81%	83.31%	80.16%

Table P-9: Distributions of Lending by Age of Business

	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002
	<i>Number of Loans</i>		<i>Value of Loan Commitments</i>	
New	45,845	21,302	\$3,632,496,017	\$1,903,032,938
1 to 3 years	27,187	6,429	\$1,493,746,158	\$420,365,472
More than 3 years	44,169	14,852	\$2,726,659,279	\$1,039,219,161
Total	117,201	42,583	\$7,852,901,454	\$3,362,617,570
	<i>Proportion of Loans</i>		<i>Proportion of Value of Loan Commitments</i>	
New	39.12%	50.02%	46.26%	56.59%
1 to 3 years	23.20%	15.10%	19.02%	12.50%
More than 3 years	37.69%	34.88%	34.72%	30.91%
Total	100.00%	100.00%	100.00%	100.00%

Table P-10: Borrowing by Type of Project

	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002	Total
Borrowing Based on Number of Loans			
Project Type			
Start-up	38,164	13,780	51,944
Expansion / Improvements	55,841	21,276	77,117
Purchase of assets of a going concern	8,019	7,527	15,546
Total	102,024	42,583	144,607
<i>Percent of Total</i>			
Start-up	37.41%	32.36%	35.92%
Expansion / Improvements	54.73%	49.96%	53.33%
Purchase of assets of a going concern	7.86%	17.68%	10.75%
Borrowing Based on Value of Loan Commitments			
Project Type			
Start-up	\$3,027,739,658	\$1,267,776,491	\$4,295,516,149
Expansion / Improvements	\$3,160,737,830	\$1,459,090,923	\$4,619,828,753
Purchase of assets of a going concern	\$718,511,538	\$635,750,157	\$1,354,261,695
Total	\$6,906,989,026	\$3,362,617,570	\$10,269,606,596
<i>Percent of Total</i>			
Start-up	43.84%	37.70%	41.83%
Expansion / Improvements	45.76%	43.39%	44.99%
Purchase of assets of a going concern	10.40%	18.91%	13.19%

Table P-11: Borrowing by Class of Loan

	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002	Total
Borrowing Based on Number of Loans			
Primary Purpose of Loan			
Equipment	93,410	28,282	121,692
Leasehold Improvements	12,100	5,881	17,981
Acquisition of Real Property	11,369	7,745	19,114
Total	116,879	41,908	158,787
<i>Percent of Total</i>			
Equipment	79.92%	67.49%	76.64%
Leasehold Improvements	10.35%	14.03%	11.32%
Acquisition of Real Property	9.73%	18.48%	12.04%
Borrowing Based on Value of Loan Commitments			
Equipment	\$5,557,354,815	\$1,994,000,885	\$7,551,355,700
Leasehold Improvements	\$1,058,959,784	\$563,370,403	\$1,622,330,188
Acquisition of Real Property	\$1,207,383,715	\$753,189,101	\$1,960,572,817
Total	\$7,823,698,315	\$3,310,560,390	\$11,134,258,704
<i>Percent of Total</i>			
Equipment	71.03%	60.23%	67.82%
Leasehold Improvements	13.54%	17.02%	14.57%
Acquisition of Real Property	15.43%	22.75%	17.61%

Table P-12: Borrowing by Type of Operation

	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002	Total
Borrowing Based on Number of Loans			
Non-Franchises	107,229	37,913	145,142
Franchises	9,972	4,670	14,642
Total	117,201	42,583	159,784
<i>Percent of Total</i>			
Non-Franchises	91.49%	89.03%	90.84%
Franchises	8.51%	10.97%	9.16%
Borrowing Based on Value of Loan Commitments			
Non-Franchises	\$ 6,900,766,946	\$ 2,861,954,353	\$ 9,762,721,299
Franchises	\$ 952,134,509	\$ 500,663,217	\$ 1,452,797,726
Total	\$7,852,901,455.00	\$3,362,617,570.00	\$11,215,519,025.00
<i>Percent of Total</i>			
Non-Franchises	87.88%	85.11%	87.05%
Franchises	12.12%	14.89%	12.95%

Table P-13A: Borrowing by Size of Loan, Based on Number of Loans

	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002	Total
Size of Loan			
<\$25,000	34,291	9,014	43,305
\$25,000-\$49,999	27,933	9,641	37,574
\$50,000-\$74,999	16,998	6,738	23,736
\$75,000-\$99,999	10,229	4,464	14,693
\$100,000-\$124,999	9,579	3,899	13,478
\$125,000-\$149,999	4,639	2,345	6,984
\$150,000-174,999	3,538	1,691	5,229
\$175,000-\$199,999	2,232	1,095	3,327
\$>\$200,000	7,736	3,682	11,418
Total	117,175	42,569	159,744
Percent of Total			
<\$25,000	29.26%	21.18%	27.11%
\$25,000-\$49,999	23.84%	22.65%	23.52%
\$50,000-\$74,999	14.51%	15.83%	14.86%
\$75,000-\$99,999	8.73%	10.49%	9.20%
\$100,000-\$124,999	8.17%	9.16%	8.44%
\$125,000-\$149,999	3.96%	5.51%	4.37%
\$150,000-174,999	3.02%	3.97%	3.27%
\$175,000-\$199,999	1.90%	2.57%	2.08%
\$>\$200,000	6.60%	8.65%	7.15%

Table P-13B: Borrowing by Size of Loan, Based on Value of Loan Commitments

Size of Loan	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002	Total
<\$25,000	\$486,117,591	\$137,464,707	\$623,582,298
\$25,000-\$49,999	\$989,159,710	\$347,905,307	\$1,337,065,017
\$50,000-\$74,999	\$1,022,251,727	\$407,877,356	\$1,430,129,082
\$75,000-\$99,999	\$876,929,356	\$383,680,864	\$1,260,610,221
\$100,000-\$124,999	\$1,047,109,222	\$426,942,774	\$1,474,051,996
\$125,000-\$149,999	\$626,228,997	\$317,998,189	\$944,227,186
\$150,000-174,999	\$561,977,713	\$268,770,182	\$830,747,895
\$175,000-\$199,999	\$412,893,645	\$203,109,913	\$616,003,558
\$>\$200,000	\$1,827,058,501	\$867,393,282	\$2,694,451,783
Total	\$7,849,726,463	\$3,361,142,575	\$11,210,869,037
<i>Percent of Total</i>			
<\$25,000	6.19%	4.09%	5.56%
\$25,000-\$49,999	12.60%	10.35%	11.93%
\$50,000-\$74,999	13.02%	12.14%	12.76%
\$75,000-\$99,999	11.17%	11.42%	11.24%
\$100,000-\$124,999	13.34%	12.70%	13.15%
\$125,000-\$149,999	7.98%	9.46%	8.42%
\$150,000-174,999	7.16%	8.00%	7.41%
\$175,000-\$199,999	5.26%	6.04%	5.49%
\$>\$200,000	23.28%	25.81%	24.03%

Table P-13C: Median Loan Size by Type of Lender and Region

	Atlantic Canada	Quebec	Ontario	West and North	Total
SBLA: April 1 1995 to March 31, 1999					
Domestic Banks	\$40,800	\$45,000	\$51,000	\$45,000	\$47,899
Alberta Treasury Branches				\$65,000	\$65,000
Caisses Populaires	\$58,724	\$30,110	\$36,730	\$66,366	\$30,600
Credit Unions & other Co-ops	\$30,600		\$57,488	\$41,860	\$42,024
Other	\$43,630	\$93,500	\$69,847	\$61,200	\$70,598
Total	\$40,711	\$37,500	\$53,925	\$45,300	\$45,000
CSBFA: April 1, 1999 to March 31, 2002					
Domestic Banks	\$50,000	\$60,000	\$76,500	\$60,000	\$64,260
Alberta Treasury Branches				\$77,786	\$77,786
Caisses Populaires	\$91,800	\$35,700	\$45,911	\$126,480	\$36,000
Credit Unions & other Co-ops	\$57,677		\$73,670	\$50,490	\$52,122
Other	\$81,515	\$91,000	\$74,536	\$70,000	\$75,000
Total	\$51,000	\$45,900	\$75,300	\$59,670	\$57,472
Percentage Change					
Domestic Banks	22.5%	33.3%	50.0%	33.3%	34.2%
Alberta Treasury Branches				19.7%	19.7%
Caisses Populaires	56.3%	18.6%	25.0%	90.6%	17.6%
Credit Unions & other Co-ops	88.5%		28.1%	20.6%	24.0%
Other	86.8%	-2.7%	6.7%	14.4%	6.2%
Total	25.3%	22.4%	39.6%	31.7%	27.7%

Table P-14: Borrowing by Size of Firm (Annual Revenues)

	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002	Total
Borrowing Based on Number of Loans			
Size of Firm			
<\$100K	32,251	5,400	37,651
\$100K to \$250K	29,564	10,797	40,361
\$250K to \$500K	23,434	10,261	33,695
\$501K to \$1 million	17,249	8,452	25,701
\$1+ million to \$2.5 million	11,172	5,848	17,020
> \$2.5 million	3,472	1,785	5,257
Total	117,142	42,543	159,685
<i>Percent of Total</i>			
<\$100K	27.53%	12.69%	23.58%
\$100K to \$250K	25.24%	25.38%	25.28%
\$250K to \$500K	20.00%	24.12%	21.10%
\$501K to \$1 million	14.72%	19.87%	16.09%
\$1+ million to \$2.5 million	9.54%	13.75%	10.66%
> \$2.5 million	2.96%	4.20%	3.29%
Borrowing Based on Value of Loan Commitments			
Size of Firm			
<\$100K	\$1,612,315,586	\$237,253,706	\$1,849,569,292
\$100K to \$250K	\$1,642,332,943	\$670,043,217	\$2,312,376,159
\$250K to \$500K	\$1,658,377,848	\$817,555,022	\$2,475,932,870
\$501K to \$1 million	\$1,492,633,915	\$796,738,072	\$2,289,371,987
\$1+ million to \$2.5 million	\$1,077,794,401	\$623,598,616	\$1,701,393,017
> \$2.5 million	\$366,318,345	\$215,009,275	\$581,327,620
Total	\$7,849,773,038	\$3,360,197,908	\$11,209,970,946
<i>Percent of Total</i>			
<\$100K	20.54%	7.06%	16.50%
\$100K to \$250K	20.92%	19.93%	20.63%
\$250K to \$500K	21.13%	24.32%	22.09%
\$501K to \$1 million	19.02%	23.70%	20.42%
\$1+ million to \$2.5 million	13.73%	18.55%	15.18%
> \$2.5 million	4.67%	6.40%	5.19%

Table P-15: Distributions of Lending by Size of Loan and Type of Operation

Loan Size Category	SBLA: April 1 1995 to March 31, 1999		CSBFA: April 1, 1999 to March 31, 2002		SBLA: April 1 1995 to March 31, 1999		CSBFA: April 1, 1999 to March 31, 2002	
	Non-Franchises	Franchises	Non-Franchises	Franchises	Non-Franchises	Franchises	Non-Franchises	Franchises
	<i>Number of Loans</i>				<i>Proportion of Loans</i>			
<\$25,000	32,867	1,424	8,591	423	30.66%	14.28%	22.67%	9.06%
\$25,000-\$49,999	26,180	1,753	9,043	598	24.42%	17.58%	23.86%	12.81%
\$50,000-\$74,999	15,456	1,542	6,011	727	14.42%	15.47%	15.86%	15.57%
\$75,000-\$99,999	8,938	1,291	3,755	709	8.34%	12.95%	9.91%	15.19%
\$100,000-\$124,999	8,391	1,188	3,220	679	7.83%	11.92%	8.50%	14.55%
\$125,000-\$149,999	4,020	619	1,969	376	3.75%	6.21%	5.20%	8.05%
\$150,000-174,999	2,984	554	1,396	295	2.78%	5.56%	3.68%	6.32%
\$175,000-\$199,999	1,921	311	914	181	1.79%	3.12%	2.41%	3.88%
\$>\$200,000	6,448	1,288	3,002	680	6.01%	12.92%	7.92%	14.57%
Total	107,205	9,970	37,901	4,668	100.00%	100.00%	100.00%	100.00%
	<i>Value of Loan Commitments</i>				<i>Proportion of Value of Loan Commitments</i>			
<\$25,000	\$464,772,598	\$21,344,993	\$130,958,640	\$6,506,068	6.74%	2.24%	4.58%	1.30%
\$25,000-\$49,999	\$925,123,213	\$64,036,497	\$325,907,211	\$21,998,096	13.41%	6.73%	11.39%	4.40%
\$50,000-\$74,999	\$928,559,817	\$93,691,910	\$363,099,463	\$44,777,892	13.46%	9.84%	12.69%	8.95%
\$75,000-\$99,999	\$766,256,161	\$110,673,196	\$322,348,010	\$61,332,855	11.11%	11.63%	11.27%	12.26%
\$100,000-\$124,999	\$918,227,051	\$128,882,172	\$352,932,780	\$74,009,994	13.31%	13.54%	12.34%	14.79%
\$125,000-\$149,999	\$542,287,212	\$83,941,785	\$267,010,630	\$50,987,559	7.86%	8.82%	9.33%	10.19%
\$150,000-174,999	\$473,860,120	\$88,117,593	\$221,802,422	\$46,967,760	6.87%	9.26%	7.75%	9.39%
\$175,000-\$199,999	\$355,429,222	\$57,464,423	\$169,487,549	\$33,622,364	5.15%	6.04%	5.92%	6.72%
\$>\$200,000	\$1,523,226,559	\$303,831,941	\$707,232,651	\$160,160,631	22.08%	31.92%	24.72%	32.01%
Total	\$6,897,741,954	\$951,984,509	\$2,860,779,357	\$500,363,218	100.00%	100.00%	100.00%	100.00%



ATTRIBUTES OF LOANS

Table L-1: Distribution of Terms of Loans

Term (Years)	SBLA: April 1 1995 to March 31, 1999				CSBFA: April 1, 1999 to March 31, 2002			
	Number of Loans	Percent of Loans	Value of Loan Commitments	Proportion of Loan Commitments	Number of Loans	Percent of Loans	Value of Loan Commitments	Proportion of Loan Commitments
1	16,292	13.90	\$999,996,536	12.73%	361	0.85	\$25,048,450	0.74%
2	4,651	3.97	\$94,887,000	1.21%	1,193	2.80	\$29,922,426	0.89%
3	16,127	13.76	\$521,940,947	6.65%	5,061	11.89	\$195,018,117	5.80%
4	12,541	10.70	\$607,591,203	7.74%	3,883	9.12	\$203,305,734	6.05%
5	40,479	34.54	\$2,661,052,836	33.89%	19,382	45.52	\$1,420,892,932	42.26%
6	2,670	2.28	\$229,264,785	2.92%	1,131	2.66	\$112,848,188	3.36%
7	6,660	5.68	\$714,093,467	9.09%	3,450	8.10	\$399,969,522	11.89%
8	1,779	1.52	\$185,721,072	2.36%	622	1.46	\$68,470,351	2.04%
9	398	0.34	\$39,874,892	0.51%	124	0.29	\$14,784,982	0.44%
10	15,604	13.31	\$1,798,478,715	22.90%	7,376	17.32	\$892,356,869	26.54%

Table L-2: Type of Interest Rate

	SBLA	CSBFA
Floating (prime rate)	78.1	81.8
Fixed (mortgage rate)	21.9	18.2

Table L-3: Loan Parameters by Period and Form of Interest

	SBLA		CSBFA	
	Floating	Fixed	Floating	Fixed
Average Interest Margin	2.66	2.72	2.52	2.72
Average Corporate Guarantee Provided*	4.58%	5.31%	4.40%	5.30%
Average Personal Guarantee Provided*	67.18%	56.99%	74.77%	58.92%

* Percent of Loan



CLAIMS EXPERIENCE

Table C-1: Reasons for Claim/Default

Reasons Cited	SBLA: April 1 1995 to March 31, 1999	CSBFA: April 1, 1999 to March 31, 2002
Unrealistic plans & projections	39.8%	44.9%
Other	9.8%	42.4%
Poor Management Skills	52.2%	37.9%
Inadequate equity capital	36.4%	26.4%
Adverse development	36.2%	20.2%
Excessive cash drain by owner	3.7%	17.7%
Personal problems	12.3%	10.2%
Difficulties with major suppliers/customers	10.1%	8.4%
Loss of key management	3.5%	4.0%
Fraudulent business activities	2.7%	1.3%

Table C-2A: Claims Experience by Sector, SBLA: April 1 1995 to March 31, 1999

Industrial Sector	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999								
Arts, Entertainment & Recreation	388	\$37,925,226	344	\$18,722,984	\$54,427	88.66%	49.37%	16.75%
Food Services & Drinking Places	1,945	\$200,259,725	1,721	\$97,749,759	\$56,798	88.48%	48.81%	27.30%
Utilities	4	\$205,392	3	\$83,717	\$27,906	75.00%	40.76%	25.00%
Accommodation Services	74	\$8,485,695	46	\$2,931,723	\$63,733	62.16%	34.55%	16.22%
Admin. and Support, Waste Mgmt etc.	178	\$12,851,489	108	\$4,252,513	\$39,375	60.67%	33.09%	17.42%
Real Estate & Rental and Leasing	881	\$57,700,751	215	\$10,241,015	\$47,633	24.40%	17.75%	6.92%
Information & Cultural Industries	2,096	\$128,995,027	304	\$14,321,382	\$47,110	14.50%	11.10%	5.87%
Wholesale Trade	3,067	\$193,800,603	410	\$20,647,682	\$50,360	13.37%	10.65%	5.54%
Manufacturing	9,404	\$699,604,671	1,338	\$67,967,343	\$50,798	14.23%	9.72%	5.27%
Retail Trade	16,079	\$1,046,944,110	2,410	\$97,303,552	\$40,375	14.99%	9.29%	5.17%
Finance & Insurance	499	\$27,521,414	43	\$2,476,467	\$57,592	8.62%	9.00%	3.61%
Professional, etc. Services	6,158	\$319,559,419	636	\$24,495,539	\$38,515	10.33%	7.67%	4.12%
Educational Services	949	\$62,544,214	143	\$4,425,064	\$30,945	15.07%	7.08%	4.21%
Accommodation, Food etc.	13,234	\$1,220,829,770	1,315	\$76,701,605	\$58,328	9.94%	6.28%	5.38%
Other Services	24,544	\$1,493,665,459	1,927	\$84,998,205	\$44,109	7.85%	5.69%	3.11%
Health Care & Social Assistance	2,761	\$217,648,659	222	\$11,170,883	\$50,319	8.04%	5.13%	2.61%
Construction	6,274	\$315,206,692	368	\$11,875,656	\$32,271	5.87%	3.77%	2.07%
Agriculture, Forestry, etc.	7,680	\$526,430,931	475	\$18,953,852	\$39,903	6.18%	3.60%	2.23%
Transportation & Warehousing	16,406	\$1,007,910,009	1,044	\$27,264,717	\$26,116	6.36%	2.71%	2.39%
Mining & Oil and Gas Extraction	1,495	\$109,464,862	51	\$2,185,713	\$42,857	3.41%	2.00%	1.20%
Total	114,116	\$7,687,554,117	13,123	\$598,769,370	\$45,627	11.50%	7.79%	4.29%

Table C-2B: Claims Experience by Sector, CSBFA: April 1, 1999 to March 31, 2002

Industrial Sector	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
Real Estate & Rental and Leasing	593	\$50,414,985	30	\$1,843,694	\$61,456	5.06%	3.66%	3.54%
Information & Cultural Industries	329	\$24,026,795	19	\$823,059	\$43,319	5.78%	3.43%	4.56%
Educational Services	351	\$26,463,675	9	\$659,136	\$73,237	2.56%	2.49%	1.14%
Arts, Entertainment & Recreation	1,090	\$105,134,312	42	\$2,509,113	\$59,741	3.85%	2.39%	2.57%
Food Services & Drinking Places	6,555	\$696,578,481	270	\$15,337,949	\$56,807	4.12%	2.20%	2.61%
Manufacturing	4,237	\$358,186,034	110	\$7,777,900	\$70,708	2.60%	2.17%	1.42%
Retail Trade	6,475	\$491,070,571	180	\$9,193,562	\$51,075	2.78%	1.87%	1.82%
Utilities	209	\$13,717,159	3	\$247,388	\$82,463	1.44%	1.80%	0.96%
Admin. and Support, Waste etc.	621	\$35,650,107	12	\$568,994	\$47,416	1.93%	1.60%	1.29%
Wholesale Trade	945	\$67,572,606	26	\$1,075,572	\$41,368	2.75%	1.59%	1.90%
Construction	2,504	\$145,170,146	30	\$1,337,697	\$44,590	1.20%	0.92%	1.00%
Professional, etc. Services	2,135	\$146,427,616	38	\$1,082,682	\$28,492	1.78%	0.74%	1.31%
Finance & Insurance	214	\$14,394,669	2	\$101,313	\$50,656	0.93%	0.70%	0.47%
Other Services	6,490	\$475,856,697	77	\$3,076,855	\$39,959	1.19%	0.65%	0.77%
Transportation & Warehousing	5,366	\$337,404,249	70	\$2,127,431	\$30,392	1.30%	0.63%	0.78%
Health Care & Social Assistance	952	\$82,468,136	12	\$331,242	\$27,603	1.26%	0.40%	0.84%
Accommodation Services	580	\$64,233,985	5	\$201,090	\$40,218	0.86%	0.31%	0.52%
Agriculture, Forestry etc.	2,482	\$190,283,115	14	\$441,903	\$31,565	0.56%	0.23%	0.52%
Mining & Oil and Gas Extraction	434	\$34,695,092	2	\$54,078	\$27,039	0.46%	0.16%	0.23%
Accommodation, Food etc.	21	\$2,869,142	0			0.00%	0.00%	0.00%
Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-2C: Claims Experience: the Special Case of the Accommodation, Food, etc. Sector

Subsector	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999								
Accommodation Services	74	\$8,485,695	46	\$2,931,723	\$63,733	62.16%	34.55%	16.22%
Food Services & Drinking Places	1,945	\$200,259,725	1,721	\$97,749,759	\$56,798	88.48%	48.81%	27.30%
Accommodation, Food etc. Services	13,234	\$1,220,829,770	1,315	\$76,701,605	\$58,328	9.94%	6.28%	5.38%
CSBFA: April 1, 1999 to March 31, 2002								
Accommodation Services	580	\$64,233,985	5	\$201,090	\$40,218	0.86%	0.31%	0.52%
Food Services & Drinking Places	6,555	\$696,578,481	270	\$15,337,949	\$56,807	4.12%	2.20%	2.61%

Table C-3: Claims Experience by Class and Sector

Sector	Purpose of Loan	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Other Services	Equipment	19,639	\$1,036,882,274	1,568	\$67,132,304	\$42,814	7.98%	6.47%	3.19%
	Leasehold Improvements	2,139	\$169,840,588	236	\$11,629,624	\$49,278	11.03%	6.85%	4.44%
	Real Property	2,714	\$282,715,101	113	\$5,785,495	\$51,199	4.16%	2.05%	1.44%
	Total	24,492	\$1,489,437,962	1,917	\$84,547,423	\$44,104	7.83%	5.68%	3.11%
Retail Trade	Equipment	9,962	\$507,976,281	1,588	\$58,772,947	\$37,011	15.94%	11.57%	5.96%
	Leasehold Improvements	3,292	\$244,858,756	607	\$26,823,754	\$44,191	18.44%	10.95%	5.44%
	Real Property	2,745	\$288,042,664	201	\$11,182,936	\$55,636	7.32%	3.88%	2.08%
	Total	15,999	\$1,040,877,701	2,396	\$96,779,638	\$40,392	14.98%	9.30%	5.19%
Transportation & Warehousing	Equipment	15,909	\$963,913,304	1,027	\$26,232,296	\$25,543	6.46%	2.72%	2.45%
	Leasehold Improvements	122	\$9,150,319	10	\$778,890	\$77,889	8.20%	8.51%	0.82%
	Real Property	374	\$34,802,915	6	\$218,626	\$36,438	1.60%	0.63%	0.00%
	Total	16,405	\$1,007,866,537	1,043	\$27,229,812	\$26,107	6.36%	2.70%	2.38%
Manufacturing	Equipment	8,276	\$589,352,499	1,205	\$61,129,685	\$50,730	14.56%	10.37%	5.32%
	Leasehold Improvements	479	\$38,202,785	79	\$3,982,122	\$50,407	16.49%	10.42%	6.68%
	Real Property	643	\$71,332,000	52	\$2,689,968	\$51,730	8.09%	3.77%	3.58%
	Total	9,398	\$698,887,284	1,336	\$67,801,775	\$50,750	14.22%	9.70%	5.27%
Accommodation, Food etc.	Equipment	9,202	\$757,859,142	1,994	\$108,526,734	\$54,427	21.67%	14.32%	9.30%
	Leasehold Improvements	3,577	\$395,370,573	763	\$51,296,610	\$67,230	21.33%	12.97%	8.30%
	Real Property	2,332	\$261,483,005	295	\$16,056,250	\$54,428	12.65%	6.14%	3.99%
	Total	15,111	\$1,414,712,721	3,052	\$175,879,594	\$57,628	20.20%	12.43%	8.25%
Construction	Equipment	5,652	\$259,227,479	338	\$10,678,489	\$31,593	5.98%	4.12%	2.14%
	Leasehold Improvements	145	\$11,503,330	18	\$756,753	\$42,042	12.41%	6.58%	2.76%
	Real Property	475	\$44,342,667	12	\$440,414	\$36,701	2.53%	0.99%	1.05%
	Total	6,272	\$315,073,475	368	\$11,875,656	\$32,271	5.87%	3.77%	2.07%
Agriculture, Forestry, etc.	Equipment	7,068	\$469,935,518	449	\$17,610,309	\$39,221	6.35%	3.75%	2.32%
	Leasehold Improvements	211	\$20,386,193	7	\$254,538	\$36,363	3.32%	1.25%	0.47%
	Real Property	391	\$34,999,093	19	\$1,089,005	\$57,316	4.86%	3.11%	1.53%
	Total	7,670	\$525,320,804	475	\$18,953,852	\$39,903	6.19%	3.61%	2.23%
Professional, etc. Services	Equipment	5,341	\$247,579,544	576	\$21,197,951	\$36,802	10.78%	8.56%	4.27%
	Leasehold Improvements	427	\$32,248,256	49	\$2,601,910	\$53,100	11.48%	8.07%	4.22%
	Real Property	383	\$39,334,554	10	\$663,185	\$66,319	2.61%	1.69%	2.09%
	Total	6,151	\$319,162,353	635	\$24,463,046	\$38,524	10.32%	7.66%	4.13%
Wholesale Trade	Equipment	2,475	\$137,120,487	356	\$17,853,072	\$50,149	14.38%	13.02%	6.06%

Sector	Purpose of Loan	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Leasehold Improvements	270	\$21,849,122	38	\$2,111,176	\$55,557	14.07%	9.66%	6.67%
	Real Property	321	\$34,658,017	16	\$683,434	\$42,715	4.98%	1.97%	0.62%
	Total	3,066	\$193,627,626	410	\$20,647,682	\$50,360	13.37%	10.66%	5.54%
Health Care & Social Assistance	Equipment	1,737	\$111,666,373	150	\$7,161,249	\$47,742	8.64%	6.41%	2.82%
	Leasehold Improvements	553	\$47,198,851	50	\$2,631,747	\$52,635	9.04%	5.58%	2.71%
	Real Property	460	\$58,105,590	22	\$1,377,888	\$62,631	4.78%	2.37%	1.74%
	Total	2,750	\$216,970,814	222	\$11,170,883	\$50,319	8.07%	5.15%	2.62%
All Other Sectors	Equipment	5,498	\$345,896,665	1,016	\$45,504,259	\$44,788	18.48%	13.16%	5.60%
	Leasehold Improvements	519	\$39,943,665	133	\$7,785,119	\$58,535	25.63%	19.49%	6.94%
	Real Property	467	\$50,970,670	62	\$3,419,477	\$55,153	13.28%	6.71%	2.78%
	Total	6,484	\$436,810,999	1,211	\$56,708,855	\$46,828	18.68%	12.98%	5.51%
Total	Equipment	90,759	\$5,427,409,565	10,267	\$441,799,295	\$43,031	11.31%	8.14%	4.33%
	Leasehold Improvements	11,734	\$1,030,552,436	1,990	\$110,652,244	\$55,604	16.96%	10.74%	5.93%
	Real Property	11,305	\$1,200,786,277	808	\$43,606,677	\$53,969	7.15%	3.63%	2.25%
	Total	113,798	\$7,658,748,278	13,065	\$596,058,216	\$45,623	11.48%	7.78%	4.29%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	Equipment	4,419	\$288,579,226	65	\$2,564,459	\$39,453	1.47%	0.89%	0.91%
	Leasehold Improvements	681	\$56,475,286	8	\$369,560	\$46,195	1.17%	0.65%	0.88%
	Real Property	1,271	\$122,605,483	3	\$56,343	\$18,781	0.24%	0.05%	0.24%
	Total	6,371	\$467,659,995	76	\$2,990,362	\$39,347	1.19%	0.64%	0.77%
Retail Trade	Equipment	3,179	\$194,913,481	121	\$5,585,955	\$46,165	3.81%	2.87%	2.61%
	Leasehold Improvements	1,600	\$125,500,762	43	\$2,631,714	\$61,203	2.69%	2.10%	1.44%
	Real Property	1,592	\$163,328,202	12	\$690,736	\$57,561	0.75%	0.42%	0.50%
	Total	6,371	\$483,742,444	176	\$8,908,406	\$50,616	2.76%	1.84%	1.79%
Transportation & Warehousing	Equipment	4,563	\$284,050,243	59	\$1,913,033	\$32,424	1.29%	0.67%	0.85%
	Leasehold Improvements	51	\$2,894,102	3	\$67,226	\$22,409	5.88%	2.32%	1.96%
	Real Property	720	\$48,240,932	7	\$144,489	\$20,641	0.97%	0.30%	0.28%
	Total	5,334	\$335,185,277	69	\$2,124,748	\$30,793	1.29%	0.63%	0.79%
Manufacturing	Equipment	3,277	\$273,432,367	92	\$6,832,604	\$74,267	2.81%	2.50%	1.50%
	Leasehold Improvements	233	\$16,965,680	6	\$201,918	\$33,653	2.58%	1.19%	1.72%
	Real Property	684	\$65,032,237	11	\$602,753	\$54,796	1.61%	0.93%	0.88%
	Total	4,194	\$355,430,283	109	\$7,637,275	\$70,067	2.60%	2.15%	1.41%
Accommodation, Food etc.	Equipment	3,448	\$333,592,108	178	\$9,663,673	\$54,290	5.16%	2.90%	3.22%
	Leasehold Improvements	2,250	\$267,804,510	64	\$4,272,512	\$66,758	2.84%	1.60%	1.82%
	Real Property	1,326	\$147,406,124	25	\$1,141,894	\$45,676	1.89%	0.77%	1.28%

Sector	Purpose of Loan	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Total	7,024	\$748,802,742	267	\$15,078,079	\$56,472	3.80%	2.01%	2.41%
Construction	Equipment	2,022	\$109,679,748	26	\$1,215,443	\$46,748	1.29%	1.11%	1.09%
	Leasehold Improvements	50	\$3,726,890	1	\$42,236	\$42,236	2.00%	1.13%	2.00%
	Real Property	418	\$31,150,581	3	\$80,018	\$26,673	0.72%	0.26%	0.48%
	Total	2,490	\$144,557,219	30	\$1,337,697	\$44,590	1.20%	0.93%	1.00%
Agriculture, Forestry, etc.	Equipment	2,002	\$147,723,068	12	\$426,513	\$35,543	0.60%	0.29%	0.60%
	Leasehold Improvements	30	\$2,974,699				0.00%	0.00%	0.00%
	Real Property	439	\$38,756,895	2	\$15,390	\$7,695	0.46%	0.04%	0.23%
	Total	2,471	\$189,454,661	14	\$441,903	\$31,565	0.57%	0.23%	0.53%
Professional, etc. Services	Equipment	1,527	\$93,710,907	32	\$953,999	\$29,812	2.10%	1.02%	1.51%
	Leasehold Improvements	237	\$19,537,214	5	\$111,594	\$22,319	2.11%	0.57%	1.69%
	Real Property	261	\$25,394,024	1	\$17,089	\$17,089	0.38%	0.07%	0.38%
	Total	2,025	\$138,642,145	38	\$1,082,682	\$28,492	1.88%	0.78%	1.38%
Wholesale Trade	Equipment	638	\$40,480,064	17	\$853,512	\$50,207	2.66%	2.11%	1.88%
	Leasehold Improvements	106	\$7,322,692	8	\$216,309	\$27,039	7.55%	2.95%	4.72%
	Real Property	176	\$18,222,454	1	\$5,751	\$5,751	0.57%	0.03%	0.57%
	Total	920	\$66,025,210	26	\$1,075,572	\$41,368	2.83%	1.63%	1.96%
Health Care & Social Assistance	Equipment	524	\$36,571,274	7	\$222,890	\$31,841	1.34%	0.61%	0.95%
	Leasehold Improvements	203	\$18,841,747	4	\$71,869	\$17,967	1.97%	0.38%	0.99%
	Real Property	213	\$26,253,557				0.00%	0.00%	0.00%
	Total	940	\$81,666,577	11	\$294,759	\$26,796	1.17%	0.36%	0.74%
All Other Sectors	Equipment	2,683	\$191,268,399	99	\$5,370,663	\$54,249	3.69%	2.81%	2.46%
	Leasehold Improvements	440	\$41,326,823	12	\$835,299	\$69,608	2.73%	2.02%	2.05%
	Real Property	645	\$66,798,612	7	\$448,906	\$64,129	1.09%	0.67%	0.78%
	Total	3,768	\$299,393,835	118	\$6,654,867	\$56,397	3.13%	2.22%	2.12%
Total	Equipment	28,282	\$1,994,000,885	708	\$35,602,743	\$50,286	2.50%	1.79%	1.63%
	Leasehold Improvements	5,881	\$563,370,403	154	\$8,820,237	\$57,274	2.62%	1.57%	1.63%
	Real Property	7,745	\$753,189,101	72	\$3,203,369	\$44,491	0.93%	0.43%	0.59%
	Total	41,908	\$3,310,560,390	934	\$47,626,349	\$50,992	2.23%	1.44%	1.44%

Table C-4: Claims Experience by Loan Size and Sector

Sector	Loan Size Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Other Services	< \$100,000	20,041	\$723,654,921	1,433	\$33,291,854	\$23,232	7.15%	4.60%	2.79%
	> \$100,000	4,501	\$769,810,537	492	\$51,560,174	\$104,797	10.93%	6.70%	4.53%
	Total	24,542	\$1,493,465,457	1,925	\$84,852,027	\$44,079	7.84%	5.68%	3.11%
Retail Trade	< \$100,000	12,716	\$488,495,634	1,844	\$43,889,880	\$23,801	14.50%	8.98%	5.03%
	> \$100,000	3,362	\$558,348,475	565	\$53,394,732	\$94,504	16.81%	9.56%	5.68%
	Total	16,078	\$1,046,844,109	2,409	\$97,284,611	\$40,384	14.98%	9.29%	5.17%
Transportation & Warehousing	< \$100,000	13,108	\$573,853,607	766	\$13,477,598	\$17,595	5.84%	2.35%	2.33%
	> \$100,000	3,298	\$434,056,402	278	\$13,787,119	\$49,594	8.43%	3.18%	2.64%
	Total	16,406	\$1,007,910,009	1,044	\$27,264,717	\$26,116	6.36%	2.71%	2.39%
Manufacturing	< \$100,000	7,055	\$285,011,591	894	\$20,935,446	\$23,418	12.67%	7.35%	4.54%
	> \$100,000	2,348	\$414,493,079	444	\$47,031,896	\$105,928	18.91%	11.35%	7.50%
	Total	9,403	\$699,504,670	1,338	\$67,967,343	\$50,798	14.23%	9.72%	5.27%
Accommodation, Food etc.	< \$100,000	9,851	\$466,565,173	1,931	\$58,230,925	\$30,156	19.60%	12.48%	8.52%
	> \$100,000	5,400	\$962,810,015	1,151	\$119,152,162	\$103,521	21.31%	12.38%	7.70%
	Total	15,251	\$1,429,375,188	3,082	\$177,383,087	\$57,555	20.21%	12.41%	8.23%
Construction	< \$100,000	5,445	\$183,544,126	299	\$5,898,104	\$19,726	5.49%	3.21%	1.93%
	> \$100,000	829	\$131,662,566	69	\$5,977,552	\$86,631	8.32%	4.54%	3.02%
	Total	6,274	\$315,206,692	368	\$11,875,656	\$32,271	5.87%	3.77%	2.07%
Agriculture, Forestry, Fishing & Hunting	< \$100,000	5,910	\$229,615,341	332	\$6,917,366	\$20,835	5.62%	3.01%	2.08%
	> \$100,000	1,770	\$296,815,589	143	\$12,036,486	\$84,171	8.08%	4.06%	2.71%
	Total	7,680	\$526,430,931	475	\$18,953,852	\$39,903	6.18%	3.60%	2.23%
Professional, Scientific & Technical Services	< \$100,000	5,293	\$177,125,593	502	\$11,113,326	\$22,138	9.48%	6.27%	3.51%
	> \$100,000	865	\$142,433,826	134	\$13,382,214	\$99,867	15.49%	9.40%	7.86%
	Total	6,158	\$319,559,419	636	\$24,495,539	\$38,515	10.33%	7.67%	4.12%
Wholesale Trade	< \$100,000	2,470	\$88,980,601	273	\$6,402,623	\$23,453	11.05%	7.20%	4.70%
	> \$100,000	597	\$104,820,002	137	\$14,245,058	\$103,979	22.95%	13.59%	9.05%
	Total	3,067	\$193,800,603	410	\$20,647,682	\$50,360	13.37%	10.65%	5.54%
Health Care & Social Assistance	< \$100,000	1,952	\$75,786,632	146	\$3,168,043	\$21,699	7.48%	4.18%	2.61%
	> \$100,000	809	\$141,862,027	76	\$8,002,840	\$105,301	9.39%	5.64%	2.60%
	Total	2,761	\$217,648,659	222	\$11,170,883	\$50,319	8.04%	5.13%	2.61%
All Other Sectors	< \$100,000	5,100	\$198,150,355	842	\$19,935,851	\$23,677	16.51%	10.06%	4.94%

Sector	Loan Size Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	> \$100,000	1,390	\$239,058,021	369	\$36,773,003	\$99,656	26.55%	15.38%	7.55%
	Total	6,490	\$437,208,376	1,211	\$56,708,855	\$46,828	18.66%	12.97%	5.50%
Total	< \$100,000	88,941	\$3,490,783,573	9,262	\$223,261,016	\$24,105	10.41%	6.40%	3.93%
	> \$100,000	25,169	\$4,196,170,540	3,858	\$375,343,235	\$97,290	15.33%	8.94%	5.54%
	Total	114,110	\$7,686,954,113	13,120	\$598,604,251	\$45,625	11.50%	7.79%	4.29%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	< \$100,000	4,917	\$210,116,825	60	\$1,608,399	\$26,807	1.22%	0.77%	0.77%
	> \$100,000	1,573	\$265,739,872	17	\$1,468,456	\$86,380	1.08%	0.55%	0.76%
	Total	6,490	\$475,856,697	77	\$3,076,855	\$39,959	1.19%	0.65%	0.77%
Retail Trade	< \$100,000	4,762	\$209,740,200	130	\$3,747,528	\$28,827	2.73%	1.79%	1.62%
	> \$100,000	1,713	\$281,330,371	50	\$5,446,034	\$108,921	2.92%	1.94%	2.39%
	Total	6,475	\$491,070,571	180	\$9,193,562	\$51,075	2.78%	1.87%	1.82%
Transportation & Warehousing	< \$100,000	4,321	\$191,764,469	51	\$894,453	\$17,538	1.18%	0.47%	0.72%
	> \$100,000	1,045	\$145,639,780	19	\$1,232,979	\$64,894	1.82%	0.85%	1.05%
	Total	5,366	\$337,404,249	70	\$2,127,431	\$30,392	1.30%	0.63%	0.78%
Manufacturing	< \$100,000	2,958	\$132,022,516	63	\$1,886,450	\$29,944	2.13%	1.43%	0.98%
	> \$100,000	1,279	\$226,163,518	47	\$5,891,450	\$125,350	3.67%	2.60%	2.42%
	Total	4,237	\$358,186,034	110	\$7,777,900	\$70,708	2.60%	2.17%	1.42%
Accommodation, Food etc.	< \$100,000	4,102	\$221,627,920	182	\$6,048,956	\$33,236	4.44%	2.73%	2.71%
	> \$100,000	3,053	\$541,953,688	93	\$9,490,083	\$102,044	3.05%	1.75%	2.06%
	Total	7,155	\$763,581,608	275	\$15,539,039	\$56,506	3.84%	2.04%	2.43%
Construction	< \$100,000	2,087	\$78,904,359	20	\$573,012	\$28,651	0.96%	0.73%	0.77%
	> \$100,000	417	\$66,265,787	10	\$764,684	\$76,468	2.40%	1.15%	2.16%
	Total	2,504	\$145,170,146	30	\$1,337,697	\$44,590	1.20%	0.92%	1.00%
Agriculture, Forestry, Fishing & Hunting	< \$100,000	1,787	\$76,230,679	11	\$298,654	\$27,150	0.62%	0.39%	0.62%
	> \$100,000	695	\$114,052,436	3	\$143,249	\$47,750	0.43%	0.13%	0.29%
	Total	2,482	\$190,283,115	14	\$441,903	\$31,565	0.56%	0.23%	0.52%
Professional, Scientific & Technical Services	< \$100,000	1,652	\$65,732,358	36	\$933,796	\$25,939	2.18%	1.42%	1.63%
	> \$100,000	483	\$80,695,258	2	\$148,886	\$74,443	0.41%	0.18%	0.21%
	Total	2,135	\$146,427,616	38	\$1,082,682	\$28,492	1.78%	0.74%	1.31%
Wholesale Trade	< \$100,000	716	\$28,050,675	19	\$416,180	\$21,904	2.65%	1.48%	1.96%
	> \$100,000	229	\$39,521,931	7	\$659,391	\$94,199	3.06%	1.67%	1.75%
	Total	945	\$67,572,606	26	\$1,075,572	\$41,368	2.75%	1.59%	1.90%
Health Care & Social Assistance	< \$100,000	643	\$29,713,664	11	\$266,820	\$24,256	1.71%	0.90%	1.24%
	> \$100,000	309	\$52,754,473	1	\$64,421	\$64,421	0.32%	0.12%	0.00%

Sector	Loan Size Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Total	952	\$82,468,136	12	\$331,242	\$27,603	1.26%	0.40%	0.84%
All Other Sectors	< \$100,000	2,789	\$120,374,567	77	\$2,322,519	\$30,163	2.76%	1.93%	1.83%
	> \$100,000	1,052	\$184,122,226	42	\$4,484,257	\$106,768	3.99%	2.44%	2.76%
	Total	3,841	\$304,496,793	119	\$6,806,776	\$57,200	3.10%	2.24%	2.08%
Total	< \$100,000	30,734	\$1,364,278,232	660	\$18,996,768	\$28,783	2.15%	1.39%	1.34%
	> \$100,000	11,848	\$1,998,239,339	291	\$29,793,889	\$102,384	2.46%	1.49%	1.71%
	Total	42,582	\$3,362,517,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-5: Claims Experience by Age of Borrower Firm and Sector

Sector	Age of Business	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Other Services	New	9,296	\$672,924,807	1,252	\$59,653,982	\$47,647	13.47%	8.86%	5.55%
	1 to 3 years	5,665	\$278,096,056	382	\$13,636,629	\$35,698	6.74%	4.90%	2.84%
	> 3 years	9,583	\$542,644,595	293	\$11,707,595	\$39,958	3.06%	2.16%	0.91%
	Total	24,544	\$1,493,665,459	1,927	\$84,998,205	\$44,109	7.85%	5.69%	3.11%
Retail Trade	New	7,331	\$535,799,624	1,620	\$69,703,851	\$43,027	22.10%	13.01%	8.10%
	1 to 3 years	2,875	\$147,137,579	363	\$11,143,416	\$30,698	12.63%	7.57%	4.35%
	> 3 years	5,873	\$364,006,907	427	\$16,456,285	\$38,539	7.27%	4.52%	1.92%
	Total	16,079	\$1,046,944,110	2,410	\$97,303,552	\$40,375	14.99%	9.29%	5.17%
Transportation & Warehousing	New	5,198	\$337,034,043	487	\$13,606,007	\$27,938	9.37%	4.04%	3.23%
	1 to 3 years	4,746	\$280,604,956	327	\$8,188,246	\$25,041	6.89%	2.92%	2.80%
	> 3 years	6,462	\$390,271,009	230	\$5,470,463	\$23,785	3.56%	1.40%	1.41%
	Total	16,406	\$1,007,910,009	1,044	\$27,264,717	\$26,116	6.36%	2.71%	2.39%
Manufacturing	New	3,032	\$283,808,711	779	\$45,386,890	\$58,263	25.69%	15.99%	10.06%
	1 to 3 years	2,505	\$152,464,135	338	\$13,437,129	\$39,755	13.49%	8.81%	4.79%
	> 3 years	3,867	\$263,331,825	221	\$9,143,324	\$41,373	5.72%	3.47%	1.84%
	Total	9,404	\$699,604,671	1,338	\$67,967,343	\$50,798	14.23%	9.72%	5.27%
Accommodation, Food etc.	New	9,015	\$950,919,659	2,304	\$140,971,686	\$61,186	25.56%	14.82%	10.93%
	1 to 3 years	2,277	\$154,179,953	381	\$16,116,952	\$42,302	16.73%	10.45%	7.29%
	> 3 years	3,961	\$324,475,577	397	\$20,294,448	\$51,120	10.02%	6.25%	2.63%
	Total	15,253	\$1,429,575,189	3,082	\$177,383,087	\$57,555	20.21%	12.41%	8.23%
Construction	New	1,261	\$77,473,829	167	\$6,557,949	\$39,269	13.24%	8.46%	5.08%
	1 to 3 years	1,604	\$72,490,618	118	\$2,634,632	\$22,327	7.36%	3.63%	2.68%
	> 3 years	3,409	\$165,242,245	83	\$2,683,075	\$32,326	2.43%	1.62%	0.67%
	Total	6,274	\$315,206,692	368	\$11,875,656	\$32,271	5.87%	3.77%	2.07%
Agriculture, Forestry, Fishing & Hunting	New	2,376	\$184,044,713	244	\$11,252,822	\$46,118	10.27%	6.11%	3.75%
	1 to 3 years	2,033	\$125,225,007	135	\$4,261,193	\$31,564	6.64%	3.40%	2.36%
	> 3 years	3,271	\$217,161,211	96	\$3,439,837	\$35,832	2.93%	1.58%	1.04%
	Total	7,680	\$526,430,931	475	\$18,953,852	\$39,903	6.18%	3.60%	2.23%
Professional, Scientific & Technical Services	New	1,917	\$113,679,704	366	\$16,161,422	\$44,157	19.09%	14.22%	8.24%
	1 to 3 years	1,723	\$75,142,014	168	\$4,840,601	\$28,813	9.75%	6.44%	3.66%
	> 3 years	2,518	\$130,737,701	102	\$3,493,516	\$34,250	4.05%	2.67%	1.31%
	Total	6,158	\$319,559,419	636	\$24,495,539	\$38,515	10.33%	7.67%	4.12%
Wholesale Trade	New	1,006	\$77,155,188	258	\$14,651,945	\$56,790	25.65%	18.99%	11.23%

Sector	Age of Business	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	1 to 3 years	788	\$41,156,969	98	\$3,551,141	\$36,236	12.44%	8.63%	4.82%
	> 3 years	1,273	\$75,488,446	54	\$2,444,595	\$45,270	4.24%	3.24%	1.49%
	Total	3,067	\$193,800,603	410	\$20,647,682	\$50,360	13.37%	10.65%	5.54%
Health Care & Social Assistance	New	1,402	\$118,213,843	157	\$8,342,085	\$53,134	11.20%	7.06%	3.92%
	1 to 3 years	534	\$33,046,054	41	\$1,768,361	\$43,131	7.68%	5.35%	2.43%
	> 3 years	825	\$66,388,762	24	\$1,060,437	\$44,185	2.91%	1.60%	0.48%
	Total	2,761	\$217,648,659	222	\$11,170,883	\$50,319	8.04%	5.13%	2.61%
All Other Sectors	New	2,422	\$194,516,959	795	\$41,225,783	\$51,856	32.82%	21.19%	9.79%
	1 to 3 years	1,792	\$102,751,156	268	\$9,654,054	\$36,023	14.96%	9.40%	4.58%
	> 3 years	2,276	\$139,940,262	148	\$5,829,018	\$39,385	6.50%	4.17%	1.67%
	Total	6,490	\$437,208,376	1,211	\$56,708,855	\$46,828	18.66%	12.97%	5.50%
Total	New	44,256	\$3,545,571,079	8,429	\$427,514,422	\$50,719	19.05%	12.06%	7.42%
	1 to 3 years	26,542	\$1,462,294,497	2,619	\$89,232,355	\$34,071	9.87%	6.10%	3.74%
	> 3 years	43,318	\$2,679,688,541	2,075	\$82,022,593	\$39,529	4.79%	3.06%	1.42%
	Total	114,116	\$7,687,554,117	13,123	\$598,769,370	\$45,627	11.50%	7.79%	4.29%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	New	3,227	\$261,233,778	62	\$2,527,606	\$40,768	1.92%	0.97%	1.15%
	1 to 3 years	1,007	\$61,805,491	11	\$441,709	\$40,155	1.09%	0.71%	0.89%
	> 3 years	2,256	\$152,817,427	4	\$107,539	\$26,885	0.18%	0.07%	0.18%
	Total	6,490	\$475,856,697	77	\$3,076,855	\$39,959	1.19%	0.65%	0.77%
Retail Trade	New	3,658	\$300,240,982	154	\$8,276,722	\$53,745	4.21%	2.76%	2.82%
	1 to 3 years	700	\$42,181,488	15	\$479,531	\$31,969	2.14%	1.14%	1.29%
	> 3 years	2,117	\$148,648,100	11	\$437,309	\$39,755	0.52%	0.29%	0.28%
	Total	6,475	\$491,070,571	180	\$9,193,562	\$51,075	2.78%	1.87%	1.82%
Transportation & Warehousing	New	2,011	\$128,247,045	35	\$1,490,232	\$42,578	1.74%	1.16%	1.14%
	1 to 3 years	1,057	\$64,966,920	19	\$258,939	\$13,628	1.80%	0.40%	1.23%
	> 3 years	2,298	\$144,190,284	16	\$378,260	\$23,641	0.70%	0.26%	0.26%
	Total	5,366	\$337,404,249	70	\$2,127,431	\$30,392	1.30%	0.63%	0.78%
Manufacturing	New	1,765	\$171,917,563	72	\$5,276,873	\$73,290	4.08%	3.07%	2.15%
	1 to 3 years	790	\$54,573,756	21	\$1,046,243	\$49,821	2.66%	1.92%	1.77%
	> 3 years	1,682	\$131,694,714	17	\$1,454,784	\$85,576	1.01%	1.10%	0.48%
	Total	4,237	\$358,186,034	110	\$7,777,900	\$70,708	2.60%	2.17%	1.42%
Accommodation, Food etc.	New	5,294	\$615,106,347	250	\$14,622,329	\$58,489	4.72%	2.38%	2.97%
	1 to 3 years	617	\$46,520,456	16	\$576,090	\$36,006	2.59%	1.24%	1.62%
	> 3 years	1,245	\$102,054,804	9	\$340,619	\$37,847	0.72%	0.33%	0.56%

Sector	Age of Business	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
Construction	Total	7,156	\$763,681,608	275	\$15,539,039	\$56,506	3.84%	2.03%	2.43%
	New	902	\$55,487,155	19	\$841,716	\$44,301	2.11%	1.52%	1.66%
	1 to 3 years	435	\$24,082,622	5	\$195,608	\$39,122	1.15%	0.81%	1.15%
	> 3 years	1,167	\$65,600,369	6	\$300,372	\$50,062	0.51%	0.46%	0.43%
	Total	2,504	\$145,170,146	30	\$1,337,697	\$44,590	1.20%	0.92%	1.00%
Agriculture, Forestry, Fishing & Hunting	New	862	\$70,022,475	8	\$246,179	\$30,772	0.93%	0.35%	0.93%
	1 to 3 years	388	\$27,297,551	4	\$148,741	\$37,185	1.03%	0.54%	1.03%
	> 3 years	1,232	\$92,963,089	2	\$46,983	\$23,492	0.16%	0.05%	0.08%
	Total	2,482	\$190,283,115	14	\$441,903	\$31,565	0.56%	0.23%	0.52%
Professional, Scientific & Technical Services	New	799	\$55,465,923	23	\$710,444	\$30,889	2.88%	1.28%	2.00%
	1 to 3 years	457	\$31,316,955	6	\$121,342	\$20,224	1.31%	0.39%	0.88%
	> 3 years	879	\$59,644,738	9	\$250,896	\$27,877	1.02%	0.42%	0.91%
	Total	2,135	\$146,427,616	38	\$1,082,682	\$28,492	1.78%	0.74%	1.31%
Wholesale Trade	New	402	\$30,829,908	22	\$997,626	\$45,347	5.47%	3.24%	3.98%
	1 to 3 years	169	\$10,805,439	4	\$77,946	\$19,486	2.37%	0.72%	1.18%
	> 3 years	374	\$25,937,259				0.00%	0.00%	0.00%
	Total	945	\$67,572,606	26	\$1,075,572	\$41,368	2.75%	1.59%	1.90%
Health Care & Social Assistance	New	573	\$51,264,958	9	\$255,379	\$28,375	1.57%	0.50%	0.87%
	1 to 3 years	131	\$10,223,863	1	\$49,209	\$49,209	0.76%	0.48%	0.76%
	> 3 years	248	\$20,979,315	2	\$26,653	\$13,327	0.81%	0.13%	0.81%
	Total	952	\$82,468,136	12	\$331,242	\$27,603	1.26%	0.40%	0.84%
All Other Sectors	New	1,809	\$163,216,802	94	\$5,757,073	\$61,245	5.20%	3.53%	3.43%
	1 to 3 years	678	\$46,590,930	14	\$407,618	\$29,116	2.06%	0.87%	1.33%
	> 3 years	1,354	\$94,689,061	11	\$642,085	\$58,371	0.81%	0.68%	0.66%
	Total	3,841	\$304,496,793	119	\$6,806,776	\$57,200	3.10%	2.24%	2.08%
Total	New	21,302	\$1,903,032,938	748	\$41,002,178	\$54,816	3.51%	2.15%	2.25%
	1 to 3 years	6,429	\$420,365,472	116	\$3,802,978	\$32,784	1.80%	0.90%	1.24%
	> 3 years	14,852	\$1,039,219,161	87	\$3,985,502	\$45,810	0.59%	0.38%	0.38%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-6: Claims Experience by Type of Borrower Firm and Sector

Sector	Borrower Type (Legal Status)	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Claim Frequency	Average Claim	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Other Services	Sole Proprietorship	4,853	\$163,398,552	331	\$6,244,876	6.82%	\$18,867	3.82%	2.49%
	Partnership	1,866	\$85,123,985	115	\$2,919,458	6.16%	\$25,387	3.43%	2.09%
	Limited Company	17,822	\$1,245,032,034	1,481	\$75,833,872	8.31%	\$51,205	6.09%	3.39%
	Total	24,541	\$1,493,554,571	1,927	\$84,998,205	7.85%	\$44,109	5.69%	3.11%
Retail Trade	Sole Proprietorship	2,618	\$102,423,369	424	\$9,887,722	16.20%	\$23,320	9.65%	5.42%
	Partnership	1,396	\$72,909,058	158	\$4,399,097	11.32%	\$27,842	6.03%	3.51%
	Limited Company	12,064	\$871,581,683	1,828	\$83,016,734	15.15%	\$45,414	9.52%	5.31%
	Total	16,078	\$1,046,914,110	2,410	\$97,303,552	14.99%	\$40,375	9.29%	5.17%
Transportation & Warehousing	Sole Proprietorship	6,681	\$394,571,995	489	\$10,817,097	7.32%	\$22,121	2.74%	3.13%
	Partnership	1,274	\$78,518,317	70	\$1,668,118	5.49%	\$23,830	2.12%	1.65%
	Limited Company	8,451	\$534,819,697	485	\$14,779,502	5.74%	\$30,473	2.76%	1.92%
	Total	16,406	\$1,007,910,009	1,044	\$27,264,717	6.36%	\$26,116	2.71%	2.39%
Manufacturing	Sole Proprietorship	729	\$24,997,487	84	\$1,680,687	11.52%	\$20,008	6.72%	4.12%
	Partnership	267	\$11,440,787	27	\$584,511	10.11%	\$21,649	5.11%	3.00%
	Limited Company	8,408	\$663,166,397	1,227	\$65,702,145	14.59%	\$53,547	9.91%	5.45%
	Total	9,404	\$699,604,671	1,338	\$67,967,343	14.23%	\$50,798	9.72%	5.27%
Accommodation, Food etc.)	Sole Proprietorship	1,746	\$89,202,535	349	\$9,498,687	19.99%	\$27,217	10.65%	8.65%
	Partnership	1,256	\$79,827,922	166	\$5,276,528	13.22%	\$31,786	6.61%	4.22%
	Limited Company	12,251	\$1,260,544,732	2,567	\$162,607,872	20.95%	\$63,345	12.90%	8.58%
	Total	15,253	\$1,429,575,189	3,082	\$177,383,087	20.21%	\$57,555	12.41%	8.23%
Construction	Sole Proprietorship	1,217	\$40,557,229	72	\$1,354,888	5.92%	\$18,818	3.34%	2.79%
	Partnership	301	\$12,545,054	13	\$281,727	4.32%	\$21,671	2.25%	0.66%
	Limited Company	4,756	\$262,104,409	283	\$10,239,041	5.95%	\$36,180	3.91%	1.98%
	Total	6,274	\$315,206,692	368	\$11,875,656	5.87%	\$32,271	3.77%	2.07%
Agriculture, Forestry, etc.	Sole Proprietorship	3,023	\$162,526,124	157	\$4,390,344	5.19%	\$27,964	2.70%	1.75%
	Partnership	859	\$52,897,473	30	\$860,962	3.49%	\$28,699	1.63%	1.51%
	Limited Company	3,796	\$310,925,223	288	\$13,702,547	7.59%	\$47,578	4.41%	2.77%
	Total	7,678	\$526,348,821	475	\$18,953,852	6.19%	\$39,903	3.60%	2.23%
Professional, etc. Services	Sole Proprietorship	909	\$25,153,753	84	\$1,873,602	9.24%	\$22,305	7.45%	3.85%
	Partnership	366	\$14,366,546	27	\$595,608	7.38%	\$22,060	4.15%	1.09%
	Limited Company	4,882	\$280,033,120	525	\$22,026,329	10.75%	\$41,955	7.87%	4.40%
	Total	6,157	\$319,553,419	636	\$24,495,539	10.33%	\$38,515	7.67%	4.13%

Sector	Borrower Type (Legal Status)	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Claim Frequency	Average Claim	Loss Ratio	Initial-Year Default Rate
Wholesale Trade	Sole Proprietorship	319	\$12,702,588	61	\$2,153,678	19.12%	\$35,306	16.95%	4.70%
	Partnership	109	\$4,787,863	13	\$655,734	11.93%	\$50,441	13.70%	0.92%
	Limited Company	2,639	\$176,310,152	336	\$17,838,269	12.73%	\$53,090	10.12%	5.84%
	Total	3,067	\$193,800,603	410	\$20,647,682	13.37%	\$50,360	10.65%	5.54%
Health Care & Social Assistance	Sole Proprietorship	900	\$60,618,913	52	\$1,995,197	5.78%	\$38,369	3.29%	1.44%
	Partnership	295	\$25,966,473	16	\$491,827	5.42%	\$30,739	1.89%	1.69%
	Limited Company	1,566	\$131,063,273	154	\$8,683,859	9.83%	\$56,389	6.63%	3.45%
	Total	2,761	\$217,648,659	222	\$11,170,883	8.04%	\$50,319	5.13%	2.61%
All Other Sectors	Sole Proprietorship	741	\$28,232,524	142	\$3,277,261	19.16%	\$23,079	11.61%	7.02%
	Partnership	337	\$18,652,497	56	\$1,483,981	16.62%	\$26,500	7.96%	4.15%
	Limited Company	5,412	\$390,323,355	1,013	\$51,947,613	18.72%	\$51,281	13.31%	5.38%
	Total	6,490	\$437,208,376	1,211	\$56,708,855	18.66%	\$46,828	12.97%	5.50%
Total	Sole Proprietorship	23,736	\$1,104,385,069	2,245	\$53,174,039	9.46%	\$23,686	4.81%	3.60%
	Partnership	8,326	\$457,035,976	691	\$19,217,549	8.30%	\$27,811	4.20%	2.51%
	Limited Company	82,047	\$6,125,904,074	10,187	\$526,377,781	12.42%	\$51,672	8.59%	4.67%
	Total	114,109	\$7,687,325,119	13,123	\$598,769,370	11.50%	\$45,627	7.79%	4.29%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	Sole Proprietorship	1,062	\$45,825,278	19	\$369,750	1.79%	\$19,461	0.81%	1.41%
	Partnership	448	\$24,356,582	3	\$86,364	0.67%	\$28,788	0.35%	0.22%
	Limited Company	4,980	\$405,674,836	55	\$2,620,741	1.10%	\$47,650	0.65%	0.68%
	Total	6,490	\$475,856,697	77	\$3,076,855	1.19%	\$39,959	0.65%	0.77%
Retail Trade	Sole Proprietorship	803	\$38,871,578	28	\$583,179	3.49%	\$20,828	1.50%	2.49%
	Partnership	455	\$28,393,855	12	\$457,405	2.64%	\$38,117	1.61%	1.32%
	Limited Company	5,217	\$423,805,138	140	\$8,152,979	2.68%	\$58,236	1.92%	1.76%
	Total	6,475	\$491,070,571	180	\$9,193,562	2.78%	\$51,075	1.87%	1.82%
Transportation & Warehousing	Sole Proprietorship	1,919	\$110,362,275	30	\$778,165	1.56%	\$25,939	0.71%	0.89%
	Partnership	361	\$23,444,925	4	\$26,392	1.11%	\$6,598	0.11%	0.28%
	Limited Company	3,086	\$203,597,048	36	\$1,322,873	1.17%	\$36,746	0.65%	0.78%
	Total	5,366	\$337,404,249	70	\$2,127,431	1.30%	\$30,392	0.63%	0.78%
Manufacturing	Sole Proprietorship	302	\$11,648,863	12	\$252,166	3.97%	\$21,014	2.16%	1.66%
	Partnership	130	\$6,720,745	3	\$14,890	2.31%	\$4,963	0.22%	0.77%
	Limited Company	3,805	\$339,816,426	95	\$7,510,844	2.50%	\$79,062	2.21%	1.42%
	Total	4,237	\$358,186,034	110	\$7,777,900	2.60%	\$70,708	2.17%	1.42%
Accommodation, Food etc	Sole Proprietorship	571	\$33,202,958	31	\$846,899	5.43%	\$27,319	2.55%	3.15%
	Partnership	464	\$34,611,580	6	\$156,628	1.29%	\$26,105	0.45%	0.65%

Sector	Borrower Type (Legal Status)	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Claim Frequency	Average Claim	Loss Ratio	Initial-Year Default Rate
	Limited Company	6,121	\$695,867,070	238	\$14,535,511	3.89%	\$61,074	2.09%	2.50%
	Total	7,156	\$763,681,608	275	\$15,539,039	3.84%	\$56,506	2.03%	2.43%
Construction	Sole Proprietorship	504	\$20,950,818	8	\$187,545	1.59%	\$23,443	0.90%	0.79%
	Partnership	114	\$5,938,611	3	\$59,945	2.63%	\$19,982	1.01%	1.75%
	Limited Company	1,886	\$118,280,717	19	\$1,090,207	1.01%	\$57,379	0.92%	1.01%
	Total	2,504	\$145,170,146	30	\$1,337,697	1.20%	\$44,590	0.92%	1.00%
Agriculture, Forestry, etc.	Sole Proprietorship	959	\$62,986,532	4	\$136,023	0.42%	\$34,006	0.22%	0.42%
	Partnership	326	\$21,929,711	1	\$20,130	0.31%	\$20,130	0.09%	0.31%
	Limited Company	1,197	\$105,366,872	9	\$285,750	0.75%	\$31,750	0.27%	0.67%
	Total	2,482	\$190,283,115	14	\$441,903	0.56%	\$31,565	0.23%	0.52%
Professional, etc. Services	Sole Proprietorship	262	\$12,592,384	7	\$114,474	2.67%	\$16,353	0.91%	1.91%
	Partnership	131	\$8,628,960	1	\$39,495	0.76%	\$39,495	0.46%	0.76%
	Limited Company	1,742	\$125,206,272	30	\$928,712	1.72%	\$30,957	0.74%	1.26%
	Total	2,135	\$146,427,616	38	\$1,082,682	1.78%	\$28,492	0.74%	1.31%
Wholesale Trade	Sole Proprietorship	79	\$3,052,915	4	\$175,717	5.06%	\$43,929	5.76%	3.80%
	Partnership	30	\$1,404,973	1	\$17,669	3.33%	\$17,669	1.26%	0.00%
	Limited Company	836	\$63,114,717	21	\$882,186	2.51%	\$42,009	1.40%	1.79%
	Total	945	\$67,572,606	26	\$1,075,572	2.75%	\$41,368	1.59%	1.90%
Health Care & Social Assistance	Sole Proprietorship	302	\$22,372,546	1	\$12,218	0.33%	\$12,218	0.05%	0.00%
	Partnership	83	\$7,871,870	1	\$5,609	1.20%	\$5,609	0.07%	1.20%
	Limited Company	567	\$52,223,721	10	\$313,414	1.76%	\$31,341	0.60%	1.23%
	Total	952	\$82,468,136	12	\$331,242	1.26%	\$27,603	0.40%	0.84%
All Other Sectors	Sole Proprietorship	458	\$19,979,166	14	\$423,770	3.06%	\$30,269	2.12%	2.62%
	Partnership	240	\$16,074,257	7	\$388,028	2.92%	\$55,433	2.41%	1.67%
	Limited Company	3,143	\$268,443,370	98	\$5,994,977	3.12%	\$61,173	2.23%	2.04%
	Total	3,841	\$304,496,793	119	\$6,806,776	3.10%	\$57,200	2.24%	2.08%
Total	Sole Proprietorship	7,221	\$381,845,314	158	\$3,879,907	2.19%	\$24,556	1.02%	1.43%
	Partnership	2,782	\$179,376,070	42	\$1,272,556	1.51%	\$30,299	0.71%	0.75%
	Limited Company	32,580	\$2,801,396,187	751	\$43,638,195	2.31%	\$58,107	1.56%	1.51%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	2.23%	\$51,305	1.45%	1.45%

Table C-7A: Claims Experience by Size of Firm (Anticipated Revenues) and Sector

Sector	Firm Size (Revenue) Categories	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Claim Frequency	Average Claim	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Other Services	<\$100K	6,636	\$266,784,453	612	\$18,477,425	\$30,192	9.22%	6.93%	3.30%
	\$100K to \$250K	6,614	\$339,524,519	517	\$18,101,531	\$35,013	7.82%	5.33%	3.27%
	\$250K to \$500K	5,066	\$350,350,606	432	\$21,778,780	\$50,414	8.53%	6.22%	3.55%
	\$501K to \$1 million	3,520	\$288,419,807	245	\$17,072,718	\$69,685	6.96%	5.92%	2.78%
	\$1 to \$2.5 million	2,086	\$184,839,316	88	\$7,041,028	\$80,012	4.22%	3.81%	1.68%
	> \$2.5 million	608	\$63,113,323	32	\$2,513,659	\$78,552	5.26%	3.98%	2.63%
	Total	24,530	\$1,493,032,023	1,926	\$84,985,142	\$44,125	7.85%	5.69%	3.11%
Retail Trade	<\$100K	3,237	\$163,405,644	535	\$17,567,782	\$32,837	16.53%	10.75%	4.97%
	\$100K to \$250K	3,156	\$141,254,819	525	\$13,937,920	\$26,548	16.63%	9.87%	6.18%
	\$250K to \$500K	3,893	\$236,329,099	629	\$24,065,702	\$38,260	16.16%	10.18%	5.57%
	\$501K to \$1 million	3,164	\$252,986,625	419	\$20,253,475	\$48,338	13.24%	8.01%	4.55%
	\$1 to \$2.5 million	1,997	\$183,800,664	235	\$15,027,375	\$63,946	11.77%	8.18%	4.61%
	> \$2.5 million	625	\$68,882,966	65	\$6,363,717	\$97,903	10.40%	9.24%	3.36%
	Total	16,072	\$1,046,659,817	2,408	\$97,215,970	\$40,372	14.98%	9.29%	5.16%
Transportation & Warehousing	<\$100K	4,450	\$228,480,399	363	\$8,343,263	\$22,984	8.16%	3.65%	2.79%
	\$100K to \$250K	7,596	\$477,317,409	454	\$10,679,498	\$23,523	5.98%	2.24%	2.53%
	\$250K to \$500K	2,186	\$144,608,084	132	\$4,258,178	\$32,259	6.04%	2.94%	2.29%
	\$501K to \$1 million	1,205	\$85,060,518	72	\$3,027,592	\$42,050	5.98%	3.56%	1.66%
	\$1 to \$2.5 million	710	\$51,679,490	21	\$797,985	\$37,999	2.96%	1.54%	0.70%
	> \$2.5 million	248	\$20,053,394	2	\$158,200	\$79,100	0.81%	0.79%	0.40%
	Total	16,395	\$1,007,199,294	1,044	\$27,264,717	\$26,116	6.37%	2.71%	2.39%
Manufacturing	<\$100K	1,947	\$111,756,414	292	\$11,653,872	\$39,911	15.00%	10.43%	5.14%
	\$100K to \$250K	1,342	\$67,273,766	203	\$6,117,651	\$30,136	15.13%	9.09%	4.77%
	\$250K to \$500K	1,823	\$121,427,664	302	\$13,690,725	\$45,334	16.57%	11.27%	6.75%
	\$501K to \$1 million	1,942	\$161,246,667	279	\$16,478,872	\$59,064	14.37%	10.22%	5.46%
	\$1 to \$2.5 million	1,691	\$164,579,856	212	\$15,885,911	\$74,934	12.54%	9.65%	5.09%
	> \$2.5 million	655	\$72,987,784	47	\$4,083,548	\$86,884	7.18%	5.59%	2.60%
	Total	9,400	\$699,272,151	1,335	\$67,910,579	\$50,869	14.20%	9.71%	5.28%
Accommodation, Food etc.	<\$100K	3,060	\$217,770,445	638	\$29,572,174	\$46,351	20.85%	13.58%	8.01%
	\$100K to \$250K	3,048	\$189,665,142	620	\$21,869,536	\$35,273	20.34%	11.53%	8.40%
	\$250K to \$500K	4,447	\$393,828,884	993	\$55,490,949	\$55,882	22.33%	14.09%	9.17%
	\$501K to \$1 million	2,884	\$357,915,950	547	\$41,359,874	\$75,612	18.97%	11.56%	8.22%

Sector	Firm Size (Revenue) Categories	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Claim Frequency	Average Claim	Loss Ratio	Initial-Year Default Rate
	\$1 to \$2.5 million	1,536	\$230,606,126	255	\$25,900,516	\$101,571	16.60%	11.23%	6.38%
	> \$2.5 million	272	\$39,205,117	28	\$3,145,187	\$112,328	10.29%	8.02%	4.04%
	Total	15,247	\$1,428,991,664	3,081	\$177,338,236	\$57,559	20.21%	12.41%	8.23%
Construction	<\$100K	1,856	\$74,372,541	131	\$3,552,353	\$27,117	7.06%	4.78%	2.32%
	\$100K to \$250K	1,409	\$59,578,982	69	\$1,610,298	\$23,338	4.90%	2.70%	1.85%
	\$250K to \$500K	1,144	\$56,431,003	66	\$2,100,959	\$31,833	5.77%	3.72%	2.01%
	\$501K to \$1 million	972	\$56,567,676	58	\$2,300,868	\$39,670	5.97%	4.07%	2.16%
	\$1 to \$2.5 million	675	\$49,215,959	28	\$1,343,983	\$47,999	4.15%	2.73%	0.89%
	> \$2.5 million	214	\$18,970,123	16	\$967,195	\$60,450	7.48%	5.10%	5.14%
	Total	6,270	\$315,136,284	368	\$11,875,656	\$32,271	5.87%	3.77%	2.07%
Agriculture, Forestry, Fishing & Hunting	<\$100K	2,679	\$127,458,136	168	\$5,681,405	\$33,818	6.27%	4.46%	2.09%
	\$100K to \$250K	2,245	\$147,436,496	145	\$4,288,331	\$29,575	6.46%	2.91%	2.45%
	\$250K to \$500K	1,335	\$118,063,865	73	\$3,317,693	\$45,448	5.47%	2.81%	1.95%
	\$501K to \$1 million	757	\$69,718,406	56	\$2,903,020	\$51,840	7.40%	4.16%	2.25%
	\$1 to \$2.5 million	495	\$47,683,775	26	\$2,218,121	\$85,312	5.25%	4.65%	2.83%
	> \$2.5 million	168	\$16,058,554	7	\$545,282	\$77,897	4.17%	3.40%	1.79%
	Total	7,679	\$526,419,231	475	\$18,953,852	\$39,903	6.19%	3.60%	2.23%
Professional, etc. Services	<\$100K	2,110	\$84,501,863	234	\$7,459,904	\$31,880	11.09%	8.83%	4.03%
	\$100K to \$250K	1,343	\$58,012,421	160	\$4,968,161	\$31,051	11.91%	8.56%	4.39%
	\$250K to \$500K	1,104	\$60,521,406	107	\$4,713,455	\$44,051	9.69%	7.79%	4.08%
	\$501K to \$1 million	815	\$55,457,248	71	\$4,493,452	\$63,288	8.71%	8.10%	4.29%
	\$1 to \$2.5 million	598	\$44,327,390	51	\$2,036,187	\$39,925	8.53%	4.59%	4.18%
	> \$2.5 million	182	\$16,449,497	11	\$781,995	\$71,090	6.04%	4.75%	2.75%
	Total	6,152	\$319,269,824	634	\$24,453,154	\$38,570	10.31%	7.66%	4.13%
Wholesale Trade	<\$100K	794	\$44,632,776	122	\$5,929,358	\$48,601	15.37%	13.28%	4.53%
	\$100K to \$250K	387	\$15,730,648	50	\$1,187,969	\$23,759	12.92%	7.55%	5.68%
	\$250K to \$500K	514	\$29,243,771	75	\$2,996,349	\$39,951	14.59%	10.25%	6.03%
	\$501K to \$1 million	585	\$40,007,738	85	\$5,307,627	\$62,443	14.53%	13.27%	6.67%
	\$1 to \$2.5 million	550	\$41,228,175	62	\$3,759,253	\$60,633	11.27%	9.12%	5.64%
	> \$2.5 million	235	\$22,871,747	16	\$1,467,126	\$91,695	6.81%	6.41%	4.68%
	Total	3,065	\$193,714,854	410	\$20,647,682	\$50,360	13.38%	10.66%	5.55%
Health Care & Social Assistance	<\$100K	776	\$45,909,062	73	\$3,854,297	\$52,799	9.41%	8.40%	2.96%
	\$100K to \$250K	841	\$60,273,648	60	\$2,073,975	\$34,566	7.13%	3.44%	1.78%
	\$250K to \$500K	631	\$54,855,775	42	\$2,280,238	\$54,291	6.66%	4.16%	2.06%
	\$501K to \$1 million	340	\$35,781,806	33	\$2,236,373	\$67,769	9.71%	6.25%	4.41%

Sector	Firm Size (Revenue) Categories	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Claim Frequency	Average Claim	Loss Ratio	Initial-Year Default Rate
	\$1 to \$2.5 million	143	\$17,588,069	13	\$534,848	\$41,142	9.09%	3.04%	4.20%
	> \$2.5 million	29	\$3,218,699	1	\$191,152	\$191,152	3.45%	5.94%	0.00%
	Total	2,760	\$217,627,059	222	\$11,170,883	\$50,319	8.04%	5.13%	2.61%
All Other Sectors	<\$100K	1,632	\$82,486,580	334	\$12,278,627	\$36,762	20.47%	14.89%	5.33%
	\$100K to \$250K	1,578	\$86,045,314	320	\$12,053,855	\$37,668	20.28%	14.01%	5.64%
	\$250K to \$500K	1,291	\$92,717,692	261	\$13,016,265	\$49,871	20.22%	14.04%	6.27%
	\$501K to \$1 million	1,060	\$89,146,190	173	\$11,548,624	\$66,755	16.32%	12.95%	5.57%
	\$1 to \$2.5 million	690	\$62,200,582	89	\$5,366,038	\$60,293	12.90%	8.63%	4.20%
	> \$2.5 million	236	\$24,507,142	34	\$2,445,446	\$71,925	14.41%	9.98%	5.08%
	Total	6,487	\$437,103,500	1,211	\$56,708,855	\$46,828	18.67%	12.97%	5.50%
Total	<\$100K	29,177	\$1,447,558,312	3,502	\$124,370,459	\$35,514	12.00%	8.59%	4.04%
	\$100K to \$250K	29,559	\$1,642,113,164	3,123	\$96,888,725	\$31,024	10.57%	5.90%	4.02%
	\$250K to \$500K	23,434	\$1,658,377,848	3,112	\$147,709,294	\$47,464	13.28%	8.91%	5.11%
	\$501K to \$1 million	17,244	\$1,492,308,631	2,038	\$126,982,495	\$62,307	11.82%	8.51%	4.59%
	\$1 to \$2.5 million	11,171	\$1,077,749,401	1,080	\$79,911,244	\$73,992	9.67%	7.41%	3.82%
	> \$2.5 million	3,472	\$366,318,345	259	\$22,662,507	\$87,500	7.46%	6.19%	3.11%
	Total	114,057	\$7,684,425,701	13,114	\$598,524,725	\$45,640	11.50%	7.79%	4.29%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	<\$100K	1,142	\$46,911,670	9	\$158,114	\$17,568	0.79%	0.34%	0.53%
	\$100K to \$250K	1,769	\$112,324,070	28	\$853,763	\$30,492	1.58%	0.76%	1.07%
	\$250K to \$500K	1,523	\$118,468,538	23	\$1,213,525	\$52,762	1.51%	1.02%	0.92%
	\$501K to \$1 million	1,125	\$102,447,410	9	\$334,102	\$37,122	0.80%	0.33%	0.44%
	\$1 to \$2.5 million	699	\$69,837,595	6	\$448,078	\$74,680	0.86%	0.64%	0.72%
	> \$2.5 million	221	\$25,308,282	2	\$69,273	\$34,637	0.90%	0.27%	0.45%
	Total	6,479	\$475,297,565	77	\$3,076,855	\$39,959	1.19%	0.65%	0.77%
Retail Trade	<\$100K	500	\$19,968,590	21	\$871,804	\$41,514	4.20%	4.37%	2.60%
	\$100K to \$250K	1,119	\$59,864,346	49	\$1,327,852	\$27,099	4.38%	2.22%	2.77%
	\$250K to \$500K	1,568	\$108,383,701	37	\$1,719,764	\$46,480	2.36%	1.59%	1.47%
	\$501K to \$1 million	1,678	\$140,406,745	42	\$2,284,049	\$54,382	2.50%	1.63%	1.73%
	\$1 to \$2.5 million	1,227	\$115,790,521	21	\$1,988,543	\$94,693	1.71%	1.72%	1.22%
	> \$2.5 million	379	\$46,472,974	10	\$1,001,550	\$100,155	2.64%	2.16%	1.85%
	Total	6,471	\$490,886,878	180	\$9,193,562	\$51,075	2.78%	1.87%	1.82%
Transportation & Warehousing	<\$100K	764	\$30,340,371	15	\$255,228	\$17,015	1.96%	0.84%	1.31%
	\$100K to \$250K	2,620	\$162,867,026	32	\$589,334	\$18,417	1.22%	0.36%	0.73%
	\$250K to \$500K	1,004	\$71,331,941	8	\$378,792	\$47,349	0.80%	0.53%	0.50%

Sector	Firm Size (Revenue) Categories	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Claim Frequency	Average Claim	Loss Ratio	Initial-Year Default Rate
	\$501K to \$1 million	563	\$39,378,623	10	\$662,896	\$66,290	1.78%	1.68%	1.07%
	\$1 to \$2.5 million	327	\$25,834,713	3	\$67,092	\$22,364	0.92%	0.26%	0.61%
	> \$2.5 million	85	\$7,475,631	2	\$174,090	\$87,045	2.35%	2.33%	0.00%
	Total	5,363	\$337,228,305	70	\$2,127,431	\$30,392	1.31%	0.63%	0.78%
Manufacturing	<\$100K	339	\$13,617,451	7	\$93,058	\$13,294	2.06%	0.68%	0.88%
	\$100K to \$250K	656	\$34,848,599	22	\$747,905	\$33,996	3.35%	2.15%	1.22%
	\$250K to \$500K	882	\$66,768,645	22	\$1,153,906	\$52,450	2.49%	1.73%	1.13%
	\$501K to \$1 million	1,018	\$95,420,302	23	\$2,382,572	\$103,590	2.26%	2.50%	1.67%
	\$1 to \$2.5 million	967	\$102,327,148	33	\$3,067,107	\$92,943	3.41%	3.00%	2.07%
	> \$2.5 million	373	\$45,027,178	3	\$333,352	\$111,117	0.80%	0.74%	0.54%
	Total	4,235	\$358,009,323	110	\$7,777,900	\$70,708	2.60%	2.17%	1.42%
Accommodation, Food etc.	<\$100K	515	\$33,937,610	24	\$449,982	\$18,749	4.66%	1.33%	2.91%
	\$100K to \$250K	1,238	\$87,618,152	63	\$2,193,148	\$34,812	5.09%	2.50%	3.15%
	\$250K to \$500K	2,454	\$227,352,996	105	\$5,925,139	\$56,430	4.28%	2.61%	2.65%
	\$501K to \$1 million	1,807	\$228,222,241	53	\$3,833,703	\$72,334	2.93%	1.68%	1.83%
	\$1 to \$2.5 million	965	\$155,130,685	27	\$2,918,738	\$108,101	2.80%	1.88%	2.07%
	> \$2.5 million	170	\$30,990,825	3	\$218,329	\$72,776	1.76%	0.70%	1.18%
	Total	7,149	\$763,252,509	275	\$15,539,039	\$56,506	3.85%	2.04%	2.43%
Construction	<\$100K	359	\$12,093,601	6	\$88,624	\$14,771	1.67%	0.73%	1.11%
	\$100K to \$250K	671	\$32,591,949	10	\$513,107	\$51,311	1.49%	1.57%	1.19%
	\$250K to \$500K	547	\$34,393,224	11	\$591,572	\$53,779	2.01%	1.72%	1.83%
	\$501K to \$1 million	488	\$32,042,814	1	\$35,460	\$35,460	0.20%	0.11%	0.20%
	\$1 to \$2.5 million	349	\$26,580,853	1	\$61,834	\$61,834	0.29%	0.23%	0.29%
	> \$2.5 million	88	\$7,422,551	1	\$47,100	\$47,100	1.14%	0.63%	1.14%
	Total	2,502	\$145,124,993	30	\$1,337,697	\$44,590	1.20%	0.92%	1.00%
Agriculture, Forestry etc.	<\$100K	645	\$27,990,086	5	\$63,216	\$12,643	0.78%	0.23%	0.78%
	\$100K to \$250K	787	\$60,321,448	5	\$224,575	\$44,915	0.64%	0.37%	0.64%
	\$250K to \$500K	540	\$53,524,768	3	\$141,738	\$47,246	0.56%	0.26%	0.37%
	\$501K to \$1 million	287	\$26,453,809	1	\$12,374	\$12,374	0.35%	0.05%	0.35%
	\$1 to \$2.5 million	150	\$14,313,245				0.00%	0.00%	0.00%
	> \$2.5 million	67	\$7,325,327				0.00%	0.00%	0.00%
	Total	2,476	\$189,928,684	14	\$441,903	\$31,565	0.57%	0.23%	0.53%
Professional, etc. Services	<\$100K	257	\$10,595,354	8	\$102,000	\$12,750	3.11%	0.96%	2.72%
	\$100K to \$250K	438	\$21,535,026	11	\$365,970	\$33,270	2.51%	1.70%	1.83%
	\$250K to \$500K	461	\$28,432,946	6	\$236,689	\$39,448	1.30%	0.83%	0.87%

Sector	Firm Size (Revenue) Categories	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Claim Frequency	Average Claim	Loss Ratio	Initial-Year Default Rate
	\$501K to \$1 million	444	\$32,729,097	9	\$291,188	\$32,354	2.03%	0.89%	1.13%
	\$1 to \$2.5 million	386	\$36,245,514	3	\$55,559	\$18,520	0.78%	0.15%	0.78%
	> \$2.5 million	147	\$16,784,680				0.00%	0.00%	0.00%
	Total	2,133	\$146,322,616	37	\$1,051,406	\$28,416	1.73%	0.72%	1.27%
Wholesale	<\$100K	80	\$2,943,121	2	\$22,439	\$11,219	2.50%	0.76%	1.25%
Trade	\$100K to \$250K	129	\$6,023,562	7	\$274,440	\$39,206	5.43%	4.56%	4.65%
	\$250K to \$500K	158	\$9,365,523	7	\$295,528	\$42,218	4.43%	3.16%	3.80%
	\$501K to \$1 million	224	\$16,714,563	2	\$157,160	\$78,580	0.89%	0.94%	0.45%
	\$1 to \$2.5 million	243	\$21,963,244	7	\$320,254	\$45,751	2.88%	1.46%	1.23%
	> \$2.5 million	111	\$10,562,593	1	\$5,751	\$5,751	0.90%	0.05%	0.90%
	Total	945	\$67,572,606	26	\$1,075,572	\$41,368	2.75%	1.59%	1.90%
Health Care & Social Assistance	<\$100K	153	\$8,038,861	1	\$12,218	\$12,218	0.65%	0.15%	0.00%
	\$100K to \$250K	350	\$27,136,304	7	\$223,597	\$31,942	2.00%	0.82%	1.71%
	\$250K to \$500K	214	\$19,900,784	1	\$20,636	\$20,636	0.47%	0.10%	0.47%
	\$501K to \$1 million	147	\$16,954,884	1	\$6,265	\$6,265	0.68%	0.04%	0.00%
	\$1 to \$2.5 million	67	\$7,350,399	2	\$68,526	\$34,263	2.99%	0.93%	1.49%
	> \$2.5 million	20	\$2,879,904				0.00%	0.00%	0.00%
	Total	951	\$82,261,136	12	\$331,242	\$27,603	1.26%	0.40%	0.84%
All Other Sectors	<\$100K	646	\$30,816,991	23	\$606,053	\$26,350	3.56%	1.97%	2.32%
	\$100K to \$250K	1,020	\$64,912,733	37	\$1,957,962	\$52,918	3.63%	3.02%	2.55%
	\$250K to \$500K	910	\$79,631,955	36	\$2,514,507	\$69,847	3.96%	3.16%	2.31%
	\$501K to \$1 million	671	\$65,967,585	14	\$847,408	\$60,529	2.09%	1.28%	1.34%
	\$1 to \$2.5 million	468	\$48,224,699	9	\$880,846	\$97,872	1.92%	1.83%	1.92%
	> \$2.5 million	124	\$14,759,330				0.00%	0.00%	0.00%
	Total	3,839	\$304,313,293	119	\$6,806,776	\$57,200	3.10%	2.24%	2.08%
Total	<\$100K	5,400	\$237,253,706	121	\$2,722,736	\$22,502	2.24%	1.15%	1.46%
	\$100K to \$250K	10,797	\$670,043,217	271	\$9,271,653	\$34,213	2.51%	1.38%	1.62%
	\$250K to \$500K	10,261	\$817,555,022	259	\$14,191,796	\$54,795	2.52%	1.74%	1.57%
	\$501K to \$1 million	8,452	\$796,738,072	165	\$10,847,176	\$65,740	1.95%	1.36%	1.27%
	\$1 to \$2.5 million	5,848	\$623,598,616	112	\$9,876,576	\$88,184	1.92%	1.58%	1.35%
	> \$2.5 million	1,785	\$215,009,275	22	\$1,849,445	\$84,066	1.23%	0.86%	0.78%
	Total	42,543	\$3,360,197,908	950	\$48,759,382	\$51,326	2.23%	1.45%	1.45%

Table C-7B: Claims Experience by Size of Firm (Number of Employees) and Sector

Sector	Number of Employees	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Other Services	No Employees	5,593	\$421,870,821	705	\$36,277,066	\$51,457	12.61%	8.60%	5.19%
	1 to 4.9	11,880	\$585,883,298	901	\$31,406,579	\$34,857	7.58%	5.36%	2.90%
	5 to 9.9	3,826	\$239,002,501	193	\$8,688,744	\$45,019	5.04%	3.64%	2.04%
	10 to 19.9	2,101	\$150,088,454	81	\$4,291,264	\$52,979	3.86%	2.86%	1.62%
	20 to 49.9	975	\$81,126,890	39	\$3,909,634	\$100,247	4.00%	4.82%	1.54%
	More than 50	169	\$15,693,495	8	\$424,918	\$53,115	4.73%	2.71%	1.18%
	Total	24,544	\$1,493,665,459	1,927	\$84,998,205	\$44,109	7.85%	5.69%	3.11%
Retail Trade	No Employees	4,433	\$334,814,031	976	\$43,753,650	\$44,830	22.02%	13.07%	8.28%
	1 to 4.9	7,610	\$418,701,712	1,077	\$36,286,768	\$33,692	14.15%	8.67%	4.66%
	5 to 9.9	2,476	\$169,236,905	233	\$11,048,508	\$47,418	9.41%	6.53%	3.27%
	10 to 19.9	1,087	\$84,545,306	99	\$4,436,378	\$44,812	9.11%	5.25%	2.12%
	20 to 49.9	428	\$34,686,258	21	\$1,557,489	\$74,166	4.91%	4.49%	1.17%
	More than 50	45	\$4,959,897	4	\$220,760	\$55,190	8.89%	4.45%	2.22%
	Total	16,079	\$1,046,944,110	2,410	\$97,303,552	\$40,375	14.99%	9.29%	5.17%
Transportation & Warehousing	No Employees	3,217	\$211,706,646	260	\$7,090,445	\$27,271	8.08%	3.35%	2.80%
	1 to 4.9	10,856	\$646,330,504	694	\$17,108,273	\$24,652	6.39%	2.65%	2.55%
	5 to 9.9	1,281	\$78,737,752	54	\$1,899,750	\$35,181	4.22%	2.41%	1.09%
	10 to 19.9	719	\$47,569,095	31	\$940,644	\$30,343	4.31%	1.98%	1.53%
	20 to 49.9	292	\$20,845,833	4	\$210,655	\$52,664	1.37%	1.01%	0.00%
	More than 50	41	\$2,720,179	1	\$14,949	\$14,949	2.44%	0.55%	0.00%
	Total	16,406	\$1,007,910,009	1,044	\$27,264,717	\$26,116	6.36%	2.71%	2.39%
Manufacturing	No Employees	1,684	\$164,762,731	438	\$27,468,313	\$62,713	26.01%	16.67%	10.87%
	1 to 4.9	3,311	\$205,262,754	504	\$22,283,834	\$44,214	15.22%	10.86%	5.10%
	5 to 9.9	1,881	\$128,154,137	189	\$7,699,935	\$40,740	10.05%	6.01%	3.51%
	10 to 19.9	1,447	\$107,029,456	134	\$6,304,911	\$47,052	9.26%	5.89%	3.52%
	20 to 49.9	945	\$81,580,918	65	\$3,841,186	\$59,095	6.88%	4.71%	2.54%
	More than 50	136	\$12,814,676	8	\$369,163	\$46,145	5.88%	2.88%	2.21%
	Total	9,404	\$699,604,671	1,338	\$67,967,343	\$50,798	14.23%	9.72%	5.27%
Accommodation, Food etc.	No Employees	5,914	\$652,597,745	1,547	\$99,830,129	\$64,531	26.16%	15.30%	11.13%
	1 to 4.9	4,684	\$348,409,814	842	\$40,219,137	\$47,766	17.98%	11.54%	7.75%
	5 to 9.9	2,016	\$158,058,638	370	\$16,879,650	\$45,621	18.35%	10.68%	6.20%
	10 to 19.9	1,435	\$135,357,161	195	\$11,058,926	\$56,712	13.59%	8.17%	4.46%

Sector	Number of Employees	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	20 to 49.9	980	\$107,455,959	110	\$8,192,081	\$74,473	11.22%	7.62%	4.39%
	More than 50	224	\$27,695,873	18	\$1,203,164	\$66,842	8.04%	4.34%	0.89%
	Total	15,253	\$1,429,575,189	3,082	\$177,383,087	\$57,555	20.21%	12.41%	8.23%
Construction	No Employees	731	\$46,755,319	85	\$3,657,688	\$43,032	11.63%	7.82%	4.65%
	1 to 4.9	3,425	\$147,316,605	192	\$4,743,578	\$24,706	5.61%	3.22%	1.96%
	5 to 9.9	1,132	\$57,849,023	51	\$1,578,007	\$30,941	4.51%	2.73%	1.33%
	10 to 19.9	697	\$44,156,997	30	\$1,600,896	\$53,363	4.30%	3.63%	1.15%
	20 to 49.9	268	\$17,229,213	10	\$295,487	\$29,549	3.73%	1.72%	2.24%
	More than 50	21	\$1,899,536				0.00%	0.00%	0.00%
	Total	6,274	\$315,206,692	368	\$11,875,656	\$32,271	5.87%	3.77%	2.07%
Agriculture, Forestry, Fishing & Hunting	No Employees	1,470	\$117,691,871	146	\$7,091,669	\$48,573	9.93%	6.03%	3.47%
	1 to 4.9	4,776	\$300,203,332	267	\$9,301,382	\$34,837	5.59%	3.10%	1.91%
	5 to 9.9	832	\$62,341,127	42	\$1,643,697	\$39,136	5.05%	2.64%	2.64%
	10 to 19.9	377	\$28,350,369	17	\$623,155	\$36,656	4.51%	2.20%	1.59%
	20 to 49.9	188	\$13,733,830	2	\$244,291	\$122,146	1.06%	1.78%	0.53%
	More than 50	37	\$4,110,402	1	\$49,658	\$49,658	2.70%	1.21%	0.00%
	Total	7,680	\$526,430,931	475	\$18,953,852	\$39,903	6.18%	3.60%	2.23%
Professional, Scientific & Technical Services	No Employees	1,036	\$63,494,991	216	\$9,779,924	\$45,277	20.85%	15.40%	8.88%
	1 to 4.9	2,907	\$124,842,003	269	\$8,570,933	\$31,862	9.25%	6.87%	3.44%
	5 to 9.9	1,170	\$62,520,257	77	\$2,827,337	\$36,719	6.58%	4.52%	2.91%
	10 to 19.9	667	\$40,910,807	46	\$2,022,447	\$43,966	6.90%	4.94%	3.00%
	20 to 49.9	330	\$23,797,624	27	\$1,260,727	\$46,694	8.18%	5.30%	2.42%
	More than 50	48	\$3,993,736	1	\$34,172	\$34,172	2.08%	0.86%	0.00%
	Total	6,158	\$319,559,419	636	\$24,495,539	\$38,515	10.33%	7.67%	4.12%
Wholesale Trade	No Employees	518	\$42,385,164	144	\$9,023,505	\$62,663	27.80%	21.29%	11.39%
	1 to 4.9	1,375	\$74,927,591	187	\$7,507,078	\$40,145	13.60%	10.02%	5.60%
	5 to 9.9	641	\$36,614,642	50	\$2,289,146	\$45,783	7.80%	6.25%	3.12%
	10 to 19.9	349	\$25,180,489	24	\$1,489,780	\$62,074	6.88%	5.92%	3.44%
	20 to 49.9	165	\$12,822,028	5	\$338,172	\$67,634	3.03%	2.64%	1.21%
	More than 50	19	\$1,870,690				0.00%	0.00%	0.00%
	Total	3,067	\$193,800,603	410	\$20,647,682	\$50,360	13.37%	10.65%	5.54%
Health Care & Social Assistance	No Employees	849	\$72,184,895	93	\$5,244,908	\$56,397	10.95%	7.27%	3.77%
	1 to 4.9	1,305	\$91,345,777	99	\$4,602,814	\$46,493	7.59%	5.04%	2.68%
	5 to 9.9	351	\$30,121,733	23	\$864,647	\$37,593	6.55%	2.87%	1.14%
	10 to 19.9	178	\$16,882,306	7	\$458,515	\$65,502	3.93%	2.72%	0.56%

Sector	Number of Employees	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	20 to 49.9	65	\$6,170,003				0.00%	0.00%	0.00%
	More than 50	13	\$943,945				0.00%	0.00%	0.00%
	Total	2,761	\$217,648,659	222	\$11,170,883	\$50,319	8.04%	5.13%	2.61%
All Other Sectors	No Employees	1,402	\$117,185,910	479	\$24,611,855	\$51,382	34.17%	21.00%	9.77%
	1 to 4.9	2,892	\$166,873,313	477	\$19,477,910	\$40,834	16.49%	11.67%	5.01%
	5 to 9.9	1,061	\$68,058,543	143	\$6,767,478	\$47,325	13.48%	9.94%	4.15%
	10 to 19.9	679	\$47,443,398	75	\$3,788,081	\$50,508	11.05%	7.98%	2.65%
	20 to 49.9	387	\$31,696,638	32	\$1,703,618	\$53,238	8.27%	5.37%	2.84%
	More than 50	69	\$5,950,574	5	\$359,912	\$71,982	7.25%	6.05%	2.90%
	Total	6,490	\$437,208,376	1,211	\$56,708,855	\$46,828	18.66%	12.97%	5.50%
Total	No Employees	26,847	\$2,245,450,124	5,089	\$273,829,151	\$53,808	18.96%	12.19%	7.42%
	1 to 4.9	55,021	\$3,110,096,703	5,509	\$201,508,285	\$36,578	10.01%	6.48%	3.68%
	5 to 9.9	16,667	\$1,090,695,257	1,425	\$62,186,899	\$43,640	8.55%	5.70%	3.02%
	10 to 19.9	9,736	\$727,513,838	739	\$37,014,998	\$50,088	7.59%	5.09%	2.55%
	20 to 49.9	5,023	\$431,145,193	315	\$21,553,340	\$68,423	6.27%	5.00%	2.29%
	More than 50	822	\$82,653,002	46	\$2,676,696	\$58,189	5.60%	3.24%	1.22%
	Total	114,116	\$7,687,554,117	13,123	\$598,769,370	\$45,627	11.50%	7.79%	4.29%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	No Employees	2,294	\$190,731,861	47	\$1,760,609	\$37,460	2.05%	0.92%	1.26%
	1 to 4.9	2,505	\$153,144,409	21	\$891,920	\$42,472	0.84%	0.58%	0.52%
	5 to 9.9	879	\$62,964,698	5	\$186,230	\$37,246	0.57%	0.30%	0.46%
	10 to 19.9	515	\$42,399,107	3	\$77,845	\$25,948	0.58%	0.18%	0.58%
	20 to 49.9	250	\$22,102,404	1	\$160,250	\$160,250	0.40%	0.73%	0.40%
	More than 50	47	\$4,514,217				0.00%	0.00%	0.00%
	Total	6,490	\$475,856,697	77	\$3,076,855	\$39,959	1.19%	0.65%	0.77%
Retail Trade	No Employees	2,449	\$197,252,690	127	\$6,573,294	\$51,758	5.19%	3.33%	3.31%
	1 to 4.9	2,421	\$162,374,280	44	\$1,857,496	\$42,216	1.82%	1.14%	1.32%
	5 to 9.9	952	\$73,395,644	4	\$103,120	\$25,780	0.42%	0.14%	0.21%
	10 to 19.9	456	\$40,197,086	3	\$224,228	\$74,743	0.66%	0.56%	0.22%
	20 to 49.9	173	\$15,256,391	2	\$435,424	\$217,712	1.16%	2.85%	1.16%
	More than 50	24	\$2,594,480	180	\$9,193,562	\$51,075	0.00%	354.35%	0.00%
	Total	6,475	\$491,070,571	32	\$1,341,608	\$41,925	2.78%	0.27%	1.82%
Transportation & Warehousing	No Employees	1,477	\$96,694,370	35	\$674,289	\$19,265	2.17%	0.70%	1.42%
	1 to 4.9	3,123	\$187,741,878	2	\$67,043	\$33,521	1.12%	0.04%	0.64%

Sector	Number of Employees	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	5 to 9.9	469	\$30,146,526	1	\$44,492	\$44,492	0.43%	0.15%	0.21%
	10 to 19.9	198	\$14,715,787				0.51%	0.00%	0.00%
	20 to 49.9	83	\$6,682,433				0.00%	0.00%	0.00%
	More than 50	16	\$1,423,255				0.00%	0.00%	0.00%
	Total	5,366	\$337,404,249	70	\$2,127,431	\$30,392	1.30%	0.63%	0.78%
Manufacturing	No Employees	1,292	\$125,533,734	56	\$4,207,568	\$75,135	4.33%	3.35%	2.24%
	1 to 4.9	1,073	\$71,953,837	27	\$1,478,348	\$54,754	2.52%	2.05%	1.12%
	5 to 9.9	718	\$55,488,125	12	\$632,938	\$52,745	1.67%	1.14%	1.11%
	10 to 19.9	657	\$57,949,414	11	\$1,060,302	\$96,391	1.67%	1.83%	1.22%
	20 to 49.9	442	\$41,995,731	2	\$299,719	\$149,859	0.45%	0.71%	0.45%
	More than 50	55	\$5,265,193	2	\$99,024	\$49,512	3.64%	1.88%	1.82%
	Total	4,237	\$358,186,034	110	\$7,777,900	\$70,708	2.60%	2.17%	1.42%
Accommodation, Food etc.	No Employees	3,689	\$436,093,184	198	\$11,623,558	\$58,705	5.37%	2.67%	3.42%
	1 to 4.9	1,542	\$125,693,652	50	\$2,060,509	\$41,210	3.24%	1.64%	2.20%
	5 to 9.9	858	\$85,356,892	8	\$521,254	\$65,157	0.93%	0.61%	0.47%
	10 to 19.9	591	\$59,598,305	13	\$878,166	\$67,551	2.20%	1.47%	1.35%
	20 to 49.9	407	\$47,357,800	6	\$455,553	\$75,925	1.47%	0.96%	0.49%
	More than 50	69	\$9,581,774				0.00%	0.00%	0.00%
	Total	7,156	\$763,681,608	275	\$15,539,039	\$56,506	3.84%	2.03%	2.43%
Construction	No Employees	587	\$36,953,102	17	\$814,898	\$47,935	2.90%	2.21%	2.39%
	1 to 4.9	1,125	\$56,021,010	9	\$339,361	\$37,707	0.80%	0.61%	0.71%
	5 to 9.9	432	\$26,860,024	2	\$94,103	\$47,051	0.46%	0.35%	0.23%
	10 to 19.9	243	\$16,894,013	1	\$42,236	\$42,236	0.41%	0.25%	0.41%
	20 to 49.9	110	\$7,994,813	1	\$47,100	\$47,100	0.91%	0.59%	0.91%
	More than 50	7	\$447,184				0.00%	0.00%	0.00%
	Total	2,504	\$145,170,146	30	\$1,337,697	\$44,590	1.20%	0.92%	1.00%
Agriculture, Forestry, Fishing & Hunting	No Employees	597	\$49,631,330	8	\$246,179	\$30,772	1.34%	0.50%	1.34%
	1 to 4.9	1,473	\$104,291,091	6	\$195,724	\$32,621	0.41%	0.19%	0.34%
	5 to 9.9	271	\$24,624,305				0.00%	0.00%	0.00%
	10 to 19.9	85	\$6,918,426				0.00%	0.00%	0.00%
	20 to 49.9	44	\$3,768,778				0.00%	0.00%	0.00%
	More than 50	12	\$1,049,185				0.00%	0.00%	0.00%
	Total	2,482	\$190,283,115	14	\$441,903	\$31,565	0.56%	0.23%	0.52%
Professional, Scientific & Technical Services	No Employees	597	\$42,108,253	20	\$649,949	\$32,497	3.35%	1.54%	2.35%
	1 to 4.9	618	\$33,126,616	7	\$104,127	\$14,875	1.13%	0.31%	0.81%

Sector	Number of Employees	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	5 to 9.9	361	\$23,977,362	4	\$119,336	\$29,834	1.11%	0.50%	1.11%
	10 to 19.9	318	\$23,662,898	5	\$101,861	\$20,372	1.57%	0.43%	1.26%
	20 to 49.9	219	\$20,658,384	2	\$107,409	\$53,705	0.91%	0.52%	0.46%
	More than 50	22	\$2,894,103				0.00%	0.00%	0.00%
	Total	2,135	\$146,427,616	38	\$1,082,682	\$28,492	1.78%	0.74%	1.31%
Wholesale Trade	No Employees	268	\$22,086,609	21	\$976,411	\$46,496	7.84%	4.42%	5.60%
	1 to 4.9	328	\$18,883,206	2	\$39,926	\$19,963	0.61%	0.21%	0.00%
	5 to 9.9	182	\$14,105,183	2	\$38,020	\$19,010	1.10%	0.27%	1.10%
	10 to 19.9	121	\$8,887,458	1	\$21,214	\$21,214	0.83%	0.24%	0.83%
	20 to 49.9	42	\$3,182,021				0.00%	0.00%	0.00%
	More than 50	4	\$428,128				0.00%	0.00%	0.00%
	Total	945	\$67,572,606	26	\$1,075,572	\$41,368	2.75%	1.59%	1.90%
Health Care & Social Assistance	No Employees	445	\$39,270,637	9	\$255,379	\$28,375	2.02%	0.65%	1.12%
	1 to 4.9	306	\$24,551,520	2	\$71,758	\$35,879	0.65%	0.29%	0.65%
	5 to 9.9	108	\$8,893,207	1	\$4,105	\$4,105	0.93%	0.05%	0.93%
	10 to 19.9	60	\$5,727,279				0.00%	0.00%	0.00%
	20 to 49.9	28	\$3,267,201				0.00%	0.00%	0.00%
	More than 50	5	\$758,292				0.00%	0.00%	0.00%
	Total	952	\$82,468,136	12	\$331,242	\$27,603	1.26%	0.40%	0.84%
All Other Sectors	No Employees	1,321	\$124,214,832	79	\$4,667,685	\$59,085	5.98%	3.76%	4.24%
	1 to 4.9	1,423	\$90,145,517	23	\$1,264,410	\$54,974	1.62%	1.40%	0.91%
	5 to 9.9	561	\$41,570,751	9	\$488,387	\$54,265	1.60%	1.17%	1.07%
	10 to 19.9	323	\$27,947,628	5	\$316,414	\$63,283	1.55%	1.13%	1.24%
	20 to 49.9	183	\$17,677,789	3	\$69,880	\$23,293	1.64%	0.40%	0.55%
	More than 50	30	\$2,940,276				0.00%	0.00%	0.00%
	Total	3,841	\$304,496,793	119	\$6,806,776	\$57,200	3.10%	2.24%	2.08%
Total	No Employees	15,016	\$1,360,570,602	614	\$33,117,137	\$53,937	4.09%	2.43%	2.65%
	1 to 4.9	15,937	\$1,027,927,016	226	\$8,977,869	\$39,725	1.42%	0.87%	0.90%
	5 to 9.9	5,791	\$447,382,718	49	\$2,254,534	\$46,011	0.85%	0.50%	0.57%
	10 to 19.9	3,567	\$304,897,403	43	\$2,766,758	\$64,343	1.21%	0.91%	0.84%
	20 to 49.9	1,981	\$189,943,744	17	\$1,575,335	\$92,667	0.86%	0.83%	0.50%
	More than 50	291	\$31,896,088	2	\$99,024	\$49,512	0.69%	0.31%	0.34%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-8: Claims Experience by Type of Project, by Sector

Sector	Project Type	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
Other Services	Start-up	8,468	\$603,955,114	1,039	\$49,369,811	\$47,517	12.27%	8.17%	5.30%
	Expansion / Improvements	12,935	\$664,212,144	480	\$16,151,608	\$33,649	3.71%	2.43%	1.40%
	Going concern purchase	1,637	\$136,527,980	162	\$8,459,254	\$52,218	9.90%	6.20%	3.30%
	Total	23,040	\$1,404,695,238	1,681	\$73,980,672	\$44,010	7.30%	5.27%	2.97%
Retail Trade	Start-up	6,124	\$443,442,424	1,318	\$56,390,903	\$42,785	21.52%	12.72%	8.44%
	Expansion / Improvements	6,205	\$333,691,334	501	\$15,911,452	\$31,759	8.07%	4.77%	2.64%
	Going concern purchase	2,125	\$170,042,249	289	\$13,266,113	\$45,904	13.60%	7.80%	3.72%
	Total	14,454	\$947,176,007	2,108	\$85,568,468	\$40,592	14.58%	9.03%	5.26%
Transportation & Warehousing	Start-up	4,680	\$301,351,890	380	\$9,634,390	\$25,354	8.12%	3.20%	3.01%
	Expansion / Improvements	9,681	\$572,084,436	437	\$10,769,555	\$24,644	4.51%	1.88%	1.94%
	Going concern purchase	231	\$15,709,172	21	\$743,792	\$35,419	9.09%	4.73%	2.60%
	Total	14,592	\$889,145,498	838	\$21,147,737	\$25,236	5.74%	2.38%	2.30%
Manufacturing	Start-up	2,689	\$257,058,080	673	\$39,366,590	\$58,494	25.03%	15.31%	9.74%
	Expansion / Improvements	5,312	\$339,564,493	422	\$16,666,510	\$39,494	7.94%	4.91%	2.88%
	Going concern purchase	232	\$25,393,533	58	\$3,543,034	\$61,087	25.00%	13.95%	8.62%
	Total	8,233	\$622,016,106	1,153	\$59,576,134	\$51,671	14.00%	9.58%	5.28%
Accommodation, Food etc.	Start-up	7,194	\$772,026,327	1,805	\$113,334,943	\$62,789	25.09%	14.68%	11.00%
	Expansion / Improvements	3,727	\$252,928,825	370	\$15,108,893	\$40,835	9.93%	5.97%	4.00%
	Going concern purchase	2,659	\$266,153,607	482	\$26,243,665	\$54,447	18.13%	9.86%	6.13%
	Total	13,580	\$1,291,108,759	2,657	\$154,687,501	\$58,219	19.57%	11.98%	8.12%
Construction	Start-up	1,126	\$67,680,151	125	\$4,753,259	\$38,026	11.10%	7.02%	4.62%
	Expansion / Improvements	4,168	\$193,611,152	151	\$3,781,303	\$25,042	3.62%	1.95%	1.15%
	Going concern purchase	96	\$7,984,738	10	\$453,706	\$45,371	10.42%	5.68%	3.13%
	Total	5,390	\$269,276,041	286	\$8,988,268	\$31,428	5.31%	3.34%	1.91%
Agriculture, Forestry, etc.	Start-up	2,060	\$155,597,826	195	\$8,727,676	\$44,757	9.47%	5.61%	3.54%
	Expansion / Improvements	4,471	\$288,440,229	189	\$5,890,937	\$31,169	4.23%	2.04%	1.57%
	Going concern purchase	233	\$21,443,876	10	\$377,528	\$37,753	4.29%	1.76%	0.43%
	Total	6,764	\$465,481,931	394	\$14,996,140	\$38,061	5.82%	3.22%	2.13%
Professional, etc. Services	Start-up	1,632	\$94,509,475	298	\$12,803,180	\$42,964	18.26%	13.55%	8.03%
	Expansion / Improvements	3,271	\$155,655,496	179	\$5,186,790	\$28,976	5.47%	3.33%	1.99%
	Going concern purchase	188	\$13,645,735	26	\$1,312,849	\$50,494	13.83%	9.62%	4.79%
	Total	5,091	\$263,810,706	503	\$19,302,819	\$38,375	9.88%	7.32%	4.03%
Wholesale Trade	Start-up	841	\$64,383,730	212	\$12,194,571	\$57,522	25.21%	18.94%	10.70%
	Expansion / Improvements	1,595	\$89,208,928	120	\$4,457,494	\$37,146	7.52%	5.00%	3.26%

Sector	Project Type	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Going concern purchase	124	\$10,595,451	20	\$1,081,164	\$54,058	16.13%	10.20%	6.45%
	Total	2,560	\$164,188,110	352	\$17,733,229	\$50,378	13.75%	10.80%	5.86%
Health Care & Social Assistance	Start-up	1,231	\$100,343,145	125	\$5,943,231	\$47,546	10.15%	5.92%	3.49%
	Expansion / Improvements	968	\$66,126,771	45	\$1,523,841	\$33,863	4.65%	2.30%	1.34%
	Going concern purchase	256	\$28,538,125	17	\$1,030,463	\$60,615	6.64%	3.61%	2.34%
	Total	2,455	\$195,008,042	187	\$8,497,536	\$45,441	7.62%	4.36%	2.53%
All Other Sectors	Start-up	2,117	\$167,279,294	682	\$34,293,804	\$50,284	32.22%	20.50%	10.20%
	Expansion / Improvements	3,499	\$204,784,178	334	\$11,032,612	\$33,032	9.55%	5.39%	2.92%
	Going concern purchase	236	\$22,390,170	70	\$3,851,477	\$55,021	29.66%	17.20%	5.51%
	Total	5,852	\$394,453,642	1,086	\$49,177,893	\$45,284	18.56%	12.47%	5.66%
Total	Start-up	38,162	\$3,027,627,456	6,852	\$346,812,356	\$50,615	17.96%	11.45%	7.25%
	Expansion/Improvements	55,832	\$3,160,307,985	3,228	\$106,480,997	\$32,987	5.78%	3.37%	2.12%
	Going concern purchase	8,017	\$718,424,638	1,165	\$60,363,044	\$51,814	14.53%	8.40%	4.52%
	Total	102,011	\$6,906,360,079	11,245	\$513,656,397	\$45,679	11.02%	7.44%	4.23%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	Start-up	2,163	\$183,194,157	43	\$1,669,426	\$38,824	1.99%	0.91%	1.25%
	Expansion / Improvements	3,265	\$214,668,718	15	\$549,249	\$36,617	0.46%	0.26%	0.40%
	Going concern purchase	1,062	\$77,993,822	19	\$858,181	\$45,167	1.79%	1.10%	0.94%
	Total	6,490	\$475,856,697	77	\$3,076,855	\$39,959	1.19%	0.65%	0.77%
Retail Trade	Start-up	2,246	\$180,741,780	126	\$6,585,718	\$52,268	5.61%	3.64%	3.47%
	Expansion / Improvements	2,816	\$190,727,588	26	\$916,840	\$35,263	0.92%	0.48%	0.53%
	Going concern purchase	1,413	\$119,601,203	28	\$1,691,004	\$60,393	1.98%	1.41%	1.77%
	Total	6,475	\$491,070,571	180	\$9,193,562	\$51,075	2.78%	1.87%	1.82%
Transportation & Warehousing	Start-up	1,332	\$89,195,965	29	\$1,170,406	\$40,359	2.18%	1.31%	1.50%
	Expansion / Improvements	3,355	\$209,157,204	35	\$637,199	\$18,206	1.04%	0.30%	0.57%
	Going concern purchase	679	\$39,051,079	6	\$319,826	\$53,304	0.88%	0.82%	0.44%
	Total	5,366	\$337,404,249	70	\$2,127,431	\$30,392	1.30%	0.63%	0.78%
Manufacturing	Start-up	1,180	\$117,739,326	54	\$4,215,166	\$78,059	4.58%	3.58%	2.29%
	Expansion / Improvements	2,471	\$186,233,247	38	\$2,501,027	\$65,817	1.54%	1.34%	0.89%
	Going concern purchase	586	\$54,213,461	18	\$1,061,706	\$58,984	3.07%	1.96%	1.88%
	Total	4,237	\$358,186,034	110	\$7,777,900	\$70,708	2.60%	2.17%	1.42%
Accommodation, Food etc.	Start-up	3,436	\$410,032,321	180	\$10,722,586	\$59,570	5.24%	2.62%	3.43%
	Expansion / Improvements	1,861	\$148,524,662	25	\$916,709	\$36,668	1.34%	0.62%	0.91%
	Going concern purchase	1,859	\$205,124,624	70	\$3,899,743	\$55,711	3.77%	1.90%	2.10%
	Total	7,156	\$763,681,608	275	\$15,539,039	\$56,506	3.84%	2.03%	2.43%

Sector	Project Type	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
Construction	Start-up	484	\$31,672,923	15	\$750,036	\$50,002	3.10%	2.37%	2.48%
	Expansion / Improvements	1,601	\$89,623,591	11	\$495,981	\$45,089	0.69%	0.55%	0.62%
	Going concern purchase	419	\$23,873,632	4	\$91,680	\$22,920	0.95%	0.38%	0.72%
	Total	2,504	\$145,170,146	30	\$1,337,697	\$44,590	1.20%	0.92%	1.00%
Agriculture, Forestry, etc.	Start-up	528	\$44,271,201	6	\$129,391	\$21,565	1.14%	0.29%	1.14%
	Expansion / Improvements	1,620	\$120,260,640	6	\$195,724	\$32,621	0.37%	0.16%	0.31%
	Going concern purchase	334	\$25,751,274	2	\$116,788	\$58,394	0.60%	0.45%	0.60%
	Total	2,482	\$190,283,115	14	\$441,903	\$31,565	0.56%	0.23%	0.52%
Professional, etc. Services	Start-up	550	\$40,015,495	22	\$701,816	\$31,901	4.00%	1.75%	2.73%
	Expansion / Improvements	1,336	\$90,961,693	15	\$372,238	\$24,816	1.12%	0.41%	0.90%
	Going concern purchase	249	\$15,450,428	1	\$8,627	\$8,627	0.40%	0.06%	0.40%
	Total	2,135	\$146,427,616	38	\$1,082,682	\$28,492	1.78%	0.74%	1.31%
Wholesale Trade	Start-up	240	\$20,626,135	18	\$817,546	\$45,419	7.50%	3.96%	5.42%
	Expansion / Improvements	543	\$36,742,698	4	\$77,946	\$19,486	0.74%	0.21%	0.37%
	Going concern purchase	162	\$10,203,773	4	\$180,079	\$45,020	2.47%	1.76%	1.85%
	Total	945	\$67,572,606	26	\$1,075,572	\$41,368	2.75%	1.59%	1.90%
Health Care & Social Assistance	Start-up	414	\$36,457,934	9	\$255,379	\$28,375	2.17%	0.70%	1.21%
	Expansion / Improvements	378	\$31,183,410	3	\$75,863	\$25,288	0.79%	0.24%	0.79%
	Going concern purchase	160	\$14,826,792				0.00%	0.00%	0.00%
	Total	952	\$82,468,136	12	\$331,242	\$27,603	1.26%	0.40%	0.84%
All Other Sectors	Start-up	1,207	\$113,829,253	77	\$4,852,893	\$63,025	6.38%	4.26%	4.56%
	Expansion / Improvements	2,030	\$141,007,471	25	\$1,049,703	\$41,988	1.23%	0.74%	0.89%
	Going concern purchase	604	\$49,660,069	17	\$904,180	\$53,187	2.81%	1.82%	1.16%
	Total	3,841	\$304,496,793	119	\$6,806,776	\$57,200	3.10%	2.24%	2.08%
Total	Start-up	13,780	\$1,267,776,491	579	\$31,870,364	\$55,044	4.20%	2.51%	2.73%
	Expansion/Improvements	21,276	\$1,459,090,923	203	\$7,788,479	\$38,367	0.95%	0.53%	0.64%
	Going concern purchase	7,527	\$635,750,157	169	\$9,131,813	\$54,034	2.25%	1.44%	1.38%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-9: Claims Experience by Type of Operation

Sector	Type of Operation	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Other Services	Non-Franchises	22,853	\$1,355,783,970	1,747	\$75,126,085	\$43,003	7.64%	5.54%	3.07%
	Franchises	1,691	\$137,881,489	180	\$9,872,121	\$54,845	10.64%	7.16%	3.67%
	Total	24,544	\$1,493,665,459	1,927	\$84,998,205	\$44,109	7.85%	5.69%	3.11%
Retail Trade	Non-Franchises	13,738	\$857,274,029	2,033	\$76,463,581	\$37,611	14.80%	8.92%	5.07%
	Franchises	2,341	\$189,670,081	377	\$20,839,971	\$55,278	16.10%	10.99%	5.81%
	Total	16,079	\$1,046,944,110	2,410	\$97,303,552	\$40,375	14.99%	9.29%	5.17%
Transportation & Warehousing	Non-Franchises	16,108	\$989,881,284	1,031	\$26,672,754	\$25,871	6.40%	2.69%	2.41%
	Franchises	298	\$18,028,724	13	\$591,963	\$45,536	4.36%	3.28%	1.34%
	Total	16,406	\$1,007,910,009	1,044	\$27,264,717	\$26,116	6.36%	2.71%	2.39%
Manufacturing	Non-Franchises	9,259	\$687,322,329	1,317	\$66,563,982	\$50,542	14.22%	9.68%	5.28%
	Franchises	145	\$12,282,342	21	\$1,403,361	\$66,827	14.48%	11.43%	4.83%
	Total	9,404	\$699,604,671	1,338	\$67,967,343	\$50,798	14.23%	9.72%	5.27%
Accommodation, Food etc.	Non-Franchises	11,051	\$923,688,202	2,331	\$123,783,056	\$53,103	21.09%	13.40%	8.98%
	Franchises	4,202	\$505,886,988	751	\$53,600,031	\$71,372	17.87%	10.60%	6.26%
	Total	15,253	\$1,429,575,189	3,082	\$177,383,087	\$57,555	20.21%	12.41%	8.23%
Construction	Non-Franchises	6,196	\$311,612,002	362	\$11,725,882	\$32,392	5.84%	3.76%	2.07%
	Franchises	78	\$3,594,690	6	\$149,774	\$24,962	7.69%	4.17%	2.56%
	Total	6,274	\$315,206,692	368	\$11,875,656	\$32,271	5.87%	3.77%	2.07%
Agriculture, Forestry etc.	Non-Franchises	7,544	\$517,927,620	473	\$18,812,716	\$39,773	6.27%	3.63%	2.27%
	Franchises	136	\$8,503,311	2	\$141,136	\$70,568	1.47%	1.66%	0.00%
	Total	7,680	\$526,430,931	475	\$18,953,852	\$39,903	6.18%	3.60%	2.23%
Professional, etc. Services	Non-Franchises	5,825	\$299,289,570	587	\$22,315,123	\$38,016	10.08%	7.46%	4.09%
	Franchises	333	\$20,269,848	49	\$2,180,416	\$44,498	14.71%	10.76%	4.80%
	Total	6,158	\$319,559,419	636	\$24,495,539	\$38,515	10.33%	7.67%	4.12%
Wholesale Trade	Non-Franchises	2,932	\$184,138,456	386	\$19,292,692	\$49,981	13.17%	10.48%	5.59%
	Franchises	135	\$9,662,147	24	\$1,354,990	\$56,458	17.78%	14.02%	4.44%
	Total	3,067	\$193,800,603	410	\$20,647,682	\$50,360	13.37%	10.65%	5.54%
Health Care & Social Assistance	Non-Franchises	2,653	\$210,352,006	210	\$10,725,193	\$51,072	7.92%	5.10%	2.56%
	Franchises	108	\$7,296,653	12	\$445,690	\$37,141	11.11%	6.11%	3.70%
	Total	2,761	\$217,648,659	222	\$11,170,883	\$50,319	8.04%	5.13%	2.61%
All Other Sectors	Non-Franchises	5,986	\$398,186,860	1,055	\$48,037,013	\$45,533	17.62%	12.06%	5.30%
	Franchises	504	\$39,021,516	156	\$8,671,842	\$55,589	30.95%	22.22%	7.94%
	Total	6,490	\$437,208,376	1,211	\$56,708,855	\$46,828	18.66%	12.97%	5.50%

Sector	Type of Operation	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
Total	Non-Franchises	104,145	\$6,735,456,329	11,532	\$499,518,077	\$43,316	11.07%	7.42%	4.18%
	Franchises	9,971	\$952,097,789	1,591	\$99,251,293	\$62,383	15.96%	10.42%	5.42%
	Total	114,116	\$7,687,554,117	13,123	\$598,769,370	\$45,627	11.50%	7.79%	4.29%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	Non-Franchises	6,029	\$439,050,103	63	\$2,645,987	\$42,000	1.04%	0.60%	0.71%
	Franchises	461	\$36,806,593	14	\$430,868	\$30,776	3.04%	1.17%	1.52%
	Total	6,490	\$475,856,697	77	\$3,076,855	\$39,959	1.19%	0.65%	0.77%
Retail Trade	Non-Franchises	5,409	\$398,100,987	148	\$7,085,200	\$47,873	2.74%	1.78%	1.81%
	Franchises	1,066	\$92,969,584	32	\$2,108,363	\$65,886	3.00%	2.27%	1.88%
	Total	6,475	\$491,070,571	180	\$9,193,562	\$51,075	2.78%	1.87%	1.82%
Transportation & Warehousing	Non-Franchises	5,325	\$335,122,345	69	\$2,003,742	\$29,040	1.30%	0.60%	0.77%
	Franchises	41	\$2,281,903	1	\$123,689	\$123,689	2.44%	5.42%	2.44%
	Total	5,366	\$337,404,249	70	\$2,127,431	\$30,392	1.30%	0.63%	0.78%
Manufacturing	Non-Franchises	4,200	\$355,183,628	107	\$7,671,335	\$71,695	2.55%	2.16%	1.43%
	Franchises	37	\$3,002,406	3	\$106,565	\$35,522	8.11%	3.55%	0.00%
	Total	4,237	\$358,186,034	110	\$7,777,900	\$70,708	2.60%	2.17%	1.42%
Accommodation, Food etc.	Non-Franchises	4,569	\$438,306,743	195	\$10,227,027	\$52,446	4.27%	2.33%	2.74%
	Franchises	2,587	\$325,374,865	80	\$5,312,012	\$66,400	3.09%	1.63%	1.89%
	Total	7,156	\$763,681,608	275	\$15,539,039	\$56,506	3.84%	2.03%	2.43%
Construction	Non-Franchises	2,485	\$144,265,823	30	\$1,337,697	\$44,590	1.21%	0.93%	1.01%
	Franchises	19	\$904,323				0.00%	0.00%	0.00%
	Total	2,504	\$145,170,146	30	\$1,337,697	\$44,590	1.20%	0.92%	1.00%
Agriculture, Forestry, etc.	Non-Franchises	2,478	\$189,807,625	14	\$441,903	\$31,565	0.56%	0.23%	0.52%
	Franchises	4	\$475,490				0.00%	0.00%	0.00%
	Total	2,482	\$190,283,115	14	\$441,903	\$31,565	0.56%	0.23%	0.52%
Professional, etc. Services	Non-Franchises	2,105	\$144,560,220	36	\$993,692	\$27,603	1.71%	0.69%	1.28%
	Franchises	30	\$1,867,397	2	\$88,990	\$44,495	6.67%	4.77%	3.33%
	Total	2,135	\$146,427,616	38	\$1,082,682	\$28,492	1.78%	0.74%	1.31%
Wholesale Trade	Non-Franchises	912	\$65,841,417	26	\$1,075,572	\$41,368	2.85%	1.63%	1.97%
	Franchises	33	\$1,731,189				0.00%	0.00%	0.00%
	Total	945	\$67,572,606	26	\$1,075,572	\$41,368	2.75%	1.59%	1.90%
Health Care & Social Assistance	Non-Franchises	869	\$76,319,804	12	\$331,242	\$27,603	1.38%	0.43%	0.92%
	Franchises	83	\$6,148,333				0.00%	0.00%	0.00%
	Total	952	\$82,468,136	12	\$331,242	\$27,603	1.26%	0.40%	0.84%
All Other Sectors	Non-Franchises	3,532	\$275,395,658	97	\$5,210,794	\$53,720	2.75%	1.89%	1.87%

Sector	Type of Operation	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Franchises	309	\$29,101,135	22	\$1,595,982	\$72,545	7.12%	5.48%	4.53%
	Total	3,841	\$304,496,793	119	\$6,806,776	\$57,200	3.10%	2.24%	2.08%
Total	Non-Franchises	37,913	\$2,861,954,353	797	\$39,024,188	\$48,964	2.10%	1.36%	1.38%
	Franchises	4,670	\$500,663,217	154	\$9,766,469	\$63,419	3.30%	1.95%	1.97%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-10: Claims Experience by Type of Guarantee and Sector

Sector	Presence of Guarantees	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Other Services	None	8,777	\$453,582,105	641	\$24,587,823	\$38,359	7.30%	5.42%	2.55%
	Personal	14,687	\$947,721,409	1,177	\$55,447,958	\$47,110	8.01%	5.85%	3.33%
	Corporate	486	\$37,814,644	42	\$2,179,731	\$51,898	8.64%	5.76%	4.53%
	Both	594	\$54,547,301	67	\$2,782,694	\$41,533	11.28%	5.10%	4.88%
	Total	24,544	\$1,493,665,459	1,927	\$84,998,205	\$44,109	7.85%	5.69%	3.11%
Retail Trade	None	5,902	\$337,018,212	808	\$29,528,115	\$36,545	13.69%	8.76%	4.02%
	Personal	9,449	\$650,607,853	1,479	\$62,907,047	\$42,534	15.65%	9.67%	5.74%
	Corporate	322	\$24,462,352	39	\$1,366,049	\$35,027	12.11%	5.58%	5.28%
	Both	406	\$34,855,693	84	\$3,502,341	\$41,695	20.69%	10.05%	8.87%
	Total	16,079	\$1,046,944,110	2,410	\$97,303,552	\$40,375	14.99%	9.29%	5.17%
Transportation & Warehousing	None	8,496	\$519,790,408	607	\$15,486,082	\$25,512	7.14%	2.98%	2.92%
	Personal	7,493	\$460,116,867	414	\$11,167,104	\$26,974	5.53%	2.43%	1.79%
	Corporate	192	\$12,348,311	9	\$148,263	\$16,474	4.69%	1.20%	1.56%
	Both	225	\$15,654,423	14	\$463,267	\$33,090	6.22%	2.96%	3.11%
	Total	16,406	\$1,007,910,009	1,044	\$27,264,717	\$26,116	6.36%	2.71%	2.39%
Manufacturing	None	3,685	\$249,377,972	493	\$21,817,168	\$44,254	13.38%	8.75%	4.97%
	Personal	5,261	\$407,492,236	773	\$42,509,363	\$54,993	14.69%	10.43%	5.34%
	Corporate	214	\$20,505,798	31	\$1,437,102	\$46,358	14.49%	7.01%	7.01%
	Both	244	\$22,228,666	41	\$2,203,709	\$53,749	16.80%	9.91%	6.97%
	Total	9,404	\$699,604,671	1,338	\$67,967,343	\$50,798	14.23%	9.72%	5.27%
Accommodation, Food etc.	None	4,581	\$361,545,081	927	\$44,352,037	\$47,845	20.24%	12.27%	7.79%
	Personal	9,933	\$985,551,453	2,000	\$122,798,255	\$61,399	20.13%	12.46%	8.34%
	Corporate	303	\$31,463,759	62	\$3,848,326	\$62,070	20.46%	12.23%	10.56%
	Both	436	\$51,014,897	93	\$6,384,468	\$68,650	21.33%	12.51%	8.72%
	Total	15,253	\$1,429,575,189	3,082	\$177,383,087	\$57,555	20.21%	12.41%	8.23%
Construction	None	2,840	\$132,656,271	170	\$5,127,744	\$30,163	5.99%	3.87%	2.18%
	Personal	3,194	\$167,044,225	184	\$5,966,537	\$32,427	5.76%	3.57%	1.91%
	Corporate	103	\$6,935,064	3	\$52,737	\$17,579	2.91%	0.76%	0.97%
	Both	137	\$8,571,131	11	\$728,637	\$66,240	8.03%	8.50%	4.38%
	Total	6,274	\$315,206,692	368	\$11,875,656	\$32,271	5.87%	3.77%	2.07%
Agriculture, Forestry etc.	None	4,073	\$262,554,991	267	\$10,684,530	\$40,017	6.56%	4.07%	2.28%
	Personal	3,311	\$234,906,090	192	\$7,345,157	\$38,256	5.80%	3.13%	2.27%

Sector	Presence of Guarantees	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Corporate	193	\$18,858,633	10	\$536,593	\$53,659	5.18%	2.85%	0.00%
	Both	103	\$10,111,217	6	\$387,573	\$64,595	5.83%	3.83%	2.91%
	Total	7,680	\$526,430,931	475	\$18,953,852	\$39,903	6.18%	3.60%	2.23%
Professional, etc. Services	None	2,581	\$121,200,996	251	\$9,710,531	\$38,687	9.72%	8.01%	3.56%
	Personal	3,346	\$182,704,903	362	\$13,834,352	\$38,216	10.82%	7.57%	4.57%
	Corporate	95	\$7,661,745	11	\$466,823	\$42,438	11.58%	6.09%	5.26%
	Both	136	\$7,991,774	12	\$483,833	\$40,319	8.82%	6.05%	2.94%
	Total	6,158	\$319,559,419	636	\$24,495,539	\$38,515	10.33%	7.67%	4.12%
Wholesale Trade	None	1,240	\$68,467,404	142	\$6,642,631	\$46,779	11.45%	9.70%	4.60%
	Personal	1,692	\$115,143,232	243	\$12,871,140	\$52,968	14.36%	11.18%	5.97%
	Corporate	65	\$5,023,807	9	\$448,662	\$49,851	13.85%	8.93%	7.69%
	Both	70	\$5,166,160	16	\$685,249	\$42,828	22.86%	13.26%	10.00%
	Total	3,067	\$193,800,603	410	\$20,647,682	\$50,360	13.37%	10.65%	5.54%
Health Care & Social Assistance	None	1,052	\$75,940,389	88	\$4,544,133	\$51,638	8.37%	5.98%	2.76%
	Personal	1,528	\$121,271,904	127	\$6,455,052	\$50,827	8.31%	5.32%	2.75%
	Corporate	84	\$11,394,732	1	\$7,263	\$7,263	1.19%	0.06%	0.00%
	Both	97	\$9,041,634	6	\$164,435	\$27,406	6.19%	1.82%	1.03%
	Total	2,761	\$217,648,659	222	\$11,170,883	\$50,319	8.04%	5.13%	2.61%
All Other Sectors	None	2,398	\$142,586,274	361	\$16,440,635	\$45,542	15.05%	11.53%	3.92%
	Personal	3,764	\$267,242,444	792	\$36,664,360	\$46,293	21.04%	13.72%	6.56%
	Corporate	158	\$13,132,249	30	\$1,715,590	\$57,186	18.99%	13.06%	5.70%
	Both	170	\$14,247,409	28	\$1,888,270	\$67,438	16.47%	13.25%	4.12%
	Total	6,490	\$437,208,376	1,211	\$56,708,855	\$46,828	18.66%	12.97%	5.50%
Total	None	45,625	\$2,724,720,104	4,755	\$188,921,430	\$39,731	10.42%	6.93%	3.67%
	Personal	63,658	\$4,539,802,615	7,743	\$377,966,324	\$48,814	12.16%	8.33%	4.64%
	Corporate	2,215	\$189,601,093	247	\$12,207,140	\$49,422	11.15%	6.44%	4.92%
	Both	2,618	\$233,430,305	378	\$19,674,476	\$52,049	14.44%	8.43%	5.92%
	Total	114,116	\$7,687,554,117	13,123	\$598,769,370	\$45,627	11.50%	7.79%	4.29%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	None	1,498	\$84,294,974	8	\$118,183	\$14,773	0.53%	0.14%	0.47%
	Personal	4,727	\$363,806,535	65	\$2,632,412	\$40,499	1.38%	0.72%	0.83%
	Corporate	100	\$10,610,591				0.00%	0.00%	0.00%
	Both	165	\$17,144,597	4	\$326,260	\$81,565	2.42%	1.90%	2.42%
	Total	6,490	\$475,856,697	77	\$3,076,855	\$39,959	1.19%	0.65%	0.77%
Retail Trade	None	1,537	\$92,705,652	42	\$1,481,191	\$35,266	2.73%	1.60%	1.95%

Sector	Presence of Guarantees	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Personal	4,603	\$366,690,610	134	\$7,383,077	\$55,098	2.91%	2.01%	1.82%
	Corporate	145	\$13,013,591	2	\$53,744	\$26,872	1.38%	0.41%	1.38%
	Both	190	\$18,660,718	2	\$275,550	\$137,775	1.05%	1.48%	1.05%
	Total	6,475	\$491,070,571	180	\$9,193,562	\$51,075	2.78%	1.87%	1.82%
Transportation & Warehousing	None	2,036	\$122,575,289	35	\$865,197	\$24,720	1.72%	0.71%	1.03%
	Personal	3,179	\$205,237,553	35	\$1,262,234	\$36,064	1.10%	0.62%	0.66%
	Corporate	73	\$4,592,028				0.00%	0.00%	0.00%
	Both	78	\$4,999,378				0.00%	0.00%	0.00%
	Total	5,366	\$337,404,249	70	\$2,127,431	\$30,392	1.30%	0.63%	0.78%
Manufacturing	None	1,141	\$78,820,402	32	\$1,989,445	\$62,170	2.80%	2.52%	1.58%
	Personal	2,888	\$256,692,358	77	\$5,585,484	\$72,539	2.67%	2.18%	1.42%
	Corporate	104	\$10,878,155	1	\$202,971	\$202,971	0.96%	1.87%	0.96%
	Both	104	\$11,795,118				0.00%	0.00%	0.00%
	Total	4,237	\$358,186,034	110	\$7,777,900	\$70,708	2.60%	2.17%	1.42%
Accommodation, Food etc.	None	1,011	\$79,846,717	32	\$1,262,929	\$39,467	3.17%	1.58%	2.18%
	Personal	5,747	\$629,822,574	240	\$14,185,531	\$59,106	4.18%	2.25%	2.61%
	Corporate	107	\$13,487,157				0.00%	0.00%	0.00%
	Both	291	\$40,525,160	3	\$90,579	\$30,193	1.03%	0.22%	0.69%
	Total	7,156	\$763,681,608	275	\$15,539,039	\$56,506	3.84%	2.03%	2.43%
Construction	None	828	\$40,901,936	8	\$367,189	\$45,899	0.97%	0.90%	0.72%
	Personal	1,581	\$97,854,604	22	\$970,508	\$44,114	1.39%	0.99%	1.20%
	Corporate	35	\$1,728,022				0.00%	0.00%	0.00%
	Both	60	\$4,685,585				0.00%	0.00%	0.00%
	Total	2,504	\$145,170,146	30	\$1,337,697	\$44,590	1.20%	0.92%	1.00%
Agriculture, Forestry, etc.	None	1,051	\$77,856,680	6	\$208,579	\$34,763	0.57%	0.27%	0.57%
	Personal	1,351	\$104,203,014	5	\$117,994	\$23,599	0.37%	0.11%	0.30%
	Corporate	41	\$4,540,489	1	\$96,265	\$96,265	2.44%	2.12%	2.44%
	Both	39	\$3,682,933	2	\$19,065	\$9,532	5.13%	0.52%	5.13%
	Total	2,482	\$190,283,115	14	\$441,903	\$31,565	0.56%	0.23%	0.52%
Professional, etc. Services	None	661	\$44,795,905	5	\$89,242	\$17,848	0.76%	0.20%	0.61%
	Personal	1,377	\$92,185,862	33	\$993,440	\$30,104	2.40%	1.08%	1.74%
	Corporate	42	\$4,191,134				0.00%	0.00%	0.00%
	Both	55	\$5,254,715				0.00%	0.00%	0.00%
	Total	2,135	\$146,427,616	38	\$1,082,682	\$28,492	1.78%	0.74%	1.31%
Wholesale Trade	None	234	\$12,091,792	4	\$201,330	\$50,332	1.71%	1.67%	1.28%

Sector	Presence of Guarantees	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Personal	669	\$51,168,099	22	\$874,242	\$39,738	3.29%	1.71%	2.24%
	Corporate	18	\$1,499,630				0.00%	0.00%	0.00%
	Both	24	\$2,813,085				0.00%	0.00%	0.00%
	Total	945	\$67,572,606	26	\$1,075,572	\$41,368	2.75%	1.59%	1.90%
Health Care & Social Assistance	None	244	\$18,280,532	3	\$55,090	\$18,363	1.23%	0.30%	0.82%
	Personal	661	\$59,529,158	9	\$276,151	\$30,683	1.36%	0.46%	0.91%
	Corporate	16	\$1,490,797				0.00%	0.00%	0.00%
	Both	31	\$3,167,650				0.00%	0.00%	0.00%
	Total	952	\$82,468,136	12	\$331,242	\$27,603	1.26%	0.40%	0.84%
All Other Sectors	None	952	\$58,885,057	18	\$654,118	\$36,340	1.89%	1.11%	1.26%
	Personal	2,662	\$222,453,834	97	\$5,836,392	\$60,169	3.64%	2.62%	2.44%
	Corporate	96	\$8,522,039				0.00%	0.00%	0.00%
	Both	131	\$14,635,863	4	\$316,265	\$79,066	3.05%	2.16%	2.29%
	Total	3,841	\$304,496,793	119	\$6,806,776	\$57,200	3.10%	2.24%	2.08%
Total	None	11,193	\$711,054,936	193	\$7,292,493	\$37,785	1.72%	1.03%	1.17%
	Personal	29,445	\$2,449,644,201	739	\$40,117,464	\$54,286	2.51%	1.64%	1.59%
	Corporate	777	\$74,553,633	4	\$352,981	\$88,245	0.51%	0.47%	0.51%
	Both	1,168	\$127,364,801	15	\$1,027,719	\$68,515	1.28%	0.81%	1.11%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-11: Claims Experience by Region and Sector

Sector	Region	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Other Services	Atlantic Canada	1,620	\$93,384,723	101	\$3,440,110	\$34,060	6.23%	3.68%	2.10%
	Quebec	9,823	\$536,223,852	822	\$30,033,007	\$36,537	8.37%	5.60%	3.50%
	Ontario	7,657	\$526,363,613	723	\$38,878,533	\$53,774	9.44%	7.39%	3.80%
	West and North	5,444	\$337,693,270	281	\$12,646,555	\$45,006	5.16%	3.74%	1.75%
	Total	24,544	\$1,493,665,459	1,927	\$84,998,205	\$44,109	7.85%	5.69%	3.11%
Retail Trade	Atlantic Canada	1,158	\$68,812,720	128	\$4,509,709	\$35,232	11.05%	6.55%	3.11%
	Quebec	6,566	\$402,999,320	1,083	\$35,766,638	\$33,026	16.49%	8.88%	5.76%
	Ontario	4,709	\$347,587,867	857	\$45,028,300	\$52,542	18.20%	12.95%	6.90%
	West and North	3,646	\$227,544,203	342	\$11,998,905	\$35,085	9.38%	5.27%	2.55%
	Total	16,079	\$1,046,944,110	2,410	\$97,303,552	\$40,375	14.99%	9.29%	5.17%
Transportation & Warehousing	Atlantic Canada	1,315	\$80,939,308	85	\$2,613,302	\$30,745	6.46%	3.23%	1.83%
	Quebec	4,633	\$253,957,548	371	\$8,426,797	\$22,714	8.01%	3.32%	2.76%
	Ontario	5,143	\$343,296,031	378	\$10,769,727	\$28,491	7.35%	3.14%	3.15%
	West and North	5,315	\$329,717,121	210	\$5,454,891	\$25,976	3.95%	1.65%	1.47%
	Total	16,406	\$1,007,910,009	1,044	\$27,264,717	\$26,116	6.36%	2.71%	2.39%
Manufacturing	Atlantic Canada	421	\$27,497,010	40	\$2,347,563	\$58,689	9.50%	8.54%	4.51%
	Quebec	4,152	\$276,390,884	751	\$32,654,959	\$43,482	18.09%	11.81%	6.60%
	Ontario	3,302	\$280,745,226	425	\$28,430,962	\$66,896	12.87%	10.13%	4.97%
	West and North	1,529	\$114,971,552	122	\$4,533,860	\$37,163	7.98%	3.94%	2.55%
	Total	9,404	\$699,604,671	1,338	\$67,967,343	\$50,798	14.23%	9.72%	5.27%
Accommodation, Food etc.	Atlantic Canada	1,041	\$83,890,107	164	\$7,123,209	\$43,434	15.75%	8.49%	5.86%
	Quebec	4,276	\$372,407,194	997	\$50,757,283	\$50,910	23.32%	13.63%	9.78%
	Ontario	6,103	\$617,561,587	1,396	\$91,268,985	\$65,379	22.87%	14.78%	9.83%
	West and North	3,833	\$355,716,301	525	\$28,233,610	\$53,778	13.70%	7.94%	4.59%
	Total	15,253	\$1,429,575,189	3,082	\$177,383,087	\$57,555	20.21%	12.41%	8.23%
Construction	Atlantic Canada	549	\$24,611,542	18	\$323,800	\$17,989	3.28%	1.32%	0.73%
	Quebec	2,323	\$104,063,839	163	\$4,275,670	\$26,231	7.02%	4.11%	2.41%
	Ontario	1,542	\$89,732,141	120	\$5,295,337	\$44,128	7.78%	5.90%	3.24%
	West and North	1,860	\$96,799,171	67	\$1,980,849	\$29,565	3.60%	2.05%	1.08%
	Total	6,274	\$315,206,692	368	\$11,875,656	\$32,271	5.87%	3.77%	2.07%
Agriculture, Forestry, etc.	Atlantic Canada	1,544	\$104,479,698	37	\$1,501,828	\$40,590	2.40%	1.44%	0.52%
	Quebec	2,225	\$156,054,001	247	\$9,321,337	\$37,738	11.10%	5.97%	4.09%
	Ontario	1,396	\$108,308,895	81	\$4,604,531	\$56,846	5.80%	4.25%	2.58%

Sector	Region	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	West and North	2,515	\$157,588,337	110	\$3,526,156	\$32,056	4.37%	2.24%	1.43%
	Total	7,680	\$526,430,931	475	\$18,953,852	\$39,903	6.18%	3.60%	2.23%
Professional, etc. Services	Atlantic Canada	432	\$21,550,575	43	\$1,339,284	\$31,146	9.95%	6.21%	3.47%
	Quebec	1,977	\$84,146,371	236	\$7,886,711	\$33,418	11.94%	9.37%	4.40%
	Ontario	2,203	\$130,716,534	265	\$11,672,177	\$44,046	12.03%	8.93%	5.08%
	West and North	1,546	\$83,145,939	92	\$3,597,368	\$39,102	5.95%	4.33%	2.59%
	Total	6,158	\$319,559,419	636	\$24,495,539	\$38,515	10.33%	7.67%	4.12%
Wholesale Trade	Atlantic Canada	149	\$7,801,983	8	\$336,082	\$42,010	5.37%	4.31%	4.03%
	Quebec	1,270	\$69,323,325	198	\$8,717,519	\$44,028	15.59%	12.58%	5.91%
	Ontario	1,094	\$78,241,973	158	\$9,677,945	\$61,253	14.44%	12.37%	6.22%
	West and North	554	\$38,433,323	46	\$1,916,135	\$41,655	8.30%	4.99%	3.79%
	Total	3,067	\$193,800,603	410	\$20,647,682	\$50,360	13.37%	10.65%	5.54%
Health Care & Social Assistance	Atlantic Canada	191	\$15,110,291	10	\$253,357	\$25,336	5.24%	1.68%	0.00%
	Quebec	964	\$68,703,435	94	\$4,390,053	\$46,703	9.75%	6.39%	3.42%
	Ontario	1,095	\$93,824,753	98	\$5,976,905	\$60,989	8.95%	6.37%	3.01%
	West and North	511	\$40,010,180	20	\$550,568	\$27,528	3.91%	1.38%	1.17%
	Total	2,761	\$217,648,659	222	\$11,170,883	\$50,319	8.04%	5.13%	2.61%
All Other Sectors	Atlantic Canada	424	\$26,136,217	81	\$3,082,580	\$38,057	19.10%	11.79%	4.72%
	Quebec	2,045	\$117,319,651	543	\$22,008,612	\$40,532	26.55%	18.76%	7.53%
	Ontario	1,855	\$142,516,329	395	\$22,950,170	\$58,102	21.29%	16.10%	7.49%
	West and North	2,166	\$151,236,179	192	\$8,667,494	\$45,143	8.86%	5.73%	2.03%
	Total	6,490	\$437,208,376	1,211	\$56,708,855	\$46,828	18.66%	12.97%	5.50%
Total	Atlantic Canada	8,844	\$554,214,174	715	\$26,870,825	\$37,582	8.08%	4.85%	2.57%
	Quebec	40,254	\$2,441,589,418	5,505	\$214,238,586	\$38,917	13.68%	8.77%	5.06%
	Ontario	36,099	\$2,758,894,950	4,896	\$274,553,570	\$56,077	13.56%	9.95%	5.48%
	West and North	28,919	\$1,932,855,575	2,007	\$83,106,389	\$41,408	6.94%	4.30%	2.24%
	Total	114,116	\$7,687,554,117	13,123	\$598,769,370	\$45,627	11.50%	7.79%	4.29%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	Atlantic Canada	433	\$30,020,504	1	\$24,687	\$24,687	0.23%	0.08%	0.23%
	Quebec	2,621	\$170,078,296	21	\$649,116	\$30,910	0.80%	0.38%	0.50%
	Ontario	1,778	\$156,989,941	41	\$2,032,235	\$49,567	2.31%	1.29%	1.52%
	West and North	1,658	\$118,767,955	14	\$370,816	\$26,487	0.84%	0.31%	0.54%
	Total	6,490	\$475,856,697	77	\$3,076,855	\$39,959	1.19%	0.65%	0.77%
Retail Trade	Atlantic Canada	545	\$37,605,530	10	\$336,522	\$33,652	1.83%	0.89%	0.73%
	Quebec	2,558	\$177,143,394	58	\$3,174,665	\$54,736	2.27%	1.79%	1.60%

Sector	Region	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Ontario	1,762	\$152,538,271	86	\$4,411,317	\$51,294	4.88%	2.89%	3.12%
	West and North	1,610	\$123,783,375	26	\$1,271,059	\$48,887	1.61%	1.03%	1.12%
	Total	6,475	\$491,070,571	180	\$9,193,562	\$51,075	2.78%	1.87%	1.82%
Transportation & Warehousing	Atlantic Canada	499	\$30,967,380	3	\$64,465	\$21,488	0.60%	0.21%	0.60%
	Quebec	1,673	\$88,400,347	28	\$563,309	\$20,118	1.67%	0.64%	1.08%
	Ontario	1,403	\$101,271,437	15	\$791,209	\$52,747	1.07%	0.78%	0.78%
	West and North	1,791	\$116,765,085	24	\$708,448	\$29,519	1.34%	0.61%	0.56%
	Total	5,366	\$337,404,249	70	\$2,127,431	\$30,392	1.30%	0.63%	0.78%
Manufacturing	Atlantic Canada	202	\$15,207,477	6	\$137,214	\$22,869	2.97%	0.90%	0.99%
	Quebec	2,243	\$164,686,076	60	\$3,785,754	\$63,096	2.67%	2.30%	1.56%
	Ontario	1,163	\$122,703,130	36	\$3,253,440	\$90,373	3.10%	2.65%	1.72%
	West and North	629	\$55,589,351	8	\$601,492	\$75,186	1.27%	1.08%	0.48%
	Total	4,237	\$358,186,034	110	\$7,777,900	\$70,708	2.60%	2.17%	1.42%
Accommodation, Food etc.	Atlantic Canada	395	\$38,553,658	7	\$365,602	\$52,229	1.77%	0.95%	1.01%
	Quebec	2,033	\$190,820,443	50	\$2,018,923	\$40,378	2.46%	1.06%	1.48%
	Ontario	2,703	\$313,725,066	170	\$10,345,501	\$60,856	6.29%	3.30%	4.00%
	West and North	2,025	\$220,582,441	48	\$2,809,013	\$58,521	2.37%	1.27%	1.58%
	Total	7,156	\$763,681,608	275	\$15,539,039	\$56,506	3.84%	2.03%	2.43%
Construction	Atlantic Canada	221	\$12,168,162	1	\$19,095	\$19,095	0.45%	0.16%	0.00%
	Quebec	1,072	\$52,070,680	8	\$391,325	\$48,916	0.75%	0.75%	0.65%
	Ontario	532	\$38,500,846	18	\$725,284	\$40,294	3.38%	1.88%	2.82%
	West and North	679	\$42,430,458	3	\$201,992	\$67,331	0.44%	0.48%	0.44%
	Total	2,504	\$145,170,146	30	\$1,337,697	\$44,590	1.20%	0.92%	1.00%
Agriculture, Forestry, etc.	Atlantic Canada	791	\$65,082,581	1	\$74,323	\$74,323	0.13%	0.11%	0.13%
	Quebec	702	\$50,069,969	13	\$367,580	\$28,275	1.85%	0.73%	1.71%
	Ontario	313	\$27,010,900				0.00%	0.00%	0.00%
	West and North	676	\$48,119,664				0.00%	0.00%	0.00%
	Total	2,482	\$190,283,115	14	\$441,903	\$31,565	0.56%	0.23%	0.52%
Professional, etc. Services	Atlantic Canada	114	\$7,950,831	2	\$13,908	\$6,954	1.75%	0.17%	1.75%
	Quebec	1,147	\$67,422,766	13	\$222,064	\$17,082	1.13%	0.33%	0.70%
	Ontario	509	\$43,055,713	22	\$829,986	\$37,727	4.32%	1.93%	3.34%
	West and North	365	\$27,998,307	1	\$16,724	\$16,724	0.27%	0.06%	0.27%
	Total	2,135	\$146,427,616	38	\$1,082,682	\$28,492	1.78%	0.74%	1.31%
Wholesale Trade	Atlantic Canada	43	\$3,053,058				0.00%	0.00%	0.00%
	Quebec	462	\$27,820,468	14	\$415,969	\$29,712	3.03%	1.50%	1.95%

Sector	Region	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Ontario	281	\$25,946,022	11	\$638,388	\$58,035	3.91%	2.46%	2.85%
	West and North	159	\$10,753,059	1	\$21,214	\$21,214	0.63%	0.20%	0.63%
	Total	945	\$67,572,606	26	\$1,075,572	\$41,368	2.75%	1.59%	1.90%
Health Care & Social Assistance	Atlantic Canada	75	\$6,599,963				0.00%	0.00%	0.00%
	Quebec	427	\$33,003,936	4	\$60,700	\$15,175	0.94%	0.18%	0.70%
	Ontario	289	\$28,811,647	5	\$202,370	\$40,474	1.73%	0.70%	1.38%
	West and North	161	\$14,052,590	3	\$68,172	\$22,724	1.86%	0.49%	0.62%
	Total	952	\$82,468,136	12	\$331,242	\$27,603	1.26%	0.40%	0.84%
All Other Sectors	Atlantic Canada	293	\$23,771,660	4	\$152,464	\$38,116	1.37%	0.64%	1.02%
	Quebec	1,364	\$95,347,396	47	\$2,350,990	\$50,021	3.45%	2.47%	2.49%
	Ontario	930	\$83,458,719	47	\$3,283,071	\$69,853	5.05%	3.93%	3.12%
	West and North	1,254	\$101,919,017	21	\$1,020,250	\$48,583	1.67%	1.00%	1.12%
	Total	3,841	\$304,496,793	119	\$6,806,776	\$57,200	3.10%	2.24%	2.08%
Total	Atlantic Canada	3,611	\$270,980,804	35	\$1,188,280	\$33,951	0.97%	0.44%	0.55%
	Quebec	16,302	\$1,116,863,771	316	\$14,000,395	\$44,305	1.94%	1.25%	1.29%
	Ontario	11,663	\$1,094,011,692	451	\$26,512,802	\$58,787	3.87%	2.42%	2.52%
	West and North	11,007	\$880,761,303	149	\$7,089,180	\$47,578	1.35%	0.80%	0.84%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-12: Claims Experience by Type of Lender and Sector

Lender Category		Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Other Services	Domestic Banks	18,687	\$1,195,517,393	1,482	\$72,025,600	\$48,600	7.93%	6.02%	3.13%
	Alberta Treasury Branches	183	\$17,338,402	8	\$499,577	\$62,447	4.37%	2.88%	2.73%
	Caisses Populaires	4,336	\$192,606,259	381	\$9,544,333	\$25,051	8.79%	4.96%	3.46%
	Credit Unions & other Co-ops	765	\$41,986,215	24	\$943,215	\$39,301	3.14%	2.25%	1.57%
	Other	573	\$46,217,189	32	\$1,985,480	\$62,046	5.58%	4.30%	2.27%
	Total	24,544	\$1,493,665,459	1,927	\$84,998,205	\$44,109	7.85%	5.69%	3.11%
Retail Trade	Domestic Banks	11,644	\$797,102,272	1,745	\$77,019,177	\$44,137	14.99%	9.66%	5.28%
	Alberta Treasury Branches	192	\$13,702,583	15	\$725,214	\$48,348	7.81%	5.29%	2.08%
	Caisses Populaires	3,396	\$174,628,358	582	\$15,979,131	\$27,456	17.14%	9.15%	5.71%
	Credit Unions & other Co-ops	497	\$30,012,003	25	\$889,919	\$35,597	5.03%	2.97%	1.61%
	Other	350	\$31,498,894	43	\$2,690,112	\$62,561	12.29%	8.54%	3.14%
	Total	16,079	\$1,046,944,110	2,410	\$97,303,552	\$40,375	14.99%	9.29%	5.17%
Transportation & Warehousing	Domestic Banks	10,584	\$651,766,280	569	\$16,072,280	\$28,247	5.38%	2.47%	1.63%
	Alberta Treasury Branches	151	\$10,662,531	2	\$54,327	\$27,163	1.32%	0.51%	1.32%
	Caisses Populaires	2,914	\$146,569,216	263	\$5,551,776	\$21,109	9.03%	3.79%	3.23%
	Credit Unions & other Co-ops	568	\$34,282,906	27	\$623,387	\$23,088	4.75%	1.82%	0.88%
	Other	2,189	\$164,629,076	183	\$4,962,946	\$27,120	8.36%	3.01%	5.39%
	Total	16,406	\$1,007,910,009	1,044	\$27,264,717	\$26,116	6.36%	2.71%	2.39%
Manufacturing	Domestic Banks	7,138	\$558,195,383	972	\$54,740,600	\$56,317	13.62%	9.81%	5.06%
	Alberta Treasury Branches	62	\$4,847,106	3	\$61,241	\$20,414	4.84%	1.26%	0.00%
	Caisses Populaires	1,730	\$91,241,862	324	\$10,514,030	\$32,451	18.73%	11.52%	6.88%
	Credit Unions & other Co-ops	164	\$13,210,757	14	\$774,942	\$55,353	8.54%	5.87%	4.27%
	Other	310	\$32,109,563	25	\$1,876,530	\$75,061	8.06%	5.84%	2.90%
	Total	9,404	\$699,604,671	1,338	\$67,967,343	\$50,798	14.23%	9.72%	5.27%
Accommodation, Food etc.	Domestic Banks	11,593	\$1,134,974,150	2,305	\$143,411,370	\$62,218	19.88%	12.64%	8.13%
	Alberta Treasury Branches	174	\$17,142,137	22	\$1,037,559	\$47,162	12.64%	6.05%	5.75%
	Caisses Populaires	2,425	\$174,378,639	588	\$22,709,389	\$38,621	24.25%	13.02%	9.94%
	Credit Unions & other Co-ops	566	\$42,624,778	69	\$2,694,901	\$39,057	12.19%	6.32%	4.06%
	Other	495	\$60,455,486	98	\$7,529,868	\$76,835	19.80%	12.46%	7.68%
	Total	15,253	\$1,429,575,189	3,082	\$177,383,087	\$57,555	20.21%	12.41%	8.23%
Construction	Domestic Banks	4,382	\$223,195,141	239	\$8,531,060	\$35,695	5.45%	3.82%	1.94%
	Alberta Treasury Branches	69	\$5,688,173	3	\$197,025	\$65,675	4.35%	3.46%	2.90%
	Caisses Populaires	1,338	\$51,050,944	105	\$2,333,896	\$22,228	7.85%	4.57%	2.47%

	Lender Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Credit Unions & other Co-ops	205	\$10,473,017	4	\$88,262	\$22,066	1.95%	0.84%	0.49%
	Other	280	\$24,799,417	17	\$725,413	\$42,671	6.07%	2.93%	3.21%
	Total	6,274	\$315,206,692	368	\$11,875,656	\$32,271	5.87%	3.77%	2.07%
Agriculture, Forestry, etc.	Domestic Banks	5,166	\$348,251,743	253	\$11,119,077	\$43,949	4.90%	3.19%	1.80%
	Alberta Treasury Branches	62	\$4,567,003	2	\$164,605	\$82,302	3.23%	3.60%	1.61%
	Caisses Populaires	1,570	\$93,785,173	181	\$5,165,596	\$28,539	11.53%	5.51%	3.69%
	Credit Unions & other Co-ops	383	\$20,967,823	6	\$190,542	\$31,757	1.57%	0.91%	0.26%
	Other	499	\$58,859,187	33	\$2,314,032	\$70,122	6.61%	3.93%	3.61%
	Total	7,680	\$526,430,931	475	\$18,953,852	\$39,903	6.18%	3.60%	2.23%
Professional, etc. Services	Domestic Banks	4,862	\$265,302,428	514	\$21,227,759	\$41,299	10.57%	8.00%	4.09%
	Alberta Treasury Branches	77	\$6,386,109	4	\$285,306	\$71,326	5.19%	4.47%	5.19%
	Caisses Populaires	892	\$27,761,308	106	\$2,665,355	\$25,145	11.88%	9.60%	4.71%
	Credit Unions & other Co-ops	163	\$8,864,983	7	\$132,631	\$18,947	4.29%	1.50%	3.68%
	Other	164	\$11,244,590	5	\$184,489	\$36,898	3.05%	1.64%	1.83%
	Total	6,158	\$319,559,419	636	\$24,495,539	\$38,515	10.33%	7.67%	4.12%
Wholesale Trade	Domestic Banks	2,384	\$159,397,190	320	\$18,109,719	\$56,593	13.42%	11.36%	5.49%
	Alberta Treasury Branches	18	\$1,946,913				0.00%	0.00%	0.00%
	Caisses Populaires	530	\$22,424,399	87	\$2,470,563	\$28,397	16.42%	11.02%	6.98%
	Credit Unions & other Co-ops	29	\$1,462,615				0.00%	0.00%	0.00%
	Other	106	\$8,569,487	3	\$67,399	\$22,466	2.83%	0.79%	1.89%
	Total	3,067	\$193,800,603	410	\$20,647,682	\$50,360	13.37%	10.65%	5.54%
Health Care & Social Assistance	Domestic Banks	1,880	\$144,621,236	162	\$8,852,028	\$54,642	8.62%	6.12%	3.09%
	Alberta Treasury Branches	9	\$684,130				0.00%	0.00%	0.00%
	Caisses Populaires	454	\$30,929,956	49	\$1,801,685	\$36,769	10.79%	5.83%	2.64%
	Credit Unions & other Co-ops	64	\$4,326,986	3	\$20,889	\$6,963	4.69%	0.48%	1.56%
	Other	354	\$37,086,350	8	\$496,280	\$62,035	2.26%	1.34%	0.28%
	Total	2,761	\$217,648,659	222	\$11,170,883	\$50,319	8.04%	5.13%	2.61%
All Other Sectors	Domestic Banks	4,977	\$346,801,523	886	\$44,916,159	\$50,695	17.80%	12.95%	5.51%
	Alberta Treasury Branches	94	\$9,647,685	6	\$520,494	\$86,749	6.38%	5.40%	2.13%
	Caisses Populaires	854	\$39,038,546	268	\$9,066,717	\$33,831	31.38%	23.23%	7.73%
	Credit Unions & other Co-ops	340	\$25,000,264	30	\$1,370,069	\$45,669	8.82%	5.48%	3.53%
	Other	225	\$16,720,359	21	\$835,416	\$39,782	9.33%	5.00%	1.33%
	Total	6,490	\$437,208,376	1,211	\$56,708,855	\$46,828	18.66%	12.97%	5.50%
Total	Domestic Banks	83,297	\$5,825,124,740	9,447	\$476,024,829	\$50,389	11.34%	8.17%	4.22%
	Alberta Treasury Branches	1,091	\$92,612,773	65	\$3,545,348	\$54,544	5.96%	3.83%	2.75%

Lender Category		Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
Caisses Populaires		20,439	\$1,044,414,659	2,934	\$87,802,471	\$29,926	14.35%	8.41%	5.12%
Credit Unions & Co-ops		3,744	\$233,212,347	209	\$7,728,756	\$36,980	5.58%	3.31%	2.03%
Other		5,545	\$492,189,599	468	\$23,667,966	\$50,573	8.44%	4.81%	4.06%
Total		114,116	\$7,687,554,117	13,123	\$598,769,370	\$45,627	11.50%	7.79%	4.29%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	Domestic Banks	4,750	\$373,951,254	63	\$2,793,641	\$44,344	1.33%	0.75%	0.82%
	Alberta Treasury Branches	47	\$4,497,841				0.00%	0.00%	0.00%
	Caisses Populaires	1,199	\$62,080,500	8	\$70,308	\$8,789	0.67%	0.11%	0.58%
	Credit Unions & other Co-ops	371	\$24,973,345	4	\$187,826	\$46,956	1.08%	0.75%	0.81%
	Other	123	\$10,353,758	2	\$25,080	\$12,540	1.63%	0.24%	0.81%
	Total	6,490	\$475,856,697	77	\$3,076,855	\$39,959	1.19%	0.65%	0.77%
Retail Trade	Domestic Banks	4,474	\$360,495,813	146	\$7,510,244	\$51,440	3.26%	2.08%	1.99%
	Alberta Treasury Branches	67	\$6,121,957				0.00%	0.00%	0.00%
	Caisses Populaires	1,469	\$89,360,865	24	\$983,067	\$40,961	1.63%	1.10%	1.36%
	Credit Unions & other Co-ops	298	\$18,535,440	6	\$219,304	\$36,551	2.01%	1.18%	1.68%
	Other	167	\$16,556,496	4	\$480,947	\$120,237	2.40%	2.90%	2.40%
	Total	6,475	\$491,070,571	180	\$9,193,562	\$51,075	2.78%	1.87%	1.82%
Transportation & Warehousing	Domestic Banks	3,155	\$209,140,906	38	\$1,339,183	\$35,242	1.20%	0.64%	0.70%
	Alberta Treasury Branches	40	\$2,897,307				0.00%	0.00%	0.00%
	Caisses Populaires	1,256	\$61,320,239	21	\$325,024	\$15,477	1.67%	0.53%	1.04%
	Credit Unions & other Co-ops	348	\$22,664,912	6	\$341,068	\$56,845	1.72%	1.50%	1.15%
	Other	567	\$41,380,885	5	\$122,156	\$24,431	0.88%	0.30%	0.53%
	Total	5,366	\$337,404,249	70	\$2,127,431	\$30,392	1.30%	0.63%	0.78%
Manufacturing	Domestic Banks	2,849	\$264,665,962	81	\$6,196,966	\$76,506	2.84%	2.34%	1.58%
	Alberta Treasury Branches	17	\$2,201,811	1	\$220,697	\$220,697	5.88%	10.02%	5.88%
	Caisses Populaires	1,106	\$67,531,213	23	\$856,349	\$37,233	2.08%	1.27%	0.90%
	Credit Unions & other Co-ops	115	\$9,591,087	3	\$204,169	\$68,056	2.61%	2.13%	1.74%
	Other	150	\$14,195,961	2	\$299,719	\$149,859	1.33%	2.11%	1.33%
	Total	4,237	\$358,186,034	110	\$7,777,900	\$70,708	2.60%	2.17%	1.42%
Accommodation, Food etc.	Domestic Banks	5,398	\$606,577,468	225	\$13,557,786	\$60,257	4.17%	2.24%	2.63%
	Alberta Treasury Branches	55	\$5,806,906				0.00%	0.00%	0.00%
	Caisses Populaires	1,141	\$87,504,976	35	\$1,107,356	\$31,639	3.07%	1.27%	1.93%
	Credit Unions & other Co-ops	327	\$33,019,942	12	\$573,245	\$47,770	3.67%	1.74%	2.45%
	Other	235	\$30,772,317	3	\$300,652	\$100,217	1.28%	0.98%	0.85%
	Total	7,156	\$763,681,608	275	\$15,539,039	\$56,506	3.84%	2.03%	2.43%

	Lender Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
Construction	Domestic Banks	1,515	\$94,455,099	20	\$1,003,597	\$50,180	1.32%	1.06%	0.99%
	Alberta Treasury Branches	16	\$1,674,190				0.00%	0.00%	0.00%
	Caisses Populaires	674	\$28,597,737	3	\$70,389	\$23,463	0.45%	0.25%	0.45%
	Credit Unions & other Co-ops	160	\$9,033,018				0.00%	0.00%	0.00%
	Other	139	\$11,410,103	7	\$263,710	\$37,673	5.04%	2.31%	5.04%
	Total	2,504	\$145,170,146	30	\$1,337,697	\$44,590	1.20%	0.92%	1.00%
Agriculture, Forestry, etc.	Domestic Banks	1,687	\$132,839,650	2	\$86,385	\$43,192	0.12%	0.07%	0.06%
	Alberta Treasury Branches	5	\$223,191				0.00%	0.00%	0.00%
	Caisses Populaires	521	\$33,819,392	11	\$320,597	\$29,145	2.11%	0.95%	2.11%
	Credit Unions & other Co-ops	175	\$12,409,517				0.00%	0.00%	0.00%
	Other	94	\$10,991,365	1	\$34,922	\$34,922	1.06%	0.32%	1.06%
	Total	2,482	\$190,283,115	14	\$441,903	\$31,565	0.56%	0.23%	0.52%
Professional, etc. Services	Domestic Banks	1,534	\$116,892,264	31	\$941,694	\$30,377	2.02%	0.81%	1.63%
	Alberta Treasury Branches	9	\$890,471				0.00%	0.00%	0.00%
	Caisses Populaires	479	\$20,604,484	7	\$140,987	\$20,141	1.46%	0.68%	0.63%
	Credit Unions & other Co-ops	47	\$2,651,738				0.00%	0.00%	0.00%
	Other	66	\$5,388,659				0.00%	0.00%	0.00%
	Total	2,135	\$146,427,616	38	\$1,082,682	\$28,492	1.78%	0.74%	1.31%
Wholesale Trade	Domestic Banks	645	\$49,969,154	18	\$922,457	\$51,248	2.79%	1.85%	1.71%
	Alberta Treasury Branches	3	\$360,650				0.00%	0.00%	0.00%
	Caisses Populaires	234	\$12,360,553	7	\$113,332	\$16,190	2.99%	0.92%	2.56%
	Credit Unions & other Co-ops	26	\$1,558,108	1	\$39,782	\$39,782	3.85%	2.55%	3.85%
	Other	37	\$3,324,140				0.00%	0.00%	0.00%
	Total	945	\$67,572,606	26	\$1,075,572	\$41,368	2.75%	1.59%	1.90%
Health Care & Social Assistance	Domestic Banks	609	\$52,838,754	8	\$303,045	\$37,881	1.31%	0.57%	0.99%
	Caisses Populaires	206	\$15,685,876	3	\$21,932		1.46%	0.14%	0.97%
	Credit Unions & other Co-ops	30	\$2,614,977	1	\$6,265	\$7,311	3.33%	0.24%	0.00%
	Other	107	\$11,328,529			\$6,265	0.00%	0.00%	0.00%
	Total	952	\$82,468,136	12	\$331,242	\$27,603	1.26%	0.40%	0.84%
All Other Sectors	Domestic Banks	2,710	\$227,284,423	96	\$5,645,621	\$58,809	3.54%	2.48%	2.47%
	Alberta Treasury Branches	34	\$3,292,977				0.00%	0.00%	0.00%
	Caisses Populaires	720	\$41,444,275	18	\$724,278	\$40,238	2.50%	1.75%	1.39%
	Credit Unions & Co-ops	273	\$21,934,903	2	\$36,227	\$18,113	0.73%	0.17%	0.37%
	Other	104	\$10,540,215	3	\$400,650	\$133,550	2.88%	3.80%	1.92%
	Total	3,841	\$304,496,793	119	\$6,806,776	\$57,200	3.10%	2.24%	2.08%

	Lender Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
Total	Domestic Banks	29,326	\$2,489,110,747	728	\$40,300,620	\$55,358	2.48%	1.62%	1.58%
	Alberta Treasury Branches	293	\$27,967,301	1	\$220,697	\$220,697	0.34%	0.79%	0.34%
	Caisses Populaires	9,005	\$520,310,109	160	\$4,733,620	\$29,585	1.78%	0.91%	1.19%
	Credit Unions & Co-ops	2,170	\$158,986,986	35	\$1,607,884	\$45,940	1.61%	1.01%	1.11%
	Other	1,789	\$166,242,426	27	\$1,927,835	\$71,401	1.51%	1.16%	1.23%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-13: Claims Experience by Region and Loan Size

SBLA: April 1 1995 to March 31, 1999	Loan Size Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Atlantic Canada	< \$100,000	7,288	\$269,874,931	560	\$11,192,441	\$19,987	7.68%	4.15%	2.58%
	> \$100,000	1,839	\$298,660,180	191	\$16,926,860	\$88,622	10.39%	5.67%	2.88%
	Total	9,127	\$568,535,111	751	\$28,119,301	\$37,442	8.23%	4.95%	2.64%
Quebec	< \$100,000	33,476	\$1,205,537,129	4,374	\$96,416,750	\$22,043	13.07%	8.00%	4.98%
	> \$100,000	7,620	\$1,279,123,730	1,263	\$122,007,366	\$96,601	16.57%	9.54%	5.80%
	Total	41,096	\$2,484,660,860	5,637	\$218,424,116	\$38,748	13.72%	8.79%	5.13%
Ontario	< \$100,000	27,338	\$1,176,408,372	3,168	\$89,692,970	\$28,312	11.59%	7.62%	4.75%
	> \$100,000	9,790	\$1,643,358,303	1,848	\$189,806,904	\$102,709	18.88%	11.55%	7.65%
	Total	37,128	\$2,819,766,675	5,016	\$279,499,875	\$55,722	13.51%	9.91%	5.52%
West and North	< \$100,000	23,415	\$928,912,950	1,424	\$31,627,048	\$22,210	6.08%	3.40%	2.05%
	> \$100,000	6,429	\$1,050,425,854	638	\$53,047,257	\$83,146	9.92%	5.05%	2.91%
	Total	29,844	\$1,979,338,804	2,062	\$84,674,305	\$41,064	6.91%	4.28%	2.23%
Total	< \$100,000	91,517	\$3,580,733,382	9,526	\$228,929,209	\$24,032	10.41%	6.39%	3.97%
	> \$100,000	25,678	\$4,271,568,068	3,940	\$381,788,387	\$96,901	15.34%	8.94%	5.57%
	Total	117,195	\$7,852,301,450	13,466	\$610,717,596	\$45,353	11.49%	7.78%	4.32%
CSBFA: April 1, 1999 to March 31, 2002									
Atlantic Canada	< \$100,000	2,635	\$108,485,599	31	\$794,208	\$25,620	1.18%	0.73%	0.61%
	> \$100,000	976	\$162,495,205	4	\$394,072	\$98,518	0.41%	0.24%	0.41%
	Total	3,611	\$270,980,804	35	\$1,188,280	\$33,951	0.97%	0.44%	0.55%
Quebec	< \$100,000	12,644	\$503,687,170	233	\$5,457,750	\$23,424	1.84%	1.08%	1.16%
	> \$100,000	3,658	\$613,176,601	83	\$8,542,645	\$102,923	2.27%	1.39%	1.72%
	Total	16,302	\$1,116,863,771	316	\$14,000,395	\$44,305	1.94%	1.25%	1.29%
Ontario	< \$100,000	7,597	\$395,472,600	295	\$10,006,705	\$33,921	3.88%	2.53%	2.46%
	> \$100,000	4,065	\$698,439,092	156	\$16,506,097	\$105,808	3.84%	2.36%	2.63%
	Total	11,662	\$1,093,911,692	451	\$26,512,802	\$58,787	3.87%	2.42%	2.52%
West and North	< \$100,000	7,858	\$356,632,863	101	\$2,738,105	\$27,110	1.29%	0.77%	0.80%
	> \$100,000	3,149	\$524,128,440	48	\$4,351,075	\$90,647	1.52%	0.83%	0.92%
	Total	11,007	\$880,761,303	149	\$7,089,180	\$47,578	1.35%	0.80%	0.84%
Total	< \$100,000	30,734	\$1,364,278,232	660	\$18,996,768	\$28,783	2.15%	1.39%	1.34%
	> \$100,000	11,848	\$1,998,239,339	291	\$29,793,889	\$102,384	2.46%	1.49%	1.71%
	Total	42,582	\$3,362,517,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-14: Claims Experience by Type of Lender and Loan Size

Lender Category	Loan Size Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Domestic Banks	< \$100,000	65,955	\$2,663,096,801	6,533	\$169,936,898	\$26,012	9.91%	6.38%	3.73%
	> \$100,000	19,406	\$3,268,796,537	3,125	\$313,773,893	\$100,408	16.10%	9.60%	5.93%
	Total	85,361	\$5,931,893,338	9,658	\$483,710,792	\$50,084	11.31%	8.15%	4.23%
Alberta Treasury Branches	< \$100,000	778	\$36,298,655	37	\$965,919	\$26,106	4.76%	2.66%	2.19%
	> \$100,000	351	\$59,111,348	29	\$2,625,375	\$90,530	8.26%	4.44%	3.99%
	Total	1,129	\$95,410,004	66	\$3,591,294	\$54,414	5.85%	3.76%	2.75%
Caisses Populaires	< \$100,000	17,923	\$580,422,726	2,534	\$49,237,015	\$19,431	14.14%	8.48%	5.34%
	> \$100,000	3,073	\$490,914,882	483	\$41,162,107	\$85,222	15.72%	8.38%	4.49%
	Total	20,996	\$1,071,337,608	3,017	\$90,399,122	\$29,963	14.37%	8.44%	5.22%
Credit Unions & Co-ops	< \$100,000	3,135	\$121,797,516	166	\$3,341,232	\$20,128	5.30%	2.74%	2.17%
	> \$100,000	748	\$118,187,916	55	\$4,912,433	\$89,317	7.35%	4.16%	1.74%
	Total	3,883	\$239,985,431	221	\$8,253,664	\$37,347	5.69%	3.44%	2.09%
Other	< \$100,000	3,726	\$179,117,683	256	\$5,448,145	\$21,282	6.87%	3.04%	3.46%
	> \$100,000	2,100	\$334,557,385	248	\$19,314,579	\$77,881	11.81%	5.77%	5.52%
	Total	5,826	\$513,675,068	504	\$24,762,724	\$49,132	8.65%	4.82%	4.21%
Total	< \$100,000	91,517	\$3,580,733,382	9,526	\$228,929,209	\$24,032	10.41%	6.39%	3.97%
	> \$100,000	25,678	\$4,271,568,068	3,940	\$381,788,387	\$96,901	15.34%	8.94%	5.57%
	Total	117,195	\$7,852,301,450	13,466	\$610,717,596	\$45,353	11.49%	7.78%	4.32%
CSBFA: April 1, 1999 to March 31, 2002									
Domestic Banks	< \$100,000	20,393	\$967,727,118	498	\$15,754,458	\$31,635	2.44%	1.63%	1.51%
	> \$100,000	8,932	\$1,521,283,630	230	\$24,546,162	\$106,722	2.58%	1.61%	1.74%
	Total	29,325	\$2,489,010,747	728	\$40,300,620	\$55,358	2.48%	1.62%	1.58%
Alberta Treasury Branches	< \$100,000	189	\$10,206,951	1			0.00%	0.00%	0.00%
	> \$100,000	104	\$17,760,350		\$220,697	\$220,697	0.96%	1.24%	0.96%
	Total	293	\$27,967,301	1	\$220,697	\$220,697	0.34%	0.79%	0.34%
Caisses Populaires	< \$100,000	7,418	\$262,617,862	133	\$2,641,504	\$19,861	1.79%	1.01%	1.19%
	> \$100,000	1,587	\$257,692,247	27	\$2,092,116	\$77,486	1.70%	0.81%	1.20%
	Total	9,005	\$520,310,109	160	\$4,733,620	\$29,585	1.78%	0.91%	1.19%
Credit Unions & Co-ops	< \$100,000	1,610	\$67,910,237	22	\$442,818	\$20,128	1.37%	0.65%	0.81%
	> \$100,000	560	\$91,076,749	13	\$1,165,066	\$89,620	2.32%	1.28%	1.96%
	Total	2,170	\$158,986,986	35	\$1,607,884	\$45,940	1.61%	1.01%	1.11%
Other	< \$100,000	1,124	\$55,816,064	7	\$157,988	\$22,570	0.62%	0.28%	0.44%

Lender Category	Loan Size Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim Frequency	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	> \$100,000	665	\$110,426,362	20	\$1,769,848	\$88,492	3.01%	1.60%	2.56%
	Total	1,789	\$166,242,426	27	\$1,927,835	\$71,401	1.51%	1.16%	1.23%
Total	< \$100,000	30,734	\$1,364,278,232	660	\$18,996,768	\$28,783	2.15%	1.39%	1.34%
	> \$100,000	11,848	\$1,998,239,339	291	\$29,793,889	\$102,384	2.46%	1.49%	1.71%
	Total	42,582	\$3,362,517,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-15: Claims Experience by Type of Operation and Loan Size

Type of Operation	Loan Size Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Non-Franchises	< \$100,000	85,188	\$3,259,136,787	8,633	\$199,036,058	\$23,055	10.13%	6.11%	3.88%
	> \$100,000	22,037	\$3,641,230,156	3,242	\$312,430,245	\$96,370	14.71%	8.58%	5.53%
	Total	107,225	\$6,900,366,942	11,875	\$511,466,303	\$43,071	11.07%	7.41%	4.22%
Franchises	< \$100,000	6,329	\$321,596,595	893	\$29,893,151	\$33,475	14.11%	9.30%	5.17%
	> \$100,000	3,641	\$630,337,912	698	\$69,358,143	\$99,367	19.17%	11.00%	5.85%
	Total	9,970	\$951,934,507	1,591	\$99,251,293	\$62,383	15.96%	10.43%	5.42%
Total	< \$100,000	91,517	\$3,580,733,382	9,526	\$228,929,209	\$24,032	10.41%	6.39%	3.97%
	> \$100,000	25,678	\$4,271,568,068	3,940	\$381,788,387	\$96,901	15.34%	8.94%	5.57%
	Total	117,195	\$7,852,301,450	13,466	\$610,717,596	\$45,353	11.49%	7.78%	4.32%
CSBFA: April 1, 1999 to March 31, 2002									
Non-Franchises	< \$100,000	28,090	\$1,210,963,321	571	\$15,467,265	\$27,088	2.03%	1.28%	1.30%
	> \$100,000	9,822	\$1,650,891,032	226	\$23,556,923	\$104,234	2.30%	1.43%	1.62%
	Total	37,912	\$2,861,854,353	797	\$39,024,188	\$48,964	2.10%	1.36%	1.38%
Franchises	< \$100,000	2,644	\$153,314,910	89	\$3,529,503	\$39,657	3.37%	2.30%	1.82%
	> \$100,000	2,026	\$347,348,307	65	\$6,236,966	\$95,953	3.21%	1.80%	2.17%
	Total	4,670	\$500,663,217	154	\$9,766,469	\$63,419	3.30%	1.95%	1.97%
Total	< \$100,000	30,734	\$1,364,278,232	660	\$18,996,768	\$28,783	2.15%	1.39%	1.34%
	> \$100,000	11,848	\$1,998,239,339	291	\$29,793,889	\$102,384	2.46%	1.49%	1.71%
	Total	42,582	\$3,362,517,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-16: Claims Experience by Size of Firm (Number of Current Employees) and Loan Size

Loan Size Category	Number of Current Employees	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
< \$100,000	No Employees	19,383	\$869,646,721	3,388	\$91,759,414	\$27,084	17.48%	10.55%	7.04%
	1 to 4.9	47,287	\$1,699,860,683	4,433	\$95,857,969	\$21,624	9.37%	5.64%	3.50%
	5 to 9.9	13,359	\$510,671,912	1,036	\$25,379,833	\$24,498	7.76%	4.97%	2.84%
	10 to 19.9	7,395	\$311,119,090	480	\$10,975,530	\$22,866	6.49%	3.53%	2.29%
	20 to 49.9	3,560	\$162,573,542	167	\$4,411,397	\$26,416	4.69%	2.71%	1.63%
	More than 50	533	\$26,861,435	22	\$545,067	\$24,776	4.13%	2.03%	1.31%
	Total	91,517	\$3,580,733,382	9,526	\$228,929,209	\$24,032	10.41%	6.39%	3.97%
> \$100,000	No Employees	8,082	\$1,415,259,333	1,800	\$186,067,059	\$103,371	22.27%	13.15%	8.33%
	1 to 4.9	9,818	\$1,511,250,542	1,278	\$111,545,120	\$87,281	13.02%	7.38%	4.82%
	5 to 9.9	3,533	\$592,351,505	416	\$38,042,939	\$91,449	11.77%	6.42%	3.93%
	10 to 19.9	2,431	\$423,680,327	269	\$26,636,583	\$99,021	11.07%	6.29%	3.46%
	20 to 49.9	1,512	\$271,718,904	151	\$17,321,990	\$114,715	9.99%	6.37%	3.90%
	More than 50	302	\$57,307,456	26	\$2,174,696	\$83,642	8.61%	3.79%	0.99%
	Total	25,678	\$4,271,568,068	3,940	\$381,788,387	\$96,901	15.34%	8.94%	5.57%
Total	No Employees	27,465	\$2,284,906,054	5,188	\$277,826,473	\$53,552	18.89%	12.16%	7.42%
	1 to 4.9	57,105	\$3,211,111,225	5,711	\$207,403,089	\$36,316	10.00%	6.46%	3.73%
	5 to 9.9	16,892	\$1,103,023,417	1,452	\$63,422,772	\$43,680	8.60%	5.75%	3.07%
	10 to 19.9	9,826	\$734,799,417	749	\$37,612,113	\$50,216	7.62%	5.12%	2.57%
	20 to 49.9	5,072	\$434,292,446	318	\$21,733,386	\$68,344	6.27%	5.00%	2.31%
	More than 50	835	\$84,168,891	48	\$2,719,763	\$56,662	5.75%	3.23%	1.20%
	Total	117,195	\$7,852,301,450	13,466	\$610,717,596	\$45,353	11.49%	7.78%	4.32%
CSBFA: April 1, 1999 to March 31, 2002									
< \$100,000	No Employees	9,989	\$479,588,307	424	\$12,901,558	\$30,428	4.24%	2.69%	2.60%
	1 to 4.9	12,623	\$515,375,062	171	\$4,182,929	\$24,462	1.35%	0.81%	0.86%
	5 to 9.9	4,229	\$183,902,825	36	\$1,081,828	\$30,051	0.85%	0.59%	0.59%
	10 to 19.9	2,466	\$114,673,653	21	\$607,359	\$28,922	0.85%	0.53%	0.61%
	20 to 49.9	1,260	\$61,642,185	7	\$206,238	\$29,463	0.56%	0.33%	0.24%
	More than 50	167	\$9,096,199	1	\$16,856	\$16,856	0.60%	0.19%	0.60%
Total	30,734	\$1,364,278,232	660	\$18,996,768	\$28,783	2.15%	1.39%	1.34%	
> \$100,000	No Employees	5,027	\$880,982,295	190	\$20,215,579	\$106,398	3.78%	2.29%	2.75%
	1 to 4.9	3,314	\$512,551,954	55	\$4,794,940	\$87,181	1.66%	0.94%	1.06%
	5 to 9.9	1,562	\$263,479,892	13	\$1,172,706	\$90,208	0.83%	0.45%	0.51%

	10 to 19.9	1,101	\$190,223,749	22	\$2,159,399	\$98,154	2.00%	1.14%	1.36%
	20 to 49.9	720	\$128,201,558	10	\$1,369,097	\$136,910	1.39%	1.07%	0.97%
	More than 50	124	\$22,799,889	1	\$82,168	\$82,168	0.81%	0.36%	0.00%
	Total	11,848	\$1,998,239,339	291	\$29,793,889	\$102,384	2.46%	1.49%	1.71%
Total	No Employees	15,016	\$1,360,570,602	614	\$33,117,137	\$53,937	4.09%	2.43%	2.65%
	1 to 4.9	15,937	\$1,027,927,016	226	\$8,977,869	\$39,725	1.42%	0.87%	0.90%
	5 to 9.9	5,791	\$447,382,718	49	\$2,254,534	\$46,011	0.85%	0.50%	0.57%
	10 to 19.9	3,567	\$304,897,403	43	\$2,766,758	\$64,343	1.21%	0.91%	0.84%
	20 to 49.9	1,980	\$189,843,744	17	\$1,575,335	\$92,667	0.86%	0.83%	0.51%
	More than 50	291	\$31,896,088	2	\$99,024	\$49,512	0.69%	0.31%	0.34%
	Total	42,582	\$3,362,517,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

Table C-17: Claims Experience by Sector and Coverage Ratio

Sector	Coverage Measure Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
SBLA: April 1 1995 to March 31, 1999									
Other Services	Low	3,194	\$337,519,719	283	\$19,339,386	\$68,337	8.86%	5.73%	3.69%
	Low to Average	8,591	\$675,158,425	802	\$42,204,750	\$52,624	9.34%	6.25%	3.78%
	Average to High	6,593	\$293,569,619	404	\$10,237,942	\$25,341	6.13%	3.49%	2.43%
	High	4,544	\$89,457,787	184	\$1,799,051	\$9,777	4.05%	2.01%	1.80%
	Total	22,922	\$1,395,705,551	1,673	\$73,581,130	\$43,982	7.30%	5.27%	2.99%
Retail Trade	Low	1,107	\$117,458,823	159	\$9,864,579	\$62,041	14.36%	8.40%	5.06%
	Low to Average	5,029	\$488,643,966	872	\$47,373,561	\$54,327	17.34%	9.69%	6.42%
	Average to High	4,724	\$261,132,823	764	\$24,639,899	\$32,251	16.17%	9.44%	5.69%
	High	3,513	\$73,528,469	303	\$3,443,417	\$11,364	8.63%	4.68%	3.10%
	Total	14,373	\$940,764,081	2,098	\$85,321,456	\$40,668	14.60%	9.07%	5.27%
Transportation & Warehousing	Low	3,131	\$311,821,027	214	\$7,129,561	\$33,316	6.83%	2.29%	2.62%
	Low to Average	6,935	\$422,079,079	420	\$10,946,622	\$26,063	6.06%	2.59%	2.38%
	Average to High	2,988	\$116,968,900	159	\$2,612,432	\$16,430	5.32%	2.23%	2.24%
	High	1,473	\$34,464,522	42	\$370,737	\$8,827	2.85%	1.08%	1.43%
	Total	14,527	\$885,333,529	835	\$21,059,353	\$25,221	5.75%	2.38%	2.31%
Manufacturing	Low	565	\$69,354,317	97	\$7,118,886	\$73,391	17.17%	10.26%	6.19%
	Low to Average	2,541	\$291,563,731	477	\$35,069,646	\$73,521	18.77%	12.03%	7.24%
	Average to High	2,800	\$193,969,708	381	\$14,513,330	\$38,093	13.61%	7.48%	4.82%
	High	2,298	\$64,227,909	196	\$2,610,774	\$13,320	8.53%	4.06%	3.44%
	Total	8,204	\$619,115,664	1,151	\$59,312,636	\$51,531	14.03%	9.58%	5.28%
Accommodation, Food etc.	Low	1,408	\$188,490,555	253	\$18,917,567	\$74,773	17.97%	10.04%	7.10%
	Low to Average	7,463	\$880,365,274	1,626	\$114,462,376	\$70,395	21.79%	13.00%	8.37%
	Average to High	3,154	\$186,073,891	591	\$19,479,566	\$32,960	18.74%	10.47%	9.00%
	High	1,489	\$30,985,349	183	\$1,684,455	\$9,205	12.29%	5.44%	6.45%
	Total	13,514	\$1,285,915,069	2,653	\$154,543,965	\$58,253	19.63%	12.02%	8.18%
Construction	Low	429	\$39,266,913	23	\$1,288,167	\$56,007	5.36%	3.28%	1.63%
	Low to Average	1,624	\$116,492,837	106	\$4,357,363	\$41,107	6.53%	3.74%	2.28%
	Average to High	1,808	\$80,955,915	96	\$2,469,404	\$25,723	5.31%	3.05%	2.21%
	High	1,519	\$31,659,519	58	\$798,273	\$13,763	3.82%	2.52%	1.25%
	Total	5,380	\$268,375,184	283	\$8,913,207	\$31,495	5.26%	3.32%	1.91%
Agriculture, Forestry etc.	Low	1,417	\$158,293,011	89	\$4,701,946	\$52,831	6.28%	2.97%	1.76%
	Low to Average	2,877	\$214,247,474	184	\$7,745,294	\$42,094	6.40%	3.62%	2.36%

Sector	Coverage Measure Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
	Average to High	1,534	\$70,572,649	82	\$2,175,939	\$26,536	5.35%	3.08%	2.41%
	High	898	\$19,757,695	39	\$375,010	\$9,616	4.34%	1.90%	1.45%
	Total	6,726	\$462,870,828	394	\$14,998,188	\$38,066	5.86%	3.24%	2.13%
Professional, etc. Services	Low	482	\$47,065,986	75	\$5,241,720	\$69,890	15.56%	11.14%	5.60%
	Low to Average	1,574	\$116,419,180	208	\$9,346,780	\$44,936	13.21%	8.03%	5.46%
	Average to High	1,695	\$73,148,505	145	\$3,725,731	\$25,695	8.55%	5.09%	3.48%
	High	1,329	\$26,242,608	73	\$938,695	\$12,859	5.49%	3.58%	2.41%
	Total	5,080	\$262,876,279	501	\$19,252,926	\$38,429	9.86%	7.32%	4.02%
Wholesale Trade	Low	188	\$21,482,095	52	\$3,822,390	\$73,507	27.66%	17.79%	5.85%
	Low to Average	652	\$65,767,415	130	\$8,922,536	\$68,635	19.94%	13.57%	8.90%
	Average to High	786	\$53,260,447	103	\$4,034,387	\$39,169	13.10%	7.57%	6.23%
	High	921	\$22,852,876	66	\$998,436	\$15,128	7.17%	4.37%	3.37%
	Total	2,547	\$163,362,833	351	\$17,777,749	\$50,649	13.78%	10.88%	5.85%
Health Care & Social Assistance	Low	481	\$69,763,821	41	\$2,909,871	\$70,972	8.52%	4.17%	2.49%
	Low to Average	1,086	\$96,626,371	83	\$4,536,355	\$54,655	7.64%	4.69%	2.30%
	Average to High	582	\$22,929,324	41	\$825,953	\$20,145	7.04%	3.60%	2.75%
	High	299	\$5,172,621	21	\$215,533	\$10,263	7.02%	4.17%	2.68%
	Total	2,448	\$194,492,138	186	\$8,487,712	\$45,633	7.60%	4.36%	2.49%
All Other Sectors	Low	708	\$83,355,033	203	\$13,332,237	\$65,676	28.67%	15.99%	6.92%
	Low to Average	2,191	\$191,826,602	513	\$26,405,038	\$51,472	23.41%	13.77%	7.12%
	Average to High	1,769	\$90,769,955	264	\$8,320,308	\$31,516	14.92%	9.17%	4.80%
	High	1,172	\$27,880,749	106	\$1,146,264	\$10,814	9.04%	4.11%	3.16%
	Total	5,840	\$393,832,339	1,086	\$49,203,847	\$45,307	18.60%	12.49%	5.60%
Total	Low	13,110	\$1,443,871,301	1,489	\$93,666,311	\$62,906	11.36%	6.49%	3.98%
	Low to Average	40,563	\$3,559,190,353	5,421	\$311,370,321	\$57,438	13.36%	8.75%	5.06%
	Average to High	28,433	\$1,443,351,737	3,030	\$93,034,891	\$30,705	10.66%	6.45%	4.22%
	High	19,455	\$426,230,104	1,271	\$14,380,647	\$11,314	6.53%	3.37%	2.71%
	Total	101,561	\$6,872,643,495	11,211	\$512,452,170	\$45,710	11.04%	7.46%	4.24%
CSBFA: April 1, 1999 to March 31, 2002									
Other Services	Low	931	\$107,772,987	7	\$646,033	\$92,290	0.75%	0.60%	0.64%
	Low to Average	2,721	\$239,128,126	43	\$1,938,411	\$45,079	1.58%	0.81%	0.92%
	Average to High	1,765	\$99,425,103	14	\$300,840	\$21,489	0.79%	0.30%	0.51%
	High	1,019	\$25,458,902	12	\$182,977	\$15,248	1.18%	0.72%	0.88%
	Total	6,436	\$471,785,118	76	\$3,068,261	\$40,372	1.18%	0.65%	0.76%

Sector	Coverage Measure Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
Retail Trade	Low	405	\$46,056,428	16	\$1,191,964	\$74,498	3.95%	2.59%	2.22%
	Low to Average	2,345	\$248,928,703	80	\$4,591,013	\$57,388	3.41%	1.84%	2.30%
	Average to High	2,211	\$152,899,583	59	\$3,093,301	\$52,429	2.67%	2.02%	1.85%
	High	1,462	\$38,564,237	24	\$301,485	\$12,562	1.64%	0.78%	0.96%
	Total	6,423	\$486,448,952	179	\$9,177,762	\$51,272	2.79%	1.89%	1.84%
Transportation & Warehousing	Low	862	\$91,197,997	9	\$331,970	\$36,886	1.04%	0.36%	0.46%
	Low to Average	2,623	\$174,860,507	36	\$1,339,466	\$37,207	1.37%	0.77%	0.88%
	Average to High	1,305	\$55,286,205	15	\$364,828	\$24,322	1.15%	0.66%	0.77%
	High	528	\$13,180,766	10	\$91,167	\$9,117	1.89%	0.69%	0.95%
	Total	5,318	\$334,525,474	70	\$2,127,431	\$30,392	1.32%	0.64%	0.79%
Manufacturing	Low	285	\$34,875,674	8	\$808,536	\$101,067	2.81%	2.32%	1.75%
	Low to Average	1,444	\$175,959,586	56	\$5,009,813	\$89,461	3.88%	2.85%	2.08%
	Average to High	1,430	\$111,605,476	34	\$1,713,047	\$50,384	2.38%	1.53%	1.47%
	High	1,048	\$32,901,233	12	\$246,504	\$20,542	1.15%	0.75%	0.38%
	Total	4,207	\$355,341,969	110	\$7,777,900	\$70,708	2.61%	2.19%	1.43%
Accommodation, Food etc.	Low	646	\$93,518,849	16	\$1,131,003	\$70,688	2.48%	1.21%	1.39%
	Low to Average	4,195	\$533,183,044	184	\$11,977,485	\$65,095	4.39%	2.25%	2.72%
	Average to High	1,685	\$119,516,849	56	\$2,178,343	\$38,899	3.32%	1.82%	2.37%
	High	594	\$14,049,490	18	\$203,423	\$11,301	3.03%	1.45%	1.85%
	Total	7,120	\$760,268,232	274	\$15,490,254	\$56,534	3.85%	2.04%	2.44%
Construction	Low	219	\$21,903,169	5	\$552,849	\$110,570	2.28%	2.52%	2.28%
	Low to Average	873	\$70,128,185	19	\$585,099	\$30,795	2.18%	0.83%	1.72%
	Average to High	780	\$38,025,627	5	\$171,212	\$34,242	0.64%	0.45%	0.51%
	High	612	\$13,544,430				0.00%	0.00%	0.00%
	Total	2,484	\$143,601,412	29	\$1,309,160	\$45,143	1.17%	0.91%	0.97%
Agriculture, Forestry, etc.	Low	630	\$69,719,495	4	\$209,209	\$52,302	0.63%	0.30%	0.63%
	Low to Average	1,072	\$86,846,340	7	\$201,255	\$28,751	0.65%	0.23%	0.56%
	Average to High	493	\$25,275,280	1	\$10,795	\$10,795	0.20%	0.04%	0.20%
	High	262	\$6,558,349	2	\$20,644	\$10,322	0.76%	0.31%	0.76%
	Total	2,457	\$188,399,465	14	\$441,903	\$31,565	0.57%	0.23%	0.53%
Professional, etc. Services	Low	158	\$21,031,172	4	\$188,182	\$47,045	2.53%	0.89%	2.53%
	Low to Average	619	\$58,856,357	14	\$531,157	\$37,940	2.26%	0.90%	1.62%
	Average to High	773	\$49,944,291	18	\$337,992	\$18,777	2.33%	0.68%	1.55%
	High	570	\$15,652,668	2	\$25,351	\$12,676	0.35%	0.16%	0.35%
	Total	2,120	\$145,484,487	38	\$1,082,682	\$28,492	1.79%	0.74%	1.32%

Sector	Coverage Measure Category	Number of Loans	Value of Loans	Number of Claims	Value of Claims	Average Claim	Claim Frequency	Loss Ratio	Initial-Year Default Rate
Wholesale Trade	Low	47	\$5,758,933	1	\$127,136	\$127,136	2.13%	2.21%	2.13%
	Low to Average	247	\$26,136,717	12	\$526,838	\$43,903	4.86%	2.02%	3.64%
	Average to High	319	\$25,865,304	6	\$305,704	\$50,951	1.88%	1.18%	0.94%
	High	326	\$9,235,496	7	\$115,893	\$16,556	2.15%	1.25%	1.53%
	Total	939	\$66,996,450	26	\$1,075,572	\$41,368	2.77%	1.61%	1.92%
Health Care & Social Assistance	Low	201	\$27,623,352	1	\$38,768	\$38,768	0.50%	0.14%	0.50%
	Low to Average	426	\$39,311,497	6	\$191,438	\$31,906	1.41%	0.49%	0.94%
	Average to High	235	\$12,686,015	4	\$96,931	\$24,233	1.70%	0.76%	0.85%
	High	80	\$2,019,781	1	\$4,105	\$4,105	1.25%	0.20%	1.25%
	Total	942	\$81,640,645	12	\$331,242	\$27,603	1.27%	0.41%	0.85%
All Other Sectors	Low	601	\$74,115,767	25	\$2,108,615	\$84,345	4.16%	2.85%	2.66%
	Low to Average	1,580	\$153,736,429	67	\$4,102,066	\$61,225	4.24%	2.67%	2.91%
	Average to High	1,071	\$60,105,124	14	\$384,949	\$27,496	1.31%	0.64%	0.84%
	High	565	\$14,962,315	11	\$144,621	\$13,147	1.95%	0.97%	1.24%
	Total	3,817	\$302,919,635	117	\$6,740,252	\$57,609	3.07%	2.23%	2.04%
Total	Low	4,985	\$593,573,824	96	\$7,334,265	\$76,399	1.93%	1.24%	1.28%
	Low to Average	18,145	\$1,807,075,492	524	\$30,994,040	\$59,149	2.89%	1.72%	1.85%
	Average to High	12,067	\$750,634,857	226	\$8,957,943	\$39,637	1.87%	1.19%	1.26%
	High	7,066	\$186,127,666	99	\$1,336,169	\$13,497	1.40%	0.72%	0.85%
	Total	42,263	\$3,337,411,839	945	\$48,622,417	\$51,452	2.24%	1.46%	1.45%

Table C-18: Claims Experience Summary

		NUMBER OF LOANS	VALUE OF LOANS	NUMBER OF CLAIMS	VALUE OF CLAIMS	AVERAGE CLAIM	CLAIM FREQUENCY	LOSS RATIO	INITIAL-YEAR DEFAULT RATE
PURPOSE OF LOAN									
SBLA	Equipment	90,759	\$5,427,409,565	10,267	\$441,799,295	\$43,031	11.31%	8.14%	4.33%
	Leasehold Improvements	11,734	\$1,030,552,436	1,990	\$110,652,244	\$55,604	16.96%	10.74%	5.93%
	Real Property	11,305	\$1,200,786,277	808	\$43,606,677	\$53,969	7.15%	3.63%	2.25%
	Total	113,798	\$7,658,748,278	13,065	\$596,058,216	\$45,623	11.48%	7.78%	4.29%
CSBFA	Equipment	28,282	\$1,994,000,885	708	\$35,602,743	\$50,286	2.50%	1.79%	1.63%
	Leasehold Improvements	5,881	\$563,370,403	154	\$8,820,237	\$57,274	2.62%	1.57%	1.63%
	Real Property	7,745	\$753,189,101	72	\$3,203,369	\$44,491	0.93%	0.43%	0.59%
	Total	41,908	\$3,310,560,390	934	\$47,626,349	\$50,992	2.23%	1.44%	1.44%
SIZE OF LOAN									
SBLA	< \$100,000	88,941	\$3,490,783,573	9,262	\$223,261,016	\$24,105	10.41%	6.40%	3.93%
	> \$100,000	25,169	\$4,196,170,540	3,858	\$375,343,235	\$97,290	15.33%	8.94%	5.54%
	Total	114,110	\$7,686,954,113	13,120	\$598,604,251	\$45,625	11.50%	7.79%	4.29%
CSBFA	< \$100,000	30,734	\$1,364,278,232	660	\$18,996,768	\$28,783	2.15%	1.39%	1.34%
	> \$100,000	11,848	\$1,998,239,339	291	\$29,793,889	\$102,384	2.46%	1.49%	1.71%
	Total	42,582	\$3,362,517,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%
AGE OF FIRM									
SBLA	New	44,256	\$3,545,571,079	8,429	\$427,514,422	\$50,719	19.05%	12.06%	7.42%
	1 to 3 years	26,542	\$1,462,294,497	2,619	\$89,232,355	\$34,071	9.87%	6.10%	3.74%
	> 3 years	43,318	\$2,679,688,541	2,075	\$82,022,593	\$39,529	4.79%	3.06%	1.42%
	Total	114,116	\$7,687,554,117	13,123	\$598,769,370	\$45,627	11.50%	7.79%	4.29%
CSBFA	New	21,302	\$1,903,032,938	748	\$41,002,178	\$54,816	3.51%	2.15%	2.25%
	1 to 3 years	6,429	\$420,365,472	116	\$3,802,978	\$32,784	1.80%	0.90%	1.24%
	> 3 years	14,852	\$1,039,219,161	87	\$3,985,502	\$45,810	0.59%	0.38%	0.38%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

		NUMBER OF LOANS	VALUE OF LOANS	NUMBER OF CLAIMS	VALUE OF CLAIMS	AVERAGE CLAIM	CLAIM FREQUENCY	LOSS RATIO	INITIAL-YEAR DEFAULT RATE
LEGAL STATUS									
SBLA	Sole Proprietorship	23,736	\$1,104,385,069	2,245	\$53,174,039	9.46%	\$23,686	4.81%	3.60%
	Partnership	8,326	\$457,035,976	691	\$19,217,549	8.30%	\$27,811	4.20%	2.51%
	Limited Company	82,047	\$6,125,904,074	10,187	\$526,377,781	12.42%	\$51,672	8.59%	4.67%
	Total	114,109	\$7,687,325,119	13,123	\$598,769,370	11.50%	\$45,627	7.79%	4.29%
CSBFA	Sole Proprietorship	7,221	\$381,845,314	158	\$3,879,907	2.19%	\$24,556	1.02%	1.43%
	Partnership	2,782	\$179,376,070	42	\$1,272,556	1.51%	\$30,299	0.71%	0.75%
	Limited Company	32,580	\$2,801,396,187	751	\$43,638,195	2.31%	\$58,107	1.56%	1.51%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	2.23%	\$51,305	1.45%	1.45%

SIZE OF FIRM									
SBLA	<\$100K	29,177	\$1,447,558,312	3,502	\$124,370,459	\$35,514	12.00%	8.59%	4.04%
	\$100K to \$250K	29,559	\$1,642,113,164	3,123	\$96,888,725	\$31,024	10.57%	5.90%	4.02%
	\$250K to \$500K	23,434	\$1,658,377,848	3,112	\$147,709,294	\$47,464	13.28%	8.91%	5.11%
	\$501K to \$1 million	17,244	\$1,492,308,631	2,038	\$126,982,495	\$62,307	11.82%	8.51%	4.59%
	\$1 to \$2.5 million	11,171	\$1,077,749,401	1,080	\$79,911,244	\$73,992	9.67%	7.41%	3.82%
	> \$2.5 million	3,472	\$366,318,345	259	\$22,662,507	\$87,500	7.46%	6.19%	3.11%
	Total	114,057	\$7,684,425,701	13,114	\$598,524,725	\$45,640	11.50%	7.79%	4.29%
CSBFA	<\$100K	5,400	\$237,253,706	121	\$2,722,736	\$22,502	2.24%	1.15%	1.46%
	\$100K to \$250K	10,797	\$670,043,217	271	\$9,271,653	\$34,213	2.51%	1.38%	1.62%
	\$250K to \$500K	10,261	\$817,555,022	259	\$14,191,796	\$54,795	2.52%	1.74%	1.57%
	\$501K to \$1 million	8,452	\$796,738,072	165	\$10,847,176	\$65,740	1.95%	1.36%	1.27%
	\$1 to \$2.5 million	5,848	\$623,598,616	112	\$9,876,576	\$88,184	1.92%	1.58%	1.35%
	> \$2.5 million	1,785	\$215,009,275	22	\$1,849,445	\$84,066	1.23%	0.86%	0.78%
	Total	42,543	\$3,360,197,908	950	\$48,759,382	\$51,326	2.23%	1.45%	1.45%

		NUMBER OF LOANS	VALUE OF LOANS	NUMBER OF CLAIMS	VALUE OF CLAIMS	AVERAGE CLAIM	CLAIM FREQUENCY	LOSS RATIO	INITIAL-YEAR DEFAULT RATE
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PROJECT TYPE

SBLA	Start-up	38,162	\$3,027,627,456	6,852	\$346,812,356	\$50,615	17.96%	11.45%	7.25%
	Expansion / Improvements	55,832	\$3,160,307,985	3,228	\$106,480,997	\$32,987	5.78%	3.37%	2.12%
	Going concern purchase	8,017	\$718,424,638	1,165	\$60,363,044	\$51,814	14.53%	8.40%	4.52%
	Total	102,011	\$6,906,360,079	11,245	\$513,656,397	\$45,679	11.02%	7.44%	4.23%
CSBFA	Start-up	13,780	\$1,267,776,491	579	\$31,870,364	\$55,044	4.20%	2.51%	2.73%
	Expansion / Improvements	21,276	\$1,459,090,923	203	\$7,788,479	\$38,367	0.95%	0.53%	0.64%
	Going concern purchase	7,527	\$635,750,157	169	\$9,131,813	\$54,034	2.25%	1.44%	1.38%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

TYPE OF OPERATION

SBLA	Non-Franchises	104,145	\$6,735,456,329	11,532	\$499,518,077	\$43,316	11.07%	7.42%	4.18%
	Franchises	9,971	\$952,097,789	1,591	\$99,251,293	\$62,383	15.96%	10.42%	5.42%
	Total	114,116	\$7,687,554,117	13,123	\$598,769,370	\$45,627	11.50%	7.79%	4.29%
CSBFA	Non-Franchises	37,913	\$2,861,954,353	797	\$39,024,188	\$48,964	2.10%	1.36%	1.38%
	Franchises	4,670	\$500,663,217	154	\$9,766,469	\$63,419	3.30%	1.95%	1.97%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%

PRESENCE OF GUARANTEES

SBLA	None	45,625	\$2,724,720,104	4,755	\$188,921,430	\$39,731	10.42%	6.93%	3.67%
	Personal	63,658	\$4,539,802,615	7,743	\$377,966,324	\$48,814	12.16%	8.33%	4.64%
	Corporate	2,215	\$189,601,093	247	\$12,207,140	\$49,422	11.15%	6.44%	4.92%
	Both	2,618	\$233,430,305	378	\$19,674,476	\$52,049	14.44%	8.43%	5.92%
	Total	114,116	\$7,687,554,117	13,123	\$598,769,370	\$45,627	11.50%	7.79%	4.29%
CSBFA	None	11,193	\$711,054,936	193	\$7,292,493	\$37,785	1.72%	1.03%	1.17%
	Personal	29,445	\$2,449,644,201	739	\$40,117,464	\$54,286	2.51%	1.64%	1.59%
	Corporate	777	\$74,553,633	4	\$352,981	\$88,245	0.51%	0.47%	0.51%
	Both	1,168	\$127,364,801	15	\$1,027,719	\$68,515	1.28%	0.81%	1.11%
	Total	42,583	\$3,362,617,570	951	\$48,790,657	\$51,305	2.23%	1.45%	1.45%



RISK ASSESSMENT

Table R-1: Risk Scoring: Logistic Regression Results

Variables in the Equation	Coefficient Estimate	Standard Error	Wald	Level of Significance	Exp(B)
Sole Proprietorship (=1)	-.170	.028	36.250	.000	0.844
New Firm (=1)	.933	.023	1619.387	.000	2.543
Leasehold Improvements (=1)	.183	.031	35.860	.000	1.201
Number of Employees	-.016	.002	85.266	.000	0.984
Sectoral Effect	.744	.025	916.528	.000	2.104
LN of Estimated Sales Revenues	.111	.011	107.715	.000	1.118
Ratio of LN(Sales)/LN(Loan)	-1.245	.102	150.049	.000	0.288
Constant	-2.563	.099	672.764	.000	0.077

Goodness of fit measured using Nagelkerke R Square (= 0.091) which was significant at a 0.000 level of statistical significance.

Table R-2: Shifts in Primary Risk Factors

	SBLA	CSBFA
Factors that Reduce Risk		
Sole Proprietorships	21.7%	17.0%
Number of Employees	4.73	4.51
LN(Sales)/LN(Loan)	1.18	1.18
Factors that Increase Risk		
New Firms	39.1%	50.0%
Leasehold Improvements	10.3%	13.8%
Sectors with poor records	14.3%	22.2%
LN(Sales)	12.55	12.81

Table R-3: Early Claims Experiences

Sector	SBLA: 1995-97	SBLA: 1998-99	CSBFA: 1999-01
<i>Number of Loans</i>	62,537	51,579	32,186
Accommodation, Food & Beverage Services	13.37%	12.43%	5.12%
Retail Trade	10.19%	8.59%	3.60%
Wholesale Trade	8.56%	8.96%	3.62%
Manufacturing	8.17%	8.80%	3.26%
Other Services	7.16%	3.42%	1.89%
Professional, Scientific & Technical Services	6.38%	6.43%	2.15%
Health Care & Social Assistance	4.68%	5.08%	1.58%
Transportation & Warehousing	4.32%	3.19%	1.62%
Construction	4.00%	2.69%	1.51%
Agriculture, Forestry, Fishing & Hunting	4.00%	3.07%	0.74%
All Other Sectors	7.43%	12.62%	3.83%
Total	7.64%	6.50%	2.95%

Claims experience for each specified two-year period as at end of third year.



IMPACTS OF INTERIM CLAIMS PROCEDURES

Table I-1: Time Between Default and Claim Receipts

	Fiscal year in which loan was disbursed	Time elapsed between default date* and date claim received
SBLA: 1995-1999	95-96	1.33
	96-97	1.28
	97-98	1.22
	98-99	1.05
CSBFA: 1999-2002	99-00	0.83
	00-01	0.61
	01-02	0.30

**Defined broadly to refer to date payment was due as applicable.*

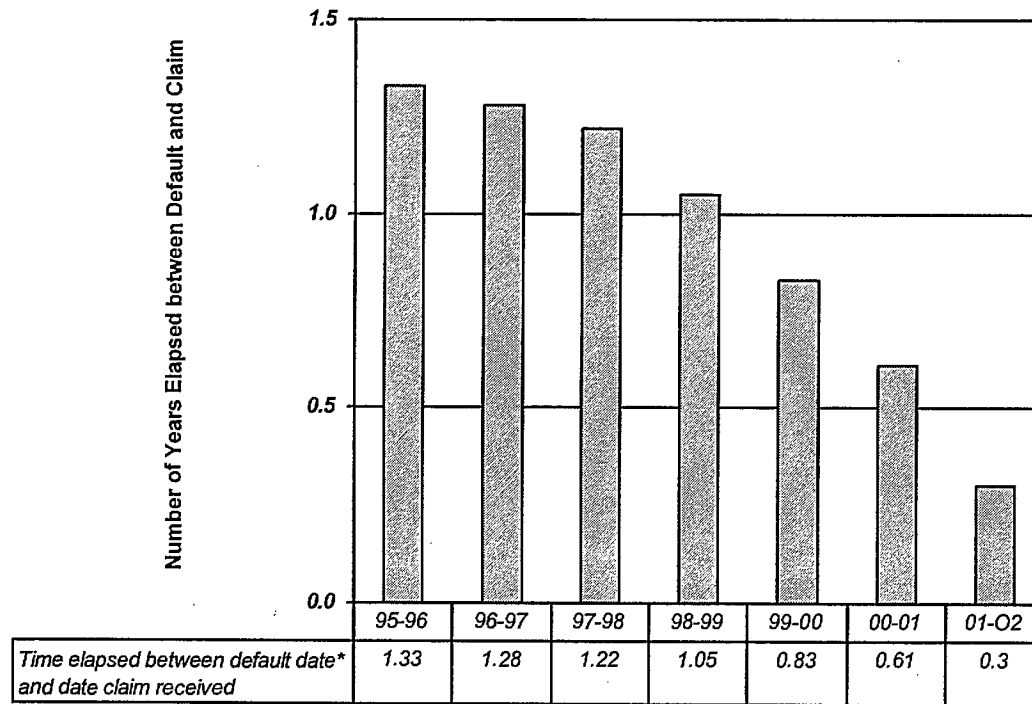


Table I-2: Interest Payments on Claims: SBLA vs. CSBFA

Fiscal year in which loan was disbursed	Number of Claims	Years elapsed from default date to date claim received	Average Interim between Receipt of Claim and Claim Payment (Months)	Average Interest Paid per Dollar of Claim	Average Interest Paid on all Claims	Total Interest Paid
95-96	4,953	1.34	1.43	29.41%	\$10,232	\$50,679,081
96-97	3,871	1.28	1.23	15.63%	\$6,108	\$23,644,596
97-98	2,798	1.22	1.37	15.16%	\$6,725	\$18,815,598
98-99	1,819	1.03	1.30	15.51%	\$7,051	\$12,824,921
99-00	792	0.82	1.25	12.05%	\$6,230	\$4,933,904
00-01	155	0.60	1.09	10.55%	\$4,766	\$738,746
01-02	3	0.30	0.96	5.43%	\$4,018	\$12,055



CHRONOLOGY OF CLAIMS RECEIPTS

Table T-1: Chronology of Claims

Fiscal year in which
loans were disbursed

Fiscal year in which loans were disbursed	YEAR RELATIVE TO WHEN LOANS WERE DISBURSED					Total
	<1	2	3	4	>4	
Claims Frequencies, SBLA: April 1 1995 to March 31, 1999						
95-96	4.97%	5.12%	2.52%	1.19%	0.54%	14.34%
96-97	4.49%	4.62%	2.27%	0.92%	0.22%	12.52%
97-98	3.78%	3.88%	1.45%	0.48%	0.03%	9.62%
98-99	3.80%	3.20%	1.04%	0.04%	0.00%	8.09%
Total	4.32%	4.31%	1.90%	0.72%	0.23%	11.49%
Claims Frequencies, CSBFA: April 1, 1999 to March 31, 2002						
99-00	2.68%	1.63%	0.15%	0.00%	0.00%	4.46%
00-01	0.96%	0.12%	0.00%	0.00%	0.00%	1.07%
01-02	0.03%	0.00%	0.00%	0.00%	0.00%	0.03%
Total	1.45%	0.72%	0.06%	0.00%	0.00%	2.23%
Distribution of Defaults, SBLA: April 1 1995 to March 31, 1999						
95-96	34.64%	35.73%	17.55%	8.28%	3.79%	100.00%
96-97	35.90%	36.88%	18.14%	7.35%	1.73%	100.00%
97-98	39.26%	40.36%	15.05%	5.01%	0.32%	100.00%
98-99	46.98%	39.57%	12.90%	0.55%	0.00%	100.00%
Total	37.63%	37.55%	16.57%	6.28%	1.96%	100.00%
Distribution of Defaults, CSBFA: April 1, 1999 to March 31, 2002						
99-00	60.05%	36.66%	3.29%	0.00%	0.00%	100.00%
00-01	89.03%	10.97%	0.00%	0.00%	0.00%	100.00%
01-02	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Total	64.91%	32.35%	2.74%	0.00%	0.00%	100.00%

COSTS / BENEFITS: COST PER ADDITIONAL EMPLOYEE

Table E-1: Cost per Additional Employee, by Sector

Sector	Estimated Fee Revenues	Total Claims Paid	Anticipated Additional Employees	Estimated Cost per Additional Employee
Other Services	\$77,287,419	\$84,998,205	53,379	\$144
Retail Trade	\$52,232,341	\$97,303,552	35,907	\$1,255
Transportation & Warehousing	\$52,871,569	\$27,264,717	14,908	-\$1,718
Manufacturing	\$34,681,495	\$67,967,343	30,155	\$1,104
Accommodation, Food & Beverage	\$69,081,460	\$177,383,087	92,034	\$1,177
Construction	\$16,482,815	\$11,875,656	8,527	-\$540
Agriculture, Forestry, Fishing & Hunting	\$27,545,807	\$18,953,852	12,361	-\$695
Professional, Scientific & Technical Services	\$16,120,510	\$24,495,539	13,624	\$615
Wholesale Trade	\$9,509,537	\$20,647,682	6,977	\$1,596
Health Care & Social Assistance	\$11,243,244	\$11,170,883	5,409	-\$13
All Other Sectors	\$21,044,655	\$56,708,855	16,816	\$2,121
Total	\$388,100,853	\$598,769,370	290,097	\$726

Table E-2: Cost per Additional Employee, by Class of Loan

Purpose of Loan	Estimated Fee Revenues	Total Claims Paid	Anticipated Additional Employees	Estimated Cost per Additional Employee
Acquisition of Real Property	\$63,305,633	\$43,884,978	26,312	-\$738
Equipment	\$279,148,194	\$451,434,702	208,457	\$826
Leasehold Improvements	\$52,033,578	\$112,851,882	58,582	\$1,038

Table E-3: Cost per Additional Employee, by Size of Loan

Loan Size Category	Estimated Fee Revenues	Total Claims Paid	Anticipated Additional Employees	Estimated Cost per Additional Employee
<\$25,000	\$25,377,916	\$22,084,298	38,777	-\$85
\$25,000-\$49,999	\$50,904,723	\$57,119,867	48,509	\$128
\$50,000-\$74,999	\$52,096,330	\$66,387,828	39,970	\$358
\$75,000-\$99,999	\$44,401,236	\$64,178,276	27,349	\$723
\$100,000-\$124,999	\$52,651,570	\$78,832,255	29,141	\$898
\$125,000-\$149,999	\$31,453,519	\$50,524,239	16,401	\$1,163
\$150,000-174,999	\$28,073,410	\$48,128,203	16,197	\$1,238
\$175,000-\$199,999	\$20,529,900	\$37,405,857	10,095	\$1,672
\$>\$200,000	\$90,289,228	\$185,892,209	68,259	\$1,401

Table E-4: Cost per Additional Employee, by Type of Operation

Type of Operation	Estimated Fee Revenues	Total Claims Paid	Anticipated Additional Employees	Estimated Cost per Additional Employee
Franchise	\$47,682,606	\$99,251,293	51,567	\$1,000
Other	\$305,965,066	\$415,166,706	210,401	\$519

Table E-5: Cost per Additional Employee, by Age of Business

Age of Business	Estimated Fee Revenues	Total Claims Paid	Anticipated Additional Employees	Estimated Cost per Additional Employee
New	\$175,340,943	\$436,407,262	175,282	\$1,489
1 to 3 years	\$76,453,570	\$90,769,779	44,420	\$322
More than 3 years	\$144,136,060	\$83,705,674	75,093	-\$805

Table E-6: Cost per Additional Employee, by Size of Firm

Firm Size (Revenue) Categories	Estimated Fee Revenues	Total Claims Paid	Anticipated Additional Employees	Estimated Cost per Additional Employee
<\$100K	\$76,827,037	\$136,483,804	51,439	\$1,160
\$100K to \$250K	\$85,038,249	\$96,888,725	37,821	\$313
\$250K to \$500K	\$83,860,582	\$147,709,294	56,435	\$1,131
\$501K to \$1 million	\$75,835,181	\$126,982,495	61,781	\$828
\$1+ million to \$2.5 million	\$55,222,293	\$79,911,244	61,252	\$403
> \$2.5 million	\$18,985,951	\$22,662,507	25,919	\$142

Table E-7: Cost per Additional Employee, by Borrower Type

Borrower Type (Legal Status)	Estimated Fee Revenues	Total Claims Paid	Anticipated Additional Employees	Estimated Cost per Additional Employee
Sole Proprietorship	\$60,799,640	\$57,427,088	22,956	-\$147
Partnership	\$25,005,950	\$20,417,441	12,816	-\$358
Limited Company	\$310,112,474	\$533,038,186	259,019	\$861

Table E-8: Cost per Additional Employee, by Project Type

Project Type	Estimated Fee Revenues	Total Claims Paid	Anticipated Additional Employees	Estimated Cost per Additional Employee
Start-up	\$149,729,879	\$346,812,356	158,500	\$1,243
Expansion / Improvements	\$167,410,173	\$106,480,997	90,756	-\$671
Purchase of assets of a going concern	\$36,496,726	\$60,363,044	12,644	\$1,888

Table E-9: Cost per Additional Employee, by Type of Guarantee

Presence of Guarantees	Estimated Fee Revenues	Total Claims Paid	Anticipated Additional Employees	Estimated Cost per Additional Employee
No Guarantees	\$143,434,365	\$201,034,775	99,617	\$578
Personal Guarantee Only	\$230,890,518	\$377,966,324	177,635	\$828
Corporate Guarantee Only	\$9,802,206	\$12,207,140	7,475	\$322
Both Personal and Corporate Guarantees	\$11,803,484	\$19,674,476	10,068	\$782

