

SBA 7(a) Premium Heat Maps

5-Year Visualizations View



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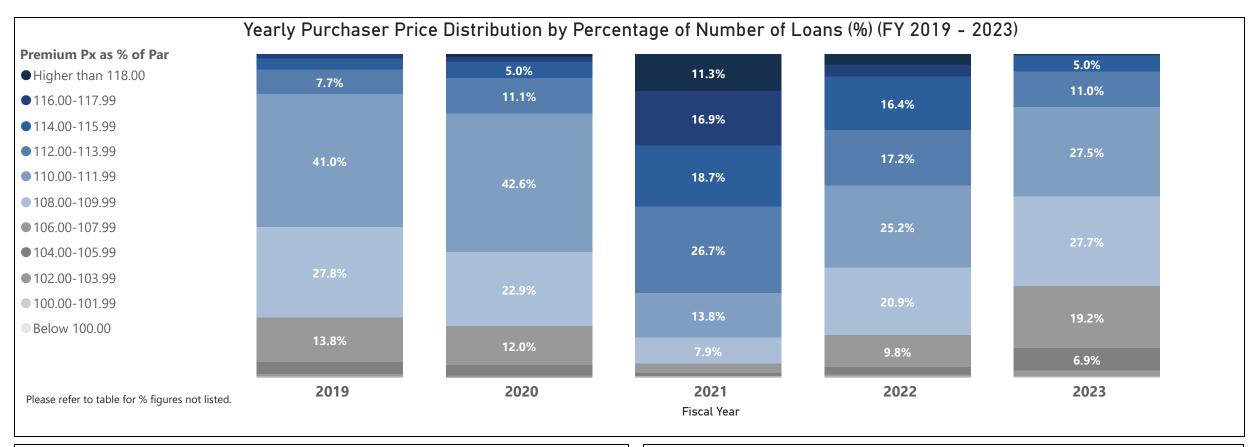
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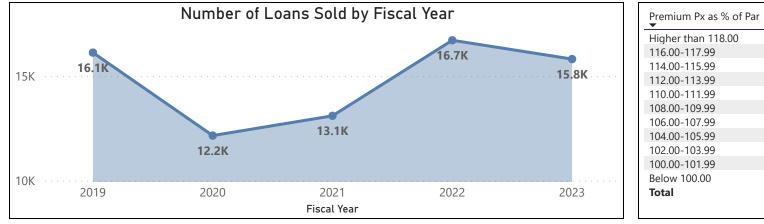
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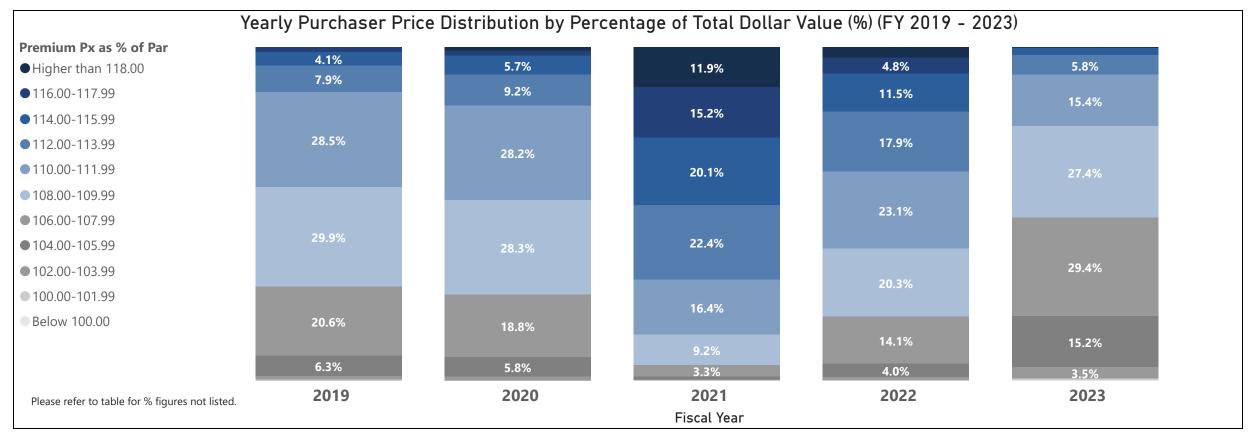


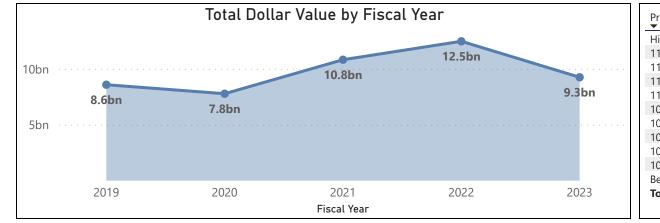


| Premium Px as % of Par | 2019 | 2020 | 2021 | 2022 | 2023 | Total |
|------------------------|---------|---------|---------|---------|---------|---------------|
| Higher than 118.00 | | 0.79% | 11.32% | 3.18% | 0.05% | 2.87% |
| 116.00-117.99 | 1.38% | 1.49% | 16.95% | 3.75% | 0.35% | 4.47% |
| 114.00-115.99 | 3.30% | 5.02% | 18.70% | 16.44% | 4.98% | 9.64% |
| 112.00-113.99 | 7.69% | 11.09% | 26.74% | 17.21% | 10.96% | 14.48% |
| 110.00-111.99 | 41.02% | 42.61% | 13.79% | 25.18% | 27.54% | 29.99% |
| 108.00-109.99 | 27.83% | 22.94% | 7.92% | 20.93% | 27.65% | 21.90% |
| 106.00-107.99 | 13.76% | 12.03% | 3.02% | 9.83% | 19.17% | 11.84% |
| 104.00-105.99 | 3.74% | 3.13% | 0.90% | 2.37% | 6.94% | 3.51% |
| 102.00-103.99 | 0.81% | 0.67% | 0.21% | 0.63% | 1.81% | 0.86% |
| 100.00-101.99 | 0.46% | 0.24% | 0.45% | 0.48% | 0.32% | 0.40% |
| Below 100.00 | 0.01% | | | | 0.21% | 0.05% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| | | | | | | |

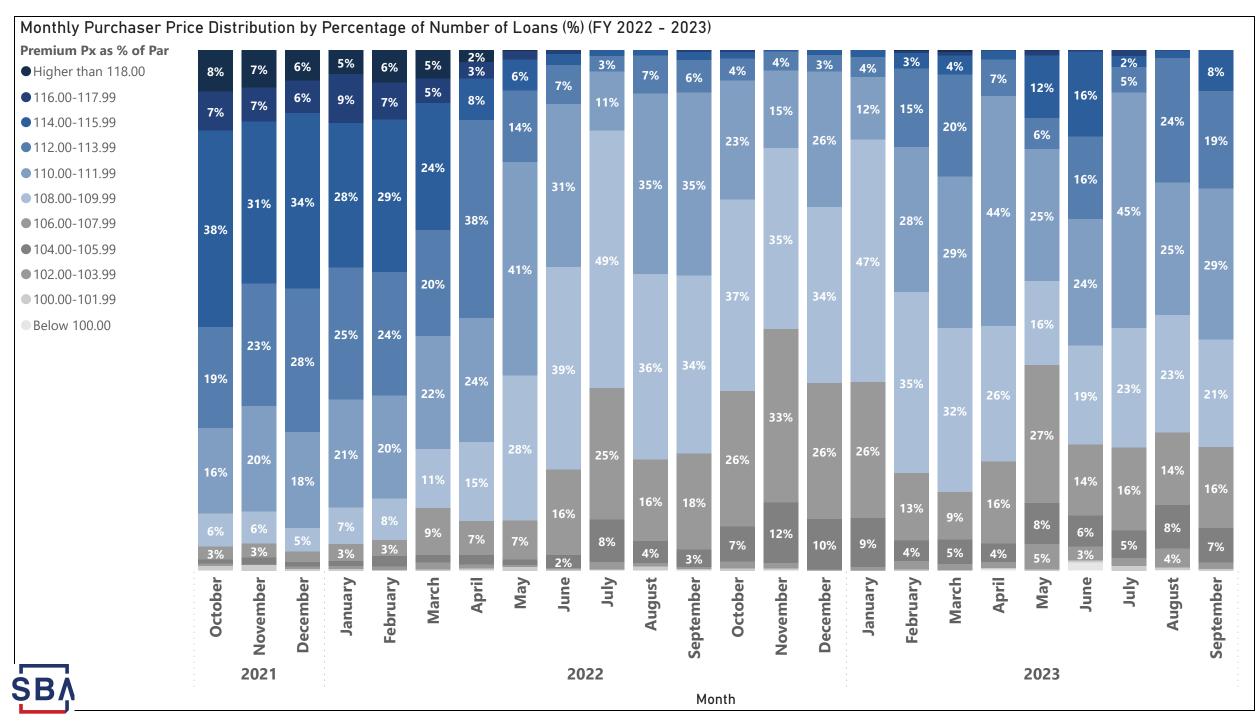
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Highest %





| Premium Px as % of Par | 2019 | 2020 | 2021 | 2022 | 2023 | Total |
|------------------------|---------|---------|---------|---------|---------|---------|
| Higher than 118.00 | | 0.96% | 11.91% | 3.03% | 0.02% | 3.56% |
| 116.00-117.99 | 1.39% | 1.65% | 15.16% | 4.80% | 0.18% | 5.12% |
| 114.00-115.99 | 4.12% | 5.66% | 20.15% | 11.50% | 2.18% | 9.43% |
| 112.00-113.99 | 7.85% | 9.24% | 22.40% | 17.86% | 5.84% | 13.46% |
| 110.00-111.99 | 28.49% | 28.20% | 16.36% | 23.10% | 15.40% | 21.91% |
| 108.00-109.99 | 29.86% | 28.30% | 9.23% | 20.32% | 27.41% | 22.15% |
| 106.00-107.99 | 20.56% | 18.79% | 3.34% | 14.13% | 29.44% | 16.51% |
| 104.00-105.99 | 6.27% | 5.78% | 1.02% | 3.98% | 15.25% | 6.14% |
| 102.00-103.99 | 0.96% | 1.20% | 0.13% | 0.93% | 3.48% | 1.28% |
| 100.00-101.99 | 0.49% | 0.24% | 0.30% | 0.36% | 0.40% | 0.36% |
| Below 100.00 | 0.01% | | | | 0.39% | 0.08% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| | | | | | | |

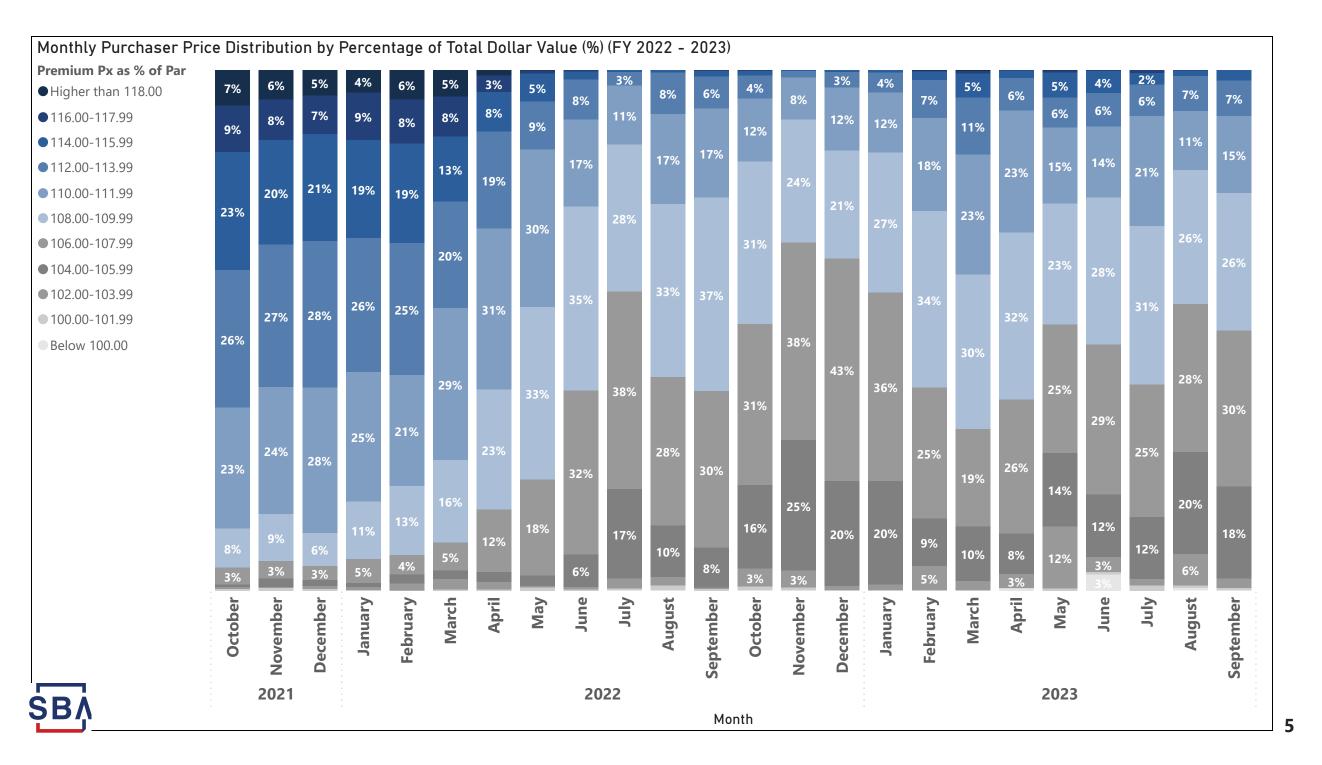


| Year | Below 100.00 | 100.00-101.99 | 102.00-103.99 | 104.00-105.99 | 106.00-107.99 | 108.00-109.99 | 110.00-111.99 | 112.00-113.99 | 114.00-115.99 | 116.00-117.99 | Higher than 118.00 | Total |
|---------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------|---------|
| ⊡ 2021 | | 0.74% | 0.33% | 1.00% | 2.39% | 5.57% | 18.39% | 23.84% | 34.14% | 6.73% | 6.86% | 100.009 |
| October | | 0.94% | 0.43% | 0.77% | 2.56% | 6.30% | 16.44% | 19.42% | 37.73% | 7.50% | 7.92% | 100.009 |
| November | | 1.08% | 0.08% | 1.41% | 2.65% | 6.20% | 20.26% | 23.49% | 31.10% | 6.62% | 7.11% | 100.009 |
| December | | 0.33% | 0.46% | 0.86% | 2.05% | 4.50% | 18.41% | 27.55% | 33.77% | 6.23% | 5.83% | 100.00 |
| ⊇ 2022 | | 0.37% | 0.74% | 4.32% | 15.84% | 27.78% | 26.01% | 12.48% | 8.67% | 2.20% | 1.58% | 100.00 |
| January | | 0.40% | 0.49% | 0.99% | 3.26% | 7.02% | 20.77% | 25.32% | 27.70% | 9.50% | 4.55% | 100.00 |
| February | | 0.07% | 0.80% | 1.96% | 3.04% | 8.04% | 19.78% | 23.70% | 29.28% | 7.17% | 6.16% | 100.00 |
| March | | 0.30% | 1.26% | 1.51% | 8.95% | 11.32% | 21.78% | 20.37% | 24.30% | 4.78% | 5.43% | 100.00 |
| April | | 0.47% | 0.75% | 1.78% | 6.57% | 15.20% | 23.73% | 38.09% | 7.97% | 3.19% | 2.25% | 100.00 |
| May | | 0.77% | 0.31% | 1.08% | 7.48% | 27.85% | 41.05% | 13.73% | 5.86% | 1.70% | 0.15% | 100.00 |
| June | | 0.25% | 0.32% | 2.42% | 16.49% | 38.83% | 31.38% | 7.45% | 2.10% | 0.76% | | 100.00 |
| July | | 0.26% | 1.46% | 8.15% | 25.21% | 49.49% | 11.32% | 3.00% | 1.11% | | | 100.00 |
| August | | 0.76% | 0.76% | 4.15% | 15.71% | 35.64% | 34.67% | 7.34% | 0.97% | | | 100.0 |
| September | | 0.37% | 0.37% | 3.37% | 18.45% | 34.21% | 35.06% | 6.27% | 1.58% | 0.32% | | 100.00 |
| October | | 0.44% | 1.31% | 6.74% | 26.09% | 36.69% | 22.85% | 4.20% | 1.31% | 0.35% | | 100.00 |
| November | | 0.45% | 1.09% | 11.56% | 33.30% | 34.76% | 14.92% | 3.64% | 0.27% | | | 100.0 |
| December | | 0.06% | 0.24% | 9.64% | 26.07% | 33.87% | 26.01% | 3.15% | 0.95% | | | 100.0 |
| ⊇ 2023 | 0.29% | 0.34% | 2.15% | 6.15% | 16.23% | 25.25% | 29.38% | 13.38% | 6.34% | 0.43% | 0.07% | 100.0 |
| January | | 0.12% | 0.58% | 9.44% | 26.11% | 46.62% | 12.00% | 3.85% | 1.28% | | | 100.00 |
| February | | 0.23% | 1.62% | 3.94% | 12.96% | 34.84% | 27.78% | 15.16% | 2.89% | 0.46% | 0.12% | 100.0 |
| March | | 0.12% | 1.21% | 4.68% | 9.08% | 31.56% | 29.08% | 19.60% | 3.64% | 0.69% | 0.35% | 100.0 |
| April | 0.37% | 0.19% | 1.11% | 3.61% | 15.73% | 25.99% | 44.22% | 7.03% | 1.67% | 0.09% | | 100.0 |
| May | | 0.20% | 4.99% | 7.81% | 26.57% | 16.08% | 25.39% | 5.97% | 11.94% | 0.98% | 0.07% | 100.0 |
| June | 1.63% | 0.41% | 2.62% | 5.99% | 13.61% | 19.02% | 24.26% | 15.88% | 16.35% | 0.23% | | 100.0 |
| July | | 0.91% | 1.52% | 5.33% | 15.91% | 22.98% | 45.21% | 4.87% | 2.21% | 1.07% | | 100.0 |
| August | 0.17% | 0.51% | 3.66% | 8.26% | 13.97% | 22.57% | 25.47% | 23.85% | 1.45% | 0.09% | | 100.0 |
| September | | 0.31% | 1.23% | 6.63% | 15.64% | 20.61% | 29.02% | 18.71% | 7.85% | | | 100.00 |
| | 0.10% | 0.40% | 1.21% | 4.59% | 14.37% | 24.20% | 26.33% | 14.17% | 10.87% | 2.09% | 1.66% | 100.0 |

Highest %

Lowest %

4



| Year | Below 100.00 | 100.00-101.99 | 102.00-103.99 | 104.00-105.99 | 106.00-107.99 | 108.00-109.99 | 110.00-111.99 | 112.00-113.99 | 114.00-115.99 | 116.00-117.99 | Higher than 118.00 | Total ▼ |
|-----------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------|------------|
| 2021 | | 0.39% | 0.43% | 1.10% | 3.08% | 7.60% | 25.26% | 27.35% | 21.05% | 8.05% | 5.68% | 100.00 |
| October | | 0.35% | 0.39% | 0.48% | 3.25% | 7.51% | 23.21% | 26.40% | 22.67% | 9.00% | 6.75% | 100.00 |
| November | | 0.53% | 0.23% | 1.61% | 3.34% | 9.02% | 24.38% | 27.37% | 20.07% | 7.87% | 5.60% | 100.00 |
| December | | 0.30% | 0.64% | 1.17% | 2.69% | 6.35% | 27.86% | 28.17% | 20.58% | 7.40% | 4.84% | 100.00 |
| 2022 | | 0.37% | 1.37% | 8.33% | 22.59% | 25.22% | 19.86% | 11.73% | 6.18% | 2.77% | 1.56% | 100.0 |
| January | | 0.12% | 0.64% | 0.73% | 4.63% | 11.05% | 24.85% | 25.73% | 18.85% | 9.14% | 4.26% | 100.0 |
| February | | 0.04% | 1.37% | 1.71% | 3.75% | 13.25% | 21.30% | 25.37% | 19.12% | 8.46% | 5.63% | 100.00 |
| March | | 0.24% | 2.02% | 1.64% | 5.41% | 15.79% | 29.16% | 20.50% | 12.51% | 7.72% | 5.00% | 100.00 |
| April | | 0.29% | 1.39% | 1.94% | 12.01% | 22.99% | 30.95% | 18.62% | 7.59% | 3.20% | 1.01% | 100.0 |
| May | | 0.61% | 0.28% | 2.08% | 18.44% | 33.14% | 30.21% | 9.22% | 5.31% | 0.66% | 0.05% | 100.0 |
| June | | 0.21% | 0.57% | 6.16% | 31.57% | 35.25% | 16.71% | 7.76% | 1.55% | 0.22% | | 100.0 |
| July | | 0.47% | 1.88% | 17.15% | 38.00% | 28.21% | 11.32% | 2.62% | 0.36% | | | 100.0 |
| August | | 1.03% | 1.64% | 9.93% | 28.46% | 33.23% | 17.34% | 7.91% | 0.48% | | | 100.0 |
| September | | 0.30% | 0.34% | 7.65% | 30.07% | 37.17% | 17.08% | 6.14% | 1.15% | 0.11% | | 100.0 |
| October | | 0.85% | 3.42% | 16.02% | 30.94% | 31.21% | 12.08% | 4.47% | 0.90% | 0.11% | | 100.0 |
| November | | 0.64% | 3.26% | 25.03% | 38.00% | 23.59% | 8.11% | 1.26% | 0.11% | | | 100.0 |
| December | | 0.09% | 0.79% | 20.23% | 42.73% | 20.78% | 12.10% | 2.90% | 0.38% | | | 100.0 |
| ∃ 2023 | 0.53% | 0.38% | 3.89% | 13.47% | 26.52% | 28.36% | 16.94% | 6.87% | 2.77% | 0.23% | 0.03% | 100.0 |
| January | | 0.07% | 1.19% | 19.82% | 36.23% | 26.86% | 11.58% | 3.84% | 0.41% | | | 100.0 |
| February | | 0.08% | 4.65% | 9.19% | 25.10% | 33.91% | 17.89% | 7.30% | 1.65% | 0.19% | 0.04% | 100.0 |
| March | | 0.08% | 1.85% | 10.41% | 18.74% | 29.71% | 23.00% | 10.97% | 4.58% | 0.50% | 0.17% | 100.0 |
| April | 0.43% | 0.16% | 2.61% | 7.82% | 25.75% | 32.09% | 23.36% | 6.23% | 1.50% | 0.05% | | 100.0 |
| May | | 0.40% | 11.97% | 14.15% | 24.60% | 23.31% | 14.55% | 5.76% | 4.78% | 0.45% | 0.03% | 100.0 |
| June | 3.11% | 0.48% | 2.87% | 12.07% | 28.76% | 28.32% | 13.64% | 6.35% | 4.26% | 0.15% | | 100.0 |
| July | | 0.98% | 1.31% | 11.89% | 25.40% | 30.50% | 21.12% | 6.07% | 2.19% | 0.54% | | 100.0 |
| August | 0.55% | 0.47% | 6.06% | 19.56% | 28.41% | 25.77% | 11.35% | 6.65% | 1.14% | 0.02% | | 100.0 |
| September | | 0.56% | 1.77% | 17.72% | 29.96% | 26.39% | 14.82% | 6.79% | 2.00% | | | 100.0 |
| <u> </u> | 0.17% | 0.38% | 2.02% | 8.78% | 20.65% | 23.34% | 19.82% | 12.74% | 7.53% | 2.83% | 1.75% | 100.0 |

Highest %

Lowest %

6

| NAICS Sector Distribution by Number of Loans (FY 2019 - 2023) | | | | | | |
|--|---------|---------|---------|---------|---------|---------|
| NAICS Sector | 2019 | 2020 | 2021 | 2022 | 2023 | Average |
| Accommodation and Food Services | 22.91% | 21.87% | 20.15% | 20.01% | 16.70% | 20.88% |
| Health Care and Social Assistance | 10.24% | 10.85% | 12.32% | 11.15% | 9.49% | 10.99% |
| Other Services (except Public Administration) | 12.06% | 11.80% | 10.05% | 10.46% | 9.41% | 10.95% |
| Professional, Scientific, and Technical Services | 9.14% | 8.96% | 9.42% | 9.41% | 10.36% | 9.32% |
| Construction | 8.44% | 8.38% | 9.10% | 8.40% | 9.63% | 8.64% |
| Manufacturing | 6.80% | 7.05% | 7.16% | 6.19% | 5.53% | 6.67% |
| Administrative and Support and Waste Management and Remediation Services | 5.99% | 6.36% | 6.27% | 6.15% | 5.50% | 6.13% |
| Arts, Entertainment, and Recreation | 5.43% | 5.72% | 3.82% | 3.71% | 3.82% | 4.56% |
| Transportation and Warehousing | 4.49% | 3.98% | 4.61% | 4.36% | 4.61% | 4.39% |
| Wholesale Trade | 4.24% | 4.08% | 4.50% | 4.24% | 4.34% | 4.27% |
| Retail Trade | 1.91% | 1.93% | 2.52% | 6.18% | 12.23% | 3.96% |
| Real Estate and Rental and Leasing | 2.61% | 2.78% | 3.43% | 3.31% | 2.93% | 3.03% |
| Finance and Insurance | 2.01% | 2.58% | 2.86% | 2.67% | 2.28% | 2.50% |
| Educational Services | 2.02% | 2.07% | 1.48% | 1.72% | 1.55% | 1.80% |
| Agriculture, Forestry, Fishing and Hunting | 0.72% | 0.83% | 1.35% | 0.96% | 0.60% | 0.93% |
| Information | 0.60% | 0.43% | 0.49% | 0.68% | 0.87% | 0.59% |
| Mining, Quarrying, and Oil and Gas Extraction | 0.25% | 0.12% | 0.16% | 0.17% | 0.03% | 0.17% |
| Utilities | 0.05% | 0.12% | 0.23% | 0.12% | 0.14% | 0.12% |
| Management of Companies and Enterprises | 0.09% | 0.05% | 0.06% | 0.10% | | 0.07% |
| Public Administration | 0.02% | 0.04% | 0.03% | 0.03% | | 0.02% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |



Lowest %

Highest %

| NAICS Sector | 2019 | 2020 | 2021 | 2022 | 2023 | Average |
|--|---------|---------|---------|---------|---------|---------|
| Accommodation and Food Services | 30.71% | 28.14% | 27.32% | 28.43% | 22.93% | 28.22% |
| Health Care and Social Assistance | 10.49% | 11.05% | 12.12% | 10.24% | 10.13% | 10.91% |
| Other Services (except Public Administration) | 10.68% | 10.87% | 8.96% | 9.09% | 7.84% | 9.62% |
| Manufacturing | 8.37% | 8.30% | 8.21% | 7.46% | 7.31% | 7.97% |
| Construction | 6.33% | 6.49% | 7.97% | 7.18% | 8.29% | 7.15% |
| Professional, Scientific, and Technical Services | 6.26% | 6.63% | 6.77% | 6.55% | 6.56% | 6.57% |
| Wholesale Trade | 4.77% | 5.18% | 5.27% | 5.62% | 4.80% | 5.24% |
| Retail Trade | 1.87% | 1.99% | 2.98% | 6.70% | 13.38% | 4.33% |
| Transportation and Warehousing | 3.75% | 4.09% | 4.56% | 3.63% | 3.87% | 3.99% |
| Administrative and Support and Waste Management and Remediation Services | 3.63% | 4.14% | 3.52% | 4.02% | 4.23% | 3.85% |
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| Real Estate and Rental and Leasing | 2.62% | 3.15% | 3.39% | 3.01% | 3.21% | 3.07% |
| Finance and Insurance | 1.31% | 1.83% | 2.20% | 1.97% | 1.65% | 1.86% |
| Educational Services | 1.34% | 1.53% | 1.17% | 1.27% | 1.14% | 1.30% |
| Agriculture, Forestry, Fishing and Hunting | 1.21% | 1.29% | 1.36% | 1.03% | 0.34% | 1.16% |
| Information | 0.42% | 0.28% | 0.38% | 0.46% | 0.70% | 0.41% |
| Mining, Quarrying, and Oil and Gas Extraction | 0.58% | 0.32% | 0.28% | 0.36% | 0.01% | 0.35% |
| Management of Companies and Enterprises | 0.12% | 0.07% | 0.07% | 0.20% | | 0.11% |
| Utilities | 0.04% | 0.10% | 0.14% | 0.09% | 0.09% | 0.10% |
| Public Administration | 0.02% | 0.02% | 0.03% | 0.01% | | 0.02% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |



Lowest %