## SBA 7(a) Premium Heat Maps

5-Year Visualizations View

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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\% |

## Yearly Purchaser Price Distribution by Percentage of Total Dollar Value (\%) (FY 2019-2023)

| Premium Px as \% of Par |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| - Higher than 118.00 |  | 5.7\% | 11.9\% | 4.8\% | 5.8\% |
| $116.00-117.99$ | 7.9\% | 9.2\% |  | 11.5\% | 15.4\% |
| -114.00-115.99 |  |  | 15.2\% |  | 15.4\% |
| -112.00-113.99 | 28.5\% | 28.2\% |  | 17.9\% |  |
| -110.00-111.99 |  |  | 20.1\% |  | 27.4\% |
| 108.00-109.99 |  |  |  |  |  |
| - 106.00-107.99 |  |  |  | 23.1\% |  |
| -104.00-105.99 | 29.9\% | 28.3\% | 22.4\% |  |  |
| -102.00-103.99 |  |  |  | 20.3\% | 29.4\% |
| 100.00-101.99 |  |  | 16.4 | 20.3\% |  |
| Below 100.00 | 20.6\% | 18.8\% |  |  |  |
|  |  |  | 9.2\% | 14.1\% | 15.2\% |
|  | 6.3\% | 5.8\% | 3.3\% | 4.0\% | 3.5\% |
| Please refer to table for \% figures not listed. | 2019 | 2020 | $\begin{array}{r} 2021 \\ \text { iscal } Y \in \end{array}$ | 2022 | 2023 |



| 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\% |



| Monthly Purchaser Price Distribution by Percentage of Number of Loans (\%) (FY 2022 - 2023) |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 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 |
| $\square 2021$ |  | 0.74\% | 0.33\% | 1.00\% | 2.39\% | 5.57\% | 18.39\% | 23.84\% | 34.14\% | 6.73\% | 6.86\% | 100.00\% |
| October |  | 0.94\% | 0.43\% | 0.77\% | 2.56\% | 6.30\% | 16.44\% | 19.42\% | 37.73\% | 7.50\% | 7.92\% | 100.00\% |
| November |  | 1.08\% | 0.08\% | 1.41\% | 2.65\% | 6.20\% | 20.26\% | 23.49\% | 31.10\% | 6.62\% | 7.11\% | 100.00\% |
| December |  | 0.33\% | 0.46\% | 0.86\% | 2.05\% | 4.50\% | 18.41\% | 27.55\% | 33.77\% | 6.23\% | 5.83\% | 100.00\% |
| $\square 2022$ |  | 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\% |  |  | 100.00\% |
| 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\% |  |  | 100.00\% |
| December |  | 0.06\% | 0.24\% | 9.64\% | 26.07\% | 33.87\% | 26.01\% | 3.15\% | 0.95\% |  |  | 100.00\% |
| $\square 2023$ | 0.29\% | 0.34\% | 2.15\% | 6.15\% | 16.23\% | 25.25\% | 29.38\% | 13.38\% | 6.34\% | 0.43\% | 0.07\% | 100.00\% |
| 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\% | 100.00\% |
| March |  | 0.12\% | 1.21\% | 4.68\% | 9.08\% | 31.56\% | 29.08\% | 19.60\% | 3.64\% | 0.69\% | 0.35\% | 100.00\% |
| April | 0.37\% | 0.19\% | 1.11\% | 3.61\% | 15.73\% | 25.99\% | 44.22\% | 7.03\% | 1.67\% | 0.09\% |  | 100.00\% |
| May |  | 0.20\% | 4.99\% | 7.81\% | 26.57\% | 16.08\% | 25.39\% | 5.97\% | 11.94\% | 0.98\% | 0.07\% | 100.00\% |
| June | 1.63\% | 0.41\% | 2.62\% | 5.99\% | 13.61\% | 19.02\% | 24.26\% | 15.88\% | 16.35\% | 0.23\% |  | 100.00\% |
| July |  | 0.91\% | 1.52\% | 5.33\% | 15.91\% | 22.98\% | 45.21\% | 4.87\% | 2.21\% | 1.07\% |  | 100.00\% |
| August | 0.17\% | 0.51\% | 3.66\% | 8.26\% | 13.97\% | 22.57\% | 25.47\% | 23.85\% | 1.45\% | 0.09\% |  | 100.00\% |
| September |  | 0.31\% | 1.23\% | 6.63\% | 15.64\% | 20.61\% | 29.02\% | 18.71\% | 7.85\% |  |  | 100.00\% |
| $\cdots$ | 0.10\% | 0.40\% | 1.21\% | 4.59\% | 14.37\% | 24.20\% | 26.33\% | 14.17\% | 10.87\% | 2.09\% | 1.66\% | 100.00\% |



| Monthly Purchaser Price Distribution by Percentage of Total Dollar Value (\%) (FY 2022 - 2023) |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 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 |
| $\square 2021$ |  | 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\% |
| $\square 2022$ |  | 0.37\% | 1.37\% | 8.33\% | 22.59\% | 25.22\% | 19.86\% | 11.73\% | 6.18\% | 2.77\% | 1.56\% | 100.00\% |
| January |  | 0.12\% | 0.64\% | 0.73\% | 4.63\% | 11.05\% | 24.85\% | 25.73\% | 18.85\% | 9.14\% | 4.26\% | 100.00\% |
| 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\% | 100.00\% |
| May |  | 0.61\% | 0.28\% | 2.08\% | 18.44\% | 33.14\% | 30.21\% | 9.22\% | 5.31\% | 0.66\% | 0.05\% | 100.00\% |
| June |  | 0.21\% | 0.57\% | 6.16\% | 31.57\% | 35.25\% | 16.71\% | 7.76\% | 1.55\% | 0.22\% |  | 100.00\% |
| July |  | 0.47\% | 1.88\% | 17.15\% | 38.00\% | 28.21\% | 11.32\% | 2.62\% | 0.36\% |  |  | 100.00\% |
| August |  | 1.03\% | 1.64\% | 9.93\% | 28.46\% | 33.23\% | 17.34\% | 7.91\% | 0.48\% |  |  | 100.00\% |
| September |  | 0.30\% | 0.34\% | 7.65\% | 30.07\% | 37.17\% | 17.08\% | 6.14\% | 1.15\% | 0.11\% |  | 100.00\% |
| October |  | 0.85\% | 3.42\% | 16.02\% | 30.94\% | 31.21\% | 12.08\% | 4.47\% | 0.90\% | 0.11\% |  | 100.00\% |
| November |  | 0.64\% | 3.26\% | 25.03\% | 38.00\% | 23.59\% | 8.11\% | 1.26\% | 0.11\% |  |  | 100.00\% |
| December |  | 0.09\% | 0.79\% | 20.23\% | 42.73\% | 20.78\% | 12.10\% | 2.90\% | 0.38\% |  |  | 100.00\% |
| $\square 2023$ | 0.53\% | 0.38\% | 3.89\% | 13.47\% | 26.52\% | 28.36\% | 16.94\% | 6.87\% | 2.77\% | 0.23\% | 0.03\% | 100.00\% |
| January |  | 0.07\% | 1.19\% | 19.82\% | 36.23\% | 26.86\% | 11.58\% | 3.84\% | 0.41\% |  |  | 100.00\% |
| February |  | 0.08\% | 4.65\% | 9.19\% | 25.10\% | 33.91\% | 17.89\% | 7.30\% | 1.65\% | 0.19\% | 0.04\% | 100.00\% |
| March |  | 0.08\% | 1.85\% | 10.41\% | 18.74\% | 29.71\% | 23.00\% | 10.97\% | 4.58\% | 0.50\% | 0.17\% | 100.00\% |
| April | 0.43\% | 0.16\% | 2.61\% | 7.82\% | 25.75\% | 32.09\% | 23.36\% | 6.23\% | 1.50\% | 0.05\% |  | 100.00\% |
| May |  | 0.40\% | 11.97\% | 14.15\% | 24.60\% | 23.31\% | 14.55\% | 5.76\% | 4.78\% | 0.45\% | 0.03\% | 100.00\% |
| June | 3.11\% | 0.48\% | 2.87\% | 12.07\% | 28.76\% | 28.32\% | 13.64\% | 6.35\% | 4.26\% | 0.15\% |  | 100.00\% |
| July |  | 0.98\% | 1.31\% | 11.89\% | 25.40\% | 30.50\% | 21.12\% | 6.07\% | 2.19\% | 0.54\% |  | 100.00\% |
| August | 0.55\% | 0.47\% | 6.06\% | 19.56\% | 28.41\% | 25.77\% | 11.35\% | 6.65\% | 1.14\% | 0.02\% |  | 100.00\% |
| September |  | 0.56\% | 1.77\% | 17.72\% | 29.96\% | 26.39\% | 14.82\% | 6.79\% | 2.00\% |  |  | 100.00\% |
| -1' | 0.17\% | 0.38\% | 2.02\% | 8.78\% | 20.65\% | 23.34\% | 19.82\% | 12.74\% | 7.53\% | 2.83\% | 1.75\% | 100.00\% |


| 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\% |


| NAICS Sector Distribution by Total Dollar Value (FY 2019 - 2023) |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 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\% |
| Arts, Entertainment, and Recreation | 5.49\% | 4.53\% | 3.31\% | 2.70\% | 3.51\% | 3.78\% |
| 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\% |

