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California Capital Access Program Recapture Worksheet 2019

Amount	Label	Notes
A	\$ Outstanding Principal Balance	<ul style="list-style-type: none"> Total of the outstanding principal balance of all loans originated on or after July 1, 2014 Excluding interest, fees & other charges Based on Lender's Quarterly Report ending June 30, 2019
B	\$ LLR Minimum Threshold	<p>B = A x 13% (0.13)</p> <p>Minimum Threshold Percentage for 2019 Per CalCAP Regulations Section 8073(g)</p>
C	\$ Maximum Recapture Amount	<ul style="list-style-type: none"> Total CPCFA Contributions for all matured loans, and for all loans originated prior to July 1, 2014 Excludes CPCFA Contributions for any loans with pending or approved claims Includes public contributions from all sources (SSBCI, State General Fund, SBAF, ARB)
D	\$ Current LLR Balance	<ul style="list-style-type: none"> As reflected on bank statement as of June 30, 2019
E	\$ Actual Recapture Amount	<p><u>IF</u> D - C ≥ B <u>THEN</u> E = C</p> <p><u>IF</u> D - C < B <u>THEN</u> E = D - B</p> <p><u>IF</u> E = < 0 <u>THEN</u> E = 0</p>
F	\$ Remaining LLR Balance	<p>F = D - E</p>

EXAMPLE OF NO RECAPTURE

	Amount	Label	Notes
A	\$18,852,131	Outstanding Principal Balance	<ul style="list-style-type: none"> Total of the outstanding principal balance of all loans originated on or after July 1, 2014 Excluding interest, fees & other charges Based on Lender's Quarterly Report ending June 30, 2019
B	\$2,450,777	LLR Minimum Threshold	<p>B = A x 13% (0.13)</p> <p>Minimum Threshold Percentage for 2019 Per CalCAP Regulations Section 8073(g)</p>
C	\$851,760	Maximum Recapture Amount (Assuming 4% contribution on few matured loans, or loans older than July 1, 2014)	<ul style="list-style-type: none"> Total CPCFA Contributions for all matured loans, and for all loans originated prior to July 1, 2014 Excludes CPCFA Contributions for any loans with pending or approved claims Includes public contributions from all sources (SSBCI, State General Fund, SBAF, ARB)
D	\$1,751,413	Current LLR Balance	<ul style="list-style-type: none"> As reflected on bank statement as of June 30, 2019
E	\$0	Actual Recapture Amount $D - C = \$899,653 (<B)$ $E = D - B = -\$1,076,407 (<0)$ Therefore E = 0	<p><u>IF D - C ≥ B THEN E = C</u></p> <p><u>IF D - C < B THEN E = D - B</u></p> <p><u>IF E = < 0 THEN E = 0</u></p>
F	\$1,751,413	Remaining LLR Balance	F = D - E

EXAMPLE OF RECAPTURE

	Amount	Label	Notes
A	\$47,877,973	Outstanding Principal Balance	<ul style="list-style-type: none"> Total of the outstanding principal balance of all loans originated on or after July 1, 2014 Excluding interest, fees & other charges Based on Lender's Quarterly Report ending June 30, 2019
B	\$6,224,136	LLR Minimum Threshold	<p>B = A x 13% (0.13)</p> <p>Minimum Threshold Percentage for 2019 Per CalCAP Regulations Section 8073(g)</p>
C	\$4,334,355	Maximum Recapture Amount (Assuming 4% contribution on many matured loans, or loans older than July 1, 2014)	<ul style="list-style-type: none"> Total CPCFA Contributions for all matured loans, and for all loans originated prior to July 1, 2014 Excludes CPCFA Contributions for any loans with pending or approved claims Includes public contributions from all sources (SSBCI, State General Fund, SBAF, ARB)
D	\$13,595,110	Current LLR Balance	<ul style="list-style-type: none"> As reflected on bank statement as of June 30, 2019
E	\$4,334,355	Actual Recapture Amount $D - C = \$9,260,755 (≥B)$ Therefore E = C	<p><u>IF D - C ≥ B THEN E = C</u></p> <p><u>IF D - C < B THEN E = D - B</u></p> <p><u>IF E = < 0 THEN E = 0</u></p>
F	\$9,260,755	Remaining LLR Balance	F = D - E