



SBA Lender Portal Overview

April 2019

Table of Contents

- Overview
- Logging in to the SBA Lender Portal - <https://sbalenderportal.dnb.com>
- Navigating the Portal
- Downloading Lender Report
- Downloading Loan Report
- Printing Report
- Small Business Risk Portfolio Solution (SBPS) Score
- Lender Purchase Rating
- PARRiS/SMART Lender Risk Framework
- PARRiS/SMART Graphs and Trends
- Vintage Analysis
- Delivery Method Analysis
- Loan Concentrations

Lender Portal Overview



SBA's Lender Portal is a quantitative performance dashboard provided by SBA, in partnership with Dun & Bradstreet (D&B), to participating lender's in both the 7(a) and 504 CDC loan programs.



The tool's objective is to help increase transparency into SBA's Office of Credit Risk Management's (OCRM's) procedures and the performance metrics that are used to monitor lender behavior and emerging portfolio risk trends on a regular basis as well as in their risk based reviews.

The Portal Provides:

- Historical context of lender performance (8 quarters)
- Peer group performance for comparative assessments
- Portfolio benchmarks and the PARRiS/SMART scorecard
- Forecasted Purchase Rates and the Business Bureau Stats on a lender and loan level
- Current and historical small business credit scores (SBPS) on a lender and loan level
- Portfolio performance trends over time and concentrations in different portfolio segments

The Lender Portal ensures SBA participating lenders are provided with the tools necessary to gain a clear understanding of how SBA monitors their performance and extremely useful portfolio management resources.



2018 Updates to Lender Portal

This update will increase the transparency between OCRM and participating lenders/CDCs and increase participants' ability to monitor and retrieve their own SBA portfolio performance metrics. The portal will also allow for lenders to better understand which loans/businesses in their portfolio are contributing to their performance rates and in which ways.

The updates will not remove any metric or functionality that is currently in production, but rather enhance and add to the metrics and information already provided. As such, functionality such as hover over descriptions and loan and lender level downloads will remain available via the portal as will the ability to see trends in metrics across time.

The updates to the portal include the following:

- Addition of graphical representations of PARRiS/SMART metrics and benchmarks across time
- Additional PARRiS Flags
- Addition of the number of loans and dollars that contribute to specific rates
- Addition of Vintage year segmentation
- Addition of Delivery method segmentation
- Addition of Form 172 payment information
- Addition of Concentration tables for Industries, Franchises, and Geography

Logging in to the Lender Portal

1. Launch your Internet Browser to access the system
2. In the Address line of the browser, type in:
<https://sbalenderportal.dnb.com>
3. Enter Your User Name
4. Enter Your Password
5. Click “Log in” button

SBA Lender Information Portal Register Log in

Log in

User Name

Password

Remember me?

[If you don't have an account name and password, please click here.](#)

CONFIDENTIALITY AGREEMENT: By clicking on the log-in button above to access the SBA Lender Information Portal (“Portal”), Lender agrees to use the Confidential Information (defined below) contained in the Portal only for confidential use within its own immediate corporate organization, and to hold and maintain the Confidential Information in confidence in accordance with the terms of this Agreement. Lender agrees to restrict access to the Confidential Information to those of its officers and employees who have a legitimate need to know such information for the purpose of assisting the Lender in improving the Lender’s 7(a) or 504 program operations in conjunction with SBA’s Lender Oversight Program and SBA’s portfolio management (each referred to as a “permitted party”), and to those for whom SBA has approved access by prior written consent and for whom access is required by applicable law or legal process. If such law or process requires Lender to disclose the Confidential Information to

Questions?

For general inquiries on this Portal, please contact:
SBA Office of Credit Risk Management
Lender.Portal@sba.gov

For technical issues only, please contact:
D&B Technical Support
8am - 8pm EST M-F
Phone: 800-618-7466
Email: iwstechsupport@dnb.com

Navigating the Lender Portal

1. Click on “Home” button
2. The following screen will appear. This enables users to search and navigate existing reports
3. Enter the FIRS number or select from the drop down list *
4. Click the “Select” button

SBA Lender Information Portal

[View Settings](#)

Hello frank.beamer

[Log off](#) [Print](#)

Select FIRS

Please select a FIRS ID

Select

sample7a

sample504

* Only users who have multiple entries will be able to navigate from drop down list.

Navigating the Lender Portal

1. Once the user has selected the Firs, they will be brought to the Overview screen
2. The navigation of the portal will be displayed on the left hand side of each lender's portal
3. The user will be able to navigate through the portal by clicking on each of the PARRiS/SMART categories and the current screen will be highlighted in white

The screenshot shows the SBA Lender Information Portal for 'dummy bank' in 'yyy city, xx'. It features two main navigation buttons: 'PARRiS' with a count of 41 and 'LRR/LPR' with a count of 4. Below these is an 'Overview' section with a list of categories and their counts: Performance (13), Asset Management (7), Regulatory Compliance (7), Risk Management (7), and Special Items (7). At the bottom, there is a 'Current Quarter' dropdown menu, a list of utility links (View Settings, Export To Excel, Export Loan Data To Excel, Definitions File, Benchmarks File, Notice File), and a user status bar showing 'Hello frank.beamer' with 'Log off' and 'Print' options.

Category	Count
PARRiS	41
LRR/LPR	4
Performance	13
Asset Management	7
Regulatory Compliance	7
Risk Management	7
Special Items	7

Navigating the Lender Portal

1. In order to go back in time, click the drop down in the navigation panel
2. Then select the relevant current
3. The user can also use the arrows on either side of the drop down to quickly travel back in forth through time one quarter at a time
4. The drop down allows users to view the portal up to 7 quarters ago

The screenshot displays the SBA Lender Information Portal for 'dummy bank' in 'yyyy city, xx'. It features two main data points: 'PARRIS' with a value of 41 and 'LRR/LPR' with a value of 4. Below this is an 'Overview' section with a table of categories and counts:

Category	Count
Performance	13
Asset Management	7
Regulatory Compliance	7
Risk Management	7
Special Items	7

At the bottom, a navigation panel includes a dropdown menu for 'Current Quarter' with options from 'Current Quarter' to '7 Qtrs Ago'. The user is logged in as 'frank.beamer' and can perform actions like 'Log off' and 'Print'.

Hover Over Definitions

1. When user hovers over the title on the section or a particular metric, it will display the definition

SBA Lender Information Portal

dummy city

PARRiS **LRR/LPR**

41 4

Overview

Performance 13

Asset Management 7

Regulatory Compliance 7

Risk Management 7

Special Items 7

Current Quarter

View Settings

Export To Excel

Export Loan Data To Excel

Definitions File

Benchmarks File

Notice File

Hello frank.beamer Log off

Print

7(a) OVERVIEW as of 09/30/2017

5-Year Cumulative Net Yield

Annualized 5 year cumulative net cash flow, including purchases, recoveries, upfront guaranty and annual servicing fees, divided by the active regular servicing dollars averaged over the last 5 years.

		Lender Benchmark	Score	Peer Group
5-Year Cumulative Net Yield	-0.70%	Moderate Risk	3	-0.40%
12-Month Default Rate	21.30%	Higher Risk	5	2.00%
5-Year Default Rate	4.30%	Higher Risk	5	2.50%
Asset Management				
High Risk Origination Rate	1.50%	Lower Risk	1	13.80%
Early Problem Loan Rate	1.50%	Moderate Risk	3	4.90%
Stressed Loan Rate	2.00%	Moderate Risk	3	3.50%
Regulatory Compliance				
Loans in Default Status over 3 Year Rate	0.00%	Lower Risk	1	55.00%
1502 Reporting Rate	88.90%	Higher Risk	5	95.10%
24 Month Repair / Denial Rate	2.00%	Lower Risk	1	3.90%
Risk Management				
Forecasted Purchase Rate	7.05%	Higher Risk	5	1.85%
Total Risk-based Capital Rate	11.90%	Lower Risk	1	15.17%
Non-performing Asset Ratio	16.50%	Lower Risk	1	12.08%
Special Items				
Average Portfolio SBPS Score	190	Moderate Risk	3	184
5-Year Charge Off Rate	9.20%	Moderate Risk	3	10.20%
Public Corrective Action with Regulator / No Prudential Regulator	-	Lower Risk	1	5

PARRiS FLAGS

Lender Results	Flag Yes/No	Peer Group

SITE INFORMATION

LOANS OUTSTANDING 27	GROSS OUTSTANDING \$3,387,981.00	SBA SHARE \$ OUTSTANDING \$2,377,992.00
LENDER PEER GROUP \$001.0MM-\$003.9MM		

FORCASTED PURCHASE RATE (FPR)

LENDER 7.05%	PEER GROUP 1.85%	SBA PORTFOLIO 1.20%
-----------------	---------------------	------------------------

FPR RATING FACTORS

	Lender Results
SBA Stats	
Percent Revolver	1.50%
Avg MOB	44
Avg Loan Term	150
Business Bureau Stats	
Avg SBPS Score	188
Avg Pct of Accounts More than 30 Days Past Due	2.11%
Avg Pct of Accounts One or More Days Past Due	18.97%
Avg Pct of Current Accounts	70.19%
Avg Pct of Trade Accounts	18.37%
Economic Statistic	
Avg State-level Unemployment Rate	3.90%

Lender Portal Definitions File

- In addition to the hover over definition feature, users can open a file which contains all of the Lender Portal Definitions.
- Click on “Definitions File” link, and a pop-up window appears.
- User will be able to save it as a PDF file.

SBA Lender Information Portal

dummy bank
yyyy city, xx

PARRiS
LRR/LPR

41
4

Overview

- Performance 13
- Asset Management 7
- Regulatory Compliance 7
- Risk Management 7
- Special Items 7

Current Quarter

View Settings
Export To Excel
Export Loan Data To Excel

Definitions File
Benchmarks File
Notice File

Hello frank.beamer Log off

Print

7(a) OVERVIEW as of 09/30/2017

PARRiS BENCHMARKS

Lender Results Lender Benchmark Score Peer Group

Save As

Misc

Organize New folder

Name	Date modified	Type	Size
No items match your search.			

File name: PortalDefinitionsForProduction

Save as type: Adobe Acrobat Document

Save Cancel

Portfolio Performance

- 5-Year Cumulative Net Yield
- 12-Month Default Rate
- 5-Year Default Rate

Asset Management

- High Risk Origination Rate
- Early Problem Loan Rate
- Stressed Loan Rate

Regulatory Compliance

- Loans in Default Status over 3 Year Rate
- 1502 Reporting Rate
- 24 Month Repair / Denial Rate

Risk Management

- Forecasted Purchase Rate
- Total Risk-based Capital Rate
- Non-performing Asset Ratio

Special Items

Item	Value	Risk	Count	Rate
Average Portfolio SBPS Score	190	Moderate Risk	3	184
5-Year Charge Off Rate	9.20%	Moderate Risk	3	10.20%
Public Corrective Action with Regulator / No Prudential Regulator	-	Lower Risk	1	5

PARRiS FLAGS

Lender Results	Flag Yes/No	Peer Group
1.50%		
44		
150		
188		

SITE INFORMATION

NG
10

SBA SHARE \$
OUTSTANDING
\$2,377,992.00

001.0MM-\$003.9MM

PURCHASE RATE

SBA
PORTFOLIO
1.20%

RS

Lender Results

	1.50%
	44
	150
	188
Avg Pct of Accounts More than 30 Days Past Due	2.11%
Avg Pct of Accounts One or More Days Past Due	18.97%
Avg Pct of Current Accounts	70.19%
Avg Pct of Trade Accounts	18.37%
Economic Statistic	
Avg State-level Unemployment Rate	3.90%

Downloading the Lender Report

1. User will be able to download the Lender Data to an excel file
2. Click on the “Export To Excel” link on the navigation bar
3. The user will be prompted to save the excel file to their desired location

SBA Lender Information Portal

dummy bank
yyyy city, xx

PARRiS
41
LRR/LPR
4

- Overview
- Performance 13
- Asset Management 7
- Regulatory Compliance 7
- Risk Management 7
- Special Items 7

◀ Current Quarter ▶

View Settings

Export To Excel

Export Loan Data to Excel

Definitions File

Benchmarks File

Notice File

Hello frank.beamer Log off

Print

7(a) OVERVIEW as of 09/30/2017

PARRiS BENCHMARKS				
	Lender Results	Lender Benchmark	Score	Peer Group
Portfolio Performance				
5-Year Cumulative Net Yield	-0.70%	Moderate Risk	3	-0.40%
12-Month Default Rate	21.30%	Higher Risk	5	2.00%
5-Year Default Rate	4.30%	Higher Risk	5	2.50%
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Public Corrective Action with Regulator / No Prudential Regulator	-	Lower Risk	1	5

PARRiS FLAGS

	Lender Results	Flag Yes/No	Peer Group

SITE INFORMATION

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LENDER PEER GROUP \$001.0MM-\$003.9MM		

FORCASTED PURCHASE RATE (FPR)

LENDER 7.05%	PEER GROUP 1.85%	SBA PORTFOLIO 1.20%
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FPR RATING FACTORS

	Lender Results
SBA Stats	
Percent Revolver	1.50%
Avg MOB	44
Avg Loan Term	150
Business Bureau Stats	
Avg SBPS Score	188
Avg Pct of Accounts More than 30 Days Past Due	2.11%
Avg Pct of Accounts One or More Days Past Due	18.97%
Avg Pct of Current Accounts	70.19%
Avg Pct of Trade Accounts	18.37%
Economic Statistic	
Avg State-level Unemployment Rate	3.90%

Downloading the Lender Report

1. Navigate to the location of the lender summary excel file and open it
2. The Lender's portfolio summary will be shown
3. The summary contains time series information over the same 8 quarters as the portal and is also broken out into the same sections as the portal as identified by the teal headers

sample7a-7aSBA [Protected View] - Excel

Byrnes, Andrew

File Home Insert Page Layout Formulas Data Review View Developer New Tab Tell me what you want to do

A1 OVERVIEW

	A	B	C	D
1	OVERVIEW	Current Quarter	1 Qtr Ago	2 Qtrs Ago
2	SITE INFORMATION			
3				
4	Date All Data is 'As-Of' at SBA	43008.00		42916.00
5	Portfolio	7a	7a	7a
6	Lender FIRS ID Number	sample7a	sample7a	sample7a
7	Lender Name	dummy bank	dummy bank	dummy bank
8	Lender City	yyy city	yyy city	yyy city
9	Lender State	xx	xx	xx
10	Number of SBA Loans Outstanding	27	26	26
11	Gross Dollars Outstanding	\$ 3,387,981	\$ 3,921,886	\$ 3,921,886
12	SBA Share Dollars Outstanding	\$ 2,377,992	\$ 2,793,355	\$ 2,793,355
13	Lender Peer Group	\$001.0MM-\$003.9MM	\$001.0MM-\$003.9MM	\$004.0MM-\$009.9MM
14	Forecasted Purchase Rate lender	7.05%		6.87%
15	Forecasted Purchase Rate peer group	1.85%		1.94%
16	Forecasted Purchase Rate SBA Portfolio	1.20%		1.20%
17				
18				
19				
20		Current Quarter	Lender Benchmark	Score
21	PORTFOLIO PERFORMANCE	Lender Results		
22	5-Year Cumulative Net Yield	-0.70%	Moderate Risk	
23	12-Month Default Rate	21.30%	Higher Risk	
24	5-Year Default Rate	4.30%	Higher Risk	
25	ASSET MANAGEMENT			
26	High Risk Origination Rate	1.50%	Lower Risk	
27	Early Problem Loan Rate	1.50%	Moderate Risk	
28	Stressed Loan Rate	2.00%	Moderate Risk	
29	REGULATORY COMPLIANCE			
30	Loans in Default Status over 3 Year Rate	0.00%	Lower Risk	
31	1502 Reporting Rate	88.90%	Higher Risk	
32	24 Month Repair / Denial Rate	0.00%	Lower Risk	
33	RISK MANAGEMENT			
34	Forecasted Purchase Rate	7.05%	Higher Risk	
35	Total Risk-based Capital Rate	11.90%	Lower Risk	
36	Non-performing Asset Ratio	16.50%	Lower Risk	
37	SPECIAL ITEMS			
38	Average Portfolio SBPS Score (weighted for \$)	190.00%	Moderate Risk	
39	5-Year Charge Off Rate	9.20%	Moderate Risk	
40	Public Corrective Action with Regulator / No Prudential Regula		Lower Risk	
41	FLAGS			
42	Top Industry Concentration Rate	31.40%	YES	
43	Franchise Rate	0.80%	NO	
44	Secondary Market Sale Rate	0.00%	NO	
45	Acquired Loan Rate	0.00%	NO	
46	Loans greater than \$2 million Approved Over the Last 12 Mont	1.00%	NO	
47	Rapid Portfolio Growth	-15.00%	NO	
48	Early Default Rate	1.50%	YES	
49	Loan Agent Count (Over last 5 years)		NO	
50				
51				
52	PERFORMANCE	Current Quarter	1 Qtr Ago	2 Qtrs Ago

Sheet 1

Ready 80%

Downloading the Loan Report

1. User will be able to download the Current Quarter Loan Data
2. Click on the “Export Loan Data To Excel” link on the navigation panel and save it your desired location.

SBA Lender Information Portal

dummy bank
yyyy city, xx

PARRiS
LRR/LPR

41
4

Overview

- Performance 13
- Asset Management 7
- Regulatory Compliance 7
- Risk Management 7
- Special Items 7

◀ Current Quarter ▶

View Settings
Export To Excel
Export Loan Data To Excel

Definitions File
Benchmarks File
Notice File

Hello frank.beamer Log off

Print

7(a) OVERVIEW as of 09/30/2017

PARRiS BENCHMARKS

	Lender Results	Lender Benchmark	Score	Peer Group
Portfolio Performance				
5-Year Cumulative Net Yield	-0.70%	Moderate Risk	3	-0.40%
12-Month Default Rate	21.30%	Higher Risk	5	2.00%
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5-Year Charge Off Rate	9.20%	Moderate Risk	3	10.20%
Public Corrective Action with Regulator / No Prudential Regulator	-	Lower Risk	1	5

PARRiS FLAGS

	Lender Results	Flag Yes/No	Peer Group

SITE INFORMATION

LOANS OUTSTANDING 27	GROSS OUTSTANDING \$3,387,981.00	SBA SHARE \$ OUTSTANDING \$2,377,992.00
LENDER PEER GROUP \$001.0MM-\$003.9MM		

FORCASTED PURCHASE RATE (FPR)

LENDER 7.05%	PEER GROUP 1.85%	SBA PORTFOLIO 1.20%
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FPR RATING FACTORS

	Lender Results
SBA Stats	
Percent Revolver	1.50%
Avg MOB	44
Avg Loan Term	150
Business Bureau Stats	
Avg SBPS Score	188
Avg Pct of Accounts More than 30 Days Past Due	2.11%
Avg Pct of Accounts One or More Days Past Due	18.97%
Avg Pct of Current Accounts	70.19%
Avg Pct of Trade Accounts	18.37%
Economic Statistic	
Avg State-level Unemployment Rate	3.90%

Downloading the Loan Data

1. Navigate to the location of the loan level excel file and open it
2. The lender's loans will be displayed along with their PARRiS/SMART metrics, loan characteristics, and other loan performance measures

LoanData SBA-sample7a [Protected View] - Excel

Byrnes, Andrew

File Home Insert Page Layout Formulas Data Review View Developer New Tab Tell me what you want to do

A1 Lender ID

	A	B	C	D	E	F	G	H	I	J	K
	Lender ID	Portfolio	CDC/Bank Name	SBPS Score Range	SBPS Score Range 1 Qtr Prior	SBPS Score Range 2 Qtrs Prior	SBPS Score range 3 Qtrs Prior	SBA As of Date	Loan Number	Borrower	Total Outstanding Balance
1	sample7a	7a	dummy bank	160-179	160-179	180-199	160-179	asoddate	dummy acct	dummy borrower	52133
2	sample7a	7a	dummy bank	200-300	180-199	180-199	200-300	asoddate	dummy acct	dummy borrower	168039
3	sample7a	7a	dummy bank	160-179	160-179	160-179	160-179	asoddate	dummy acct	dummy borrower	161847
4	sample7a	7a	dummy bank	180-199	200-300	200-300	200-300	asoddate	dummy acct	dummy borrower	25100
5	sample7a	7a	dummy bank	200-300	200-300	200-300	200-300	asoddate	dummy acct	dummy borrower	182653
6	sample7a	7a	dummy bank	160-179	160-179	160-179	140-159	asoddate	dummy acct	dummy borrower	62139
7	sample7a	7a	dummy bank	180-199	180-199	180-199	180-199	asoddate	dummy acct	dummy borrower	97510
8	sample7a	7a	dummy bank	200-300	200-300	200-300	200-300	asoddate	dummy acct	dummy borrower	47403
9	sample7a	7a	dummy bank	160-179	180-199	180-199	200-300	asoddate	dummy acct	dummy borrower	1000
10	sample7a	7a	dummy bank	160-179	180-199	200-300	200-300	asoddate	dummy acct	dummy borrower	51013
11	sample7a	7a	dummy bank	160-179	140-159	160-179	160-179	asoddate	dummy acct	dummy borrower	64309
12	sample7a	7a	dummy bank	160-179	160-179	160-179	160-179	asoddate	dummy acct	dummy borrower	348499
13	sample7a	7a	dummy bank	160-179	160-179	140-159	160-179	asoddate	dummy acct	dummy borrower	466716
14	sample7a	7a	dummy bank	180-199	180-199	180-199	160-179	asoddate	dummy acct	dummy borrower	25910
15	sample7a	7a	dummy bank	200-300	200-300	200-300	200-300	asoddate	dummy acct	dummy borrower	119151
16	sample7a	7a	dummy bank	200-300	200-300	200-300	200-300	asoddate	dummy acct	dummy borrower	5380
17	sample7a	7a	dummy bank	180-199	180-199	180-199	180-199	asoddate	dummy acct	dummy borrower	134974
18	sample7a	7a	dummy bank	001-139	001-139	001-139	001-139	asoddate	dummy acct	dummy borrower	49982
19	sample7a	7a	dummy bank	200-300	200-300	200-300	200-300	asoddate	dummy acct	dummy borrower	60676
20	sample7a	7a	dummy bank	140-159	001-139	140-159	140-159	asoddate	dummy acct	dummy borrower	86141
21	sample7a	7a	dummy bank	200-300	200-300	180-199	200-300	asoddate	dummy acct	dummy borrower	91662
22	sample7a	7a	dummy bank	160-179	180-199	160-179	160-179	asoddate	dummy acct	dummy borrower	157193
23	sample7a	7a	dummy bank	001-139	001-139	001-139	001-139	asoddate	dummy acct	dummy borrower	10745
24	sample7a	7a	dummy bank	160-179	140-159	140-159	140-159	asoddate	dummy acct	dummy borrower	48792
25	sample7a	7a	dummy bank	200-300	180-199	180-199	200-300	asoddate	dummy acct	dummy borrower	225151
26	sample7a	7a	dummy bank	200-300	200-300	180-199	180-199	asoddate	dummy acct	dummy borrower	548586
27	sample7a	7a	dummy bank	200-300				asoddate	dummy acct	dummy borrower	95277
28	sample7a	7a	dummy bank	200-300							
29											
30											
31											
32											
33											
34											
35											
36											
37											
38											
39											
40											
41											
42											
43											
44											
45											
46											
47											
48											
49											
50											
51											
52											
53											

Sheet 1

Ready 80%

Printing a Report

1. Click on "Printer Friendly" on the left hand navigation panel
2. The website will redirect to a printer friendly version.
3. Select "Print" and proceed as a normal print job on your local printer

SBA Lender Information Portal

dummy bank
yyyy city, xx

PARRiS
LRR/LPR

37
4

Overview

- Performance 13
- Asset Management 7
- Regulatory Compliance 3
- Risk Management 7
- Special Items 7

◀ Current Quarter ▶

- View Settings
- Export To Excel
- Export Loan Data To Excel
- Printer Friendly
- Definitions File
- Benchmarks File
- Notice File

Hello frank.beamer Log off

Print

7(a) OVERVIEW as of 12/31/2017

PARRiS BENCHMARKS

	Lender Results	Lender Benchmark	Score	Peer Group
Portfolio Performance				
5-Year Cumulative Net Yield	-0.70%	Moderate Risk	3	-0.30%
12-Month Default Rate	22.40%	Higher Risk	5	2.20%
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1502 Reporting Rate	100.00%	Lower Risk	1	94.50%
24 Month Repair / Denial Rate	1.80%	Lower Risk	1	2.90%
Risk Management				
Forecasted Purchase Rate	7.42%	Higher Risk	5	2.00%
Total Risk-based Capital Rate	12.20%	Lower Risk	1	15.20%
Non-performing Asset Ratio	15.00%	Lower Risk	1	11.96%
Special Items				
Average Portfolio SBPS Score	184	Moderate Risk	3	184
5-Year Charge Off Rate	8.80%	Moderate Risk	3	10.50%
Public Corrective Action with Regulator / No Prudential Regulator	-	Lower Risk	1	5

PARRiS FLAGS

	Lender Results	Flag Yes/No	Peer Group

SITE INFORMATION

LOANS OUTSTANDING	GROSS OUTSTANDING	SBA SHARE \$ OUTSTANDING
29	\$3,544,729.00	\$2,495,422.00
LENDER PEER GROUP \$001.0MM-\$003.9MM		

FORCASTED PURCHASE RATE (FPR)

LENDER	PEER GROUP	SBA PORTFOLIO
7.42%	2.00%	1.28%

FPR RATING FACTORS

	Lender Results
SBA Stats	
Percent Revolver	1.41%
Avg MOB	45
Avg Loan Term	148
Business Bureau Stats	
Avg SBPS Score	183
Avg Pct of Accounts More than 30 Days Past Due	23.09%
Avg Pct of Accounts One or More Days Past Due	36.77%
Avg Pct of Current Accounts	78.60%
Avg Pct of Trade Accounts	18.92%
Economic Statistic	
Avg State-level Unemployment Rate	4.60%

16

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7(a) as of 12/31/2017

PARRIS 37	LRR/LPR 4
Performance 13	Asset Management 7
Regulatory Compliance 3	Risk Management 7
Special Items 7	

OVERVIEW

PARRIS BENCHMARKS

	Lender Results	Lender Benchmark	Score	Peer Group
Portfolio Performance				
5-Year Cumulative Net Yield	-0.70%	Moderate Risk	3	-0.30%
12-Month Default Rate	22.40%	Higher Risk	5	2.20%
5-Year Default Rate	4.40%	Higher Risk	5	2.50%
Asset Management				
High Risk Origination Rate	1.30%	Lower Risk	1	14.50%
Early Problem Loan Rate	1.30%	Moderate Risk	3	5.00%
Stressed Loan Rate	1.80%	Moderate Risk	3	5.00%
Regulatory Compliance				
Loans in Default Status over 3 Year Rate	0.00%	Lower Risk	1	53.20%
1502 Reporting Rate	100.00%	Lower Risk	1	94.50%
24 Month Repair / Denial Rate	1.80%	Lower Risk	1	2.90%
Risk Management				
Forecasted Purchase Rate	7.42%	Higher Risk	5	2.00%
Total Risk-based Capital Rate	12.20%	Lower Risk	1	15.20%
Non-performing Asset Ratio	15.00%	Lower Risk	1	11.96%
Special Items				
Average Portfolio SBPS Score	184	Moderate Risk	3	184
5-Year Charge Off Rate	8.80%	Moderate Risk	3	10.50%
Public Corrective Action with Regulator / No Prudential Regulator	-	Lower Risk	1	5

PARRIS FLAGS

1. The entire lender portal will now be formatted such that all pages are appended vertically.
2. Click "Export as PDF" to save the file to desired location
3. Finally, open the PDF and proceed as a normal print job on your local printer

Small Business Risk Portfolio Solution (SBRPS) Score – 7(a)

For 7(a) Lenders: The SBRPS, commonly known as SBPS by the Small Business Administration community, counts by score range can be found on the **Special Items** page. The percentages are based off of number and dollars of loans in each SBPS category. Furthermore, SBPS ranges can be found on the loan level report for each loan for the past year and make for a great portfolio management score.

SBA Lender Information Portal

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PARRIS
LRR/LPR

41
4

- Overview
- Performance 13
- Asset Management 7
- Regulatory Compliance 7
- Risk Management 7
- Special Items 7

◀ Current Quarter ▶

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7(a) SPECIAL ITEMS as of 09/30/2017

SPECIAL ITEMS

Average Portfolio SBPS Score (Weighted for \$)

5-Year Charge Off Rate

AVERAGE PORTFOLIO SBPS WEIGHTED FOR \$

190

Moderate Risk

	SBPS Range 200-300	SBPS Range 180-199	SBPS Range 160-179	SBPS Range 140-159	SBPS Range 001-139	Not Yet Scored
% by Count	37.04%	14.81%	37.04%	3.70%	7.41%	0.00%
% by SBA \$	45.60%	8.40%	41.70%	2.50%	1.80%	0.00%

DELEGATED AUTHORITY EXPIRATION DATES

PLP	CLP	SBA EXP	Export Exp	PLP EWCP	750 AGREEMENT EFFECTIVE DATE
6/26/2019	6/26/2019	6/26/2019	6/26/2019	-	

LENDER SERVICE PROVIDER

5 YEAR CHARGE OF RATE

SECONDARY MARKET SALES

		Date of Agmt	Termination Date	# of Loans	\$ of Loans	Gross Loans #	Gross Loans Balance
1	Michigan Certified Development Corporation	3/21/2017	-	2	\$343,352.00	-	\$0.00

Lender Purchase Rating

The Lender Purchase Rating and it's the Rating Factors that determine a lender's Forecasted Purchase Rating and LPR can be found on the **Overview** page in the Lender Portal. All factors and ratings are provided historically for 9 quarters. Peer groups averages are also provided for additional context.

SBA Lender Information Portal

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yyyy city, xx

SMART

24

LRR/LPR

1

- Overview
- Solvency 7
- Management 5
- Asset Quality 7
- Regulatory Compliance 1
- Technical Issues 4

◀ Current Quarter ▶

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504 OVERVIEW as of 09/30/2017

SMART BENCHMARKS				
	Lender Results	Lender Benchmark	Score	Peer Group
Solvency				
5-Year Cumulative Net Yield	-0.20%	Lower Risk	1	0.50%
12-Month Default Rate	0.80%	Moderate Risk	3	1.00%
5-Year Default Rate	1.20%	Moderate Risk	3	1.20%
Management				
Forecasted Purchase Rate	0.63%	Lower Risk	1	1.18%
High Risk Origination Rate	3.40%	Moderate Risk	3	6.70%
Loans in Purchase Status over 3 Year Rate	0.00%	Lower Risk	1	25.50%
Asset Quality				
Stressed Rate	1.40%	Lower Risk	1	2.90%
5-Year Charge Off Rate	8.50%	Moderate Risk	3	8.30%
Early Problem Loan Rate	1.20%	Moderate Risk	3	2.30%
Compliance				
Minimum Level of 504 Activity	3	Lower Risk	1	26
Technical Issues				
Average Portfolio SBPS (\$ Weighted)	199	Lower Risk	1	195
Top Industry Concentration Rate	14.50%	Moderate Risk	3	19.50%

SITE INFORMATION

LOANS OUTSTANDING 235	GROSS OUTSTANDING \$95,159,280.55	SBA SHARE \$ OUTSTANDING \$95,159,280.55
LENDER PEER GROUP \$030.0MM-\$099.9MM		

FORCASTED PURCHASE RATE (FPR)

LENDER 0.63%	PEER GROUP 1.18%	SBA PORTFOLIO 0.95%
-----------------	------------------------	---------------------------

FPR RATING FACTORS

	Lender Results
SBA Stats	
Avg MOB	55
Business Bureau Stats	
Avg SBPS Score	199
Avg Business Age	16
Avg Pct of Dollars More Than 30 Days Past Due	4.61%
Avg Pct of Accounts One or More Days Past Due	10.52%
Avg Pct of Current Accounts	86.55%
Avg Pct of Trade Accounts	66
Economic Statistic	
Avg State Housing Price Index	1.08%

Lender Risk Framework

The PARRiS Scorecard, including the 15 benchmarked rates and the 8 non-scored flags, and the SMART Scorecard including the 12 benchmarked rates, can both be found on the **Overview** page of the Lender Portal for their respective lenders. All metrics and their corresponding score or flag are provided historically for 8 quarters. Peer groups averages are also provided for additional context.

SBA Lender Information Portal

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yyyy city, xx

PARRiS
LRR/LPR

41
4

- Overview
- Performance 13
- Asset Management 7
- Regulatory Compliance 7
- Risk Management 7
- Special Items 7

Current Quarter

View Settings
Export To Excel
Export Loan Data To Excel

Definitions File
Benchmarks File
Notice File

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7(a) OVERVIEW as of 09/30/2017

PARRiS BENCHMARKS				
	Lender Results	Lender Benchmark	Score	Peer Group
Portfolio Performance				
5-Year Cumulative Net Yield	-0.70%	Moderate Risk	3	-0.40%
12-Month Default Rate	21.30%	Higher Risk	5	2.00%
5-Year Default Rate	4.30%	Higher Risk	5	2.50%
Asset Management				
High Risk Origination Rate	1.50%	Lower Risk	1	13.80%
Early Problem Loan Rate	1.50%	Moderate Risk	3	4.90%
Stressed Loan Rate	2.00%	Moderate Risk	3	3.50%
Regulatory Compliance				
Loans in Default Status over 3 Year Rate	0.00%	Lower Risk	1	55.00%
1502 Reporting Rate	88.90%	Higher Risk	5	95.10%
24 Month Repair / Denial Rate	2.00%	Lower Risk	1	3.90%
Risk Management				
Forecasted Purchase Rate	7.05%	Higher Risk	5	1.85%
Total Risk-based Capital Rate	11.90%	Lower Risk	1	15.17%
Non-performing Asset Ratio	16.50%	Lower Risk	1	12.08%
Special Items				
Average Portfolio SBPS Score	190	Moderate Risk	3	184
5-Year Charge Off Rate	9.20%	Moderate Risk	3	10.20%
Public Corrective Action with Regulator / No Prudential Regulator	-	Lower Risk	1	5

PARRiS FLAGS

SITE INFORMATION

LOANS OUTSTANDING 27	GROSS OUTSTANDING \$3,387,981.00	SBA SHARE \$ OUTSTANDING \$2,377,992.00
LENDER PEER GROUP \$001.0MM-\$003.9MM		

FORCASTED PURCHASE RATE (FPR)

LENDER 7.05%	PEER GROUP 1.85%	SBA PORTFOLIO 1.20%
-----------------	---------------------	------------------------

FPR RATING FACTORS

	Lender Results
SBA Stats	
Percent Revolver	1.50%
Avg MOB	44
Avg Loan Term	150
Business Bureau Stats	
Avg SBPS Score	188
Avg Pct of Accounts More than 30 Days Past Due	2.11%
Avg Pct of Accounts One or More Days Past Due	18.97%
Avg Pct of Current Accounts	70.19%
Avg Pct of Trade Accounts	18.37%
Economic Statistic	
Avg State level Unemployment	9.9%

Visualization of Trends

- On each of the PARRiS pages, there are charts that show the trends of the appropriate lender risk framework metrics over time for the last 8 quarters.
- The charts compare the performance of the lender (black) to its peer group (green) and shows the high risk and low risk regions in red and teal respectively.
- Additionally, the charts will display the actual rate on hover as shown in the green label and each graph will pop-out when clicked on as shown.

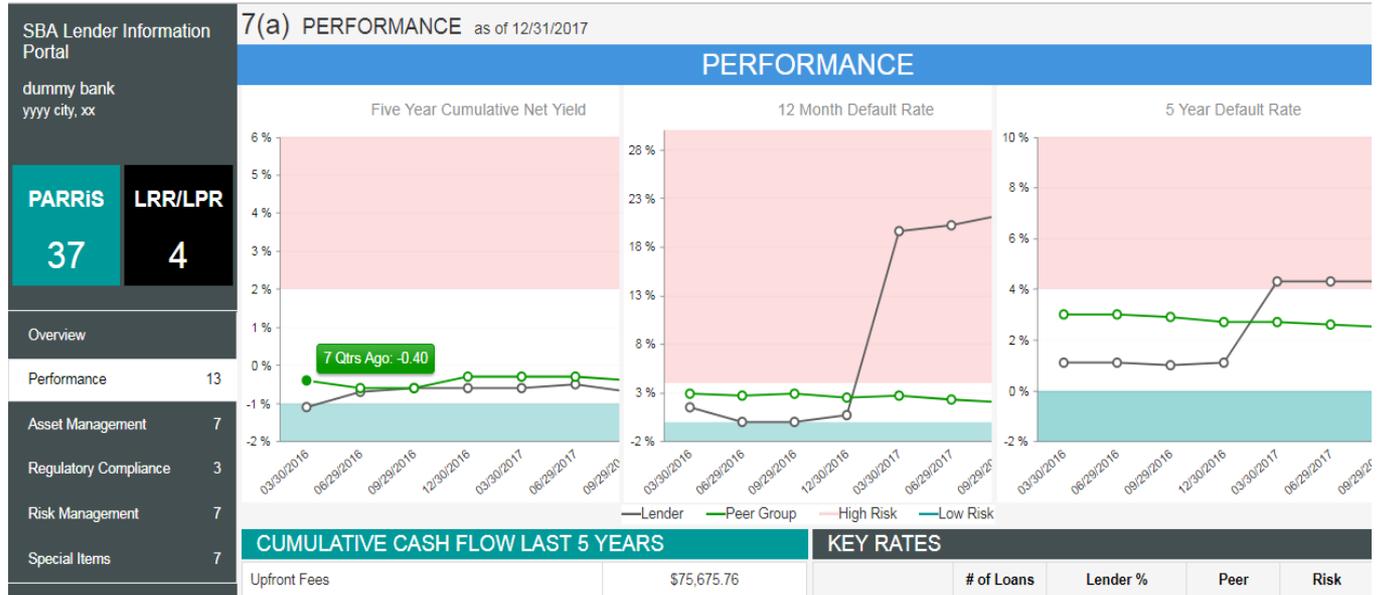
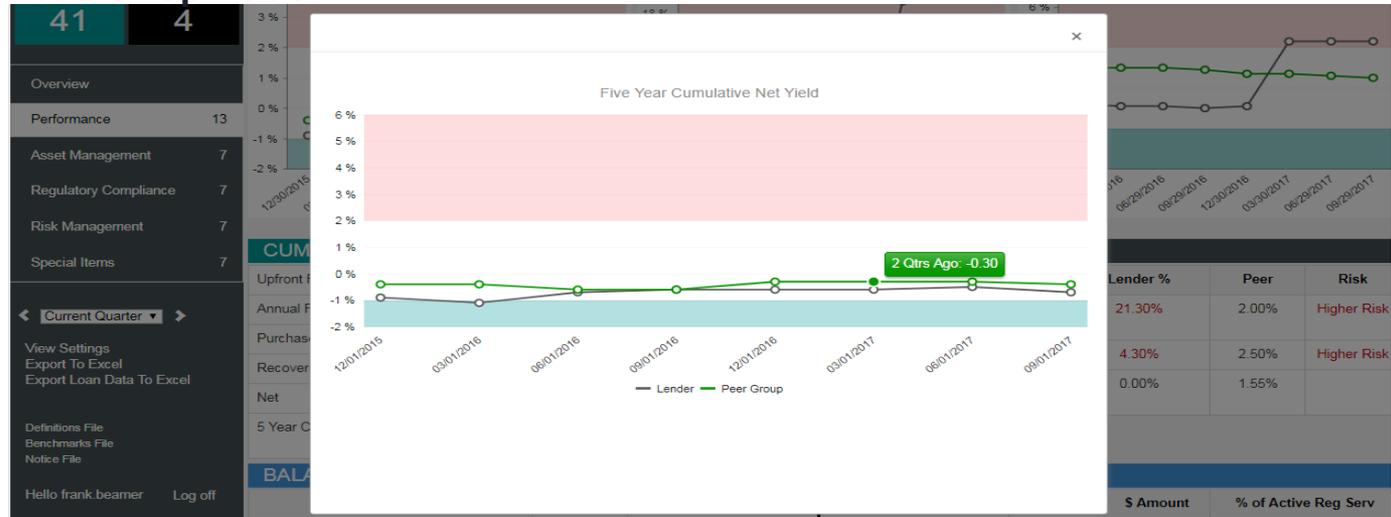


Chart Pop - Out



Vintage Analysis

- In addition to PARRIS metrics, the lender portal also provides a vintage analysis
- The vintage analysis compares the active and performance of the lender's portfolio by disbursement fiscal year
- This vintage analysis can be found on the **Asset Management** pages for the 7(a) portal

Early Problem	\$49,982.00	1.95%	2.07%	AVERAGE TIME OF LOANS CURRENTLY IN LIQUIDATION 8.3 Months	AVERAGE TIME OF LOANS CURRENTLY IN ACTIVE PURCHASE -	AVERAGE TIME OF LOANS CURRENTLY IN ACTIVE DEFAULT 8.3 Months
Early Default	-	-	0.27%			
Stressed	\$49,982.00	2.00% Moderate Risk	3.50%			

VINTAGE ANALYSIS (BY FISCAL YEAR OF DISBURSMENT)

Disbursement Fiscal Year	# of Disbursed Loans	Approval \$ of Disbursed Loans	Gross Purchase Amt (for loans disbursed in given FY)	Lender Cumulative Purchase Rate	7(a) Cumulative Purchase Rate (All Lenders)
2005	-	-	-	-	16.50%
2006	-	-	-	-	24.30%
2007	4	\$195,000.00	\$108,178.00	55.50%	29.40%
2008	8	\$1,197,500.00	\$470,828.00	39.30%	25.00%
2009	1	\$150,000.00	\$77,378.00	51.60%	12.50%
2010	4	\$1,086,100.00	\$0.00	0.00%	6.50%
2011	4	\$1,225,000.00	\$0.00	0.00%	4.30%
2012	5	\$1,000,000.00	\$0.00	0.00%	3.90%
2013	9	\$2,728,000.00	\$0.00	0.00%	2.70%
2014	4	\$472,500.00	\$0.00	0.00%	2.10%
2015	-	-	-	-	1.20%
2016	5	\$815,300.00	\$0.00	0.00%	0.40%
2017	3	\$921,800.00	\$0.00	0.00%	0.00%

TRENDS AND BEHAVIOR CONSIDERATIONS(DISBURSED LOANS)

	2014	2015	2016	2017
Avg Loan Size at Approval	\$118,125.00	-	\$163,060.00	\$307,266.67
Wtd Avg SBPS Current Score for all Disbursed Loans	169	-	173	214
Conventional 7(a)	0.00%	-	50.90%	0.00%
Delegated	100.00%	-	49.10%	100.00%
Loans Over \$2 Million(based on approval\$)	-	-	-	-

Delivery Method Analysis

Gross Loans	29	\$3,544,729.00	Past Due balance	1	\$49,981.00	1.83%
Gross Committed	2	\$260,000.00	Delinquent Balance	-	-	-
Active Regular Servicing Loans Balance	26	\$2,734,184.00	Deferred Balance	-	-	-
Guaranteed Portion of Active Regular Servicing		\$2,495,422.00	Stressed Balance	1	\$49,981.00	1.80%

ACTIVE DEFAULTS

	# of Loans	\$ Amount	% of Outstanding Balance
Liquidation Balance	3	\$810,545.00	22.87%
Guaranteed Portion of Liquidations		\$605,104.00	
Active Purchases	-	-	-
Guaranteed Portion of Active Purchases		-	
Total Active Defaults	3	\$810,545.00	22.90%

REGULAR SERVICING AND RESOLUTIONS

Delivery Method	Gross Loans	Current	Past Due	Deferred	Delinquent	Liquidation	Loan Balance % of Total Balance
PLP	\$2,608,445.00	\$1,797,900.00	-	-	-	\$810,545.00	-
CLP	-	-	-	-	-	-	-
Other (7a)	\$100.00	\$100.00	-	-	-	-	-
SBA Express	\$758,670.00	\$708,689.00	\$49,981.00	-	-	-	-
Patriot Express	\$177,514.00	\$177,514.00	-	-	-	-	-
Community Express	-	-	-	-	-	-	-
Rural Lender Advantage	-	-	-	-	-	-	-
Small Loan Advantage	-	-	-	-	-	-	-
Community Advantage	-	-	-	-	-	-	-
Dealer Floor Plan	-	-	-	-	-	-	-
SBA Low Doc	-	-	-	-	-	-	-
Total	\$3,544,729.00	\$2,684,203.00	\$49,981.00	-	-	\$810,545.00	-

- Additionally, the Lender Portal breaks down the portfolio by Delivery Method.
- The user can toggle between viewing the chart in dollars or the percentage of total balance in each of the loan statuses.
- This segmentation can be found in **Performance** page of the 7(a) portal

Loan Concentrations

- The Lender Portal also breaks down the lender's portfolio by Industry, Franchise, and State concentrations and names the top 3 in each
- These concentrations can be found in on the **Risk Management** page of the 7(a) Portal

Emerging (30 months on book or less)	200	Lower Risk	7	\$702,140.00
Over \$350K Loans	193	Moderate Risk	7	\$1,412,359.00
Under \$350K Loans	184	Moderate Risk	20	\$965,633.00
Original	190	Moderate Risk	27	\$2,377,992.00
Acquired	-	N/A	-	-

CONCENTRATIONS (% BASED ON GROSS LOANS)

SBA ACTIVE REGULAR SERVICING

Top 3 NAICS	Gross Loan #	Gross Loans \$	% of Gross Loans \$
Fabricated Metal Product Manufacturing	4	\$1,062,177.00	31.40%
Food Services and Drinking Places	3	\$626,629.00	18.50%
Food and Beverage Stores	4	\$427,544.00	12.60%
			62.50%

	Active Regular Servicing #
Current Quarter	24
Previous Quarter	23
Two Quarters Prior	23
Three Quarters Prior	25

Top 3 Franchises	Gross Loan #	Gross Loans \$	% of Gross Loans \$
SUBWAY SANDWICH SHOP	1	\$25,910.00	0.80%
-	-	\$0.00	0.00%
-	-	\$0.00	0.00%
Total Lender Franchise Portfolio	1	\$25,910.00	0.80%

Top 3 Project States	Gross Loan #	Gross Loans \$	% of Gross Loans \$
MI	27	\$3,387,981.00	100.00%
NV	-	\$0.00	0.00%
-	-	-	-



Thank You

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