



Report Generated: Monday, April 10, 2017
 SBA Data as of: Q1 FY 2017; SNL Data as of Q3 CY 2016, Version 1.0

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Report Summary

Lender	The Best Bank		Performance Stratification (Peer Group)	\$010.0MM-\$099.9MM
FIRS #	A111111	<input type="button" value="Save as XLSX"/> <input checked="" type="button" value="Save as PDF"/>	SBA Active Reg Serv Loans Balance Dollars / Lender Total Loans (SNL Data)	N/A
Lender Address	1000 1st St., AA		Lender Total Assets (SNL Data)	N/A
SBA Region	I - Atlantic		Lender Total Loans (SNL Data)	N/A
District	ATLANTIC AREA	State AA	Last RBR FY	Last RBR Assessment
Primary Regulator	FDCU	<input type="button" value="Save as Unlocked XLSX"/>	N/A	N/A

*** The Lender Total Loans figure does not include loans sold on the secondary market as lenders remove these loans from their balance sheet post sale. In addition, loans sold on the secondary market will remain on a lender's SBA Balance Sheet as they are responsible for servicing these loans. Please take this into account when evaluating the SBA Active Regular Servicing Loans Balance Dollars / Lender Total Loans Rate.

PARRiS Components	PARRiS Factors	Lower Risk (+ 1 Point)	Moderate Risk (+ 3 Points)	Higher Risk (+ 5 Points)	Lender Results	Number of Points
Performance	5 Year Cumulative Net Yield	> 2 %	≥ -1% & ≤ 2%	< -1 %	-0.9%	3
	12 Month Default Rate	0%	> 0% & ≤ 4%	> 4%	0.0%	1
	5 Year Default Rate	0%	> 0% & ≤ 4%	> 4%	10.3%	5
Asset Management	Stressed Loan Rate	0%	> 0% & ≤ 3%	> 3%	1.9%	3
	Early Problem Loan Rate	0%	> 0% & ≤ 4%	> 4%	0.0%	1
	High Risk Origination Rate	< 7%	≥ 7% & ≤ 18%	> 18%	0.0%	1
Regulatory Compliance	Loans in Active Default Status over 3 Years Rate	< 19%	≥ 19% & ≤ 60%	> 60%	96.0%	5
	24 Month Repair/Denial Rate	0%	> 0% & ≤ 3%	> 3%	0.6%	3
	1502 Reporting Rate	100%	≥ 97% & < 100%	< 97%	20.0%	5
Risk Management	Prim. Fed Fin. Inst. Regulator Total Risk Based Cap. Ratio	≥ 10%	< 10% & 8%	< 8%	N/A	3
	Non-Performing Asset Ratio	(+1) <100%	(+5) ≥100%		N/A	3
	Forecasted Purchase Rate (FPR)	< 0.5%	≥0.5% & ≤ 3%	> 3%	1.93%	3
Special Items	Average Portfolio SBPS (weighted for \$)	> 203	≤ 203 & ≥ 180	< 180	184	3
	5 Year Charge Off Rate	0%	> 0% & ≤10 %	> 10%	84.6%	5
	Enforcement Actions (Published) / No Prudential Regulator	(+1) No	(+5) Yes		Lower Risk	1
Total Points					45	

PARRiS RISK FLAGS	No Flag	Flag	Lender Results	# of Flags
Early Default Rate	< 1%	≥ 1%	0.0%	0
Loans greater than \$2 million Approved Over the Last 12 Months	≤5	> 5	0	0
Industry Concentration Rate	≤ 20%	> 20%	19.4%	0
Franchise Rate	≤10%	> 10%	11.7%	1
Secondary Market Sale Rate	≤75%	>75%	72.8%	0
Rapid Portfolio Growth	< 25%	≥ 25%	-0.2%	0
Loan agent count over 5 years	0	> 0	0	N/A
Acquired Loan Rate	≤25%	> 25%	96.7%	1
Total Flags			2	

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U.S. Small Business Administration

Office of Credit Risk Management

Lender Profile Assessment

The Best Bank

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Performance - I

Cumulative Cash Flow Last 5 Years

	Lender		
Upfront Fees	\$	222,441	
Annual Fees	\$	1,065,402	
Purchases	\$	(33,815,696)	
Recoveries	\$	28,722,581	
Net	\$	(3,805,272)	Peer
5 Year Cumulative Net Yield		-0.9%	0.5% Moderate Risk

*** Net % = Annualized Net Cash flow last 5 years / SBA's guarantee share of the gross balance averaged over the last 5 years

Key Rates

	# of Loans	Lender %	Peer	
12 Month Default Rate	-	0.0%	1.9%	Lower Risk
5 Year Default Rate	135	10.3%	2.3%	Higher Risk
Last 12 Month Charge-Off Rate	27	33.3%	1.6%	

Balance Sheet

	#	\$
Total SBA Exposure	70	\$ 17,450,538

*** Total SBA Exposure = Gross Loans + Gross Committed

Gross Loans

	70	\$ 17,450,538
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*** Gross Loans = Active Regular Servicing + Active Defaults

Gross Committed

	-	\$ -
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*** Gross Committed = Approved but not Cancelled and not Disbursed

Active Regular Servicing Loans Balance

	34	\$ 10,951,796
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SBA Guaranteed Portion

\$ 8,702,453

*** Active Regular Servicing = Current Balance + Stressed Balance

	#	\$	% of Active Reg Serv
Current Balance	31	\$ 10,744,537	98.1%
Past Due Balance	1	\$ 58,136	0.5%
Delinquent Balance	2	\$ 149,123	1.4%
Deferred Balance	-	\$ -	0.0%
Stressed Balance	3	\$ 207,259	1.9%

*** Stressed = Past Due + Delinquent + Deferred

Active Defaults

	#	\$	%s defined below
Liquidation Balance	26	\$ 3,421,338	23.8%
Guaranteed Part of SBA Liquidations		\$ 2,556,767	
Active Purchases	10	\$ 3,077,404	21.9%
Guaranteed Part of SBA Active Purch		\$ 2,361,516	

Total Active Defaults

	36	\$ 6,498,742	37.2%
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*** Active Defaults = Loans in Liquidation + Active Purchases

*** Liquidation % = Liquidation Balance / (Liquidation Balance + Active Regular Servicing Loans Balance)

*** Active Purchase % = Active Purchase Balance / (Active Purchase Balance + Active Regular Service Loans Balance)

*** Active Default % = Active Default Balance / (Active Default Balance + Active Regular Servicing Loans Balance)

Performance Section Total Score

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Performance - II

Active Regular Servicing Balance Sheet

Delivery Method	Active Regular Servicing Loans Balance \$	Current \$	Past Due \$	Delinquent \$	Deferred \$
PLP	\$ 7,517,971	\$ 7,517,971	\$ -	\$ -	\$ -
CLP	\$ -	\$ -	\$ -	\$ -	\$ -
Other 7(a)	\$ 3,337,777	\$ 3,130,518	\$ 58,136	\$ 149,123	\$ -
SBA Express	\$ 30,977	\$ 30,977	\$ -	\$ -	\$ -
Patriot Express	\$ -	\$ -	\$ -	\$ -	\$ -
Community Express	\$ -	\$ -	\$ -	\$ -	\$ -
Rural Lender Advantage	\$ 65,071	\$ 65,071	\$ -	\$ -	\$ -
Small Loan Advantage	\$ -	\$ -	\$ -	\$ -	\$ -
Community Advantage	\$ -	\$ -	\$ -	\$ -	\$ -
Dealer Floor Plan	\$ -	\$ -	\$ -	\$ -	\$ -
SBA Low Doc	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL	\$ 10,951,796	\$ 10,744,537	\$ 58,136	\$ 149,123	\$ -

Active Default Balance Sheet

Delivery Method	Gross Loan \$	Liquidation \$	Active Purchase \$	Active Default \$	Active Default \$ as % of Gross Loan \$
PLP	\$ 9,866,957	\$ 841,346	\$ 1,507,640	\$ 2,348,986	23.8%
CLP	\$ 450,618	\$ -	\$ 450,618	\$ 450,618	100.0%
Other 7(a)	\$ 6,327,411	\$ 1,901,883	\$ 1,087,751	\$ 2,989,634	47.2%
SBA Express	\$ 485,016	\$ 454,039	\$ -	\$ 454,039	93.6%
Patriot Express	\$ 26,208	\$ -	\$ 26,208	\$ 26,208	100.0%
Community Express	\$ -	\$ -	\$ -	\$ -	0.0%
Rural Lender Advantage	\$ 65,071	\$ -	\$ -	\$ -	0.0%
Small Loan Advantage	\$ -	\$ -	\$ -	\$ -	0.0%
Community Advantage	\$ -	\$ -	\$ -	\$ -	0.0%
Dealer Floor Plan	\$ -	\$ -	\$ -	\$ -	0.0%
SBA Low Doc	\$ 229,257	\$ 224,070	\$ 5,187	\$ 229,257	100.0%
TOTAL	\$ 17,450,538	\$ 3,421,338	\$ 3,077,404	\$ 6,498,742	37.2%

Performance Section Total Score

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Asset Management

Origination Risk (Last 36 months)

	# of Loans	\$ of Loans	Lender	Peer	
High Risk Origination	-	\$ -	0.0%	12.0%	Lower Risk
Early Problem	-	\$ -	0.0%	3.1%	Lower Risk
Early Default	-	\$ -	0.0%	0.7%	No Flag

Servicing Risk

	\$ of Loans	Lender	Peer	
Past Due	\$ 58,136	0.5%	0.8%	
Delinquency	\$ 149,123	1.4%	0.9%	
Deferred	\$ -	0.0%	0.2%	
Stressed	\$ 207,259	1.9%	1.9%	Moderate Risk

*** Stressed = Past Due + Delinquent + Deferred

Resolution Risk

	# of Loans	\$ of Loans	Lender	Peer
12 Month Purchase	-	\$ -	0.0%	1.0%
Average Time of loans currently in Liquidation			69.4 Months	
Average Time of loans currently in Active Purchase			118.1 Months	
Average Time of loans currently in Active Default			84.5 Months	

*** Active Default Date is the transfer to liquidation or purchase date, whichever comes first

Loans greater than \$2 million Approved Over the Last 12 Months	-	No Flag
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Vintage Analysis (by Fiscal Year of Disbursement)

Disbursement Fiscal Year	# of Disbursed Loans	Approval \$ for Disbursed Loans	Gross Purchase Amt (for loans disbursed in given FY)	Lender Cumulative Purchase Rate	7(a) Cumulative Purchase Rate (All Lenders)
2005	905	\$ 96,622,824	\$ 27,595,053	28.6%	16.4%
2006	485	\$ 108,160,648	\$ 35,967,671	33.3%	24.2%
2007	476	\$ 108,891,210	\$ 58,094,778	53.4%	29.2%
2008	347	\$ 81,245,948	\$ 46,443,842	57.2%	24.7%
2009	86	\$ 30,159,000	\$ 11,315,214	37.5%	12.2%
2010	51	\$ 26,876,700	\$ 6,858,831	25.5%	6.3%
2011	41	\$ 23,275,100	\$ 3,497,449	15.0%	3.9%
2012	8	\$ 5,114,100	\$ -	N/A	3.4%
2013	4	\$ 5,348,700	\$ 150,402	2.8%	2.2%
2014	2	\$ 460,000	\$ -	N/A	1.4%
2015	-	\$ -	\$ -	N/A	0.5%
2016	-	\$ -	\$ -	N/A	0.0%
2017	-	\$ -	\$ -	N/A	0.0%

Trends & Behavioral Considerations (Disbursed Loans)

Fiscal Year	2014	2015	2016	2017
Avg Loan Size at Approval	\$ 230,000	N/A	N/A	N/A
Wtd Avg SBPS Current Score for all Disbursed Loans	214	N/A	N/A	N/A
Conventional 7(a)	100.0%	0.0%	0.0%	0.0%
Delegated	0.0%	0.0%	0.0%	0.0%
Loans Over \$2 Million (based on approval \$)	0	0	0	0

Asset Management Total Score

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Regulatory Compliance

SBA Reporting and Fees

1502 Reporting Rate	20.0%	Higher Risk	
Count of 172 On-Time Payment (24 Months)			200
Count of 172 Payments (24 Months)			233
Count-Based Rate of 172 On-Time Payment (24 Months)			85.8%
Dollar-Based Rate of 172 On-Time Payment (24 Months)			52.4%

	# of Loans**	\$ of Loans	Rate	
Loans in Active Default Status over 3 Years Rate	33	\$ 6,241,738	96.0%	Higher Risk
24-Month Repair/Denial Rate	1	\$ 20,124	0.6%	Moderate Risk

*** from Escrow Reserve Report

**For Repair/Denial, count based on loans contributing to numerator.

	CY 2012	#N/A	CY 2014	CY 2015
ROE	N/A	N/A	N/A	N/A
ROA	N/A	N/A	N/A	N/A
Net Income	N/A	N/A	N/A	N/A

Regulatory Section Total Score

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Risk Management

LPR / LRR (Lender Purchase Rating*) 2

	Forecasted Purchase \$	Forecasted Purchase Rate (FPR)	Peer FPR	
Forecasted Purchase*	\$ 277,722	1.93%	1.35%	Moderate Risk

(* LPR (Lender Purchase Rating of the SBA portion of the Lender's portfolio) - SBA's assessment of a lender's potential risk to SBA based on the purchase probability of loans within the lender's portfolio. Formerly called Lender Risk Rating (LRR), the Lender Purchase Rating aggregates the Forecasted Purchase Rate (FPR) of loans within the lender's portfolio to assign a single numeric value to the lender. Ratings are scaled 1 through 5, with 1 representing the lowest risk and 5 representing the highest risk of purchase. LPR is the updated and more refined model, and is a more accurate predictor of purchase.

Average Current SBPS (Dollar Weighted) into various portfolio segments	Avg Current SBPS Score	Risk Rating	# (Active Regular Servicing + Liquidation)	SBA Guarantee \$ (Active Regular Servicing + Liquidation)	% of SBA Guarantee \$ (Active Reg Servicing + Liquidation)
Avg Current SBPS - Legacy (greater than 36 months on book)	184	Moderate Risk	59	\$ 11,188,921	99.4%
Avg Current SBPS - Emerging (36 months on book or less)	214	Lower Risk	1	\$ 70,299	0.6%
Avg Current SBPS - Over \$350K Loans	188	Moderate Risk	17	\$ 7,929,936	70.4%
Avg Current SBPS - Under \$350K Loans	175	Higher Risk	43	\$ 3,329,284	29.6%
Avg Current SBPS - Original	N/A	N/A	-	\$ -	0.0%
Avg Current SBPS - Acquired	184	Moderate Risk	60	\$ 11,259,220	100.0%

*** The Average SBPS Scores by portfolio segment above are not inputs for a lender's PARRiS score

Capital Adequacy

Lender %

Prim. Fed Fin. Inst. Regulator Total Risk Based Cap. Ratio	N/A	Moderate Risk
Tier 1 Risk Based Ratio	N/A	
Leverage/Core Ratio	N/A	
Non-Performing Asset Ratio	N/A	Moderate Risk

*** Non-Performing Asset Ratio also known as Texas Ratio

SBA Active Regular Servicing Portfolio, Quarterly

	Active Regular Servicing #	Active Regular Servicing Balance
Current Quarter	34	\$ 10,951,796
Previous Quarter	35	\$ 11,205,258
Two Quarters Prior	37	\$ 11,581,711
Three Quarters Prior	38	\$ 11,746,271

Concentrations (% Based on Gross Loans)

Top 3 NAICS	Gross Loan #	Gross Loans \$	% of Gross Loans \$	
721 Accommodation	5	\$ 3,387,033	19.4%	1 No Flag
722 Food Services and Drinking Places	12	\$ 2,055,436	11.8%	
445 Food and Beverage Stores	5	\$ 2,047,587	11.7%	
			42.9%	

1. Industry Concentration Rate Flag

Top 3 Franchises	Gross Loan #	Gross Loans \$	% of Gross Loans \$	
11111 First Franchise	1	\$ 961,770	5.5%	
22222 Second Franchise	2	\$ 543,132	3.1%	
33333 Third Franchise	1	\$ 195,750	1.1%	
Total Lender Franchise Portfolio:	9	\$ 2,035,054	11.7%	2 Flag

2. Franchise Rate Flag

Top 3 Project States	Gross Loan #	Gross Loans \$	% of Gross Loans \$
AA	10	\$ 3,940,050	22.6%
BB	6	\$ 2,601,247	14.9%
CC	4	\$ 2,270,748	13.0%

Risk Management Section Total Score

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Special Items

Table with 7 columns: Average Portfolio SBPS (weighted for \$), SBPS Range 200-300, SBPS Range 180-199, SBPS Range 160-179, SBPS Range 140-159, SBPS Range 001-139, Not Yet Scored. Includes rows for % by Count and % by SBA \$.

750 Agreement Effective Date

Table with 2 columns: Less than 3 Years within SBA (based on 750 Agreement), 01/01/1953, No

Delegated Authority Expiration Dates:

Table with 5 columns: PLP, CLP, SBA EXP, Export Exp, PLP EWCP. Values are N/A.

Table with 3 columns: Lender Service Provider, Date of Agmt, Termination Date. Row 1: None Reported.

Table with 4 columns: Secondary Market Sales, Gross Loans # (38), Gross Loans Balance (\$ 12,711,718), % of Gross Loans \$ (72.8%), No Flag

Table with 5 columns: 5 Year Charge Off Rate, # of Loans (292), \$ of Loans (\$ 95,751,930), Lender (84.6%), Peers (6.2%), Higher Risk

Table with 4 columns: % Growth Rate, Non-Acquired (2 Years); Rapid Portfolio Growth Rate Flag, Lender (-0.2%), Peers (28.5%), No Flag

Table with 4 columns: % Growth Rate, Acquired (2 Years), Lender (-78.0%), Peers (3.8%)

Table with 4 columns: % Growth Rate, Overall (2 Years), Lender (-78.2%), Peers (32.3%)

Table with 3 columns: Loan agent count over 5 years, Rate (0), No Flag

Has Prudential Regulator

Table with 1 column: N/A

Secondary Market Watch List Corrective Action

Table with 2 columns: Type, Date. Values are N/A. Includes a green 'Lower Risk' indicator.

*** A "Secondary Market Watch List Corrective Action" indicates the lender needs SBA approval for secondary market loan sales

Most Recent Open SNL Regulatory Order (SNL data)

Table with 3 columns: Type, Issued Date, Modified Date. Values are N/A.

Acquired Portfolio

Table with 6 columns: Gross Loans # (66), Gross Loans \$ (\$ 16,880,879), Net Active # (34), Net Active \$ (\$ 10,951,796), Active Default # (32), Active Default \$ (\$ 5,929,083)

Table with 3 columns: Acquired \$ as % of Gross \$ (96.7%), Flag

Special Items Section Total Score 9
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Definitions of Key Metrics

PARRIS Category	Attribute	Description	Logic for Missing Value
Performance	5 Year Cumulative Net Yield	Numerator - (Annualized) Cumulative net cash flow, including purchase, recovery, origination and servicing fees. Denominator - SBA's guarantee share of the gross balance averaged over the last 5 years.	The rate is missing if lender's average outstanding gross balance (Denominator) is missing or zero (an inactive lender). When the rate is missing, the lender will be scored a 3 (Moderate Risk).
	12 Month Default Rate	Numerator - Default Amount over the last 12 months, defined by transfer to liquidation amount or gross purchase amount. Denominator - Gross Balance averaged over the last 12 months.	The rate is missing if the summation of the lender's average 12 month active regular servicing gross balance and 12 month default gross balance (Denominator) is missing or zero. When the rate is missing, the lender will be scored a 3 (Moderate Risk).
	5 Year Default Rate	Numerator - Default Amount over the last 5 years, defined by transfer to liquidation amount or gross purchase amount. Denominator - Gross Balance averaged over the last 5 years.	The rate is missing if the summation of the lender's average 60 month active regular servicing gross balance and 60 month default gross balance (Denominator) is missing or zero. When the rate is missing, the lender will be scored a 3 (Moderate Risk).
Asset Management	Stressed Loan Rate	Numerator - Stressed (past due (31-59 days past due), deferred, delinquent (60 or more days past due)) balance. Denominator - Active Regular Servicing Loans Balance.	The rate is missing if the lender's current active regular servicing gross balance (Denominator) is missing or zero (currently no regular servicing active loans). When the rate is missing, the lender will be scored a 3 (Moderate Risk).
	Early Problem Loan Rate	Numerator - Gross Balance for young (mob ≤ 36) loans that have had either a deferred, delinquent (60 or more days past due), liquidated, purchased, or charged off status within 18 months of disbursement. Denominator - Gross Approval Amount for young loans (mob ≤ 36).	The rate is missing if the gross approval amount for loans 36 months old or younger (Denominator) is missing or zero (a lender currently has no young loans). When the rate is missing, the lender will be scored a 3 (Moderate Risk).
	High Risk Origination Rate	Numerator - Gross Approval Amount for young (mob ≤ 36) risky (original SBPS < 160) loans* that have been disbursed. Denominator - Gross Approval Amount for young loans (mob ≤ 36)	The rate is missing if the gross approval amount for loans 36 months old or younger (Denominator) is missing or zero (a lender currently has no young loans). When the rate is missing, the lender will be scored a 3 (Moderate Risk).
Regulatory Compliance	Loans in Active Default Status over 3 Years Rate	Numerator - Gross Balance of loans in active default status over 3 years. Denominator - Gross Balance of all loans currently in active default.	The rate is missing if the gross balance of loans in active default (Denominator) is missing or zero (a lender currently has no loans in default). When the rate is missing, the lender will be scored a 1 (Lower Risk).
	24 Month Repair/Denial Rate	Numerator - Last 24 months repair, denial, or voluntary Purchase Amount Denominator - Gross SBA Purchase Amount for loans that have completed the purchase package review process over past 24 months.	The rate is missing if the lender's gross purchase amount over past 24 months (Denominator) is zero or missing (a lender has not had any purchases in the last 24 months). When the rate is missing, the lender will be scored a 3 (Moderate Risk).
	1502 Reporting Rate	Numerator - Number of loans on 1502 report that require 1502 reporting. Denominator - Number of loans requiring 1502 reporting.	The rate is missing if the lender currently does not have any active loans. When the rate is missing, the lender will be scored a 3 (Moderate Risk).
Risk Management	Prim. Fed Fin. Inst. Regulator Total Risk Based Cap. Ratio	FDIC Benchmark explanations and definitions can be found here: https://www.fdic.gov/regulations/laws/rules/2000-4600.html .	The rate is missing if the data are not available from FDIC (not federally regulated lenders). When the rate is missing, the lender will be scored a 3 (Moderate Risk).
	Non-Performing Asset Ratio	Nonperforming assets plus loans 90 or more days past due as a percent of tangible equity and reserves. This is commonly known as the Texas Ratio (FDIC).	The rate is missing if the Texas Ratio data are not available from FDIC (not federally regulated lenders). When the rate is missing, the lender will be scored a 3 (Moderate Risk).
	Forecasted Purchase Rate (FPR)	Forecasted rate of purchase for the next 12 months.	A missing FPR will be scored a 3 (Moderate Risk).
Special Items	Average Portfolio SBPS (weighted for \$)	Average Small Business Portfolio Score (SBPS) is weighted by the SBA's share of the active regular servicing and liquidation outstanding balances.	The weighted average SBPS is missing if either the active regular servicing plus liquidation outstanding balance or the SBPS are missing. When the score is missing, the lender will be scored a 3 (Moderate Risk).
	5 Year Charge Off Rate	Numerator - The cumulative amount charged off (net of recoveries) in the past 60 months. Denominator - Current gross balance plus cumulative amount charged off over the past 60 months.	The rate is missing if the cumulative amount charged off plus the outstanding balance over last 5 years (Denominator) is zero or missing. When the rate is missing, the lender will be scored a 3 (Moderate Risk).
	Corrective Action/ No Prudential Regulator	The occurrence of a public corrective action plan or the lack of a Prudential Regulator.	n/a

PARRIS RISK FLAGS
Early Default Rate
Loans greater than \$2 million Approved Over the Last 12 Months
Industry Concentration Rate
Franchise Rate
Secondary Market Sale Rate
Rapid Portfolio Growth
Loan agent count over 5 years
Acquired Loan Rate

Description
Numerator - Gross Balance for young (mob ≤ 36) loans that have defaulted (gone into liquidation or purchase status) within 18 months of disbursement Denominator - Gross Approval Amount for young loans (mob ≤ 36)
Number of \$2M+ loans approved in the last 12 months
Numerator - Gross Balance within top industry concentration (3 digit NAICS Code) Denominator - Gross Balance
Numerator - Gross Balance for Franchise Loans Denominator - Gross Balance
Numerator - Gross Balance for loans sold on secondary market Denominator - Gross Balance
Numerator - 2 year adjustment in Gross Balance for all non-acquired loans Denominator - Gross Balance for all loans 2 years ago
Number of occurrences of using a loan agent rate in the last 5 years
Numerator - Gross Balance of acquired loans Denominator - Gross Balance

This report is strictly confidential.

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