



## SBA 7 (a) LENDERS: WE'LL ALWAYS HAVE PARRiS!

*... Coming Soon to the SBA Lender Information Portal*

For nearly a decade, SBA's Lender Information Portal has been the primary channel for the Office of Credit Risk Management (OCRM) to share portfolio performance with 7(a) lenders - and a great tool for lenders to proactively monitor their performance and manage their portfolios. All information is confidential and unique to the institution. Over the years, the SBA has continually upgraded the Portal, enhancing technology and adding new metrics.

### **The beginning of a beautiful friendship!**

SBA Policy Notice 5000-1332, effective December 29, 2014 introduced PARRiS as the Agency's broad risk-based measurement and scoring guide and further, that the automated PAR Analytic Review may replace the on-site review in certain situations. PARRiS is on SBAOne and the Lender Portal.

PARRiS is an acronym for the components SBA traditionally reviews and their measurement objectives: P = Portfolio Performance; A = Asset Management; R = Regulatory Compliance; Ri = Risk Management; and S = Special Items. Measurement of Lender Benchmarks is graded with scores of 1 (lower risk); 3 (moderate risk) and 5 (higher risk). \* An aggregate PARRiS score combines the risk factor scores of all reviewed components. PARRiS also identifies Flags in the lender's portfolio. Adding PARRiS to the Lender Portal puts the information you need to evaluate your portfolio in one place and will assist in identifying high risk behaviors proactively.

### **Not on the Portal? What are you waiting for?**

The Lender Information Portal allows you to review your organization's quarterly performance data over eight quarters, including your most current composite risk rating. Signing on is easy. Any lender that has access to SBAOne also has access to its PARRiS metrics. Simply log into your SBAOne access, and click on the PARRiS tab at the top selection bar. The Lender Portal also remains accessible through the Dun & Bradstreet-hosted Portal website.

Due to the confidential nature of PARRiS information, SBA limits access to key officers and employees. So be sure to designate these people ahead of time. Already have an account? As you may know, the [Portal](#) converted to its new website in mid-August. The old address is no longer available.

From our perspective as consultants, we recommend ongoing portfolio management to avoid possible issues and ensure a portfolio's position. Using the Lender Portal is a great way to do that. At JRB, we have decades of SBA experience and the expertise to conduct early portfolio reviews, educate your staff and help protect your SBA portfolio. To discuss your SBA program, [Contact JRB!](#)

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\*SBA Procedural Notice 5000-1351 effective September 11, 2015 aligns PARRiS scoring terminology with that of the SMART risk-based 504 loan program.