

SBA Lender Monitoring System

SBA's Office of Credit Risk Management conducts a continuous, risk-based, off-site analysis of SBA's lending partners through their Loan/Lender Monitoring System. In addition, they perform strategic on-site reviews of their lending partners' activities including the performance of their SBA lending operations and compliance with program rules and regulations. The Office of Credit Risk Management also assesses the quality of the overall SBA loan portfolio. Through this analysis they identify and analyze trends. As a result of this trend analysis and assessment of other analytical risk indicators, they are able to better understand lender and portfolio performance.

Oversight of their lending and investment partners and analysis of SBA's loan and investment programs are some of the Agency's most important functions. Their efforts not only help protect the interest of the American taxpayer, but they also strive to help their lending partners better understand how best to fulfill the requirements of the lending programs in a way that is mutually beneficial. Their lending partners are crucial to the overall success of these programs and enable SBA executive management to make more informed decisions on program policy.

Taken from <http://www.sba.gov/about-offices-content/1/693/about-us/2902>