Overview

This section contains FCA’s standard procedures for examining Portfolio Quality & Composition; however, the guidance for each procedure is currently under development. In the interim, the following links provide related guidance that was contained in the old FCA Examination Manual:

- EM-305 Introduction
- EM-315 Analytical Review of Assets
- EM-320 Asset Classifications

Examination Procedures and Guidance

General

1. Quality & Composition:
   Evaluate current portfolio quality and trends. Also, analyze portfolio composition to identify and evaluate concentrations that could adversely affect the portfolio.

   Guidance:

2. Growth:
   Evaluate the amount, quality, and sources of portfolio growth and how it impacts portfolio quality and composition.

   Guidance:

3. Prospective Risks:
   Evaluate emerging and prospective risks and their potential impact on the portfolio.

   Guidance:
4. Direct Loans (banks only):
   Assess the quality of the direct loan portfolio.

   Guidance: