

submission of required fees or amounts due SBA or the federal government; and other risk-related or program integrity concerns. Rapid growth, in particular, is a significant factor that can mask poor portfolio performance in a calculated Risk Rating. Consequently, SBA includes a rapid growth flag in its PARRiS and SMART assessments and in this override list.

*(F) Confidential Information*

Each SBA Lender must continue to handle its Reports, Risk Ratings and related Confidential Information in accordance with the confidentiality requirements set forth in 13 CFR 120.1060, Confidentiality of Reports, Risk Ratings, and related Confidential Information. Under this regulation, Reports, Risk Ratings, and Confidential Information are privileged, confidential, and the property of SBA. Further, the regulation states that such information may not be relied upon for any purpose other than SBA's lender oversight and SBA's portfolio management purposes. In addition, the SBA Lender is prohibited from disclosing its Report, Risk Rating, and Confidential Information, in full or in part, in any manner, without SBA's prior written permission, and the SBA Lender must not make any representations concerning the information (including Report findings, conclusions, and recommendations), the Risk Rating, or the Confidential Information.

13 CFR 120.1060(a) defines "Report" to mean "the review or examination report and related documents." It also provides that Confidential Information "is defined in the SBA Lender information portal and by notice issued from time to time." The SBA Lender information portal currently defines "Confidential Information" to mean "all lender-related information contained in the Portal including "Lender Results", except for the "Past 12 Month Actual Purchase Rate" and the "Past 12 Month Actual Charge-Off Rate". SBA has expanded the information available to an SBA Lender in the Lender Portal. Therefore, SBA is updating the definition for "Confidential Information" to mean:

"Confidential Information includes all the SBA Lender-related information/data contained in the Lender Portal except the dollar amounts associated with SBA purchase of and charge off of SBA Lender's loans and information already publicly available related to the Lender's capital, non-performing assets, and regulatory actions (e.g., from a bank's public Call Report). Confidential Information also includes any information related to SBA's supervision of the SBA Lender (e.g., review or corrective

action correspondence) and any actions taken by SBA related to enforcement (e.g., informal enforcement actions as defined in SOP 50 53 or by regulation, notices of proposed enforcement action) unless made public by SBA (e.g., in a Cease and Desist Order)."

SBA included the last sentence because it has long treated supervisory and enforcement information as confidential information and this information is generally related to a review or exam and, therefore, covered by the confidentiality provisions in 13 CFR 120.1060 and/or FOIA exemption 8. SBA may disclose Reports, Risk Ratings, and Confidential Information in its discretion; however, such disclosures do not waive SBA Lender's obligation under 13 CFR 120.1060 to maintain the confidentiality of the information.

*(G) Conclusion*

In conclusion, industry best practices and changes in the SBA portfolio, programs, and available data necessitate that SBA's Risk Rating model be periodically redeveloped. This notice marks the third redevelopment of SBA's Risk Rating model. In addition to this redevelopment, SBA has and will continue to perform annual validation testing on the calculated composite Risk Ratings and will further refine the model as necessary to maintain or improve the predictiveness of its risk scoring.

**Authority:** 15 U.S.C. 633(b)(3); 15 U.S.C. 634(b)(6) and (7); 15 U.S.C. 657t; 15 U.S.C. 687(f); and 13 CFR 120.10, 120.1015, 120.1025, 120.1050, and 120.1060.

**Tami Perriello,**

*Acting Administrator.*

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**SMALL BUSINESS ADMINISTRATION**

**[Disaster Declaration #16869 and #16870; Washington Disaster Number WA-00089]**

**Administrative Declaration of a Disaster for the State of Washington**

**AGENCY:** U.S. Small Business Administration.

**ACTION:** Notice.

**SUMMARY:** This is a notice of an Administrative declaration of a disaster for the State of Washington dated 02/09/2021.

*Incident:* Wildfires and Straight-line Winds.

*Incident Period:* 09/01/2020 through 09/19/2020.

**DATES:** Issued on 02/09/2021.

*Physical Loan Application Deadline Date:* 04/12/2021.

*Economic Injury (EIDL) Loan Application Deadline Date:* 11/09/2021.

**ADDRESSES:** Submit completed loan applications to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

**FOR FURTHER INFORMATION CONTACT:** A. Escobar, Office of Disaster Assistance, U.S. Small Business Administration, 409 3rd Street SW, Suite 6050, Washington, DC 20416, (202) 205-6734.

**SUPPLEMENTARY INFORMATION:** Notice is hereby given that as a result of the Administrator's disaster declaration, applications for disaster loans may be filed at the address listed above or other locally announced locations.

The following areas have been determined to be adversely affected by the disaster:

*Primary Counties:* Whitman.

*Contiguous Counties:*

*Washington:* Adams, Asotin, Columbia, Franklin, Garfield, Lincoln, Spokane.

*Idaho:* Benewah, Latah, Nez Perce.

The Interest Rates are:

	Percent
<i>For Physical Damage:</i>	
Homeowners with Credit Available Elsewhere .....	2.375
Homeowners without Credit Available Elsewhere .....	1.188
Businesses with Credit Available Elsewhere .....	6.000
Businesses without Credit Available Elsewhere .....	3.000
Non-Profit Organizations with Credit Available Elsewhere ...	2.750
Non-Profit Organizations without Credit Available Elsewhere .....	2.750
<i>For Economic Injury:</i>	
Businesses & Small Agricultural Cooperatives without Credit Available Elsewhere .....	3.000
Non-Profit Organizations without Credit Available Elsewhere .....	2.750

The number assigned to this disaster for physical damage is 16869 5 and for economic injury is 16870 0.

The States which received an EIDL Declaration # are Washington, Idaho. (Catalog of Federal Domestic Assistance Number 59008)

**Tami Perriello,**

*Acting Administrator.*

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