



Commercial Portfolio Alerts

Internal Criteria Testing

8

Deposit Decrease Flag



5

Past Due Flag



11

TTM Overdrafts Flag



41

TTM Utilization Flag



89

Cleanup Provision Flag



Quarter Filter

Quarter



- ☐ Qtr 1
- ☐ Qtr 2
- ☐ Qtr 3
- ☐ Qtr 4

Externally Sourced Criteria Testing

17

FICO Flag



Summary

255

Products Tested

151

Passed All Criteria





Master Table

acctnbr	ownername	product	Deposit Change Flag	Past Due Flag	TTM Utilization Flag	Cleanup Provision Flag	TTM Overdraft Flag	FICO Flag
4104357	DALEY AND ORTON LLC	FNB - SBA Line of Credit	0	1	1	1	1	1
150332890	ARRUDA TRENCHLESS CO...	Express Business LOC	0	0	1	1	1	1
150371517	FREEDOM RESTORATION L...	SBA Secured Line of Credit	0	0	1	1	0	1
150533349	BRAGA TRANSPORTATION ...	Express Business LOC	0	0	1	1	0	1
150788845	A & M FIRE PROTECTION I...	Express Business LOC	0	0	0	0	1	1
150791880	BERKLEY BEVERAGE CORP	SBA Secured Line of Credit	0	0	1	1	0	1
150852096	C2S ENERGY LLC	Express Business LOC	0	0	0	0	0	1
150865784	SAPERIA ORTHOPAEDICS A...	Express Business LOC	0	0	1	1	0	1
150894551	FAMILYSTORE.IO LLC	SBA Secured Line of Credit	0	0	1	1	0	1
150911355	RAYMOND ZHOU, M. D., P....	Express Business LOC	0	0	1	1	0	1
150915042	ANDERSON TECHNOLOGIE...	Express Business LOC	0	1	1	1	1	1
150972985	A&A MECHANICAL LLC	SBA Secured Line of Credit	0	0	0	0	0	1
151004357	S MAIN REALTY TRUST	Line of Credit	0	0	1	1	0	1
151030766	ERICA HOPE GUATIERI, CPA...	SBA Secured Line of Credit	0	0	1	1	0	1
151063858	JAM CONSULTING LLC	Express Business LOC	0	0	0	0	0	1
100231181767	T-SCAPE, INC.	Line of Credit	0	0	0	0	1	1
100277881823	PETER D BARTEL D D S FA...	Line of Credit	0	0	0	1	0	1
100135	H.B. PRECISION PRODUCT...	FNB - CML Line of Credit	0	0	0	0	0	0
Total			8	5	41	89	11	17



Criteria Definitions

- **Deposit Decrease:** Check if average deposit balance for the relationship over trailing 3 months has declined by 30% or greater when compared to trailing 12 month average balance. Relationships with total deposits \leq \$250,000 are excluded from this test (to exclude flagging accounts where deposits decrease from \$10,000 to \$7,000 for example).
- **Past Due:** Check if the account has been past due 15-29 days 3x or more within the trailing 12 months or 30+ days 1x over the same period.
- **TTM Overdrafts:** Check on COCC if there has been more than 5 overdrafts in any deposit accounts in the relationship in the last trailing 12 months. The measure is the days overdrawn statistic from COCC.
- **TTM Utilization:** Assess whether line utilization has been greater than 70% over prior 12 months.
- **30-Day Cleanup Provision:** Check on COCC if the line has been paid to 0 for at least 30 days. If yes the screening will continue.
- **FICO:** Check if any of the guarantors on the account have a FICO score < 680 or if current credit score has decreased 10% vs the credit score in the prior period.



Deposit Decrease

acctnbr	ownername	loanofficer	inactivedate	3Mo_AvgBal	TTM_AvgBal	Deposit Change Pct
103029	NEW URBAN ARTS	SBLC LOAN OFFICER	2/17/2025	211,900.95	389,271.79	-0.455647826
150749730	NEW BEDFORD OCEAN CLUSTER INC	SBLC LOAN OFFICER	1/31/2026	159,873.32	250,084.78	-0.360723505
150881136	RLG SUPPLY LLC	WILLITTS S. MENDONCA	11/30/2025	198,160.85	321,150.35	-0.382965474
100078081025	SOUTHEASTERN REGIONAL PLANNING & ...	KEVIN M. MCCARTHY	3/31/2025	142,956.16	652,398.31	-0.78087595
400206281014	ANAWAN ASSOCIATES REALTY LLC	MARK A. BORKMAN	7/31/2025	339,292.38	1,004,192.81	-0.662124264
400261381666	YANKEE LEASING CORPORATION	MARK A. BORKMAN	4/30/2025	785,620.76	1,147,023.57	-0.315078798
400261481664	YANKEE FIBER CONTROL INC	MARK A. BORKMAN	4/30/2025	785,620.76	1,147,023.57	-0.315078798
600207481760	J & R SALES AND SERVICE, INC.	SBLC LOAN OFFICER	1/31/2026	279,215.71	417,364.25	-0.331002339
Total				2,902,640.90	5,328,509.43	



Past Due

acctnbr	ownername	loanofficer	inactivedate	TTM Past Due Count	TTM Past Due 30+ Count
103489	RAY'S HOCKEY & CUSTOM APPAREL, INC.	SBLC LOAN OFFICER	5/1/2025	5	0
103705	PARENTEAU TRUCK & EQUIPMENT, LLC	SBLC LOAN OFFICER	6/18/2025	3	0
4104357	DALEY AND ORTON LLC	PETER ST JEAN	1/31/2025	11	2
150482992	LAX AND COMPANY INC	PETER ST JEAN	9/30/2025	6	2
150915042	ANDERSON TECHNOLOGIES LLC	EBL PROGRAM ADMIN	6/13/2024	4	0
Total				29	4



TTM Overdrafts

acctnbr	ownername	loanofficer	inactivedate	TTM Days Overdrawn
101199	ANDERSON-WINFIELD FUNERAL HOME INC	SBLC LOAN OFFICER	7/31/2025	8
103489	RAY'S HOCKEY & CUSTOM APPAREL, INC.	SBLC LOAN OFFICER	5/1/2025	10
4104357	DALEY AND ORTON LLC	PETER ST JEAN	1/31/2025	21
150332890	ARRUDA TRENCHLESS CONSTRUCTION LLC	EBL PROGRAM ADMIN	6/28/2022	6
150378547	LOPES YARD SERVICE LLC	EBL PROGRAM ADMIN	10/8/2025	29
150474030	COOGAN SMITH LLP	SBLC LOAN OFFICER	8/31/2025	10
150788845	A & M FIRE PROTECTION INC.	EBL PROGRAM ADMIN	8/23/2025	17
150915042	ANDERSON TECHNOLOGIES LLC	EBL PROGRAM ADMIN	6/13/2024	40
151080828	OT LLC	EBL PROGRAM ADMIN	7/22/2025	11
100231181767	T-SCAPE, INC.	SBLC LOAN OFFICER	5/31/2025	11
100233481793	CURRY WATERPROOFING & MASONRY RE...	SBLC LOAN OFFICER	4/30/2025	65
Total				228



TTM Line Utilization

acctnbr	ownername	loanofficer	inactivedate	TTM Line Utilization
103705	PARENTEAU TRUCK & EQUIPMENT, LLC	SBLC LOAN OFFICER	6/18/2025	76.18%
4102773	FLOORS BEAUTIFUL BY DEE	SBLC LOAN OFFICER	9/2/2025	74.84%
4104309	CROSSFIT AC CORP	SBLC LOAN OFFICER	5/22/2023	100.00%
4104357	DALEY AND ORTON LLC	PETER ST JEAN	1/31/2025	71.38%
150236886	DDC CONSTRUCTION INC.	WILLITTS S. MENDONCA	2/28/2025	74.98%
150304683	2120 PLEASANT STREET REALTY TRUST	SBLC LOAN OFFICER	11/30/2025	99.81%
150327916	FARLAND CORPORATION INC	JEFFREY P. PAGLIUCA	2/28/2025	80.73%
150332890	ARRUDA TRENCHLESS CONSTRUCTION LLC	EBL PROGRAM ADMIN	6/28/2022	100.00%
150340538	BEDROCK GRANITE COMPANY INC	SBLC LOAN OFFICER	6/24/2025	88.00%
150353507	RDS OPERATIONS INC	SBLC LOAN OFFICER	7/31/2025	98.68%
150371517	FREEDOM RESTORATION LLC	WILLITTS S. MENDONCA	2/28/2025	96.40%
150387324	CORSO LAW, LLC	EBL PROGRAM ADMIN	10/18/2025	70.00%
150442649	MB CONTRACTING CORP	EBL PROGRAM ADMIN	3/12/2022	100.00%
150482992	LAX AND COMPANY INC	PETER ST JEAN	9/30/2025	92.07%
150533349	BRAGA TRANSPORTATION INC	EBL PROGRAM ADMIN	11/18/2023	100.00%
150566457	KERRY L PLANTE CPA PC	ALISSA E. HALL	2/28/2025	74.52%
150575375	COMPULSION, LLC	SBLC LOAN OFFICER	9/30/2025	96.42%
150622118	FISHER, P. C.	SBLC LOAN OFFICER	12/31/2025	94.07%
150642942	M.O.L.I.F.E., INC.	SBLC LOAN OFFICER	12/31/2025	95.24%
150675505	UNLIMITED POWERWASHING LLC	SBLC LOAN OFFICER	4/30/2025	95.50%



30 Day Cleanup

acctnbr	ownername	loanofficer	inactivedate	30 Day Cleanup Fail
100957	GRAPHIC INNOVATIONS INC	SBLC LOAN OFFICER	8/31/2025	1
101199	ANDERSON-WINFIELD FUNERAL HOME INC	SBLC LOAN OFFICER	7/31/2025	1
103489	RAY'S HOCKEY & CUSTOM APPAREL, INC.	SBLC LOAN OFFICER	5/1/2025	1
103639	JORGES AUTO REPAIR	SBLC LOAN OFFICER	2/15/2026	1
103705	PARENTEAU TRUCK & EQUIPMENT, LLC	SBLC LOAN OFFICER	6/18/2025	1
4102773	FLOORS BEAUTIFUL BY DEE	SBLC LOAN OFFICER	9/2/2025	1
4104309	CROSSFIT AC CORP	SBLC LOAN OFFICER	5/22/2023	1
4104357	DALEY AND ORTON LLC	PETER ST JEAN	1/31/2025	1
150236886	DDC CONSTRUCTION INC.	WILLITTS S. MENDONCA	2/28/2025	1
150255810	NEAL REILLY TREE & LANDSCAPE COMPA...	ALISSA E. HALL	3/31/2025	1
150273862	EAST COAST SHED INC	SBLC LOAN OFFICER	12/30/2025	1
150304683	2120 PLEASANT STREET REALTY TRUST	SBLC LOAN OFFICER	11/30/2025	1
150327916	FARLAND CORPORATION INC	JEFFREY P. PAGLIUCA	2/28/2025	1
150332890	ARRUDA TRENCHLESS CONSTRUCTION LLC	EBL PROGRAM ADMIN	6/28/2022	1
150340538	BEDROCK GRANITE COMPANY INC	SBLC LOAN OFFICER	6/24/2025	1
150353507	RDS OPERATIONS INC	SBLC LOAN OFFICER	7/31/2025	1
150371517	FREEDOM RESTORATION LLC	WILLITTS S. MENDONCA	2/28/2025	1
150387324	CORSO LAW, LLC	EBL PROGRAM ADMIN	10/18/2025	1
150398496	LISCOMBE & PARRELLA PC	SBLC LOAN OFFICER	12/30/2025	1
150403013	LUZO AUTO BODY INC	SBLC LOAN OFFICER	1/31/2026	1



FICO Score

acctnbr	ownername	loanofficer	inactivedate	FICO Score Fail
4104357	DALEY AND ORTON LLC	PETER ST JEAN	1/31/2025	1
150332890	ARRUDA TRENCHLESS CONSTRUCTION LLC	EBL PROGRAM ADMIN	6/28/2022	1
150371517	FREEDOM RESTORATION LLC	WILLITTS S. MENDONCA	2/28/2025	1
150533349	BRAGA TRANSPORTATION INC	EBL PROGRAM ADMIN	11/18/2023	1
150788845	A & M FIRE PROTECTION INC.	EBL PROGRAM ADMIN	8/23/2025	1
150791880	BERKLEY BEVERAGE CORP	WILLITTS S. MENDONCA	2/28/2025	1
150852096	C2S ENERGY LLC	EBL PROGRAM ADMIN	5/2/2025	1
150865784	SAPERIA ORTHOPAEDICS AND SPORTS ME...	EBL PROGRAM ADMIN	2/28/2025	1
150894551	FAMILYSTORE.IO LLC	SBLC LOAN OFFICER	5/12/2025	1
150911355	RAYMOND ZHOU, M. D., P. C.	EBL PROGRAM ADMIN	5/25/2025	1
150915042	ANDERSON TECHNOLOGIES LLC	EBL PROGRAM ADMIN	6/13/2024	1
150972985	A&A MECHANICAL LLC	BRANDON CANNATA	9/30/2025	1
151004357	S MAIN REALTY TRUST	ALISSA E. HALL	2/28/2025	1
151030766	ERICA HOPE GUATIERI, CPA, LLC	ALISSA E. HALL	6/10/2025	1
151063858	JAM CONSULTING LLC	EBL PROGRAM ADMIN	6/7/2025	1
100231181767	T-SCAPE, INC.	SBLC LOAN OFFICER	5/31/2025	1
100277881823	PETER D BARTEL D D S FAMILY & DDS	SBLC LOAN OFFICER	4/30/2025	1



Passed All Tests

acctnbr	ownername	loanofficer	inactivedate	Passed All Tests
100135	H.B. PRECISION PRODUCTS, INC.	SBLC LOAN OFFICER	1/1/2075	1
101895	FORE COURT RACQUET & FITNESS CLUB I...	SBLC LOAN OFFICER	3/12/2025	1
102199	NORTHERN RHODE ISLAND CHAMBER OF...	SBLC LOAN OFFICER	2/9/2026	1
102625	SPECTRUM THERMAL PROCESSING LLC	SBLC LOAN OFFICER	3/31/2025	1
102807	CARLOS F. DASILVA	MARK A. BORKMAN	7/31/2025	1
4102593	WOMEN'S FUND OF RHODE ISLAND	SBLC LOAN OFFICER	11/13/2025	1
4102783	PIERCE PACKAGING PRODUCTS INC	SBLC LOAN OFFICER	9/17/2025	1
4103075	PUREWILL INC	SBLC LOAN OFFICER	5/5/2025	1
4103715	ETEMAN LLC	SBLC LOAN OFFICER	7/10/2025	1
4103743	NA FITNESS LLC	SBLC LOAN OFFICER	10/7/2025	1
150212977	THE BATTERY CONNECTION, INC.	SBLC LOAN OFFICER	9/30/2025	1
150220144	ART MUSEUM NEW BEDFORD INC	SBLC LOAN OFFICER	8/31/2025	1
150225798	STEPKA CORP.	SBLC LOAN OFFICER	5/18/2025	1
150227009	CENTER FOR PSYCHOLOGY AND LEARNIN...	SBLC LOAN OFFICER	10/5/2025	1
150237628	HINES DERMATOLOGY ASSOCIATES INC	THOMAS D. KELLY	11/30/2025	1
150240960	PATEAKOS & POULIN , PC	SBLC LOAN OFFICER	8/31/2025	1
150243873	B & D CONSTRUCTION CO INC	KEVIN M. MCCARTHY	5/31/2025	1
150246124	LIG CONSULTANTS PC	SBLC LOAN OFFICER	4/30/2025	1
150250745	CRYAN LANDSCAPE CONTRACTORS INC	ALISSA E. HALL	12/31/2025	1
150263649	FEENEY PINKERTON LLC	SBLC LOAN OFFICER	6/30/2025	1