

Is the loan maintained on a cash basis due to deterioration in the borrowers' financial condition?

Yes

Nonaccrual

No

Is payment of the contractual principal balance and/or interest in doubt (regardless of present delinquency status)?

Yes

Nonaccrual

No

Is principal or interest 90 days or more past due?

Yes

Is loan well secured and in the process of collection?

Yes

Keep on Accrual

No

Nonaccrual

No

Keep on Accrual

Non-accrual Decision Tree

If there is a concern about collecting principal in full, put the loan on Nonaccrual.

