

**SIB LOAN CRITERIA**  
**(excludes SIB bond programs)**  
**Effective for all loans considered from February 2017 and forward**

- 1) Preference will be given for a borrower that has never utilized the SIB
- 2) Evaluation of applicant's concentration of credit risk
- 3) The SIB loan program will maintain the following account balances:
  - a. \$2m in GRF
  - b. \$3m in Federal/Title 23

These balances will be held by ODOT for unpredictable circumstances and the decision to make a loan will be 100% at the loan committee's discretion

- 4) No more than 50% of the 12-month forecasted balances above the reserved amounts will be available for any individual loan application
- 5) An applicant can submit more than one application per State Fiscal Year (SFY) for potential funding but ODOT is only required to consider one of the applications submitted.
- 6) If a loan is denied, a new loan application for the same project cannot be submitted during the same State Fiscal Year.