

**DESCRIPTION:**

The Credit Evaluation School is designed to provide attendees with the basic training and experience necessary to review and evaluate credit. The school utilizes a blended learning model featuring online training and a resident session. Acquired skills are put into practice during several interactive role play sessions where attendees participate in loan discussions. The course is taught by experienced examiners.

**LEARNING FORMAT:**

Classroom-based learning featuring simulated case studies and limited lectures; e-Learning, on-the-job (OJT) training

**LEARNING OBJECTIVES:**

Upon completion of this course, attendees are able to:

- Discuss the necessary areas to consider when reviewing loans.
- Understand the types of classification used when reviewing loans and how to apply them.
- Discuss loans with bank management in the exam process.

**TIME COMMITMENT:**

- Pre-Course Work: 30 minute Orientation Call, approximately 2-4 hours of web-based courses (4 courses), OJT applications
- Resident Session: 4.5 days
- Post-Course Work: Approximately 2 hours of web-based course (1 course), OJT applications
- 7 months are allotted to complete all activities

**LEVEL/TARGET AUDIENCE:**

Bank examiners with less than one year experience in credit evaluation

**PRE-APPROVED CREDIT HOURS:**

34 CEHs, 40.5 CPEs. Hours are subject to change.

**FEEDBACK FROM PRIOR PARTICIPANTS:**

To view prior course evaluations, click [here](#).

**Attendance:** 16 attendees from 4 states

**Evaluation Responses:** 75 % of attendees completed the evaluation (12 of 16)

<b>Please rate the content of the session:</b>		
<b>Monday, October 5, 2015</b>		
Loan Scoping	2.00	
Line Sheet Review	1.75	
Loan File Review	1.58	
Decision Strategies	1.67	
Loan Narratives	1.83	
<b>Please rate Instructor 1's and Instructor 2's presentation of the Day One sessions.</b>		1.25
<b>Comments:</b>		
<ul style="list-style-type: none"> <li>• I thought Instructor 1 and Instructor 2 were great instructors. They explained the content with ease and made myself feel comfortable enough to ask any questions that may have come to mind.</li> <li>• They were excellent. Very knowledgeable and more than willing to answer any questions. Couldn't have picked two better teachers in my opinion.</li> </ul>		

<b>Tuesday, October 6, 2015</b>			
Loan Discussions	1.58	Instructor 1 and Instructor 2	1.42

<b>Wednesday, October 7, 2015</b>			
Loan Write-Ups	1.42	Instructor 1 and Instructor 2	1.33
Red Flags	1.67	Instructor 1 and Instructor 2	1.50
<b>Comments:</b>			
<ul style="list-style-type: none"> <li>• It would be helpful if we could keep a copy of the loan write-up, after we received the instructor's comments. It'd be a great resource to be able to use, in a real life situation.</li> </ul>			

<b>Thursday, October 8, 2015</b>			
Loan Discussions	1.58	Instructor 1 and Instructor 2	1.42
<b>Comments:</b>			
<ul style="list-style-type: none"> <li>• The second round of discussions were helpful in that it helped promote more confidence as we do this more on exams.</li> <li>• I had already done many loan discussions therefore I did not get much out of this section</li> </ul>			

<b>Friday, October 9, 2015</b>			
Review of Discussions	1.5	Instructor 1 and Instructor 2	1.42
<b>Comments:</b>			
<ul style="list-style-type: none"> <li>• I did like that after we were done, Instructor 1 and Instructor 2 could give us feedback on our presentation skills, whether we missed some information, etc.</li> </ul>			

\*Instructor names have been eliminated.

<b>Overall Credit Evaluation School</b>	
<b>Please Rate:</b>	
Overall School	<b>1.75</b>
<b>Comments:</b>	
<ul style="list-style-type: none"><li>• Two thumbs up!</li><li>• There was not as much new information as I would have liked.</li><li>• I really enjoyed the class it was informative and fun. The instructors did a great job</li></ul>	
<b>What topics do you think should be covered in this class in the future?</b>	
<ul style="list-style-type: none"><li>• Trending of statements, ALLL analysis, UCC items</li><li>• ALLL would be a great addition to the class.</li><li>• The ALLL and methodology</li><li>• The topics covered currently are sufficient.</li><li>• Maybe some introductory material on the ALLL and Concentrations</li><li>• It would be helpful to talk about how loan classifications affect the Allowance and also more discussion regarding cash flow when working loans.</li><li>• Loan-to-value, debt service coverage ratio, tax return basics, primary and secondary sources of repayment, how to calculate debt service payments (if the bank doesn't have it readily available)</li><li>• I would leave the class exactly as is. Maybe have a demonstration on how to deal with a combative or resistant banker</li><li>• Credit has a WIDE range. It is not something you can learn in a week. This was a beginners class. It was sufficient for beginning in credit. That being said, I wish we would have done more financial analysis</li><li>• There seemed to be a significant amount of "down-time" which was nice to explore the city but could have been used for more learning. Additional topics could include ALLL, perfecting collateral, trending balance sheets/financial statements.</li></ul>	