



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)

Please rate the content of the session:			
Monday, October 5, 2015			
Loan Scoping	2.00		
Line Sheet Review	1.75		
Loan File Review	1.58		
Decision Strategies	1.67		
Loan Narratives	1.83		
Please rate Instructor 1's and Instructor 2's presentation of the Day One sessions.			1.25
Comments:			
<ul style="list-style-type: none"> • 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. • They were excellent. Very knowledgeable and more than willing to answer any questions. Couldn't have picked two better teachers in my opinion. 			
Tuesday, October 6, 2015			
Loan Discussions	1.58	Instructor 1 and Instructor 2	1.42
Wednesday, October 7, 2015			
Loan Write-Ups	1.42	Instructor 1 and Instructor 2	1.33
Red Flags	1.67	Instructor 1 and Instructor 2	1.50
Comments:			
<ul style="list-style-type: none"> • 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. 			
Thursday, October 8, 2015			
Loan Discussions	1.58	Instructor 1 and Instructor 2	1.42
Comments:			
<ul style="list-style-type: none"> • The second round of discussions were helpful in that it helped promote more confidence as we do this more on exams. • I had already done many loan discussions therefore I did not get much out of this section 			
Friday, October 9, 2015			
Review of Discussions	1.5	Instructor 1 and Instructor 2	1.42
Comments:			
<ul style="list-style-type: none"> • 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. 			

*Instructor names have been eliminated.



Credit Evaluation School Survey Results
San Diego, California
October 5-9, 2015

Overall Credit Evaluation School	
Please Rate:	
Overall School	1.75
Comments:	
<ul style="list-style-type: none">• Two thumbs up!• There was not as much new information as I would have liked.• I really enjoyed the class it was informative and fun. The instructors did a great job	
What topics do you think should be covered in this class in the future?	
<ul style="list-style-type: none">• Trending of statements, ALLL analysis, UCC items• ALLL would be a great addition to the class.• The ALLL and methodology• The topics covered currently are sufficient.• Maybe some introductory material on the ALLL and Concentrations• It would be helpful to talk about how loan classifications affect the Allowance and also more discussion regarding cash flow when working loans.• 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)• I would leave the class exactly as is. Maybe have a demonstration on how to deal with a combative or resistant banker• 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• 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.	

*Instructor names have been eliminated.