



Learning Pathways Tool

for Bank Safety & Soundness Examiners

Click a link below to begin...

- [0.0: Entry Level Examiners and Trainees](#)
- [1.0: First Level Examiners \(COE\)](#)
- [2.0: Second Level Examiners \(CCE\)](#)
- [3.0: Third Level Examiners \(CEIC\)](#)
- [4.0: Fourth Level Examiners \(CEM/CSBE\)](#)

(Click the  icon to return to this homepage)

Your level of experience	Your level of proficiency	Skills/Tasks required in Year 1	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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If you are...

- Newly hired by a state regulatory agency
- Just out of college

And you have...

- Little or no exposure to bank examinations

And you would like to...

- Jump start your knowledge of bank examinations
- Expand your knowledge of bank regulation
- Improve your professional standing in the regulatory ranks

And your goal is...

- Promotion to the next level within your agency
- Certification

...you are at the right place. Click the navigation tabs above to discover the steps you need to take to reach your training and development goals



Your level of experience	Your level of proficiency	Skills/Tasks required in Year 1	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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As a new employee, the department's expectations are that you have the basic building blocks to become an effective examiner of financial institutions. You will gain those skills through on-the-job experience and formalized training. *Below are the competencies expected of an examiner after one year on the job*; you will be expected to have satisfactory skills in all areas with minimal supervision.

CLICK EACH COMPETENCY TO VIEW TRAINING OPTIONS TO ADDRESS SKILL GAPS

Competency 1: Technical (Provides effective organization to the examination process)

- Effectively adheres to examination procedures and policies
- Effectively organizes assignments
- Ensures pre-examination planning and requests are successfully completed in a timely manner
- Organizes and effectively documents workpapers according to prescribed procedures

Competency 2: Conceptual (Provides effective organization to the examination process)

- Effectively follows established examination procedures to collect and analyze data
- Develops correct conclusions from collected data

Competency 3: Legal/Compliance

- Effectively demonstrates knowledge of policies, procedures, laws, rules and regulations

Competency 4: Human Relations (Provides effective organization to the examination process)

- Effectively and clearly communicates with financial institution personnel to obtain information
- Effectively and clearly communicates examination findings to supervisory personnel
- Effectively prepares written comments that are accurate, grammatically correct, logically arranged, and factually support any conclusions drawn
- Works effectively with others to achieve common goals.



Your level of experience	Your level of proficiency	Skills/Tasks required in Year 1	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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You should have:

- Basic accounting skills, finance concepts, & terminology
- Basic knowledge of economics
- Good oral and written communication skills
- Good basic computer skills
- Ability to perform tasks with minimal supervision
- Good interpersonal skills and ability to work in a team environment
- Ability to adapt to a frequently changing work environment

These skills should be present in the candidate upon hire and after a four year college degree

Your tasks MAY include:

- Analyze profit-and-loss accounts
- Analyze investment portfolios
- Review and analyze deposit structure & fixed asset accounts
- Reconcile asset and liability accounts
- Review internal routines and controls
- Analyze UBPR to assess level and trend of key indicators for earnings, capital, and securities
- Assess level and trend of earnings and quality of profit planning practices
- Review internal reports to assess capital monitoring and planning; operational and credit risk implications
- Perform bank examiner tasks under supervision for training purposes

Onboarding, formal orientation, and on-the-job training under the guidance of experienced examiners should be used to develop these skills, along with formal classroom training (*see other training tab*)



Your level of experience

Your level of proficiency

Skills/Tasks required in Year 1

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification



CSBS Day One: Bank Safety & Soundness Examiner Training

OR

FDIC's Introduction to Examinations

OR

FRB Bank Operations Simulation



Your level of experience	Your level of proficiency	Skills/Tasks required in Year 1	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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Talk to your supervisor and training department about available formal classroom training on the basics as soon as you start your new job. These skills are the building blocks of a successful examiner career!

- **General on-boarding and new hire orientation**
 - Department mission, goals, and objectives
 - Department policies and procedures
- **Technical training**
 - Basic terminology
 - Introduction to report of examination, required regulatory reports, off-site monitoring
 - Banking laws and regulations
- **Self-study**
 - Read and study various reference materials including your state's Finance Code, FDIC manual of examination policies and procedures, departmental memorandums, and the Department of Banking Procedures manuals



Your level of experience	Your level of proficiency	Skills/Tasks required in Year 1	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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**CSBS Day One: Bank Safety & Soundness
Examiner Training**

The Day One course is required for promotion to examiner and in order to apply for the basic bank safety and soundness certification credential. It is an on-demand course – *you may enroll at any time and take as much time as you need to complete it.* Remember, your supervisor and training department should be consulted before you enroll in any training event.

Additional CSBS training is available at www.csbs.org (click Calendar of Events) or discuss the CSBS online training platform with your training coordinator or supervisor.

Questions or registration assistance: Katie Hoyle (khoyle@csbs.org; 202-808-3556).



o.o: State Professional Trainee, Examiner Trainee

Your level of experience	Your level of proficiency	Skills/Tasks required in Year 1	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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- Enrollment in FRB/FDIC/FFIEC/CFPB training is managed through your agency's training department. Consult with your supervisor or training coordinator to register for available training.
- CSBS co-sponsors AARMR training and advertises NACCA and MTRA training at its [Calendar of Events](#).



o.o: State Professional Trainee, Examiner Trainee

Your level of
experience

Your level of
proficiency

Skills/Tasks
required in Year 1

Training required to
reach next level

CE/Other Training
Options

Schedule CSBS
Training

Schedule Training
(All Others)

Certification

The CSBS Examiner Certification Program does not provide a certification credential to new examiners. The Certified Operations Examiner credential, the basic bank safety and soundness credential, requires completion of the CSBS Day One: Bank Safety & Soundness Examiner Training, and one year of on-the-job experience. Visit the [certification page](#) to view all requirements for the COE, the basic bank safety and soundness credential.



Questions? Contact Rose Shaheen, CSBS's certification program manager, at 202-728-5710 or send an email to certification@csbs.org.



Training options

In-house and OTJ
Review examination
manuals and other reference
materials

Mentoring
RegU courses on time
management/prioritization

Effectively adheres to examination
procedures and policies

Effectively organizes assignments

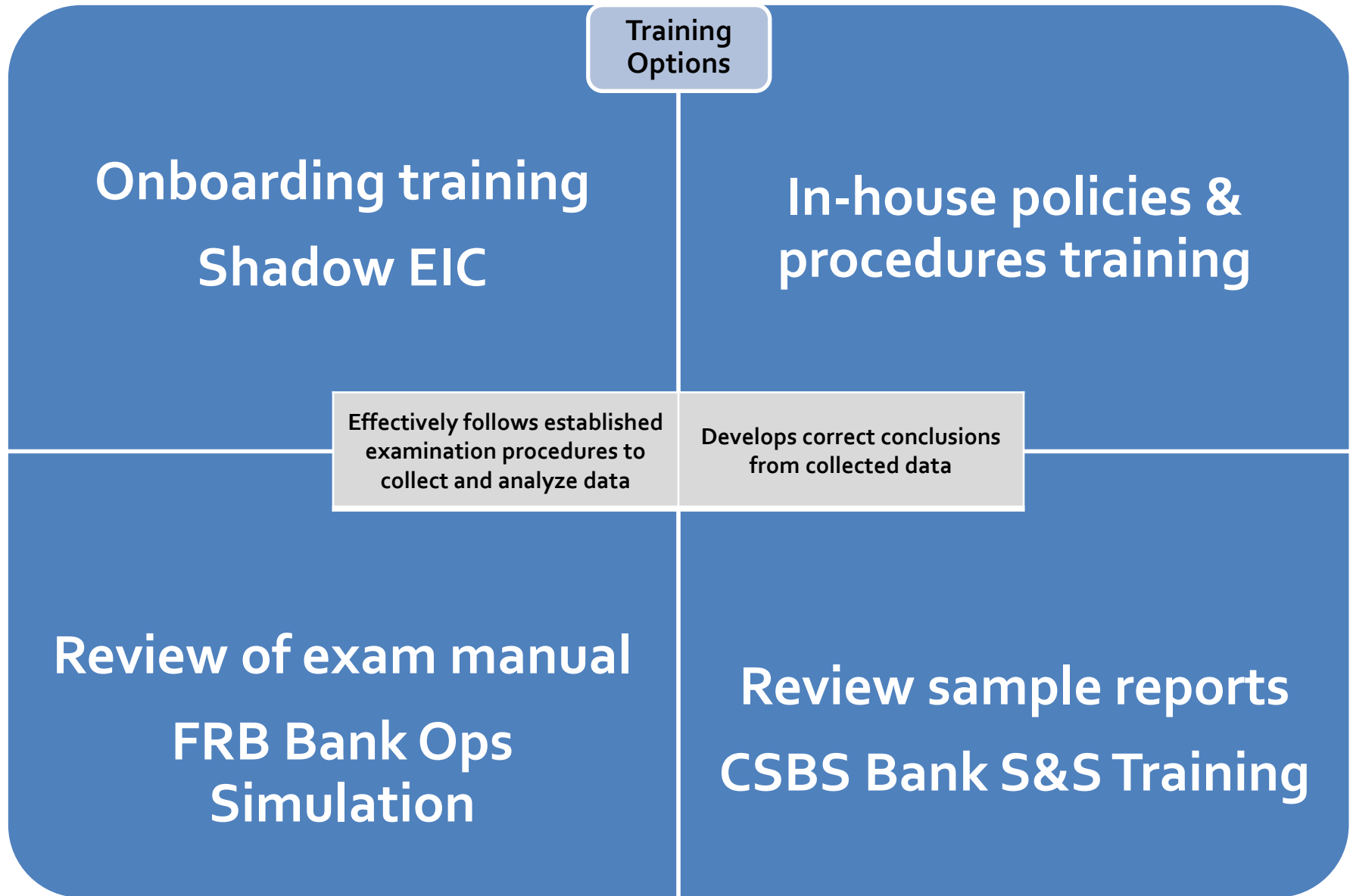
Ensures pre-examination planning
and requests are successfully
completed in a timely manner

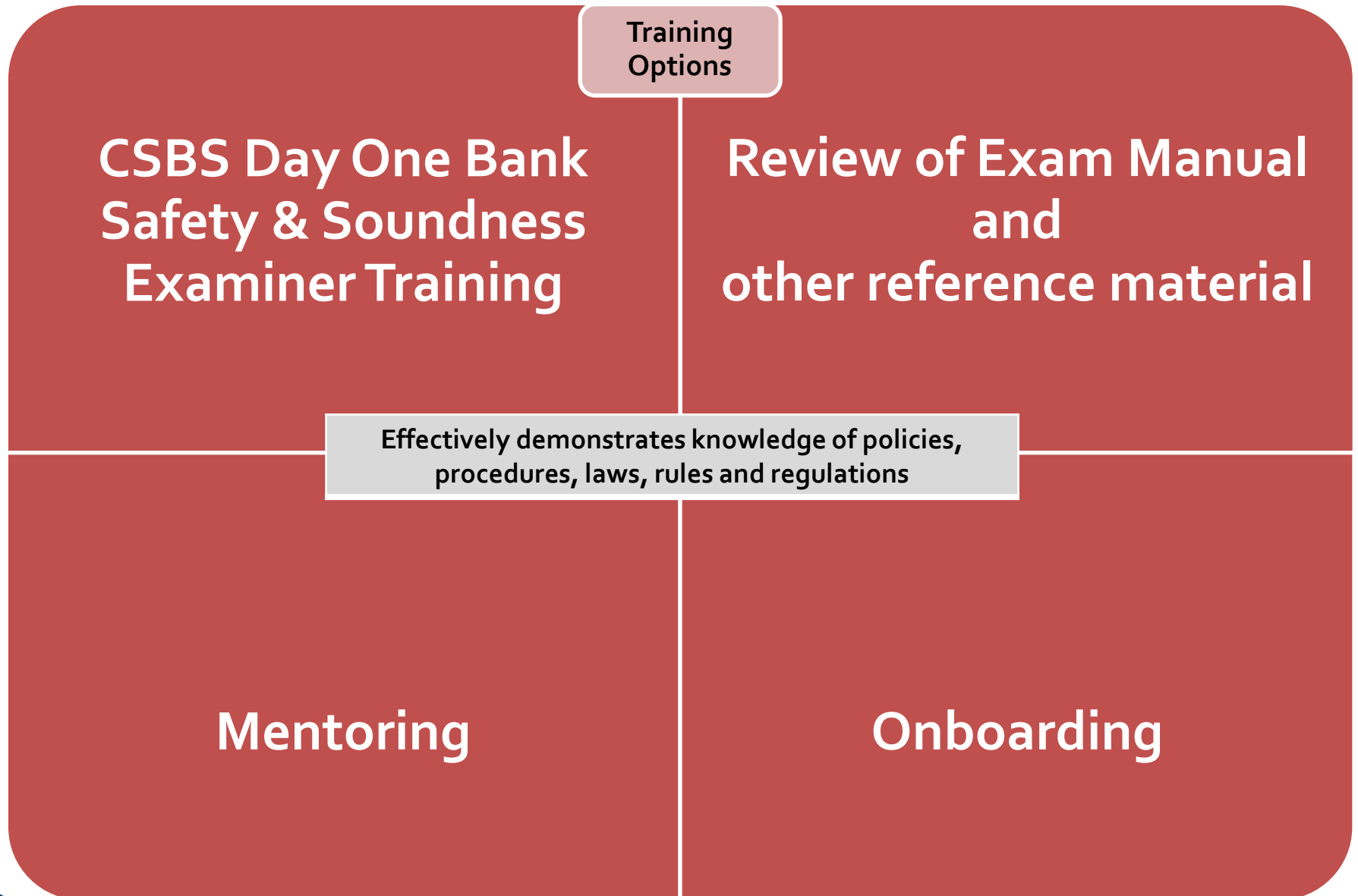
Organizes and effectively
documents workpapers according
to prescribed procedures

Work with EIC

In-house and OTJ







Training
Options

Effective Meetings with
Management

Day One: Bank S&S

Effectively and clearly communicates
with financial institution personnel to
obtain information

Effectively and clearly communicates
examination findings to supervisory
personnel

Effectively prepares written comments
that are accurate, grammatically
correct, logically arranged, and factually
support any conclusions drawn

Works effectively with others to achieve
common goals

RegU Courses

Personal training



Your level of
experience

Your level of
proficiency

Skills/Tasks req'd
after Year 1

Training required to
reach next level

CE/Other Training
Options

Schedule CSBS
Training

Schedule Training
(All Others)

Certification

If you have...

- One year of service as a bank examiner

And you would like to...

- Increase your OTJ experience
- Expand your knowledge of bank regulation
- Enhance your professional standing in the regulatory ranks

And your goal is...

- Promotion to the next level within your agency
- Become certified or upgrade your existing certification

...you are at the right level. Click the navigation tabs above to discover the steps you need to take to reach your training and development goals.



1.0: Bank Examiner / Financial Institutions Examiner I / Bank Assistant Examiner / Senior Assistant Examiner / Financial Examiner II/III

Your level of experience

Your level of proficiency

Skills/Tasks req'd after Year 1

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification

Below are the competencies expected of an examiner after one year on the job; satisfactory skills in all areas with minimal supervision is mandated for certification.

SKILL GAP? CLICK EACH COMPETENCY FOR TRAINING OPTIONS TO IMPROVE YOUR KSAs

Competency 1: Technical
(Provides effective organization to the examination process)

- Effectively adheres to examination procedures and policies
- Effectively organizes assignments
- Ensures pre-examination planning and requests are successfully completed in a timely manner
- Organizes and effectively documents workpapers according to prescribed procedures

Competency 2: Conceptual
(Provides effective organization to the examination process)

- Effectively follows established examination procedures to collect and analyze data
- Develops correct conclusions from collected data

Competency 3: Legal/Compliance

- Effectively demonstrates knowledge of policies, procedures, laws, rules and regulations

Competency 4: Human Relations
(Provides effective organization to the examination process)

- Effectively and clearly communicates with financial institution personnel to obtain information
- Effectively and clearly communicates examination findings to supervisory personnel
- Effectively prepares written comments that are accurate, grammatically correct, logically arranged, and factually support any conclusions drawn
- Works effectively with others to achieve common goals



1.0: Bank Examiner / Financial Institutions Examiner I / Bank Assistant Examiner / Senior Assistant Examiner / Financial Examiner II/III

Your level of experience

Your level of proficiency

Skills/Tasks req'd after Year 1

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification

You should have:

- Developing analytical abilities
- Increasing familiarity with
 - Legal aspects
 - Report prep
 - General banking conditions and trends
- Increased proficiency as AEIC
- Increased initiative, judgment, ability to work without supervision
- Increasingly proficient in discussions with bankers
- Increased responsibility for training of new examiners

Your tasks MAY include:

- Preparation of operational analysis in exam report
- Review of an institution's internal controls
- Analyze internal/external audit functions
- Analyze UBPR to assess level and trend of key indicators
- Test an institution's asset/liability management, investment, and bank secrecy programs
- Determine an institution's compliance with laws and department regulations/policies
- Assess quality of mortgage, installment, and noncomplex commercial/ag credits
- Assess level and trend of credit risk/interest rate risk
- Review affiliate relationships to assess risk implications
- Perform duties at next level for training purposes

At this level an examiner is still "learning by doing", under the supervision of more experienced examiners

Skill gaps may be addressed through departmental training and orientation, RegU courses, and Rapid Response and Ask the Fed topical training (*click other training options tab for more info*)



1.0: Bank Examiner / Financial Institutions Examiner I / Bank Assistant Examiner / Senior Assistant Examiner / Financial Examiner II/III

Your level of experience

Your level of proficiency

Skills/Tasks req'd after Year 1

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification



CSBS Credit Evaluation School

OR

FDIC Loan Analysis School



1.0: Bank Examiner / Financial Institutions Examiner I / Bank Assistant Examiner / Senior Assistant Examiner / Financial Examiner II/III

Your level of experience	Your level of proficiency	Skills/Tasks req'd after Year 1	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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If you hold the Certified Operations Examiner credential, you must submit 63 training hours over the three-year certification term. Participate in the following training in order to keep your certification in good standing and to prepare for the next level certification:

- [CSBS Calendar of Events](#)
- CSBS RegU courses
 - Contact your training department for enrollment information
 - Click [here](#) for the complete RegU course catalog
- Federal Reserve's [Ask the Fed](#) and [Rapid Response](#) webinars
- State bank association training on emerging issues
 - Check with your local organization for training options
- Department training on current events, emerging issues, regulatory updates, etc.
 - Contact your training department for more information



1.0: Bank Examiner / Financial Institutions Examiner I / Bank Assistant Examiner / Senior Assistant Examiner / Financial Examiner II/III

Your level of experience

Your level of proficiency

Skills/Tasks req'd after Year 1

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification



CSBS Credit Evaluation School

The CSBS Credit Evaluation School is step 2 in the bank safety and soundness examiner training curricula. **The School provides attendees with the basic training and experience necessary to review and evaluate credit.**

Remember, your supervisor and training department should be consulted before you enroll in any training event.

Additional CSBS training is available at www.csbs.org (click Calendar of Events) or discuss the CSBS online training platform with your training coordinator or supervisor.

Content questions: Kim Chancy (kchancy@csbs.org; 202-802-9554).

Registration assistance: Katie Hoyle (khoyle@csbs.org; 202-808-3556).



1.0: Bank Examiner / Financial Institutions Examiner I / Bank Assistant Examiner / Senior Assistant Examiner / Financial Examiner II/III

Your level of experience	Your level of proficiency	Skills/Tasks req'd after Year 1	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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- FDIC's Loan Analysis School is an acceptable equivalent to the CSBS Credit Evaluation School. Click [here](#) to learn more about this option.
- Enrollment in FRB/FDIC/FFIEC/CFPB training is managed through your agency's training department. **Consult with your supervisor or training coordinator to register for available training.**



1.0: Bank Examiner / Financial Institutions Examiner I / Bank Assistant Examiner / Senior Assistant Examiner / Financial Examiner II/III

Your level of experience

Your level of proficiency

Skills/Tasks req'd after Year 1

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification

Examiners who have completed the CSBS Credit Evaluation School* and one year of training and on-the-job experience related to financial institution examination credit analysis and review may apply for the Certified Credit Examiner (CCE) credential. Visit the CCE [certification page](#) to view all requirements for this designation.



Questions? Contact Rose Shaheen, CSBS's certification program manager, at 202-728-5710 or send an email to certification@csbs.org.

*FDIC's Loan Analysis School is an acceptable alternative.



Training options

Department resources
Monitored OTJ experience
Review examination manual
Post-exam communications/
meetings

Mentoring
RegU courses on time
management/prioritization

Effectively adheres to examination
procedures and policies

Effectively organizes assignments

Ensures pre-examination planning
and requests are successfully
completed in a timely manner

Organizes and effectively
documents workpapers according
to prescribed procedures

Work with EIC

In-house and OTJ



Training options

Onboarding training
Shadow EIC

In-house policies & procedures training
Review sample reports

Effectively follows established examination procedures to collect and analyze data

Develops correct conclusions from collected data

Review of exam manual
State Bank Association training

CSBS Credit Evaluation School
FDIC Loan Analysis School



Training
options

CSBS Bank Safety &
Soundness Examiner
Training

Review of Exam Manual

Effectively demonstrates knowledge of policies, procedures,
laws, rules and regulations

Mentoring

Onboarding



**Training
options**

**Effective Meetings with
Management**

**Advanced
Communications
Training**

Effectively and clearly communicates with financial institution personnel to obtain information

Effectively and clearly communicates examination findings to supervisory personnel

Effectively prepares written comments that are accurate, grammatically correct, logically arranged, and factually support any conclusions drawn

Works effectively with others to achieve common goals

**Impact Presentations
Effective Writing for
Examiners**

**Essential
Communication Skills
Generational Workplace
Issues Training**



Your level of
experience

Your level of
proficiency

Skills/Tasks req'd
Years 2-3

Training required to
reach next level

CE/Other Training
Options

Schedule CSBS
Training

Schedule Training
(All Others)

Certification

If you have...

- Two-three years of service as a bank examiner

And you would like to...

- Increase your OTJ experience to include credit activities
- Expand your knowledge of bank regulation to lending activities
- Enhance your professional standing in the regulatory ranks

And your goal is...

- Promotion to the next level within your agency
- Professional development
- Certification or upgrade to your existing certification

...you are at the right level. Click the navigation tabs above to discover the steps you need to take to reach your training and development goals.



Your level of experience	Your level of proficiency	Skills/Tasks req'd Years 2-3	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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Below are the competencies expected of an examiner after a few years on the job; satisfactory skills in all areas with minimal supervision is mandated for certification.

SKILL GAP? CLICK EACH COMPETENCY FOR TRAINING OPTIONS TO IMPROVE YOUR KSAs

Competency 1: Technical (Provides effective and accurate evaluation of the credit activities of financial institutions)	<ul style="list-style-type: none">•Effectively adheres to examination procedures to collect and analyze data•Effectively reviews reports of examination for accuracy, content, conclusions, and proper grammar
Competency 2: Conceptual (Provides effective and accurate evaluation of the lending activities of financial institutions)	<ul style="list-style-type: none">•Develops correct conclusions and ratings of assets from collected data•Effectively follows established examination procedures to collect and analyze data•Develops correct conclusions from collected data
Competency 3: Legal/Compliance	<ul style="list-style-type: none">•Effectively demonstrates knowledge of policies, procedures, laws, rules and regulations
Competency 4: Human Relations (Provides effective oral and written communications)	<ul style="list-style-type: none">•Effectively and clearly communicates assignments to assisting personnel•Effectively and clearly communicates with financial institution personnel to obtain information•Effectively and clearly communicates examination findings to financial institution and supervisory personnel•Effectively prepares written comments which are accurate, grammatically correct, logically arranged, and factually support any conclusions drawn



2.0: Bank Examinations Specialist / Bank Assistant Examiner / Financial Institutions Examiner I / Bank Examiner II / Examiner III / Senior Assistant Examiner / Financial Examiner II or III

Your level of experience

Your level of proficiency

Skills/Tasks req'd
Years 2-3

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification

You should have:

- Well-developed analytical abilities
- Moderate to high level of knowledge regarding laws, rules, and regulations governing
- Moderate to high level of familiarity with general banking conditions and trends
- Proficient in discussions with bankers
- Shows high level of initiative, judgment, and ability to work without supervision

In-house and OTJ training are your good options for advancing your examination skills – discuss with your supervisor or training coordinator

Your tasks MAY include:

- Analyze moderately complex loan files (>100 lines of credit), identify concerns, and prepare loan write-ups
- Serve as asset manager and EIC of 1- and 2-rated banks
- Prepare asset quality and risk management assessment reports
- Use exam tools for loan review and report preparation
- Discuss CAMELS components in exit meeting with board
- Complete focused loan training with experienced examiner
- Engage in specialty examination training
- Assist with training of less experienced examiners

CSBS and FDIC technical and specialty training will improve your ability to perform these specific exam tasks – click the Schedule tabs above for more info



2.0: Bank Examinations Specialist / Bank Assistant Examiner / Financial Institutions Examiner I / Bank Examiner II / Examiner III / Senior Assistant Examiner / Financial Examiner II or III

Your level of experience

Your level of proficiency

Skills/Tasks req'd
Years 2-3

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification

CLICK

CSBS Examiner-in-Charge School

OR

FDIC Examination Management School

CLICK

OR

CLICK

FDIC Asset Liability Management School



Your level of experience	Your level of proficiency	Skills/Tasks req'd Years 2-3	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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If you hold the Certified Credit Examiner credential, you must submit 63 training hours over the three-year certification term. Participate in the following training in order to keep your certification in good standing:

- [CSBS Calendar of Events](#)
 - [Advanced Commercial Credit Analysis](#)
 - [Real Estate Appraisal Review Training](#)
- CSBS RegU courses (contact your training director for enrollment information). Click [here](#) for the complete RegU course catalog.
- Federal Reserve's [Ask the Fed](#) and [Rapid Response](#) webinars
- State bank association training on emerging issues
- Interdepartmental training on current events, emerging issues, regulatory updates, etc.



Your level of experience	Your level of proficiency	Skills/Tasks req'd Years 2-3	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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CSBS Examiner-in-Charge School

The Examiner-in-Charge School is designed to train examiners to evaluate management and to recognize practices that increase a bank's exposure to risk. They also receive guidance and practice conducting board meetings. Attendees will engage in several interactive discussions in which they focus on examination, scoping, findings, and management as well as exit meetings and board presentations.

Remember, your supervisor and training department should be consulted before you enroll in any training event.

Additional CSBS training is available at www.csbs.org (click Calendar of Events) or discuss the CSBS online training platform with your training coordinator or supervisor.

Content questions: Kim Chancy (kchancy@csbs.org; 202-802-9554).

Registration assistance: Katie Hoyle (khoyle@csbs.org; 202-808-3556).



2.0: Bank Examinations Specialist / Bank Assistant Examiner / Financial Institutions Examiner I / Bank Examiner II / Examiner III / Senior Assistant Examiner / Financial Examiner II or III

Your level of experience	Your level of proficiency	Skills/Tasks req'd Years 2-3	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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- FDIC's Examination Management School is an acceptable equivalent to the CSBS Examiner-in-Charge School. Click [here](#) to read more about the Examination Management School.
- Enrollment in FRB/FDIC/FFIEC/CFPB training is managed through your agency's training department. ***Consult with your supervisor or training coordinator to register for available training.***



2.0: Bank Examinations Specialist / Bank Assistant Examiner / Financial Institutions Examiner I / Bank Examiner II / Examiner III / Senior Assistant Examiner / Financial Examiner II or III

Your level of experience

Your level of proficiency

Skills/Tasks req'd
Years 2-3

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification

Examiners who have completed the following CSBS schools*:

- Day One: Bank Safety & Soundness Examiner Training
- Credit Evaluation School and
- Examiner-in-Charge School



and have completed 3-4 years of on-the-job experience in a state regulatory agency may apply for the bank safety and soundness credential, the Certified Examiner-in-Charge designation. Visit the CEIC [certification page](#) to view all requirements for the CEIC.

Questions? Contact Rose Shaheen, CSBS's certification program manager, at 202-728-5710 or send an email to certification@csbs.org.

*FDIC's core examiner training is an acceptable alternative



Training
options

BSA Training (CSBS BSA/AML Examiner School)

Effectively follows established
examination procedures to collect
and analyze data

Effectively reviews reports of
examination for accuracy, content,
conclusions, and proper grammar

CSBS Effective Meetings with Management School



Training options

On-the-job shadowing

CSBS Credit Evaluation School / FDIC Loan Analysis School

Provides effective and accurate evaluation of the lending activities of financial institutions

Develops correct conclusions and ratings of assets from collected data

Effectively follows established examination procedures to collect and analyze data

Develops correct conclusions from collected data

Cash flow analysis training
(state bank association or private consultant)

Internal training sessions



Training
options

**CSBS Bank Safety &
Soundness Examiner
Training**

Review of Exam Manual

Effectively demonstrates knowledge of policies, procedures,
laws, rules and regulations

Mentoring

Onboarding



**Training
options**

CSBS Examiner-in-Charge School

Effectively and clearly communicates assignments to assisting personnel

Effectively and clearly communicates with financial institution personnel to obtain information

Effectively and clearly communicates examination findings to financial institution and supervisory personnel

Effectively prepares written comments which are accurate, grammatically correct, logically arranged, and factually support any conclusions drawn

FDIC Examination Management School



3.0: Bank Examinations Specialist (Senior) / Bank Senior Examiner / Financial Institutions Examiner I / Bank Examiner III / Senior Assistant Examiner / Financial Examiner IV-VIII

Your level of experience	Your level of proficiency	Skills/Tasks req'd Years 3-5	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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If you have...

- Three-five years of service as a bank examiner

And you would like to...

- Increase your OTJ experience to include EIC activities
- Expand your knowledge of bank regulation to lending activities
- Enhance your professional standing in the regulatory ranks

And your goal is...

- Promotion to the next level within your agency
- Professional development
- Certification or upgrade to your existing certification

...you are at the right level. Click the navigation tabs above to discover the steps you need to take to reach your training and development goals.



3.0: Bank Examinations Specialist (Senior) / Bank Senior Examiner / Financial Institutions Examiner I / Bank Examiner III / Senior Assistant Examiner / Financial Examiner IV-VIII

Your level of experience	Your level of proficiency	Skills/Tasks req'd Years 3-5	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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Below are the competencies expected of an examiner after four-five years on the job; satisfactory skills in all areas with minimal supervision is mandated for certification.

SKILL GAP? CLICK EACH COMPETENCY FOR TRAINING OPTIONS TO IMPROVE YOUR KSAs

Competency 1: Technical (Provides effective leadership and organization to the examination process)	<ul style="list-style-type: none">Effectively supervises personnel to ensure adherence to all procedures and policiesMonitoring senior examination personnel to ensure department mission, goals, and responsibilities are being metEffectively organizing and delegating assignments, and supervising the entire examination processEffectively provide for personnel management (budget, recruiting, training, team-building, negotiation, coaching, performance evaluation, disciplinary actions)Participate in department policy formulation and strategic planning
Competency 2: Conceptual (Provides effective and accurate evaluation of the overall activities of financial institutions)	<ul style="list-style-type: none">Effectively determining financial institution condition from completed reports of examinationEffectively administering appropriate departmental response from examination findings
Competency 3: Legal/Compliance	<ul style="list-style-type: none">Effectively demonstrates knowledge of policies, procedures, laws, rules and regulationsParticipate in department policy formulations
Competency 4: Human Relations (Provides effective oral and written communications)	<ul style="list-style-type: none">Effectively and clearly communicates assignments to assisting personnelEffectively and clearly communicates with financial institution personnel to obtain informationEffectively and clearly communicates examination findings to financial institution and supervisory personnelEffectively prepares written comments which are accurate, grammatical, logically arranged, and factually support any conclusions drawnEffectively conducts meetings with management and the boards of directors of financial institutionsEffectively coordinates examination planning and execution with other state and federal supervisory authorities



3.0: Bank Examinations Specialist (Senior) / Bank Senior Examiner / Financial Institutions Examiner I / Bank Examiner III / Senior Assistant Examiner / Financial Examiner IV-VIII

Your level of experience

Your level of proficiency

Skills/Tasks req'd
Years 3-5

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification

You should have:

- Excellent analytical abilities
- Expansive knowledge regarding laws, rules, and regulations governing examinations
- High level of familiarity with general banking conditions and trends
- Proficient in discussions with bankers
- High level of initiative, judgment, and ability to supervise staff and provide training to examiners at all levels
- Ability to supervise the examination of a non-complex financial institution operating under an enforcement action

Check out the
CE/Other Training tab
for CSBS training that will
improve your
skill set

Your tasks MAY include:

- Analyze moderately complex loan files (>100 lines of credit), identify concerns, and prepare loan write-ups
- Serve as asset manager and EIC of 1- and 2-rated banks
- Prepare asset quality and risk management assessment reports
- Use exam tools for loan review and report preparation
- Discuss CAMELS components in exit meeting with board
- Complete focused loan training with experienced examiner
- Engage in specialty examination training
- Assist with training of less experienced examiners

Specialized seminars
State bank association
training



3.0: Bank Examinations Specialist (Senior) / Bank Senior Examiner / Financial Institutions Examiner I / Bank Examiner III / Senior Assistant Examiner / Financial Examiner IV-VIII

Your level of experience	Your level of proficiency	Skills/Tasks req'd Years 3-5	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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CSBS Senior School

FDIC Advanced
Leadership/Management



Graduate School of Banking



3.0: Bank Examinations Specialist (Senior) / Bank Senior Examiner / Financial Institutions Examiner I / Bank Examiner III / Senior Assistant Examiner / Financial Examiner IV-VIII

Your level of
experience

Your level of
proficiency

Skills/Tasks req'd
Years 3-5

Training required to
reach next level

CE/Other Training
Options

Schedule CSBS
Training

Schedule Training
(All Others)

Certification

If you hold the Certified Examiner-in-Charge credential, you must submit 63 training hours over the three-year certification term. Participate in the following training in order to keep your certification in good standing:

- [CSBS Calendar of Events](#) contains all scheduled CSBS training:
 - Large Bank Examination School
 - Senior School
 - Examiner Education Forum (for training directors)
 - Examiner Forum
- CSBS specialty training
 - Trust Examiner School and Trust Forum
 - IT Examiner School
- Graduate School of Banking
- CSBS RegU courses (contact your training director for enrollment information). Click [here](#) for the complete RegU course catalog.
- Federal Reserve's [Ask the Fed](#) and [Rapid Response](#) webinars
- State bank association training on emerging issues
- Interdepartmental training on current events, emerging issues, regulatory updates, etc.



3.0: Bank Examinations Specialist (Senior) / Bank Senior Examiner / Financial Institutions Examiner I / Bank Examiner III / Senior Assistant Examiner / Financial Examiner IV-VIII

Your level of experience

Your level of proficiency

Skills/Tasks req'd
Years 3-5

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification



CLICK



CSBS Senior School

Senior School is designed to meet the specific leadership training needs of state financial regulators who are rising into supervisory and/or management positions within their departments, serve as an examiner-in-charge in the field, or currently hold a managerial position within the agency. The behavioral science and management techniques presented are developed and honed each year to apply to the unique and evolving needs of financial regulatory personnel. Participants consistently give this program and individual faculty members top ratings.

Remember, your supervisor and training department should be consulted before you enroll in any training event.

Additional CSBS training is available at www.csbs.org (click Calendar of Events) or discuss the CSBS online training platform with your training coordinator or supervisor.

Content questions: Kim Chancy (kchancy@csbs.org; 202-802-9554).

Registration assistance: Katie Hoyle (khoyle@csbs.org; 202-808-3556).



3.0: Bank Examinations Specialist (Senior) / Bank Senior Examiner / Financial Institutions Examiner I / Bank Examiner III / Senior Assistant Examiner / Financial Examiner IV-VIII

Your level of experience	Your level of proficiency	Skills/Tasks req'd Years 3-5	Training required to reach next level	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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- FDIC's course catalogue is available [here](#).
- The Federal Reserve's course catalogue is available [here](#).
- Through the collaborative State Examiner Training Initiative (SETI) with CFPB, CSBS is awarded seats at FFIEC/CFPB training throughout the year. The number varies program-to-program. These seats are offered to the state training directors as they become available and are awarded on a first come-first served basis.
- Enrollment in FRB/FDIC/FFIEC/CFPB training is managed through your agency's training department. ***Consult with your supervisor or training coordinator to register for available Federal agency training.***



3.0: Bank Examinations Specialist (Senior) / Bank Senior Examiner / Financial Institutions Examiner I / Bank Examiner III / Senior Assistant Examiner / Financial Examiner IV-VIII

Your level of experience

Your level of proficiency

Skills/Tasks req'd
Years 3-5

Training required to reach next level

CE/Other Training Options

Schedule CSBS Training

Schedule Training (All Others)

Certification

Examiners who have completed the following CSBS schools:

- Day One: Bank Safety & Soundness Examiner Training*
- Credit Evaluation School* and
- Examiner-in-Charge School*
- Senior School



and have completed 4-5 years of on-the-job experience in a state regulatory agency may apply for one of these bank safety and soundness credentials: [Certified Senior Bank Examiner](#) or [Certified Examinations Manager](#)**.

Click either link to visit the certification page to review all requirements.

Questions? Contact Rose Shaheen, CSBS's certification program manager, at 202-728-5710 or send an email to certification@csbs.org.

*FDIC's core examiner training is an acceptable alternative

**Note that the CEM credential requires the applicant to have supervisory responsibilities within his/her respective department, and completion of an approved advanced leadership/management training.



Training
options

Small Computer School

FDIC IT Examination School

Effectively follows established examination procedures to collect and analyze data

Effectively reviews reports of examination for accuracy, content, conclusions, and proper grammar

Capital Markets Schools

Real Estate Appraisal School

Training options

On-the-job training

CSBS Examiner-in-Charge School

Provides effective and accurate evaluation of the lending activities of financial institutions

Develops correct conclusions and ratings of assets from collected data

Effectively follows established examination procedures to collect and analyze data

Develops correct conclusions from collected data

FDIC Examination Management School

Internal EIC training sessions



Training
options

Portions of CSBS Examiner-in-Charge and Credit Evaluation Schools (or FDIC Loan Analysis/Exam Management)

Effectively demonstrates knowledge of policies, procedures, laws, rules and regulations

In-house training programs on specific topics
(capital markets, loans, audit, BSA)

RegU

**Training
options**

CSBS Examiner-in-Charge School

Effectively and clearly communicates assignments to assisting personnel

Effectively and clearly communicates with financial institution personnel to obtain information

Effectively and clearly communicates examination findings to financial institution and supervisory personnel

Effectively prepares written comments which are accurate, grammatically correct, logically arranged, and factually support any conclusions drawn

FDIC Examination Management School



Your level of experience	Your level of proficiency: CSBE ♦ CEM (click one)	Skills/Tasks req'd 5+ Years	Skill gap training	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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If you...

- Have five+ years of service as a bank examiner and
- Have supervisory and/or leadership responsibilities in your department (CEM) **OR**
- Are lead of a target examination or central point of contact for a large/complex financial institution (CSBE)

And you would like to...

- Advance your knowledge in specialty examination areas
- Enhance your professional standing in the regulatory ranks

And your goal is...

- Promotion to the next level within your agency
- Professional development
- Certification or upgrade to your existing certification; apply for a specialty certification

...you are at the right level. Click the navigation tabs above to discover the steps you need to take to reach your training and development goals.



Your level of experience	Your level of proficiency: CEM	Skills/Tasks req'd 5+ Years	Skill gap training	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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Below are the competencies expected of an examiner after four-five years on the job; satisfactory skills in all areas with minimal supervision is mandated for certification.

SKILL GAP? CLICK EACH COMPETENCY FOR TRAINING OPTIONS TO IMPROVE YOUR KSAs

Competency 1: Technical

- Effectively supervising personnel to ensure adherence to all procedures and policies
- Monitoring senior examination personnel to ensure department mission, goals, and responsibilities are being met
- Effectively organizing and delegating assignments, and supervising the entire examination process
- Effectively provide for personnel management (budget, recruiting, training, team-building, negotiation, coaching, performance evaluation, disciplinary actions)
- Participate in department policy formulation and strategic planning

Competency: Conceptual

- Effectively determining financial institution condition from completed reports of examination
- Effectively administering appropriate departmental response from examination findings

Competency 3: Legal/Compliance

- Effectively demonstrates knowledge of policies, procedures, laws, rules and regulations
- Participate in department policy formulations

Competency 4: Human Relations (Provides effective oral and written communications)

- Effectively and clearly communicating with people and organizations internal and external to the department
- Effectively conducting meetings with management and the boards of directors of financial institutions
- Effectively coordinating examination planning, execution and regulatory response with other state and federal financial institution supervisory authorities
- Effectively and clearly communicating with other state agencies and the state legislatures



4.0: Bank Examiner Manager, Bank Examinations Supervisor, Examiner IV

Your level of experience	Your level of proficiency: CSBE	Skills/Tasks req'd 5+ Years	Skill gap training	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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Below are the competencies expected of an examiner after four-five years on the job; satisfactory skills in all areas with minimal supervision is mandated for certification.

SKILL GAP? CLICK EACH COMPETENCY FOR TRAINING OPTIONS TO IMPROVE YOUR KSAs

Competency 1: Technical

- Effectively supervising personnel to ensure adherence to all procedures and policies
- Monitoring senior examination personnel to ensure department mission, goals, and responsibilities are being met
- Effectively organizing and delegating assignments, and supervising the entire examination process, including examinations performed jointly with multiple regulatory agencies
- Effectively provide for personnel management (budget, recruiting, training, team-building, negotiation, coaching, performance evaluation, disciplinary actions)
- Effectively supervises the organization and documentation of workpapers according to prescribed procedures

Competency 2: Conceptual

- Effectively follows established examination procedures to collect and analyze data
- Develops correct conclusions from collected data
- Effectively reviews reports of examination for accuracy, content, conclusions, and proper grammar
- Effectively evaluates and adjusts the scope of examinations as required

Competency 3: Legal/Compliance

- Effectively demonstrates knowledge of policies, procedures, laws, rules and regulations

Competency 4: Human Relations (Provides effective oral and written communications)

- Effectively conducting meetings with management and the boards of directors of financial institutions
- Effectively coordinating examination planning, execution and regulatory response with other state and federal financial institution supervisory authorities
- Effectively and clearly communicating with financial institution to obtain information, and with assisting personnel regarding examination assignments
- Effectively and clearly communicating examination findings to financial institution and supervisory personnel
- Effectively prepares written comments which are accurate, grammatically correct, logically arranged, and factually support any conclusions drawn



4.0: Bank Examiner Manager, Bank Examinations Supervisor, Examiner IV

Your level of experience

Your level of proficiency:
CSBE ♦ CEM

**Skills/Tasks req'd
5+ Years**

Skill gap training

CE/Other Training
Options

Schedule CSBS
Training

Schedule Training
(All Others)

Certification

You should have:

- Excellent analytical abilities
- Expansive knowledge regarding laws, rules, and regulations governing examinations
- High level of familiarity with general banking conditions and trends
- Proficient in discussions with bankers
- High level of initiative, judgment, and ability to supervise staff and provide training to examiners at all levels
- Ability to supervise the examination of a complex financial institution operating under an enforcement action

Address skill gaps with CSBS executive training – more info at Schedule CSBS Training tab

Your tasks MAY include:

- Serve as lead examiner or central POC on large/complex bank examination
- Develop department strategic plan and policies
- Serve on CSBS committees and/or working groups
- Engage in specialty examination training
- Assist with training of less experienced examiners
- Represent department at bank board meetings
- Interpret and draft state/federal laws, regulations, and policies
- Safeguard confidential supervisory information
- Address cyber security issues

Fill skill gaps by attending specialized seminars & state bank association training – discuss with your supervisor or training coordinator



4.0: Bank Examiner Manager, Bank Examinations Supervisor, Examiner IV

Your level of
experience

Your level of
proficiency:
CSBE ♦ CEM

Skills/Tasks req'd
5+ Years

Skill gap training

CE/Other Training
Options

Schedule CSBS
Training

Schedule Training
(All Others)

Certification



CSBS Large Institution Examiner Training

OR

CSBS State-Federal Supervisory Forum



OR



FFIEC Capital Markets Conference

OR

FFIEC Capital Markets Specialists Conference



4.0: Bank Examiner Manager, Bank Examinations Supervisor, Examiner IV

Your level of experience	Your level of proficiency: CSBE ♦ CEM	Skills/Tasks req'd 5+ Years	Skill gap training	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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If you hold the Certified Examinations Manager or Certified Senior Bank Examiner credential, you must submit 63 training hours over the three-year certification term. Participate in the following training in order to keep your certification in good standing:

- [CSBS Calendar of Events](#) contains all schedule CSBS training:
 - Examiner Education Forum (for training coordinators)
 - Examiner Forum
 - Supervisors Symposium
 - Large Bank Examination School
 - State-Federal Supervisory Forum
 - Deputy and Legal Seminars
- Graduate School of Banking
- CSBS RegU courses (contact your training director for enrollment information). Click [here](#) for the complete RegU course catalog.
- Federal Reserve's [Ask the Fed](#) and [Rapid Response](#) webinars
- State bank association training on emerging issues
- Interdepartmental training on current events, emerging issues, regulatory updates, etc.



4.o: Bank Examiner Manager, Bank Examinations Supervisor, Examiner IV

Your level of experience	Your level of proficiency: CSBE ♦ CEM	Skills/Tasks req'd 5+ Years	Skill gap training	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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Senior School

Senior School is designed to meet the specific leadership training needs of state financial regulators who are rising into supervisory and/or management positions within their departments, serve as an examiner-in-charge in the field, or currently hold a managerial position within the agency. The 2017 Senior School will be held in San Francisco; other details TBD.



CSBS State Federal Supervisory Forum

The State Federal Supervisory Forum is an annual gathering of senior executives in key leadership positions with state and federal regulatory agencies. The 2017 Forum will be held in New Orleans.



Large Bank Supervision Training

Comprised predominantly of presentations and facilitated discussions, this training is designed to provide participants with an overview of the large bank supervisory processes and key regulatory concerns that are specific to large, complex financial institutions. Check the CSBS website Calendar of Events for details about the 2017 session.

Remember, your supervisor and training department should be consulted before you enroll in any training event.

Additional CSBS training is available at www.csbs.org (click Calendar of Events) or discuss the CSBS online training platform with your training coordinator or supervisor.



4.0: Bank Examiner Manager, Bank Examinations Supervisor, Examiner IV

Your level of experience	Your level of proficiency: CSBE ♦ CEM	Skills/Tasks req'd 5+ Years	Skill gap training	CE/Other Training Options	Schedule CSBS Training	Schedule Training (All Others)	Certification
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- FDIC's course catalogue is available [here](#).
- The Federal Reserve's course catalogue is available [here](#).
- Through the collaborative State Examiner Training Initiative (SETI) with CFPB, CSBS is awarded seats at FFIEC/CFPB training throughout the year. The number varies program-to-program. These seats are offered to the state training directors as they become available and are awarded on a first come-first served basis.
- Enrollment in FRB/FDIC/FFIEC/CFPB training is managed through your agency's training department. ***Consult with your supervisor or training coordinator to register for available Federal agency training.***



4.0: Bank Examiner Manager, Bank Examinations Supervisor, Examiner IV

Your level of experience

Your level of proficiency:
CSBE ♦ CEM

Skills/Tasks req'd
5+ Years

Skill gap training

CE/Other Training
Options

Schedule CSBS
Training

Schedule Training
(All Others)

Certification

Examiners who have completed the CSBS Large Bank Supervision Training* or Capital Markets Examiner Training**, and have 3 or 5 years, respectively, of on-the-job experience in a state regulatory agency, may apply for the Certified Large Institution Examiner or Certified Capital Markets Examiner designation. Click the appropriate icon to review all requirements for either certification.



You may apply for either of these advanced credentials even if you are already certified.

Questions? Contact Rose Shaheen, CSBS's certification program manager, at 202-728-5710 or send an email to certification@csbs.org.

*FDIC Large Complex Financial Institutions Conference is an acceptable alternative

**Under development. FFIEC's Capital Markets Conference is an acceptable alternative (both general and advanced sessions must be completed to qualify)



Training options

Capital Markets
Real Estate Appraisal
School

Basic Trust School

Effectively monitors personnel to ensure department mission, goals, and responsibilities are being met

Effectively organize and delegate examination assignments and supervise examination process

Effectively provide for personnel management (budgeting, recruiting, training, team-building, coaching/counseling, discipline)

Effectively participate in departmental policy formulation and strategic planning

Senior School

Various other FFIEC
loan schools



Training options

CSBS Senior School

Graduate School of Banking – various locations

Effectively determine financial institution condition from completed reports of examination

Effectively administer appropriate departmental response from examination findings

FFIEC Supervisory Update and Emerging Issues

Leadership Development Program through State Bankers Associations

Training
options

Portions of CSBS Examiner-in-Charge and Credit Evaluation Schools (or FDIC Loan Analysis/Exam Management)

Effectively demonstrates knowledge of policies, procedures, laws, rules and regulations

In-house training programs on specific topics
(capital markets, loans, audit, BSA)

RegU



Training options

CSBS Senior School
Government Basics

Interpersonal
Communications

Effectively and clearly communicates with people and organizations internal and external to the department

Effectively conducting meetings with management and the boards of directors of financial institutions

Effectively coordinating examination planning, execution, and regulatory response with other state and federal financial institution supervisory authorities

Effectively and clearly communicating with other state agencies and the state legislature

Administering
Discipline & Grievance
Handling

Supervisor-specific
training

